

A stylized blue house icon with a chimney, positioned above the word "housed".

# housed

Universal • Stable • Affordable

FALL & WINTER 2022

# TOOLKIT

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NATIONAL LOW INCOME HOUSING COALITION



# DEAR ADVOCATES,

**More than ever, bold policies are needed to ensure stable, affordable homes for people with the lowest incomes and those who are most marginalized.**

Even before the pandemic, millions of extremely low-income households were struggling to keep roofs over their heads, always one financial shock away from falling behind on rent and being threatened with eviction and, in the worst cases, homelessness. On any night, half a million people were unhoused.

Then came COVID-19, which put as many as 12 million households at risk of losing their homes without immediate governmental action. Thanks to advocates like you and our congressional champions, federal, state, and local governments heeded our warnings and responded with [unprecedented resources and protections](#) to keep tenants housed. However, while the emergency rental assistance and [eviction moratoriums](#) passed during the pandemic were essential protections, they offered only a temporary patch for the gaping holes in our social safety net. Now, as pandemic-era renter protections expire and resources are depleted, renters are confronted with soaring inflation, skyrocketing rents, increased evictions, and in many communities, more homelessness.

At the same time, dangerous anti-homelessness rhetoric is gaining traction in some states and communities, and some misguided policymakers are turning away from solutions that work and instead are pushing for harmful measures to criminalize homelessness, impose punitive requirements, and even prevent the development of affordable housing. These harmful approaches are counterproductive and dehumanizing, and they will make it even harder for people to exit homelessness.

**Homelessness and housing poverty are crises that demand urgent action by local, state, and federal policymakers.**

The National Low Income Housing Coalition invites advocates across the nation to [join](#) our HoUSed campaign to advance the anti-racist policies and the large-scale, sustained investments and reforms that move our nation towards universal, stable, and affordable homes for everyone. Together, we can use this toolkit to urge Congress to advance the HoUSed campaign [agenda](#) to ensure rental assistance is universally available, expand and preserve the supply of homes affordable and available to the lowest-income renters, create permanent resources to help renters in crisis, and strengthen and enforce renter protections.

This toolkit includes the key resources you will need to participate. We hope you will join us to build the congressional support needed to finally end homelessness and housing poverty once and for all.

Sincerely,



Diane Yentel  
President and CEO

# TAKE ACTION

Advocates can educate senators and representatives on the causes and solutions to America's housing and homelessness crisis:

**Schedule in-district meetings** with your members of Congress. Meeting with your senators and representatives while they are in their home communities is highly effective and can help you build your relationships with these policymakers. Bring in key stakeholders who share your priorities and use the meeting to educate members of Congress and their staffs about the housing crisis in your community and the federal policy solutions that are needed. Use NLIHC's [meeting request template](#) and [tips](#) for planning an in-district meeting.

**Invite members of Congress to tour** an affordable housing development serving households with the greatest needs, or a Housing First program. One of the most effective strategies to turn members of Congress into housing champions is to help them see the positive impact of housing investments first-hand. Tours can also be a big draw for senators and representatives who are always looking for opportunities to meet constituents. Be sure to provide ample time for members of Congress to ask questions and learn about the housing needs of people with the lowest incomes in your community. Read more about how to plan an effective [site visit or tour](#).

**Amplify on social media** key messages about America's housing and homelessness crisis and long-term solutions. You can help shape the narrative around housing and homelessness and join the national conversation about the need for long-term solutions. When you meet with your members of Congress or invite them on a tour, be sure to thank them on social media for their commitment to housing solutions. Use NLIHC's [sample social media messages](#).

**Share stories** of those directly impacted by homelessness and housing instability. Storytelling can add emotional weight to your congressional meetings and help form connections with lawmakers by pointing out shared values. It can also help lawmakers see how their policy decisions impact real people. Learn more about how to [tell compelling stories](#).

**Host a teach-in** to educate community members about the lack of affordable homes in your community and how they can take action. Learn about how to host an [effective teach-in](#) here.

**Hold a film screening** with members of your community. A film screening event is an engaging way to share important information with your community and then have a facilitated conversation about next steps on the issues raised in the film. Use NLIHC's tips to start planning a [film screening](#).

**Organize a rally or march.** If you can organize a rally or a march that will attract a strong turnout, hosting this type of event can be hugely successful in raising the profile of the housing affordability crisis and demonstrating community support for needed investments. Get started with planning your [rally or march](#) using NLIHC's tips.

# ABOUT NLIHC'S HOUSED CAMPAIGN

NLIHC launched the HoUSed campaign to advance anti-racist policies and achieve the large-scale, sustained investments and reforms necessary to ensure that renters with the lowest incomes have affordable places to call home. More than ever, bold policies are needed to ensure that people with the lowest incomes and the most marginalized people have stable, affordable homes.

To achieve this vision, we must:

1. Bridge the gap between incomes and housing costs by expanding rental assistance to every eligible household. Today, only [one in four](#) households eligible for rental assistance receives it. [Learn more](#) about how we can ensure rental assistance is universally available.
2. Expand and preserve the supply of rental homes affordable and accessible to people with the lowest incomes. There is [no state or congressional district](#) in America with enough supply of affordable housing for families with the lowest incomes. [Learn more](#) about ways to build and preserve affordable homes.
3. Provide emergency rental assistance to households in crisis by creating a national housing stabilization fund. Millions of households are one financial shock away from economic hardship that could quickly spiral out of control. [Learn more](#) about how we can stabilize households during a crisis.
4. Strengthen and enforce renter protections. The power imbalance between renters and landlords puts renters at risk of housing instability and homelessness. [Learn more](#) about how we can build power for renters.

Congress must use every opportunity to advance bold housing solutions that move our nation towards universal, stable, and affordable homes for everyone!

Stay up to date on campaign news and events at [www.nlihc.org/housed](http://www.nlihc.org/housed).

Be sure to direct your audience to the HoUSed website for resources and information.



# TOP CAMPAIGN PRIORITIES

## IMMEDIATE OPPORTUNITIES

### Fiscal Year 2023 Appropriations

**Urge your senators and representatives to provide HUD and USDA affordable housing programs with the highest possible funding in FY23, including:**

1. An expansion of housing vouchers to an additional 140,000 households.
2. 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. \$3.6 billion for HUD's Homeless Assistance Grants program to address the needs of people experiencing homelessness.
4. \$100 million for legal assistance to prevent evictions.
5. \$300 million for the competitive tribal housing program, targeted to tribes with the greatest needs.

See our updated [budget chart](#) and [full analysis](#). [Sign a national letter](#) urging the highest level of funding possible.

## END-OF-YEAR TAX EXTENDERS PACKAGE

**Urge your senators and representatives to ensure that any expansion of the Low Income Housing Tax Credit (LIHTC) in a tax extenders package is paired with key reforms to ensure the program better serves households with the greatest and clearest needs.** LIHTC is the primary source of financing for the construction and preservation of affordable housing, but on its own rarely builds or preserves homes affordable to households with the lowest incomes.

Key reforms include:

1. Expand the basis boost to 50% for housing developments when at least 20% of units are set aside for households with extremely low incomes or people experiencing homelessness.
2. Set aside 8% of tax credits to help offset the cost to build LIHTC developments where at least 20% of units are reserved for households with extremely low incomes or those experiencing homelessness.
3. Make developments in rural and tribal lands automatically eligible for a 30% basis boost to make it more financially feasible for developers to build affordable homes in these communities.

See NLIHC's factsheet for a full list of needed [reforms](#) to the LIHTC program , and this fact sheet for LIHTC reforms needed to serve households with the [greatest needs](#).

## IMMEDIATE THREATS

### Anti-Homelessness Legislation and Rhetoric

**Educate your elected officials about the importance of Housing First and other long-term solutions to homelessness.** Across the nation, there is a growing backlash against people experiencing homelessness and against real solutions to this crisis. Representative Barr (R-KY) has introduced [harmful legislation](#), for example, to undermine HUD's ability to prioritize evidence-based solutions, including [Housing First](#). [Dangerous rhetoric and measures](#) – including those seeking to criminalize homelessness, impose punitive requirements, and even prevent the development of affordable housing – are gaining traction at the state and local levels. Advocates and our allies in Congress must be unified in pushing back against these counterproductive and dehumanizing efforts.

## CRITICAL LONG-TERM SOLUTIONS

### 1. Bridge the Gap Between Incomes and Rents

**Family Stability and Opportunity Vouchers Act (S.1991)** – Ask your senators to co-sponsor this bill from Senators Van Hollen (D-MD) and Young (R-IN), which would provide 500,000 new housing vouchers and counseling services to help families with children move to areas of opportunity. The bill is also supported by the Opportunity Starts at Home campaign. See the [factsheet](#) on the Family Stability and Opportunity Vouchers Act.

**Ending Homelessness Act (H.R.4496)** – Ask your representatives to co-sponsor this bill from Chairwoman Waters (D-CA) and Representatives Cleaver (D-MO) and Torres (D-NY). The bill establishes a universal housing voucher program to ensure that every eligible household can receive rental assistance, bans housing discrimination on the basis of a household's "source of income," and invests more than \$10 billion to build more homes affordable to households with the greatest needs through the national Housing Trust Fund and other programs. To learn more, see the [factsheet](#) on the Ending Homelessness Act.

### 2. Expand and Preserve the Supply of Rental Homes Affordable and Accessible to People with the Lowest Incomes

**American Housing and Economic Mobility Act (S.1368/H.R.2768)** – Ask your members of Congress to co-sponsor this bill from Senators Warren (D-MA), Gillibrand (D-NY), Markey (D-MA), Sanders (I-VT), Hirono (D-HI), and Merkley (D-OR), and Representatives Cleaver (D-MO), Lee (D-CA), Moore (D-WI), Khanna (D-CA), Norton (D-DC), Garcia (D-IL), Cohen (D-TN), Schakowsky (D-IL), Pressley (D-MA), and Bonamici (D-OR). The bill addresses the underlying cause of the affordable housing crisis – the severe shortage of affordable homes for people with the lowest incomes – through a robust investment of \$45 billion annually in the national Housing Trust Fund, among other investments. To learn more, see NLIHC's [factsheet](#) on the American Housing and Economic Mobility Act and the [factsheet](#) on the Housing Trust Fund.

### 3. Stabilize Families to Prevent Evictions

**Eviction Crisis Act/Stable Families Act (S.2182/H.R.8327)** – Ask your members of Congress to co-sponsor this bill from Senators Bennet (D-CO), Portman (R-OH), Brown (D-OH), and Young (R-IN), and Representative Torres (D-NY). The bill establishes a permanent Emergency Rental Assistance program, funded at \$3 billion annually, to help families facing a financial shock avoid eviction. The bill is supported by the Opportunity Starts at Home campaign. See the [Opportunity Starts at Home](#) campaign's [factsheet](#) on the bill, and [sign the national support letter](#).

### 4. Strengthen and Enforce Renter Protections

**Fair Housing Improvement Act (S.4485/H.R.8213)** – Ask your senators and representatives to support this bill from Senator Kaine (D-VA) and Representative Peters (D-CA). The bill expands the Fair Housing Act to prohibit housing discrimination based on "source of income" and military and veteran status. These protections will make it easier for low-income households, veterans, and servicemembers to access affordable housing in communities of their choice. For more information, see NLIHC's [factsheet](#) on the Fair

# TALKING POINTS

## What are the major causes of America's housing and homelessness crisis?

- The underlying cause of America's housing and homelessness crisis is the severe shortage of homes affordable to people with the lowest incomes and a widening gap between incomes and housing costs. Other factors that contribute to homelessness include chronic health conditions and domestic violence that result in higher rates of poverty, discrimination, incarceration, and lack of access to healthcare, as well as other barriers to stable housing.
- There is a national shortage of [7 million](#) homes that are affordable to people with the lowest incomes. There are just 37 affordable and available rental homes for every 100 extremely low-income renter households. Every state and congressional district is impacted.
- Housing costs are out of reach for too many of the lowest-income renters. A full-time worker must earn at least \$20.40 per hour to rent a modest one-bedroom home, or \$24.90 per hour to rent a modest two-bedroom home. These rents are far higher than what the lowest-income and most marginalized renters – including seniors, people with disabilities, and working families – can spend on housing.
- Because of the housing crisis, more than half a million people in America experience homelessness on any given night, and millions more are at risk.
- Three in four (71%) of America's lowest-income households pay at least half of their limited incomes on rent, leaving few resources to put groceries on the table, cover medical costs, or meet their other basic needs. One emergency or unexpected expense could send these households into homelessness.
- Despite the clear need, Congress only provides housing assistance to one in four eligible households, leaving the rest to fend for themselves. Without this assistance, far too many people become homeless.
- Because of long-standing historical and systemic racism in housing and other sectors, Black and Indigenous people experience homelessness at far [higher rates](#) than white individuals. Black individuals represent 13 percent of the general population, but they account for 40 percent of people experiencing homelessness and more than 50 percent of homeless families with children. Native Hawaiians, Pacific Islanders, and American Indians/Alaska Natives experience the highest rates of homelessness.

## Why is homelessness increasing in many communities?

- America's severe rental housing affordability crisis pushes more and more people into homelessness each year. Until we address the underlying causes of homelessness, this crisis will not end. Because housing costs are out of reach for the lowest-income households, any financial shock can push households out of their homes and into homelessness.

- Because of the growing housing crisis, more people are entering homelessness each year than the number of people exiting homelessness and being rehoused. Between 2017 and 2020, an average of 908,530 people became homeless each year, while an average of 900,895 people exited homelessness each year. Over five years, the gap between those entering and exiting homelessness equaled 38,175 people.
- In Los Angeles County, for example, 207 individuals experiencing homelessness are rehoused each day! However, because of the severe housing crisis, another 227 people become homeless daily.

### **What is the Housing First model for ending homelessness?**

- [Housing First](#) is the most effective approach for ending homelessness. Under the Housing First model, stable, affordable, and accessible housing is provided to people experiencing homelessness quickly and without prerequisites, and voluntary supportive services, such as substance use and mental health counseling, and employment training, among others, are offered to help improve housing stability and well-being. It is a flexible model that can be adapted to address the unique needs in local communities and tailored to the challenges facing individuals.
- Housing First is a bipartisan, [evidence-based practice](#) backed by multiple, national studies. The Housing First approach has garnered strong bipartisan support for decades. It has been embraced by the George W. Bush, Obama, and Biden administrations, as well as departments and agencies including HUD, VA, the Substance Abuse and Mental Health Services Administration (SAMHSA), and the U.S. Interagency Council on Homelessness (USICH).
- Housing First [cut veteran homelessness](#) in half in recent years. In 2021, three states and 82 communities announced they had achieved net zero veteran homelessness using the Housing First model.

### **Why are some policymakers turning to misguided and harmful measures to address homelessness?**

- Homelessness and housing poverty are crises across the country – crises that stem from decades of underinvestment in affordable housing and healthcare and that demand urgent action.
- Instead of addressing the underlying causes of homelessness, some policymakers are turning away from solutions that work and instead are pushing for harmful measures to criminalize homelessness, impose punitive requirements, and even prevent the development of affordable housing. These approaches are counterproductive and dehumanizing, and they will make it even harder for people to exit homelessness.
- Criminalizing homelessness is counterproductive, expensive, and dehumanizing. Very few of the people experiencing homelessness are unsheltered by choice. Arrests, fines, jail time, and criminal records make it more difficult for individuals experiencing homelessness to access the affordable housing, services, and employment necessary to exit homelessness, and criminalizing homelessness is more expensive for communities.
- Punitive requirements, including time limits, work requirements, forced treatment, and mandatory sobriety, ignore the primary driver of homelessness: the severe shortage of housing affordable to the lowest-income and most marginalized people. Setting such high barriers will result in many people being pushed back into homelessness without a path to housing. This approach is costly and ineffective.
- Redirecting investments away from long-term solutions, like permanent supportive housing, to fund short-term crisis responses does not end homelessness; it only moves unhoused people out of the public eye.



## **What are the long-term solutions needed to end America's homelessness and housing crisis?**

- To end homelessness throughout the country, our nation must significantly expand investments to make homes affordable and accessible for people with the lowest incomes. This must start with ensuring rental assistance is universally available to everyone in need, preserving and expanding the supply of homes affordable to people with the lowest incomes, preventing households from evictions and homelessness, and strengthening renter protections. These solutions must be paired with anti-racist reforms to break down barriers that prevent access to critical resources and that deepen racial disparities.
- We must also increase resources for services – such as physical and behavioral health care, harm reduction interventions, and mental and substance use disorder treatment – to help people manage serious, chronic challenges if and when they occur.

## **Why are investments in Housing Choice Vouchers key to addressing the affordable housing crisis?**

- Additional rental assistance is needed now more than ever given the dramatic increases in rent seen across the country. Only 1 in 4 eligible households receive any assistance, due to chronic underfunding by Congress. Rental assistance is needed to protect America's lowest-income and most marginalized households from skyrocketing rents and inflation.
- The current rental market is challenging, due primarily to the nation's severe shortage of affordable rental homes. Despite challenges in funding available units, HCV utilization rates are still high, with 86.5% of vouchers leased up and 95% of budget authority for FY22 spent as of June 2022.
- PHAs can use existing authorities to help increase landlord participation.
  - HUD's updated Fair Market Rents (FMRs) will increase payment standards, making vouchers more competitive and easier for households to utilize in tight rental markets.
  - New guidance from HUD clarifies that PHAs can use administrative fees to cover security deposits and landlord incentives to help families lease up in a competitive market.
  - PHAs can – and many have – adopt Small Area Fair Market Rents (SAFMRs) to better reflect the rental market in high-cost areas, giving renters greater choice about which neighborhoods to live in.
- Congress should look to HUD's Emergency Housing Voucher (EHV) program as a model to help to further increase utilization rates in the HCV program.
  - Established in the American Rescue Plan Act, EHV's are leasing at a rate faster than any other previous housing voucher program within HUD. EHV's provide PHAs additional tenant screening flexibilities and allow PHAs to use service fees for landlord incentives, housing search assistance, and assistance paying application fees and security deposits.
- Congress should pair an expansion of vouchers with additional reforms to ensure that utilization rates remain high, including:
  - Providing full funding (\$3 billion) for voucher administrative fees, which can be used to assist program participants, fairly compensate PHA staff, and increase landlord engagement through recruitment events, advertising, and incentives.
  - Authorizing PHAs to use Housing Assistance Payment (HAP) funds for security deposits and holding fees to help encourage landlord participation by minimizing the risk of income loss before voucher payments start.

- o Providing \$445 million for mobility services so voucher-holding families can receive tailored housing search assistance and other supports needed to ensure success in locating housing in neighborhoods of the family's choosing.
- In today's housing market, vouchers are more important than ever to help households with the most severe housing needs afford rent. In the long-term, Congress must also provide large-scale, long-term investments in the preservation, development, maintenance, and operation of deeply affordable housing stock through the national Housing Trust Fund and public housing. As this housing is being built, vouchers can provide immediate relief to tenants. Enacting the "Fair Housing Improvement Act," which would prohibit housing discrimination on the basis of "source of income," is another long-term solution to help increase housing choice for households with vouchers.

# HELPFUL RESOURCES

## Data Resources for Meetings

- [Housing Needs by State](#): State profiles include the shortage of rental homes affordable and available in the state for the lowest-income households, the number of affordable and available homes per 100 renter households at different income levels in the state, housing cost burdens by income group, and the demographic make-up of extremely low-income renter households. This is a valuable collection of various data sets, and the resource includes a compelling factsheet to present to senators and their staffs. The Congressional Housing District profiles for your state can be found under the resources tab on each state profile. These data sheets are especially helpful for use in meetings with representatives who might not believe statewide data applies to the people in their districts.
- [NLIHC Housing First Page](#): This page includes general introductory information about Housing First as a strategy to end homelessness, including:
  - Why Housing First is a [critical strategy](#) for ending homelessness
  - [Research](#) on the effectiveness of Housing First
  - How Housing First [cut veteran homelessness](#) in half
  - How Housing First supports [recovery from substance use disorders](#)
  - [Key facts](#) about Housing First
  - [Q&A](#) on Housing First
- NLIHC's Factsheet on Needed [Reforms](#) to the Low Income Housing Tax Credit
  - [Letter of Support](#) from the National Coalition for Housing Justice
- [State Housing Preservation Profiles](#): The Preservation Profiles use data from the National Housing Preservation Database to provide an overview of the affordable housing inventory at the state level. Each profile features a graph depicting the number of affordable homes with subsidies set to expire in the near future. The data sheet makes the argument for furthering investments before many developments convert to market rents.
- [The Gap 2022 State Profiles](#): The data available here show the gap between the number of renter households and the number of rental units that are affordable and available to them. The resource also breaks down the number of households that are cost-burdened by income group. Much of the data is also available on the State Housing Profiles.

For more information, contact NLIHC Senior Vice President of Public Policy and Field Organizing Sarah Saadian at [ssaadian@nlihc.org](mailto:ssaadian@nlihc.org).