NLIHC’s HoUSed Campaign for Long-Term Housing Solutions

August 1, 2022
Agenda

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• Diane Yentel, NLIHC

Biden Administration’s Efforts to Increase Housing Supply & Prevent Evictions
• Gene Sperling, The White House

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• Emma Foley, NLIHC

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• Pierce Greenberg, Creighton University

Field Updates
• Pete Harrison, Desegregate CT
• Amy Riegel, COHHIO
• Carlie Boos, AHACO

Treasury SLFRF Guidance
• Alayna Calabro, NLIHC

Next Steps
Welcome

Diane Yentel
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Biden Administration’s Efforts to Increase Housing Supply & Prevent Evictions

Gene Sperling
Senior Advisor to President Biden & American Rescue Plan Coordinator
The White House
Out of Reach 2022: The High Cost of Housing

Emma Foley
Research Analyst
National Low Income Housing Coalition
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Out of Reach 2022: The High Cost of Housing

Report Overview

August 1, 2022
How much does a full-time worker need to earn to afford rent and utilities at fair market rent (FMR)?

• The national Housing Wage for a two-bedroom apartment at fair market rent is $25.82 per hour.

• The national Housing Wage for a one-bedroom apartment at fair market rent is $21.25 per hour.

Nowhere in the United States do minimum wage full-time workers earn enough to afford a decent two-bedroom apartment at FMR.
RENTS ARE OUT OF REACH

- Rent Affordable to Individual Relying on SSI: $252
- Rent Affordable to Household with One Full-Time Worker Earning Federal Minimum Wage: $377
- Rent Affordable to Individual with Average Unemployment Insurance Benefit: $529
- Rent Affordable to Family of Four with Income at Poverty Level: $694
- 2022 One-Bedroom Fair Market Rent: $1,105
- 2022 Two-Bedroom Fair Market Rent: $1,342

Source: NLIHC calculation of weighted-average HUD Fair Market Rent. Affordable rents based on income and benefits data from BLS QCEW, 2020 adjusted to 2022 dollars; U.S. Department of Labor, Employment and Training Administration, March 2022; and Social Security Administration, 2022 maximum federal SSI benefit for individual.
ELEVEN OF THE TWENTY-FIVE LARGEST OCCUPATIONS IN THE UNITED STATES PAY LESS THAN THE HOUSING WAGE

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Two-Bedroom Housing Wage</td>
<td>$25.82</td>
</tr>
<tr>
<td>One-Bedroom Housing Wage</td>
<td>$21.25</td>
</tr>
<tr>
<td>Secretaries and Administrative Assistants</td>
<td>$20.19</td>
</tr>
<tr>
<td>Financial Clerks</td>
<td>$19.75</td>
</tr>
<tr>
<td>Other Production Occupations</td>
<td>$19.18</td>
</tr>
<tr>
<td>Other Office and Administrative Support Workers</td>
<td>$18.92</td>
</tr>
<tr>
<td>Information and Record Clerks</td>
<td>$18.71</td>
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<tr>
<td>Material Moving Workers</td>
<td>$15.78</td>
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<tr>
<td>Building Cleaning and Pest Control Workers</td>
<td>$15.08</td>
</tr>
<tr>
<td>Home Health and Personal Care Aides, Nursing Assistants, Orderlies, and Psychiatric Aides</td>
<td>$15.07</td>
</tr>
<tr>
<td>Cooks and Food Preparation Workers</td>
<td>$14.80</td>
</tr>
<tr>
<td>Retail Sales Workers</td>
<td>$14.59</td>
</tr>
<tr>
<td>Food and Beverage Serving Workers</td>
<td>$13.23</td>
</tr>
</tbody>
</table>

ANNUAL CHANGE IN FIRST QUARTER MEDIAN RENTAL PRICES

Source: Apartment List County Rent Estimates. Calculations are based on data for 345 metropolitan counties.
HOURLY WAGE PERCENTILES VS. ONE- AND TWO-BEDROOM HOUSING WAGES, BY RACE & ETHNICITY

For questions regarding Out of Reach, email efoley@nlihc.org
End Rental Arrears to Stop Evictions (ERASE) Project Updates

Pierce Greenberg
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Analyzing Disparities in Emergency Rental Assistance in Omaha, Nebraska

Pierce Greenberg, Assistant Professor of Sociology, Creighton University

ERASE grant team: Together Omaha, Nebraska Appleseed, Nebraska Housing Developers Association.
Research Objective

• To assess the geographic distribution of emergency rental assistance in Omaha.

• Use the Urban Institute’s ERA Priority Index to compare with actual ERA distribution in neighborhoods.
Racial segregation in Omaha

2010 racial dot map, Weldon Cooper Center for Public Service
Mapping ERAP Distribution

Addresses Receiving Emergency Rental Assistance
Mapping ERAP Distribution

Douglas County Census Tracts

Number of ERAP Cases

- > 194 - 284
- > 115 - 194
- > 63 - 115
- > 23 - 63
- 0 - 23
ERA Priority Index in Omaha

ERA Index

Urban Institute Index

- > 1.49 - 2.67
- > 0.63 - 1.49
- > 0.05 - 0.63
- > -0.41 - 0.05
- -0.96 - -0.41
Finding underserved neighborhoods

• Use statistics to find the “predicted” level of ERA distribution for each neighborhood (the red line).

• Neighborhoods below the red line would be “underserved” (i.e., receiving less than expected).

![Graph showing proportion of households receiving ERA against emergency rental assistance priority index.](image-url)
Mapping difference between actual and predicted ERA

**ERAP Residuals**
Difference between predicted and actual ERA cases per 1,000 households

- > 51 - 137
- > 10 - 51
- > -14 - 10
- > -48 - -14
- > -95 - -48
South Omaha, historically Hispanic neighborhood illuminated.

- 11 of the 12 most underserved neighborhoods in the city are in South Omaha.
Potential reasons for disparity

- City of Omaha imposed a citizenship requirement on ERA, because state law prohibits public assistance to non-citizens.
  
  - 7% of city’s population are not citizens, and concentrated in South O.

- Language barrier and other access issues to receiving assistance.
Raising awareness of this disparity

Omaha’s non-profit partner has started a conversation with South Omaha community leaders about better ways to serve them.
Thank you!

Full report: Delaying the Eviction Wave in Omaha

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Field Updates

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Field Updates

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This Guide (and a lot of other initiatives!) was made possible with support from the National Low Income Housing Coalition's ERASE Project and the partnerships it fostered. Thank you!
AHACO is 28 orgs that represent the full spectrum of affordable housing activities in Franklin County. Working together, we advance solutions to address the affordable housing challenge, which support economic progress and strengthen the community.
Columbus Metropolitan Housing Authority
Columbus Urban League
Community Development for All People
Community Housing Network
Community Shelter Board
Creative Housing
Franklinton Development Association
Habitat for Humanity MidOhio
Homeport
Homes on the Hill
Huckleberry House
Impact Community Action
National Affordable Housing Trust
National Church Residences
Nationwide Children’s Hospital
NRP Group
Ohio Capital Corporation for Housing
Preservation of Affordable Housing
Star House
The Columbus Foundation
The Community Builders
The Finance Fund Capital Corporation
The Refuge
United Way of Central Ohio
Wallick Communities
Woda Cooper Companies
YMCA of Central Ohio
YWCA Columbus
LOCAL SNAPSHOT: FRANKLIN/COLUMBUS

OVER $114 MIL IN RENT ASSISTANCE AWARDED TO 47K+ FRANKLIN CO. FAMILIES
Ohio does not have a statutory right to redeem a tenancy. According to the Northeast Ohio Coalition for the Homeless, we are only one of five states in the country that allow an eviction to start immediately after a default. This also contrasts with foreclosure law which provides opportunities to reinstate a past-due mortgage.

This legal environment, coupled with the ongoing effects of the pandemic and the dramatic increase in rents that landlords can charge in the marketplace, has resulted in a remarkable increase in the number of eviction cases where the tenant has the ability and willingness to pay past-due rent, but the landlord is refusing to accept their tender.
Pay to Stay is rooted in complex legal principals, we wanted a user-friendly handbook for non-lawyers to understand gaps and weaknesses in implementing the current law and the home rule authority jurisdictions have to advance change.

We wanted decisionmakers to understand that comprehensive eviction prevention requires both policy and financial strategies, and that P2S is a tool that has longevity outside the COVID-19 context.

We wanted a breathing document that could compare and contrast Ohio ordinances adopting P2S, creating a collaborative environment for jurisdictions exploring eviction-reduction tools.
THE GUIDE

PRINTABLE ONE-SHEET

Easy, sharable summary of the who, what, why, and how of Pay to Stay

LEGAL OVERVIEW

An in-depth, but approachable, overview of the distinction between statutory and common law

HYPOTHETICALS

Relatable stories derived from real experiences that underscore applicability beyond COVID
Contrasting the difference between P2S, Third-Party Pay, and Source of Income protections.

Mapping where P2S has been adopted in Ohio and charting how ordinances differ. Today, 1.1 million Ohioans are covered, appx. 1/10 residents.

Preempting common questions and false narratives by providing research-driven responses.
COST OF EVICTION
Replicates the University of Arizona calculator to reinforce the cost of failing to act (each eviction estimated to cost $6,800 to local communities).

DEI&J GUIDE
Provides historical context on the intersection of race and housing policy, especially helpful for cities that declared racism a public health crisis.

HOMERULE ARTICLE
Written by esteemed attorneys John Gilligan and Dan Anderson explaining jurisdictional authority for local legislators.
Franklin County has resources to help tenants pay rent and avoid eviction. We need your help to get it to them.

Visit our website and share now at: www.Rentful614.com/SpreadTheWord
WHERE CAN WE GO NEXT!

AFFORDABLE HOUSING ALLIANCE OF CENTRAL OHIO
www.AHACO.org
614.344.5027
Twitter: @AffordHouse_OH
Facebook: /AHACOhousing

COALITION ON HOMELESSNESS AND HOUSING IN OHIO
www.cohhio.org
614.280.1984
Twitter: @COHHIO
Facebook: /COHHIO
New Treasury Guidance on State and Local Fiscal Recovery Funds (SLFRF)

Alayna Calabro
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New SLFRF Guidance

• Treasury released **updated guidance** and a **how-to guide** to increase investments in affordable housing using SLFRF.

• **Changes (see Final Rule FAQ #2.14, 4.9):**
  • Expands presumptively eligible uses
  • Increases flexibility to use SLFRF to fund long-term affordable housing loans
Option 1: Presumed eligible if the project meets certain core requirements of certain federal housing programs

- **Expanded list of programs**, including HTF, HOME, LIHTC, public housing capital fund, & others
- **Four core requirements:**
  - Resident income restrictions
  - Affordability period and related covenant requirements
  - Tenant protections
  - Housing quality standards
Option 2: SLFRF used for affordable rental housing are presumptively eligible if the units funded serve households at or below 65% of AMI for a period of 20 years or greater.
Loan Flexibilities

SLFRF can now be used to fund the full principal amount of certain long-term affordable housing loans:

• Loans must have maturity and affordability covenants for 20 years or longer
• For LITHC, project owners must waive their right to a qualified contract
Eligibility of Affordable Housing

Is the use aligned to the core requirements of a specified federal program?

- Yes
- No

Presumptively Eligible

- Yes

Is the use funding units at or below 65% AMI with 20-year affordability covenants?

If funded by a loan, do the loan and affordability covenant for the units have a 20-year+ maturity/covenant?

- Yes
- No

Loan may not be fully funded with SLFRF.

- No
- Yes

If the use is otherwise related & reasonably proportional to addressing the negative economic impacts & follows requirements of Final Rule, it is still eligible.

Loan may be fully funded with SLFRF.

Source: https://bit.ly/3Q2wtTS
State Housing Investments with SLFRF

Use the magnifying glass on the top-left corner of the map window to search for your state. The home button will bring you back to the original map view.

Click here if the state map does not load. Please note that you will leave the NLIHC website and be taken to the Tableau site where the map is hosted.

SLFRF Webpage features an interactive map and search tool: https://bit.ly/3aQgQj4
New Treasury ERA2 Guidance

- Treasury released guidance on the use of ERA2 funds for affordable rental housing, eviction prevention, and housing stability services after October 1, 2022.

- A grantee that has obligated at least 75% of its ERA2 on financial assistance, housing stability services, and administrative costs can use funds that are unobligated on October 1 for more flexible purposes.

- See FAQ #46: https://bit.ly/3PPrMNB
Eligible affordable rental housing purposes:

• Construction, rehabilitation, or preservation of affordable housing projects and operation of affordable housing project that were constructed, rehabilitated, or preserved using ERA2

• Funds must serve very low-income (VLI) households earning at or below 50% of AMI

• Properties that receive ERA2 for capital must remain affordable for a minimum of 20 years
eligible Affordable Rental Housing Purposes

- ERA2 funds used for capital assistance must conform to and meet program requirements of one or more of federal programs: LIHTC, HOME, HOME-ARP, HTF, and others (see FAQ #46 for full list)
- Grantees may structure ERA2 funds as loans, including no-interest loans and deferred-payment loans, interest subsidies, grants, or other financial agreements.
Eligible eviction prevention purposes:

- Same definition as housing stability services ([FAQ #23](#))

- Services provided with these funds *must* serve very low-income families
Resources

• Treasury SLFRF press release: https://bit.ly/3PKLJoA
• Treasury’s Final Rule FAQ: https://bit.ly/3vpfHq1
• NLIHC’s SLFRF Webpage: https://bit.ly/3aQgQj4
• Treasury’s updated ERA guidance: https://bit.ly/3zLN6hi
Next Steps

Sarah Saadian
Senior Vice President of Policy & Field Organizing
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Resources

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