

**Remarks of David M. Dworkin**  
**President and CEO, the National Housing Conference**  
**Before the New York Housing Conference Annual Awards Luncheon**

December 5, 2018

Thank you, Rachel and thank you Congressman Jeffries for your leadership and your commitment to a better America. I should probably say, “that was a hard act to follow,” but in fact, that was a Great act to follow. Thank you Congressman Jeffries for you leadership and commitment to affordable housing. This is really quite an event and says a lot about Rachel and her team. Congratulations.

The New York Housing Conference and the National Housing Conference have a rich shared history. NHC was created here in New York in 1931 as an unlikely coalition of social workers, home builders, labor unions and others. Over the next nine decades, we have fought for every major piece of housing legislation enacted at the Federal level; and since 1973, the New York Housing Conference has been an essential ally, stakeholder and affiliate.

Many Members of Congress like Congressman Jeffries, who will take the helm of the Democratic Caucus in the 116<sup>th</sup> Congress at a critical time in our nation, understand that the affordable housing crisis is a top line agenda item. Democrats and Republicans have been hearing it from their constituents more and more, and not just in neighborhoods like Prospect Heights here in New York or Inglewood in Los Angeles. They are hearing it all over America.

Why is my rent so high? Why is it still so hard to get a mortgage on an affordable home? Why are there so many people experiencing homelessness in my city? Why do I still have to live with my parents? Where am I going to live when I retire on Social Security? At NHC, we are committed to working with the entire Congress, both sides of the aisle, to advance a solution for the unanswered questions that so many Americans have on the future of affordable housing.

Homeownership rates remain at historic lows. Millennials, while late to home-buying, lead all other generations in a desire to be homeowners. And most disturbing of all, the African American homeownership rate is no higher today than it was fifty years ago when the Fair Housing Act was passed. Fewer homeowners mean more renters, and more renters mean higher rents. At the bottom of the scale, extremely low-income families are too often pushed into homelessness.

So what are the available solutions to this crisis? A few of the things that can be done now include:

- Expanding the affordable housing tax credit, which will increase production of affordable rental units for those making less than 80% of area median income.
- Fully funding HUD’s budget in the FY-2019 appropriations bill, especially when it comes to RAD and Section 8.

- Repealing the state and local tax increases in the tax bill – while they were very effective in creating a blue wave in Orange County, California and other areas, they have also increased the cost of buying a home as well as effectively raising taxes on the middle class in most states, and
- Ending the trade war that has driven up the cost of building homes for sale and for rent.

But that's not nearly enough. It's time to think bigger and act bigger.

This country's last truly comprehensive housing act was passed in 1949 and it was developed and fought for by a diverse group of social advocates and homebuilders, labor unions and investors, brought together by the National Housing Conference. It was passed by a divided government and signed by a President who barely won his first presidential election. The bill promised "a decent home and suitable living environment for every American family." It's not too late to make good on that commitment.

Today, America is overdue for a comprehensive national housing policy. If Democrats are going to show how they can govern, and Republicans want to prove they are more than the President's Wall, housing can be the place they come together.

Over the next year, the National Housing Conference will be working with our members to craft a bold and effective national housing policy for the 21<sup>st</sup> century. Our goal is to have its key elements in the political platforms of both parties and make quality, affordable housing for all a key campaign issue in 2020 and the objective of the first bill to be introduced in the 117<sup>th</sup> Congress, HR-1 in 2021.

Last week, many of you joined Rachel and me in Washington, DC for our Solutions for Affordable Housing conference. NHC's board chair Linda Mandolini, president of Eden Housing in California, was with us and today, she and I are here in New York.

Linda and her California colleague are fresh off a \$10 billion victory for affordable housing with the passage of two ballot initiatives that they fought for over ten years.

This is our model for success. Working together on bold solutions to solve the nation's housing problems and defending the American Home. So let's take the momentum we have built to do more!

Thank you all for your support, for your partnership and for your commitment to affordable housing.

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