



# Housing's Path Forward

Louisiana Housing Alliance

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WE ARE ALL  
**stronger**together

# Who Is NHC?

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- Nations oldest housing advocacy organization founded in 1931.
- Evidenced-based, advocacy and resource membership organization.
- Represent the full spectrum of the housing movement.
- Center for Housing Policy formed 20 years ago as NHC's research affiliate.

# Where is NHC Headed?

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## Primary Thrusts for NHC:

1. Stronger more active Federal advocate.
2. NHC and CHP – Bring research, data, best practices to the state and local level.
3. Communications Network and HUB
4. Center for Housing Policy now a division of NHC – increase linkage between research and policy.

# State and Local Housing Policy

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- Bring Best Practices, Research & Data to improve state and local housing policy
  - Veterans
  - Older adults & Intergenerational Housing
  - Housing and Transportation
  - Foreclosure Recovery
- Connect them to Federal Housing Issues
- Grow Membership and Understanding

# Communications Network

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- New Twist on “United Voice of Housing”
- Establish both resource hub of existing materials, framing strategies, messages, etc.
- Best Practices on housing communications that everyone across the housing continuum can use.
- Use technology to establish an ongoing information exchange on communications strategy and messages.

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# Where Have We Been?

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- Decline in Funding for Affordable Housing over last 40 years
- Shift to a particular bias towards homeownership in last 20 years
- Shift from HUD as “producer” to “funder”
- Low Income Housing Tax Credit becomes major production program for rental housing
- MID is more that twice HUD budget
- Dramatic decline in rural housing funding in both rental and homeownership

# Where Have We Been?

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- Housing crisis worsened for low income renters and was compounded by deinstitutionalization of persons with disabilities and aging of population.
- Wall Street deception, predatory lending, and overconfidence in housing market led to crash
- Success of Homeless Prevention, Rapid Rehousing
- Learned much from Neighborhood Stabilization Program
- Continued decline in rural housing support

# Where Are We Now?

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No new funding likely on federal level

- Veterans rental housing might be the exception
- Do not accept do more with less
- Do not accept budget pressures as justification for cuts – the economy is not the weather

The economic crisis was driven by the housing collapse and housing investment is central to our recovery



# Where Are We Now?

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- GSEs making money – less attention but still have danger of bad reform
- Strong support for MID reform – what will happen and where will savings go?
- New investment capital in REO and foreclosed properties - new bubble forming?
- Access to credit and capital are major issues.

# What is the Path Forward?

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How do we “frame” the issues of housing?

- Housing as “HUB” of a wheel
- Connect it to community well-being, opportunity, public health, education and economic opportunity.
- State and Local funding and land use will be even more critical.
- Demographics point to a growing aging population and a delay in HH formation

## Housing Commission Report Recommendations:

1. Strong commitment to Housing Counseling
2. Strong role for private capital with defined govt role in a “Ginnie Mae” model
3. Shift rental resources to highest need at 30% AMI and below so everyone gets help
4. Increase LIHTC allocation by 50%
5. Address capital backlog for PHAs

## Housing Commission Report Recommendations:

6. Provide short-term assistance to those at 30%-80% (HPRP)
7. Shift to an outcome based model with increased flexibility
8. Modify MID to offset costs
9. Increase funding for rural housing

# Housing's Path Forward

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- How can we use our local knowledge of housing markets to partner with private capital?
- We must form partnership with non-housing groups around issues
- What are the costs of inaction?
  - Health, Education and Concentrated Poverty

# What Can You Do?

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- Join NHC – we are a membership organization try free for 3 months!
- Engage with your state coalition.
- Get other folks who aren't here involved.
- Get legislators and staff to your properties.
- Frame your work in the local media
- Advocate for your work!

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