





Bill Brewer

NEVADA HOUSING COALITION &
NEVADA RURAL HOUSING AUTHORITY

FHLBank San Francisco





The mission of the Nevada Housing Coalition is to create sustainable solutions through community awareness, capacity building, and advocacy to ensure housing options for all Nevadans.

Save the Date

November 20, 2019

11:30 - Noon
Networking & Lunch
Noon - 1:30
Program

Nevada Housing Coalition Lunch & Learn: Equitable Housing Development Strategies

Anna Cash, MCP, Urban Displacement Project
Renee Roy Elias, Ph.D. Center for Community Innovation
Joselyn Cousins, Federal Reserve Bank of San Francisco



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The Center
401 S Maryland Pkwy
Las Vegas, NV 89101

Today's Program

- Brooke Schipporeit, National Low Income Housing Coalition
- Steve Aichroth, Administrator, Nevada Housing Division
- Q&A
- Opportunity to join!



Join the Mission

- Help continue to shape our Coalition goals, policies and activities
- Receive consistent, relevant housing information, data and updates
- Benefit from exclusive educational opportunities
- Network with those who share a passion for housing
- Help shape the housing landscape in Nevada!



Brooke Schipporeit

HOUSING ADVOCACY ORGANIZER
NATIONAL LOW INCOME HOUSING COALITION

Bold Federal Housing Proposals

The National Low Income Housing Coalition

Our Mission:

The National Low Income Housing Coalition is dedicated solely to achieving socially just public policy that ensures people with the lowest incomes in the United States have affordable and decent homes.



The Problem

2019



OUT *of* REACH



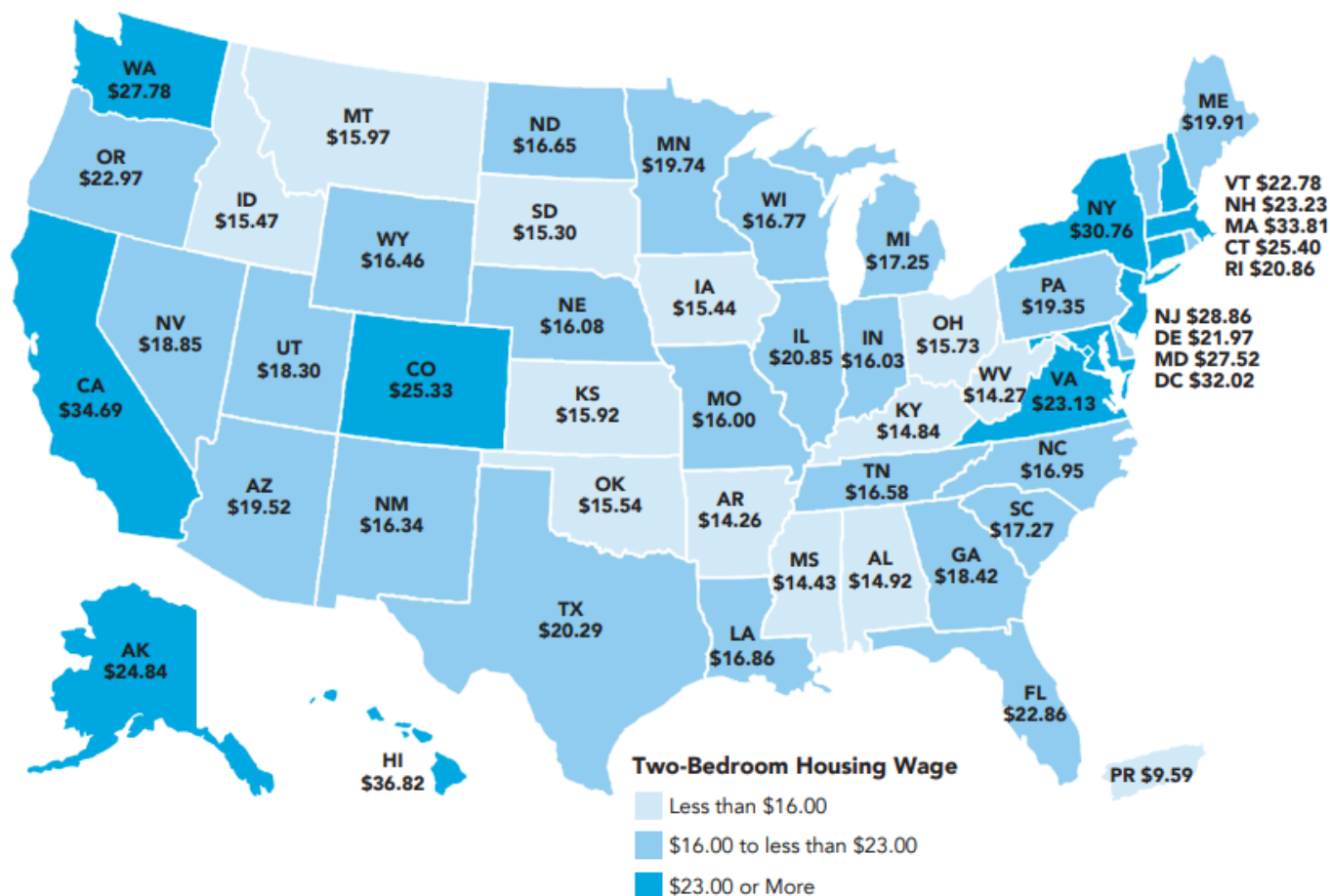
NATIONAL LOW INCOME
HOUSING COALITION

2019

OUT_{of} REACH

FACTS
OVERVIEW

WAGES NEEDED TO AFFORD RENT ACROSS
THE U.S.



IN 2019, THE
2-BEDROOM
NATIONAL
HOUSING
WAGE IS

\$22.96

A full-time worker must earn at least **\$22.96 an hour** to afford a modest, two-bedroom apartment without spending **more than 30% of income on rent**. This wage varies from state to state.

In **Nevada**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$980**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,266** monthly or **\$39,198** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.85
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEVADA:

STATE FACTS

Minimum Wage	\$8.25
Average Renter Wage	\$17.14
2-Bedroom Housing Wage	\$18.85
Number of Renter Households	469635
Percent Renters	45%

91

Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

73

Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3

Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

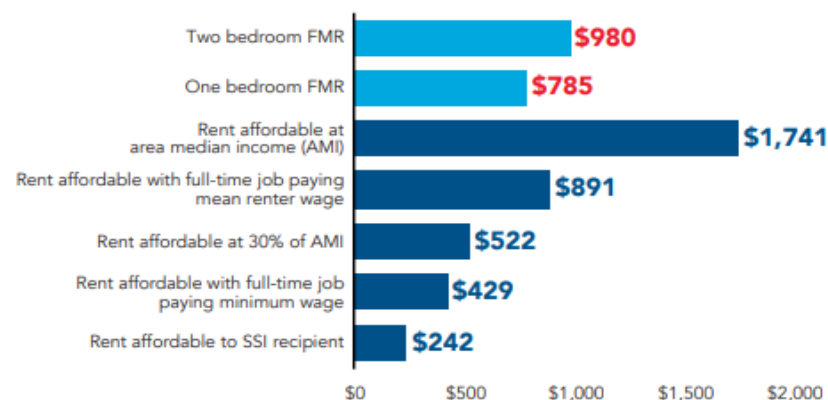
1.8

Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS

HOUSING WAGE

Lander County	\$20.46
Reno, NV MSA	\$19.94
Douglas County	\$19.69
Las Vegas-Henderson-Paradise, NV MSA	\$18.83
Humboldt County	\$18.48

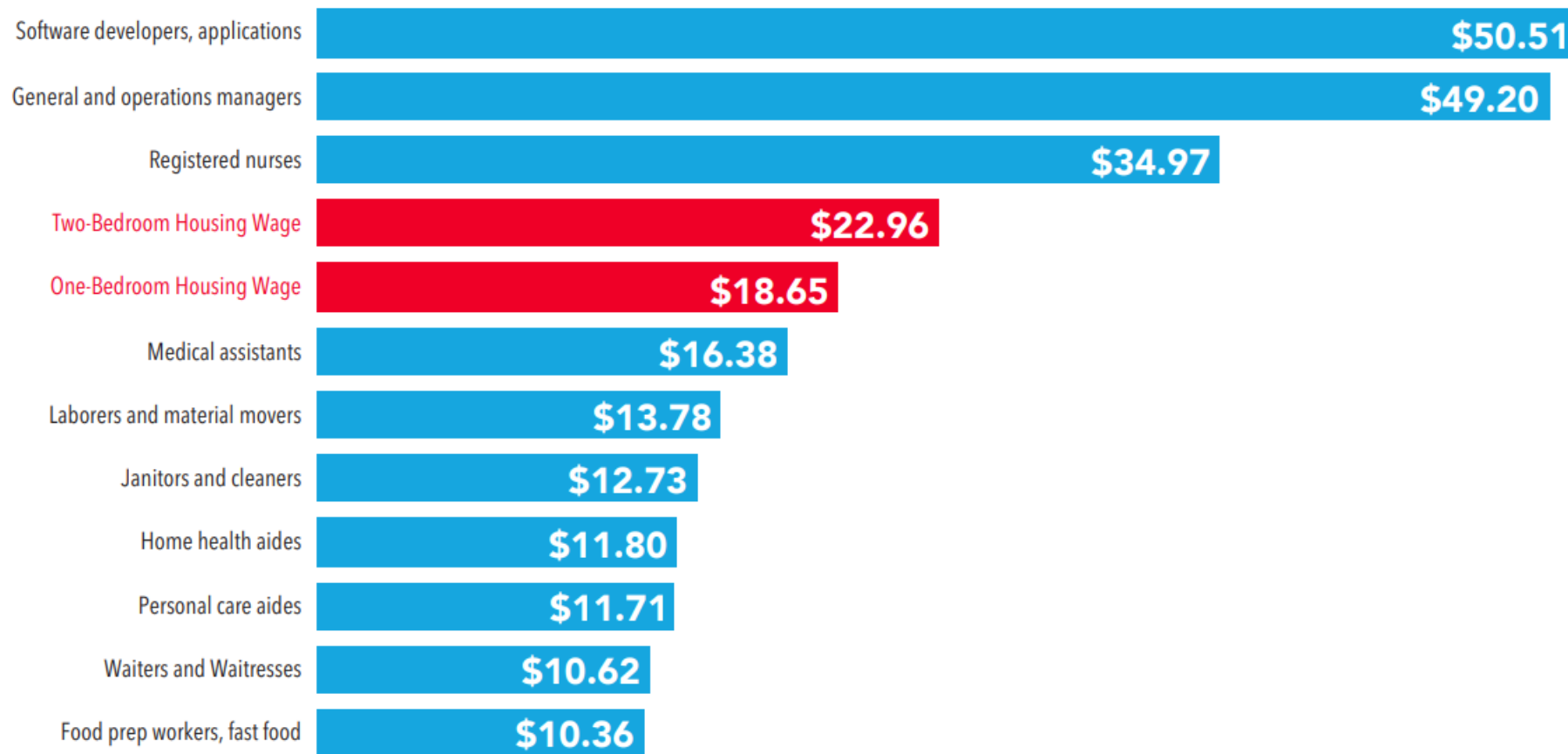


MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

OUT^{of} REACH

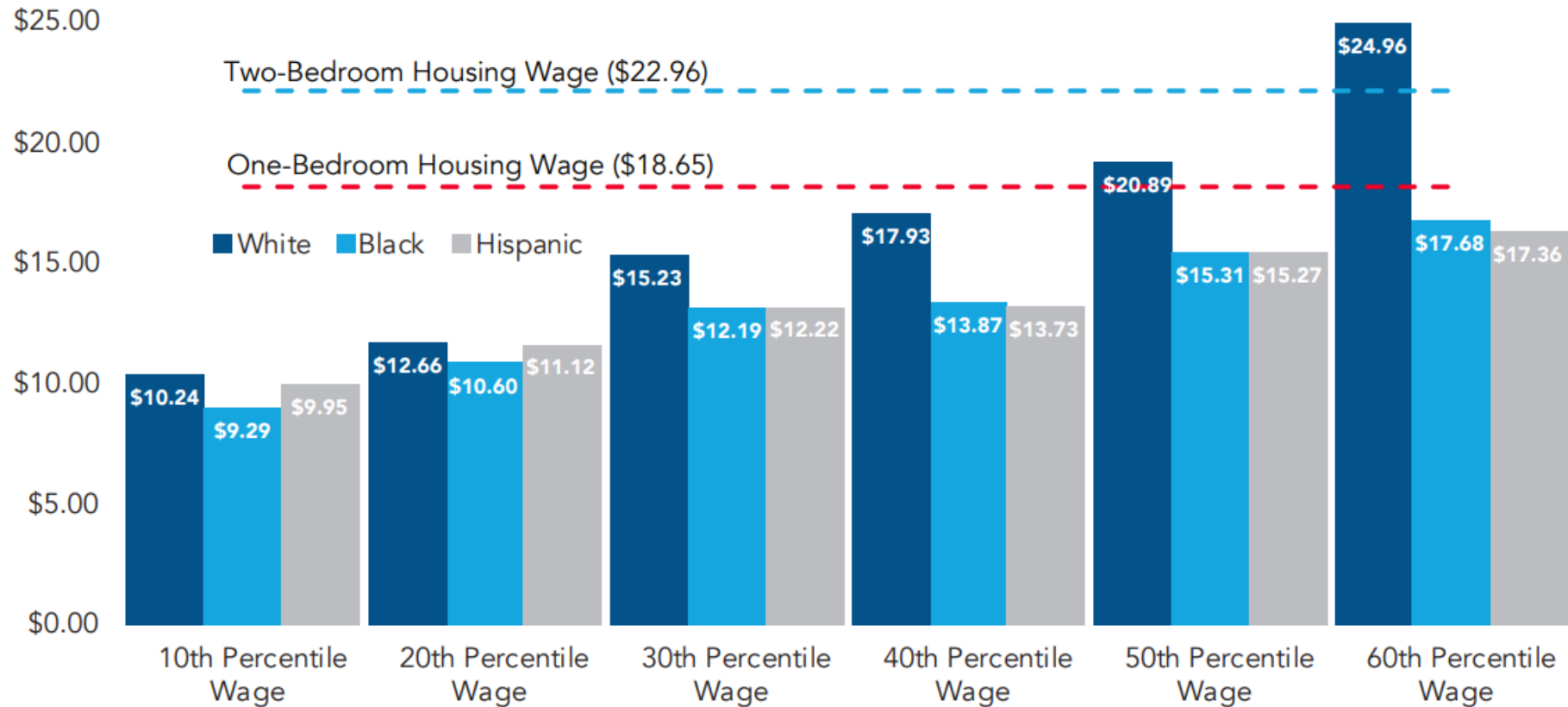
HOUSING WAGE AND MEDIAN WAGES FOR OCCUPATIONS WITH
MOST PROJECTED GROWTH, 2016-2026



Source: Housing wages based on HUD fair market rents. Employment projections from BLS Employment Projections Program. Occupational wages from May 2018 Occupational Employment Statistics, BLS, adjusted to 2019 dollars.

OUT_{of} REACH

HOURLY WAGE PERCENTILES VS. ONE AND TWO-BEDROOM HOUSING WAGES



Source: Housing wages based on HUD fair market rents. The hourly wages by percentile from the Economic Policy Institute State of Working America Data Library 2018. Adjusted to 2019 dollars.

Bold Proposals

Bipartisan Policy Proposals

Affordable Housing Credit Improvement Act

- Incentivizes to better serve lowest-income families
- Encourages development in Native American communities
- Facilitates development in rural areas
- Senators Cantwell (D-WA), Wyden (D-OR), Young (R-IN) & Isakson (R-GA)
- Reps. DelBene (D-WA), Beyer (D-VA), Marchant (R-TX) & Walorski (R-IN)

Bipartisan Policy Proposals

Task Force on the Impact of the Affordable Housing Crisis Act

- Incentivize developers to better serve lowest-income families
- Senators Young (R-IN), Cantwell (D-WA) & King (I-ME)
- Reps. Peters (D-CA), Khanna (D-CA) & Herrera Beutler (R-WA)

Bold Housing Proposals

Categories

- New Investments
- Bridging the gap between incomes & rent
- Advancing fair housing & equity
- Ensuring equitable disaster recovery

Bold New Investments

American Housing & Economic Mobility Act

- Senator Warren (D-MA) & Representative Richmond (D-LA)
- Nearly \$45 billion annually to national Housing Trust Fund
- Repair public housing
- Tribal & Rural areas

Bold New Investments

Ending Homelessness Act

- Representative Waters (D-CA) & Senator Harris (D-CA)
- More than \$13 billion over 5 years
 - Includes \$1 billion annually to national Housing Trust Fund
 - Passed out of Committee

Bridging Incomes & Rent

Rent Relief Act

- Senator Harris (D-CA)
- Representatives Davis (D-IL), Gomez (D-CA) & Peters (D-CA)
- New, refundable tax credit to cost-burdened households

Advancing Fair Housing & Equity

Fair Housing Improvement Act

- Senator Kaine (D-VA) and Reps. Peters (D-CA), Schiff (D-CA), Grijalva (D-AZ), Serrano (D-NY), and Pressley (D-MA)
- Prohibits housing discrimination based on:
 - Veteran status
 - Source of Income

Advancing Fair Housing & Equity

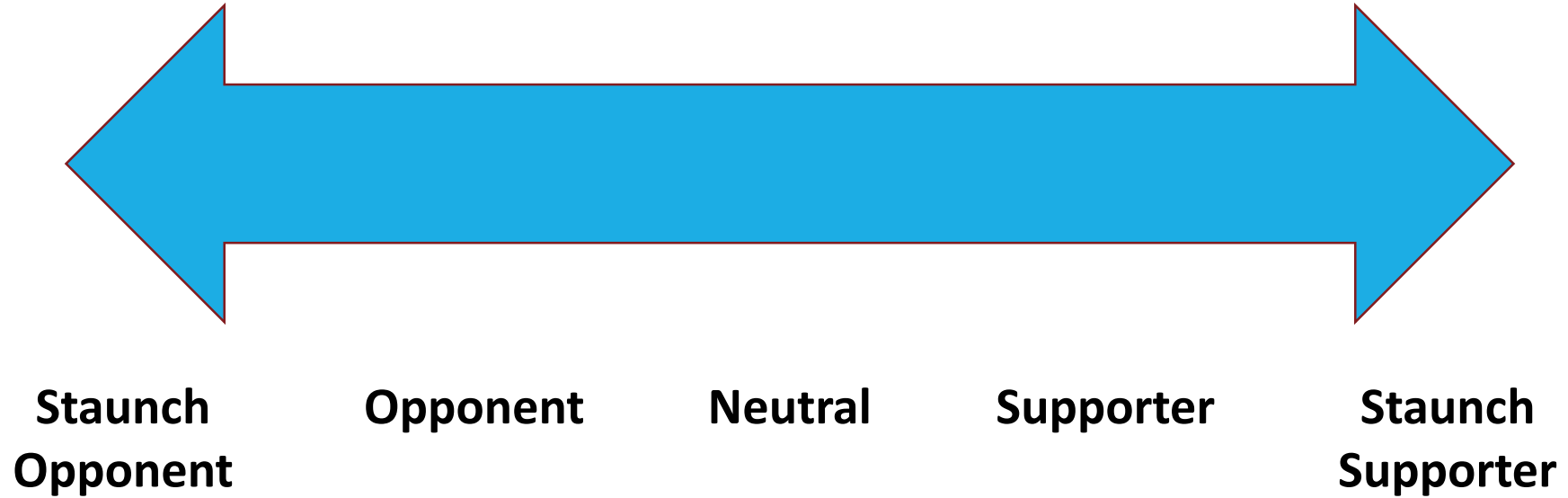
Fair Chance at Housing Act

- Senators Harris (D-CA) and Booker (D-NJ) and Rep. Ocasio-Cortez (D-NY)
- Reforms how federally-assisted housing screens & evicts tenants involved with the criminal justice system

Advocacy



Goal of Advocacy



Advocacy Activities

- Phone calls & Emails
- Meeting with Elected Officials
- Sharing Data & Experiences
- Letters and Petitions
- NLIHC Week of Action
- Voter & Candidate education

OUR HOMES, OUR VOTES

2020

BECAUSE HOUSING IS BUILT WITH BALLOTS



NATIONAL LOW INCOME
HOUSING COALITION

#OurHomesOurVotes2020

www.ourhomes-ourvotes.org

Take Action!

Call your legislators and ask them to:

Budget:

- Fund affordable housing & community development programs to the highest level possible in the Fiscal Year 2020 Budget

Bold Proposals:

- Support
- Cosponsor
- (Or thank them if they already are!)

Advocacy Resources



Advocates' Guide

A 200+ page resource:

History and background of all federal housing programs

Levels of funding

How the programs work

Projections for the future

What advocates should know and do

2019 ADVOCATES' GUIDE

A Primer on Federal Affordable Housing & Community Development Programs



Made Possible by the Generosity of:





OPPORTUNITY STARTS AT HOME



Young children
in families who
live in unstable
housing are

20%

more likely to be hospitalized
than those who do not worry
about frequent moves or have
anxiety over rent.

BUILDING 100 affordable
homes generates:



\$11.7
Million



161
Local
Jobs



\$2.2
Million

CIVIL RIGHTS ADVOCATES ARE HOUSING ADVOCATES

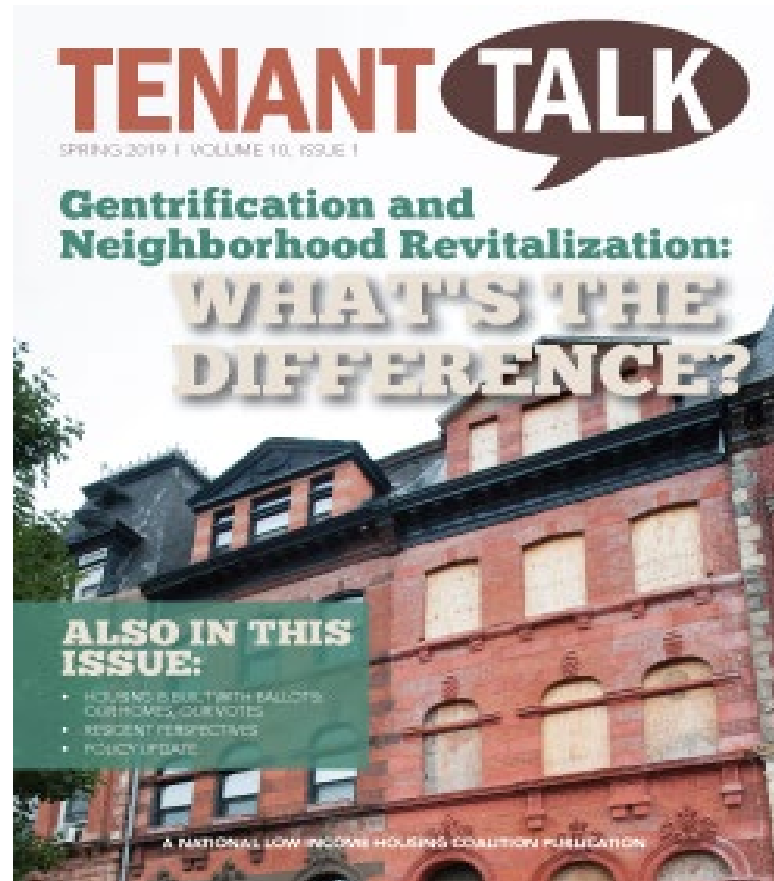
“Housing discrimination is the unfinished business of civil rights.”

Sherrilyn Ifill, President of the NAACP Legal Defense & Education Fund

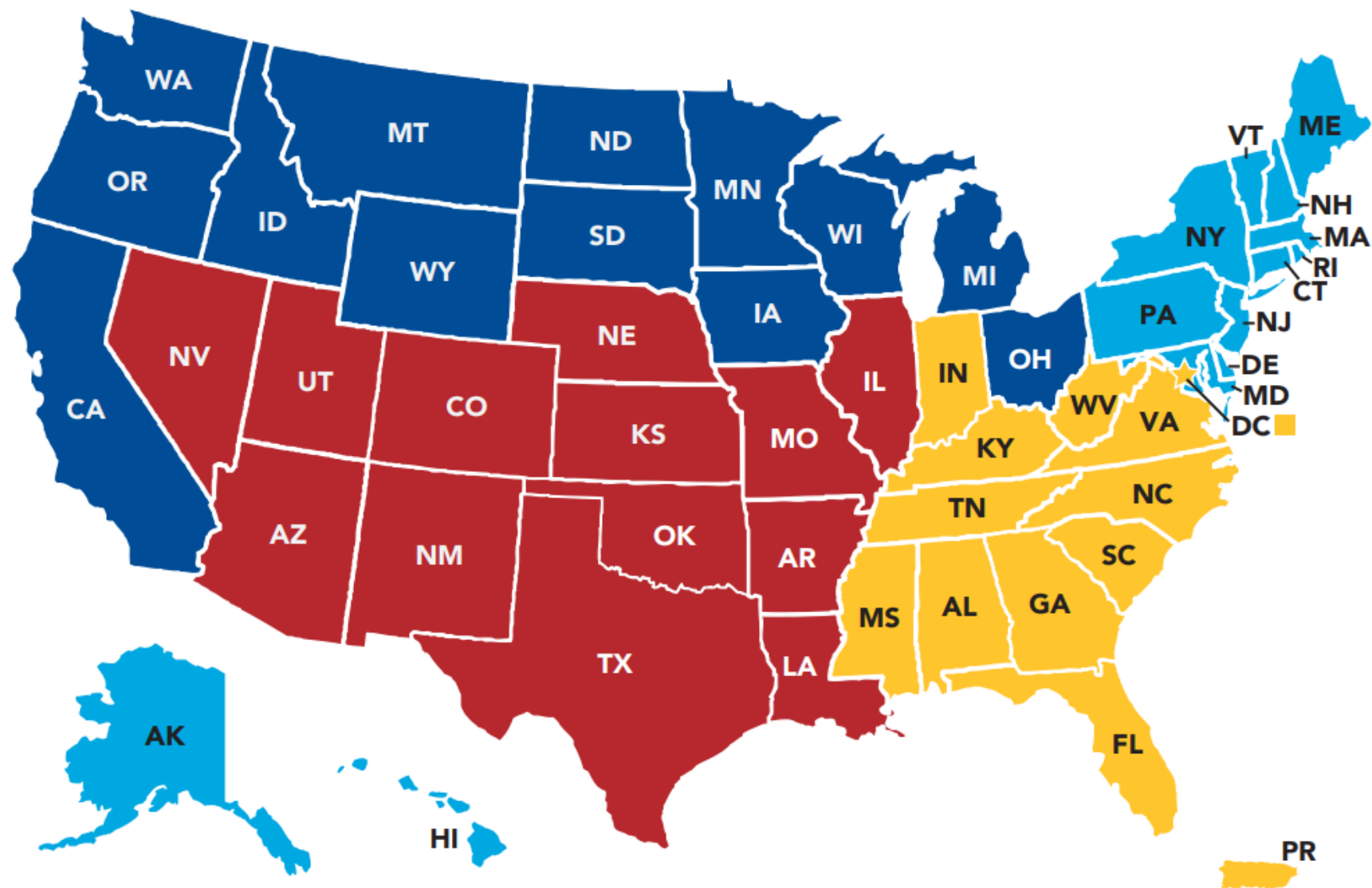
Other Reports & Publications



NATIONAL LOW INCOME
HOUSING COALITION



HOUSING ADVOCACY ORGANIZERS BY STATE



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**It's never been easy.
Our commitment is unwavering.
Join us and amplify the voices of
the poorest families in need.**

**OUR MEMBERS
ARE OUR STRENGTH.**



NATIONAL LOW INCOME
HOUSING COALITION

JOIN TODAY
WWW.NLIHC.ORG/MEMBERSHIP

Thank you!

Brooke Schipporeit

Housing Advocacy Organizer, NLIHC

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Phone: (202) 507-7452

Social Media: [@NLIHC](#), [@bschippo](#)



Steve Aichroth

ADMINISTRATOR
NEVADA HOUSING DIVISION PRESENTATION



Who is NHD?

- A Division of Nevada Department of Business & Industry
- Our mission is to improve lives and strengthen Nevada communities by expanding housing opportunities, building self sufficiency, protecting the residents and industry of manufactured housing and by fostering economic development

What We Do

- Our agency touches the lives of 1 in 4 Nevadans through programs and funding
 - Homeownership opportunities
 - Production and Preservation of multi-family rentals
 - State and Federal Grants /Assistance administration
 - Oversight of Manufactured Housing / Compliance
 - Weatherization efficiencies
 - Examine low income housing data and advocacy



Programs for Homebuyers

Home is Possible (HIP) & Home is Possible, A program for Heroes (HIP-H), Home is Possible for Teachers (HIP-T)

HIP



P-H

- Provides down payment assistance of up to 5% of the loan amount
- Fixed interest rate 30 - year loan
- Assistance used for down payment and closing costs
- Income below \$98,500
- Home price below \$400,000

HIP-T



- Below market interest rate
- Veterans honorably discharged, Active Duty, National Guard, Surviving Spouses
- Attend homebuyer education class
- Must be homebuyer's primary residence



- Below market interest rate and \$7,500 second loan
- If the teachers stays in the home as primary residence loan is completely forgiven after 5 years
- Attend homebuyer education class
- Designed to help Nevada recruit and retain teachers

Our Multi Family Programs

Multifamily Development targets 60% and below AMI and allows development of housing for seniors, veterans, special needs, families and mixed use

Low Income Housing Tax Credit (LIHTC)

- NHD allocates housing Federal Tax Credits.
- It is a public/private development model.
- Provides/Creates approximately 600 units of affordable housing annually.
- Construction of these projects supports 800 private sector jobs.

Tax Exempt Bonds

- NHD is the designated issuer of tax exempt housing revenue bonds in Nevada.
- Since inception the Bond program has assisted in the financing over 26,000 multi-family housing units in the State of Nevada
- Generated a total of over \$1 billion in bond financing in combination with 4% tax credits.



Our Programs

Growing Affordable Housing Program (GAHP)

- Leverage use of the Housing Divisions tax-exempt bond & 4% tax credit program
 - Developments can receive up to a \$3 million loan
 - Repaid from residual cash flow of development
- \$30m allocated through the program since 2015
 - Leveraged nearly \$350 million in tax exempt bonds
 - Helped complete financing for over 2,500 affordable units in the state



Our Programs

HUD and State programs administered by NHD

HOME program

- Designed to develop, build, finance and support low-income housing initiatives.

State Affordable Housing Trust Fund

- AHTF is a state funded program whose goal is to expand and improve the supply of both single and multifamily affordable housing.

National Housing Trust Fund

- The National Housing Trust Fund (HTF) is designed to increase and preserve the supply of housing, principally rental housing for extremely low income households.

The Emergency Solutions Grant (ESG)

- The ESG grant program focuses on rapid re-housing initiatives and the prevention of homelessness.

Lot Rent Subsidy Program (LRS) & Weatherization Assistance Program (WAP)

LRS- Reduces monthly rent associated with manufactured home lot space in a manufactured home community

- The program has provided assistance to low income manufactured homeowners since 1991.
- \$150 .00 maximum assistance per qualified household. (30% of the monthly space rent or \$150.00)
- Applications submitted through Manufactured Housing Division offices, forms are available on the Manufactured Housing website- <http://mhd.nv.gov>

WAP - Reduces energy burden for low-income families, including the elderly and disabled. Serves people at or below 150% of poverty or people at or below 200% of poverty depending on the funding source.

- The program has increased energy efficiency for over 28,000 units of low income housing since 1977
- NHD administers WAP through a network of 4 highly skilled Service Providers located throughout the state
- The Service Providers conduct onsite energy audits to assess the scope of work for each project
- <https://housing.nv.gov/programs/Weatherization/>





NVHousingSearch.org

ALL ROADS LEAD HOME

NVHousingSearch.org

Nevada's FREE Housing Locator Service

Funded by

Nevada Housing Division

For Agencies

- One-stop shop for people in need of housing and related resources; help with hard-to-house individuals and families
- Easy-to-use **rent reasonableness**
- Listings of **affordable and accessible** housing
- Up-to-date housing listings are a critical resource for displaced **disaster** victims
- Outreach and education to landlords and property providers about housing programs



ALL ROADS LEAD HOME
WWW.HOUSING.NV.GOV

80th Legislative Session

- **Approved legislation –**
 - AB 174 Creates the Nevada Interagency Council on Homelessness
 - AB 364 Revises Provisions Governing title and transfers of manufactured homes
 - AB 476 Creates the Housing Advisory Committee and the Private Activity Bond Council
 - SB 151 Changes to Summary Evictions
 - SB 367 Pet Friendly Housing
 - SB 371 Relates to the repair of Manufactured Homes

80th Legislative Session

- **Approved legislation –**
 - SB 103-
 - Modifies NRS 278.235 - Reducing or subsidizing in whole or in part impact fees, fees for the issuance of building permits collected pursuant to NRS 278.580 and fees imposed for the purpose for which an enterprise fund was created.
 - A governing body may reduce or subsidize impact fees, fees for the issuance of building permits or fees imposed for the purpose for which an enterprise fund was created to assist in maintaining or developing a project for affordable housing... 5 Stipulations including holding a public hearing

80th Legislative Session

- **Approved legislation –**
 - SB 104-
 - Requires the inclusion of certain reports as sources of information for the statewide low-income housing database.
 - Modified the requirement of owners of residential housing to report information to the Housing Division
 - Required certain local governments to cooperate with the Housing Division in providing certain information related to affordable housing.

80th Legislative Session

- **Approved legislation –**
 - SB 425-
 - Requires the Director of the Department of Health and Human Services to amend the State Plan for Medicaid to provide certain additional home and community-based services
 - Requires the Division of Health Care Financing and Policy of the Department to provide tenancy support services to the extent authorized by federal law

80th Legislative Session

- **Approved legislation –**

- SB 473-
- Modifies NRS 278
- Tier One Affordable Housing means housing for a household : Which has a total monthly gross income that is equal to not more than 60% of the median monthly gross household income for the county in which the housing is located and which costs not more than 30% of the total monthly gross household income of a household whose income equals 60% of the median monthly gross household income for the county in which the housing is located.
- Tier Two Affordable Housing – 60-80% median monthly gross income
- Tier Three Affordable Housing – 80-120% median monthly gross income

80th Legislative Session

- **Approved legislation –**

- SB 448-
- This bill authorizes the Housing Division of the Department of Business and Industry to issue transferable tax credits that are authorized to be taken against certain state taxes to the sponsor of a project for the acquisition, development, construction, improvement, expansion, reconstruction or rehabilitation of low-income housing, as defined by existing federal law.
- The transferable tax credits may be applied to: (1) the excise tax on banks and payroll taxes imposed by chapters 363A and 363B of NRS; (2) the gaming license fees imposed by the provisions of NRS 463.370; (3) the general tax on insurance premiums imposed by chapter 680B of NRS; or (4) any combination of such taxes and fees.
- Section 10 of this bill limits to \$10,000,000 the amount of transferable tax credits which the Housing Division is authorized to approve in each fiscal year and prohibits the Housing Division from approving applications and issuing transferable tax credits for any fiscal year beginning on or after July 1, 2023.

Pending Federal Legislation

- **S 1703 / HR 3077–**
 - **Affordable Housing Credit Improvement Act of 2019**
 - Omnibus bill for the creation and preservation of affordable housing
 - Current Co-Sponsors on the House side include the entire Nevada delegation – Reps. Titus, Lee, Amodei, Horsford
 - Both Senator Cortez-Masto and Rosen had sponsored previous legislation in 2017

https://www.novoco.com/sites/default/files/atoms/files/sb_1703_ahcia_one_page_summary_060619.pdf

<https://static1.squarespace.com/static/566ee654bfe8736211c559eb/t/5d13d935b8f85300011fe514/1561581878168/AHCIA+comprehensive+summary+--+June+2019+UPDATED+sb.pdf>
- **S 1956 / HR 3479**
 - **The Save Affordable Housing Act of 2019**
 - Would reduce and ultimately eliminate the loss of LIHTC properties due to Qualified Contracts
 - No Current Nevada Co-Sponsors

Thank You!

- Steve Aichroth – Administrator
 - saichroth@housing.nv.gov
 - 775-687-2246





Q&A

