



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

Diane Yentel

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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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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

Forthcoming in 2023: Sealing Eviction Records/Tenant Screening Protections

**New addition to AiC Toolkit*



Features of the Housing Anti-Displacement Tools:

PolicyLink Lifting Up What Works®

Federal Policy Our Work Resources About Donate

Tenant / Community Opportunity to Purchase

WHAT IS IT WHO IMPLEMENTS IT CONSIDERATIONS WHERE IS IT WORKING

Tenant Opportunity to Purchase (TOPA) policies provide tenants living in multifamily buildings with advance notice that the landlord is planning to sell their building and an opportunity for them to collectively purchase the building. TOPA is an emerging anti-displacement tool that can be used to preserve affordable rental housing stock, keep housing with...

Related Tools

- TOOL: Tenant and Community Opportunity to Purchase Policies are Gaining Traction
- TOOL: Housing Trust Funds
- TOOL: Community Land Trusts
- TOOL: Inclusionary Zoning

DASHBOARD: Homeownership can be a critical pathway to economic security and...

STAY CONNECTED. SIGN UP FOR EMAIL.

1. Navigate through 4 tabs:

- What is it?
- Who Implements it?
- Considerations
- Where is it Working?

2. Additional Features:

- Related Tools

Questions?





Eviction, Household Health & Hardships in Families with Very Young Children

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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

CHILDREN'S HEALTHWATCH POLICY ACTION BRIEF September 2021

Eviction
A PREVENTABLE CAUSE OF ADVERSE CHILD AND FAMILY HEALTH

Two bipartisan bills in Congress could significantly fill the housing opportunity gap and prevent evictions

CHILDREN'S HEALTHWATCH POLICY ACTION BRIEF September 2021

Closing the Housing Opportunity Gap
INVESTING IN HOUSING VOUCHERS IMPROVES NEIGHBORHOODS AND HEALTH

CHILDREN'S HEALTHWATCH WHAT IF? Series July 2021

Stable Homes Make Healthy Families

Research consistently shows that children and their families need access to safe, stable, and affordable homes throughout their lifetimes in order to thrive.¹ However, rising housing costs coupled with stagnant wages and disinvestment in affordable housing has resulted in extreme housing cost burdens and housing instability for millions of families across the United States.² Due to ongoing structural racism and historically discriminatory policies on housing, education, and employment, people of color disproportionately experience housing instability, including housing cost burdens and eviction. The economic fallout of COVID-19 exacerbated this pre-existing challenge for Black, Indigenous, Latinx, people of color. Although policies were put in place to prevent eviction during the pandemic, experts predict that a wave of evictions will take place once these protections lapse.³ When families are unable to afford rent and experience an eviction, studies show family health, education, and economic well-being are at risk. Underscored by the current crisis, there is an urgent and long overdue need for a bold federal investment and response to prevent eviction, protect health, and ensure families are stably housed.

FILLING THE HOUSING OPPORTUNITY GAP

The Need is Significant • Housing instability affects the health and well-being of children and families. When families fall behind on rent, are forced to move multiple times, and/or experience homelessness, infants and toddlers are placed at an increased risk of being in poor health and not meeting developmental milestones. This creates a "housing opportunity gap" with long-lasting ripple effects in our healthcare, education, carceral, and economic systems. Among those most highly impacted are families of color. Research shows that children and their families need access to safe, stable, and affordable homes throughout their lifetime in order to thrive. Without this stability, the mental and physical health of parents and children are all too often compromised.

Housing instability among families with young children = **\$111B** available costs in health care and special education over a 10-year period (estimated)

Families with a history of eviction within the last five years are: **5x** more likely to experience homelessness and **3-4x** more likely to experience other forms of housing instability

1/2 of all families experiencing homelessness and **1/3** of tenants facing eviction are Black

A long history of racist policies in the United States paired with chronic disinvestment in housing for people with very low incomes has led to inequities in housing stability today.

TWO BIPARTISAN SOLUTIONS

The Family Stability & Opportunity Act
The Family Stability and Opportunity Act filed by Senators Van Hollen (D-MD) and Young (R-NJ) ensures critical investments in families with young children by creating 500,000 Opportunity Vouchers – also known as "mobility vouchers".

- ✓ Reduced risk of eviction
- ✓ Increased housing stability
- ✓ Increased health outcomes
- ✓ Better educational outcomes
- ✓ Better economic mobility
- ✓ Billions of \$ in health costs saved

Eviction Crisis Act
Led by Senators Michael Bennet (D-CO) and Rob Portman (R-OH), along with Sherrrod Brown (D-OH) and Todd Young (R-IN), the bipartisan Eviction Crisis Act would create new federal resources and strengthen legal protections to prevent and combat eviction.

ives to ensure their child grows up in a ere they can reach their fullest potential. Research shows that when children – par- children – have access to high-quality, ies and in neighborhoods with economic green space, good schools, and reliable they are better able to thrive.^{1,2} A rental caps the cost of rent for eligible families of the amount of take-home income and remaining cost – means that families do ose between rent, food, energy costs, and enabling families to afford rent in neigh- nair choosing, a voucher takes care of more also opening the door to neighborhoods at can give a child and family a chance at

These nomic long-te children to long econ leader assista and ho have be

Housing child
While people partici an imp for chri brain is long-te Childre families and for

for millions of families – and dispropo- es of color – this reality is out of reach. A racist policies in the United States paired investment in housing for people with very is led to inequities in housing stability to- le, Black families represent just 13 percent opulation, but one-third of tenants facing if of families experiencing homelessness.^{1,4}



PATHWAYS TO STABLE HOMES
PROMOTING CAREGIVER AND CHILD HEALTH THROUGH HOUSING STABILITY

Only by combining multiple policy solutions will Massachusetts be able to increase the effectiveness of its efforts to ensure families have enough resources to afford housing without forgoing other basic needs.

CHILDREN'S HealthWatch at BOSTON MEDICAL CENTER

What If?

MAY 2019

The Foundation to
Connecting The Importance of Safe Homes with the Health and Wellbeing of Families and Children

A Practical Toolkit for Children's Health Advocates and Practitioners

Children's HealthWatch and other researchers have found that our health begins at home, long before we arrive at the doctor's office or hospital. The stability of our homes and the conditions in which our communities exist have an enormous influence on the opportunities we have to shape our lives and our health. This brief asks two straightforward questions: If health starts at home, what are the healthcare and educational costs of unstable housing? Which policy solutions could create stable homes for healthier families?

The innovative economic modeling from Children's HealthWatch, consistent with methods used by the Congressional Budget Office, estimates the child and caregiver health-related costs of families living in unstable homes. Families who are unstably housed have experienced at least one of the following conditions in the previous year: were unable to pay rent or mortgage on time, moved two or more times, or were homeless. We estimate that 10.2 million children and their families could avoid preventable health conditions if living in stable homes in 2016. Based on the associations between unstable homes and poor health outcomes, Children's HealthWatch estimated the annual cost of children's health care and education and maternal mental and physical health care associated with unstable homes among families with children. We estimate that families with children under 18 years who are unstably housed had \$8 billion in avoidable health care and education costs in 2016. Adjusted for inflation and projected increases in health and education costs, that will result in \$111 billion over the next ten years.

LONG-TERM COSTS OF UNSTABLE HOMES TO THE HEALTH SYSTEM ARE \$111 BILLION*

Maternal health conditions
FOR WOMEN AGES 18 - 44

\$76.8 Billion OVER TEN YEARS
Includes increased costs for hospitalizations, ambulatory visits, dental procedures, mental health care, and medications

Child health conditions
FOR CHILDREN UNDER 18

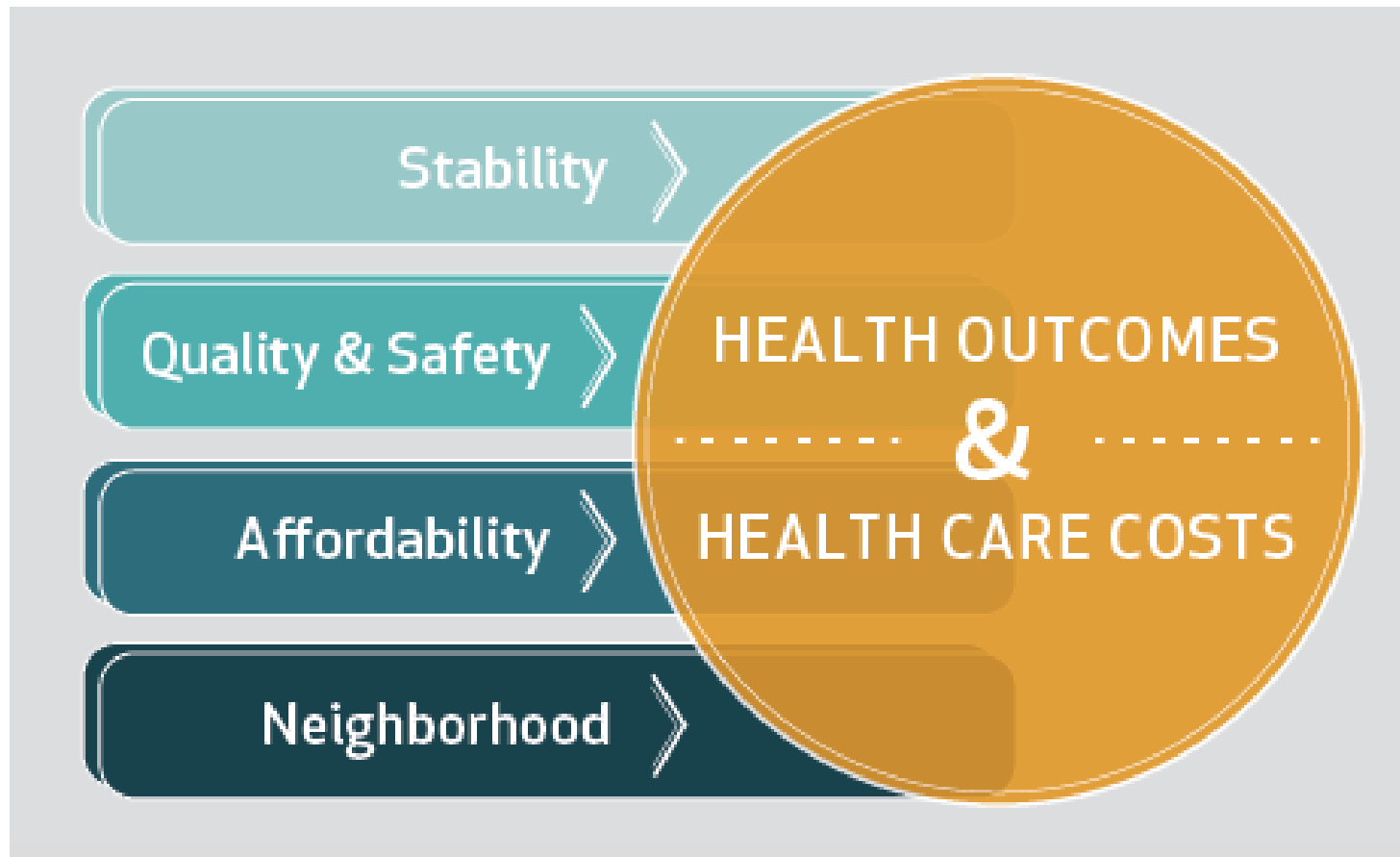
\$34.3 Billion OVER TEN YEARS
Includes increased costs for hospitalizations, ambulatory visits, dental procedures, medications, and special education services

Total cost: \$111 Billion over ten years

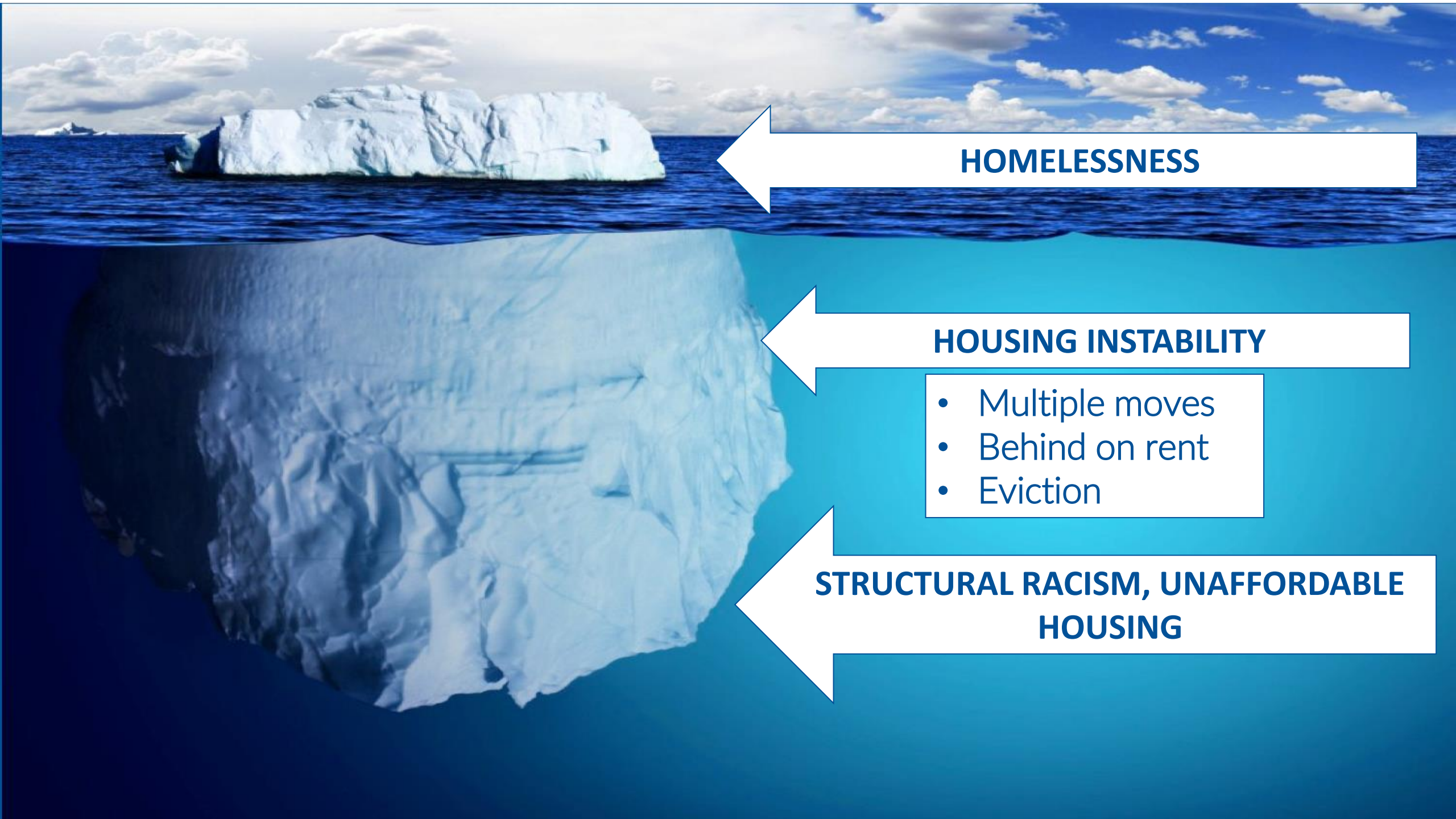
The cost projections in this report underestimate the health and educational related costs of unstable homes because they do not include health services utilized by fathers, nor do they include other known health conditions associated with unstable housing such as chronic diseases – HIV/AIDS, diabetes, and hypertension – not collected by Children's HealthWatch.

How Do Stable Homes Matter To Our Health?
Children's HealthWatch research and that of others shines a spotlight on how housing affects all of us – our health, day-to-day safety, education and, employment.¹ If we truly want to ensure that every community in the United States becomes and stays healthy, we need to understand health care as something that begins in our homes and communities rather than something we seek when we are sick.

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)

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

Key Findings: Formal and informal evictions place families at risk of poor health and hardship outcomes



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



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:

<https://childrenshealthwatch.org/eviction-and-household-health-and-hardships-in-families-with-very-young-children/>

Contact us:

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Follow us:

www.childrenshealthwatch.org

Twitter: @ChildrensHW

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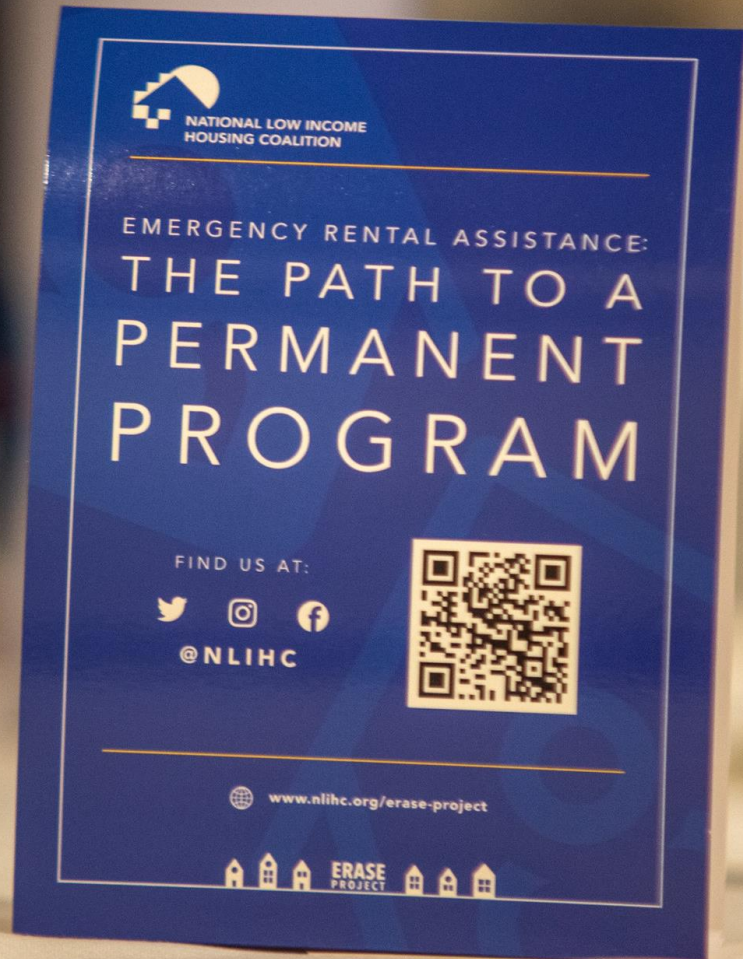
Recap of NLIHC's ERASE Convening

Sarah Gallagher

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EMERGENCY RENTAL ASSISTANCE

**A PATH TO A
PERMANENT
PROGRAM**

**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

RF

- The role of mayors, governors, and local elected officials



NATIONAL LOW INCOME
HOUSING COALITION



Emergency Rental Assistance A Path to a Permanent Program



Visit <https://nlihc.org/erase-project> for more information and recording.





ERA Spending & Reallocation Data

Sophie Siebach-Glover

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NATIONAL LOW INCOME
HOUSING COALITION

Emergency Rental Assistance and ERASE

Updates on Treasury Spending and Reallocation

October 24, 2022

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New Treasury Data



1. June Spending Progress:

<https://bit.ly/3FcDBe2>

2. ERA1 Reallocation:

<https://bit.ly/3CZ41NG> & <https://bit.ly/3Su1sZP>

3. ERA1 Reallocation, Tribal Grantees:

<https://bit.ly/3TP15df>

3. ERA 2 Reallocation:

<https://bit.ly/3gCKjjv> & <https://bit.ly/3MZiSwn>

June Spending Progress



Overall

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

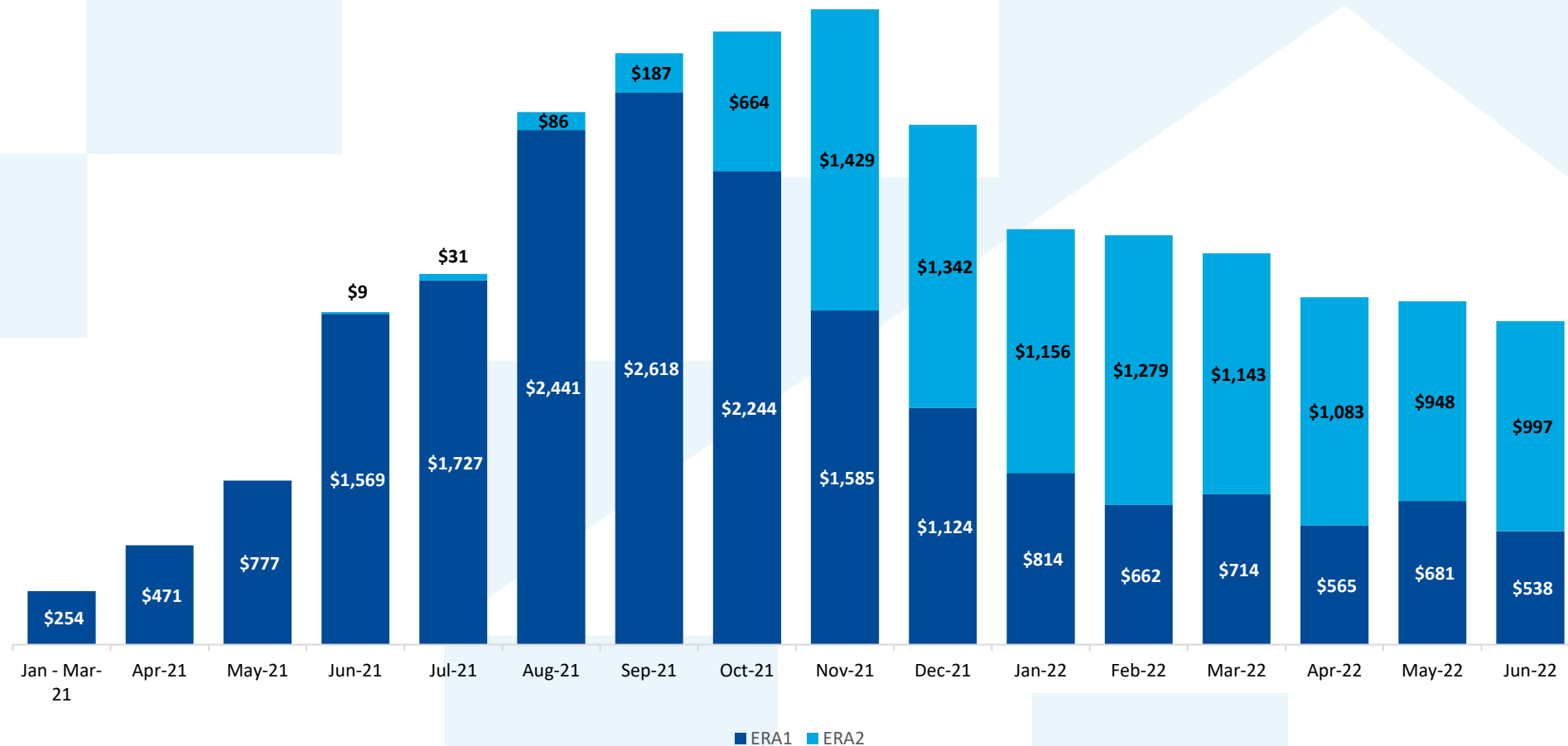
ERA1

- \$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)

ERA1 & ERA2 Spending Trends, in millions



2022 Spending Data Moving Forward

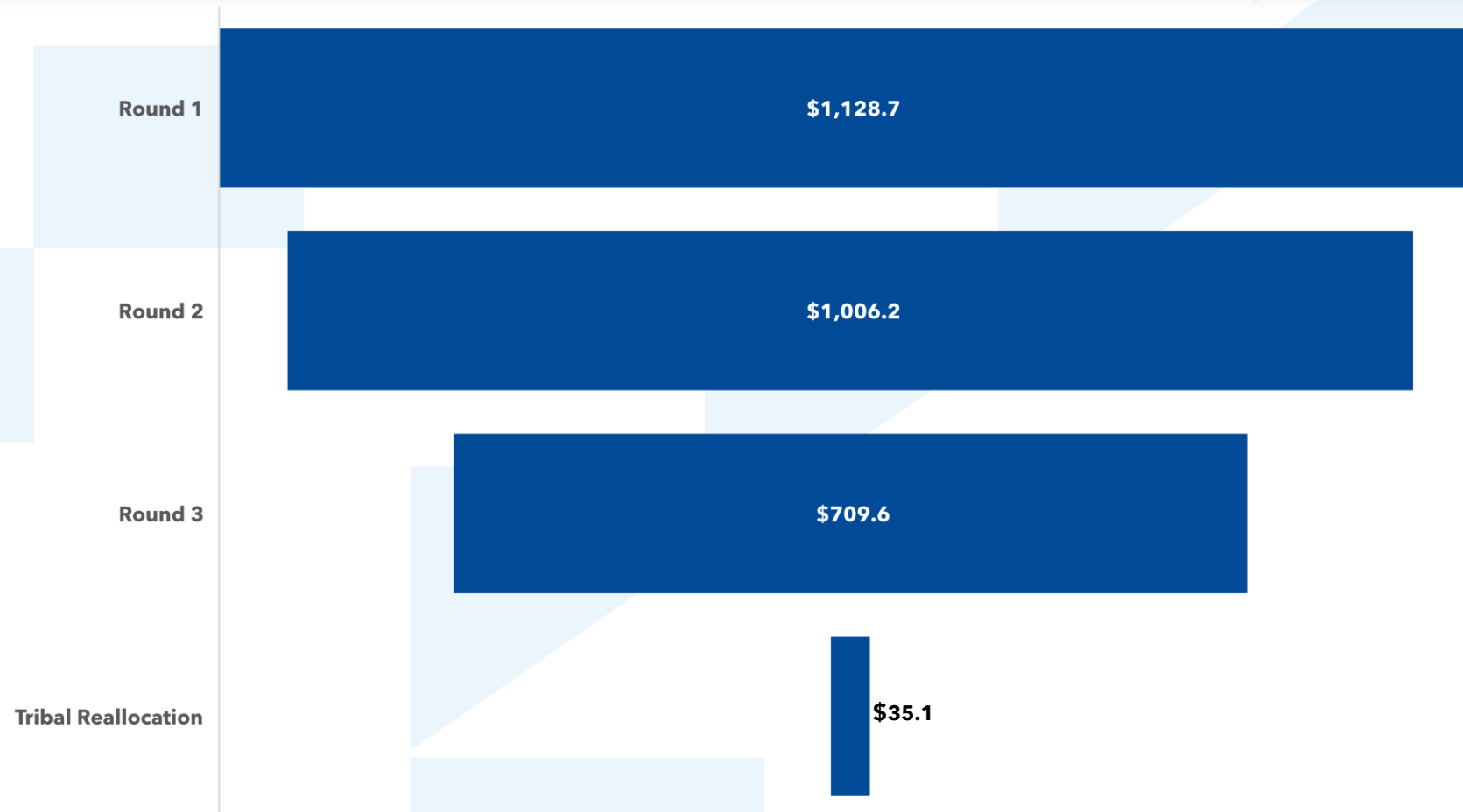


June Monthly
Compliance
Report

Quarter 3 Data

Quarter 4 Data

Nearly \$2.9 billion in ERA1 Reallocated



**Figures in millions

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

| Grantee | Amount Reallocated |
|--------------------|--------------------|
| State of Wisconsin | \$106.0 million |
| State of Louisiana | \$75.6 million |
| State of Ohio | \$74.4 million |
| State of Alabama | \$35.0 million |
| State of Idaho | \$28.7 million |

ERA1 & ERA2 Reallocation Recipients



- Over 290 grantees received reallocated ERA1 funds
- Over 70 grantees received reallocated ERA2 funds

| Grantee | ERA1 Reallocation | ERA2 Reallocation | Total |
|----------------------|-------------------|-------------------|-----------------|
| State of California | \$347.1 million | \$52.1 million | \$399.2 million |
| State of New York | \$245.8 million | \$36.4 million | \$282.2 million |
| State of New Jersey | \$136.7 million | \$30.5 million | \$167.2 million |
| State of Texas | \$96.2 million | \$28.2 million | \$124.4 million |
| City of Indianapolis | \$91.5 million | \$1.7 million | \$93.2 million |

NLIHC ERA Spending Resources



1. Spending Tracker

<https://bit.ly/35ASYxy>

2. ERA Dashboard

<https://bit.ly/3CohcqY>

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



Field Updates

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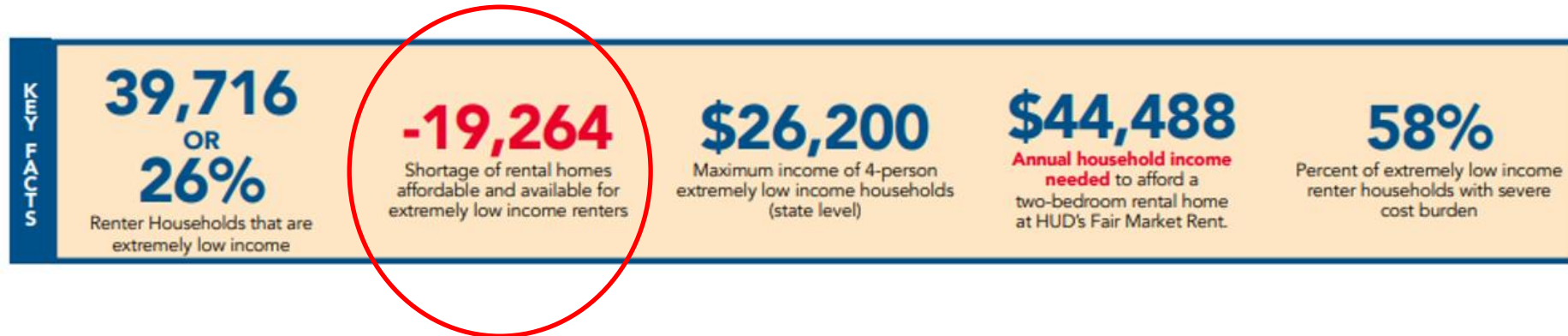
MAINE AFFORDABLE
HOUSING COALITION

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

2022 Maine Housing Profile for Extremely Low Income Households (30% AMI)



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

Postcard Series - Front



MAINE AFFORDABLE
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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.



**Cutting Red
Tape to Improve
our Zoning Laws**



**Pass a Housing
Infrastructure
Bond**



**Using Existing
Buildings and State
Land for Housing**



**Incentivize New
Housing
Construction**



Solution 1 - Postcard

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 buinssess. The legislature should give voters the opportunity to approve a housing infrastructure bond.



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307 Cumberland Ave, Portland, ME 04101



**Support Affordable
Housing, Sign our
HOMEforME Pledge**



HOMEFORMEPLEDGE.COM

housingcoalition.org

Solution 3 - Postcard

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



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307 Cumberland Ave, Portland, ME 04101



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**



HOMEFORMEPLEDGE.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.



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307 Cumberland Ave, Portland, ME 04101



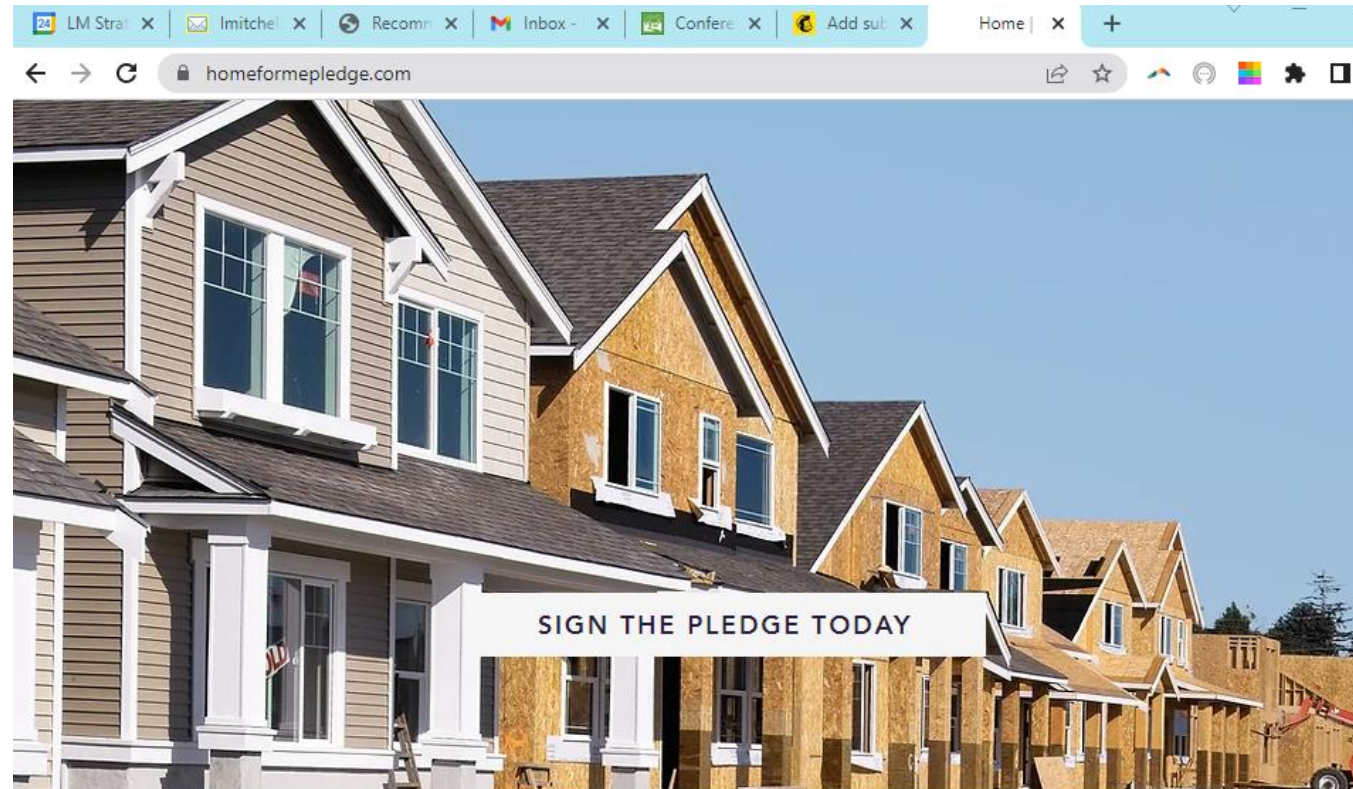
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HOMEforMEpledge.com



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



Field Updates

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Policy Updates



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NATIONAL LOW INCOME
HOUSING COALITION

Legislative Opportunities in 2022

November 2022

Ensure the Highest Funding Possible for Affordable Housing Programs



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

Reform and Expand the Low Income Housing Tax Credit



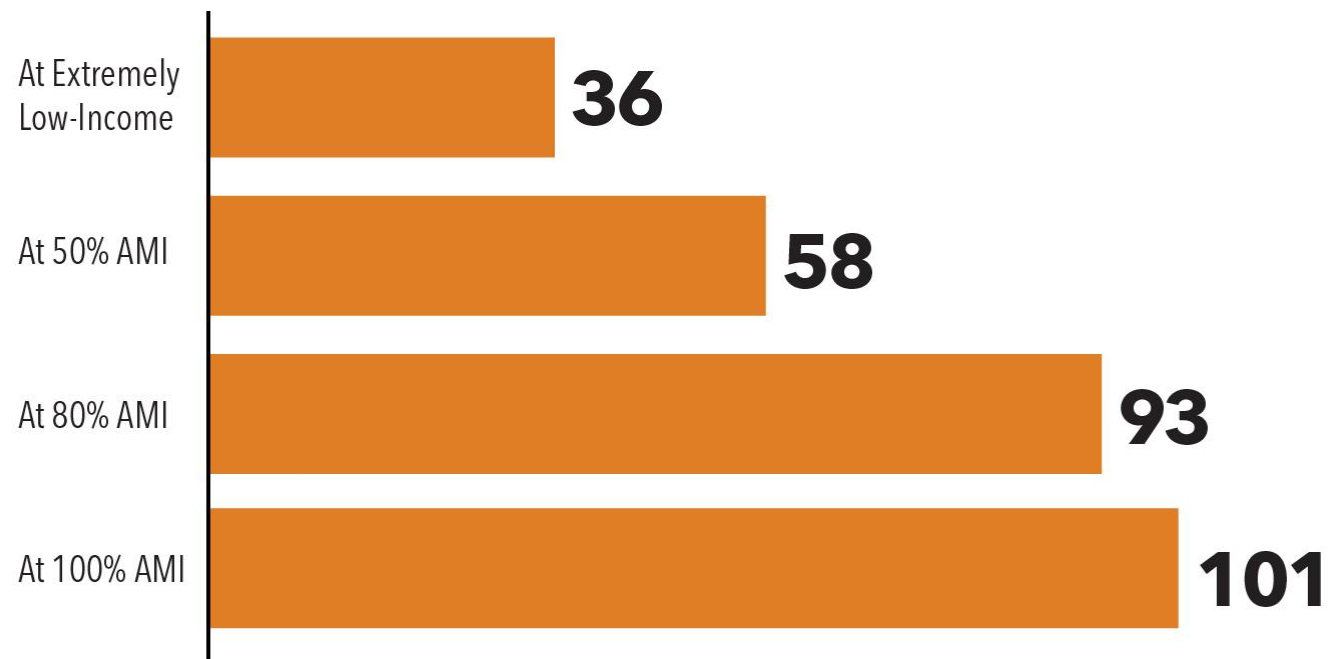
LIHTC is the primary source of financing for the construction and preservation of affordable housing. While it is an important resource, LIHTC, on its own, rarely builds or preserves homes affordable to households with the lowest incomes, those with the greatest and clearest needs. Moreover, LIHTC tenants 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

THE GAP

AFFORDABLE AND AVAILABLE RENTAL HOMES PER 100 RENTER HOUSEHOLDS



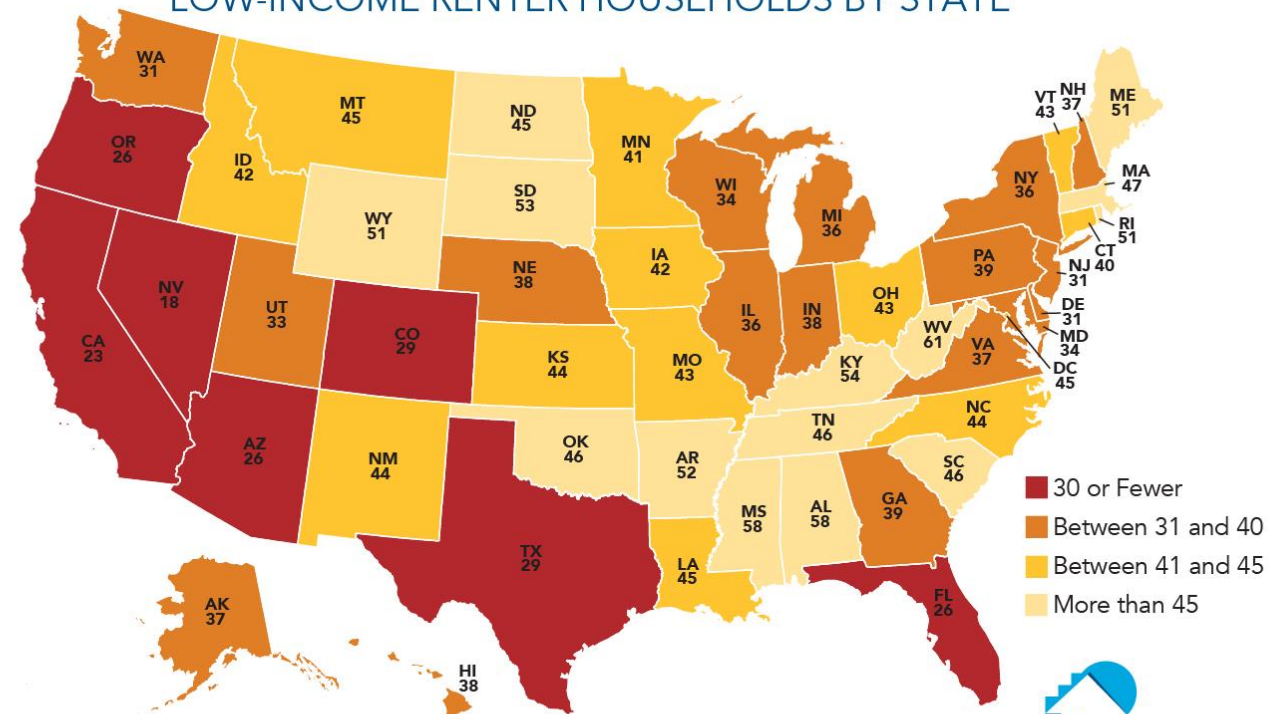
AMI = Area Median Income
Source: NLIHC tabulations of 2020 5-Year ACS PUMS
data. ©2022 National Low Income Housing Coalition

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

Deeper Income Targeting



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.

Rural and Tribal Needs



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)

Take Action



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](#)

Take Action





Resources

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