

Housing Alliance Delaware

Advance Housing Opportunities; End Homelessness; Promote Vibrant Communities



HOUSING
ALLIANCE
DELAWARE

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What will this Breakout Cover?

- ▶ Federal Overview
 - ▶ American Rescue Plan Act
 - ▶ Looking Forward:
 - ▶ Infrastructure
 - ▶ Eviction Prevention
- ▶ State Overview
 - ▶ Delaware Legislative Overview
 - ▶ Source of Income
 - ▶ Other exciting things...



Questions? Comments?

Do you know more? Please...let's share!

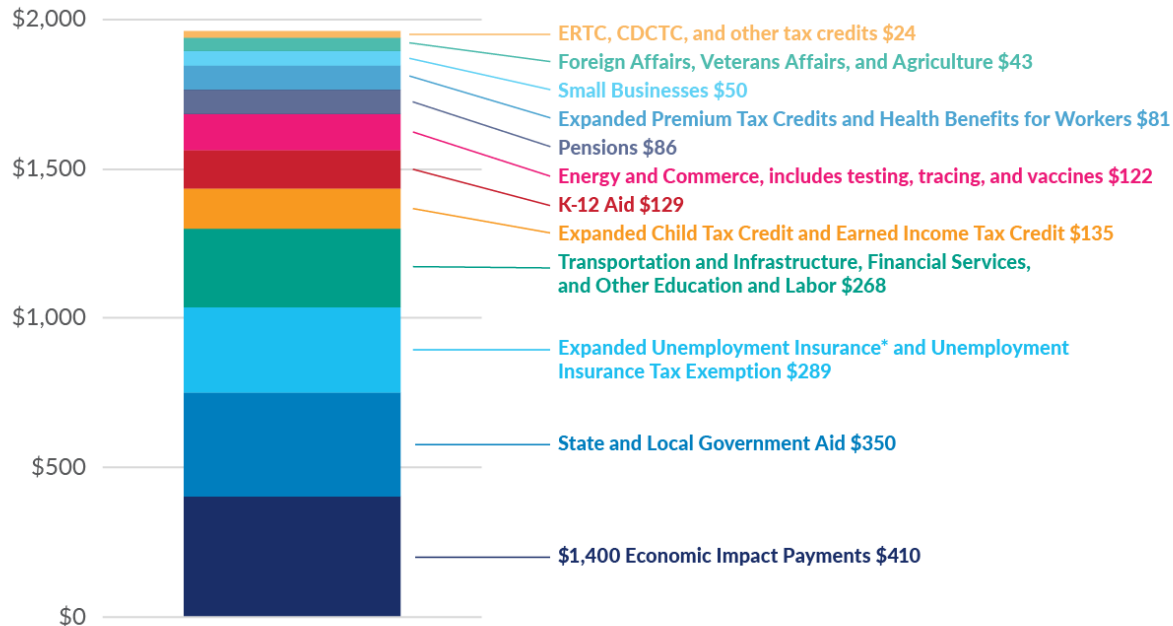
American Rescue Plan Act

Signed on March 11, 2021

Quick Overview:

What's in the \$1.9 Trillion American Rescue Plan Act?

Topline summary of relief in Billions of Dollars



Note: *Subject to change pending estimate of Senate version of unemployment insurance expansion.

Source: Joint Committee on Taxation and Committee for a Responsible Federal Budget

- ▶ Sixth federal legislative relief package aimed at addressing the COVID-19
- ▶ Second largest at \$1.9 Trillion
- ▶ A lot of the same programs but with some important additions.

Money



- ▶ 1.4 billion will go to Delaware
- ▶ 1 billion to the state
- ▶ 85.6 million will go to small municipalities in Delaware.
 - ▶ A total of 19 smaller First State towns are projected to receive over a million dollars. Newark tops the list with just over \$17 million. Middletown can expect just over \$11.5 million. Smyrna and Milford are slated to receive about \$6 million, while Seaford and Georgetown can expect around \$4 million.
- ▶ New Castle County is slated to receive more than \$108 million, Sussex County more than \$45 million and Kent County just over \$35 million, according to the State Treasurer's Office. Wilmington and Dover, which are considered metropolitan municipalities, will likely receive more than \$55 million and just under \$7 million respectively.

Some Major Provisions:

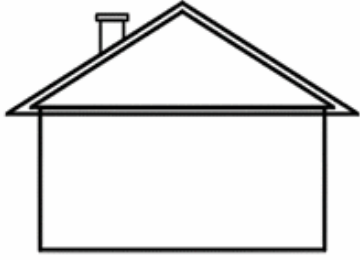
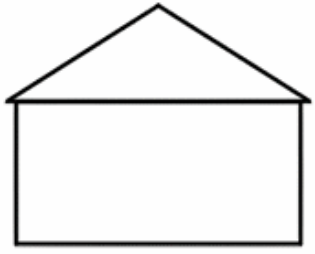
- ▶ Direct Stimulus Payments: The legislation provides a third round of direct-payment stimulus checks to eligible recipients. Individuals with yearly adjusted gross incomes of \$75,000 or less will receive checks in the amount of \$1,400; for married couples, each spouse is entitled to \$1,400 if the total yearly income is \$150,000 or below.
- ▶ Unemployment Insurance: Extends three major unemployment insurance programs: The Pandemic Unemployment Assistance program; the Pandemic Emergency Unemployment Compensation program; and the Federal Pandemic Unemployment Compensation program.
- ▶ National Vaccination Program
- ▶ Investments to Open Schools
- ▶ Extends COBRA Coverage
- ▶ Provides Affordable Care Act Subsidies
 - ▶ For a fantastic summary of the major health care provisions see: <https://www.nashp.org/the-2021-american-rescue-plan-acts-major-health-care-provisions/>
- ▶ Provides Relief for Employers: Paycheck Protection Program; Families First Coronavirus Response Act
- ▶ These are just some...see: <https://www.whitehouse.gov/briefing-room/legislation/2021/01/20/president-biden-announces-american-rescue-plan/>

Direct Child Tax Credits:

Provides a GUARANTEED monthly income for families with children. This will have a large economic impact on many low-income families.

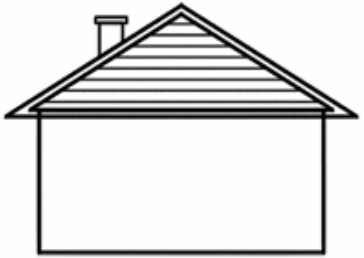


- ▶ Under the American Rescue Plan, the Child Tax Credit will be expanded to \$3,600 for each child under 6 and \$3,000 for each child between 6 to 17 years old (the credit previously excluded children who were 17.) Those amounts will also be available to all low-income families, marking a shift from its prior limits for poor families.
- ▶ From July to December of this year families will be paid out on a monthly basis, rather than claimed once per year when people file their tax returns. In other words, a family with two children under 6 would qualify for \$7,200 in CTC payments, or \$600 in monthly payments.



HOUSING!!!

\$5 billion to assist people experiencing homelessness.



\$21.55 billion for emergency rental assistance.

Emergency Rental Assistance

- ▶ Delaware will get \$152 million
- ▶ This is in addition to the \$200 million from the COVID Relief Act in December
- ▶ This money will go into DHAP
- ▶ It will be used for paying up to 15 months of rental assistance for eligible households
- ▶ It can also be used to provide utility assistance
- ▶ It can also be used for support services like: case management, housing counseling, legal assistance...etc.

Housing Vouchers

- ▶ \$5 Billion is allocated for provision of housing vouchers
- ▶ Under the bill, households are eligible for emergency vouchers if they (1) are or are at risk of experiencing homelessness, (2) are fleeing or attempting to flee domestic violence, dating violence, stalking, sexual assault, or human trafficking, or (3) are recently homeless and rental assistance will prevent the family's homelessness or having a high risk of housing instability

Homelessness Assistance

- ▶ \$5 Billion is allocated for provision of rental assistance and supportive services, to develop affordable rental housing, to help acquire non-congregate shelter to be converted into permanent affordable housing or used as emergency shelter.
- ▶ These funds must primarily benefit 1) individuals or households that are or are at risk of experiencing homelessness, (2) people who are fleeing or attempting to flee domestic violence, dating violence, stalking, sexual assault, or human trafficking, or (3) populations for whom supportive services would prevent the family's homelessness or having a high risk of housing instability, or (4) households with a veteran family member that meets one of these criteria

Other Housing Assistance

- ▶ Homeowner Assistance
 - ▶ \$9.96 billion to help homeowners avoid foreclosure through the Homeowner Assistance Fund; and
 - ▶ \$39 million to assist rural homeowners through USDA's Section 502 and Section 504 direct loan programs.
- ▶ Housing Counseling and Fair Housing
 - ▶ \$100 million for housing counseling through NeighborWorks America; and
 - ▶ \$20 million is provided to support fair housing activities.
- ▶ Utility Assistance
 - ▶ \$4.5 billion for utility assistance through the Low Income Home Energy Assistance Program (LIHEAP); and
 - ▶ \$500 million for water assistance through the Low-Income Household Drinking Water and Wastewater Emergency Assistance Program.



Federal Overview: Looking Forward

Proposed Budget

- ▶ On April 9 President Joe Biden released a “[budget blueprint](#)” previewing his full fiscal year (FY) 2022 budget request.
- ▶ The President’s blueprint proposes a \$9 billion increase - or 15% - to HUD’s budget over FY21.
- ▶ If enacted, the budget would provide substantial federal investments in affordable homes and increase the availability of housing assistance to families with the greatest need. The proposal calls for expanding rental assistance through the Housing Choice Voucher program to 200,000 additional households, focusing on those who are experiencing homelessness or fleeing domestic violence. The blueprint also proposes an increase in funding for Homeless Assistance Grants to \$3.5 billion, a \$500 million increase from FY21. The White House estimates this increase would provide assistance to an additional 100,000 people experiencing homelessness.
- ▶ The budget proposes increased funding to the HOME Investment Partnerships program to \$1.9 billion and investing \$180 million to support the construction of 2,000 new homes for seniors and people with disabilities. Funding for fair housing activities would also be increased to \$85 million, and HUD programs would receive \$800 million to rehabilitate public and affordable housing with energy-efficient upgrades. Additionally, the proposal allocates \$3.2 billion for public housing capital repairs and increases funding for the Community Development Block Grant program to \$3.8 billion, with funds targeted to historically underfunded and marginalized communities facing persistent poverty.
- ▶ Once the president’s full budget request is released, Congress will draft and vote on spending bills, a process expected to start as soon as late April or early May with the goal of enacting a final FY22 spending bill into law by October 1, when the new fiscal year starts.

The American Jobs Plan (Infrastructure)

The Plan Includes Provisions to:

- ▶ Fix highways, rebuild bridges, upgrade ports, airports and transit systems.
- ▶ **Deliver clean drinking water, a renewed electric grid, and high-speed broadband to all Americans.**
 - ▶ eliminate all lead pipes and service lines in our drinking water systems
 - ▶ affordable, reliable, high-speed broadband to every American, including the more than 35 percent of rural Americans who lack access to broadband at minimally acceptable speeds.
- ▶ **Build, preserve, and retrofit more than two million homes and commercial buildings, modernize our nation's schools and child care facilities, and upgrade veterans' hospitals and federal buildings.**
 - ▶ build, rehabilitate, and retrofit affordable, accessible, energy efficient, and resilient housing, commercial buildings, schools, and child care facilities
- ▶ Solidify the infrastructure of our care economy by creating jobs and raising wages and benefits for essential home care workers.
- ▶ Revitalize manufacturing, secure U.S. supply chains, invest in R&D, and train Americans for the jobs of the future.
- ▶ Create good-quality jobs that pay prevailing wages in safe and healthy workplaces while ensuring workers have a free and fair choice to organize, join a union, and bargain collectively with their employers.

The American Jobs Plan

Yikes...is Housing going to make it?!?!? What happened at the hearing on 4.20.21?

NOTES ON HOUSING:

- ▶ 213 Billion for Affordable Housing
 - ▶ LIHTC
 - ▶ Development of 2 million new rental units
- ▶ Neighborhood Homes Investment Act
 - ▶ Funding for 500,000 single family homes
- ▶ Exclusionary Zoning
 - ▶ Incentivize an end to harmful land use policies
- ▶ Public Housing
 - ▶ 40 million for public housing backlog
- ▶ Community Revitalization Fund
 - ▶ Community lead redevelopment projects

Eviction Crisis Act (Federal Eviction Prevention)

- ▶ Grants for Tenant Diversion / Community Court
- ▶ HUD Database of Eviction
 - ▶ Would allow for HUD to create a map of evictions
- ▶ Emergency Assistance Fund
 - ▶ Annual appropriation that would continue past the current crisis
- ▶ Bill Introduced During Last Congress *there is not a bill currently introduced but there is bipartisan support*

Delaware Legislature

Legislative Process *at a glance*

- ▶ Part-time legislature: January 12th through June 30
- ▶ Housing policy must be introduced, voted on and passed by the members of the General Assembly.
- ▶ Delaware's General Assembly
 - ▶ 21 Senators
 - ▶ 41 Representatives
- ▶ A bill must be passed in committee and then on the floor of both the Senate and the House and go to the Governor for signature.

Unique to 2021: Virtual Session.



Senate Bill 90

- ▶ Source of Income Protection
 - ▶ The Delaware Fair Housing Act (Section 4601, Title 6 of the Delaware Code) prohibits discrimination on the basis of source of income.
 - ▶ However, the same act, allows landlords to discriminate against renters that participate in any sort of “government-sponsored rental assistance program.”
- ▶ Senate Bill 90 removes the exemption to protect renters from discrimination
- ▶ To Support:
 - ▶ Contact your legislator
 - ▶ <https://legis.delaware.gov/FindMyLegislator>
 - ▶ Contact Senator Lockman (sponsor of the bill)
 - ▶ Elizabeth.Lockman@delaware.gov



Other Bills Pending (among many):



- ▶ Senate Bill 15: Minimum Wage
- ▶ Senate Bill 72: Adds “religion” to Delaware law prohibiting discrimination
- ▶ House Bill 60: Increases amount Tenant may deduct from rent for repairs to \$400
- ▶ House Bill 126: Clarifies that Lot Rental Assistance applies to Manufactured Home Owners

AND MANY MORE BILLS...

Other Exciting Things On the Horizon...

- ▶ Panhandling Bill (Response to HB 58)
 - ▶ Suggested Code Change: Strike Title 21, Section 4147 in its entirety.
 - ▶ Supreme Court case Reed v. Gilbert was decided in 2015.
 - ▶ Every panhandling ordinance challenged in federal court—36 of 36 to date—has been found unconstitutional or resulted in repeal of the ordinance.
- ▶ Landlord License Bill
 - ▶ Legislation that will hold landlords of residential property to the same standards and licensing requirements as other businesses.
- ▶ Right to Counsel
 - ▶ Legislation that will provide for legal representation in eviction cases.



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