

NLIHC's HoUSed Campaign for Long-Term Housing Solutions

November 7, 2022

# Agenda

### Welcome

• Sarah Saadian, NLIHC

### Housing & Economic Insecurity Among Women & LGBTQ People of Color

• Sarah Javaid, National Women's Law Center

### Landlord Use of Threat of Eviction & Racial Discrimination in Tenant Screenings

- Eva Rosen, McCourt School of Public Policy at Georgetown University
- Philip Garboden, Economic Research Organization at the University of Hawai'i

### Our Homes, Our Votes: Midterm Elections

• Courtney Cooperman, NLIHC

### **ERA Spending & Reallocation Data**

• Sophie Siebach-Glover, NLIHC

### **Field Updates**

- Abram Diaz, Non-Profit Housing Association of Northern California
- Brenda Clement, Housing Works RI

### Policy Updates & Next Steps

• Sarah Saadian, NLIHC





# Welcome

# Sarah Saadian Senior Vice President of Policy & Field Organizing National Low Income Housing Coalition ssaadian@nlihc.org

# Housing & Economic Insecurity Among Women & LGBTQ People of Color



# Sarah Javaid

Research Fellow

National Women's Law Center sjavaid@nwlc.org NATIONAL WOMEN'S LAW CENTER

The Persistent Housing and Food Crisis, Exacerbated by the COVID-19 Pandemic, Continues to Create Economic Insecurity Among Women and LGBT People of Color

Sarah Javaid

November 7, 2022



NATIONAL WOMEN'S LAW CENTER

#### Share of Single Adults Who Rent by Selected Demographics (June 1 – August 8, 2022)





### **Behind on Rent**

Among Renters, Share Behind on Their Rent Payments by Selected Demographics (June 1 – August 8, 2022)



### **Behind on Mortgage**

NATIONAL WOMEN'S LAW CENTER





### **Emergency Rental Assistance**

#### Share of Renters Who Applied and Were Waiting or Were Denied for Emergency Rental Assistance by Selected Demographics (June 1 – August 8, 2022)





# Landlord Use of Threat of Eviction & Racial Discrimination in Tenant Screenings

### Eva Rosen

Associate Professor McCourt School of Public Policy Georgetown University <u>ejr73@georgetown.edu</u>

## **Philip Garboden**

Assistant Professor

Economic Research Organization & Department of Urban and Regional Planning University of Hawai'i

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### Landlords, Eviction, & Fair Housing

Philip ME Garboden and Eva Rosen

(data presented include collaborations with Brian McCabe and Henry Watson)

November 7<sup>th</sup>, 2022









Baltimore, MD

Cleveland, OH

Dallas, TX

### Heterogeneity Sampling

City	Baltimore Cleveland
	Dallas
	Washington, DC
Voucher Marketing	Subsidized ( <u>gosection8.com</u> , <u>housingcleveland.com</u> ) Unsubsidized (craigslist)
Neighborhood Poverty	High poverty (>20 percent poverty) Low poverty (>20 percent poverty)
Neighborhood Racial Plurality	White Black Hispanic (Dallas only)



Total Sample ( <i>N</i> )	157
Baltimore	36
Cleveland	56
Dallas	34
Washington, DC	31
Respondent Race	
Black	33%
White	32%
Other	35%
Respondent Gender	
Male	58%
Female	42%
Business Activities	
Landlord	69%
Property Manager	41%
Rehabber/Flipper	32%
HCV Program Participation	
Accepts vouchers	70%
Does not accept vouchers	28%

*Source:* Tabulation of respondent demographics. *Note:* Business types are not mutually exclusive.

#### Table 2. Sample Descriptives



#### Interviews

Open-ended semi-structured interviews with 160 landlords and property managers in four cities



#### Ethnographic Field Observations

Accompanying landlords going about their day-to-day, observation of REIAs, housing court, sheriff's ride alongs, stakeholder meetings.

#### 50058 Data

All HCV subsidized units in the Baltimore, Cleveland, Dallas, and Washington, DC metropolitan areas, 1994 - 2015.

#### **INVESTMENT**

Garboden, P. M. (2021). Amateur real estate investing. Journal of Urban Affairs, 1-20.

#### **EVICTION**

Garboden, P. M., & Rosen, E. (2019). Serial filing: How landlords use the threat of eviction. *City & Community*, 18(2), 638-661.

#### **SCREENING & DISCRIMINATION**

Rosen, E., Garboden, P. M., & Cossyleon, J. E. (2021). Racial discrimination in housing: how landlords use algorithms and home visits to screen tenants. *American Sociological Review*, *86*(5), 787-822.

#### **VOUCHERS**

Rosen, E. (2022). The Voucher Promise: "Section 8" and the Fate of an American Neighborhood. Princeton University Press.

Garboden, P. M., Rosen, E., DeLuca, S., & Edin, K. (2018). Taking stock: What drives landlord participation in the housing choice voucher program. *Housing Policy Debate*, *2* 8(6), 979-1003.

#### MANAGEMENT

Rosen, E., & Garboden, P. M. (2022). Landlord paternalism: Housing the poor with a velvet glove. *Social Problems*, 69(2), 470-491.

### SERIAL EVICTION FILING



"If [the tenants] talk to us, they work with us, a payment plan or something or other...we'll work with it. If they don't, then a court date would be applied for and they'd have their day in court...

That's the first warning shot across the bow...

Once it reaches that stage... if they've got access to any funds or an agency or whatever, on the day of the court they'll come up with a wad of money saying, "Please don't put me through this." ... And [for those] who don't respond positively, we have to go to the next step. Yeah?"

- Arthur, Cleveland

"Every month like clockwork, filing a notice. And then the whole thing about sending notices, there's a whole procedure. And then, about two days before the eviction and we get paid. And the only way we get paid is because of the threat of an eviction. It's sad but ... people do not know how to budget. They live the pay for last week and worry about next week whenever, and today is even more of a problem."

- Liam, Baltimore

#### The Slam-Dunk Case

"I go down to the Justice of the Peace, let them find a judge and I argue my case and she argues her case. And you hope to get a good judge who understand this economics and she's just not paying. No matter what goes on wrong in the place, she has to pay and then I can fix that. She's going to hold me accountable, but she's got to pay that no matter what. But if you are two or three months behind and you ain't paying nothing, that's a slam-dunk case."

- Thon, Cleveland

*The Pretext* "I will find a legal reason to take care of it."

- Charlie, Baltimore

# SERIAL EVICTION FILING PATTERNS IN WASHINGTON, DC

http://bit.ly/evictionDC2020



Eviction in Washington, DC: Racial and Geographic Disparities in Housing Instability

Brian J. McCabe Eva Rosen

GEORGETOWN UNIVERSITY



Fall 2020

of

McCourt School

### Data from DC Superior Court (2014-2018)



YOU ARE HEREBY SUMMONED AND REQUIRED TO APPEAR ON <u>10</u>3118 AT 9:00 A.M. PROMPTLY, In the Landlord and Tenant Courtroom, Room 109, Bldg. 6, 510 4th Street, NW Betwene E and F Streets, NW, Judiciary Square Red Line Meto story "Wheekhair accessible entrance located on F Street is do of building.

- 1. You are being sued for possession of the premises you occupy.
- 2. This paper is a Summons in a lawsuit seeking your eviction.
- 3. The Complaint attached to this Summons states the grounds for possession claimed by the Plaintiff. If the Complaint is
- not attached, a copy is available in the Landlord and Tenant Clerk's Office at 510 4th Street, Building B Room #110. 4. If you, or your attorney, do not appear on the date and time listed above, a default judgment may be entered against you
- giving Plaintiff the right to evict you from the premises without any futher court hearings.
- 5. Court employees are not permitted to give advice on legal questions.

Notice to Occupant(s) Not Named on the Summons: If you live on the premises and wish to remain, you must come to Court even if you are not named as a Defendant on the Summons or Complaint.

PLEASE SEE THE BACK OF THIS FORM FOR IMPORTANT INFORMATION ABOUT THE COURT PROCESS. IF YOU HAVE ANY ADDITIONAL QUESTIONS ABOUT THE SUMMONS AND COMPLAINT, OR YOUR RIGHTS AND RESPONSIBILITIES, PLEASE CONSULT AN ATTORNEY PROMPTLY.

#### CITATORIO DE COMPARENCIA AL TRIBUNAL Y AVISO DE AUDIENCIA

POR MEDIO DE LA PRESENTE SE LE EXIGE Y ORDENA QUE COMPAREZCA E <u>10</u> <u>31</u> LAS 9:00 A.M. PUNTUALMENTE a la Sale de Arrendadores e Inquilinos, 510 4th Street, NW. Edificio B Entre las Calis E y F. NW. Pandero de Metro, Judicipi Square, Iuhas onja "Entrada accesible pare silla de nedas por la Calie F.

- 1. Se le demanda por transferencia de la tenencia de la propiedad en que habita.
- 2. Esta escrito es un citaforio de una demanda para su desalojamiento.
- La demanda adjunta a este citaforio declara la base del demandante para la terencia que pide. Si la demanda no esta adjunta, hay una copie disponible en la oficina de la Secretaria de arrendador e Inquilino en la 510 4th Street, NW., edificio B #110.
- Si usted o su abogado no comparenen a la hora y en la fecha indicadas, se podria emibr un fallo en su contra por imcomparecencia, semilitando asi que el demandanie lo desalole del lugar sin necesitarse addiencias posteriores.
- 5. Al personal del tribunal no es les permite asesorar en cuestiones juridicas.

Advertancia a los inquilinos no nombrados en la demanda: Si usted vive en la propiedad y desea permanecer ahi pero no ha sido mencionado como inquilino, debe presentarse al Tribunal aun al no es nombrado como demandado en la corrocatoria a demanda. VEA AL DORSO DE ESTA FORMULARIO: INFORMACION MINOPRITATE SOBRE EL PROCESSO JUDICIAL. SI TIENE MAS



 240-204-8081
 ADMINE/KCG-LAW.COM

 Phone No.
 Email Address (required only for attorneys)
 Costs of this suit to date are \$ 25.00

 Para pedir una traducción, tame el (202) 879-4828
 Somma frances pedir una traducción, tame el (202) 879-4828
 Somma frances pedir una traducción, tame el (202) 879-4828

சி có một bài dịch, hãy gọi (202) 879-4828 ரசிய மூட்ச்ச



Bidg B 510 4th Street NW RM 1101	AND TENANT BRANCH	LANDLORD APR 2 CIVIL DIVISION Super-	ior Court ct of Columbia	&T Form 6
	•	L&T	6526-18	
I C. SMITH & COMPANY, INC.	v.			

WILLIAN

Plaintiff/Landlord

#### NOTICE TO TENANT OF PAYMENT REQUIRED TO AVOID EVICTION

Defendant/Tenant

A (check one)  $\square$  default or  $\square$  judgment for possession for nonpayment of rent was entered against you on (date)  $\frac{4/19'18}{2}$ . This means that the Landlord has the right to evict you. However, at any time before the U.S. Marshals Service has completed your eviction, you may avoid eviction by paying the amount listed in paragraph (e). Payment must be made in full, directly to the Landlord. The Landlord is required to accept your payment as long as the eviction has not been completed. If you wait until the U.S. Marshals Service has arrived at the property to conduct the eviction, you can pay the Landlord only by cash, cashier's check, or money order. You are required to pay only the amounts included on this form to avoid eviction, although these amounts will increase as specified below. SEE NOTE AT THE BOTTOM OF THIS PAGE. The Landlord may not require you to pay any other amounts to avoid eviction; however, the Landlord may seek additional fees through a separate court action. If you disagree with the amounts shown below and you wish to challenge them, you should come to court immediately, with any papers or other evidence, and file an Application to Reduce Payment Required to Avoid Eviction.

a. RENT: the amount of rent owed (not including late fees, court costs, or any other costs)

	<u>\$1,327.00</u> x Rent/mo	1 # of mos. owed	+	\$ 305.15 add'I partial payment owed, if any	=	1,632.15 Total Rent Owed	
b.	COURT COSTS	:				37.50 Total Court Costs	•

- c. LATE FEES: The Tenant cannot be required to pay a late fee unless a judge approves this form by signing it on the second page.
- d. OTHER COSTS: The Tenant cannot be required to pay other costs unless a judge approves this form by signing it on the second page.

\_\_\_\_\_ other costs owed for (specify) \_\_\_\_\_

e. As of (date) 4/19/18 , the amount you must pay to avoid eviction is:



Total Late Fee Owed

Note that the total amount you must pay to avoid eviction will increase over time. Specifically:

- If the Landlord files a writ of restitution after this form has been issued, then the amount you must pay to the Landlord to avoid eviction will increase by \$18. You will be responsible for paying the additional amount directly to the Landlord. (This additional payment is not required if the property is owned by the D.C. Housing Authority.)
- If the U.S. Marshals Service arrives on the premises to evict you, then the amount you must pay the Landlord to avoid eviction will increase by \$195 (over and above the \$18 described in #2). (This additional payment is not required if the property is owned by the D.C. Housing Authority.)

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18 LTB 021	1609 JAY STREET	ASSOCIATES	, LP VS.				
ase Status: C	andlord & Tenant Branch Slosed 19/11/2018	Action: Status Date:	Complaint for Non-Payr Rent Filed 09/11/2018	ment of			
II Information Party		esition		_	_	_	
Party Information	OCIATES, LP - Plaintiff						
Disposition Disp Date		Alias			Party Attorney Attorney	COLE, TIMOTH	IY P
Disposition Disp Date		Alias			Party Attorney Attorney	PRO SE	
Date/Time	Location	¢ Type		¢ Resu	alt		¢ Event Judge
10/03/2018 09:00 AM	Landlord & Tenant Courtroom B- 109	Initial Hearing			rg Not Held. Default E	ntered at Roll	WIEDMANN, KATHERINE M
01/22/2019 09:30 AM	Courtroom B-53	Hrg on App for Termina Def	ation of Stay & Notice to	Hrg on / Granted	App to terminate stay	of execution	WIEDMANN, KATHERINE M
02/12/2019 10:00 AM	Courtroom B-53	App for Stay of Executi	on of Writ	Hrg on A	App for Stay of Execut	tion of Writ Cont.	WIEDMANN, KATHERINE M
02/19/2019 10:00 AM	Courtroom B-53	App for Stay of Executi	on of Writ	Hrg on A Granted	App for Stay of Execut I	tion of Writ	WIEDMANN, KATHERINE
02/27/2019 10:00 AM	Courtroom B-53	App for Stay of Executi	on of Writ	Hrg on A Granted	App for Stay of Execul I	lion of Writ	WIEDMANN, KATHERINE M
Docket Informa	tion						
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Docket In	formation	
Date	Docket Text	Image Avail.
09/11/2018	Complaint for Non-Payment of Rent Filed Receipt: 481644 Date: 09/13/2018 Mr TIMOTHY P COLE (Attorney) on behalf of JAY STREET ASSOCIATES, LP (Plaintiff)	Image Image
09/12/2018	Event Scheduled Event: Initial Hearing Date: 10032018 Time 9:00 am Judge: LANDLORD & TENANT COURTROOM Location: LandLord & Tenant Countroom B-109	
09/26/2018	Affidavit of Service of Summons & Complaint by Posting Filed	Image
10/03/2018	Initial Hrg Not Held. Default Entered. Tenant Failed to Appear at Roll Call The following event: Initial Hearing scheduled for 10/03/2018 at 9:00 am has been resulted as follows:	
	Result: Initial Hrg Not Held. Default Entered at Roll Call Judge: WIEDMANN, KATHERINE M Location: LandLord & Tenant Courtroom B-109	
10/03/2018	Default Vacated	
10/03/2018	Consent Judgment Praecipe Approved (IJO)	Image
01/04/2019	Application For Termination Of Stay And Notice To Defendant. Submitted 01/04/2019 17:30 _ AB Mr TIMOTHY P COLE (Attorney) on behalf of JAY STREET ASSOCIATES, LP (Plaintiff)	Image
01/07/2019	Event Brochalded Event: Htop on App for termination of stay & notice to def Date: 01/222019 Time: 830 am Judge: LANDLORD & TENANT JUDGE B-53 Location: Courtnom B-53	
01/07/2019	Motions e-served by the clerk	Image
01/08/2019	Notice Mailed	Image
	Notice Of Hearing [L&T]] Sent on: 01/08/2019 08:35:05.23	
01/22/2019	Event Resulted: The following event: Hrg on App for termination of stay & notice to def scheduled for 01/22/2019 at 9:30 am has been resulted as follows:	
	Result: Hrg on App to terminate stay of execution Granted by Judge Von Kann. Courtsmart (B-53). Atty. Goodson present for the Plaintiff. Defendant H present. Defendant owes \$1,968.00 plas \$26.00 in court costs: in-court redemption form given to the parties in Open Court. JA Judge: VON KNNK, OURTIS E. Locaton: Courtoom B-53	amm
01/22/2019	Plaintiff's Application to Terminate Stay of Execution Granted by Judge Von Kann. Entered on Docket 01/22/19.	
rvices Pro		ew Justice Solutions In t company, Copyright 2 1.32.01

Neighborhood hotspots show disproportionately high filing rates in DC



### Most eviction filings do not end with an executed eviction



**Eviction Chains:** Same landlord, same tenant, a gap of six months of more breaks the chain.

$$\underset{S}{\arg\min} \sum_{i=1}^{k} \sum \|\vec{x_i} - \vec{\mu_i}\|^2$$

k-means clustering algorithm based on 1) number of filings per chain, 2) filings per month, 3) share of filings in consecutive months, and 4) whether terminates in eviction

Two Dispersed (TD): Exactly two filings against the same household in non-consecutive months

Two in a Row (TR): Exactly two filings against the same household in consecutive months

Moderate-Length Chains (M): Between 3 and 6 filings

Long Chains (L): Between 7 and 16 filings

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Moderate-Length Chains (M): Between 3 and 6 filings

Long Chains (L): Between 7 and 16 filings





### Key Conclusions

- Eviction is a process, not just an outcome. It defines power dynamics between landlord and tenant with important implications for housing security.
- 2. Roughly half of evictions are part of serial chains.
- 3. Evictions filing patterns depend on landlord strategy: large landlords are much more likely to file on the same tenant multiple times.



# Our Homes, Our Votes: Midterm Elections

# **Courtney Cooperman**

Housing Advocacy Organizer National Low Income Housing Coalition <u>ccooperman@nlihc.org</u>



### BECAUSE HOUSING IS BUILT WITH BALLOTS $\star \star \star \star \star \star \star \star$

Courtney Cooperman (she/her) Housing Advocacy Organizer NLIHC

# **Closing the Voter Turnout Gap**

### OUR HOMES OUR VOTES BECAUSE HOUSING IS BUILT WITH BALLOTS

\* \* \* \* \*

#### U.S. Citizens Who Reported Voting in National Elections by Housing Tenure (2010-2020)



#### U.S. Citizens Who Reported Voting in National Elections by Family Income (2010-2020)



# Vote411.org



\* \* \* \* \*

### PERSONALIZED VOTING INFORMATION

- 🗸 🖌 See What's On Your Ballot
- Check Your Voter Registration
- Find Your Polling Place
- / Discover Upcoming Debates In Your Area

And Much More!

Inter Your Address to Get Started:

1000 Vermont Ave NW, Suite 500

Washington

District Of Columbia 

20005

# **Vote Early Day Voter Tool**

### OUR HOMES OUR VOTES BECAUSE HOUSING IS BUILT WITH BALLOTS

\* \* \* \* \*

#### Election Day! Our favorite day of the year.

Based on your address, this is your polling location.



First Congregational Ucc 945 G St NW, Washington, DC 20001, USA

EDLAVITCH JEWISH COMMUNITY CENTER 1529 16th St NW, Washington, DC 20036, USA

THE SCHOOL WITHOUT WALLS HIGH SCHOOL 2130 G St NW, Washington, DC 20037, USA

#### What time would you like to go vote?

We'll use this time to send you reminders and create a calendar appointment. Your chosen voting site is open from 7:00 am to 8:00 pm.



Note: This is a voting plan, not an official appointment.


### **Transportation to the Polls**



- Preload the code VOTE22 into the Lyft app before Election Day
- 50% off rides to the polls (up to \$10) on rideshare, bikeshare, and scooter rides



### **Navigating Voter ID Barriers**

#### OUR HOMES OUR VOTES BECAUSE HOUSING IS BUILT WITH BALLOTS

\* \* \* \* \*

Every state has different voter ID rules.



#### Legend

Strict Voter ID Law Voters need to confirm their identity with an acceptable ID when they vote in person.

Non-Photo ID

Non-Strict Voter ID Law If voters don't provide an acceptable ID when voting in person, there are other ways to cast a ballot that counts.

Photo ID Non-Photo ID

#### No Voter ID Law

Photo ID

Most voters don't need to show ID to vote in person, with the exception of some first-time voters.

No Voter ID

## VoteRiders Hotline: 844-338-8743

### **Election Protection Resources**



\* \* \* \* \*

- English: 866-OUR-VOTE (866-687-8683)
- Arabic: 844-YALLA-US (844-925-5287)
- Spanish: 888-VE-Y-VOTA (888-839-8682)
- English, Mandarin, Cantonese, Korean, Vietnamese, Tagalog, Urdu, Hindi, and Bengali/Bangla: 888-API-VOTE (888-274-8683)



## Voting While Experiencing Homelessness



- Voters CAN register and vote without a permanent residential address!
- Look into state rules
- USICH offers tips for individuals experiencing homelessness and service providers



## Make Voting a Community Activity!



- Host an Election Night watch party
- Post on social media using the hashtag #OurHomesOurVotes22



**OUR HOMES** 

**OUR VOTES** 

BECAUSE HOUSING IS BUILT WITH BALLOTS

## **Housing on the Ballot**



\* \* \* \* \*

- Dozens of housing and homelessness-related ballot measures across the country
- No matter where you are, housing is always on the ballot!



## HOUSING ON THE BALLOT

How to Organize a Successful Ballot Measure Campaign for Affordable Homes

2022

Authors:

Courtney Cooperman Housing Advocacy Organizer

Lena O'Rourke Consultant to NLIHC

#### Monday, November 14: Holding Candidates to their Campaign Promises

Elected officials are most attentive to the concerns of their constituents who vote. After the election is over, housing organizations should evaluate the success of their voter engagement efforts and demonstrate that low-income renters are a significant, active voting bloc in their communities—a constituency to whom elected officials must be responsive. Panelists will discuss opportunities to hold elected officials accountable to their campaign promises, establish relationships with new staff, and ensure that candidates who champion affordable housing on the campaign trail maintain that commitment when their terms begin.

The panel will feature Neisha McGee, manager of advocacy, engagement & mobilization at Independent Sector, Molly Jacobson, senior policy analyst at the Virginia Housing Alliance, and Cristin Langworthy, community engagement & government relations coordinator at the Housing Network of Rhode Island.











## ERA Spending & Reallocation Data

## **Sophie Siebach-Glover**

Research Specialist National Low Income Housing Coalition siebach-glover@nlihc.org



## Emergency Rental Assistance and ERASE

New Treasury Quarterly Data November 7, 2022

Sophie Siebach-Glover (she/her)

Research Specialist ssiebach-glover@nlihc.org

## Q1 2021-Q2 2022 Data



#### ERA1 & ERA2 Quarterly Demographic Data

- ERA1 demographic data from January '21 through June '22
- ERA2 demographic data from April '21 through June '22
- State, local, territorial grantees, Department of Hawaiian Homelands
- Does not include data from tribal grantees

## **Demographic Data**



Similar to what we saw in 2021

- ~40% of households served identified as Black/African American
- ~20% of households served identified as Hispanic/Latino
- ~2% of households served identified as Asian
- ~64% of households served had extremely low incomes

<u>Learn more</u> → Office of Evaluation Science research on ERA demographic make up compared to U.S. renter population

## **Additional Indicators**



#### Assistance Received

- → Average months of assistance provided for prospective rent or utilities
- → Average amount of assistance provided by type of assistance

#### Application & Household Info

- $\rightarrow$  # of applications
- → % of applications accepted in quarter
- → # of households assisted by type of assistance received

#### Spending

- $\rightarrow$  Financial assistance
- → Housing stability services
- → Administrative expenses
- → Cumulative obligations

## Things to keep in mind



- Households may be duplicated across quarters
- Quarterly spending data may not match with monthly data due to missing quarterly data
- Treasury flagged that application acceptance rates may need to be updated by grantees

## **NLIHC ERA Spending Resources**



**1. Spending Tracker** <u>https://bit.ly/35ASYxy</u>

#### 2. ERA Dashboard

https://bit.ly/3CohcqY

For questions regarding ERA data, email research@nlihc.org



### Field Updates

## **Abram Diaz**

Policy Director

#### Non-Profit Housing Association of Northern California <u>abram@nonprofithousing.org</u>



## Field Updates

## **Brenda Clement**

Director

Housing Works, RI

bclement@rwu.edu



## Policy Updates & Next Steps

## Sarah Saadian

Senior Vice President of Policy &

#### Field Organizing

National Low Income Housing Coalition ssaadian@nlihc.org



## 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



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

HOUSING COALITION

- 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)
- <u>House</u> and <u>Senate Appropriations</u> 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





## Deeper Income Targeting





## 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:
- <u>Senate Finance Committee</u>
- House Ways and Means Committee
- All members of Congress (Democrats and Republicans)

## Take Action



Engage your members of Congress using:

- Advocacy Toolkit
- <u>Factsheet</u>: Urgently Needed LIHTC Reforms
- <u>Factsheet</u>: Why LIHTC Expansion Must Serve Households with the Greatest Needs
- <u>Budget chart and analysis</u>
- <u>State Housing Profiles</u>

## Take Action







#### Resources

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