Affordable Housing & Homelessness

Action Workshop – December 2, 2022

Cynthia Stewart, Issue Chair cstewart@lwvwa.org



League Cares

LWVUS Position:

"The federal government shares with other levels of government the responsibility to provide equality of opportunity for education, employment and housing [emphasis added] for all persons in the US regardless of their race, color, gender, religion, national origin, age, sexual orientation or disability.

In order to promote self-sufficiency for individuals and families, the LWVUS supports policies and programs designed to prevent or reduce poverty."

LWVWA Position – Housing, HO-1:

"All levels of government and the private sector share the responsibility to help alleviate the housing shortage in the low-income sector. Identifying housing needs and planning to meet these needs is best done at the local level. The state should set minimum standards for safe and decent housing and provide for their enforcement. Policies should be formulated to allow for maximum use of available federal funding as well as encourage the participation of industry, business, local and nonprofit groups in meeting housing needs. The state government should provide information, assistance and coordination for housing programs at all levels."



Defining the Problem – Order of Magnitude

It's a national problem, but parts of the country differ significantly Nationally:

2022 PIT Count = 582,462 people homelessness in the US.

- 2020 PIT Count = 580,500
- 22 % = chronically homeless individuals (or people with disabilities who have experienced long-term or repeated incidents of homelessness)
- 6 % = **veterans** (distinguished due to their service to the country), and
- 5 % = unaccompanied youth under 25 (considered vulnerable due to their age)



Defining the Problem – Order of Magnitude

Unsheltered Homelessness is on the Rise

- Decreased most years between 2007 and 2015.
- However, that trend has recently made an about-face turn.
- The unsheltered population has grown yearly since 2015 = 35 % increase over a seven-year span.

The impacts are not equal across groups

- Since 2015, some populations have experienced growths in unsheltered homelessness that far surpass 35 %.
 - Transgender (231 % increase)
 - Asian (83 % increase)
 - Latino (77 % increase)
 - American Indian (61 % increase).

Challenges appear to be tied to western states (California, Oregon, Washington, and Hawaii) that are both diverse and highly immersed in affordable housing crises.

Significant majorities of these homeless subgroup members live in these states.

Defining the Problem - Causes

- Income inequality
- Lack of housing
- Systemic racism



White households have 50% greater net worth than the next most well-off group.

Average household net worth by race, Q3 2022



Data is taken from the third quarter of 2022.

Source: Board of Governors of the Federal Reserve System=





Black households had the largest share of their liabilities in consumer credit debt out of all measured groups.

Average liabilities per household by race and category, Q3 2022



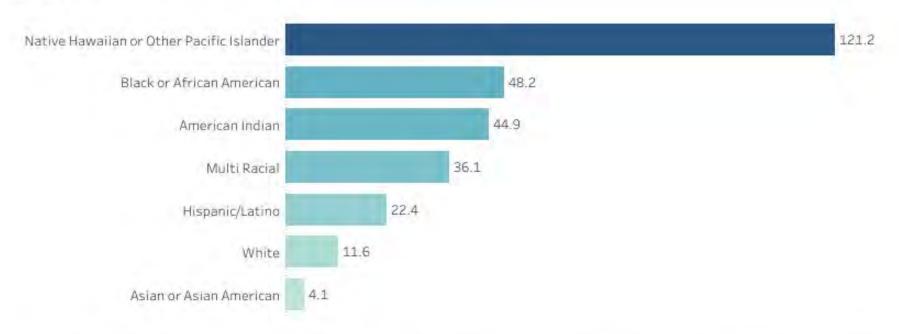
Source: Board of Governors of the Federal Reserve System





Counts and Rates by Race / Ethnicity, 2022

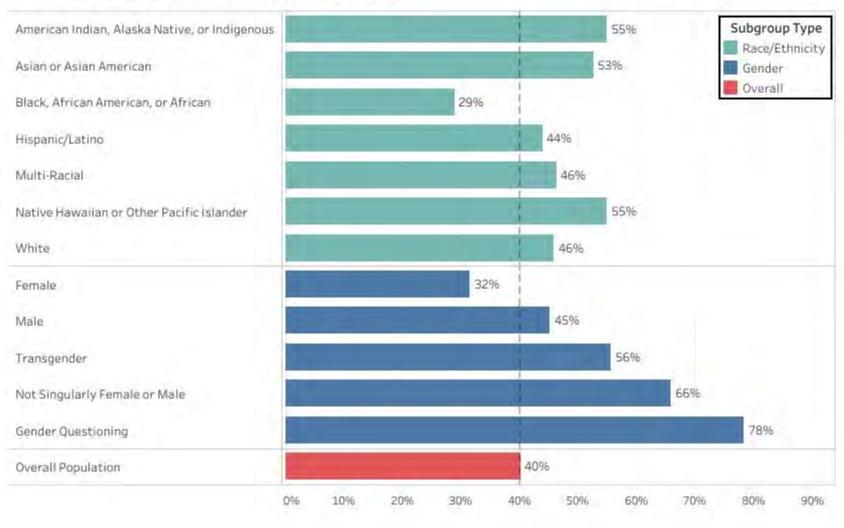
Total or Rate Rate Per 10,000



Source: U.S. Department of Housing and Urban Development, 2022 Annual Homeless Assessment Report to Congress (AHAR); U.S. Census Bureau, 2022 Population Estimates.

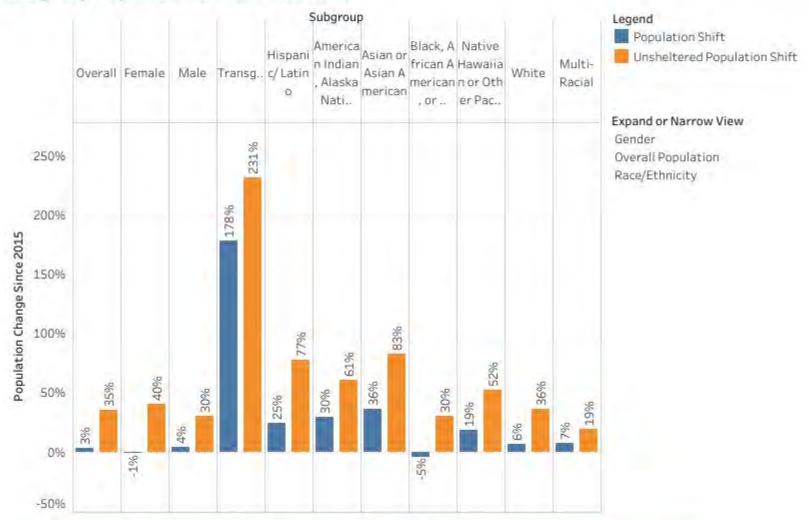


Share of Subgroup Living Unsheltered, 2022



Percent Unsheltered

Subgroup Population Shifts Since 2015

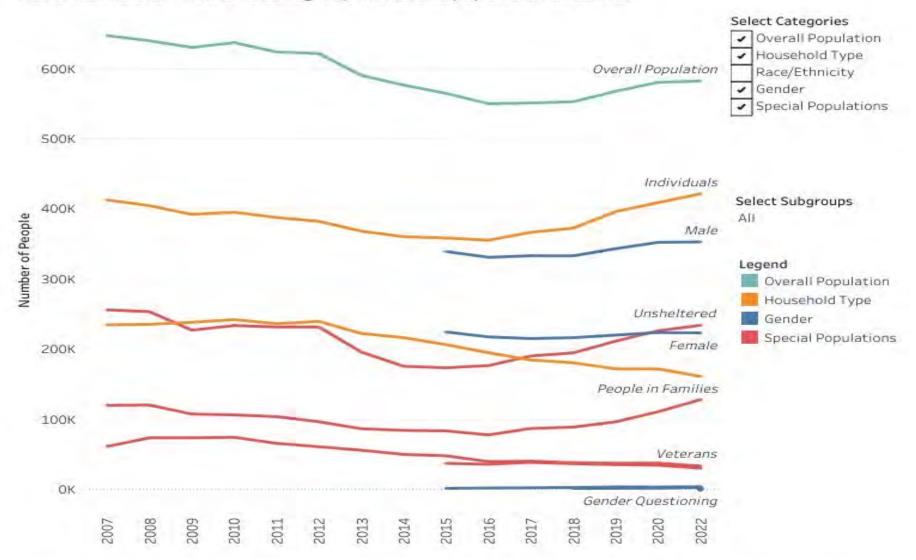


Source: U.S. Department of Housing and Urban Development, 2022 Annual Homeless Assessment Report to Congress (AHAR).



Subgroup Trends, 2007-2022

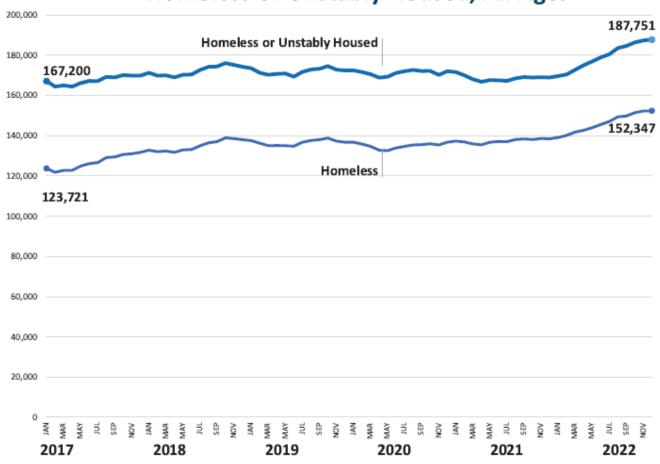
* Hover mouse over lines to see subgroup names and population size data.



Source: U.S. Department of Housing and Urban Development, 2022 Annual Homeless Assessment Report to Congress (AHAR). Note: The Congress (AHAR) and Urban Development, 2022 Annual Homeless Assessment Report to Congress (AHAR). Note: The Congress (AHAR) and Urban Development, 2022 Annual Homeless Assessment Report to Congress (AHAR). Note: The Congress (AHAR) and Urban Development, 2022 Annual Homeless Assessment Report to Congress (AHAR). Note: The Congress (AHAR) and Urban Development, 2022 Annual Homeless Assessment Report to Congress (AHAR).

Seniors are the Fastest-Growing Unhoused Population

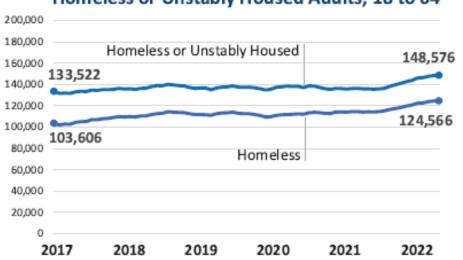




David Mancuso, WA State Dept of Revenue, Presenetation to Senior Lobby, 10/19/23

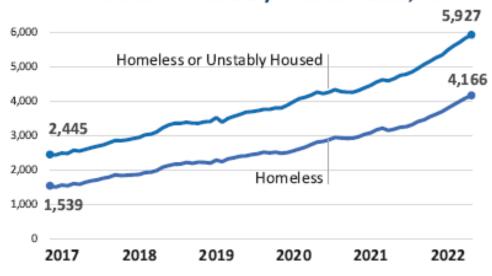


Homeless or Unstably Housed Adults, 18 to 64



Seniors are the Fastest-Growing Unhoused Population

Homeless or Unstably Housed Adults, 65+





Defining the Problem - Variables

- Homelessness is largely concentrated in certain areas of the country.
- Just five states (California, New York, Florida, Washington, and Texas) account for 55 % of unhoused people.
- Only 25 Continuums of Care (CoCs) account for 47% of all homelessness.
- Per capita experiences of homelessness vary greatly. Several major cities with high housing costs top the list of CoCs with the highest likelihood of homelessness, including San Francisco, New York City, Los Angeles, Boston, Washington, D.C., Portland, and Seattle.

Ranking by Rate and Total, 2022

Click the dropdown menu to select either Total Homeless or Rate of Homelessness Per 10,000. Click on the state abbreviation to filter the CoC List down to just the CoCs in that state or territory.

Total Homeless or Rate of Homelessness

Rate of Homelessness

States, Washington D.C., and U.S. Territories

CoCs

Rank	Name		Rank	Name	
1	DC	66	1	CA-522	120.9
2	CA	44	2	CA-501	95.1
3	VT	43	3	CA-509	90.9
4	OR	42	4	CA-508	85.9
5	HL	41	5	MA-502	84.4
6	NY	37	6	OR-500	75.2
7	W.A	33	7	NY-600	73.0
8	ME	32	8	CA-606	72.3
9	AK.	32	9	CA-600	72.0
10	NV	24	10	MA-500	67.8
11	DE	24	11	DC-500	65.8
12	MA	22	12	OR-501	65.1
13	AZ	19	13	FL-604	64.0
14	CO	18	14	CA-524	60.0
15	LA	16	15	CA-504	59.5

Source: U.S. Department of Housing and Urban Development, 2022 Annual Homeless Assessment Report to Congress (AHAR); U.S. Census Bureau, 2022 Population Estimates.



Defining the Problem - Variables

Overwhelming shelter bed shortages since data collection began in 2007

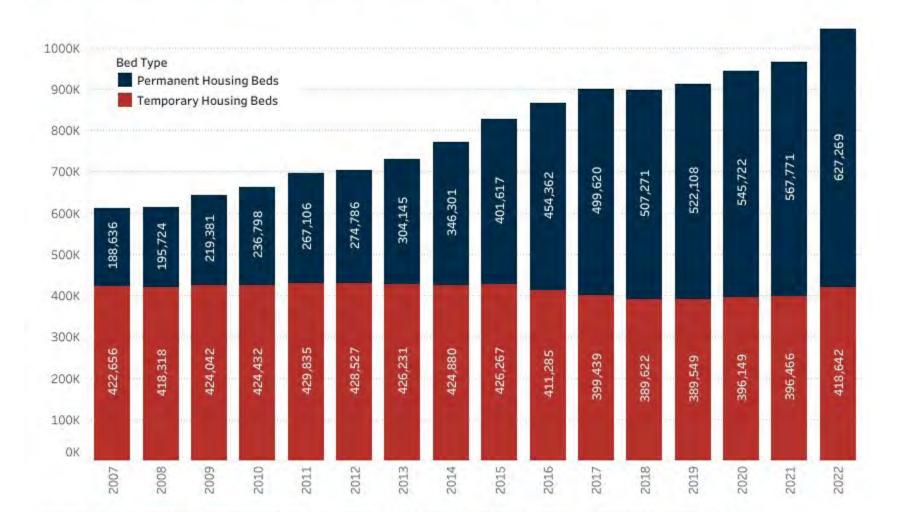
- At the high-water mark, there were 225,000 more people experiencing homelessness in America than existing shelter beds. Today, the gap has narrowed but remains vast, largely impacting individual adults.
- In 2022, national shortage of a little less than 188,00 year-round shelter beds for individual adults Only enough to reach 55 % of the population.
- Nationally there is a surplus of available accommodations for families with children and unaccompanied youth.

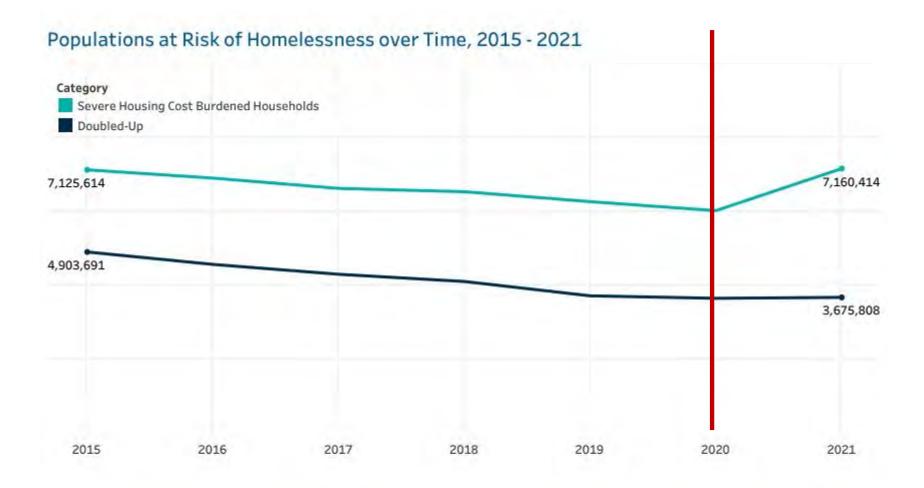


Adding More Shelter Beds in Response

- The nation's shelter bed numbers have increased by 7 % since 2019, a slight increase in system capacity.
- Systems responding to increases in unsheltered homelessness, and/or the availability of pandemic relief dollars to create additional shelter beds.

Permanent vs. Temporary Bed Inventory Trends, 2007-2022





Source: 2007-2021 PUMS 1-Year, Accessed February 1, 2023 (Severe Housing Cost Burdened Households); Steven Ruggles, Sarah Flood, Matthew Sobek, Danika Brockman, Grace Cooper, Stephanie Richards, and Megan Schouweiler. IPUMS USA: Version 13.0 2015-2021 ACS PUMS 1-Year. Minneapolis, MN: IPUMS, 2023. https://doi.org/10.18128/D010.V13.0. Molly K. Richard, Julie Dworkin, Katherine Grace Rule, Suniya Farooqui, Zachary Glendening & Sam Carlson (2022): Quantifying Doubled-Up Homelessness: Presenting a New Measure Using U.S. Census Microdata, Housing Policy Debate, DOI: 10.1080/10511482.2021.1981976 (Doubled Up Population). Note: Doubled up data is not available before 2015.



Washington State

WA State PIT Count

- 22,923 homeless in 2020
- 25,211 homeless in 2022 (1/2 unsheltered)
- WA ranks 9th highest percentage of homeless among the 50 states
- Men, black, Indigenous, domestic-violence survivors, veterans, and people with substance use or mental health disorders all experience homelessness at higher rates.



How do we Solve Homelessness?

Helping is humane; not a solution

The solution to homelessness is to provide housing

- Prevent loss of housing
- Subsidize housing for lowest income people
- Provide supportive housing for those with long-term need
- Help people get ahead with education, training, reasonable wages



Washington State – Legislative Response

Substantial Increases in Funding

Changes in Policy



RECENT LEGISLATIVE APPROPRIATIONS

Funding

\$ in millions

	2021	2022	2023
CAPITAL BUDGET			
Housing Trust Fund	175	114	400
Rapid Housing/Shelter Conversion	120	240	
Apple Homes Program		60	
Homeless Youth Facilities		15	
Manufactured Housing Preservation		2	6
Affordable Housing Development Utility Connections		9	
Land Acquisition for Faster Affordable Housing			40
Infrastructure for New Affordable Housing			60
Shelter for Homeless Youth & Young Adults			14.5



RECENT LEGISLATIVE APPROPRIATIONS

\$ in millions

	2021	2022	2023
OPERATING BUDGET			
Rental Assistance	658	68.5	26.5
Foreclosure Prevention	187	4.5	
Shelter	72		
Housing & Essential Needs	27		
Pre-Eviction Legal Aid		2	
Tenants Right to Counsel/Eviction Prevention			5
Frontline Homeless Service Providers		55	45
Transition services for Unsheltered Homeless to Affordable Housing		45	
Eliminate the repayment requirement for Aged, Blind & Disabled			50
Covenant Investment Act (home ownership)			150
Cover part of local jurisdiction homeless serivces shortfall			18
Other (1) Increase in the Aged, Blind, and Disabled cash grant from (2) 8% increase in Aged, Blind, and Disabled cash grant	n \$197 to \$4:	(1) 17 per month	(2), (3)

(3) backfill the loss of funding for homeless services



Policy: New Funding Source

- \$100 document recording fee to increase resources to prevent homelessness
- Local Government retain portion of state sales tax
- Remove voter approval from opportunity to pass 1/10 of one percent local sales tax for affordable housing
- Real estate excise tax (REET) exemption to give nonprofit
 affordable housing developers and local governments an
 advantage when competing for properties, making it easier
 and quicker to build more affordable housing.



Policy: Land Use Changes & Growth Management

- Authorization to increase density, housing action plans, and planning grants
- Authorization to create tiny house communities
- Authorization to increase density with bonus for certain affordable housing development on property owned or controlled by a religious organization
- Comprehensive planning requirements to add middle housing, plan for needs at all income levels



Policy: Tenant Protections

- Modification to Manufactured/Mobile Home Landlord-Tenant Act
- Provide 60 days' notice of rent increase
- Allow judicial discretion for evictions
- Increase protection for foreclosures
- Modification to property tax exemptions for seniors, veterans
- Three-month payment plan for first, last and damage deposit payments upon moving into a rental unit
- Protections against discriminatory and arbitrary evictions (good cause termination requirements) and prevent evictions based on nonpayment of rent with improved legal protections and rental assistance.
- Landlords required to provide rental payment options beyond just an online portal. LWV LEAGUE OF WOMEN VOTERS'

Policy: Additional Protection for Vulnerable Populations

- "Apple Health and Homes" program to increase and streamline permanent supportive housing, pairing it with health services.
- Prevention of discharges into homelessness among young people exiting publicly funded systems of care such as the juvenile justice system, behavioral health inpatient care, and foster care.
- Task force in the Department of Commerce with permanent supportive housing providers and add a seat on the Affordable Housing Advisory Board for a permanent supportive housing provider.
- Covenant Act home ownership support for African Americans hurt by redlining, etc.
- Expansion of McKinney-Vento program and grant funding for school districts to arrange support services for homeless students
- Pilot programs in colleges for variety of support services for unhoused students
- Authorize use of HOPE Centers for the placement of a child in need of services and clarifies availability of street outreach services

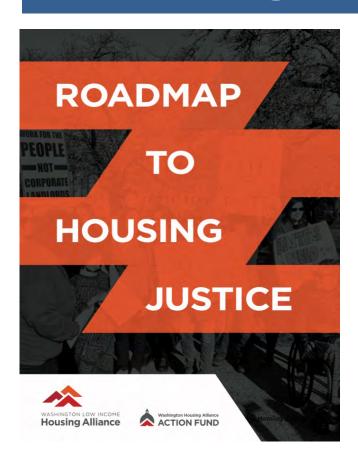


Washington State – Hopes for 2024 Legislative Response

- Rent stabilization
- Longer notice of rent increases
- Permanent funding with progressive revenue to build affordable homes at the scale the crisis requires.
- Authorize co-living arrangements statewide



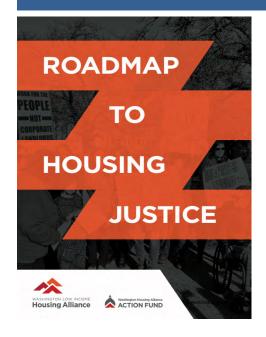
Washington State – Hopes for 2024 Legislative Response



- Rent stabilization
- Longer notice of rent increases
- Permanent funding with progressive revenue to build affordable homes at the scale the crisis requires.
- Authorize co-living arrangements statewide



Washington State – Hopes for 2024 Legislative Response



- Fund housing at the scale of need and urgently speed up affordable housing production.
- 2. Stabilize rents statewide for tenants and manufactured home owners.
- Create equitable access to homeownership—and the wealth it can generate—for Black, Brown, and Indigenous people.
- 4. Make rules and laws clear and fair so that tenants can have safe, healthy homes, be secure in our homes, and have the freedom to plan for the future.
- 5. Build a future of racial justice and social equity into housing policies, practices, and investments.
- 6. Pass policies and invest resources so that people can thrive in place, put down roots, and benefit from economic development and growth in neighborhoods, towns, and cities.
- 7. Protect people experiencing homelessness until everyone has a home.
- 8. Prevent homelessness by taking care of our neighbors with good jobs, access to health care, and support in hard times.

Help Wanted

For the State Legislature:

- Watch for opportunities to testify
- Support Lobby Team
- Develop network of local advocates to help
- Provide community education

For your homelessness in your community

 Monitor and advocate for your local comprehensive plan



Thank You!

Q&A

