RNHS CHANGING THE NARRATIVE OF HOMEOWNERSHIP AND AFFORDABLE HOUSING

Through Inclusion Community and Equity

Fair Housing Advocates of No. CA.

April 5, 2017
About RNHS

• Established in 1981 by local Richmond residents concerned about redlining issues happening in the community - formed to ensure low income residents - would be guaranteed access to housing...

RNHS does this through:

• Property Owner- Manager of scatter site properties (single family homes, and small multi-family units).

• Education - A HUD certified counseling agency providing financial education in homeownership, rental counseling, and foreclosure mitigation.

• Advocacy - Keeping the housing conversation relevant for all community members in need of housing regardless of income.
History of Affordable Housing - What it is...

- 1930 - Federal Housing Program - now known as HUD (Housing & Urban Development - 1965 - USDA rural areas - farmers)

Designed to address/alleviate some of the housing hardships from the “Great Depression.” - Rental Housing.

- 1934 - Federal Housing Administration (act of Congress) – made homeownership affordable - for a broader segment (PMI) - no longer a transaction for the Affluent.

- 1937 U.S. Housing Act created to address housing needs of low income people - through public housing (housing stock was poor).

“Federal Programs were developed to improve Urban Infrastructure”

Urban - “1. of, in, or constituting a city 2. characteristics of a city”
Affordable Housing - Rental

• 1960- HUD operating cost eclipsed revenue from rents; subsidies created to began to offset expenses.

• Rent limitation created- no more than 30% of income could be paid to rent- became a industry bench mark- homeownership 40%-45% D/I.

• Civil Rights Act of 1964-1968- to prevent housing discrimination of the protected class in both private and public housing.

• 1970 boom in private partnership investments rate due to incentives.

• 1974 Housing Community Development (Sec. 8, CDBG)

• 1987- McKinney Act of 1987- Housing and social service with HUD to address homelessness.
How Did We Get Here

- 1980-1990: Opt out (option) of project based Sec. 8 programs.

- 1986 IRS given a role in housing in the Tax Reform Act 1986- creating the Low Income Housing Tax Credits (development for homeownership and multi-family units).

- 1990’s: Non profit affordable housing developers, local government officials, non profit advocacy organization low income renters organized to preserve disappearing stock.

- 1990 National Affordable Housing Act – Cranston – Gonzales; obligating jurisdictions to prioritize housing needs- NAHA- created HOME( state and local grants for housing).

“Beyond the changes to the structure of housing programs- no significant investments in new housing to the lowest income people made in the last 30 years”.
How do we Move FORWARD? 
A People’s Movement

- Find the pain points in your community; clearly define...

- What is it: Lack of housing vs. condition of housing (community, area, neighborhood - is it a collective)?

- Know the audience; what needs to be addressed? (ELI <30%, VLI < 50%, LI <80%, Median< 100%, Moderate 120%).

- Understand your multiplicities interest, priority, resources, limitation and influence.


- Find your cities resources i.e. NPO, Advocacy groups, Meet Ups, City Council, County Supervisors, Boards, and Commissions - Accountability!
Moving FORWARD...

- Speak to the people you are trying to HELP!
- Eliminate the NIMBY attitude
- Learn the Numbers (County vs. City)
- Alameda County- $93,600
- Contra Costa County- $93,600
- Marin County- $107,700
- San Francisco- $107,700
- https://sites.google.com/site/camortgagelimits/hud-median-income-limits
Lastly....

Make this a PEOPLE issue not a Money or Transaction Issue!

Get Informed....

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