



Campaign for Housing and Community Development Funding

Working to ensure maximum federal resources for housing and community development

Funding Opportunities for Affordable Housing & Community Development

April 29, 2021

Agenda

First Reconciliation Bill

- Alec Williams, Enterprise

Housing Choice Vouchers

- Doug Rice, CBPP

Project-Based Rental Assistance

- Moha Thakur, NHT

Section 202 & 811 Housing

- Linda Couch, Leading Age

Housing Plus Services

- Alayna Waldrum, AASC

Rural Housing

- Sam Booth, HAC

Public Housing

- Tess Hembree, NAHRO

Community Development Block Grants

- Vicki Watson, NCDA

HOME Investment Partnership Program

- Yvonne Hsu, NCSHA

Homelessness Assistance

- Steve Berg, NAEH

Healthy Housing

- Todd Nedwick, NHT

Infrastructure Package

- Alec Williams, Enterprise

Strategies for Engagement

- Tori Bourret, NLIHC



American Rescue Plan

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Major U.S. Government Relief Bills

What's been passed over the last year?

- The CARES Act → \$2 trillion
 - The Consolidated Appropriations Act of 2021 → \$900 billion
 - ***The American Rescue Plan Act of 2021 → \$1.9 trillion***
-
- **How does that compare to past relief measures?**
 - American Recovery & Reinvestment Act of 2009 → ~\$1 trillion
 - New Deal Programs (1930s) → ~ \$789 billion



American Rescue Plan Act of 2021

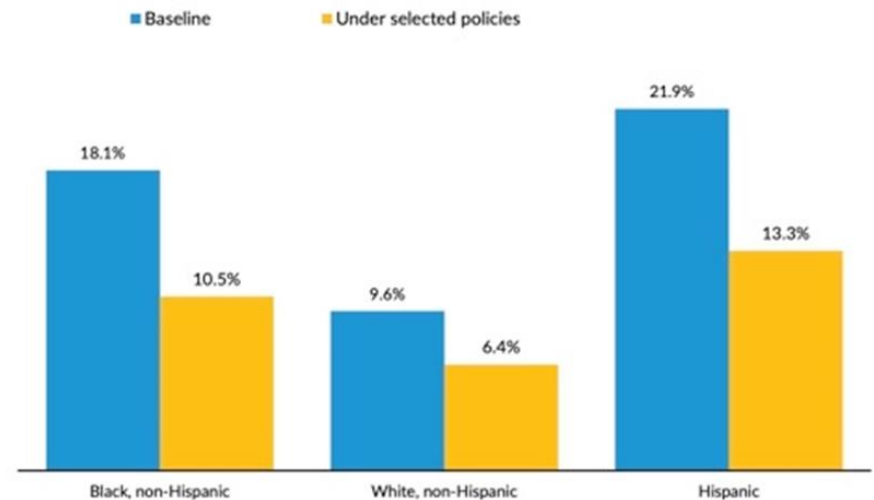
- Affordable housing provisions include:
 1. \$27 billion **Emergency Rental Assistance**
 - \$21.55 billion to Treasury for Emergency Rental Assistance
 - \$5 billion for emergency Housing Choice Vouchers
 2. \$10 billion **Homeowner Assistance Fund**
 3. \$5 billion for **homelessness funding** through the **HOME program formula**
 4. \$750 million for **Native American housing programs**
 5. \$139 million for **rural housing assistance programs**
 6. \$100 million for **housing counseling services**
 7. \$20 million for the **Fair Housing Initiative program**



Impact on Poverty

1. Unemployment Insurance Benefits (25 additional weeks with \$300 supplement)
2. SNAP Benefits (three-month extension of \$100 increased benefit)
3. Economic Impact Payments(\$1,400 stimulus check)
4. Advance portion of child tax credit (Increased from \$2,000 to \$3,600)

Projected 2021 SPM Poverty Rates by Race and Ethnicity, at Baseline and under Selected American Rescue Plan Act Policies



URBAN INSTITUTE

Source: Urban Institute projections as of March 2021, using the Analysis of Transfers, Taxes, and Income Security (ATTIS) model. Note: Poverty is measured with the Supplemental Poverty Measure (SPM); we generally follow US Census Bureau methods for applying the SPM to American Community Survey data but use benefits and taxes simulated by ATTIS. Non-Hispanic people who do not identify as either white or Black or who identify with multiple races are not shown in this figure.



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Housing Choice Vouchers

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Budget Control Act & FY 2022 Appropriations

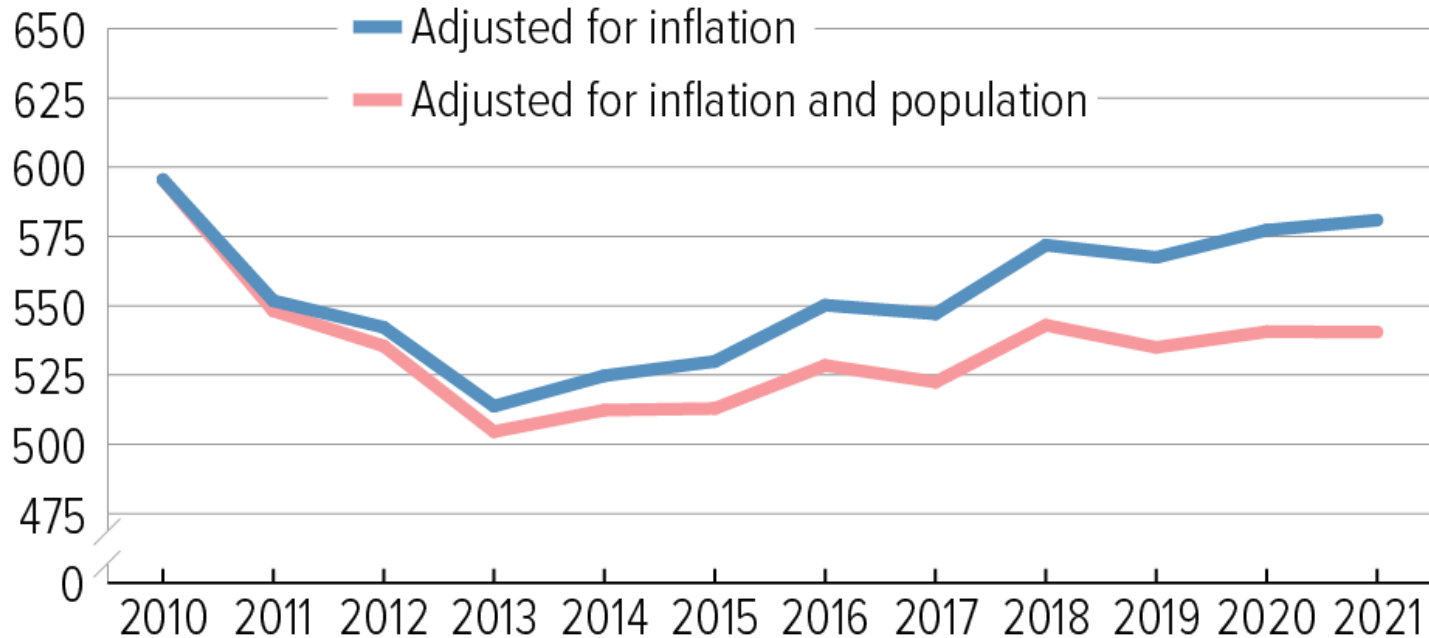
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Non-Defense Discretionary Funding Outside Veterans' Health Remains Below 2010 Level

Billions of 2021 dollars

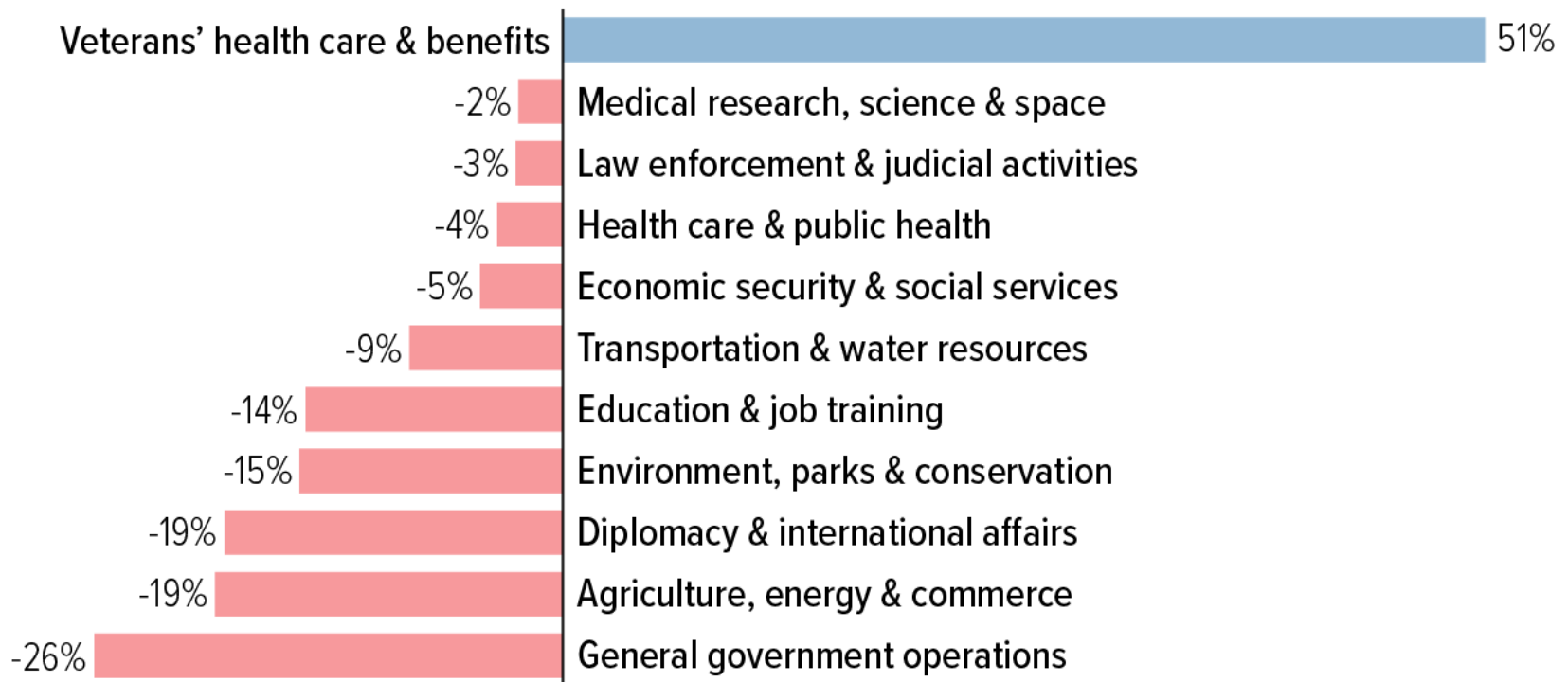


Note: Amounts include: overseas contingency operations, program integrity, wildfire suppression; amounts exclude: veterans' health, the periodic censuses account, and savings from mandatory programs and housing receipts.

Source: CBPP analysis of data from the Office of Management and Budget, Congressional Budget Office

Non-Defense Discretionary Funding Down for Most Categories Since 2010

Percent change in NDD funding relative to 2010 level, adjusted for inflation & population growth



Note: Funding levels include: wildfire suppression, overseas contingency operations, and program integrity; levels exclude: mortgage insurance receipts, and Changes in Mandatory Programs (CHIMPs).

Source: CBPP analysis of data from Congressional Budget Office and Office of Management and Budget.

Housing Choice Voucher Program

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Housing Choice Vouchers

FY21 Appropriations and COVID Relief

- CARES Act:
 - \$1.25 billion for supplemental admin fees, HAP
- FY21 appropriations law:
 - \$25.8 billion total, \$1.9 billion increase over FY20
 - \$103 million for ~10,000 new vouchers for veterans/others experiencing homelessness, youth/families via Family Unification Program
- American Rescue Plan Act
 - \$5 billion for ~70,000 new housing vouchers for people experiencing or at risk of homelessness

Housing Choice Vouchers

What Has President Biden Proposed?

- Biden-Harris Campaign Housing Plan:
 - Housing vouchers for every eligible household
- Biden FY22 request for Housing Vouchers:
 - \$30.4 billion total, \$5.4 billion increase over FY21
 - 200,000 new vouchers, with priority for people experiencing homelessness
 - Robust funding for services to expand housing options in well-resourced, high-opportunity areas
- Biden Jobs and Family Plans

Project-Based Rental Assistance

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About NHT

The National Housing Trust is committed to creating and preserving affordable homes that provide opportunity, advance racial equity, reduce economic disparities and strengthen community resilience through practice and policy.

Policy Innovation

Real Estate Development

Lending

Energy Solutions



What is PBRA?

- Project-based rental assistance (PBRA) is a public-private partnership that provides affordable housing for over 1.3M low- and very-low-income households across the country.
- Average household income is just over \$13K
- 65% of PBRA households include a head of household with a disability or who is elderly.
- PBRA is administered by HUD, provides private owners of multifamily housing with a long-term contract to make units affordable – contract is renewed each year with funding
- Residents pay 30% of their income for rent, federal government provides the difference.
- According to HUD, all federal rental assistance only serves 25% of eligible residents.



PBRA for FY22

- Funding allocation only renews current PBRA contracts for 12 months, covering the rising cost of private market rents & avoiding the displacement any residents.
- PBRA contracts allow owners to leverage private debt & equity to permit portfolio refinancing & rehab. Full funding maintains investor & lender confidence.
- **FY21 was \$13.6 billion, expecting the FY22 budget request to be higher**



Section 202 & Section 811

Linda Couch

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HUD Section 202 Supportive Housing for

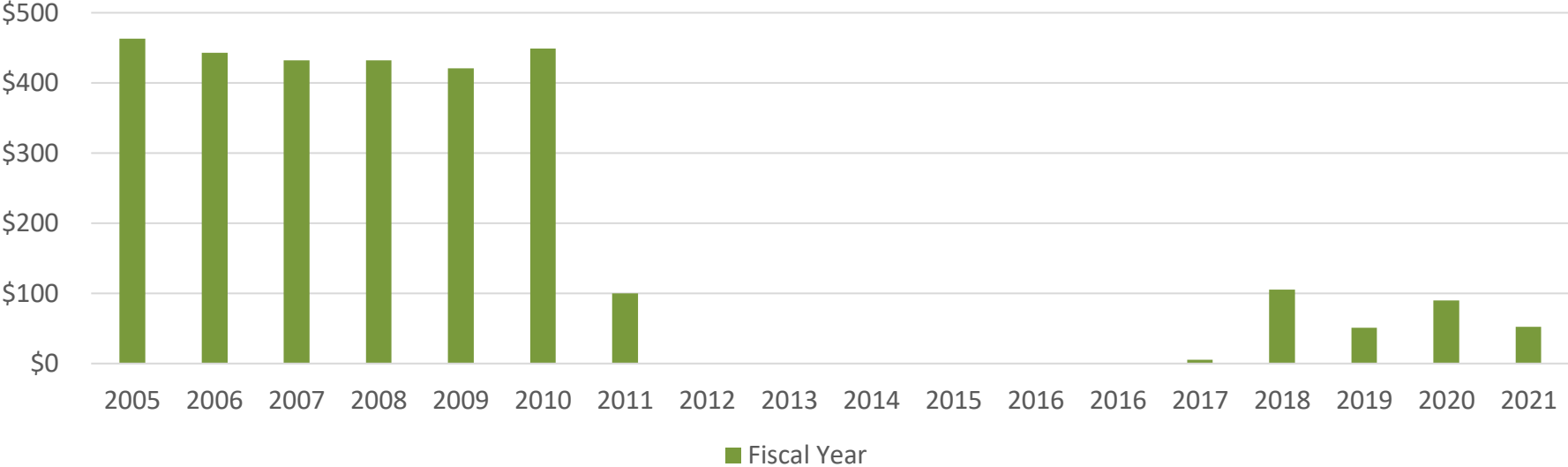
- Operating Subsidy Source:
 - 2/3 Section 8 Project Based Rental Assistance
 - 1/3 Section 202 Project Rental Assistance Contracts
- All nonprofit owners
- Residents:
 - Average annual household income: \$14,109
 - Share 85+: 17%

Key Issues: FY22 and Infrastructure

- Expand the supply
- Service Coordinators
- Internet Access
- Strong operating subsidy renewals
- Rental Assistance Demonstration

Key Issues: Expansion of HUD Section 202 Supply

Funding for New Section 202 Homes (Millions)



Key Issues: Expansion of HUD Section 202 Supply

The Numbers of Older Households with Very Low Incomes Are Expected to Climb Sharply as the US Population Ages

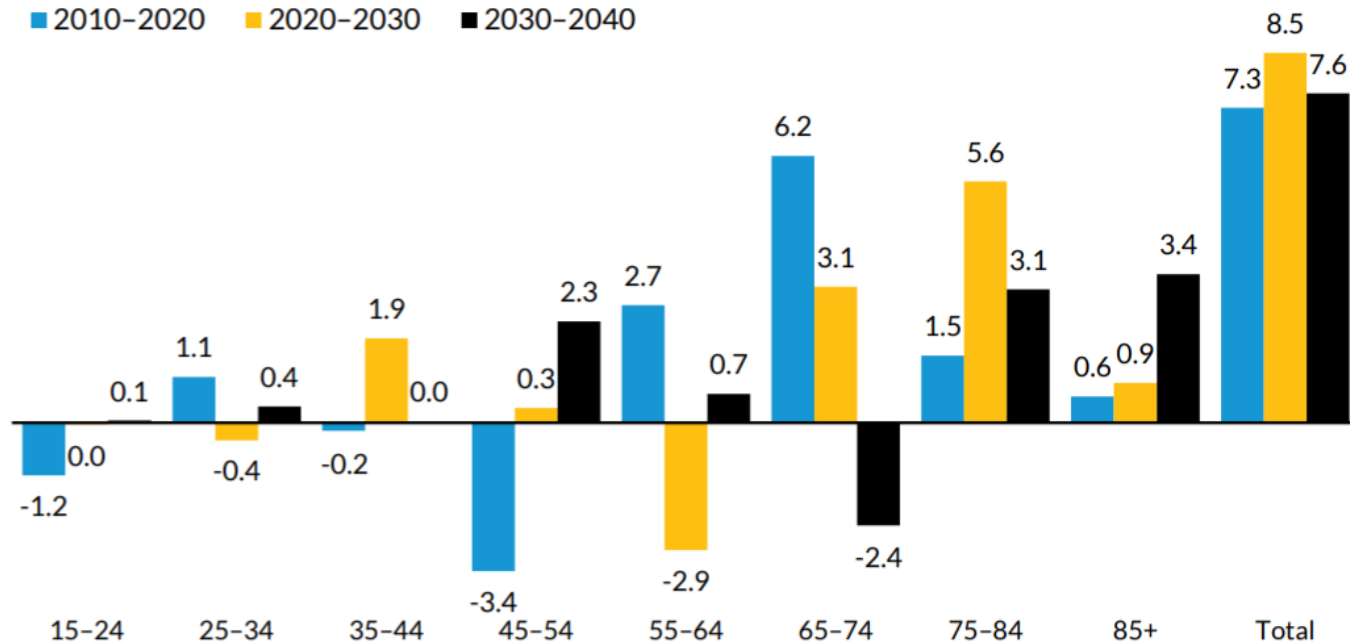
Older Households with Incomes Under 50 Percent of Area Median (Millions)



LeadingAge®

Key Issues: Expansion of HUD Section 202 Supply

Household Formation, by Age Group, 2010–2040
Millions



URBAN INSTITUTE



PBRA Elderly and Section 202 Communities with a Service Coordinator

45%

- COVID-19
- Reduce 911 calls
- Increase primary care
- Reduce hospitalization length
- Increase access to community based services and local, state, federal benefits
- Home and Community Based Services

Internet Access

74%

- Only 74% of LeadingAge members surveyed can afford building-wide internet
- Social isolation
- Mental health
- Telehealth
- Community-based programs



HUD Section 811 Housing for Non-Elderly People with Disabilities

- Types:
 - 811 Capital Advance & Project Rental Assistance Contracts
 - 811 Project Rental Assistance
- All nonprofit owners
- Residents:
 - Average annual household income: \$12,103



HUD Section 811 Housing for Non-Elderly People with Disabilities

There are

1) **4,646,559**

Supplemental Security Income (SSI) recipients with disabilities between the ages of 18 and 64.

Supplemental Security Income (SSI) is only

2) **\$794**

per month.

The average rent for a basic one-bedroom apartment is

3) **\$1,063**

per month, or 128% of a disabled person's income, leaving no money for food, transportation, clothing, or other necessities.

THIS IS NOT AFFORDABLE.



HUD Section 811 Housing for Non-Elderly People with Disabilities

- FY 2021 appropriation is \$227 million, a \$25 million increase over FY 2020.
- After taking into account renewal of existing PRAC contract renewals, this should leave at least \$20 million for finance additional new units for 2021.
- The disability advocacy community strongly supports directing this funding to the 811 Project-Based Rental Assistance (PRA) program, allowing for additional states to invest in integrated permanent supportive housing (PSH) as an alternative to costly institutionalization.

Section 202 and Section 811

FY22

- White House Request:
 - \$180 million to fund an additional 2,000 units through the Section 202 and 811 programs

Infrastructure / American Jobs Plan

HOUSING:

- \$214 billion in President's American Jobs Plan
- House draft housing infrastructure bill:
 - \$2.5 billion each for Section 202 and Section 811

HOME and COMMUNITY BASED SERVICES:

- \$400 billion for home and community based services



Housing Plus Services

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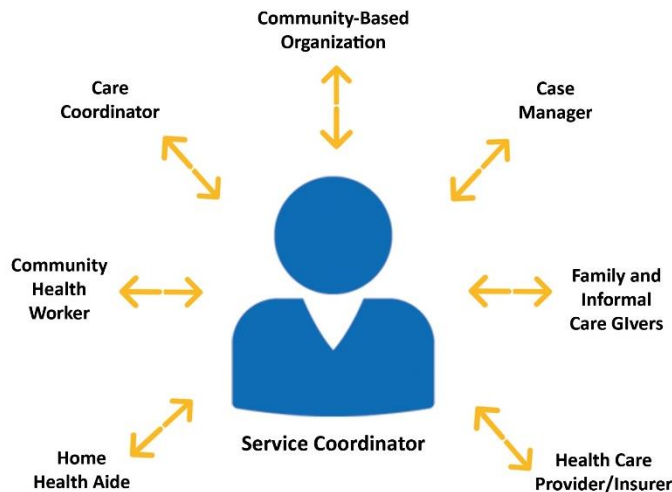


Service Coordination in Federally Assisted Housing



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Service Coordination Links Housing & Services



AASC Online Key Data Points

- Insurance Plan
- Pharmacy
- Primary Care Physician/Dentist Visits
- ADLs/IADLs
- Medical Conditions
- Adaptive Devices
- Length of Stay
- Vulnerability
- Food Insecurity
- Loneliness
- Falls Risk
- Mental and Behavioral Needs

Service Coordination by the Numbers

Based on 2020 AASC Online Data:

Average # of services
provided per participant*

37

4

Average # of chronic
medical conditions
reported per participant



16,276

Health and wellness programs developed
by SCs to address chronic medical conditions

93%

of residents with service
coordinators continued to
live independently in 2020



How much less it costs
nationally for older adults
to live independently
instead of in nursing homes



73.5

Average age of residents

Impact of Linking Housing & Services on the Social Determinants of Health

Economic Stability	Neighborhood and Physical Environment	Education	Food	Community and Social Context	Health Care System
Employment	Housing	Literacy	Hunger	Social integration	Health coverage
Income	Transportation	Language	Access to healthy options	Support systems	Provider availability
Expenses	Safety	Early childhood education		Community engagement	Provider linguistic and cultural competency
Debt	Parks	Vocational training		Discrimination	Quality of care
Medical bills	Playgrounds	Higher education		Stress	
Support	Walkability				
	Zip code / geography				

Health Outcomes
 Mortality, Morbidity, Life Expectancy, Health Care Expenditures, Health Status, Functional Limitations

Service Coordination During COVID19

“The pandemic has highlighted the deep connections between health and housing. For those in publicly-subsidized housing, service coordinators have played a vital role in connecting older adults to food and healthcare and addressing mental health needs . . . amid the challenges of social distancing and a deep digital divide.” - Jennifer Molinsky PhD, Senior Research Associate

[Service Coordinators Helped Older Adults Who Live in Publicly Funded Housing Respond to COVID-19 | Joint Center for Housing Studies \(harvard.edu\)](#)

- 46% of service coordinators spent more time coordinating with family and informal supports
- 34% of service coordinators spent more time coordinating with formal healthcare resources
- 50% of service coordinators spent more time facilitating virtual medical care
- Service coordinators said they wanted more professional medical and mental health partners



Service Coordinator Programs in FY21

- **Section 202 Supportive Housing for the Elderly: \$125 million**
 - Section 202 Budget-Based Service Coordinators (PBRA)
 - Section 202 Service Coordinator Grants
- **Resident Opportunity & Self Sufficiency (ROSS): \$35 million**
- **Family Self Sufficiency (FSS): \$105 million**



2021 Policy Issues and Priorities

- **Renewal of all Service Coordinator Funding**
- **Funding for Service Coordinators in ALL federally subsidized senior housing properties**
 - Approximately 2,000 Section 202 communities do not have a Service Coordinator on staff
- **Infrastructure**
 - Internet access
 - Preservation & modernization
 - Development



Additional Issues in Service Coordination

- Emergency Housing Assistance for Older Adults Act
- Service Coordination in Community-Based Settings
- Service Coordination in Rural Communities
- Building on IWISH Demonstration

https://www.huduser.gov/portal/publications/IWISH_FirstInterimReport.html



Rural Housing

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Rural Housing Funding Opportunities

Samantha Booth
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Housing Assistance Council
April 29, 2021

The Housing Assistance Council (HAC) is a national nonprofit and certified Community Development Financial Institution (CDFI) dedicated to helping local rural organizations build and preserve affordable homes.



Training & Technical Assistance

Developing the capacity of local nonprofit organizations to help their own communities



HAC Loan Fund

Providing capital in the hardest to serve places



Research & Information

Leading resource on rural housing data and issues



Policy & Advocacy

Informing sound strategies and policies that help improve housing and communities across rural America



Housing Barriers for Rural Residents

- Affordability
- Shortage of housing stock for both purchase and rent
- Home-building challenges
 - High construction costs, labor shortages, materials shortages
- Lack of access to financial services
- Appraisal challenges
- Local capacity challenges
- Aging housing stock in need of repairs



USDA Rural Housing Service Programs

Single-Family

- Section 502 Direct Homeownership Loans
- Section 502 Guaranteed Homeownership Loans
- Section 504 Repair and Rehab Loans & Grants
- Section 523 Technical Assistance Grants

Multi-Family

- Section 515 Rural Rental Housing Loans
- Section 514/516 Farm Labor Housing Loans & Grants
- Section 538 Guaranteed Rural Rental Housing Loans
- Section 521 Rental Assistance
- Section 533 Housing Preservation Grants
- Multi-Family Housing Revitalization (MPR)
- Section 542 Multi-Family Housing Tenant Vouchers



Rural Housing Pandemic Relief

None of the pandemic relief bills enacted in 2020, including the CARES Act, included funding for USDA rural housing programs.

The American Rescue Plan included **\$100 million** for USDA rural rental assistance and **\$39 million** for USDA rural mortgage relief.

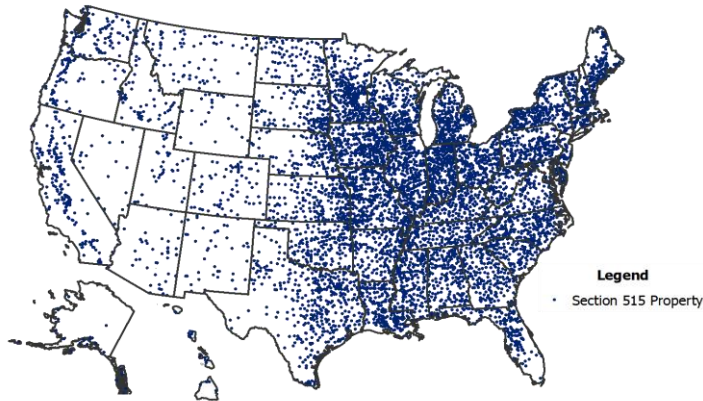


FY2022 USDA Multi-Family Rural Housing Appropriations Priorities

- Preserving existing properties
- Resuming new construction

USDA Section 515 Rural Rental Housing Properties

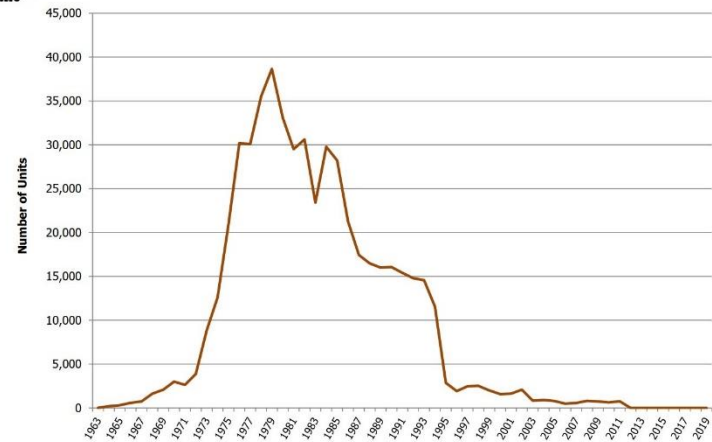
Properties as of June 30, 2017



Source: Housing Assistance Council (HAC) Tabulations of USDA Data



USDA Section 515 Rural Rental Housing Program, FY 1963 - FY 2019



Source: HAC Tabulations of RD Data



FY2022 USDA Single-Family Rural Housing Appropriations Priorities

- USDA Single Family-Direct and Guaranteed Home Loans help low and very low-income rural families achieve homeownership.



FY2022 Capacity Building
Rural Housing
Appropriations Priorities

- Rural capacity building tools
 - Rural Capacity Building (RCB) program at HUD
 - Rural Community Development Initiative (RCDI) at USDA



Rural Housing Infrastructure Priorities

USDA
Multifamily
Preservation

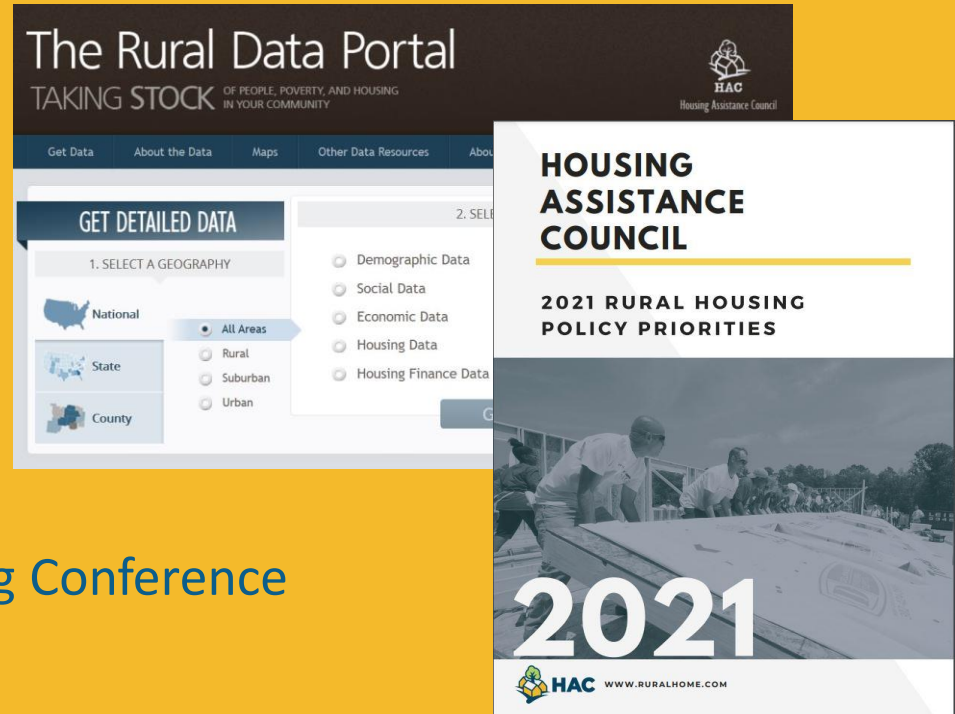
Rural Capacity
Building



HAC works with organizations in rural communities to help ensure that they have the funding, technical knowledge, training and information they need. Learn more at www.ruralhome.org.

TOOLS AND RESOURCES

- Policy Priorities
- Research Reports
- Rural Data Portal
- Veterans Data Central
- HAC News
- National Rural Housing Conference



The Rural Data Portal

TAKING STOCK OF PEOPLE, POVERTY, AND HOUSING IN YOUR COMMUNITY

Get Data About the Data Maps Other Data Resources About

GET DETAILED DATA

1. SELECT A GEOGRAPHY

National State County

All Areas Rural Suburban Urban

2. SELECT DATA

Demographic Data Social Data Economic Data Housing Data Housing Finance Data

HOUSING ASSISTANCE COUNCIL

2021 RURAL HOUSING POLICY PRIORITIES

2021

HAC WWW.RURALHOME.COM

Public Housing

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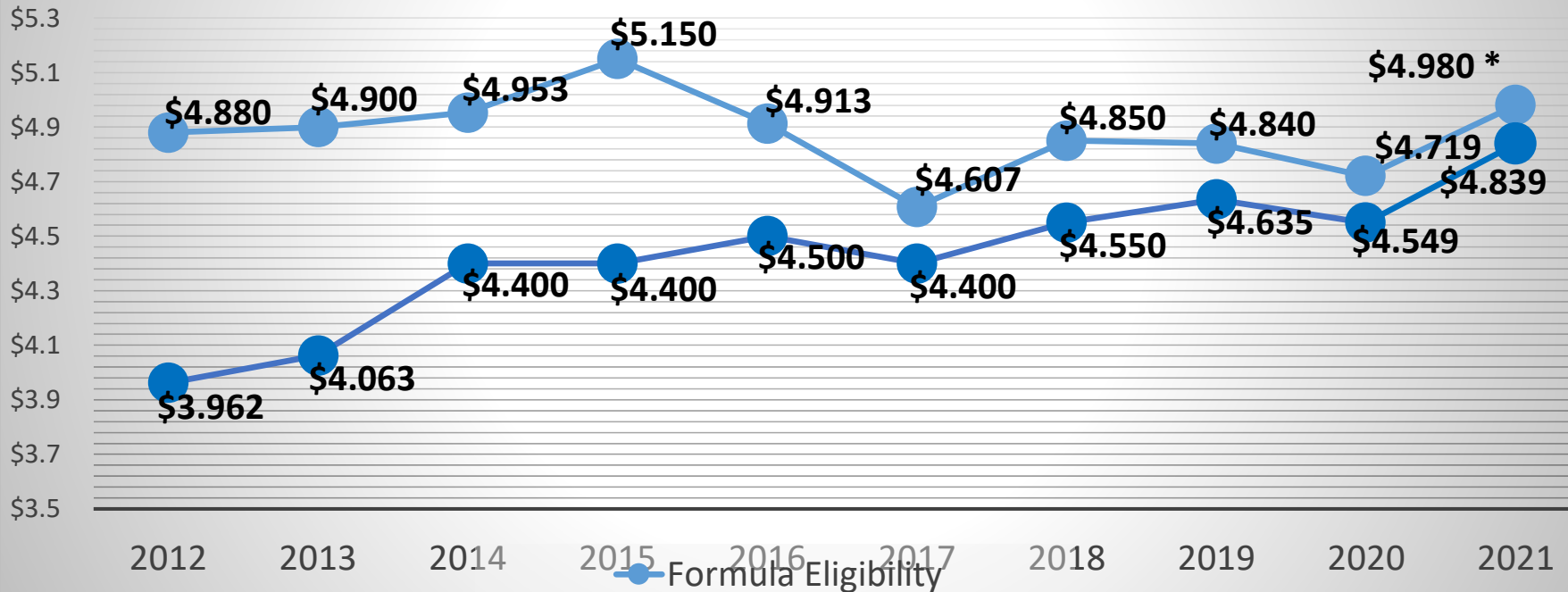


PUBLIC HOUSING- OPERATING FUND

- Operating and maintenance funding for public housing properties
- Critical resource to respond to COVID-19
- FY 2021 enacted: \$4.839 billion (96 percent proration)

PUBLIC HOUSING OPERATING FUND

(\$ in billions)



PUBLIC HOUSING- CAPITAL FUND

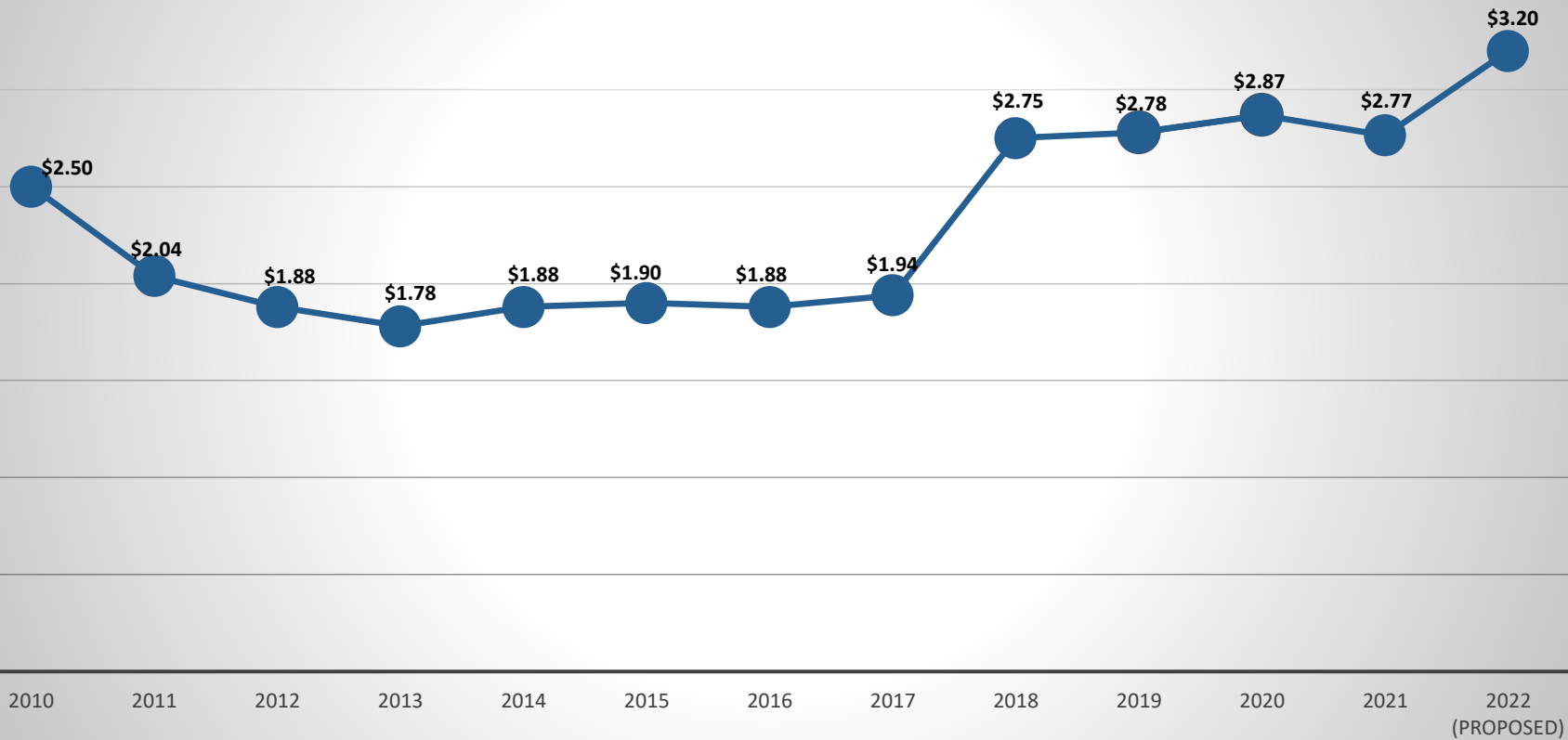
- Development, financing, and modernization of public housing developments
- Historically underfunded, requiring PHAs to put off much need upgrades to their public housing properties
- NAHRO-estimated backlog: more than \$70 billion

PUBLIC HOUSING- CAPITAL FUND

- FY 2021 enacted: \$2.756 billion
- Annual maintenance accrual: est. \$3.6 billion

PUBLIC HOUSING- CAPITAL FUND

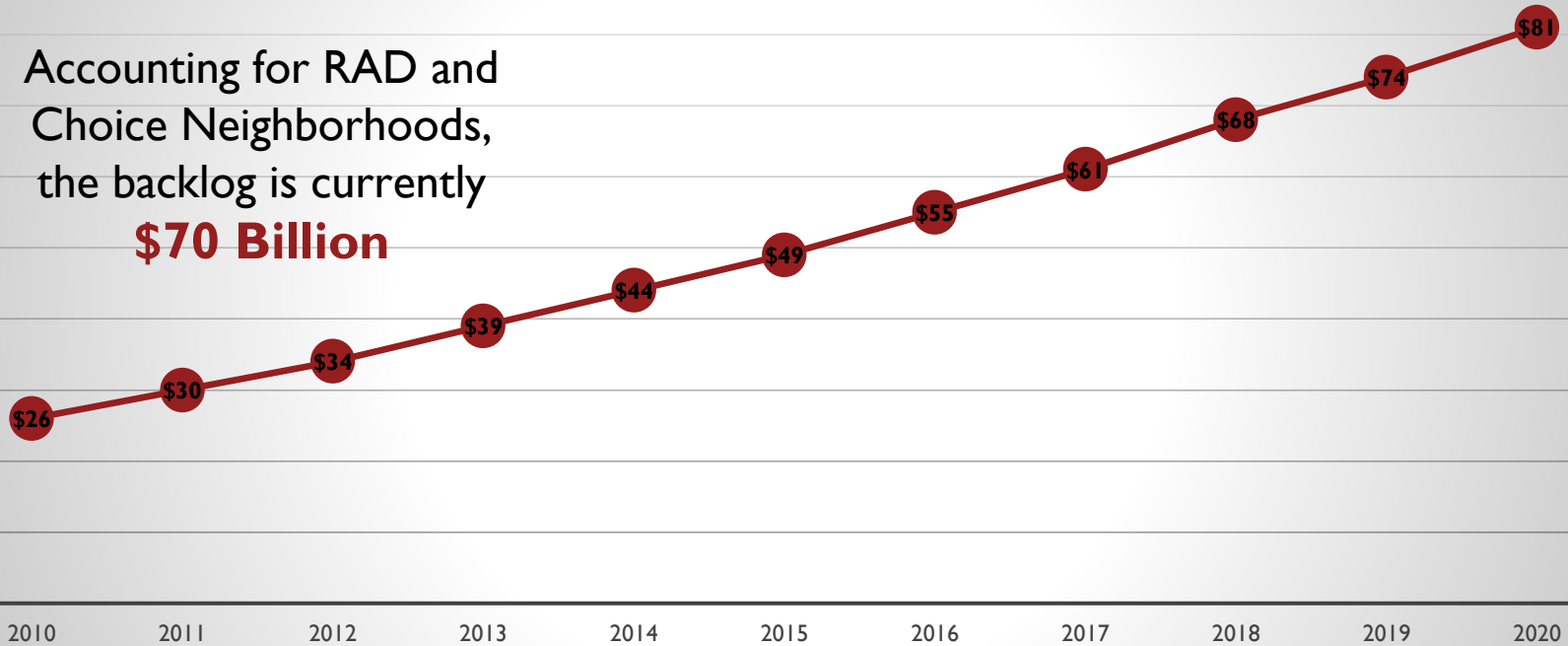
Public Housing Capital Fund (\$ in billions)



PUBLIC HOUSING- CAPITAL FUND

Capital Needs Backlog* in Billions

Accounting for RAD and
Choice Neighborhoods,
the backlog is currently
\$70 Billion



*established by HUD's 2010 Capital Needs Assessment and based on amounts appropriated year over year and compounded by a rate of 8.7 percent annually)

PUBLIC HOUSING- CAPITAL FUND

- American Jobs Plan (President Biden): \$40 billion
- Housing is Infrastructure Act (Chairwoman Waters): \$70 billion
- Public Housing Emergency Response Act (Rep. Velazquez, Sen. Warren): \$70 billion
- Green New Deal for Public Housing (Rep. Ocasio Cortez, Sen. Sanders): \$172 billion

Community Development Block Grants

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CDBG Program Overview

Authorized under Title I of the Housing and Community Development Act of 1974

Allocated to states, local governments, insular areas

Assists LMI households through a variety of activities that focus on four major areas:

- Affordable housing
- Public Facilities/Infrastructure
- Public services
- Economic development

CDBG Activities



Affordable Housing

Rehabilitation of single-family and multifamily housing units

Homebuyer assistance



Public Facilities/Infrastructure

Homeless shelters

Health clinics

Food bank facilities

Clean drinking water systems

Sanitary sewer systems

CDBG Activities

Public Services

- Food banks
- Operating costs of homeless facilities/programs
- Senior services
- Services for persons with disabilities
- Youth services
- Employment training

Economic Development

- Small business/microenterprise development

CDBG Program Funding

First allocation: 1975 - \$2.4 billion

CDBG program has never been adjusted for inflation

- If program resources were maintained with inflation, \$2.4 billion would have the same buying power as \$11.5 billion today

CDBG funding has been cut by nearly a billion dollars since FY2001

- \$4.4 billion in FY2001; \$3.475 billion in FY2021

Funding has not kept up with need

- 594 grantees in 1975; Over 1,200 grantees today

FY22 President's Budget Outline - CDBG

- \$3.8 billion request for the CDBG Program in FY22
- CDBG was funded at \$3.475 billion in FY21
- \$325 million increase from FY21
 - \$295 million for modernization of public infrastructure and facilities in communities facing persistent poverty
 - No other details
 - \$25 million for recovery housing for States?
 - \$5 million increase in formula funding?

Housing is Infrastructure Act – Draft Bill

- \$10 billion for CDBG for affordable housing development
 - \$2 billion for Colonias
 - \$250 million for manufactured housing
 - \$7.750 billion for competitive grants to states, local governments, Indian tribes
 - Eliminate/reduce barriers to affordable housing development
 - Rental housing construction

Other CDBG Program Resources

- \$5 billion in CDBG-CV funds
- Allocated through the CARES Act in March 2020
- Prevent, prepare for, and respond to COVID-19
- Top program uses: (1) public services - emergency rent/utility assistance; (2) economic development - small business assistance; (3) public services – food assistance/delivery

HOME Investment Partnership Program

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HOME Investment Partnership Program

**Yvonne Hsu, Senior Housing Policy Specialist
National Council of State Housing Agencies**

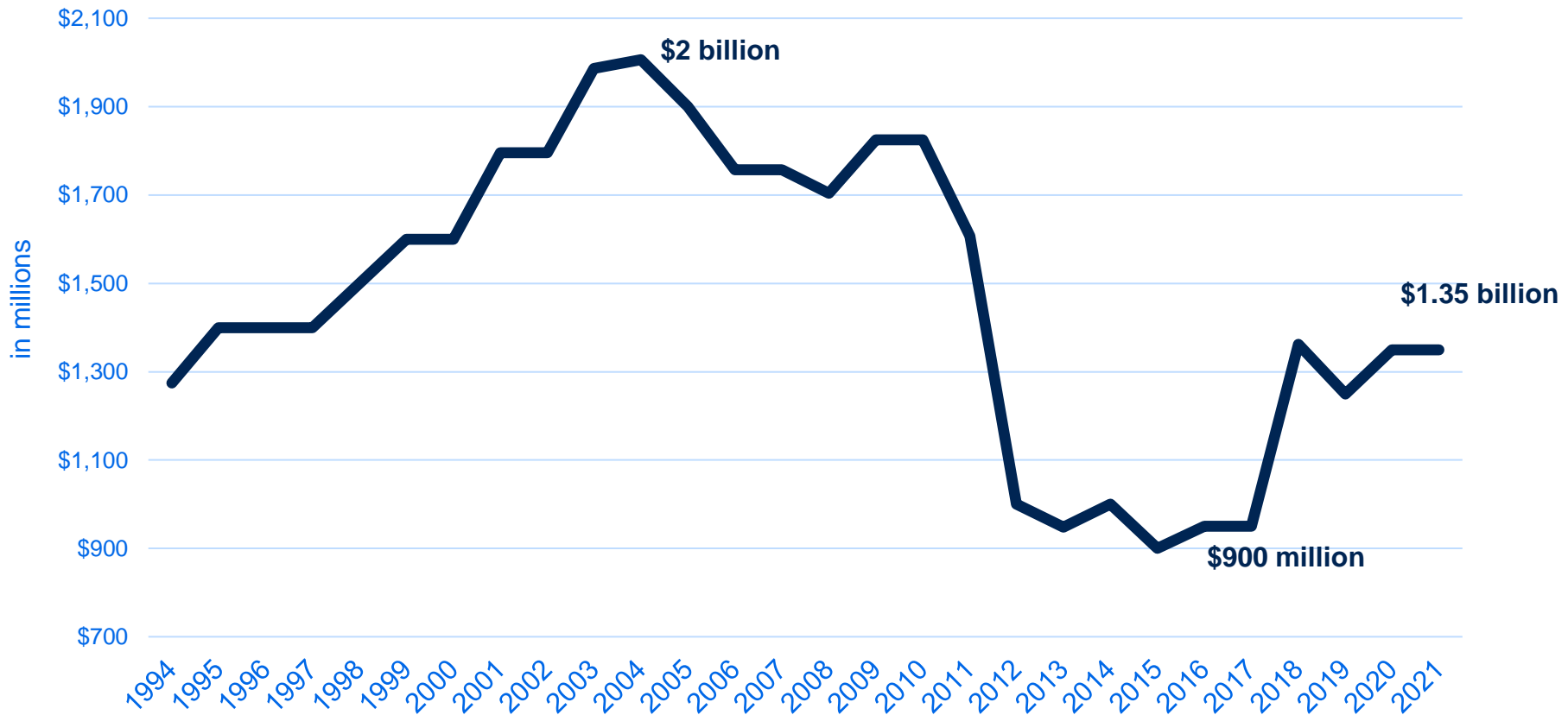
HOME's Impact

- **Preserved over 1.33 million affordable homes**
- **Rental assistance to 384,000 families**
 - **43 percent are extremely low-income**
- **Every HOME dollar leverages nearly \$5 in public and private funds**
- **Supported more than 1.8 million jobs**
- **Generated over \$123 billion in local economic activity**

HOME is Flexible!

- **Homeownership Activities**
 - **Acquire, rehabilitate or construct homes**
 - E.g. Down payment assistance
 - **Rehabilitate owner-occupied housing**
- **Rental Housing Activities**
 - **Acquire, rehabilitate or construct affordable rental housing**
 - **Tenant-based rental assistance**

HOME Funding Levels



Advocacy Opportunities

- **FY 2022 Appropriations**
 - **President's FY 2022 Budget Request – \$1.9 Billion for HOME**
- **American Jobs Plan**

Resources

HOME Factsheet

HOME's Impact in Your State

HOME Coalition Website

ncsha.org/home-coalition



Homelessness Assistance

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Vice President for Programs & Policy

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Appropriations: Homeless Assistance Grants

- HUD's Homeless Assistance Grants account aka McKinney-Vento
- Its job: Fund local programs to find people who become homeless, keep them safe, and get them quickly back into housing with supports as needed
 - Emergency Solutions Grant (ESG) formula grant program
 - Competitive Continuum of Care (CoC) program

Appropriations: Homeless Assistance Grants

- Most funding (2/3?) goes for already-existing permanent supportive housing
 - Effective intervention that achieves strong results
 - New funding for PSH now comes mostly from Housing Choice Vouchers

Appropriations: Homeless Assistance Grants

- Current status:
 - The FY 2021 bill included \$3 billion
 - Administration FY22 budget: \$3.5 billion
 - Our FY 2022 ask: \$3.5 billion (increase capacity in light of increasing numbers becoming homeless)

Appropriations: Homeless Assistance Grants

Future issues:

- Not funded sufficiently to do the job it's supposed to do
 - Increasing amounts of homelessness are unsheltered
 - Many communities have wait lists for re-housing programs
- Recent years – increased capacity for national priorities, but little additional for local priorities
- Prevention of homelessness – Overall housing affordability agenda, health care

Healthy Housing

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Healthy Housing in FY22

- The FY22 budget invests in energy efficiency and resiliency improvements to make housing healthier for low-income families
 - **\$800M** to modernize HUD- Assisted Housing (in addition to funding for PBRA)
 - **\$400M** for the Weatherization Assistance Program- up from \$310M in FY21
- The budget also increases funding for reducing lead-based paint in homes of low-income families
 - **\$400M**, an increase of \$40 million, for the Lead Hazard and Healthy Homes grants



Healthy Housing in the American Jobs Act

- The Administration proposes to **retrofit affordable, resilient, accessible, energy efficient, and electrified** housing units through block grant programs, the Weatherization Assistance Program, and by extending and expanding home and commercial efficiency tax credits. Funding amount TBD.
- The American Jobs Act **would reduce exposure to lead in homes by eliminating all lead pipes and service lines** in the country through a \$45B investment in the EPA's Drinking Water State Revolving Fund and in Water Infrastructure Improvements for the Nation Act (WIIN) grants



Healthy Housing Legislative Proposals

- Green, Resilient, Efficient, and Affordable Homes for Tenants (GREAHT) Act would **invest \$75B over 10 years to retrofit, decarbonize, and preserve eight million** privately-owned affordable homes.
- The Green New Deal for Public Housing would **invest up to \$172 billion in over 10 years to improve living conditions for nearly 2 million people** living in over 950,000 public housing homes.
- The Environmental Justice Legacy Pollution Cleanup Act of 2021 would invest **\$45 billion in lead paint hazard remediation, \$45 billion in lead service line replacement, and \$1 billion to address housing related health and safety hazards** in Native American communities.



Infrastructure Package

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The American Jobs Plan

- The Biden-Harris Administration unveiled the *American Jobs Plan*, a framework for investing nearly \$2 trillion in rebuilding the U.S. infrastructure with a focus on:
 - stimulating the long-term recovery of the American economy
 - combating climate change
 - addressing persistent racial injustice
- One of the plan's priorities is investing \$213 billion in the U.S. housing infrastructure



Housing Provisions

The American Jobs Plan Factsheet released breaks down the housing provisions into 5 categories:

- Produce, preserve, and retrofit more than a million affordable, resilient, accessible, energy efficient, and electrified housing units
- Build and rehabilitate more than 500,000 homes for low- and middle-income homebuyers
- Eliminate exclusionary zoning and harmful land use policies
- Address longstanding public housing capital needs
- Put union building trade workers to work upgrading homes and businesses to save families money



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Working to ensure maximum federal resources for housing and community development

What's Next?

Negotiations over the infrastructure package are ongoing:

- Yesterday, President Biden released a factsheet on the ***American Families Plan***
- Senate Republicans have outlined their own infrastructure plan
- Bi-partisan package vs. Reconciliation
- Timeline still uncertain



Strategies for Engagement

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Campaign for Housing and Community Development Funding

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Q&A