

# **RNHS CHANGING THE NARRATIVE OF HOMEOWNERSHIP AND AFFORDABLE HOUSING**

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**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.charistics of a city”**

# Affordable Housing- Rental

- 1960- HUD operating cost eclipsed revenue from rents; subsidies created to begin to offset expenses.
- Rent limitation created- no more than 30% of income could be paid to rent- became an industry benchmark- 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.
  - Know your State Government Representatives ( [www.nph.org](http://www.nph.org) [www.calreinvest.org](http://www.calreinvest.org)).
  - 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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**[www.eastbaynhs.org](http://www.eastbaynhs.org)**