

MEMO OF MEMBERS

The Weekly Newsletter of the National Low Income Housing Coalition

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NLHC Membership

Thank you to all who have sent in membership payments. Your membership is now renewed through 6/30/04.

Capitol Hill

GSE Hearing Held in House

On September 25, the House Financial Services Committee, chaired by Representative Mike Oxley (R-OH), held a hearing on legislation to strengthen the regulation of housing government-sponsored enterprises. This hearing was a follow-up to one held earlier this month, and was called to receive testimony on the Administration's proposal to create a new regulator for the housing GSEs within the Department of Treasury, while leaving the oversight of the housing goals for Fannie and Freddie within the purview of HUD.

Witnesses included the current regulators, representatives of the GSEs, and a panel of outside interests including the Consumer Federation of America (CFA) and the National Urban League Institute for Opportunity and Equality.

Both Fannie and Freddie testified in support of legislation to strengthen their regulator as long as it was the "right legislation." Fannie Mae Chief Executive Officer Frank Raines cautioned that any new legislative proposal should not make it more difficult for the GSEs to introduce new products that they need in order to meet their mission of providing homeownership opportunities to a variety of constituents.

William Spriggs of the Urban League testified that the League's primary concern is the maintenance of the housing GSE mission since they partner with both Fannie Mae and Freddie Mac to try to increase ownership in the African-American community.

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In Washington

National Association of Realtors Convenes Summit

On September 25, the National Association of Realtors held a "National Summit on Housing Opportunities," bringing together Members of Congress, local elected officials, representatives of the housing industry, as well as representatives of national advocacy organizations to discuss "housing opportunities for all Americans." Notable speakers included HUD Secretary Mel Martinez, former House Speaker Newt Gingrich, Senators Hillary Clinton (D-NY), Wayne Allard (R-CO), and Thomas Carper (D-DE), and Representatives Bob Ney (R-OH) and Barney Frank (D-MA). The summit addressed barriers to affordable housing including NIMBYism, regulatory barriers, smart growth, and overall affordability problems. Much focus was placed on increasing homeownership opportunities for low income people and minorities.

Secretary Mel Martinez opened the summit by discussing HUD-supported affordable housing initiatives and legislation, including the homeownership tax

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POINT OF VIEW

by Sheila Crowley, President

One of the qualities of good low income advocates is a sense of urgency, a motivation to get up and go to work every day because there are people with serious needs depending on them to do their jobs. Good advocates are motivated by outrage at injustice as well, but it is the knowledge that people are counting on them that is the real driver. In the world of direct service, the sense of urgency can be more palpable than it is for advocates, but is more easily managed because it is possible to assess each person's immediate predicament. In advocacy, one just knows that the quicker one succeeds, the sooner people's misery might be alleviated. Sometimes, the further one gets away from community-based work, the more abstract, and therefore less urgent, the problems of poor people can become.

So advocates must find ways to stay connected, to understand what is happening in people's lives today in specific and concrete terms. I was very fortunate to get a good dose of solid grounding this week with a trip to Los Angeles, to see some of the most deplorable housing conditions and the most homeless people I have seen in a long time. I also visited some wonderful affordable housing developments where poor people are now living stable and dignified lives. I met some affordable housing developers who move from one complicated deal to the next with an intense sense of urgency, but whose collective efforts pale in the face of the overwhelming need. It was exhilarating to consider the capacity for good that would be

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**NATIONAL LOW INCOME
HOUSING COALITION**

Capitol Hill *(cont'd from p. 1)*

Allen J. Fishbein, testifying on behalf of CFA, said that the Federation is pleased that Mr. Martinez in his testimony before the committee made a number of constructive proposals aimed at spurring additional improvements in the GSE's affordable housing performance. Mr. Fishbein also noted that the GSE Act prohibits HUD from establishing enforceable subgoals for the low and moderate income housing goal, and that the geographical goal and perhaps subgoals would be a logical tool to ensure that the GSEs adequately consider the most underserved sectors of the mortgage market.

Representative Barney Frank (D-MA) continued to express his concern that the mission of the GSEs could be lost with a new regulator. He said he intends to press that the housing function not only be increased but that particular emphasis be made on affordable housing that the market cannot provide on its own.

There was continuing discussion about abolishing the current regulator of the Federal Home Loan Banks, the Federal Finance Board, and including the Banks in the same regulator at Treasury as Fannie and Freddie.

According to Mr. Oxley, there is a good chance that the Finance Committee could vote on legislation the week of September 29. However, because Congress hopes to adjourn by October 31 and there is currently no Senate legislation, any legislation would not become law before the next session of Congress.

Approps Still Awaiting Senate Action; Congress' Schedules Announced

The Senate is working to pass as many appropriations bills as possible before the beginning of the new fiscal year on October 1. With seven appropriations bills remaining to be considered on the Senate floor, the view is that the remaining bills could be wrapped into an omnibus spending bill.

However, it is unclear whether the VA-HUD bill would be included in an omnibus bill, because of a controversial emergency funding provision to the Veterans medical program. If the VA-HUD bill is not included in an omnibus bill, it will be considered as a stand-alone bill, which would have to go to the Senate floor for debate and vote. Such an action would probably occur before the Senate adjourns for an in-district work period from October 3 through October 14. In the meantime, the Senate plans to pass a Continuing Resolution by October 1 to keep the government running until they act on an omnibus bill after October 14.

While the Senate is officially adjourning from October 3 through October 14, the House will remain in ses-

sion. However, the House will not have votes on October 6, 9, 10, 13, or 14, nor from October 22 through October 27. House Republican leaders have announced a target adjournment date of October 31 for the first session of the 108th Congress.

Section 8 Voucher Provision in Senate Appropriations Bill

A new report by the Center on Budget and Policy Priorities (CBPP) looks at the details of the Senate Appropriations Committee appropriations bill in regards to funding of the Section 8 Housing Voucher program for FY04. The report, "Senate Committee Bill May Avert Cuts to Housing Vouchers Despite Inadequate Appropriation," compares the proposed Senate bill to that put forth by the House of Representatives and the Administration's proposal in regards to Section 8 housing voucher funding for the 2004 fiscal year.

Neither the Senate or House Appropriations bills nor the Administration budget request included enough direct funding to meet the program's needs. While the Senate bill actually provides less direct funding for renewing of the housing voucher program than the House bill, it uses other funding sources to make up for any shortfall that may occur.

The Center finds that the direct funding provided in the Senate bill indicates a shortfall of between 92,000 to 135,000 vouchers. However, the Senate language directs the Secretary of HUD to draw on unspent funds from previous years if needed to renew all existing vouchers. Office of Management and Budget documents suggest that HUD has sufficient funds available to renew all authorized vouchers in use next year. Thus, the Senate bill as reported out of Committee could avert a voucher shortfall. Further, the Senate Committee reports direct HUD to seek supplemental funds if needed.

Additionally, the Senate bill has a few other funding specifics lacking in the House appropriations bill and the President's request, such as sufficient funds to cover administrative fees to local housing agencies and allowance for housing agencies to temporarily 'overlease' vouchers for greater flexibility. It also gives more funding to the Family Self-Sufficiency (FSS) program as well as funding for a small number of new vouchers for people with disabilities.

As described above, at this time it is not clear how the Senate will proceed in bringing the VA-HUD appropriations bill to the Senate floor, but whether it will be considered separately or in an omnibus bill should be decided by early the week of September 29. After a decision is announced, advocates will work to deter-

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Housing in the Elections

MA Groups Set Strategy

NLIHC's voter engagement project (see the August 31 issue of *Memo*) continues to take shape, with a coalition of housing organizations from Massachusetts meeting by phone on September 18 to discuss how to engage low income voters in the 2004 elections. A representative from the State Board of Elections answered questions about registering voters, polling places, voting machines and other items of interest to housing advocates, while several groups informed the coalition of voter registration programs they have done in the past and are planning to do in 2004. Other organizations provided insights into how to most effectively register, educate and mobilize even with limited resources.

The new coalition decided to begin registering their constituencies as early as November 1, 2003, and to start thinking about creative ways to educate low income voters and candidates about federal housing policy. The group plans to start a listserv of Massachusetts organizations interested in getting involved in a civic engagement program.

NLIHC will continue to work with its members and other interest groups to make similar plans to involve low income people in the 2004 election process and raise housing as an issue in the elections. To facilitate this involvement, NLIHC will schedule additional meetings for interested states in the coming weeks. The next call is for organizations in Rhode Island, set for October 15 at 4 pm ET. To learn more about NLIHC's voter engagement project or how to become involved, contact Katie Fisher at 202-662-1530 x222 or Katie@nlihc.org.

Tell Your Friends...

NLIHC membership is the best way to stay informed about affordable housing issues, keep in touch with advocates around the country, and support NLIHC's work. Membership information is available at www.nlihc.org, or by fax, mail, or e-mail. Just e-mail membership@nlihc.org or call 202-662-1530 to request membership materials to distribute at meetings and conferences.

National Housing Trust Fund Bringing America Home Rally Planned

The National Coalition for the Homeless (NCH) will host a rally on October 8 to officially kick off its campaign for the passage of the Bringing America Home Act, which has been introduced in the House as H.R. 2897. The Act includes among its provisions the complete National Housing Trust Fund legislation.



The rally, which will take place at noon on the West Lawn of the Capitol, will highlight the need for passing comprehensive legislation to end homelessness. Speakers include Representatives Julia Carson (D-IN) and John Conyers (D-MI), who introduced H.R. 2897, National Organization for Women President Kim Gandy, and NAACP Political Director Hilary Shelton.

The Bringing America Home Act is designed to end homelessness in the United States and includes housing, health, income and civil rights components. The proposed legislation represents the most comprehensive initiative to date to address modern homelessness and is based on research, data, and the experience of front-line providers and advocates. In addition to including the National Housing Trust Fund provision, the bill would create an additional 1.5 million Section 8 housing vouchers over the next ten years. It also includes several important "Sense of Congress" statements in support of a right to housing, a universal living wage, and guaranteed health care for every American.

"This is truly a historic opportunity for Congress to address the systemic causes of homelessness in this nation," said NCH Executive Director Donald Whitehead. "We're looking forward to kicking off this campaign by sending a powerful message to Congress: The time to pass the Bringing America Home Act is now."

The rally is scheduled to coincide with the final day of NCH's three-day Bringing America Home conference. More information is available at www.bringingamericahome.org.

Capitol Hill *(cont'd from p. 2)*

mine what actions are needed in the conference committee between the two bills.

The Center's report is available at www.cbpp.org.

The TANF Debate Will Continue

As Congress is trying to complete legislative priorities before adjourning for fall recess, on Wednesday, September 24, the House passed H.R. 3146, which would extend funding for the TANF program for six months. This action was taken because the current TANF legislation was set to expire September 30 and the Senate would not have had time to place the TANF bill on the floor calendar for a vote and final passage before the expiration date. Under the extension, states will continue to receive funding for the TANF program until March 31, 2004.

This extension provides advocates more time to reach out to their Senators on important issues, such as an increase in child care funding. It also allows more opportunity for Members of the House and Senate to work out policy differences in the bill. The *Congressional Quarterly* reports that Democrats are taking the opportunity the extension offers to continue to try to get additional funding for child care, above the \$1 billion that Senator Olympia Snowe (R-ME) planned to offer as an amendment on the Senate floor.

The extension also means that the superwaiver proposal will not be considered again until after the new year. As reported in previous issues of *Memo*, the superwaiver proposal would allow governors, with the permission of cabinet secretaries, authority to waive federal laws and regulations related to several social service programs. The programs that would currently be affected by this proposal are TANF, the child care block grant, and the social services block grant. The extension allows advocates more time to let their Senators know their opposition for such a proposal.

New Legislation

On September 24, H.R. 3163 was introduced by Representative Robert Andrews (D-NJ) and referred to the House Financial Services Committee. The bill would amend Section 526 of the National Housing Act to provide that any certification of a property for meeting energy efficiency requirements for mortgage insurance shall be conducted by an individual certified by an accredited home energy rating system provider.

Senator Jon Corzine (D-NJ) introduced S. 1665 on September 25. The bill would address regulation of secondary mortgage market enterprises. The bill was referred to the Senate Banking, Housing and Urban Affairs Committee.

Bills at a Glance

Current information on legislation being tracked by NLIHC is available through NLIHC's new legislative action center, at <http://capwiz.com/nlihc/issues/bills/>.

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credit legislation that would provide incentives to developers to build single-family homes in distressed neighborhoods. The Secretary also discussed regulatory barriers to providing affordable housing, asserting that a reduction in regulatory barriers would reduce the cost of building a home by 35%. He described HUD's regulatory barriers clearinghouse, to which the public can submit comments on perceived regulatory barriers and solutions. In addition, he noted that HUD has started an American Affordable Communities Initiative to work on reducing regulatory barriers and bringing more affordable homes to communities. Mr. Martinez closed by saying that all entities must work together "to tackle the affordability issue in America."

Ray Suarez of the NewsHour with Jim Lehrer moderated a roundtable discussion that included Senator Carper; Mr. Frank; Mr. Ney; Nic Retsinas, Director of Harvard University's Joint Center for Housing Studies and NLIHC board member; and other representatives of national organizations and local elected officials. Mr. Suarez opened the discussion by asking, "Is there an affordability crisis in America?" While several participants said yes, Senator Allard said that there is "an affordability problem not a crisis," meaning that some local areas may be experiencing affordability problems, but that there is not a nationwide problem.

Mr. Restinas noted that for "housing have-nots in this country there is an affordability crisis, and the market is not self correcting." Bobby Rayburn of the National Association of Home Builders said that there is an especially serious crisis for the America's working poor who cannot afford to live where they work. He suggested that HUD put more restrictions on funds such as the Community Development Block Grant (CDBG) to ensure that funds are being used to develop affordable housing, and asserted that jurisdictions must be held accountable for the use of their federal dollars. Mr. Ney discussed factors that exacerbate housing affordability, such as the regulatory barriers, the cost of health insurance and energy costs, that keep a person from being able to afford a home.

Some panelists addressed the lack of attention to rental housing. "What is really important is stable housing, not owning or renting, but stable housing," Mr. Restinas said.

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During his luncheon address, Mr. Gingrich spoke about ways to increase homeownership. When asked his thoughts on rental housing, Mr. Gingrich responded by saying that he had not “spent much time thinking about rental housing.” Senator Clinton discussed the affordability problem by saying that “over half of Americans are worried that their children and grandchildren can’t afford to live near them.” She charged the audience to think creatively about “how to sell affordable housing to communities [because] it is no longer about other people, it’s about us and our kids.” Housing advocates were impressed with Mr. Gingrich’s assertion that all Americans should have the opportunity to own a home, and were dismayed by senator Clinton’s inattention to the housing issues of low income people.

NAR also used the summit to release a national poll on affordability, the results of which are described in the Resources section of *Memo*.

Congressional Black Caucus Foundation Holds Conference

The Congressional Black Caucus Foundation, Inc. (CBCF) held its Annual Legislative Conference from September 24-26 in Washington, DC. According to CBCF Chair Juanita Millender-McDonald (D-CA), the goal of this year’s conference, titled “Collective Leadership—Challenging a Whole New World,” was to “embody the same boldness, defining characteristics and challenges which defined the Civil Rights era,” making reference to 2003 as the 40th anniversary of Dr. Martin Luther King Jr.’s March on Washington.

The broad focus of the conference included such topics as defending voting rights, improving social conditions for the impoverished, and addressing disparities in health care. Low income housing was addressed in a forum sponsored by Representatives Barbara Lee (D-CA) and Melvin Watt (D-NC) titled “The State of Affordable Housing: Are We Better Off or Worse Off Since the Bush Administration Took Office?”

HUD Assistant Secretary for Congressional and International Affairs Steven Nesmith defended the Bush Administration’s housing record and assured the audience that the economy is improving and “all the fundamentals are in place” for economic growth. He emphasized the focus on homeownership, including addressing the barriers to homeownership, the proposed home ownership tax credit, the American Dream Down Payment proposal, and the expanded use of Section 8 for homeownership. He also said that there was a need for affordable rental housing and that the Bush Administration had “dramatically increased the supply of

rental housing” with increases to FHA program that have produced 42,000 units of moderate income housing in underserved areas. Mr. Nesmith described increases in the line items in the President’s FY04 HUD budget proposal and detailed the REPSA proposal. He asserted that HUD did not intend to end HOPE VI, but merely to take a pause.

The other panelists—Sheila Crowley of NLIHC, Donald Whitehead of the National Coalition for the Homeless, Mary Davis of the National Fair Housing Alliance, and Jon Grassley of the Oakland Housing Authority—were given the opportunity to dialogue with Mr. Nesmith before he had to leave. Mr. Grassley addressed the chronic underfunding of public housing, including the unfulfilled promise to make up for the cutting of the Drug Elimination Program with increases to the Operating. Ms. Crowley raised the problem of shortchanging voucher funding in the FY04 budget proposal. Mr. Whitehead pointed out that Mr. Nesmith had not mentioned the Administration’s position on homelessness.

Following Mr. Nesmith’s departure, Mr. Grassley described the adverse effects of Bush policies on public housing. Ms. Crowley noted that Mr. Nesmith had not mentioned the line items in the FY04 budget that HUD had proposed to decrease, nor did he report that the FY04 appropriations bills were underway and that the Congress had not accepted many of the increases that HUD had proposed. She discussed the Administration’s failure to propose anything to address the severe affordable rental housing shortage for the lowest income families, and their active opposition to the National Housing Trust Fund.

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HUD

Voucher Funding Structure Takes Effect

On September 22, HUD's Office of Public and Indian Housing released PIH 2003-23. The notice announces changes to the funding of the Housing Choice Voucher Program resulting from the FY03 Omnibus Appropriations Act. Congress has revised the method of calculating renewal funds, separated funding for Housing Assistance Payments (HAP) from funding for PHA administrative expenses, and prohibited the use of FY03 funds for over-leasing.

The funding changes were in the 2003 Appropriations bill that passed February 20, 2003. Congress and HUD assert that the new funding structure allows HUD to fund PHAs at a level that more closely reflects actual funding needs. The Administration claims that under the old funding structure PHAs were receiving excess funds.

Prior to the FY03 changes, HUD funded PHAs their renewal Housing Assistance Payments (HAP) costs by providing funding for every voucher unit reserved each time it expired. The funding amount was based on the actual costs reported by the PHA on its most recent year-end settlement. Because PHAs did not use every voucher that was reserved, some received more money than they actually used, which resulted in high accruals of Annual Contribution Contracts (ACC) reserves. Renewal calculations will now be based on the total number of unit months under lease and actual cost data, as reported in the PHAs most recent year-end settlement.

In the past, renewal funds for administrative costs and HAP costs were provided in a single appropriation. Funds were funded based on a per-unit cost that included all eligible program expenses. Now, funding for the administrative fees will be calculated and obligated separately.

Also in the past "maximized leasing" was permitted, in which PHAs were able to lease more units than authorized if they had enough money in their annual budget to do so. In the next fiscal year the PHA would be permitted to use funds from their ACC reserves to continue leasing those units while the PHA's overall program sized was reduced, through normal attrition, to the authorized level. The FY03 Appropriations bill does not allow PHAs to practice maximized leasing anymore; funds may only be used for the cost of the vouchers within the authorized level.

Legislative language in the FY03 appropriations bill created a central fund reserve. The central fund reserve is to be used to fund contract amendments to support voucher units that are already authorized for the PHA to use, but were not under lease as of the last reported data, therefore was not included in the renewal calculation. The central fund will also be used

to fund increases in per-unit voucher costs that were not estimated in the renewal calculation.

This notice expires September 30, 2004.

Faith Based Initiatives

On September 22, The White House and HUD announced final regulations to remove barriers to the participation of faith-based organizations (FBOs) in certain HUD programs. According to the White House, the final rule will allow FBOs to compete for \$8 billion in HUD grants. HUD's Office of the Secretary released FR-4782-F-02 to ensure that FBOs are able to compete equally with other organizations for HUD funding. Currently, the rules have not been published in the Federal Register; however, following the set effective date they will apply to eight HUD programs: HOME, CDBG, HOPE 3, HOPWA, Emergency Shelter Grants, Shelter Plus Care, Supportive Housing, and Youthbuild.

On January 6, 2003, HUD published a proposed rule to amend HUD regulations that imposed, or appeared to impose, unwarranted barriers to the participation of FBOs in HUD programs. In accordance to the President's Executive Order 13198 (Agency Responsibility with Respect to Faith-Based and Community Initiatives), issued January 31, 2001, HUD reviewed program requirements and regulations, particularly those expected to attract interest and participation by non-profit organizations. In response to the Executive Order, HUD drafted policy regulations concerning the eight above programs to eliminate barriers that prevented FBO's participation and to ensure that the programs are open to all qualified organizations, regardless of their religious character.

Following public comments on the proposed rule, the final rule clarifies the applicability of nondiscrimination requirements and when HUD funds may be used for the acquisition, construction, or rehabilitation of real property. The final rule specifically states that HUD funds may not be used for the acquisition, construction, or rehabilitation of sanctuaries, chapels, or any other rooms of religious congregation that serve as primary places of worship. However, HUD funds are available for programs in the above-mentioned structures if separate rooms are used for HUD-funded activities.

Funding for FSS and ROSS

As reported in the September 12 issue of Memo, HUD recently issued PIHN 2003-22, addressing how PHAs should complete their FY04 operating budgets and subsidy eligibility calculations. Included in the notice are instructions on how to apply for the Family Self Sufficiency (FSS) program's coordinator's salary. The notice also addresses how to apply for funding for the Elderly/Disabled Service Coordinator Program. The
(See HUD on p. 7)

Resources

Income Down; Poverty Up

The U.S. Census Bureau has released two reports on poverty and income, “Income in the United States: 2002” and “Poverty in the United States: 2002,” that look at data from the most recent Current Population Survey annual social and economic supplement. The reports show a decrease in the real median household income as well as an increase in the poverty rate between 2001 and 2002, supporting findings in publications such as *Out of Reach* that show increasing financial hardships faced by those living in the United States.

The reports differ from previous releases in multiple ways. Due to the fact that racial and ethnic categories were redefined in 2002 (by allowing respondents to check more than one race field), poverty rates among specific groups are not strictly comparable over the 2001 to 2002 time period. Additionally, the census reports featured four alternative means of measuring inequality that take into account taxes and the value of non-cash benefits.

Income in the United States

This report found that between 2001 and 2002 the median household income declined 1.1% in real terms (i.e. adjusted for inflation) from \$42,900 to \$42,409 – a decrease for the second consecutive year in a row. For full-time workers, women saw a median wage increase of 1.8% and men saw a median wage increase of 1.4%. The wage gap between women and men of 77 cents for every dollar remained unchanged from 2001.

On a regional level, the Midwest was the only region out of four to see a decrease in real median household income – a 2.0% decline. The South continued to have the lowest median household income.

The Survey results also break down income by race and nativity, although as explained, exact comparisons are difficult. African-Americans saw declines in income between 2.5% and 3.0%, and Asian-American households saw declines between 4.0% and 4.5%. Income for households with Hispanic origin declined 2.9%, and white households saw declines of 0.3% to 0.6%.

Three of the four alternative income definitions looked at by the Census showed no change in the real median household income, and the fourth, real median household income less taxes, saw a decline in real median household income of 0.8%.

Poverty in the United States

According to the Poverty report, the official poverty rate increased to 12.1% from 11.7% between 2001 and 2002, resulting in 1.7 million more people below the poverty threshold and a total of 34.6 million people in

poverty. Among age categories poverty remained highest among children at 16.7%. The proportion of people 18 to 64 experienced an increase in poverty from 10.1% to 10.6% between 2001 and 2002, and poverty rates were unchanged for both children and seniors.

Once again, while an exact comparison within race and ethnic groups is difficult, the Survey indicates that black people experienced the greatest increase in poverty, to approximately 24.1% from 22.7%. Of the four regions, the poverty rate increased only in the Midwest, from 9.4% to 10.3%. The poverty rate has remained relatively stable over the past three decades, fluctuating by only a few points, while the number of people in poverty has increased by roughly 10 million from 1970. Between 1970 and 2000, the population of the United States increased by slightly less than 80 million.

The Census also broke out poverty rates for the alternative poverty measurements. Unsurprisingly, the poverty levels are lower when these indicators are used. When taxes, employer health benefits, all non-cash transfers, and the benefits of converting one’s home equity into an annuity are figured in, the poverty rate was as low as 8.3%.

These alternative indicators, however, do little to change the poverty threshold itself, which has been criticized as being too low and for relying on outdated assumptions on living expenditures. The Census paper, “Supplemental Measures of Material Well-Being: Expenditures, Consumption, and Poverty 1998 and 2001,” (made available with the other documents) discusses some of the issues relating defining poverty.

The reports are available (along with a news release and other materials) on the US Census website at www.census.gov/Press-Release/www/2003/IncomePoverty.html.

Realtors Release Poll

According to a poll released this week by National Association of Realtors, affordable housing is an important political issue, with 67% of the respondents saying they were more likely to vote for a candidate who will work to make housing more affordable. More striking, 71% of Americans agreed with the statement “I would like to see government place a higher priority on making housing – both for renters and homeowners – more affordable in my area.” Fully 51% “strongly agreed.”

The poll was of 1,000 adults in the largest 25 metropolitan areas in both suburban and urban locations, and was released to coincide with the Realtors’ National Summit on Housing Opportunities.

One of the most interesting findings of the poll was
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Resources *(cont'd from p. 8)*

that 47% of Americans say that the "lack of available housing that is affordable" is a problem in this country. This level of concern was greater than that shown about "crime" or "a polluted environment," and is comparable to the 48% who felt that the "lack of affordable health care options" was a problem. Furthermore, more while 31% felt that the lack of health care was "a very big problem" a similar number (34%) felt the same way about affordable housing. Contrary to the standard perception, this would seem to suggest that affordable housing is a political issue on par with health care. In a May 2003 NLIHC poll of 800 likely voters nationwide, 92% were "concerned" or "very concerned" about "a lack of accessible, affordable healthcare" compared to 76% concerned about "affordable housing."

The Realtors' poll also asked respondents about the whether they would be willing to support more affordable housing in their area if it either "fit in" and were "pleasant to look at" or if it were made "available and affordable" to "teachers, firemen, police, and other people who we rely on for help." In both cases more than 80% of respondents agreed. However, since there is not a generic question on the acceptability of affordable housing, it is difficult to assess what impact these provisions might have on affordable housing's acceptance. The majority of respondents, however, did not agree that there were too many restrictions on how many and what type of housing can be built in the area where they live and in general, respondents seemed less concerned about the availability of housing than its cost. Also, housing discrimination was of little concern for the entire sample, though one suspects responses might be highly dependent on race.

When asked about the measures currently being taken to address housing affordability, respondents generally felt their elected representatives were doing an average job. They were least happy with their state officials. When asked whether they felt the country was "going in the right direction" or if it has "seriously gotten off track," 51% responded it was off track.

The Realtors poll clearly suggests that affordable housing is a significant issue to Americans living in metropolitan areas and that the majority of this population supports affordable housing and sees it as a worthwhile government priority. While it is difficult to estimate the political weight of these findings, since the respondents were not asked about their voter status or the likelihood that they would vote in coming elections, this poll adds to the growing body of evidence that politicians and officials ignore housing issues at their own peril.

The poll results are available at www.realtor.org.

News & Events

Cuomo to Speak at CTConference

Former HUD Secretary Andrew Cuomo will be the featured speaker at the Connecticut Housing Coalition's 2003 Annual Conference. The conference will also feature workshops on a number of current housing issues, including supportive housing and public housing. The conference will be held Friday, October 24, in Groton, CT. For more information, visit www.ct-housing.org/2003Broch.pdf.

Multifamily Housing Conference

The National Affordable Housing Management Association (NAHMA) will focus on Federal regulatory issues as the emphasis of its annual fall conference, which will be held October 19 through October 21 in Washington, DC. A key focus of the conference is HUD's newly revised Handbook 4350.3: "Occupancy Requirements of Subsidized Multifamily Housing Programs." This revised handbook is crucial to the work of affordable housing providers who access HUD programs, and many of its new requirements take effect immediately. Other topics include certification reviews, contract administration, fair housing, rural housing, senior housing, and tax credits. The preliminary meeting agenda and online conference registration is available by visiting www.nahma.org or by calling 703-683-8630.

Fact of the Week

Changes in Poverty Rate, 2001-2002, Selected Attributes

	2001	2002	Change
By Residence			
Inside Metro Area	11.1	11.6	0.5*
Inside Central City	16.5	16.7	0.2
Outside Central City	8.2	8.9	0.7*
Outside Metro Area	14.2	14.2	0.0
By Age			
Under 18 Years	16.3	16.7	0.4
18 to 64 Years	10.1	10.6	0.5*
65 Years and Over	10.1	10.4	0.3

* Statistically significant

Source: US Census Bureau, Current Population Survey; "Poverty in the United States, 2002," www.census.gov/prod/2003pubs/p60-222.pdf.

Point of View *(cont'd from p. 1)*

unleashed if only these talented people had the resources to supply housing at the scale that is required, and it is heartbreaking that the resources are so hard to come by.

What was even worse is to learn about how much their creativity will be, and indeed already has been, thwarted by the uncertainty surrounding the housing voucher program instigated by the Bush Administration. The fragile relationship between doing good and financial viability for the non-profit, low income housing producers that will serve the lowest income people, depends not only the actual support that vouchers provide, but also on the reliability of vouchers in the future.

HUD Assistant Secretary Michael Liu told the people at a recent meeting of the Council of Large Public Housing Agencies that the cost of the voucher program is rising too rapidly and that HUD intends to control the costs. At least we now have a plausible explanation for why the Administration proposed block granting the voucher program and underestimated the program's FY04 costs in their budget proposal. My trip to LA was a powerful reminder that these are not merely abstract debates about public policy, but actions that have direct, and adverse, consequences in the lives of people who today need help. And they are relying on advocates to succeed; it is urgent.



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About NLIHC: Established in 1974, the National Low Income Housing Coalition is dedicated solely to ending America's affordable housing crisis. NLIHC educates, organizes, and advocates to ensure decent, affordable housing within healthy neighborhoods for everyone. NLIHC provides up-to-date information, formulates policy, and educates the public on housing needs and the strategies for solutions.