2019 Public Policy Priorities

LIHC works with members of Congress, the Administration, affordable housing and community development organizations and advocates, residents, and other stakeholders across the nation to ensure that people with the greatest needs—including the lowest-income seniors, people with disabilities, families with children, people experiencing homelessness, and others—have a safe, affordable, and accessible place to call home.

Our policy priorities for 2019 include:

- Protecting, expanding, and monitoring the implementation of the National Housing Trust Fund.
- Preserving and increasing resources for federal affordable housing programs serving extremely low-income families.
- Ensuring that federal disaster recovery efforts are fair and equitable.
- Promoting equitable access to affordable housing.
- Championing anti-poverty solutions.

PROTECT AND EXPAND THE NATIONAL HOUSING TRUST FUND

The national Housing Trust Fund (HTF) is the first new housing resource in a generation. It is exclusively targeted to help build, preserve, and rehabilitate housing for people with the lowest incomes. NLIHC, its members, and other stakeholders played a critical role in the creation of the HTF in the "Housing and Economic Recovery Act of 2008." In 2016, the first \$174 million in HTF dollars were allocated to states. In 2017, \$219 million was available, and in 2018, \$267 million was available.

This is an important step, but far more resources are needed. NLIHC leads the <u>Housing Trust</u> Fund Implementation and Policy Group, a coalition of national advocates committed to protecting and expanding this new resource. In 2019, NLIHC will work with stakeholders

to build congressional support to increase funding to the HTF through housing finance reform, investments in infrastructure, and other legislative opportunities. We will also work to protect the HTF from any administrative threats posed by a new director of the Federal Housing Finance Agency, which oversees the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac).

PRESERVE AND INCREASE RESOURCES FOR FEDERAL AFFORDABLE HOUSING PROGRAMS

Increasing Federal Budgets for Affordable Housing

Despite a proven track record, federal housing programs have been chronically underfunded. Today, just one in four families eligible for federal housing assistance gets adequate help. In order to fully address our nation's housing affordability crisis, Congress must significantly increase resources for federal housing programs. NLIHC leads the Campaign for Housing and Community Development Funding (CHCDF), a coalition of more than 80 national and regional organizations dedicated to ensuring the highest allocation of resources possible to support affordable housing and community development. In 2019, CHCDF will work to lift the low spending caps required by the "Budget Control Act of 2011" and prevent across-the-board funding cuts known as sequestration. Since 2011, spending caps have only made it more difficult for extremely low-income seniors, people with disabilities, families with children, and people experiencing homelessness to access safe, decent, and affordable housing by squeezing federal budgets. NLIHC advocates for increased funding for Housing Choice Vouchers, public housing, project-based rental assistance, the HOME Investment Partnerships program, and homeless assistance grants, among many other programs.

Opposing Efforts to Cut Housing Benefits

NLIHC opposes efforts to cut housing benefits by imposing arbitrary work requirements, time limits, and other restrictions. NLIHC also opposes proposals that deter eligible immigrant families from seeking housing benefits or that force immigrant families currently receiving housing benefits to forego that assistance. A safe and stable place to call home is the first step to helping people rise out of poverty and arbitrary restrictions that prevent people from receiving the help that they need will only make it more difficult for them to climb the economic ladder. These so-called reforms are neither cost effective nor a solution to the very real issue of poverty impacting millions of families living in subsidized housing or in need. NLIHC will continue to educate members of Congress on proven solutions to end housing poverty.

Expanding and Reforming Resources in the Tax Code

NLIHC strongly believes that any new federal housing resources should be targeted to address the underlying cause of the affordable housing crisis: the severe shortage of affordable homes for people with extremely low income. NLIHC supports the creation of a new, innovative renters' tax credit to help the lowest income families afford a place to call home. Moreover, any expansion of the Low-Income Housing Tax Credit should be tied to reforms to ensure that the program better serves families with the greatest needs. NLIHC believes that efforts to divert scarce federal resources to address the limited housing challenges faced by higherincome households is wasteful and misguided.

Increasing Safe, Decent Housing in Tribal and Rural Areas

Native Americans living in reservation areas have some of the worst housing needs in the United States. Indigenous Americans have exceptionally high poverty rates, low incomes, overcrowding, lack of plumbing and heat, and unique development issues. Despite the pressing need for safe, decent homes, federal investments in affordable housing on tribal lands have

been chronically underfunded for decades. In 2019, NLIHC will work with tribal leaders and advocates to increase housing resources for tribal nations with the greatest needs, improve data collection on tribal housing needs, and reduce federal barriers to housing development.

Specifically, NLIHC will work to reauthorize the "Native American Housing and Self-Determination Act" (NAHASDA) and secure additional competitive funding targeted toward tribes with the greatest housing needs.

NLIHC will also work to preserve and expand affordable housing available in rural areas by supporting funding for USDA Rural Development programs and opportunities to preserve the agency's rental housing portfolio.

National Housing Stabilization Fund

As NLIHC and its partners work to assist people who are already homeless or at risk due to housing instability, we must also act to minimize the number of people who fall into these perilous situations. To this end, NLIHC advocates for the creation of a National Housing Stabilization Fund to provide emergency assistance to low-income households to prevent housing instability and homelessness. Temporary assistance can stabilize households experiencing major economic shock before it leads to situations requiring more prolonged and extensive housing assistance.

ENSURE FEDERAL DISASTER RECOVERY EFFORTS ARE FAIR AND EQUITABLE

One of the top priorities after a disaster is making sure that all displaced families have a safe, accessible, and affordable place to live while they get back on their feet. Too often, however, the housing, infrastructure, and mitigation needs of the lowest-income people and their communities are overlooked. NLIHC leads the Disaster Housing Recovery Coalition of more than 800 national, state, and local organizations, including many working directly with disaster-impacted communities and with first-hand experience recovering after disasters. We work to

ensure that federal disaster recovery efforts reach all impacted households, including the lowest-income seniors, people with disabilities, families with children, veterans, people experiencing homelessness, and other at-risk populations who are often the hardest-hit by disasters and have the fewest resources to recover afterwards. The coalition also works to advance a comprehensive set of recommendations for <u>Congress</u>, <u>FEMA</u>, and HUD.

PROMOTE EQUITABLE ACCESS TO AFFORDABLE HOUSING

NLIHC believes in fair and equal access communities, where all community members have access to economic and educational opportunities, as well as affordable housing. Evidence shows that access to stable, affordable housing has broad and positive impacts, leading to better health and education outcomes and higher lifetime earnings, especially for children.

Advancing Fair Housing

2018 marked the 50th anniversary of the enactment of the "Fair Housing Act," barring housing discrimination on the basis of race, color, religion, sex, familial status, national origin, or disability and requiring communities take active steps to end racial segregation.

NLIHC supports HUD's Affirmatively Furthering Fair Housing (AFFH) rule issued in 2015 that helps communities better meet fair housing obligations and promotes housing choice. NLIHC will continue to work to counter the current administration's efforts to weaken fair housing policies.

NLIHC strongly believes that fair housing and civil rights advocates and affordable housing and community development practitioners can find common ground on policies that increase opportunities for underserved people in high-opportunity areas and by revitalizing urban neighborhoods. NLIHC supports the increase of mobility opportunities through new allocations of special mobility vouchers, expanded mobility counseling, and regional mobility programs, as well as the continued implementation of HUD Small Area Fair Market Rents (SAFMRs) in

certain metropolitan areas that protect current and future tenants.

NLIHC also supports the expansion of the "Fair Housing Act" to bar discrimination based on sexual orientation, gender identity, marital status, or source of income.

Achieving Criminal Justice Reform

The United States incarcerates its citizens at a shockingly high rate and nearly one in three Americans has a criminal record. As more formerly incarcerated individuals return to their communities, they face barriers to accessing affordable housing, which is already scarce in the low-income communities to which they return. Due to their criminal records, justiceinvolved individuals face additional barriers in accessing affordable housing, putting them at risk of homelessness and recidivism. NLIHC advocates for safe, stable, affordable, and accessible housing for those who have been involved in the criminal or juvenile justice system. By eliminating the barriers to housing and supporting programs that help formerly incarcerated people successfully reintegrate into their communities, people with criminal records can make the most of their second chance. In addition, NLIHC advocates to end the criminalization of homelessness. Nationwide, homeless people are targeted, arrested, and jailed under laws that criminalize homelessness by making illegal those basic acts that are necessary for life. These laws are ineffective, expensive, and violate civil and human rights.

Championing Anti-Poverty Solutions

Beyond ensuring access to affordable housing, NLIHC is strongly committed to enacting legislation and protecting resources that alleviate poverty. NLIHC supports efforts to protect vital safety net programs, including the Supplemental Nutrition Assistance Program (SNAP), Earned Income Tax Credit (EITC), unemployment insurance, Social Security, Medicaid, Medicare, the Children's Health Insurance Program (CHIP), the "Affordable Care Act," Supplemental Security Income (SSI), Social Security Disability Income (SSDI), and Temporary Assistance for Needy

Families (TANF). Moreover, NLIHC strongly supports efforts to increase the minimum wage and target federal resources to communities with persistent poverty.

OTHER PRIORITIES

NLIHC monitors and advocates on other issues as well, including:

- HUD's anticipated proposed Section 3 rule to ensure that preference for some of the new jobs, training, and contracting opportunities associated with HUD-assisted projects go to low-income people and to the businesses that hire them.
- Housing protections in the "Violence
 Against Women Act" (VAWA). The draft
 reauthorization bill includes language to bar
 landlords from screening out applicants or
 evicting tenants on the basis that the renter is
 or has been a survivor of domestic violence,
 dating violence, sexual assault, or stalking.
- HUD's Moving to Work Demonstration and Rental Assistance Demonstration to ensure that current and future public housing residents are not negatively impacted.