AFFORDABLE

HOUSING

POLICY

A RESOURCE GUIDE

PREFACE AND PERSONAL NOTES

Thank you for taking the time to read this toolkit. Genuinely, thank you.

My name is Zoe J. Smith, and I am a second year student within the American University School of Public Affairs Leadership Program in DC. This toolkit is a result of a semester of research and another semester of volunteering and advocacy. My findings inspired me to encourage college students to take up similar work and begin to understand the larger role they fulfill within their community.

This toolkit currently focuses on the low-income housing and policy intersection of housing insecurity. Homelessness is an issue that deserves attention and its own space that I cannot provide here now. I hope to one day expand to cover all aspects of housing insecurity comprehensively.
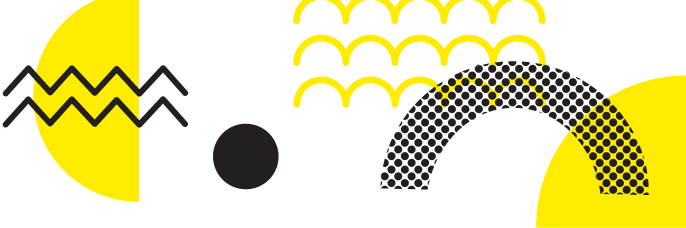
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CONFRONTING HOUSING INSECURITY

WHAT IT IS AND WHY IT MATTERS.

Definitions

Low-income or Affordable housing:
The Dept. of Housing and Urban Development (HUD) defines this as housing that costs less than 30% of the household's total income

Housing Insecurity:
Encompassing many factors, housing insecurity is the inability to afford housing that is safe, affordable, and consistent

Cost-Burdened:
Households who spend more than 30% of their income on housing

Extremely Cost-Burdened:
Households who spend more than 50% of their income on housing

Definitions

Underhoused-
The house is too small for the household, there are not enough bedrooms or accessible space, etc

Homeless/experiencing homelessness: HUD defines homelessness as 1) living in a space unfit for human habitation,
2) people without primary nighttime residence, 3) Children or families without stable housing, and/or 4) people fleeing domestic violence

Note: This definition has evolved over time and will continue to do so.

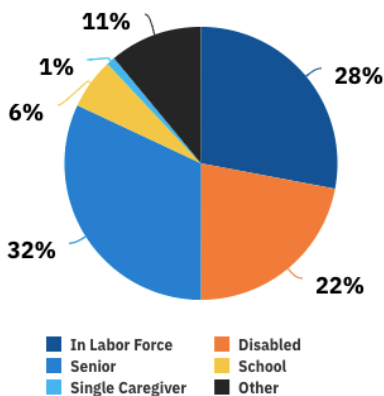**All definitions provided by the glossary of the US Dept. of Housing and Urban Development.**

By the Numbers

EXTREMELY LOW INCOME
RENTERS ARE IN NEED OF

23,370

AFFORDABLE AND AVAILABLE
HOMES.

EXTREMELY LOW INCOME RENTER HOUSEHOLDS

28%

22%

32%

6%

1%

11%

- In Labor Force
- Senior
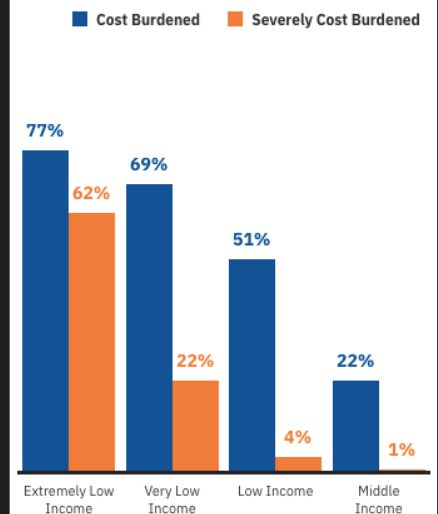- Single Caregiver
- Disabled
- School
- Other

Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or a person with a disability, and other. At the national level, 14% percent of extremely low income renter households include a single adult caregiver, more than half of whom usually work more than 20 hours per week. More than 10% of extremely low-income renter households are enrolled in school, 48% of whom usually work more than 20 hours per week.
Source: 2019 ACS PUMS.

Q:
Who is
affected by
housing
insecurity?

A:
Everyone.

HOUSING COST BURDEN BY INCOME GROUP

- Cost Burdened
- Severely Cost Burdened

	Cost Burdened	Severely Cost Burdened
Extremely Low Income	77%	62%
Very Low Income	69%	22%
Low Income	51%	4%
Middle Income	22%	1%

Note: Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened.
Source: NLIHC tabulations of 2019 ACS PUMS

Data and graphics provided
by the
National Low Income
Housing Coalition

Current Policies

Housing Production Trust Fund (HPTF): Responsible for constructions and upkeep of aff. housing.

Inclusionary Zoning (IZ): Most new residential builds include aff. housing. Eligibility depends on income.

Home Purchase Assistance Program (HPAP): Assists with closing costs and no-interest loans.

These are the major ways DC offering aff. housing. Eligibility requirements vary. These definitions and more info can be found here.

Mayor Muriel Browser continues to say she stands for creating and sustaining equitable housing. You can keep up with current events and changes at housing.dc.gov.

Gentrification

HUD defines gentrification as:

"Gentrification is a form of neighborhood change that occurs when higher-income groups move into low-income areas, potentially altering the cultural and financial landscape of the original neighborhood."

Within DC, gentrification has changed the face of the city. It has predominantly affected Black individuals and families and pushed out lifelong residents of DC. Housing policy does not take these people's lives into account.
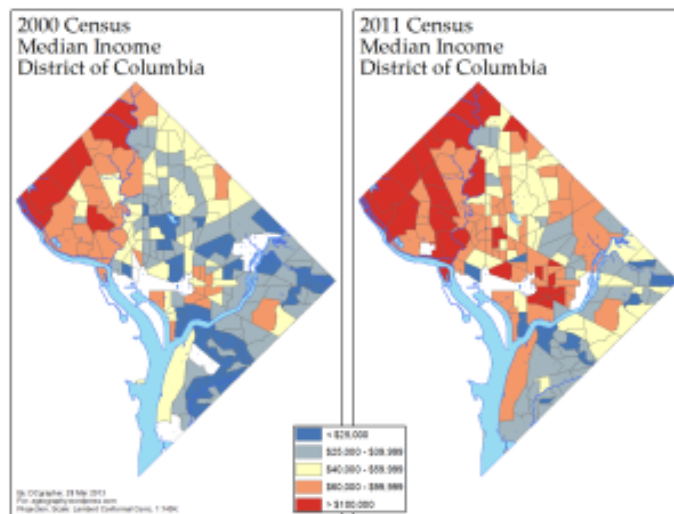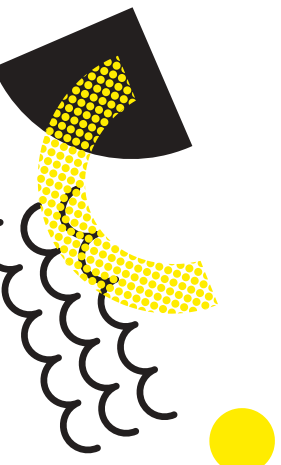

Above you can see the map of median income shifting to make it impossible for some to afford housing in certain neighborhoods.

COMMUNITY PARTNERS AND ORGANIZATIONS

THE PEOPLE WHO ARE PUTTING INT THE WORK.

Organizations

Click on the name to learn more about each community partner!

National Organizations
that focus on policy and legal advocacy

1. Coalition For Non Profit Housing and Economic Development
2. National Low-Income Housing Coalition
3. The Affordable Housing Tax Credit Coalition
4. Council of Large Public Housing Authorities
5. Enterprise Community Partners
6. Stewards of Affordable Housing for the Future
7. Rebuilding Together
8. National Law Center Homelessness and Poverty

Organizations

DC Community Organizations
that focus on policy and legal advocacy

1. Organizing Neighborhood Equity DC (ONE DC)
2. Housing Counseling Services Inc.
3. The Washington Legal Clinic for the Homeless

Organizations

<u>DC Community Organizations
that focus on outreach and rehabilitation</u>

1. <u>Community of Hope</u> (healthcare and job training)
2. <u>DASH Housing</u> (domestic violence)
3. <u>Central Union Mission</u> (housing, job training, medical care, faith-based)
4. <u>Lydia's House</u> (social services, educational and emotional resources)
5. <u>DC Doors</u> (housing, youth, job training)
6. <u>Community Family Life Services</u> (comprehensive social services for individuals and families)
7. <u>Jubilee Housing</u> (housing)
8. <u>Open Arms Housing</u> (housing, supports women)
9. <u>Homes for Hope Inc.</u> (housing, support groups)
10. <u>Manna Inc</u>. (financial literacy, homeowner training, affordable housing acquisition)
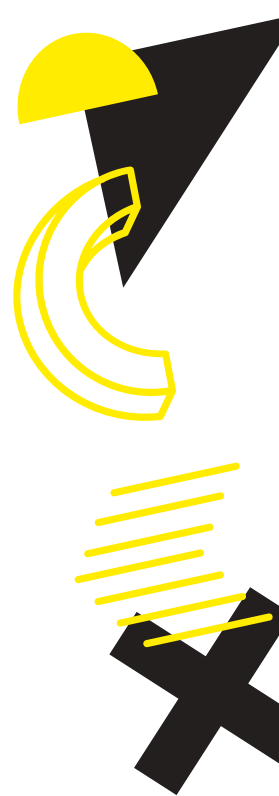
STUDENT ACTIVISM

ITS ROLE AND HOW TO AVOID SAVIORISM
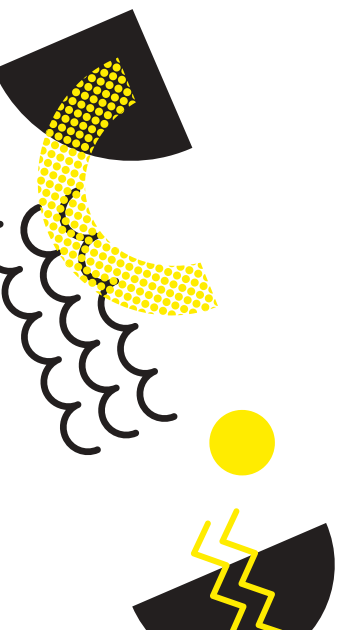
Students & Activism

Young people's role in social change is imperative in forward-moving progress. As the nation's capital, Washington, DC provides unique opportunities for collaboration, advocacy, and social change. However, universities can change the face and shape of the communities they serve and live within. In order to avoid this outcome, students must be critical of their role and their actions.

This begins with:

1. **Confronting privilege and white savior complexes**
2. **Community-oriented responses**

As mentioned in the previous section, reaching out to community organizations is always a great first step

White Saviorism

For this crucial topic, I wanted to pull from a long standing supporter of student advocacy; Restless Development. Restless Development is a youth-led development agency whose main goal is to get students involved and working with the issues they care about most.

Their youth advocates blog,"We Are Restless", shares real youth advocate resources and stories in all areas of community development. Their article "Confronting my White Savior Complex" frames the right mindset and goals to do just that.

White Saviorism

Everyone is on different playing fields and levels of expertise when it comes to these topics. With these three points, I believe youth advocacy can be made honest and effective.

- Recognize Complicity
- Acknowledge Privilege
- Move Forward Towards Goals

Putting these ideas into practice takes work. If you need resources or activities to foster these conversations, I recommend starting with the Learning for Justice organization's resource guide titled "What Is White Privilege, Really?" This toolkit provides resources, activities, and readings that will allow genuine growth to happen. Every group or student will be different. Make sure to practice that self-reflection and humility.

You can find those resources here.

Social Action Responses

Community-Based Participatory Research is an approach to research that centers the community in problem solving, research, and action. Through this approach, you can identify, explore, plan, and solve problems with the community's interest in focus.

There are of course other research approaches that would also benefit college students who are looking to initiate change.

Social Action Responses

Healthy City is a research collaboration site run by the Advancement Project, a national research and advocacy nonprofit.Their work focuses on community equity both national and local. Their research has created several toolkits and resources to assist anyone in inspiring change. You can find them here: [Community Research Toolbox](#)

- [Community Research Toolkit](#)
- [Hyperlocal Communities](#)
- [Participatory Asset Mapping](#)

The US Department of Housing and Urban Development Office of Policy Development and research has a great resource that discusses how to create community Building Organizations.
You can find that here: [Building the Organizations that Build Communities](#)

THANK YOU.

FROM THE BOTTOM OF MY HEART.

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