NLIHC’s HoUSed Campaign for Long-Term Housing Solutions

October 24, 2022
Agenda

Welcome
• Diane Yentel, NLIHC

Anti-Displacement Toolkit
• Rasheedah Phillips & Jasmine Rangel, PolicyLink

Eviction, Household Health & Hardships in Families with Very Young Children
• Stephanie Ettinger de Cuba & Allison Bovell-Ammon, Children’s HealthWatch

ERASE Convening Recap
• Sarah Gallagher, NLIHC

ERA Spending & Reallocation Data
• Sophie Siebach-Glover, NLIHC

Field Updates
• Laura Mitchell, Maine Affordable Housing Coalition
• David Heisterkamp, United Native American Housing Association

Policy Updates
• Sarah Saadian, NLIHC

Next Steps
Welcome

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Anti-Displacement Toolkit

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Manifesting Our Housing Futures: Anti-Displacement All in Cities Toolkit

October 24, 2022

Presented by:
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Jasmine Rangel
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All in Cities Background & Our Approach

All in Cities Initiative Approach to Achieve Systems Change:

1. Racial Equity
2. Equitable Growth
3. Community Power
Housing Anti-Displacement Tools

1. **Increase affordability**: Expand and preserve affordability through inclusionary zoning and housing trust funds.

2. **Opportunity Housing**: Ensure public policies and investments foster healthy, economically-integrated neighborhoods and community ownership with policies such as tenant and community opportunity to purchase, community land trusts, and housing trust funds.

3. **Protect Tenants**: Ensure the security of tenants and prevent their displacement through legal representation, just cause legal protections, rental registries and rent stabilization.
Current Tools Available:

- Right to Counsel for Tenants
- Housing Trust Funds
- Just Cause
- Rent Stabilization*
- Community Land Trusts
- Inclusionary Zoning
- Rental Registries*
- TOPA/COPA

*New addition to AiC Toolkit

Forthcoming in 2023: Sealing Eviction Records/Tenant Screening Protections
Features of the Housing Anti-Displacement Tools:

1. Navigate through 4 tabs:
   - What is it?
   - Who Implements it?
   - Considerations
   - Where is it Working?

2. Additional Features:
   - Related Tools
Questions?
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Director of Policy & Communications
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Evictions and household health and hardships among families with young children:
New research findings from Children’s HealthWatch

Stephanie Ettinger de Cuba, Executive Director
Allison Bovell-Ammon, Director of Policy and Communications
Children’s HealthWatch
October 24, 2022
About Children’s HealthWatch

Non-partisan network of pediatricians, public health researchers and child health and policy experts.

**Mission:** To achieve health equity for young children and their families by advancing research to transform policy.

Headquartered at Boston Medical Center with sites in Boston, Baltimore*, Philadelphia, Minneapolis, and Little Rock.
Decades of research from Children’s HealthWatch link housing instability and health outcomes.
Home is a foundation for health

Source: Taylor, L. Health Affairs, 2018
HOMELESSNESS

HOUSING INSTABILITY
- Multiple moves
- Behind on rent
- Eviction

STRUCTURAL RACISM, UNAFFORDABLE HOUSING
Housing instability affects health across the lifespan

**Prenatal period**
- Pre-term birth
- Low birth weight
- Pregnancy complications

**Early childhood**
- Developmental delay
- Poor overall health
- Hospitalization

**Childhood/adolescence**
- Adverse educational outcomes
- Poor mental/behavioral health outcomes

**Adulthood**
- Poor general health
- Anxiety/depression
- Increased need for urgent health services
New research: History of eviction linked to poor health outcomes

- Published: *Pediatrics*
- Study objective: Examine associations between an experience of eviction (formal and informal) in the past 5 years and health and hardship outcomes
- Population
  - Families with children under age 4
  - 2011-2019
  - Pediatric emergency rooms and primary care sites in Baltimore, Boston, Philadelphia, Minneapolis, and Little Rock
- Predominantly low-income families (90% of children publicly insured)

Source: Cutts, et al 2022
Measures

• Evictions
  • Measured using self-report question about any experience of eviction (formal/informal) in past five years
  • Formal evictions → when legal action is taken by a landlord to remove a tenant
  • Informal evictions → landlord actions to remove a tenant that do not use legal action

• Outcomes:
  • Child health outcomes: Overall physical health, development, admission to the hospital
  • Parent health outcomes: Overall physical health, depressive symptoms
  • Multiple, separate domains of household hardship: food insecurity, housing instability (3-levels), energy insecurity, health care hardships, child care constraints

Source: Cutts, et al 2022
Key Findings: Formal and informal evictions place families at risk of poor health and hardship outcomes

- Families with a history of eviction within the last five years are:
  - 5x more likely to experience homelessness
  - 3-4x more likely to experience other forms of housing instability
    - To experience 2+ economic hardships
    - To have children in fair or poor health
    - To have children at developmental risk
    - To have mothers who report depressive symptoms

Source: Cutts, et al 2022
Evictions linked to multiple hardships – all of which threaten health

Compared with families who have never been evicted, families evicted within the past 5 years are more likely to experience:

- Multiple moves
- Behind on rent within the past year
- Periods of homelessness
- Household food insecurity
- Energy insecurity
- Child care constraints
- Health care hardships

Source: Cutts, et al 2022
Implications

• Formal and informal evictions increase risk of hardship and adverse health outcomes
  • Informal evictions undercounted in national datasets and other studies that rely on court data
• Rate of evictions in this study sample were 2x higher than national rates
• Data collected pre-pandemic so magnitude of eviction prevalence and impact may have increased after the study period
• Evictions have lasting impacts on families with children
• Robust policy solutions are urgently needed to reduce evictions, promote housing stability, and advance health equity
Thank you!

Read our full study:

Contact us:
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Follow us:
www.childrenshealthwatch.org
Twitter: @ChildrensHW
Instagram: childrenshealthwatch
Recap of NLIHC’s ERASE Convening

Sarah Gallagher
ERASE Senior Project Director
National Low Income Housing Coalition
sgallagher@nlihc.org
October 17, 2022
National Press Club
Washington, DC
• 2-day hybrid event
• 5 panels
• 23 guest speakers
• 270 register for in-person and 1,600 for virtual
• Over 100 ERASE cohort members
• Day 2 - Breakout discussion groups on sustaining ERA and enacting state and local tenant protections
Agenda

• Session 1: Successful ERA Implementation Strategies from Program Administrators

• Session 2: Diving into the Latest in ERA Research

• Session 3: The ERA Experience and Recommendations from People with Lived Experiences
  • Remarks and Q&A with Supervisor Hilda Solis, LA County
  • Videos from Congress Members Senator Elizabeth Warren and Senator Tim Kaine

• Session 4: ERASE Spotlight: Community-Based Organizations Supporting Visible, Accessible, and Preventive ERA Programs

• Session 5: Federal Policy and the Future of ERA

Emergency Rental Assistance: A Path to a Permanent Program
A Sample of Take Aways

• Built a national infrastructure around eviction prevention... We cannot go back to normal!

• ERA is working to remediate back rent. Low rental arrears, and low anxiety among tenants

• Shared understanding of what future programs should look like
  • Intentional focus and program design to ensure equity and reduce trauma
  • Infrastructure
  • Flexibilities and Accessibility
  • Future structure needs to build in flexibility for tenants to make the decisions that help them the most

• Need for local, state and federal tenant protections - more than 150 passes since January 2021

• Commitment to sustaining the progress and infrastructure that has been developed
  • Eviction Crisis Act
  • SLFRF
  • The role of mayors, governors, and local elected officials
Visit https://nlihc.org/erase-project for more information and recording.
ERA Spending & Reallocation Data

Sophie Siebach-Glover
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Emergency Rental Assistance and ERASE

Updates on Treasury Spending and Reallocation
October 24, 2022

Sophie Siebach-Glover (she/her)
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New Treasury Data

1. June Spending Progress:
   https://bit.ly/3FcDBe2

2. ERA1 Reallocation:

3. ERA1 Reallocation, Tribal Grantees:
   https://bit.ly/3TP15df

3. ERA 2 Reallocation:
June Spending Progress

Overall
• $31.8 billion spent on assistance, admin expenses, & housing stability services
• 6.39 million payments made

ERA1
• $537.8 million disbursed to households in June
• $20.9 billion spent on assistance, admin expenses, housing stability (84% of $25 billion)

ERA2
• $996.7 billion disbursed to households in June
• $10.9 billion spent on assistance, admin expenses, housing stability (51% of $21.5 billion)
2022 Spending Data Moving Forward

June Monthly Compliance Report

Quarter 3 Data

Quarter 4 Data
Nearly $2.9 billion in ERA1 Reallocated

**Figures in millions**

- **Round 1**: $1,128.7
- **Round 2**: $1,006.2
- **Round 3**: $709.6
- **Tribal Reallocation**: $35.1
ERA1 Reallocation

• Voluntarily Reallocated Funds
  • Over $1.9 billion voluntarily reallocated
  • Most voluntarily reallocated funds went from state grantee to local or tribal grantees in same state

• Recaptured Funds
  • Over $872.7 million recaptured
  • Grantees that did not meet expenditure threshold and did not voluntarily reallocate funds
ERA2 Reallocation

- Over $519 million reallocated in first round
  - 69% reallocated within the same state
  - 31% reallocated to national pool

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<tr>
<th>Grantee</th>
<th>Amount Reallocated</th>
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<tbody>
<tr>
<td>State of Wisconsin</td>
<td>$106.0 million</td>
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<tr>
<td>State of Louisiana</td>
<td>$75.6 million</td>
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<tr>
<td>State of Ohio</td>
<td>$74.4 million</td>
</tr>
<tr>
<td>State of Alabama</td>
<td>$35.0 million</td>
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<tr>
<td>State of Idaho</td>
<td>$28.7 million</td>
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Over 290 grantees received reallocated ERA1 funds
Over 70 grantees received reallocated ERA2 funds

<table>
<thead>
<tr>
<th>Grantee</th>
<th>ERA1 Reallocation</th>
<th>ERA2 Reallocation</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>State of California</td>
<td>$347.1 million</td>
<td>$52.1 million</td>
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<td>State of New York</td>
<td>$245.8 million</td>
<td>$36.4 million</td>
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<td>State of New Jersey</td>
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<td>State of Texas</td>
<td>$96.2 million</td>
<td>$28.2 million</td>
<td>$124.4 million</td>
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<tr>
<td>City of Indianapolis</td>
<td>$91.5 million</td>
<td>$1.7 million</td>
<td>$93.2 million</td>
</tr>
</tbody>
</table>
NLIHC ERA Spending Resources

1. Spending Tracker

2. ERA Dashboard
https://bit.ly/3CohcqY

For questions regarding ERA spending, email research@nlihc.org
Field Updates

Laura Mitchell

Executive Director

Maine Affordable Housing Coalition

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The Maine Housing Crisis & Potential Solutions

Presented to the Commission to Increase Housing Opportunities by Studying Land Use Regulations and Short-term Rentals
September 13, 2022

Laura Mitchell, Executive Director, Maine Affordable Housing Coalition
lmitchell@mainehousingcoalition.org
Any removal of permanent housing units or erosion of affordability further exacerbates our crisis.
Process

• Surveyed our membership on policy priorities
• Interviewed other partner organizations on their priorities
• Gathered best practices from other states for priorities
• Board reviewed a laundry list of ideas and pared it down
• Launched a new board and member Policy Committee to refine and come up with 4 key policy solutions/topics
• Kicked off HOMEforME campaign and pledge
  • Series of postcards to all legislative campaigners and elected officials
  • Website to sign the pledge
  • Help identify legislative champions
The Maine Affordable Housing Coalition works to ensure that all Mainers are adequately and affordably housed. We've developed a policy plan that will help address Maine's affordable housing crisis.

Over the coming weeks, we will send along postcards sharing some of the policy solutions that we've developed with housing experts, developers, and local leaders. We hope this is helpful as you talk to your friends and neighbors about tackling our state's affordable housing crisis.
Solution #2: Pass a Housing Infrastructure Bond

Like our roads and bridges, housing is infrastructure. Nearly every year, lawmakers ask voters to approve bonds that fund improvements to the infrastructure that moves us, now it’s time to make that same type of investment in the infrastructure that houses us.

We are facing a housing crisis in Maine and the status quo is not sustainable. Supply has not kept up with demand. We’ve built only 250 units of affordable housing annually on average. The need is 1000 units per year. There are over 25,000 people on affordable housing waitlists statewide. The primary way to address this shortage is by investing in building more units.

Like our roads and bridges, housing infrastructure investments are good for our communities and businesses. The legislature should give voters the opportunity to approve a housing infrastructure bond.

Support Affordable Housing, Sign our HOMEforME Pledge

HOMEFORMEPLEDGE.COM
Solution #3: Using Existing Buildings and State Land for Housing

Maine needs more housing today to accommodate our workforce needs, our young people, and older Mainers, and these needs will only grow in the decades to come.

Our housing crisis requires that we take action to better use developed land currently held by the state. If the state currently holds developed land that is not being used or is being underutilized, we should leverage that asset to build quality, affordable housing.

We plan to ask the legislature to pass a bill that will cut red tape and lean on our state’s current assets to help address our housing crisis throughout the state by creating a pathway to new projects on state-owned property.

Support Affordable Housing, Sign our HOMEforME Pledge

HOMEFORMEPLDEGE.COM

info@mainehousingcoalition.org
Solution 4 - Postcard

Solution #4: Incentivize New Housing Construction

The housing crunch is not going away. Current production is not sustainable since more people from other states are moving to Maine. 16,300 people moved here last year and only 6,800 building permits were awarded. 4 out of 5 permits were for single-family homes.

We can only address our housing crisis if we build more units. That’s why we will ask lawmakers to support a suite of reforms that incentivize building everything from small accessory dwelling units to larger affordable housing projects. The Finance Authority of Maine should work with banks to offer low-interest loans to families that want to build ADUs and our state should incentivize larger developments by creating a state match program that incentivizes towns to develop Community Land and Housing Trusts, with higher matches to municipalities for greater density.

Support Affordable Housing, Sign our HOMEforME Pledge

HOMEFORMEPLEDGE.COM

info@mainehousingcoalition.org
WE ARE ON THE FRONTLINES OF ADDRESSING OUR STATE'S AFFORDABLE HOUSING CRISIS

The Maine Affordable Housing Coalition works to ensure that all Mainers are adequately and affordably housed. We've developed a policy plan that will help address Maine's affordable housing crisis. We've put together an aggressive policy agenda that will help tackle our state's housing crisis. Sign the HOMEforME pledge today at HOMEforMEpledge.com.
Field Updates

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Policy Updates

Sarah Saadian
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National Low Income Housing Coalition
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Legislative Opportunities in 2022

November 2022
Congress is negotiating a final FY23 spending bill, and key decisions are being made now about how much funding should go to housing and homelessness programs.

There’s a lot at stake!
- The Senate bill provides $3 billion in less funding than the House bill!
- While the House bill would expand rental assistance to 140,000 more households, the Senate bill would expand assistance to fewer than 5,000 households.
Ensure the Highest Funding Possible for Affordable Housing Programs

Urge your senators and representatives to provide affordable housing programs with the highest possible funding, including:

• An expansion of housing vouchers to an additional 140,000 households.

• Significant funding to preserve and operate public housing ($5.125 billion for the Public Housing Capital Fund, and $5.06 billion for the Public Housing Operating Fund).

• $3.6 billion for HUD’s Homeless Assistance Grants program to address the needs of people experiencing homelessness.

• $100 million for legal assistance to prevent evictions.

• $300 million for the competitive tribal housing program, targeted to tribes with the greatest needs.
Ensure the Highest Funding Possible for Affordable Housing Programs

**Timing:**
- End of the year

**Targets:** All members of Congress (Democrats and Republicans)
- **House** and **Senate Appropriations** Committees
LIHTC is the primary source of financing for the construction and preservation of affordable housing. While it is an important resource, LIHTC, on its own, rarely builds or preserves homes affordable to households with the lowest incomes, those with the greatest and clearest needs. Moreover, LIHTC tenants and applicants have few protections to ensure they are treated fairly.

Any expansion of LIHTC in a tax extenders package must be paired with key reforms to ensure that the program better serves people experiencing or at risk of homelessness.
Deeper Income Targeting

AFFORDABLE AND AVAILABLE RENTAL HOMES PER 100 RENTER HOUSEHOLDS

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Number</th>
</tr>
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<tbody>
<tr>
<td>At Extremely Low-Income</td>
<td>36</td>
</tr>
<tr>
<td>At 50% AMI</td>
<td>58</td>
</tr>
<tr>
<td>At 80% AMI</td>
<td>93</td>
</tr>
<tr>
<td>At 100% AMI</td>
<td>101</td>
</tr>
</tbody>
</table>

AMI = Area Median Income
Source: NJHC tabulations of 2020 5-Year ACS PUMS data ©2022 National Low Income Housing Coalition

https://nlihc.org/gap
Deeper Income Targeting

The GAP

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: NLHIC tabulations of 2020 5-Year ACS PUMS Data. ©2022 National Low Income Housing Coalition

https://nlihc.org/gap
Congress must include in any tax extenders package:

- **A 50% basis boost** for housing developments where at least 20% of units set aside for households with extremely low incomes, as proposed in the Build Back Better Act.

- **An 8% set-aside** of tax credits to help offset the costs to build these homes, as proposed in the Build Back Better Act.
In any tax extenders package, Congress should:

- Designate rural and tribal communities as “Difficult To Develop Areas (DDAs),” as proposed in the Build Back Better Act. This would make housing developments in rural and tribal communities automatically eligible for a 30% basis boost.
Other Needed Reforms

In any tax extenders package, Congress should:

• Eliminate the Qualified Contract loophole.
• Clarify and strengthen the “right of first refusal (ROFR)” for nonprofits.
• Provide HUD access to IRS data on LIHTC properties
• Strengthen renter protections.
Tax Extenders Package

Timing:
• End of the year

Targets:
• Senate Finance Committee
• House Ways and Means Committee
• All members of Congress (Democrats and Republicans)
Engage your members of Congress using:

• [Advocacy Toolkit](#)
• [Factsheet: Urgently Needed LIHTC Reforms](#)
• [Factsheet: Why LIHTC Expansion Must Serve Households with the Greatest Needs](#)
• [Budget chart and analysis](#)
• [State Housing Profiles](#)
Resources

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