

NATIONAL LOW INCOME HOUSING COALITION



DEAR ADVOCATES,

More than ever, bold policies and investments are needed to ensure individuals and families with the lowest incomes have a safe, stable, affordable place to call home.

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 <u>unprecedented resources and protections</u> to keep tenants housed. However, while the emergency rental assistance and <u>eviction moratoriums</u> passed during the pandemic were essential protections, they offered only a temporary patch for the gaping holes in our social safety net. As pandemic-era renter protections expired and resources were depleted, renters were confronted with record-breaking rents and increased evictions, leading more people – including families with children and older adults – to fall into homelessness.

At the same time, dangerous anti-homelessness rhetoric is gaining traction in some states and communities, and Congress continues to underfund the vital programs that help people with the lowest incomes find and maintain affordable, accessible housing. Meanwhile, some misguided policymakers are turning away from solutions that work to push instead for harmful measures criminalizing homelessness, imposing punitive requirements to obtain housing, and even preventing the development of affordable housing. These approaches are counterproductive and dehumanizing and 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. Increased housing insecurity and homelessness are the tragic yet predictable consequences of federal disinvestment from the housing safety net millions rely on to keep a roof over their heads.

The National Low Income Housing Coalition invites advocates across the nation to join our HoUSed campaign to advance the anti-racist policies and large-scale, sustained federal investments and reforms that move our nation towards universal, stable, and affordable homes for everyone. We urge you to use this August recess to urge members of Congress to advance the HoUSed campaign's <u>agenda</u> by rejecting proposals to slash funding to essential housing and homelessness programs and instead 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 contains all the key resources you will need to participate. We know what it takes to end homelessness and housing poverty; we hope you will join us in building the political will and congressional support to do it.

Sincerely,

Diane Yentel Diane Yentel

President and CEO

TAKING ACTION DURING AUGUST RECESS!

In August, members of Congress leave their offices in D.C. to return to their home districts and states. Known as "August recess," this time is used by members to attend community meetings and hear from their constituents about the issues impacting them. Advocates can use the time available during August recess to engage senators and representatives by:

Scheduling in-district meetings with 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 as well as federal policy solutions. Use NLIHC's <u>meeting request template</u> and <u>tips</u> to plan an in-district meeting.

Inviting 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 <u>site visit or tour</u>.

Using social media to amplify key messages about America's housing and homelessness crisis and long-term solutions. Doing so can help shape the narrative around housing and homelessness and will allow you to 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. Consider drawing on NLIHC's <u>sample social media messages for inspiration</u>.

Sharing 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 indicating shared values. Real-life stories can also help lawmakers see how their policy decisions impact actual people. Learn about how to tell compelling stories with this resource.

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 <u>one in four</u> households eligible for rental assistance receives it. <u>Learn more</u> about how we can ensure that 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 <u>no state or congressional district</u> in America with enough supply of affordable housing for families with the lowest incomes. <u>Learn more</u> 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 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. <u>Learn more</u> 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.

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



TOP CAMPAIGN PRIORITIES

IMMEDIATE OPPORTUNITIES

Fiscal Year (FY) 2024 Appropriations

Urge your senators and representatives to expand – not cut – funding for HUD and USDA affordable housing and homelessness programs in FY24 by:

- 1. Implementing full funding for the Tenant-Based Rental Assistance (TBRA) and Project-Based Rental Assistance (PBRA) programs to renew all existing contracts.
- 2. Ensuring full funding for public housing operations and repairs.
- 3. Guaranteeing full funding for HUD's Homeless Assistance Grants program to address the needs of people experiencing homelessness.
- 4. Appropriating \$100 million for legal assistance to prevent evictions.
- 5. Maintaining funding for the competitive tribal housing program, targeted to tribes with the greatest needs.

See NLIHC's updated budget chart, analysis of President Biden's FY24 budget request, and analysis of the House FY24 budget request for HUD programs for more information, and sign a national letter in support of the highest level of funding possible for housing and homelessness programs. To stay updated on the latest appropriations news, sign up for NLIHC's weekly *Memo to Members and Partners* here.

IMMEDIATE THREATS

Cuts to HUD's FY24 Budget

Congress is headed toward a showdown over the FY24 budget this fall, with appropriators severely limited by the confines of the "Fiscal Responsibility Act," which limits FY24 spending to roughly FY23 levels, and members of the far-right House Freedom Caucus demanding even steeper cuts that would bring spending to FY22 levels. The House spending bill proposes deep cuts to or even elimination of some of HUD's programs but does not – as NLIHC and our members, partners, and advocates urged – cut funding for most rental assistance programs. Still, there remains work to be done to ensure that these funding levels remain in the final FY24 spending bill and that other critical programs, such as Public Housing, are also fully funded. Advocates should keep making their voices heard and tell Congress it cannot balance the federal budget at the expense of people with the lowest incomes.

Anti-Homelessness Legislation and Rhetoric

Educate your senators and representatives 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. It is critical that advocates and our allies in Congress are unified in pushing back against these counterproductive and dehumanizing efforts.

CRITICAL LONG-TERM SOLUTIONS: LEGISLATIVE PRIORITIES

1. Bridge the Gap between Incomes and Rents

Family Stability and Opportunity Vouchers Act (S.1257/H.R.3776) – Ask your senators and representative to co-sponsor this bill introduced in the Senate by Senators Van Hollen (D-MD) and Young (R-IN) and in the House by Representatives Neguse (D-CO) and Fitzpatrick (R-PA). If enacted, the bill would provide 250,000 new housing vouchers and counseling services to help families with children move to areas of opportunity. The bill is also supported by NLIHC's Opportunity Starts at Home campaign. To learn more, see this <u>factsheet</u> on the Family Stability and Opportunity Vouchers Act.

Ending Homelessness Act (H.R.4232) – Ask your representatives to co-sponsor this bill, introduced by House Financial Services Committee Ranking Member Waters (D-CA), to establish a universal housing voucher program ensuring that every eligible household can receive rental assistance, banning housing discrimination on the basis of a household's "source of income," and investing \$1 billion per fiscal year to build more homes affordable to households with the greatest needs through the national Housing Trust Fund and other programs. To learn more, see this <u>factsheet</u> 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 in the 117th Congress) – Ask your members of Congress to co-sponsor this bill introduced in the Senate by Senators Warren (D-MA), Gillibrand (D-NY), Markey (D-MA), Sanders (I-VT), Hirono (D-HI), and Merkley (D-OR) and in the House by 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 would address 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 this factsheet on the national Housing Trust Fund.

3. Stabilize Families to Prevent Evictions

Eviction Crisis Act/Stable Families Act (S.2182/H.R.8327 in the 117th Congress) – Ask your members of Congress to co-sponsor this bill introduced in the Senate by Senators Bennet (D-CO), Portman (R-OH), Brown (D-OH), and Young (R-IN) and in the House by Representative Torres (D-NY). The bill would establish 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 NLIHC's Opportunity Starts at Home campaign. To learn more, see the *Opportunity Starts at Home* campaign's <u>factsheet</u> on the Eviction Crisis Act, and <u>sign our national support letter</u>.

4. Strengthen and Enforce Renter Protections

Fair Housing Improvement Act (S.1267/H.R.2846) – Ask your senators and representatives to support this bill introduced in the Senate by Senators Kaine (D-VA), Feinstein (D-CA), Padilla (D-CA), Van Hollen (D-MD), Cortez Masto (D-NV), Blumenthal (D-CT), Welch (D-VT), Gillibrand (D-NY), Bennet (D-CO), Klobuchar (D-MN), Smith (D-MN), Sanders (I-VT), and Wyden (D-OR) and in the House by Representatives Peters (D-CA), Schiff (D-CA), Evans (D-PA), Bonamici (D-OR), and Holmes Norton (D-DC). The bill would expand the Fair Housing Act to prohibit housing discrimination based on "source of income" and military and veteran status. These protections would 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 Housing Improvement Act.

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 <u>7.3 million</u> homes that are affordable to people with the lowest incomes. There are just 33 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 \$23.67 per hour to rent a modest one-bedroom home, or \$28.58 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 (72%) 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 <u>higher rates</u> than white people. Black individuals represent 13% of the general population, but they account for 40% of people experiencing homelessness and more than 50% 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. Despite the support provided by programs successfully housing people experiencing or on the verge of homelessness, more people fall into homelessness every year than the response system can process. 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 lose their homes every year than the number of people who exit homelessness and find housing. 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.
- Recent spikes in the cost of rent have far outpaced the wages paid to extremely low-income workers. A household needs to earn <u>\$28.58 per hour</u> – four times the federal minimum wage of \$7.25 per hour – in order to afford a decent, two-bedroom apartment at fair market rent without spending over 30% of income on rent alone, or \$23.67 for a one-bedroom rental unit.
- Thirteen of the nation's 20 most common occupations pay median wages that are less than what a full-time worker needs to reasonably afford a two-bedroom rental unit at the national fair market rent. Ten of those occupations, accounting for more than one-third of the country's workforce, pay median wages less than the wage needed to afford a typical one-bedroom apartment.
- Even after taking into consideration states and counties with higher minimum wages, on average a minimum wage worker must work 104 hours per week more than 2.5 full time jobs to reasonably afford a two-bedroom rental home at fair market rent.

Why are lawmakers fighting over spending in the FY24 budget?

- House Speaker Kevin McCarthy (R-CA) and President Joe Biden reached an agreement in June 2023 that, among other provisions, lifted the federal debt ceiling until 2025 in exchange for capping federal spending programs at FY23 levels in FY24 and allowing no more than a 1% increase to spending in FY25.
- Speaker McCarthy and House Appropriations Chair Kay Granger (R-TX) then caved to the demands of the far-right House Freedom Caucus members to slash federal funding to FY22 levels – a \$131 billion cut from FY23-enacted levels. HUD Secretary Marcia L. Fudge warned previously that, if HUD funding were reduced to FY22 levels, it would make it "impossible [for HUD] to stave off mass evictions."
- In order to meet the Freedom Caucus's demands, the House spending bill proposes deep cuts to or the elimination of some HUD programs, but it does – as NLIHC and our partners urged – also appear to adequately fund most rental assistance programs. The bill also provides increased funding for the Homeless Assistance Grants program and assistance to help address the dire affordable housing needs in Native communities – two other NLIHC priorities.
- It is thanks to the hard work and determination of advocates across the country, who mobilized and weighed in with their elected officials, that HUD's vital rental assistance, homelessness assistance, and tribal housing programs were spared from what were expected to be draconian cuts in the House's proposed budget. Keep making your voice heard!

What is the Housing First model for ending homelessness?

 <u>Housing First</u> 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. Housing First is a flexible model that can be adapted to address the unique needs of local communities and be tailored to the challenges facing particular 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 by departments and agencies
 like HUD, Veterans Affairs, the Substance Abuse and Mental Health Services Administration
 (SAMHSA), and the U.S. Interagency Council on Homelessness (USICH).
- Housing First <u>cut veteran homelessness</u> 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, protecting households from evictions
 and homelessness, and strengthening renter protections. These solutions must be paired with antiracist 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.

HELPFUL RESOURCES

Data Resources for Meetings

<u>Housing Needs by State</u>: This resource provides state profiles recording the shortage of rental homes affordable and available in each state for the lowest-income households, the number of affordable and available homes per 100 renter households at different income levels in states, housing cost burdens by income groups, and information about the demographic make-up of extremely low-income renter households.

The resource offers a valuable collection of data sets and 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.

<u>NLIHC Housing First Page</u>: 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.

Information on how Housing First cut veteran homelessness in half.

An explanation of how Housing First supports recovery from substance use disorders.

Key facts about Housing First.

State Housing Preservation Profiles: These 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.

<u>The Gap 2023 State Profiles</u>: 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.

Out of Reach 2023: This annual report shows that affordable rental homes are out of reach for millions of low-wage workers and their families. The report calculates national, state, and metropolitan area "Housing Wages," which are estimates of the hourly wages full-time workers must earn to afford rental homes at fair market rent without spending more than 30% of their income on the cost of rent. The report shows the national Housing Wage is far higher than federal or state minimum wages and higher than median wages in some of the country's most common occupations.

For more information, contact NLIHC Policy Manager Kim Johnson at kjohnson@nlihc.org.