



# **The State of Housing Policy**

Presented by

**NeighborWorks America**



# Presenters



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# The best housing policy engages residents

- The inspiration for NeighborWorks America was a Pittsburgh activist Dorothy Mae Richardson, who organized her neighbors to combat redlining in her Northside neighborhood.
- As her son said, "Someone downtown told her no, and that was the start of it."
- She brought banks, government and residents to the table so that homeowners would be able to access loans to fix up their homes. Residents were part of the loan committees.
- The model she started was replicated in communities all around the country.





# Change happens when communities come together





# Housing Policy Considerations

Kirsten Johnson-Obey, Senior Vice President, Public Policy & Legislative Affairs



# Renter Vulnerabilities

- Nearly 11 million low-income renters paid more than half their income for rent **before** the pandemic – now 16.5 million renter households have at least one worker in an impacted industry.
- Federal eviction moratorium on federally-assisted housing ends July 25 – some state & local moratoria end earlier.
- Many worried about August 1 rent and potential for increasing evictions.
- Future need for counseling & eviction prevention programs.
  - [Connecticut Housing Partners](#) delivered 8 tons of food to tenants in 15 developments and raised \$100,000 to expand its Rent Bank to help tenants with job losses from COVID-19.
  - [Ithaca Neighborhood Housing Services](#) in New York is one of many network organizations running rental assistance programs funded with CDBG.
  - Eviction Prevention: Tips for Effective Resident Engagement Handout



# Homeowner Vulnerabilities

- Under the Coronavirus Aid, Relief, and Economic Security (CARES) Act, and the recent announcements by federal agencies and the Government Service Enterprises (GSEs), there are two protections for homeowners with federally or GSE-backed (Fannie Mae or Freddie Mac) or funded mortgages.
- Homeowners are exercising these rights – though some still paying.
- Foreseeing future foreclosure & need for counseling.



# Federal Response

- CARES Act, at \$340 billion overall, is the largest bill ever passed. Cannot keep up this rate of spending. Public funding will get tight.
- Funds for FEMA, hospitals, health care and veterans health care
- Coronavirus Relief Fund: \$150 billion to be paid to states, Tribal governments, & certain local governments for COVID-related unbudgeted expenditures incurred between March 1 & December 31, 2020.
- HUD Supplemental Appropriations: \$15.4 billion for Community Development Block Grants (CDGB) & other HUD programs



# The Immediate Future: Legislative Uncertainty

- HEROES Act – \$3 trillion: passed the House May 15. Senate action uncertain.
  - \$100B in grants to renters through Emergency Solutions Grant for very low- & low-income renters at risk of homelessness, for up to 24 months.
  - \$1 trillion in state & local government relief
  - Additional Economic Relief Payments: \$1,200 in relief payments to individuals and \$2,400 to joint filers
  - Paycheck Protection Program Changes -
    - Extends the Paycheck Protection Program (PPP) through the end of 2020
    - Different from PPP extension & % changes
  - \$100 million in housing counseling
  - \$1 billion to CDFI Fund



# On Deck – FY21 Appropriations

- Subcommittee Markups starting in late June
- Where will FY20 emergency appropriations end and FY21 begin?
- Expect a Continuing Resolution (level funding) – till when?
  - A lot of grants don't go out until the programs have full year funding.
- What are implications of the election on funding?



# Regulatory Uncertainty: Community Reinvestment Act

- Simply put, the Community Reinvestment Act (CRA) is a 40-year old law that requires banks to invest in communities where they take deposits.
- CRA is vital for partnerships with banks in local communities.
- Regulation re-write done by Office of Comptroller of the Currency (OCC) on a rushed timeline.
- Regulatory confusion will result from different rules for different bank regulators. Shouldn't be doing in a pandemic.
- Lots of network & community concerns.



# Other Key Public Sector Partners

- State Housing Finance Agencies (HFAs)
- Federal Home Loan Banks
- County & municipalities

- Great resources:

- [Local Housing Solutions](#)
- [National Housing Conference COVID-19 Resource Center](#)

**Local Housing Solutions**  
To enhance local affordability. To foster inclusive communities.

**COVID-19 Response**  
LHS has put together a list of resources that localities have utilized to keep their communities safe during the coronavirus pandemic.

Choose an **ISSUE** you care about

Select a **POLICY** you want to learn about

Learn the **BASICS** of housing affordability

Learn **HOW TO** create a comprehensive housing strategy

**ASSESS** your local housing strategy

Browse the **FULL SET** of site resources

MY NOTEBOOK



# Homeownership in Communities of Color – Ensuring Equity & Retention

Karen Hoskins, Vice President, National Homeownership Programs and Lending



- In many communities, homeownership may not be the assumption it is in white households
  - May be viewed as something not within reach
  - Foreclosure crisis added to apprehensions about owning
- Down-payment & closing cost assistance programs are a big support
- The value of education & counseling
  - Demystify the process & clarify long-standing misperceptions
  - Resolve any barriers to mortgage readiness
  - Contribute to long-term homeownership sustainability



# Community Engagement & Partnership

- It's a matter of building TRUST
- Know your audience
- Partnerships become resources for reaching targeted audiences
- Churches, fraternities, local community based organizations, etc.



# Inclusion through Outreach & Marketing

- The Homeownership Value Proposition
- Messaging that resonates with communities of color
- Make sure marketing materials reach intended audiences



# Outlook on the Impact of COVID-19

- A rise in foreclosure rates
  - Recent research suggests that the rate of COVID related foreclosures may not be as severe as it was with the previous crisis—but still too early to confirm.
  - National Foreclosure Mitigation Counseling Program (NFMC) resources have not been identified.
  - NeighborWorks organizations are cautiously ramping up:
    - [NeighborWorks Western Pennsylvania](#) introducing on-line foreclosure counseling.
    - [Home HeadQuarters](#) in Syracuse, NY had 75 requests for help in the last 2 months.



# COVID-19 Scam Alert

- What are the dangers?
- What is NeighborWorks doing?
  - A COVID-19 Scam Alert Initiative is being developed. By July, we plan to have information & new resources to introduce.



# How Can Lenders Help?

- Partnerships with HUD Counseling Agencies
- Outreach to customers before they become delinquent
- Sharing information on available options
- Ensure staff are adequately trained

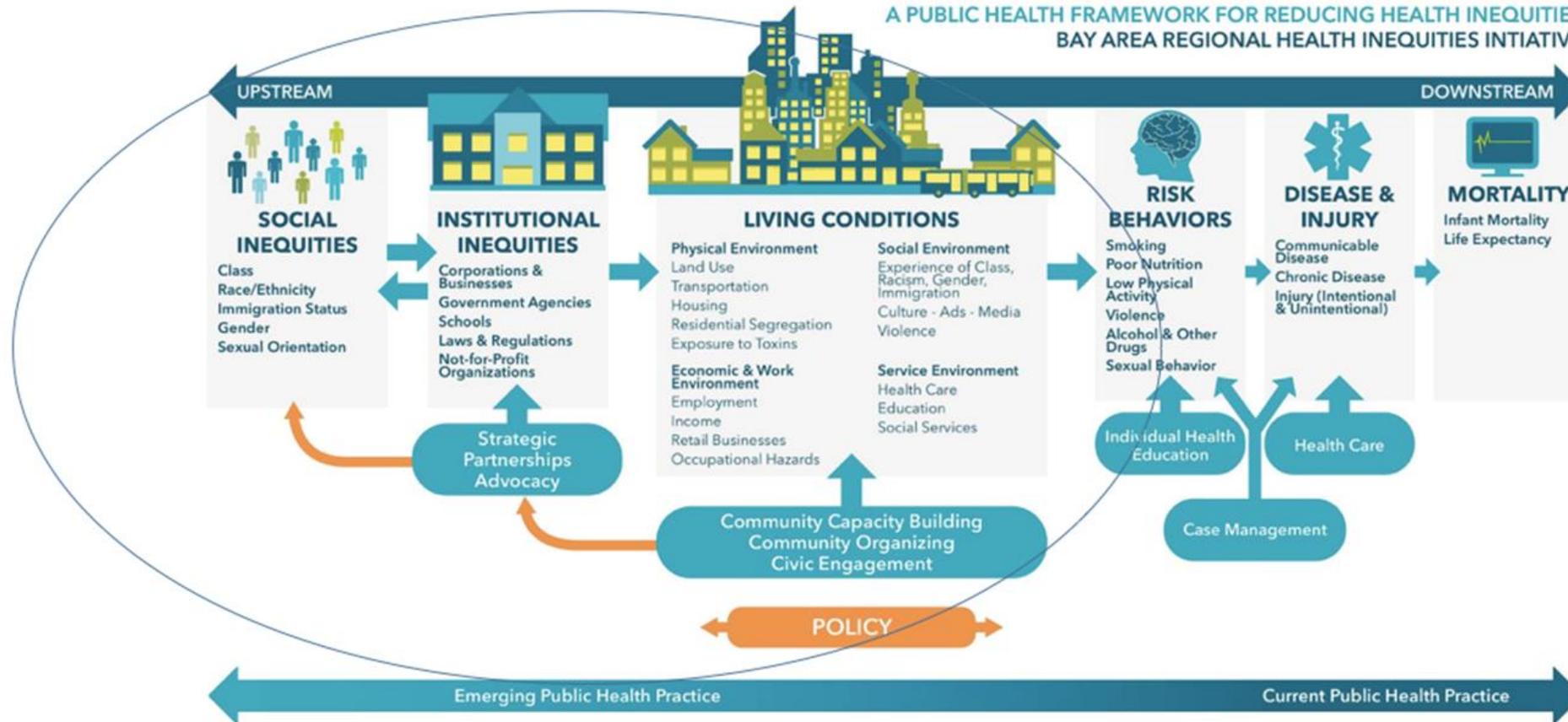


# Health, Housing & Community

Romi Hall, Director, Healthy Homes & Communities



## A PUBLIC HEALTH FRAMEWORK FOR REDUCING HEALTH INEQUITIES BAY AREA REGIONAL HEALTH INEQUITIES INITIATIVE





# At the Intersection of Health, Housing & Community

- Health is formed in the places where we live, learn, work, play, and pray.
- Housing, where we live, at the very core of our daily life.
- Safe, healthy & affordable housing is critical to well-being, though not the sole determinant to healthier people and communities.
- Dimensions of Healthy Housing:
  - Physical Conditions (lead free, substandard housing, crowding, etc.)
  - Housing Affordability (spending more than 30% of income on housing)
  - Neighborhood Conditions (access to grocery stores, good schools, good jobs, transportation, etc.)



# Health, Housing & Community in COVID-19

- Shelter in place orders have identified the critical need of housing & *further highlights there is not enough affordable housing.*
- Recognition that housing is critical; Our health is interdependent
- Black & Brown communities experiencing more negative health outcomes and impact due to COVID-19.
- Opportunities COVID-19 is opening:
  - Racial equity
  - New models of how to rapidly house people in short-term & long-term.
  - Spending more time to close to home & start to see what we want for our neighborhoods with more clarity.



# Health & Housing Examples

- **Champlain Housing Trust in Vermont**: Converting older, abandoned motels into transitional housing for homeless families. Providing onsite services to residents. Harbor Place in Shelbourne is now being used to house people who are homeless and exhibiting symptoms of COVID-19.
- **Codman Square in Massachusetts, Chicanos Por La Causa in Arizona & the East Bay Asian Local Development Corporation in California**: Organizations received investments from Mass General, United Health Care, and Kaiser Permanente to acquire and rehab existing properties to preserve long-term housing affordability.
- **NeighborWorks of Southern Colorado in Colorado**: Received grant and capital investments from the Colorado Health Foundation to provide down payment mortgage assistance to residents of a neighborhood the organization helped to master plan and is in the process of building affordable homes. The down payment assistance will enable families to have more money in their pocket long-term as they will not need to pay mortgage insurance.



# “Housing Plus”: Healthy Communities Examples

- Collaborating Across Sectors
- Connecting Housing & Services
- Preserving Culture: Culture Keeping & Placemaking
- Centering Community Power & Voice



# Thank you!

Joanie Straussman Brandon, Regional Vice President, Northeast Region

Please view [NeighborWorks America 2020 Annual Report](#)



# Questions & Answers