



HOUSING ROADMAP

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ProGov21 is a shared resource for progressive local policy makers and advocates alike. Operated and maintained by COWS, a national think-and-do tank based at the University of Wisconsin-Madison, ProGov21 offers a fully searchable digital library of progressive policies, practices, and other resources for 21st century local government.

The Problems & Progressive Local Solutions

The COVID-19 crisis may result in as many as 40 million renters being evicted from their homes, and an additional four million homeowners have fallen behind on their mortgages and are at risk of foreclosure. The pandemic exacerbates the preexisting American housing crisis: a 2019 report by the National Low Income Housing Coalition found that adults working a full-time, minimum wage job cannot afford a two-bedroom apartment in any state in the country, and a 2017 report from Harvard's Joint Center on Housing Studies found that nearly half of renter households pay more than 30% of their income in rent.

To recover from the COVID-19 housing crisis, policymakers must address affordability, quality, and access to transportation. Progressive local solutions to these problems focused on establishing a right to housing, reducing evictions and foreclosures, empowering tenants through organizing and rent control, and ending homelessness through permanent supportive housing. Now, with the federal emergency actions taken to address the pandemic set to expire, it is critical that local governments address the intersection of housing and health and fight forced displacement from housing to ensure the economic, social, and physical wellbeing of their community.



Available Local Levers & Targets for Reform

The COVID-19 crisis demands interventions that move past the standard policy playbook to address the fact that many people cannot work safely, cannot pay their rent or mortgage, and that the displacement of these people poses a grave health risk to individuals and to the whole community.

While thirty-three states have preempted local governments from passing rent control laws, mayors, city councils, and county executives may still issue temporary emergency orders banning eviction to prevent the spread of COVID. These emergency moratoria bypass rent control bans because the rent remains due and owed, and while tenants can no longer be displaced for nonpayment, they may still be evicted for other reasons, such as engaging in criminal behavior. Further, local governments must work to inform tenants of the protections available to them: tenants can only protect themselves if they know how to affirmatively claim their rights, and landlords sometimes push people out despite their legal right to stay. Local governments should tailor their interventions to address local housing needs and tie them directly to the COVID-19 health emergency to reduce the likelihood being affected by state preemption. (For more on state preemption and local control, please see ProGov21's Home Rule Policy Roadmap.) Landlords affected by COVID-19 may be eligible for mortgage payment forbearance, especially if their loan is owned by Fannie Mae or Freddie Mac. Landlords should also provide information and help to their tenants in applying for emergency funding from national or local aid facilities. However, if possible, local governments should provide support and financial assistance for local landlords together with tenants by making rental payments on tenants' behalf. Both the federal and state governments have created programs to help both landlords and tenants affected by COVID-19:

because many of these programs are poorly publicized and mired in red tape, local governments have an important role in facilitating their residents participation through education and direct assistance. Further, the Department of Housing and Urban Development (HUD) has created programs to allow Community Block Development Grants to be used as emergency funding for COVID-19 related issues.

Local governments have also explored using vacant hotel rooms and commercial property as emergency shelter to help people remain housed.

Current Reforms & Tools to Fight for Them

Cities, counties, local politicians, activists, and researchers have responded to COVID-19 by taking up the fight for housing justice. The Local Solutions Support Center, a national group working for local control and against state preemption, has put together a model resolution local government housing protections to help combat COVID-19 related displacement. Mayors in Los Angeles, San Francisco, Seattle, Washington, D.C. have enacted eviction moratoriums. In Madison WI, the mayor launched a \$2 million rapid rehousing program, among other relief efforts.

Landlords may be eligible to apply for loans and grants from the U.S. Small Business Administration.

The National Low Income Housing Alliance has resource tracking state and local rental assistance programs.

Social housing: Types of social housing include public housing (where the federal, state or local government own the property) but also resident-controlled limited-equity cooperatives, deed-restricted housing held by community land trusts, and nonprofit-developed affordable housing. Social housing may exist in many forms, with "a range of control that looks at both resident participation in management and community participation in siting, design, and development; and a range of financing that makes housing more or less dependent on public, social, or private capital funds and at times private capital markets."

Mixed development & housing affordability: Mixed-use and mixed-income development policies represent another approach to increasing the affordable housing supply. Mixed-income housing development policies mandate that for every market-rate housing unit developers build, they must also build a certain amount of affordable housing units where rents will be capped, and to enter a covenant binding the developer and any future owners to keep rents for the designated affordable units affordable rates, either for the life of the development or for a fixed number of years. Mixed-use development is similar: in mixed use schemes, developers seeking to build valuable commercial properties must also agree to build a certain number of affordable housing units, again with binding covenants to keep them affordable long-term.

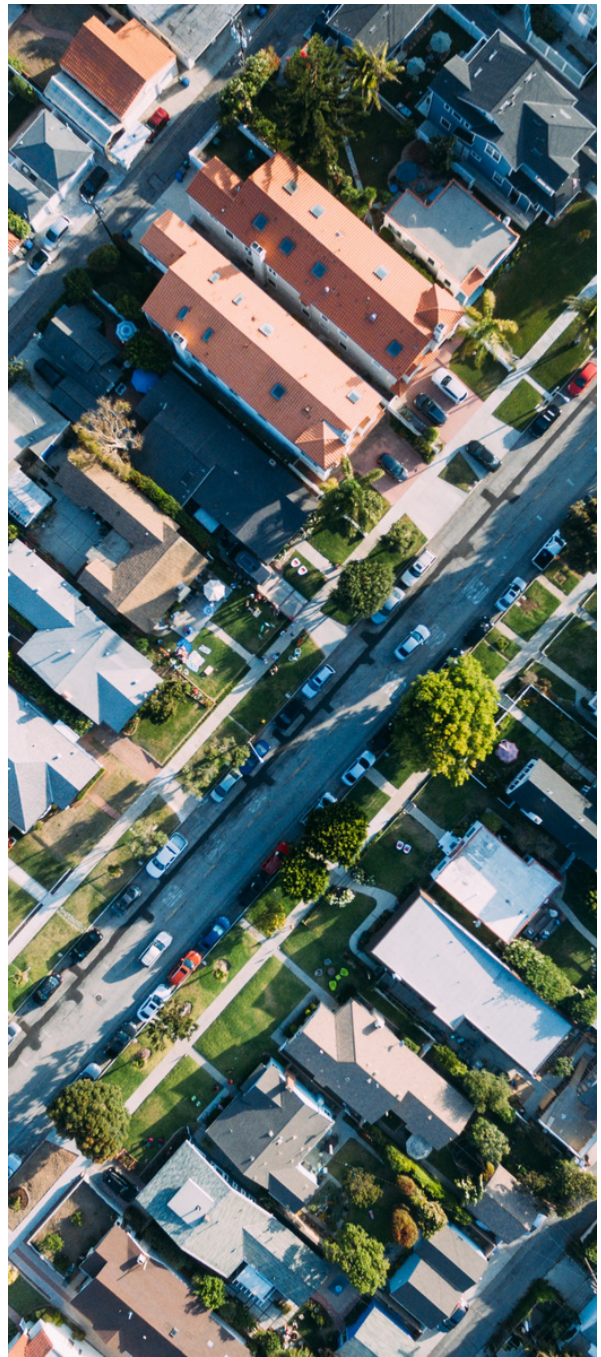
Taking it to the Next Level

Housing as a human right: Local groups and elected officials working on housing issues should promote municipal resolutions recognizing every person's right to adequate housing and endorsing the international standards for housing put forward by the UN. These frequently start as non-binding resolutions, but with continued effort and organizing they can develop into more: the ProGov21 Database contains many such local initiatives, including one from Madison WI, that later became the basis for \$8 million in affordable housing investments. Advocates can also use these international standards as a benchmark for evaluating their local housing situation and housing policy. Polling data that shows 85 percent of Americans believe that ensuring everyone has quality affordable housing should be a "top national priority." A key policy for achieving housing as a human right is permanent supportive housing, which couples permanent housing with supportive services that target the specific needs of an individual or family. Permanent supportive housing is the most successful policy intervention for ending homelessness, and can be achieved through several different types of programs, but often it is achieved through permanent housing subsidies. The most effective design of permanent supportive housing is Housing First, where tenants are placed into housing before attempting as the first step to addressing their services needs, rather than after as a later goal.

COVID-19 has created a vicious cycle of residential displacement and increased virus transmission, making it critical to get vulnerable people securely housed so that they can avoid illness and/or receive care.

Housing and Transportation: Residential displacement is not evenly distributed, and housing prices are not the only factors associated with eviction and foreclosure. Transportation costs also drive eviction: transportation costs are typically a household's second-largest expenditure after housing. Low income households spend on average 30 percent of their income on transportation, and low income communities with access to lower-cost transportation options (like public transportation) experience lower eviction rates. The Center for Neighborhood Technology's Housing + Transportation Index is a critically important tool for understanding housing affordability: it presents housing and transportation costs from the regional to the neighborhood level through maps, charts and statistics for 917 metropolitan and micropolitan areas that make up more than 90 percent of the U.S. population.

To maximize the benefits of housing, housing must be planned and built together with transportation, recreational opportunities, access to high-quality food, and sources of employment. California is currently a hotbed of housing and transportation reform. In Los Angeles, Ballot Initiative JJJ passed in 2016, establishing that all developments of 10 or more housing units that required zoning adjustments had to have a certain percentage of affordable housing units or



pay into a fund devoted to affordable housing development and enforcement of rent regulation. Developers were also required to replace any existing affordable housing units lost as a result of construction, either by building units on-site, at another location, or by paying into the city fund for affordable housing development. Initiative JJJ also sought to overlay affordable housing

and access to transportation by allowing developers to build more densely (and hence more profitably) near existing transit hubs. Lastly, Initiative JJJ also mandated fair wages for workers and required a good-faith effort to hire 30% local workers including 10% transitional workers who face barriers to quality employment.

Allies, Comrades, & Helpers

Tenant unions across the country are fighting against exploitative rents and unlivable housing conditions. They're supported by nonprofits like the Autonomous Tenants Union and Tenants Together.



Other groups, like [People's Action Homes Guarantee](#), are fighting to build social housing, end real estate speculation, and to secure reparations for centuries of redlining and other racist land policies. Progressive think tanks are also putting forward ideas to de-commodify housing. The [People's Policy Project](#) and [Data for Progress](#) have both published reports proposing building millions of units of public (social) housing. Some groups have taken a more direct approach to housing justice by occupying houses kept purposefully vacant by corporate landlords or real estate brokers speculating on the rising costs of homes. [Moms 4 Housing](#) rose to national attention when mothers in Oakland, California, occupied a house kept purposefully vacant by a real estate agency. They won strong local support, and the agency was forced to sell the property to a community land trust. In Los Angeles, the [Reclaiming Our Homes](#) movement is also occupying vacant homes owned by the California Department of Transportation to protest government inaction on affordable housing and homelessness.

Neighborhood Assistance Corporation of America

A non-profit, community advocacy and homeownership organization providing working people counsel and enabling workers with poor credit to purchase a home or modify a predatory loan.

National Law Center on Homelessness and Poverty

A national network of pro bono lawyers litigating to end homelessness and strengthen the social safety net. In partnership with state and local advocates, they work to pass and enforce laws to address the immediate and long-term needs of those who are homeless or at risk.

National Alliance to End Homelessness

A Washington, D.C.-based nonprofit using lobbying and research to end homelessness.

Homes for All

A national coalition that advances shared policy initiatives that lead to housing stability for all. It also runs state-level Homes for All coalitions.

National Low Income Housing Coalition

The NLIHC, based in Washington, D.C., lobbies for providing affordable housing for extremely low-income people. It also provides research and policy analysis.

National Housing Law Project

A legal organization engaged in advocacy and litigation to strengthen housing affordability and tenants' rights. It also provides trainings and research.

Coalition for Property Tax Justice

A collective of Detroit grassroots organizations formed to stop unconstitutional property tax assessments, compensate Detroit residents who have already lost their homes through illegal tax foreclosures, and suspend pending property tax foreclosures until it is confirmed that the delinquent taxpayers were not unconstitutionally assessed.

Preservation of Affordable Housing

A nonprofit developer, owner and operator of affordable homes in eleven states and Washington, D.C.

Eviction Lab

A team of researchers, students, and website architects at Princeton University publishing data sets on evictions in America.



We continue the conversation around this Housing Roadmap on **ProGov21's Podcast**. Our latest episode [Center for Neighborhood Technology](#) CEO, Bob Dean. You can find our podcast on [our website](#), [Spotify](#), [Apple Music](#), or [AmazonMusic](#).