



NLIHC's HoUSed Campaign for  
Long-Term Housing Solutions

December 4, 2023

# Agenda

## **Welcome & Updates**

- Kim Johnson, Policy Manager, NLIHC

## **How Housing Cost Drives Levels of Homelessness**

- Alex Horowitz, Project Director, Housing Policy Initiative at Pew Charitable Trusts

## **CFPB and FTC Action Against Fees and TransUnion Background Check Practices**

- Chi Chi Wu, Senior Staff Attorney, NCLC

## **Field Updates**

- Catrina Grigsby-Thedford, Executive Director, Nevada Homeless Alliance
- Sonya Starr, Policy Director, Housing Alliance Delaware
- Erin Hahn, Research Analyst, Texas Housers

## **Policy Updates**

- Kim Johnson, Policy Manager, NLIHC



# Welcome & Updates

**Kim Johnson**

*Policy Manager*

National Low Income Housing Coalition

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# How Housing Cost Drive Levels of Homelessness

**Alex Horowitz**

*Project Director*

Housing Policy Initiative at Pew Charitable Trusts

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# How Housing Costs Drive Homelessness Levels

**Alex Horowitz**  
**The Pew Charitable Trusts**

December 4, 2023

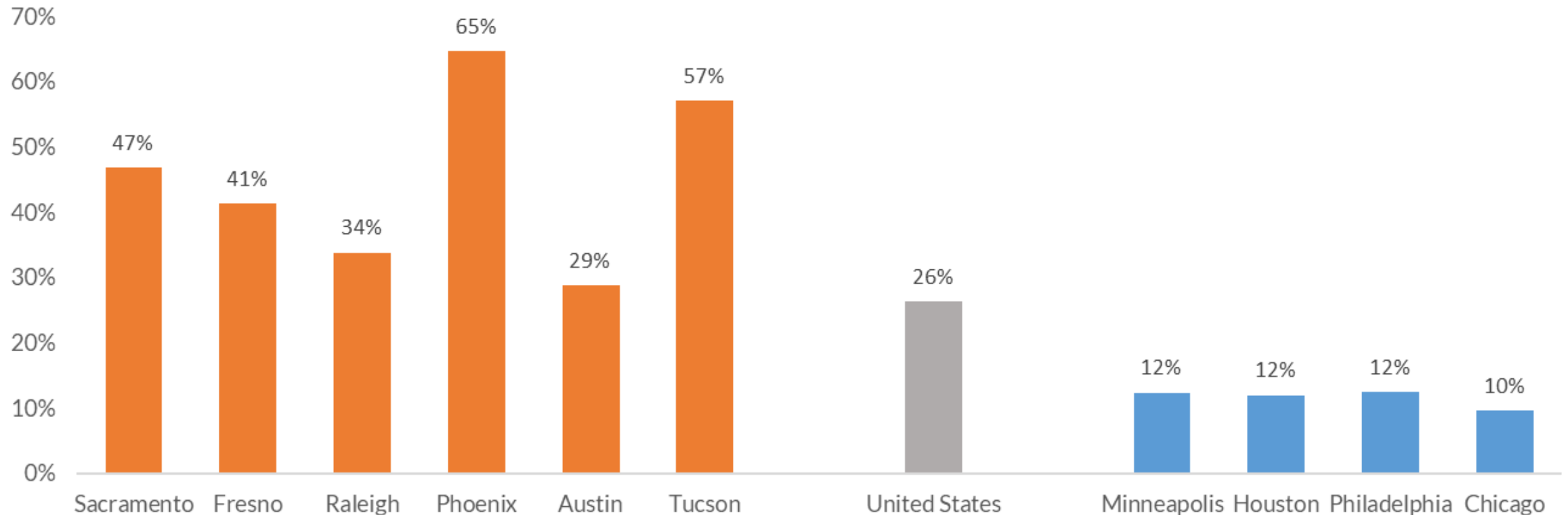
**Pew**

# How Housing Costs Drive Homelessness Levels

- [New research](#) published by the Pew Charitable Trusts finds that:
  - Places where rents increased also saw homelessness levels increase
  - Places where rents are high also have high levels of homelessness
- These findings align with existing research showing a strong link between strict zoning regulations, high house prices, and high homelessness levels.

# Homelessness Increased in Areas Where Rents Soared

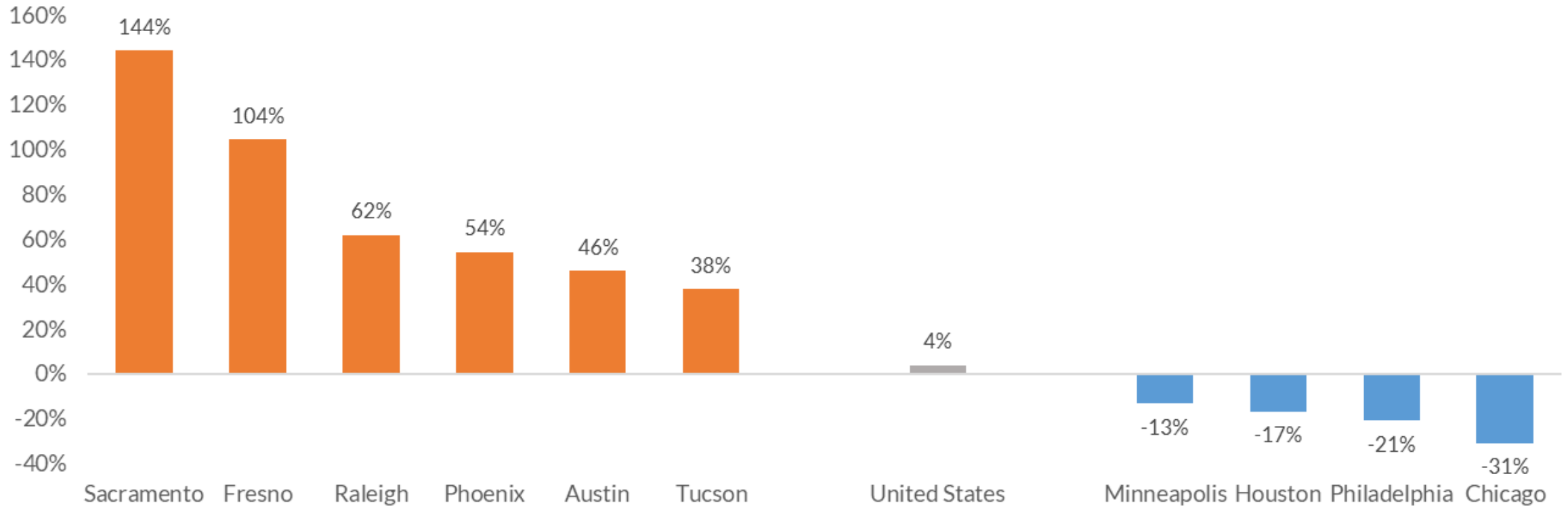
Percent change in rents, 2017-2022



Sources: Homelessness data come from the Department of Housing and Urban Development's Point-in-Time estimates in 2017 and 2022. Population data comes from the 2017 and 2021 American Community Survey (ACS) 1-year population estimates from the U.S. Census Bureau. Rent levels come from Apartment List's Rent Estimate data in January 2017 and January 2022, downloaded on June 15, 2023. The city names listed refer to the Continuum of Care (CoC) covering this city, which are most often the county, but sometimes cover multiple counties (Wake County for Raleigh, Maricopa County for Phoenix, Hennepin County for Minneapolis, etc.). When CoCs cover multiple counties, rent data for the largest county in the CoC was used.

# Homelessness Increased in Areas Where Rents Soared

Percent change in homelessness per 10,000 residents, 2017-2022

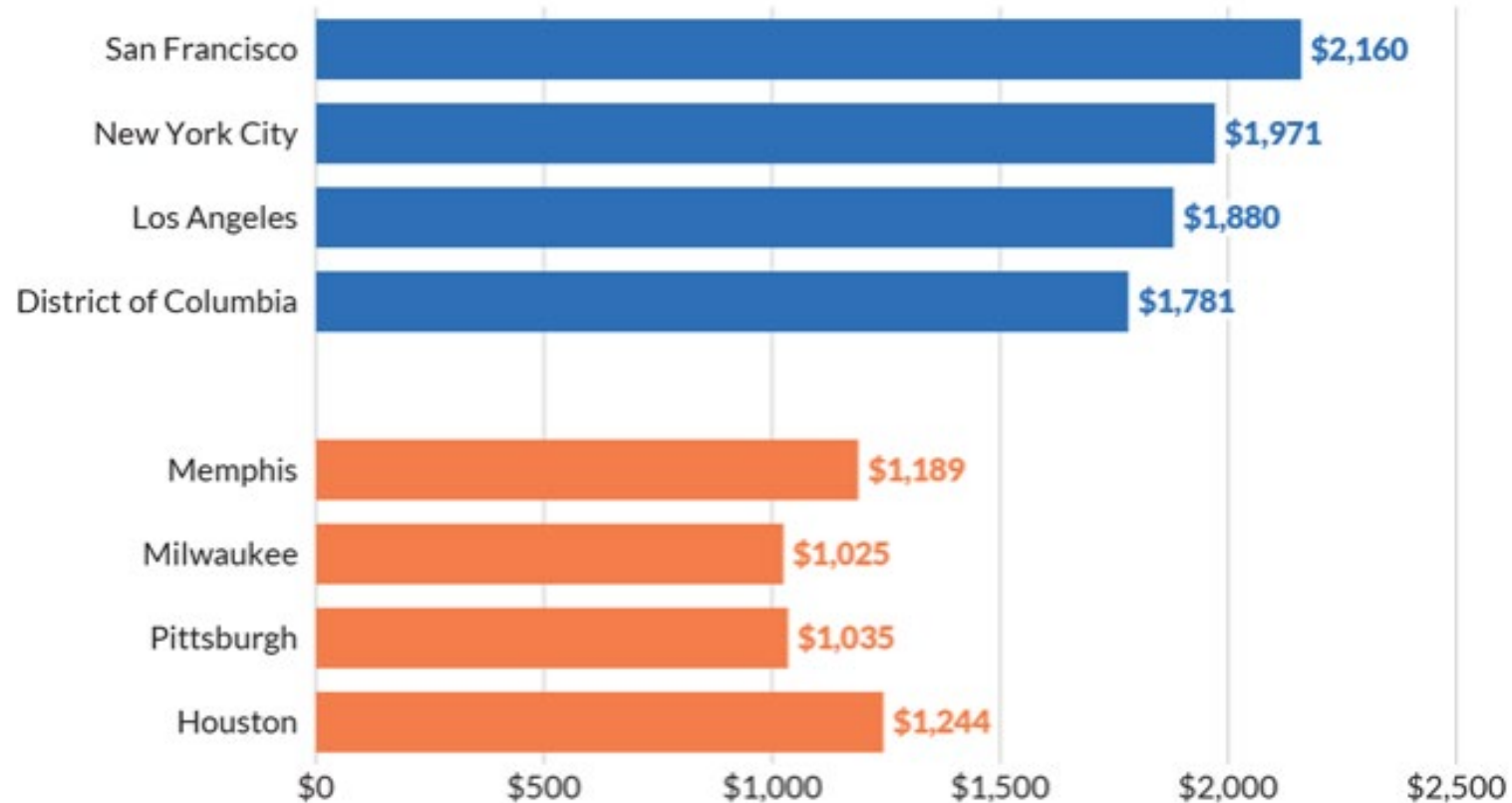


Sources: Homelessness data come from the Department of Housing and Urban Development's Point-in-Time estimates in 2017 and 2022. Population data comes from the 2017 and 2021 American Community Survey (ACS) 1-year population estimates from the U.S. Census Bureau. Rent levels come from Apartment List's Rent Estimate data in January 2017 and January 2022, downloaded on June 15, 2023. The city names listed refer to the Continuum of Care (CoC) covering this city, which are most often the county, but sometimes cover multiple counties (Wake County for Raleigh, Maricopa County for Phoenix, Hennepin County for Minneapolis, etc.). When CoCs cover multiple counties, rent data for the largest county in the CoC was used.



# Homelessness is Higher in Areas Where Rents Are Higher

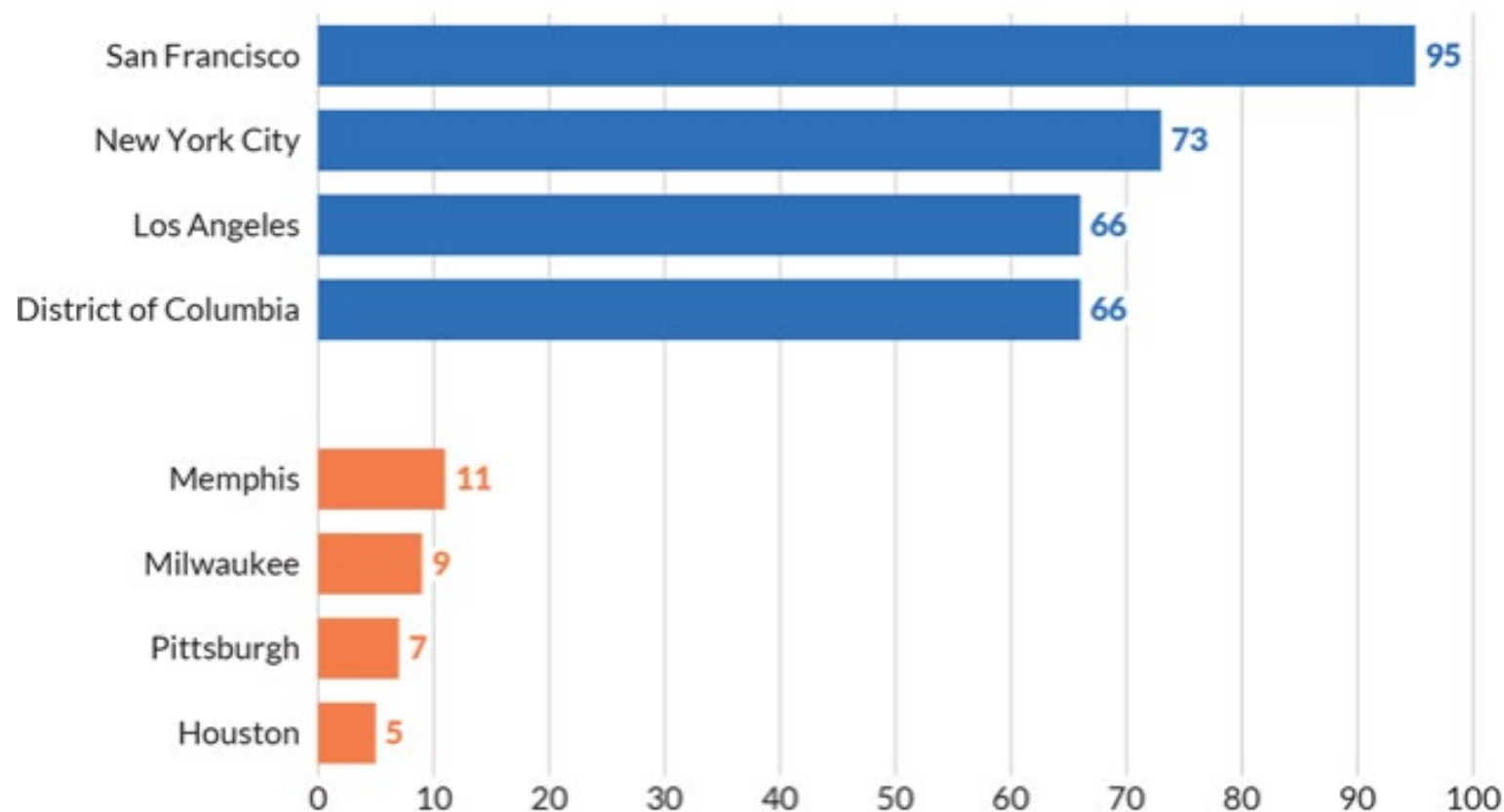
*Median rent, January 2022*



Sources: Homelessness data comes from the Department of Housing and Urban Development's 2022 Point-in-Time estimates. Population data comes from the 2021 American Community Survey (ACS) one-year population estimates from the U.S. Census Bureau. Rent levels come from Apartment List's [Rent Estimates](#) data in January 2022, downloaded on June 15, 2023. City names refer to the Continuum of Care (CoC) covering the city, which sometimes spans the county encompassing the city. When a CoC was comprised of multiple counties, rent data for the largest county in the CoC was used.

# Homelessness is Higher in Areas Where Rents Are Higher

*Rate of homelessness per 10,000 in January 2022*



Sources: Homelessness data comes from the Department of Housing and Urban Development's 2022 Point-in-Time estimates. Population data comes from the 2021 American Community Survey (ACS) one-year population estimates from the U.S. Census Bureau. Rent levels come from Apartment List's [Rent Estimates](#) data in January 2022, downloaded on June 15, 2023. City names refer to the Continuum of Care (CoC) covering the city, which sometimes spans the county encompassing the city. When a CoC was comprised of multiple counties, rent data for the largest county in the CoC was used.

# **New Data Confirms Existing Research:**

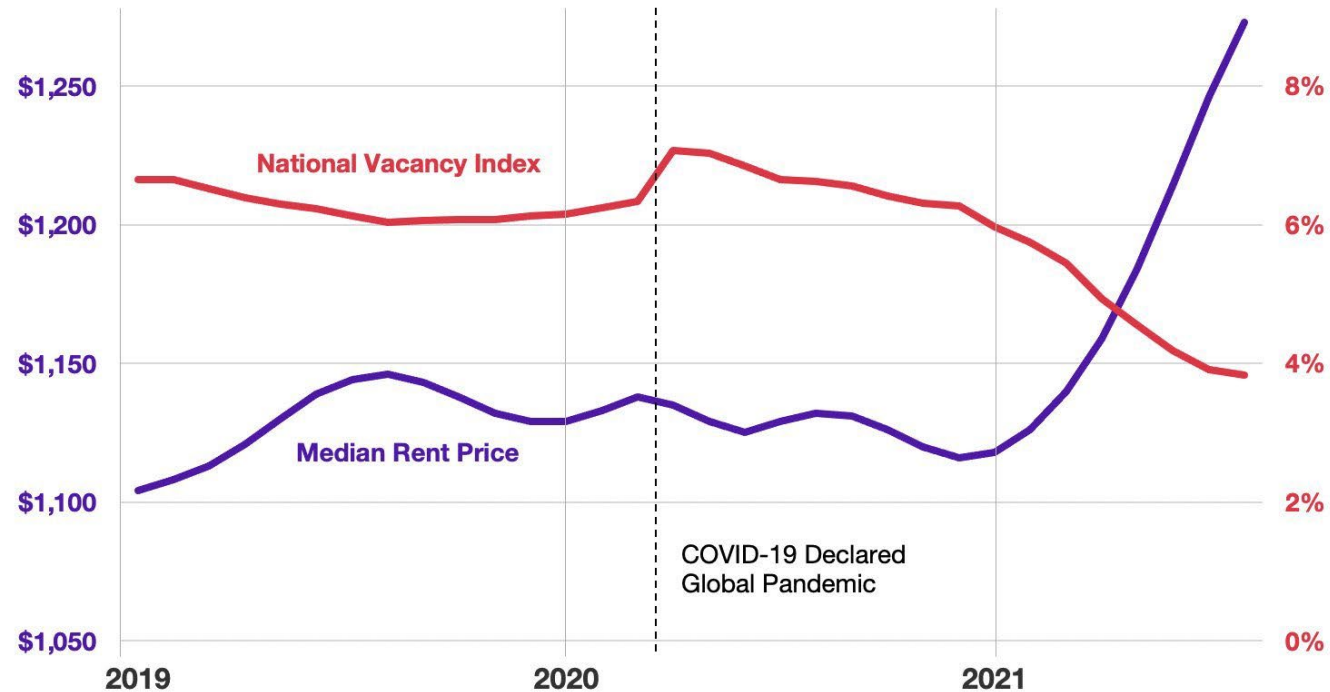
More Supply = Lower Housing Costs

Lower Housing Costs = Lower Homelessness

# High Rent Growth Coincides With Housing Shortages

## Median Rent Price in the United States

January 2019 - Present



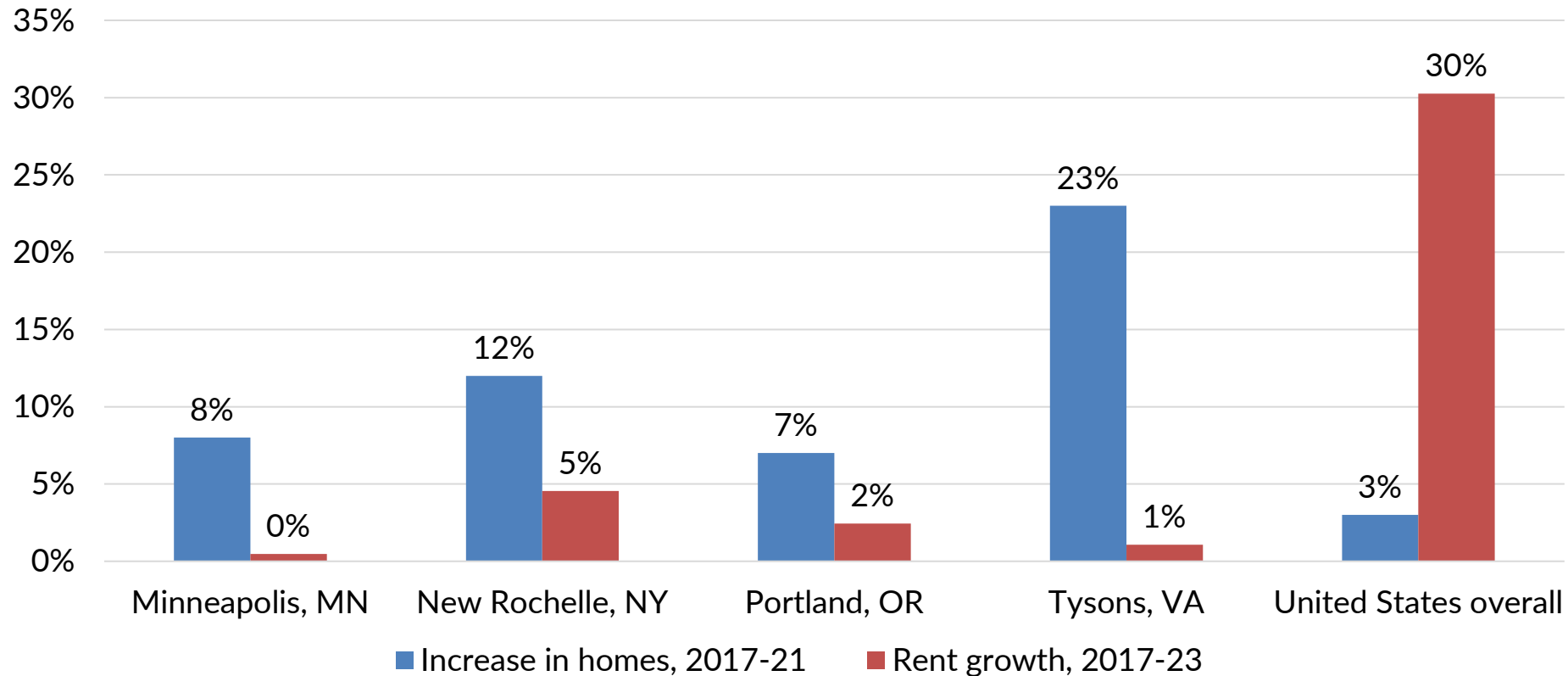
Source: Apartment List Rent Estimates

Raw Data: [apartmentlist.com/research/category/data-rent-estimates](https://apartmentlist.com/research/category/data-rent-estimates)

Methodology: [apartmentlist.com/research/rent-estimate-methodology](https://apartmentlist.com/research/rent-estimate-methodology)

Apartment  List

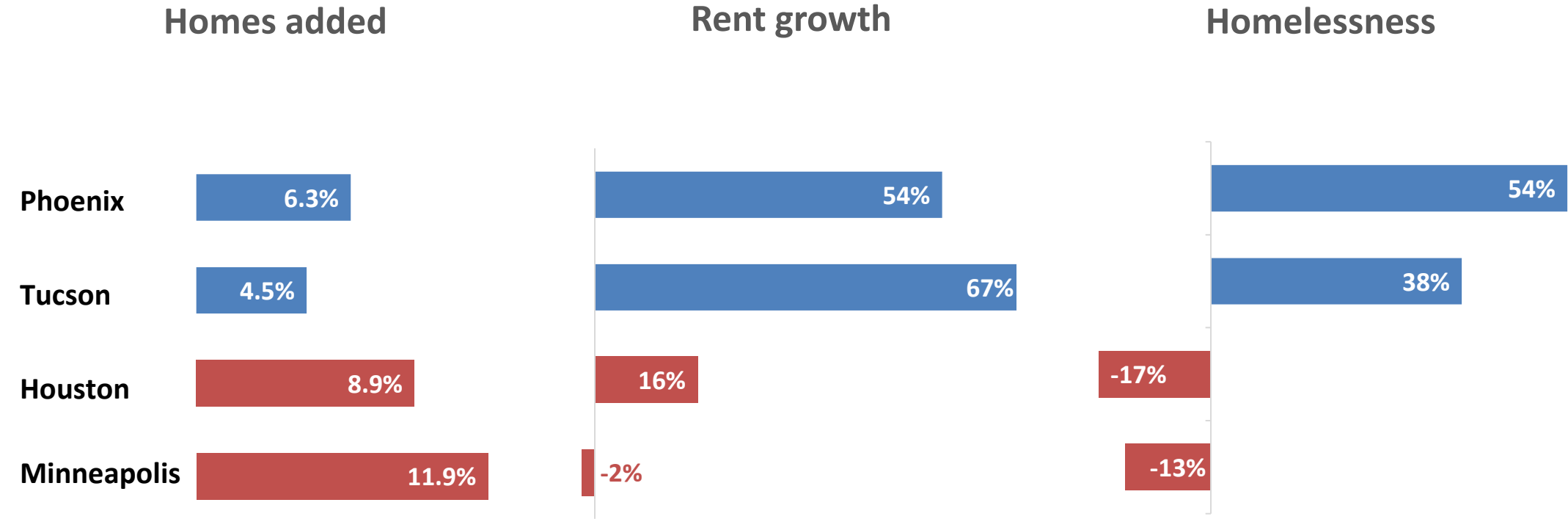
# Rent Growth Is Low Where Housing Has Been Added



The four local jurisdictions shown also experienced high housing demand—they added proportionally more households than the U.S. overall from 2017-21—and still had low rent growth.

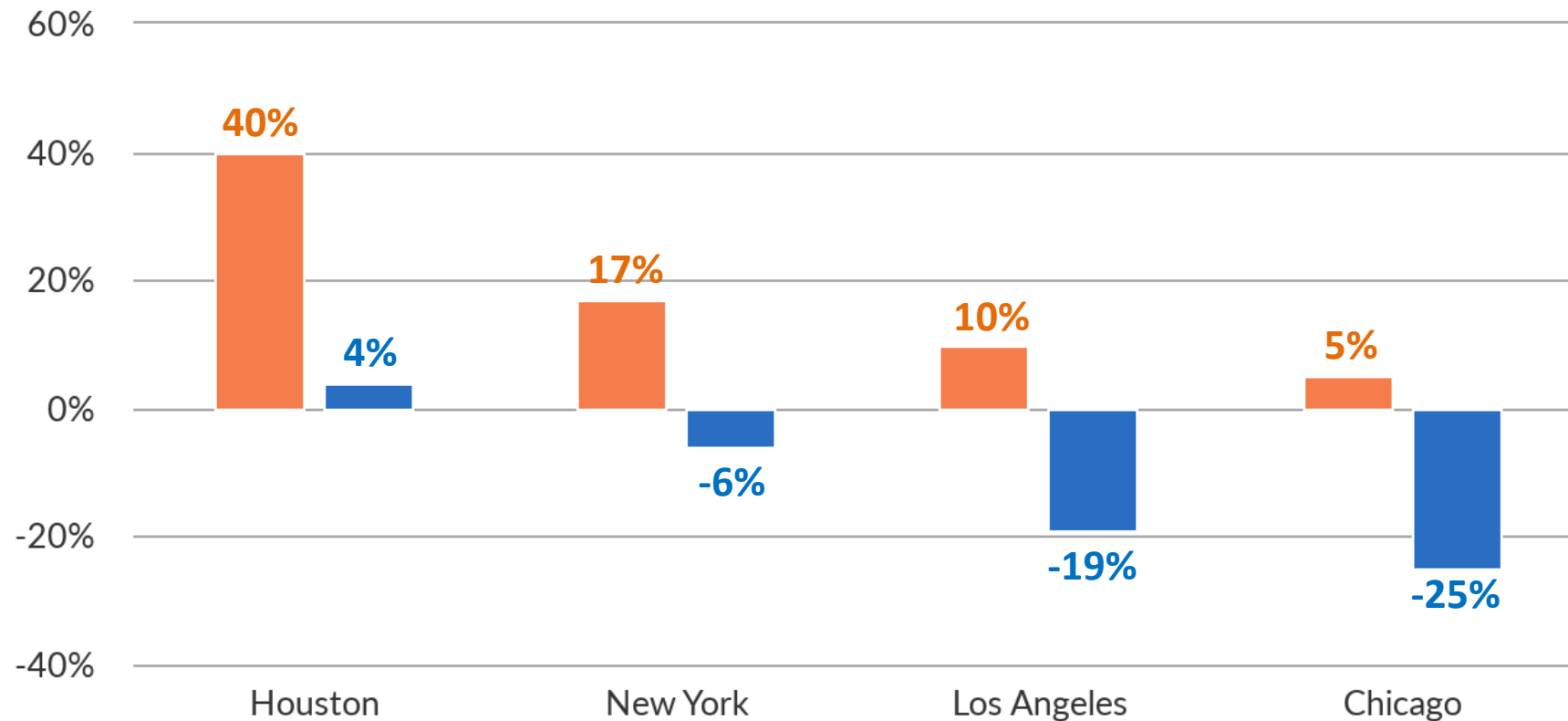
Source: Pew's analysis of Apartment List rent estimate data (Jan. 2017-Jan. 2023) and U.S. Census data on housing units (2017-2021)

# Homelessness Is Higher Where Housing Shortages Have Pushed Up Rents



# Houston Added Black and Hispanic Residents During a Period of Rapid Construction

Percentage change in Black and Hispanic populations by city, 2000-21



Houston added 33% to its housing stock since 2000.

New York City, Los Angeles, and Chicago added an average of 14%.

Hispanic Black

Source: ACS Census Bureau data

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## Contact

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Project Director, Housing Policy Initiative

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# Homelessness is Higher in Places Where Rents Are Higher...

## Per capita rates of homelessness in select U.S. regions, 2019

*Dashed lines indicate city and county averages of per capita PIT counts*

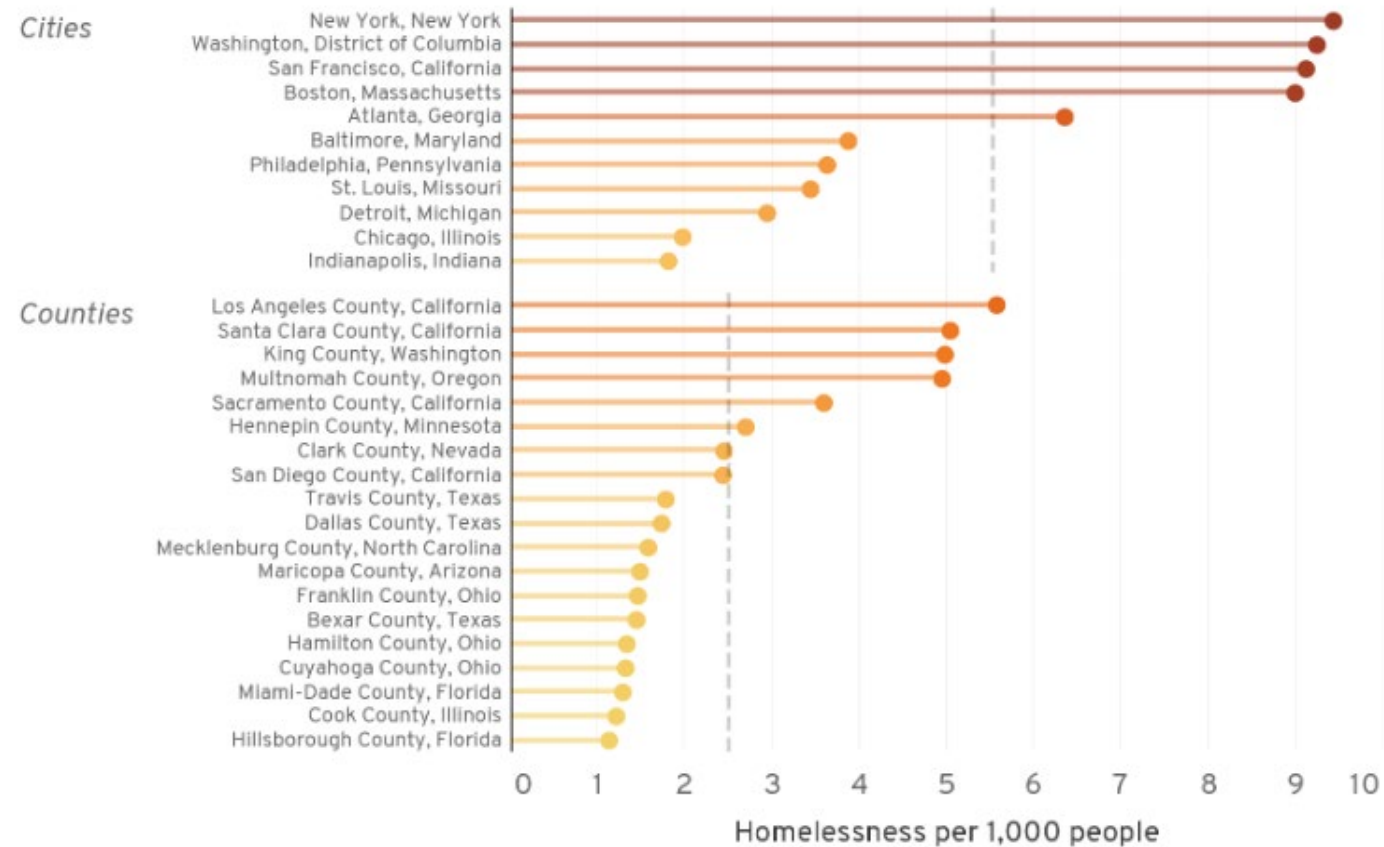
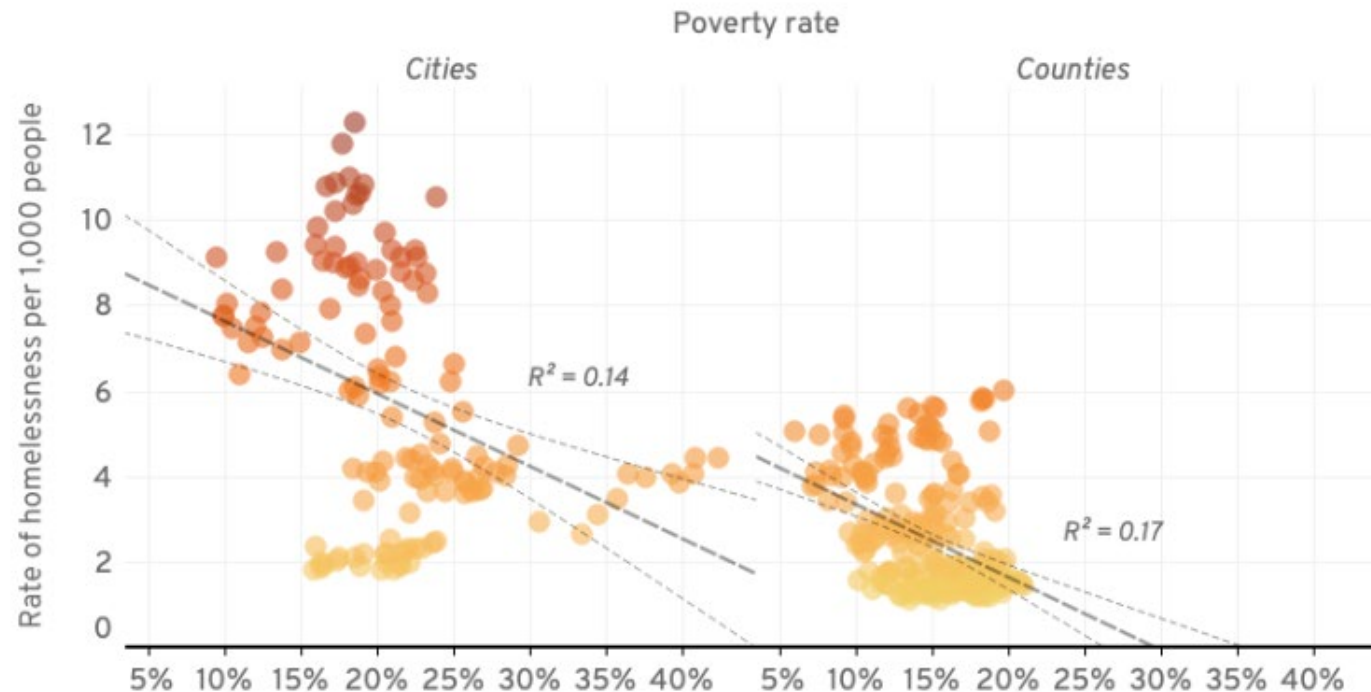


Figure forthcoming in Colburn & Aldern (2022).

## ... Not in Places Where Poverty Rates Are Higher

Percent with income below poverty level versus PIT count (per capita)

*Dashed lines indicate a linear regression of per capita PIT counts onto poverty rate between 2007 and 2019 for a sample of U.S. regions.*

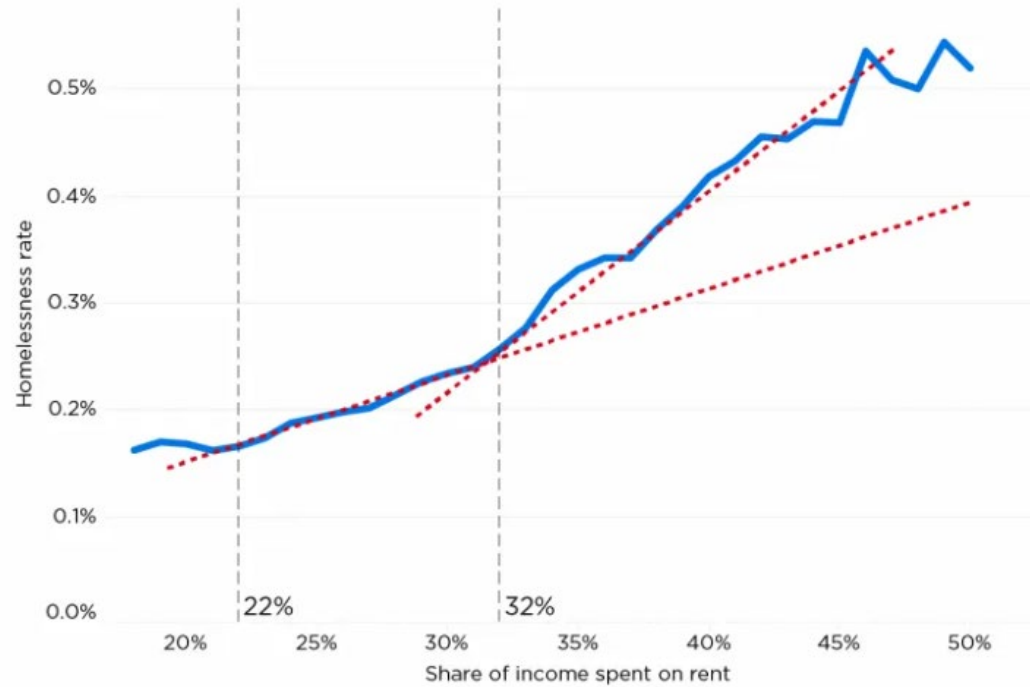


*Bands indicate 95% confidence intervals for the slope of the regression line. Figure forthcoming in Colburn & Aldern (2022).*

# Homelessness Rises When Housing Becomes Less Affordable

## Homelessness climbs faster when rent affordability reaches 22% and 32% thresholds

An uptick in rent affordability beyond 22 percent translates into more people experiencing homelessness. Beyond 32 percent means a faster-rising rate of homelessness — which could mean a homelessness crisis, unless there are mitigating factors within a community.



**Zillow Economic Research** | Source: An analysis by Zillow Research Fellow Chris Glynn of the University of New Hampshire, Thomas Byrne of Boston University and Dennis Culhane of the University of Pennsylvania.

# CFPB and FTC Action Against Junk Fees and TransUnion Background Check Practices



**Chi Chi Wu**

*Senior Staff Attorney*

National Consumer Law Center

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# FTC Junk Fee Proposed Rule

- Please file comments!

[www.nclc.org/file-comments-about-rental-junk-fees-ftc/](http://www.nclc.org/file-comments-about-rental-junk-fees-ftc/)

*Deadline for comments is January 8, 2024.*

# CFPB/FTC Allegations Against TransUnion

- Failure to follow reasonable procedures to assure maximum possible accuracy of eviction records in its tenant screening reports
  - Included multiple entries for the same eviction case
  - Did not accurately report eviction case disposition
  - Did not accurately label data fields in eviction records, e.g., “Judgment Amount”
  - Did not prevent the inclusion of sealed eviction records.
- Failure to identify the third-party vendor (LexisNexis) as a source of the records in its disclosures to consumers.

[https://files.consumerfinance.gov/f/documents/cfpb\\_transunion-rental-screening-solutions-inc-trans-union-llc\\_stip-final-judg-order.pdf](https://files.consumerfinance.gov/f/documents/cfpb_transunion-rental-screening-solutions-inc-trans-union-llc_stip-final-judg-order.pdf)

# Remedies in Consent Order

- Injunction against further violating FCRA by engaging in alleged conduct
- Follow written procedures reasonably designed to prevent including
  - any sealed record
  - any eviction record that does not have a final outcome
  - multiple filings for any Eviction Proceeding
  - any filing for an Eviction Proceeding other than the most recent filing evidencing the outcome or superseding post-judgment filing, such as satisfaction or release of a final judgment
  - any monetary amount unless a final judgment amount or an amount reflecting full or partial satisfaction

[https://files.consumerfinance.gov/f/documents/cfpb\\_transunion-rental-screening-solutions-inc-trans-union-llc\\_stip-final-judg-order.pdf](https://files.consumerfinance.gov/f/documents/cfpb_transunion-rental-screening-solutions-inc-trans-union-llc_stip-final-judg-order.pdf)

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- \$11 million in redress
- Redress plan
  - Make sure client's address up to date
- \$ 4 million civil penalty



# Seal or expunged records

**"Are sealed or expunged records included? If your eviction was sealed or expunged, it should not be on your report."**

The screenshot shows the top navigation bar of the CFPB website with the following menu items: Consumer Education, Rules & Policy (highlighted), Enforcement, Compliance, and Data & Rese. Below the navigation bar is a breadcrumb trail: / Tenant Background Checks. The main heading is 'Review your rental background check' with a date of 'OCT 11, 2023'. Underneath is a 'SHARE & PRINT' section with icons for Facebook, Twitter, LinkedIn, Email, and Print. The sub-heading is 'Checking your rental background report for errors'. The introductory text reads: 'Once you get a copy of your report, use the checklist below as a guide for what to look for in your report. Identifying and fixing these errors can be complicated, and you can often find'.

<https://www.consumerfinance.gov/rules-policy/tenant-background-checks/review-your-rental-background-check/>



# Field Updates

## **Catrina Grisby-Thedford**

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# Field Updates

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HOUSING  
ALLIANCE  
DELAWARE

Faith and Housing Justice

Weekend:

November 17-21, 2023

# Purpose

- Community Education on Homelessness and the Affordable Housing Crisis.
- Make the connection between the benevolent works many faith communities do (code purple/cold weather shelters, collections, food kitchens) and the advocacy work necessary.
- Develop connections to faith communities that will continue doing advocacy work and community education throughout the year.
- Increase the number of Housing Advocates.

# History-Last year was the first year

- Had 4 faith communities participate.
- Most were standard community education.
- All were virtual.
- Wrote an interfaith curriculum.
- Held the first week of December.

# This year

- Only re-wrote the data part of the curriculum.
- Changed the time to the weekend before Thanksgiving.
- Had 12 Faith Communities participate. Over 1100 people.
- All three Delaware counties represented.
- All were in person.
- Large variety of activities: intergenerational, artistic, interfaith, Spanish service and policy discussions.

# Lessons learned for next year

- Curriculum needs to be updated – add new religious experiences, and other programming types.
- Needs to become Faith and Housing Justice Week.
- Need to have ready for faith communities to start planning in the beginning of the summer. Faith communities would like to meet early in the planning process to do more forethought of what programming to to.
- Want to do a better job of publicizing the week.
- Kick off the week with a rally/concern/something either one in each county or virtual



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Policy Director

Housing Alliance DE

“If you are neutral in situations of injustice, you have chosen the side of the oppressor.” – Desmond Tutu



# Field Updates

**Erin Hahn**

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Texas Housers

[erin@texashousing.org](mailto:erin@texashousing.org)



**TEXAS  
HOUSERS**

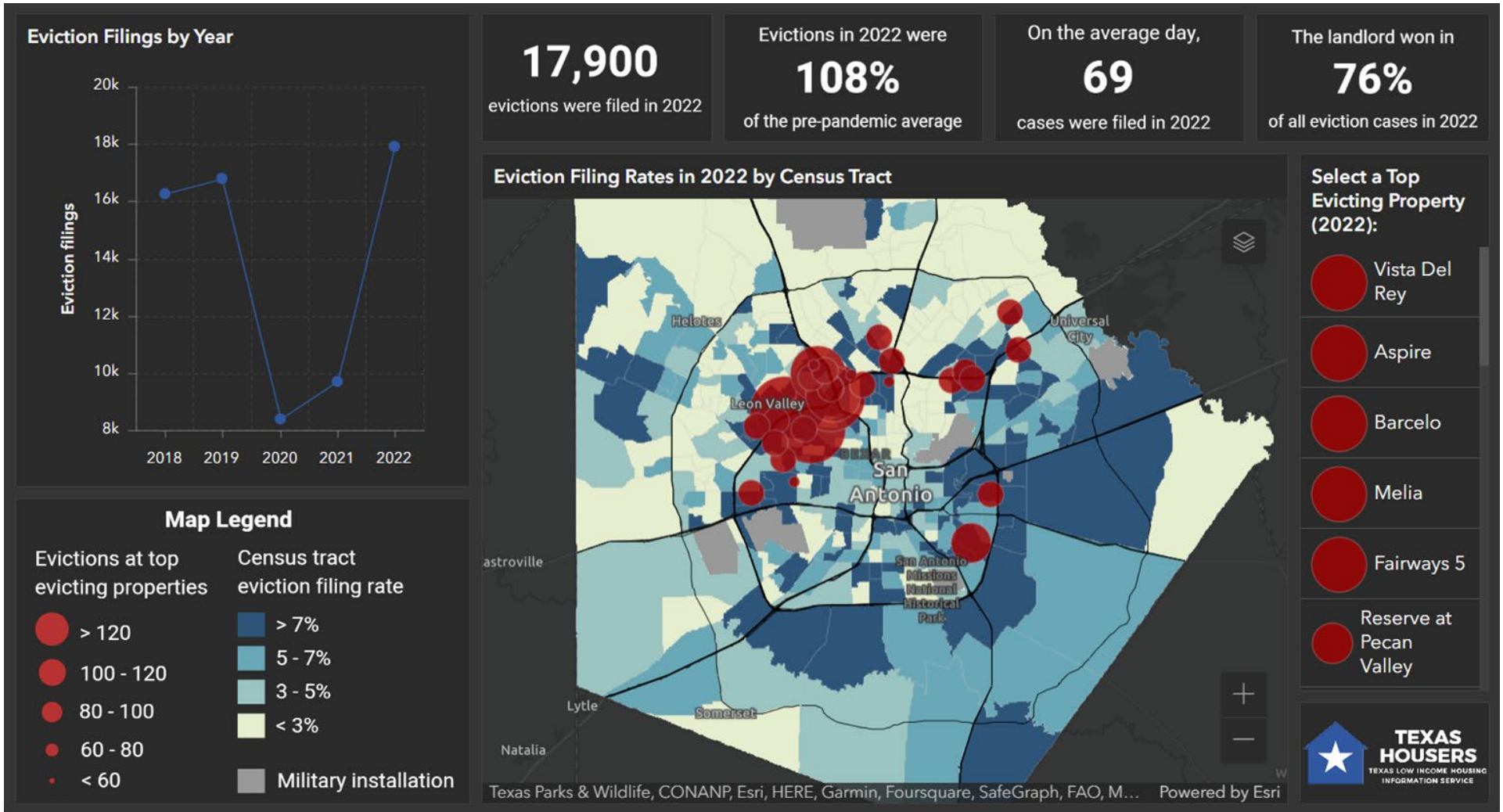
TEXAS LOW INCOME HOUSING  
INFORMATION SERVICE

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Texas Housers is a nonprofit that supports and empowers low-income Texans' efforts to achieve the American dream of a decent, affordable home in a quality neighborhood of their choosing.

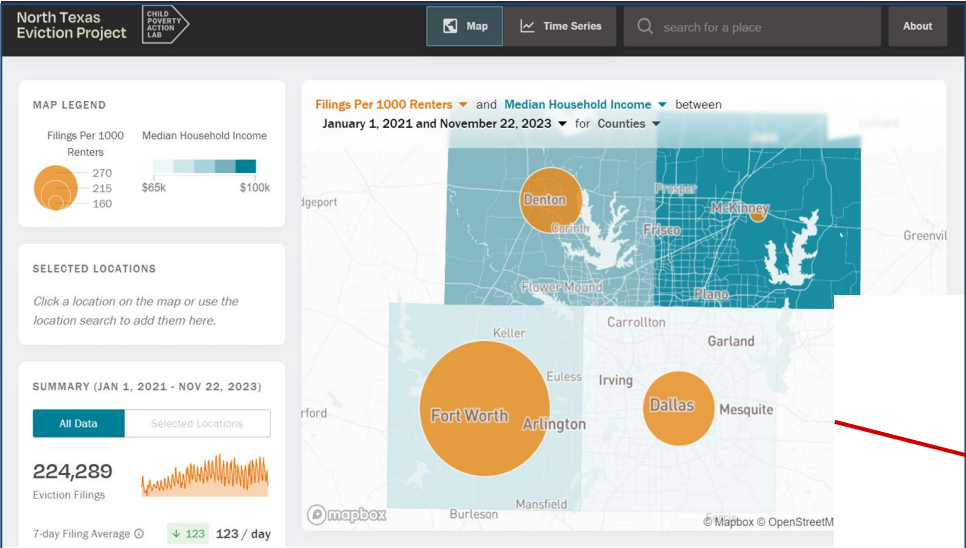
**Erin Hahn** [erin@texashousing.org](mailto:erin@texashousing.org)

# Bexar County Eviction Case Dashboard



Access the dashboard at [www.texashousers.org/BexarCountyEvictions](http://www.texashousers.org/BexarCountyEvictions)

# Eviction Trackers in Texas Cities

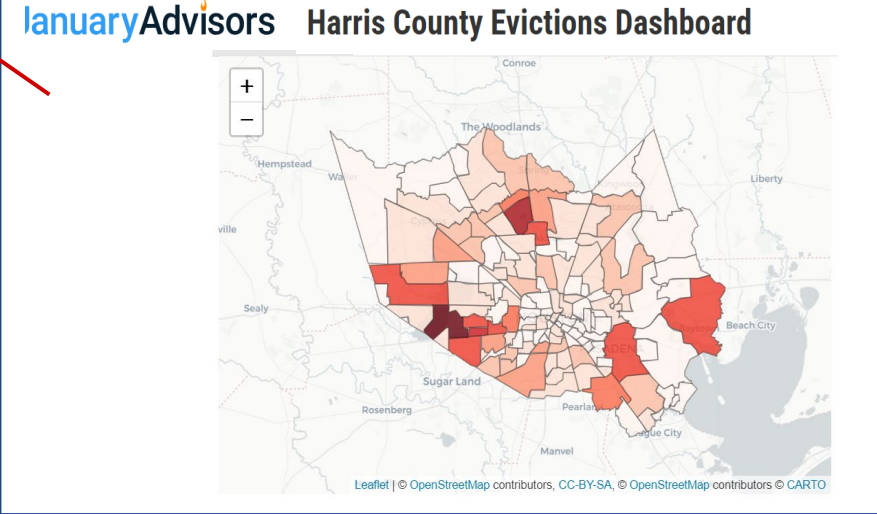
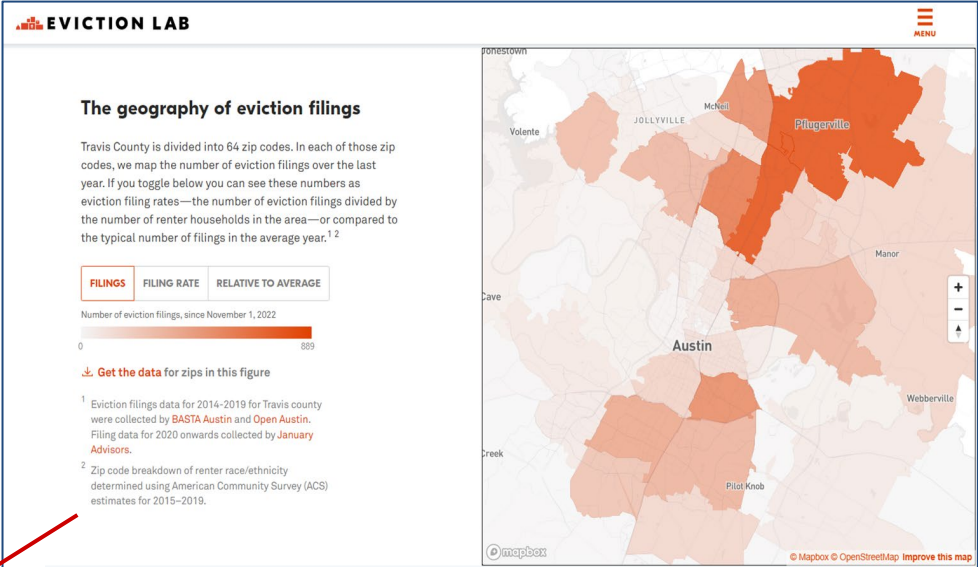


Dallas

Austin

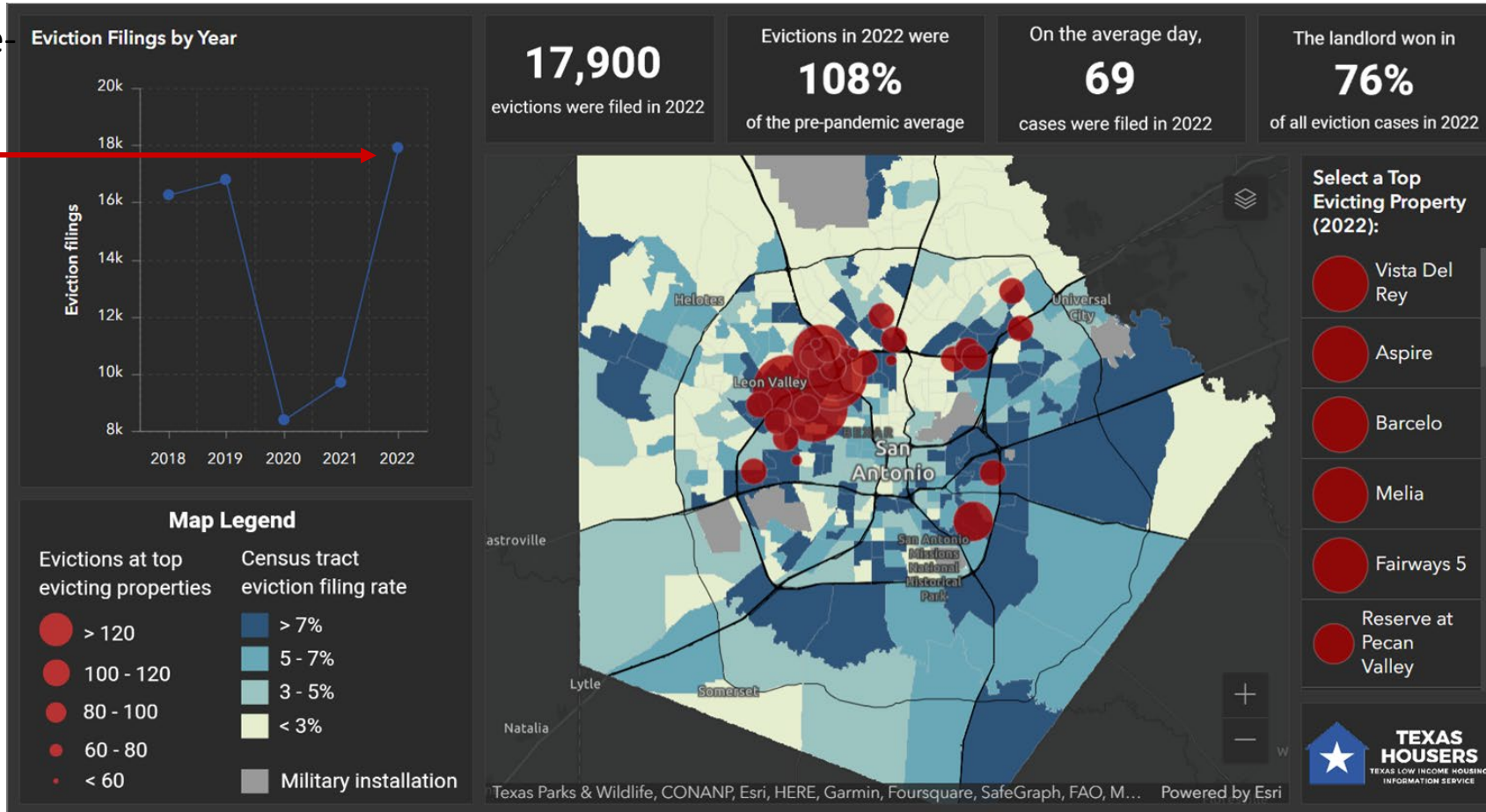
San Antonio  
???

Houston

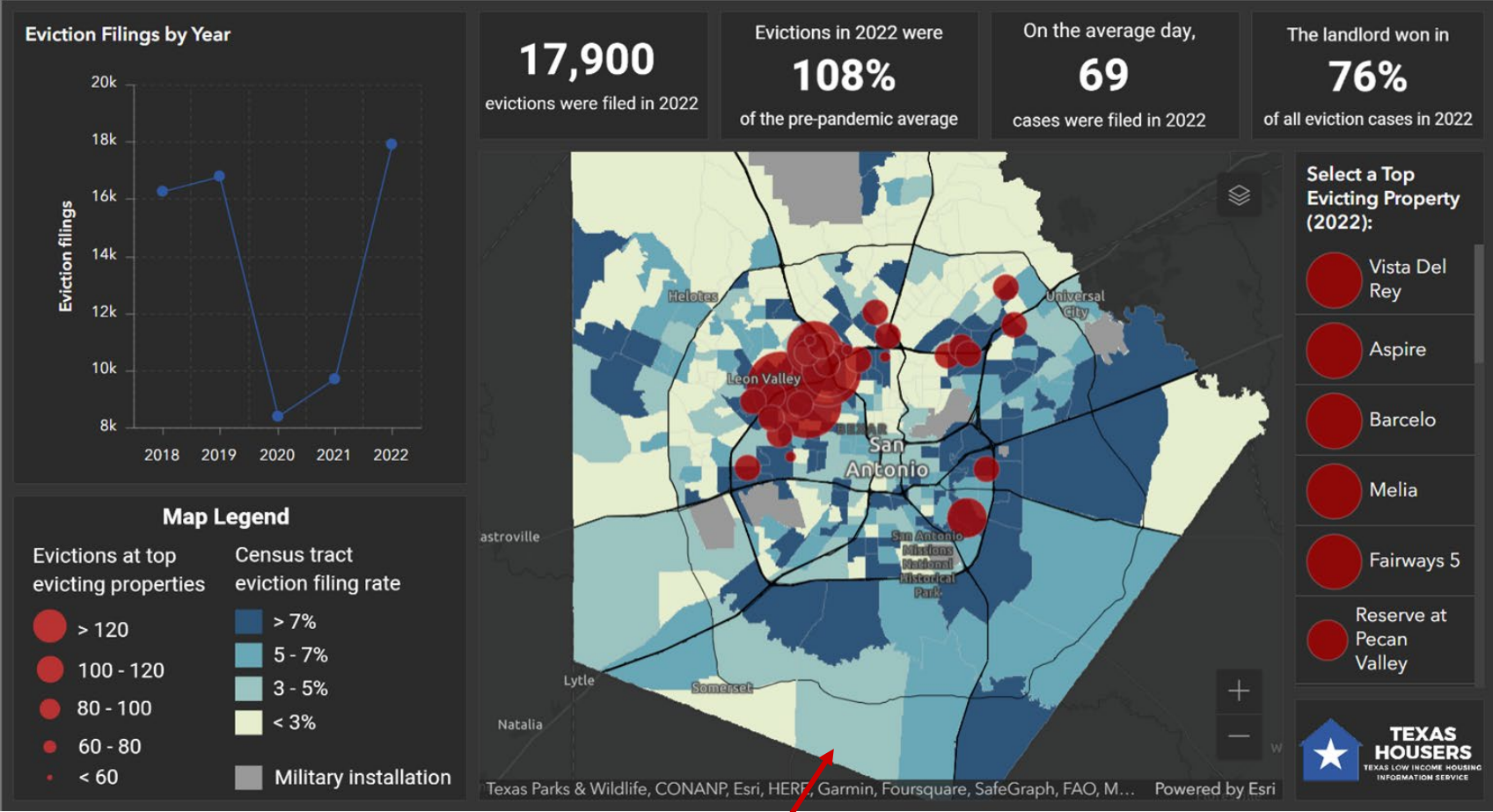


In 2022, evictions in Bexar County skyrocketed past pre-pandemic levels.

# Findings



# Findings



Filings concentrated in certain neighborhoods, particularly those with high rates of renters of color.

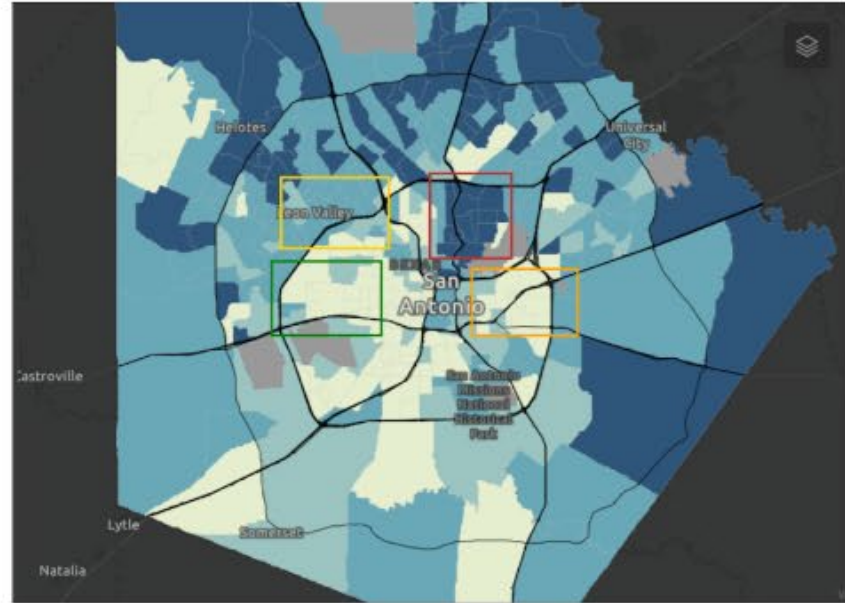
### Evictions as a share of total renter households



#### Eviction filing rate

- > 7%
- 5 - 7%
- 3 - 5%
- < 3%

### White non-Hispanic households as a share of renter households

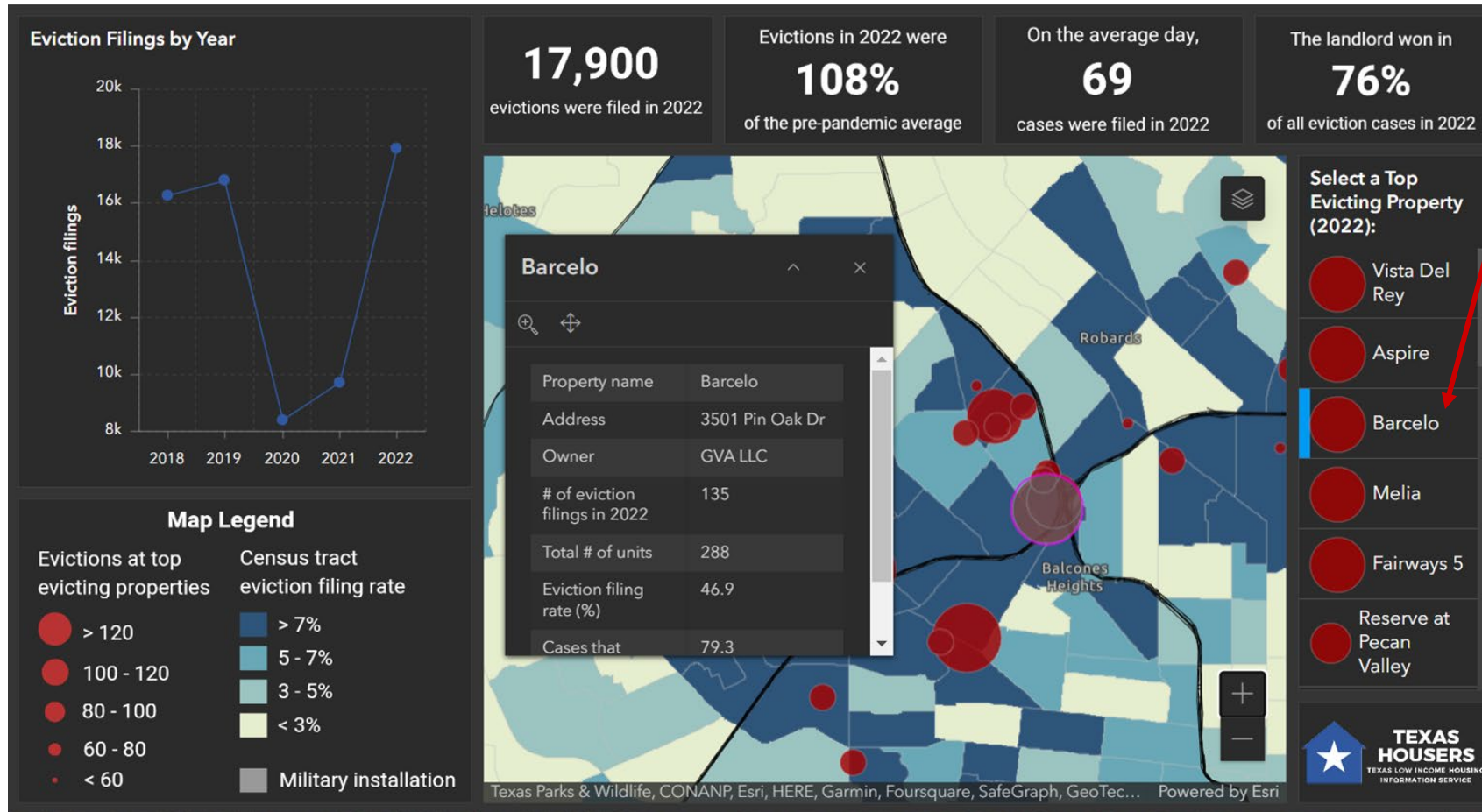


#### Percent of renter households that are white non-Hispanic

- > 50%
- 30 - 50%
- 10 - 30%
- < 10%



Some properties filed evictions against more than a third of their entire resident population in 2022.



# Policy recommendations

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**Right to counsel**



**Tenant/landlord  
mediation services**



**Relocation services**



**Eviction diversion  
programs (such as rental  
assistance)**



**Fund affordable housing**

# Thank you!

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**TEXAS  
HOUSERS**  
TEXAS LOW INCOME HOUSING  
INFORMATION SERVICE

**Erin Hahn** [erin@texashousing.org](mailto:erin@texashousing.org)

# Policy Updates and Next Steps

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# Where Are FY24 Discussions Now?

## Behind-the-scenes FY24 negotiations are ongoing

### Important deadlines:

- **January 19:** CR for departments of Housing and Urban Development, Transportation, Energy, Veterans Affairs, Agriculture expires
- **February 2:** CR expires for remaining departments
- **April 30:** Fiscal Responsibility Act mandatory cuts kick-in

## Take Action on FY24

- Urge your members of Congress to fund housing and homelessness programs at the highest level possible in FY24, and to support NLIHC's top priorities, including:
  - Full funding to renew all existing contracts for the Tenant-Based Rental Assistance (TBRA) and Project-Based Rental Assistance (PBRA) programs.
  - Full funding for public housing operations and repairs.
  - The Senate's proposed funding for Homeless Assistance Grants.
  - Protecting \$20 million in funding for legal assistance to prevent evictions in the Senate bill.
  - The House's proposed funding for Native housing.

**Take action with NLIHC: <https://p2a.co/nliqghj>**

# Tax Bill Updates

Members of Congress hoping to attach an end-of-year tax package to a final FY24 spending bills

**Urge Congress to include reforms outlined in the bipartisan "Affordable Housing Credit Improvement Act" in any end-of-year tax bill: <https://p2a.co/4qstqc5>**



# Resources

NLIHC's HoUsed Campaign  
([nlihc.org/housed](https://nlihc.org/housed)): Campaign Updates