



Responding to Proposed HUD Benefits Cuts Legislation

On April 25, 2018, HUD released draft federal legislation, entitled the “Making Affordable Housing Work Act of 2018.” A similar proposal to raise low-income tenants’ rents was released by Representative Dennis Ross (FL). Both of these legislative proposals seek to limit housing assistance for low-income families, seniors, and people with disabilities who rely upon HUD housing programs. These proposals will only increase housing instability and homelessness. We need every voice to prevent these bills from gaining traction.

This toolkit is designed to assist tenant advocates in responding to these terrible proposals. It can also be used by tenants in federally subsidized housing to advocate against benefits cuts. This toolkit includes:

- A one-page, step-by-step guide to policy advocacy;
- A sample call-in script and suggested talking points to use when calling your member of Congress to oppose these proposals;
- NHLP’s summary of HUD’s proposed legislation; and
- NHLP’s summary of Representative Ross’s proposed legislation.

Also check out the Center on Budget and Policy Priorities’ [state-by state impact analysis](#) and the New York Housing Conference’s [Trump Rent Hike Calculator](#).

Please let NHLP know if you make contact with your local representative by filling out NHLP’s outreach spreadsheet [here](#).

For more information, please contact jcassella@nhlp.org.

Opposing HUD Benefits Cuts: A Step-by-Step Guide to Policy Advocacy

Who are my federal representatives and how can I contact them?

Find your federal representatives and their contact information [here](#).
Call one (or more) of your representative's district offices and ask for the name, phone number, and email address of the staff member who works on HUD housing issues.
Email, call, or schedule a meeting with the housing staff member.



What should I say during our call/meeting?

1. Identify yourself, your organization, and the work that you do.
2. Explain that you oppose the HUD benefits cuts legislation, which seeks to raise rents and impose work requirements on low-income residents, as well as decrease accountability of HUD and housing providers.
3. Use our talking points and script!



Did they request additional information?

Be sure to provide any follow-up info requested by the representative or their staff. Feel free to offer the staff NHLP's bill summaries and other material. This is also a good opportunity to build an ongoing relationship with legislative staff.



Let NHLP know you made contact!

Please let NHLP know if you made contact with your local representative by contacting NHLP staff and/or filling out NHLP's outreach spreadsheet [here](#)

**Note that LSC-funded organizations are restricted from some of these activities. Please contact NHLP with questions or concerns.*

Opposing HUD Benefits Cuts

Sample Call-in Script

Hello, can I speak with the staffer in your office who handles housing issues?

My name is [YOUR NAME] and I am calling from [CITY, STATE]. I would like to urge [Senator/Representative NAME] to *oppose any* proposals to raise rents, impose work requirements, and cut housing benefits for low-income families, seniors, and people with disabilities.

Proposals that increase low-income tenants' rents and limit housing assistance, like those recently released by HUD and Congress, will only lead to housing instability and homelessness for families already struggling to pay rent.

Cutting housing assistance won't help lift low-income families out of poverty; it won't help create jobs that pay decent wages or create other opportunities. Instead, Congress should *expand* access to affordable housing to more families in need.

Thank you!

Additional Talking Points

- Make it personal. Explain to the staff person your role as an advocate and why you understand the direct and immediate impacts of housing benefits cuts.
- If Congress cuts housing benefits, even more families would be homeless, living in substandard or overcrowded conditions, or struggling to meet other basic needs because too much of their limited income would go to paying rent. When families cannot afford rent, they are forced to cut back on investments in their future, including education, training, retirement savings, and healthcare.
- Tell your/your client's story. What will your client have to give up in order to pay upwards of 35% of his/her income in rent?
- Both the proposal from HUD and Congress seek to eliminate important income deductions for medical expenses and child care expenses, which families, seniors, and people with disabilities rely on in order to afford medical care and work in their communities. Taking away deductions for child care while placing work requirements on families is cruel and counter-productive.
- Work requirements will only make it more difficult for families to get and keep their jobs.
- Time limits do not reflect the reality of low wage jobs.
- Increasing access to affordable housing is the most cost-effective strategy for reducing childhood poverty and increasing economic mobility.
- HUD's proposal would ultimately raise rents by an average of 44% on more than 4 million low-income households nationwide.
- As it is, only 1 in 4 people who need affordable housing are able to access it, and no state in this country has an adequate supply of affordable housing for low-income renters.

Summary of HUD’s Proposed Benefits Cuts Legislation

On April 25, 2018, HUD released draft federal legislation, entitled the “[Making Affordable Housing Work Act of 2018](#).” This proposal seeks to raise rents and limit assistance for low-income families including seniors, and people with disabilities who rely upon HUD housing programs. Specifically, the proposal would:

- **RAISE RENTS ON VULNERABLE TENANTS IN ALL HUD PROGRAMS BY:**

- Increasing family rent contributions from 30% of *adjusted* income to 35% of *gross* income, raising rents by more than \$2 billion per year on 1.8 million low-income families;
- Increasing senior and disabled tenants’ rent contributions from 30% of *adjusted* income to 30% of *gross* income, effectively eliminating current income deductions;
- Eliminating income deductions for medical expenses, elderly/disabled tenants, minors/students, and child care expenses that were recently increased and retained;
- Tripling the family minimum rent to \$152.25 per month;
- Requiring a minimum rent for elderly and disabled tenants of \$50 per month;
- Allowing *current* senior and disabled tenants receiving rental assistance to see phased-in rent increases over six years;
- Increasing the minimum and maximum rents for tenants in the housing choice voucher, enhanced voucher, and homeownership programs, further risking their housing stability;
- Raising the threshold for when families can request income certifications if their income decreases, which would subject tenants to high rents without relief if their work hours are reduced;
- Changing the definitions of “family,” “elderly family,” “near-elderly family,” and “disabled family” such that elderly/disabled tenants would pay higher rents if they have non-elderly/disabled household members; and
- Requiring that to qualify as an “elderly family” or “disabled family” for rent calculations and income recertifications, *all* adults in the household (other than a live-in aide) must be disabled or over 65 years old.

- **IMPOSE HARMFUL WORK REQUIREMENTS BY:**

- Allowing public housing authorities and property owners to establish minimum work requirements for each non-elderly (<65 years old), non-disabled adult;
- Requiring that to qualify as an “elderly family” or “disabled family” for work requirements, *all* adults in the household (other than a live-in aide) must be disabled or over 65 years old;
- Allowing the HUD Secretary to establish via regulation who may be subject to work requirements, the maximum number of working hours per week a PHA or owner may require, the definition of “work,” and other requirements; and
- Failing to provide resources to support work requirements and help connect people to jobs.

- **DECREASE ACCOUNTABILITY OF HUD AND OWNERS BY:**

- Permitting the HUD Secretary to establish alternative rent structures (such as tiered rents, stepped rents, and time limits) and income recertification timelines without Congressional action;
- Permitting PHAs and owners to request HUD approval to implement alternative rent structures, subject to certain requirements;
- Redefining “project-based rental assistance” in a manner that will likely limit tenant organizing in project-based voucher properties; and
- Allowing the HUD Secretary to implement additional changes without Congress.

Housing is an essential component of racial and civil equality and a critical foundation for education, health, employment, social engagement, and opportunity. Harmful proposals like this will only exacerbate the affordable housing crisis facing many local communities. Instead, we should be expanding investments in affordable homes, job training, education, childcare, and other support for families, seniors, and people with disabilities.

For more information, please contact jcassella@nhlp.org.

Summary of Rep. Ross's HUD Benefits Cuts Legislation

Representative Dennis Ross (R-FL-15) is sponsoring federal legislation that seeks to raise rents and limit assistance for low-income families, seniors, and persons with disabilities who rely upon HUD housing programs administered by public housing authorities (PHAs). Specifically, the legislation would:

- **REDUCE RENTAL ASSISTANCE FOR LOW-INCOME TENANTS BY:**

- Allowing PHAs to increase rents for families living in public housing, Housing Choice Voucher, project-based voucher, homeownership, and RAD-converted properties by:
 - Increasing tenant rent contributions from 30% of *adjusted* income to 30% of *gross* income, effectively eliminating income deductions for medical expenses, elderly/disabled tenants, minors/students, and child care expenses that were recently increased and retained;
 - Allowing “tiered rents” by income bracket, which would effectively increase minimum rents tenfold to \$500 per month and require tenants’ rents to increase several hundred dollars a month when tenants’ incomes exceed certain arbitrary income tiers;
 - Allowing “stepped rents,” which acts as a de facto time limit and arbitrarily increases tenants’ rents every two years, regardless of tenants’ income or personal circumstances;
 - Allowing PHAs to design alternative rent calculation methods if certain goals are met and the HUD Secretary does not explicitly reject the proposed method within 90 days.
- Allowing HUD to establish via regulation new rents for elderly and disabled tenants’ living in public housing, Housing Choice Voucher, project-based voucher, homeownership, and RAD-converted properties based on *gross* income;
- Allowing PHAs to provide “shallow subsidy” vouchers for up to 40% of their tenant-based vouchers, which would shrink the amount of rental assistance provided to voucher tenants by 60-80%, which would make it even harder for tenants to use their vouchers in areas of opportunity; and
- Eliminating the requirement that a Housing Choice Voucher tenant cannot pay more than 40% of their adjusted income for rent when initially receiving tenant-based rental assistance.

- **CREATE CONFUSING AND DIFFERENT RENT CALCULATION METHODS BY:**

- Allowing different rent calculation methods for family tenants versus senior or disabled tenants, which would increase the risk of incorrect rent calculations by PHAs;
- Allowing PHAs to choose a different rent calculation method for each housing program and each property, reducing the ability of HUD to effectively oversee these properties nationwide;
- Creating different minimum rents for different rent calculation options, ranging from \$75 per month for gross income calculations to \$500 per month for “tiered rent” calculations;
- Only requiring rent hardship exemptions for tenants paying minimum rents and “stepped rents”;
- Requiring different income recertification schedules for different rent calculation methods;
- Allowing PHAs to change their rent calculation method(s) via the PHA’s annual plan; and
- Targeting PHAs to implement these new requirements, which would lead to disparities between housing programs administered by PHAs and programs administered by private landlords.

For further information about these proposed changes, please visit

http://nlihc.org/sites/default/files/FAHRO-Proposal_0418.pdf. For more information, please contact jcassella@nhlp.org.