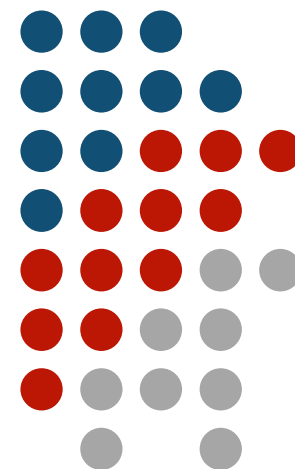


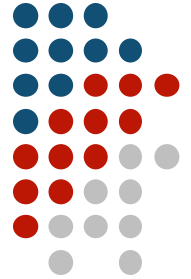
Local Affordable Housing Policymaking and Advocacy: Putting NHC Resources to Work in Your Community

April 23, 2015



Webinar sponsored by



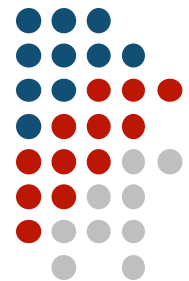


Introduction



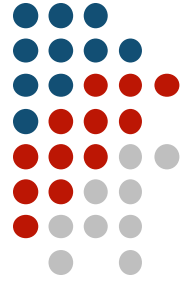
Lisa Sturtevant, PhD is NHC's Vice President for Research and Director of the Center for Housing Policy. She is responsible for setting NHC's research agenda and managing on-going research projects. Dr. Sturtevant is particularly focused on connecting NHC's research to the broader housing community. Her primary areas of research include the relationship between housing and economic development, residential mobility, and demographics.

Scenario



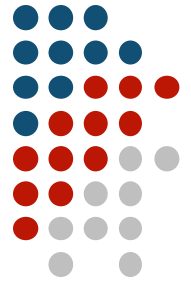
State Senator June Kim is a 5-term Republican who enjoys widespread public support. Her district includes a large section of **Los Angeles County** that includes many ethnically diverse and growing communities and neighborhoods facing a variety of development pressures. State Senator Kim hears regularly from her constituents that they are concerned about taxes, school quality and transportation issues. Over the past few years, however, housing affordability has become a pressing problem, as existing residents have difficulty remaining in the region and new residents are challenged to find affordable rental and homeownership options. State Senator Kim is looking for ways to talk about affordable housing challenges and solutions in order to craft legislation that could help her constituents.

Resources for Policymaking & Advocacy



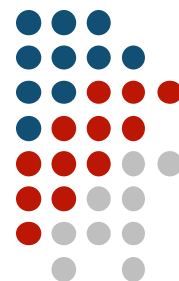
- Defining the affordability problem
- Connecting housing affordability to the local economy
- Finding solutions
- Communicating effectively

Defining the affordability problem Housing Landscape



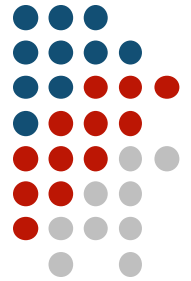
Mindy Ault is a Research Associate with NHC's Center for Housing Policy. Her research areas include homelessness and housing-first policies, housing intersections, and demographic factors related to housing affordability. Prior to joining NHC in October 2014, Mindy worked with The Road Home, a homeless services provider in Salt Lake City, Utah, doing direct practice social work with chronically homeless families and single adults.

HOUSING LANDSCAPE 2015

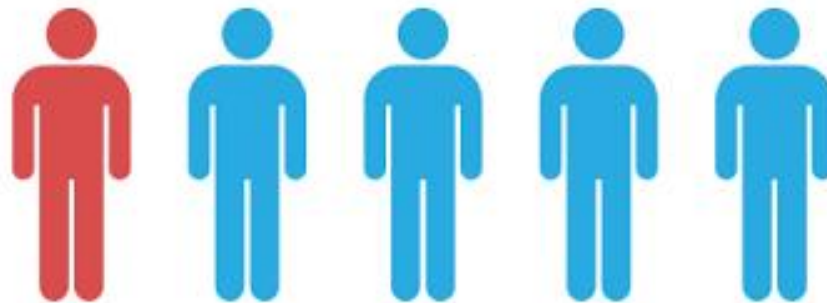


- Uses the most recent American Community Survey data.
- Evaluates severe housing cost burdens among low- and moderate-income renter and owner working households.
- Analyzes trends from 2010 through 2013.
- Provides affordability data for all 50 states and the District of Columbia, and the 50 largest U.S. metro areas.

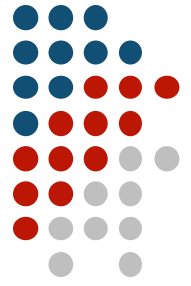
How Housing Affordability Has Changed in the U.S. Since 2010



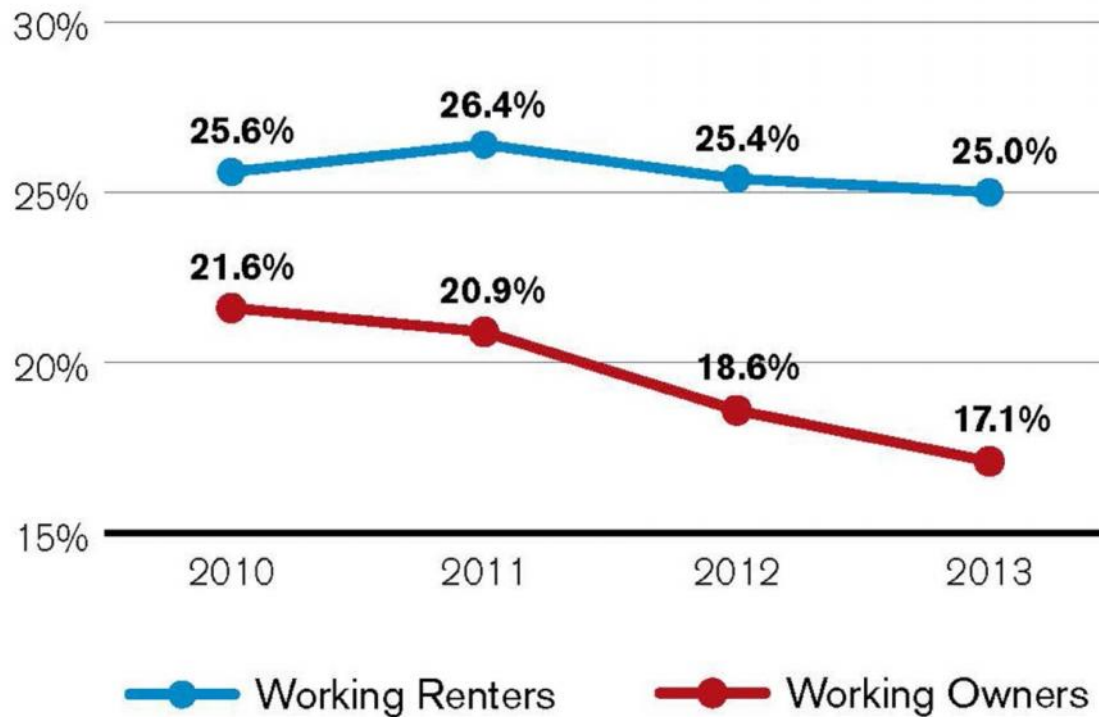
- The share of U.S. working households with a severe housing cost burden has decreased slightly since 2010 (from 23.6% to 21.2%).
- That is still a remarkable figure: **more than one in five** working households spent more than half their income on housing costs in 2013.



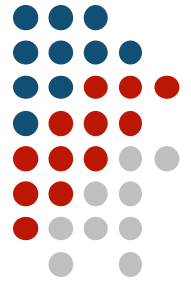
Working Renters Continue to Be More Severely Housing Cost Burdened than Working Homeowners



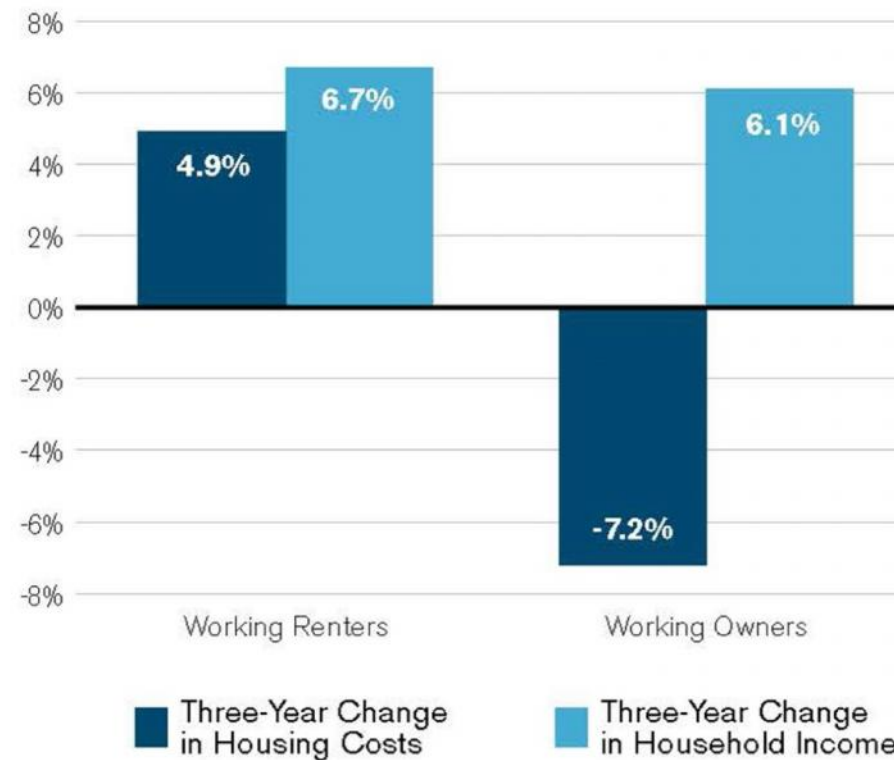
Percentage of Working Households with a Severe Housing Cost Burden



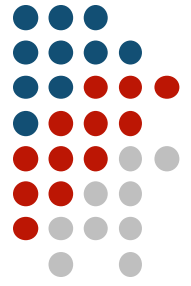
Median Housing Costs Rose for Renters but Decreased Sharply for Working Homeowners



Changes in Median Housing Costs and Household Income, 2010 to 2013



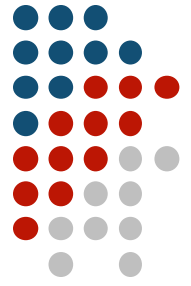
The Difference between Housing Costs for Owners and Renters Is Steadily Decreasing



Median Monthly Housing Costs for Working Households

	2010	2011	2012	2013	One-Year Change	Two-Year Change	Three-Year Change
Working Renters	\$830	\$847	\$852	\$871	2.2%	2.8%	4.9%
Working Owners	\$1,037	\$1,024	\$994	\$962	-3.2%	-6.1%	-7.2%

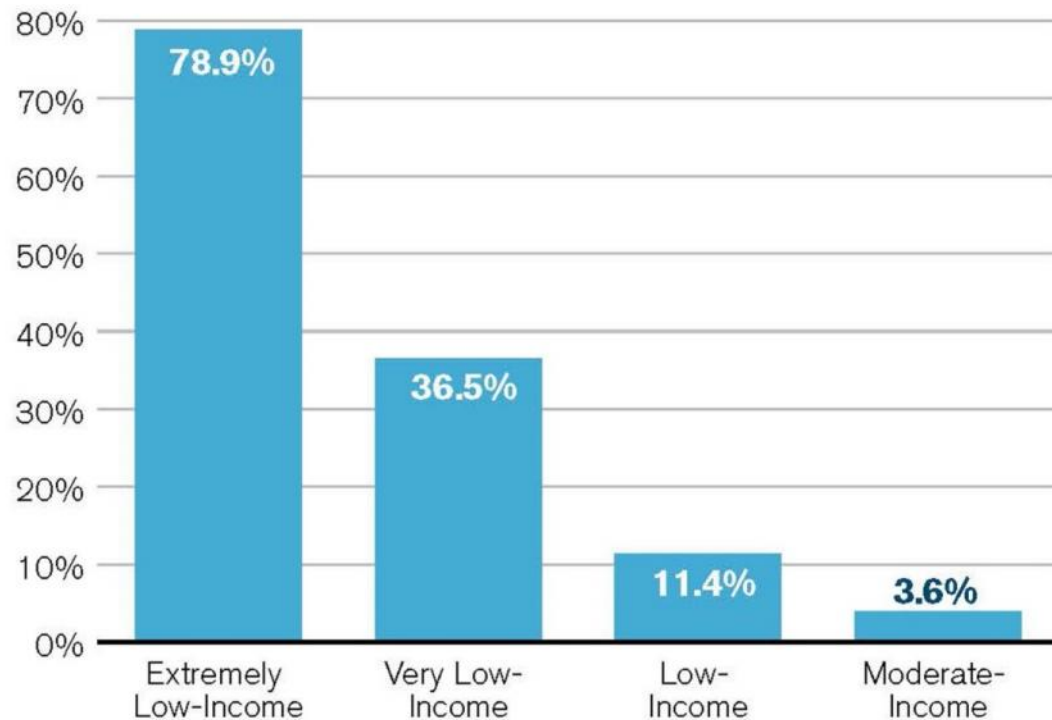
The Lowest Income Households Face the Greatest Housing Cost Burdens



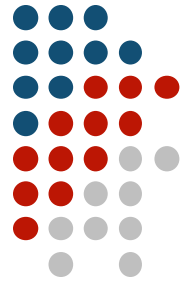
Percentage of Working Households
with a Severe Housing Cost Burden by Income, 2013

Income Levels

Extremely Low-Income: 30% of AMI or less
Very Low-Income: 31-50% of AMI
Low-Income: 51-80% of AMI
Moderate-Income: 81-120% of AMI

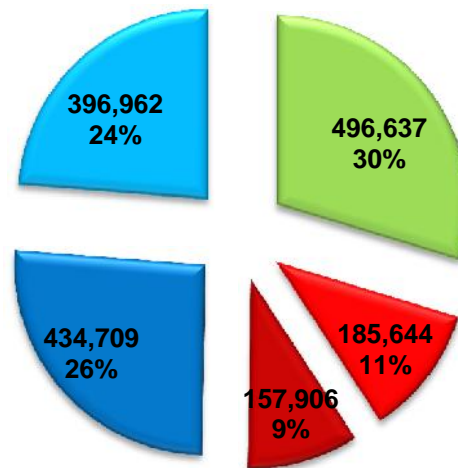


Low- and Moderate-Income Working Households in the Los Angeles Metro Area Face Affordability Challenges



Working Households with a Severe Housing Cost Burden

- Households spending less than 30% of their income on housing
- Owner households spending at least half their income on housing
- Owner households spending between 30% & 50% of their income on housing
- Renter households spending at least half their income on housing
- Renter households spending between 30% & 50% of their income on housing

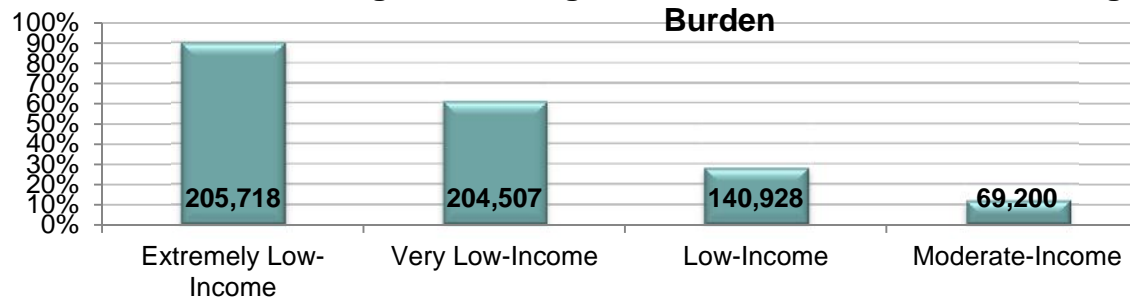


Los Angeles Metro Area Working Households: 2013

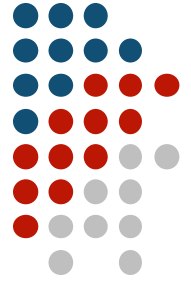
Total households 1,671,858
 Renters make up 69% of households
 Owners make up 31% of households
 Median household income is \$38,891

Median monthly owner housing cost is \$1,603
 Median monthly renter housing cost is \$1,163

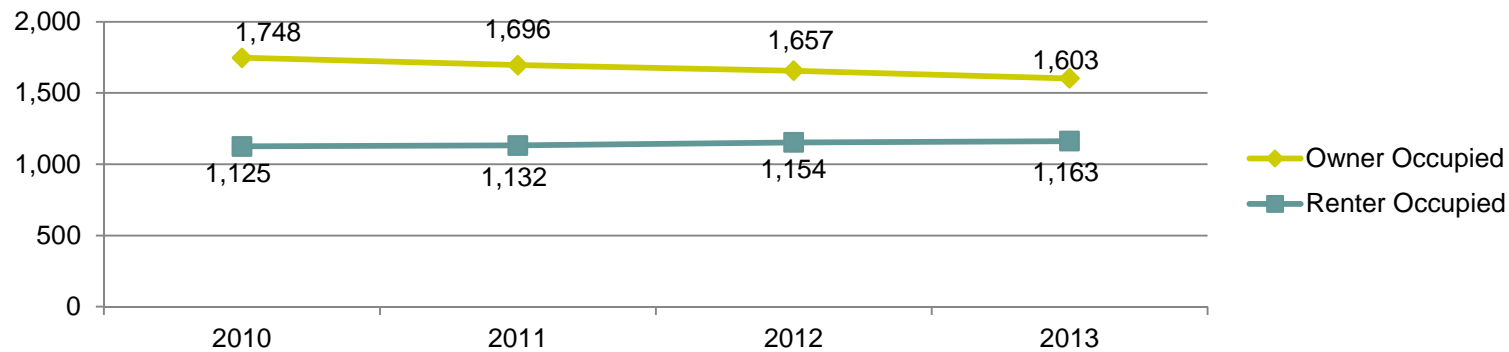
Percentage of Working Households with a Severe Housing Cost Burden



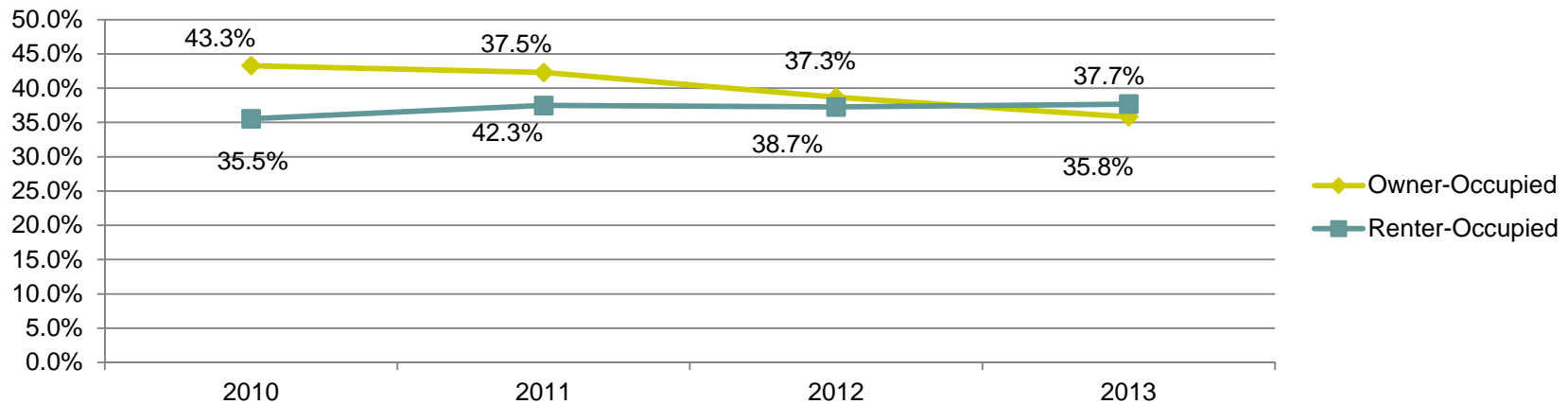
Housing Affordability Trends in the Los Angeles Metro Area



**Median Monthly Housing Costs for
Working Owner and Renter Households
2010 - 2013**

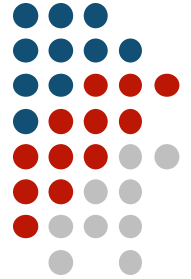


**Percentages of Working Owner and Renter Households
with Severe Housing Cost Burden
2010 - 2013**



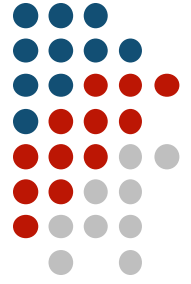
Connecting to the local economy

Paycheck to Paycheck



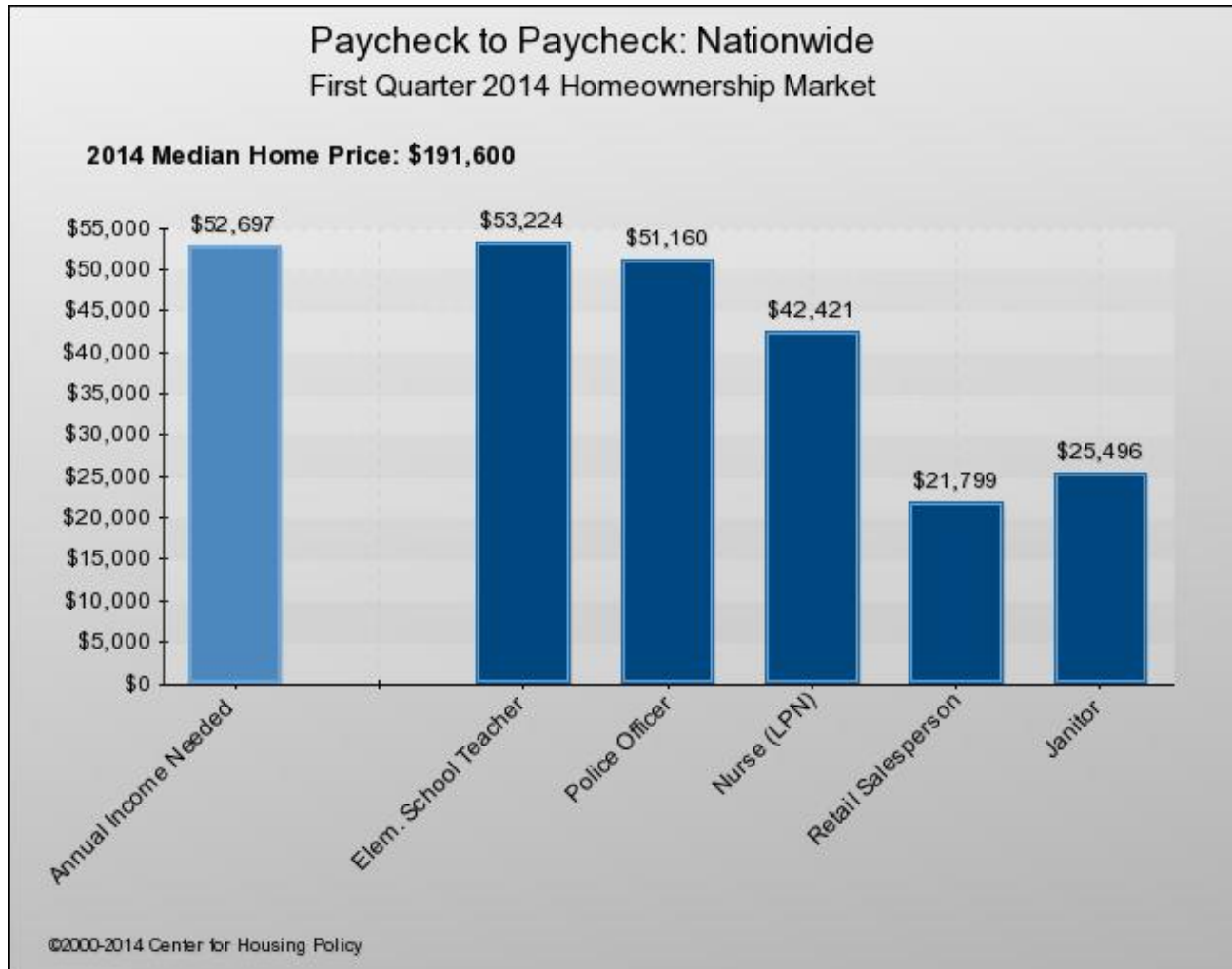
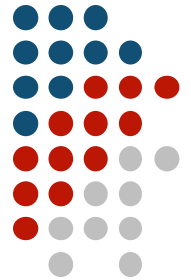
Janet Viveiros is a Senior Research Associate at NHC. Janet's research interests center on the connection between affordable housing and education, health, and economic self-sufficiency outcomes. Janet has co-authored several of NHC's annual reports, *Housing Landscape* and *Paycheck to Paycheck*, that document affordable housing needs. She has also examined promising models for housing older adults and disaster mitigation strategies for affordable housing.

Housing affordability for workers: Where do we start?

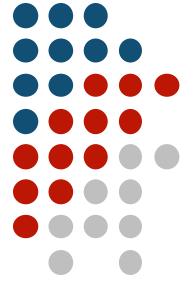


- Different answers from different methods
 - Rental affordability for minimum wage workers
 - Home purchase affordability at area median incomes
- Paycheck to Paycheck – a flexible approach
 - Real workers in a variety of industries
 - Renters
 - Homebuyers

What is Paycheck to Paycheck?

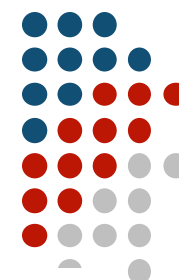


Home Prices & Rents from Akron to Yuba City; Honolulu to Miami



- 210 “Core-based statistical areas” in 48 states plus D.C.
 - 26 in California
 - 18 in Florida
 - 11 in Michigan
 - 11 in Ohio
 - 10 in Texas

Median Metro-Based Salaries for 80 Occupations



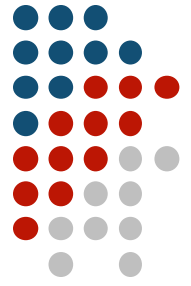
Accountant
Administrative Asst.
Assemblyline Worker
Auto Mechanic
Bank Teller
Billing Clerk
Bookkeeping Clerk
Carpenter
Case Manager
Cashier
Child Care Worker
Civil Engineer
Construction Laborer
Construction Manager
Customer Service Rep.
Data Entry Keyer
Delivery Truck Driver
Dental Assistant
Dental Hygienist
Dishwasher
Elec. Engineering Tech

Electrician
Elem. School Teacher
Environ. Engineering
Tech
Equipment Operator
Family Social Worker
Farmworker
Fast Food Cook
Fire Fighter
Flight Attendant
Food Prep Worker
Front Desk Manager
General Manager
Geriatric Nurse (RN)
Graphic Designer
Groundskeeper
Hairdresser
Help Desk Support
Home Health Aide
Housekeeper
HVAC Mechanic

Insulation Worker
Janitor
Laundry Worker
Legal Secretary
Librarian
Loan Officer
Longhaul Truck Driver
Machinist
Mail Carrier
Maint./Repair Worker
Medical Billing Clerk
Medical Record
Transcriptionist
News Reporter
Nurse (LPN)
Nurse (Registered)
Nursing Aide
Office Clerk
Packager (Manual)
Paralegal
Parking Lot Attendant

Physical Therapist
Plumber
Police Officer
Preschool Teacher
Prison Guard
Receptionist
Retail Assistant
Manager
Retail Salesperson
School Bus Driver
Sec. School Teacher
Secretary
Security Guard
Software Programmer
Stock Clerk
Stock Mover (Manual)
Telemarketer
Urban Planner
Wait Staff
Welder

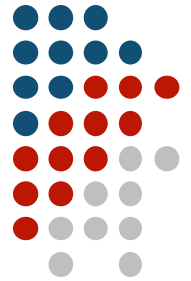
How is affordability calculated for homebuyers?



Assumes a home is affordable if monthly costs comprise 28% or less of income

- 30-year fixed-rate mortgage
- 10% downpayment
- Average effective interest rate from the Federal Housing Finance Agency
- Private mortgage insurance
- Property taxes and insurance

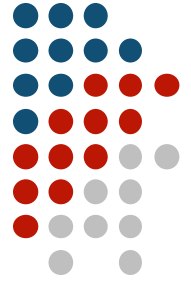
How is affordability calculated for renters?



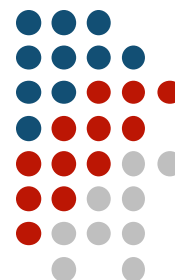
Assumes a unit is affordable if rent comprises 30% or less of income

- HUD's fair market rents for 1 BR and 2 BR units

Fast Growing Jobs in Los Angeles County



- Nursing Aides
- Home Health Aides
- Food Service Workers
- Construction Laborers
- Licensed Practical Nurses



How to use Paycheck to Paycheck

Go to: <http://www.nhc.org/paycheck>

Paycheck to Paycheck

Data presented below are for the 1st Quarter of 2014.

Start by selecting one of 210 metropolitan areas.

Nationwide

View 5 Health Care Occupations

View 5 Community Worker Occupations

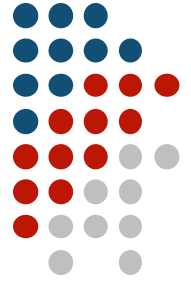
Customize

- OR - Start by selecting one of 80 occupations.

--Select an Occupation--

View 3 Pre-Selected Cities

Customize



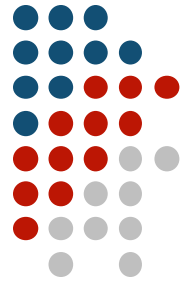
Local Analysis

Use local data to assess housing affordability within a metro area

- Collect local or county home purchase, rent, and wage data
- Compare homeownership or rental costs to local wages
- Detailed instructions at:
<http://www.nhc.org/Paycheck-to-Paycheck-Instructions.html>

Finding Solutions

HousingPolicy.org



An online resource
for state and local
housing policy

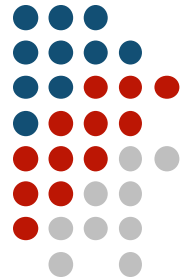
Policy
recommendations

Case studies

Program
implementation

Finding Solutions

Getting Started



[Click here to view the complete text of all Q&As](#)

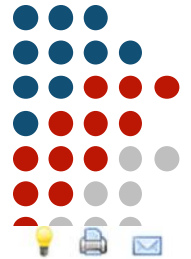
Getting Started

Learn About Affordable Housing – Whether You are New or Just Need a Refresher

What?	>>	<input type="text" value="Please select.."/>
Why?	>>	<input type="text" value="Please select.."/>
How?	>>	<input type="text" value="Please select.."/>
Who?	>>	<input type="text" value="Please select.."/>
Why Not?	>>	<input type="text" value="Please select.."/>



Finding Solutions Toolbox



Toolbox

HousingPolicy.org is growing! We have recently expanded the Toolbox to feature our new additions, including specialized sections on specific policy goals. Click on one of the boxes below to view tools that can help to address housing needs in your community, and be sure to check back soon for more new sections!

Looking for the old Toolbox? All of the policies that were previously featured on this page can be found by clicking on the box titled 'Increase the Availability of Affordable Homes.'

Quick Links

[Learn More About the Policy Toolbox](#)
[All Roles & Policies](#)
[Clickable Map of Examples by State](#)
[Visit the Minnesota Toolbox](#)
[Visit the Massachusetts Toolbox](#)

Increase the Availability of Affordable Homes



Improve Residential Energy Efficiency



Meet the Housing Needs of Older Adults



Make Homes More Resistant to Natural Disasters



Prevent Foreclosures and Stabilize Neighborhoods

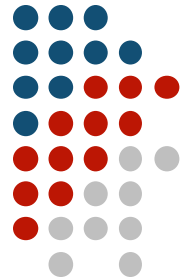


Promote Sustainable and Equitable Development



Finding Solutions

a to z search



<< back

Search

Looking for something specific? Enter your search terms in the box below to search the site. [Visit the A to Z Search](#) page on our partner site, Foreclosure-Response.org, to find terms related to foreclosure prevention and neighborhood stabilization.

Interested in examples and policies in your area? Go to our [clickable map](#) of examples by state.

Want to look around? Browse our A to Z list of policies and terms below.

Visit the In Focus page to learn more about topics that are highlighted in HousingPolicy.org's monthly newsletter.

A to Z Index

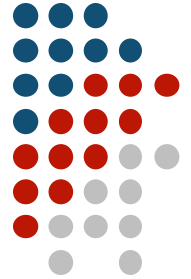
Jump to											
A	B	C	D	E	F	G	H	I			
J	K	L	M	N	O	P	Q	R			
S	T	U	V	W	X	Y	Z				

A

- Abandoned properties
- Accessory dwelling units
- Acquisition financing
- Acquisition fund
- Adaptive reuse
- Adult foster care
- Affordability, definition of
- Affordable Requirements Ordinance (Chicago, IL)
- "As of right" development
- Assisted living

Communicating Effectively

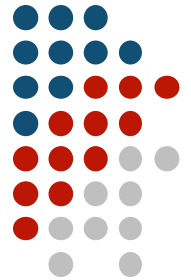
Housing Communications HUB



Amy Clark is Director of Marketing and Communications at the National Housing Conference, where she manages brand, marketing and media relations efforts as well as leading the organization's communications program, which includes research, online resources and training and education for the housing community. Previously, Amy was Communications Director at the National Low Income Housing Coalition, and Deputy Director and Communications Director at the Washington Low Income Housing Alliance, a statewide affordable housing advocacy organization.

Housing Communications HUB

hub.nhc.org

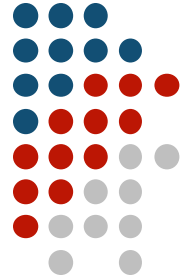


- Free online community for those interested in communicating effectively about affordable housing
- Library of resources that provide examples and tips
- Private forum for seeking and providing advice
- Virtual, national network of housing communicators
- A way to share your work and expertise with others in the housing community

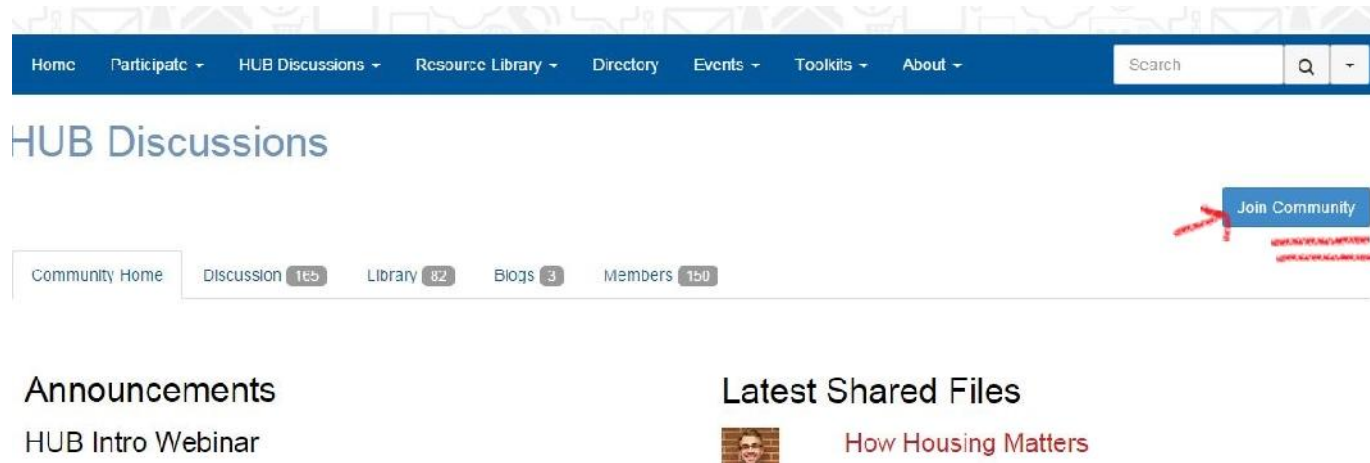
The screenshot shows the homepage of the Housing Communications HUB. The header features the logo 'housing communications HUB' and 'communications solutions for the housing community from the NATIONAL HOUSING CONFERENCE'. A navigation bar includes links for Home, Participate, HUB Discussions, Resource Library, Directory, Events, Toolkits, and About, along with a search bar. Below the header, a large banner titled 'Join the Discussion' encourages users to ask or answer questions, with a 'Get Started' button. The main content area is divided into three sections: 'Latest Discussions' featuring a post about an April 7 Housing Discussion at HUD and via webinar by Peter Hendricks; 'Most Active Members' listing Emily Eas, Sarah Lawler, and George Burcan; and 'Upcoming Events' for 'Solutions for Housing Communications: Building Acceptance for Affordable Housing' on April 7-8 in Seattle, WA.

Communicating Effectively

HUB Discussion Forum

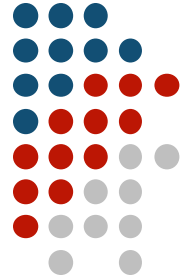


- Subscribe to the forum



Communicating Effectively

HUB Discussion Forum



- Ask a question

Home Participate HUB Discussions Resource Library Directory Events Toolkits About Search

Edit this Page Add to this Page Edit Navigation

Ask a Question

From Amy Clark

To HUB Discussions

Cross Post To No Additional Discussions

Subject How to talk to constituents about housing affordability?

Paste from Word

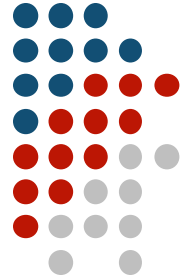
Switch to reader compliant editor

abc 'Helvetica... 3 B I U abc

I am a state senator from a district that includes a large section of Los Angeles County with many ethnically diverse, growing neighborhoods facing a variety of development pressures. I hear regularly from my constituents that they are concerned about taxes, school quality and transportation issues. Over the past few years, housing affordability has become a pressing problem, as existing residents have difficulty remaining in the region and new residents are challenged to find affordable rental and home ownership options. I want to craft legislation that could help, but I need support from my district to make it happen. How do I talk about affordable housing challenges and solutions with my constituents?

Communicating Effectively

HUB Resource Library

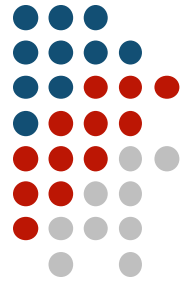


- Use the dropdown menu to select a single resource type
- Select “view all” to see everything, search
- Download files
- Share your own

The screenshot displays the 'Latest Shared Files' section of the HUB Resource Library. It lists three articles: 'How Housing Matters' by Josh Hellyer, 'Home Sharing Connects the Medicare and Education...' by Terry Edlin, and 'Affordable Rental Housing Does Not Lower Property...' by Emily Sedore. A red arrow points to a 'More' button at the bottom of the list. To the right, a dropdown menu is open, showing options: 'View All', 'Communications Planning', 'Public Opinion Research', 'Research on Housing Need', 'Messaging', 'Issue and Advocacy Campaigns', 'Media Relations', 'Social and New Media', 'Speeches, Presentations and More', 'Housing Intersections', and 'Add to the Library'. The 'View All' option is highlighted with a red arrow.

Communicating Effectively

Messaging and Framing Toolkit



Why Framing Matters

Are you having the conversation with your audience you hope to? Do your conversations ever go sideways? Do you ever wonder how your audience is hearing the words you say? Framing your issues differently may be the help you need.

In communicating about our issue as advocates, it's important to understand how our audience is hearing the information we present. Cognitive science research tells us that people's brains are working relentlessly to connect the information we give them to stories they already know. We know our brains are constantly encountering and taking in new information, and that we experience that information through a filter of cultural mores, knowledge, lived experiences, myths, stereotypes and more. All of these things affect how we interpret the world. To communicate more effectively about our issues, first we have to understand how we're being heard through our audience's filters.

Frames are mental structures that help people understand the world, based on particular cues from outside themselves that activate assumptions and values they hold within themselves.

— Berkeley Media Studies Group

Framing & Messaging Toolkit | Background

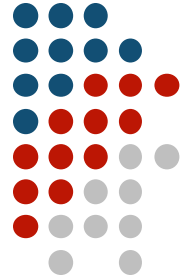
- 10 Ten short briefs on framing & messaging essentials
- 10 Each includes exercises, links to more resources
- 10 Training available!

Contact

www.nhc.org

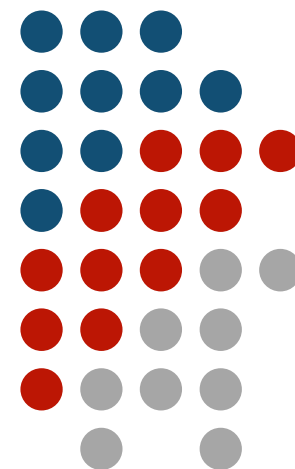
www.housingpolicy.org

hub.nhc.org



Local Affordable Housing Policymaking and Advocacy: Putting NHC Resources to Work in Your Community

April 23, 2015



Webinar sponsored by

