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THE HOUSING MARKET CANNOT FULLY RECOVER WITHOUT A ROBUST RENTAL POLICY

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Abstract: There is no one explanation for why access to mortgage credit remains so tight this far into the housing recovery, nor is there a consensus on why our national homeownership rate has fallen to a fifty-year low, but one thing is clear: the homeownership and rental markets are two sides of the same coin. As such, policymakers must understand that pressures and problems in one have implications for the other. As we disentangle and address the interwoven causes of our credit access and homeownership challenges, we do have a set of affordable rental policies and programs, proven effective and informed by ongoing research and best-practice executions. Free from legacy obligations, and with fresh eyes, new ideas, and a modest investment, the new administration has a tremendous opportunity to meet our most urgent affordable rental needs right out of the block. What should constitute that package of policies and programs is the focus of this article.

INTRODUCTION

The issues this symposium is grappling with are critically important and complex. There is no one explanation for why access to mortgage credit remains so tight this far into the housing recovery, nor a silver bullet that would metaphorically recover the 6.3 million missing loans that should have been made between 2009 and 2015, were today's credit conditions similar to those that prevailed pre-crisis. (Goodman, Zhu & Bai 2016). Nor is there a consensus on why our national homeownership rate has fallen to the level not seen since the *Ballad of the Green Berets* was number one on the Billboard Top 100 (Billboard Charts Archive 1966), how much more it could fall, or how to reverse this trend. Yet despite these uncertainties, in my remarks, I hope to convey three main points:

1. The homeownership and rental markets are inextricably linked; by limiting access to homeownership, excessively tight mortgage credit standards increase the demand for rental housing. Con-

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versely, a responsible expansion of the mortgage credit box should ease pressure in the rental market.

2. Federal housing policy should strike a more appropriate balance between homeownership and rental subsidies. Through tax incentives and appropriations, the federal government spends in excess of \$190 billion annually to support housing. More than 75% of this support is devoted to homeownership subsidies. (Fischer & Sard 2016). Yet rental households, on average, have incomes about half that of households who own their homes. (Miller 2014). Although federal rental assistance provides a critical lifeline, fewer than one in four families eligible for such help actually receives it. (Poethig 2014).

3. A relatively modest federal investment in rental housing will not only help fulfill basic housing needs for millions of families, but can also lead to other positive outcomes like improved educational performance and better health for those assisted, as a growing body of research is powerfully demonstrating. Importantly, research has helped shape effective strategies to assist some of the most vulnerable members of our society: the homeless.

The homeownership and rental markets are two sides of the same coin; as such, policymakers must understand that pressures and problems in one have implications for the other. For example, according to the Harvard Joint Center for Housing Studies, the number of renters increased by 9 million over the past decade, the largest ten-year gain on record, with demand having risen across all age groups, income levels, and household types. (Joint Center for Housing Studies 2016, 3). Although the demand for rental housing has increased and new apartment completions now consistently exceed pre-crisis levels (Fannie Mae 2016, 2), most of this supply is at the high end, priced well beyond the reach of the typical renter; conditions upstream have not eased. (Joint Center for Housing Studies 2016, 4). Because of this skewed pattern and the lack of new, affordable production, the typical renter can afford less than 40% of available apartments in 9 of the country's 11 largest metro areas. (NYU Furman Center 2015, 27, 35). And because of rising rents, it has gotten harder for working families aspiring to buy a home to save for a down payment. Supply constraints and resulting pressure on prices certainly do not help the more than 12 million people who already pay more than 50% of their income on rent or have no home at all. (Funders for Housing and Opportunity Collaborative).

Notably, according to the latest HUD data, there is not only an absolute shortage of affordable rental housing—only 39 affordable units available per 100 extremely low-income renters—but, contributing to this deficit, the

poor are also being outbid for affordable units by higher-income households. Some of these renters ostensibly would buy a home if an ample inventory and affordable home loans were available to them. (U.S. Department of Housing and Urban Development 2015c, 11).

Unfortunately, the already unacceptable situation in the rental market is likely to worsen in the coming decade absent a sustained national response. Over the next ten years, new household formation by millions of young millennials will intensify the demand for rental housing. So, too, will the increasing diversity of the U.S. population; the Urban Institute estimates that nearly 90% of new households that will form between 2020 and 2030 will be minority. (Goodman, Pendall & Zhu 2015). At least in the near term, many of these new minority households will lack the resources and credit histories to access affordable mortgage credit and, absent creative market and government responses, will seek rental housing. Add to this mix the millions of aging baby boomers who will seek to downsize from owned housing to rental, and we are in for a very rocky ride.

A more balanced federal housing policy would address the challenges facing aspiring homebuyers who should be able to get an affordable mortgage but can't, as well as the millions of vulnerable households who are struggling to find and keep an affordable rental home. Never has the need for a reinvigorated and re-imagined federal housing policy been greater.

As we disentangle and address the interwoven causes of our credit access and homeownership challenges, we do have a set of affordable rental policies and programs, proven effective and informed by ongoing research and best-practice executions. Free from legacy obligations, and with fresh eyes, new ideas, and a modest investment, the new administration has a tremendous opportunity to meet our most urgent affordable rental needs right out of the block. What should constitute that package of policies and programs is the focus of the remainder of this article.

I. THE WORKHORSE ROLE OF RENTAL ASSISTANCE

Within the broader housing ecosystem there is a growing belief, informed by quality empirical studies, that decent, stable affordable housing can serve as a platform for achieving better life outcomes. (The MacArthur Foundation). This research suggests, for example, that such housing can improve school performance, diminish health problems, and reduce psychological stress. (*Id.*). There is growing evidence demonstrating that where people live profoundly impacts their children's future (Funders for Housing and Opportunity Collaborative), and that "the earlier a child moves out of a high-poverty neighborhood, the greater the prospect of climbing the income ladder." (Chetty). In their path-breaking research, economists Raj Chetty,

Nathaniel Hendren, and Lawrence Katz found that “moving to a lower-poverty neighborhood significantly improves college attendance rates and earnings for children who were young (below age 13) when their families moved. These children also live in better neighborhoods themselves as adults and are less likely to become single parents.” (Chetty, Hendren & Katz 2015, 855).

The platform metaphor has also transformed our thinking about the most efficient and effective ways of addressing homelessness. Over the past twenty years, a more nuanced view of the continuum of care—which was based on the proposition that homeless individuals need to graduate from a specific sequence of social service programs before becoming “housing ready” (U.S. Department of Housing and Development 2010, 4, 8)—has evolved into a “housing first” approach that prioritizes permanent housing for people experiencing homelessness. This stabilizes their living situation so they can then “attend to anything less critical, such as getting a job, budgeting properly, or attending to substance use issues.” (National Alliance to End Homelessness 2016, 1).

The Housing First strategy is at the heart of *Opening Doors*, the first comprehensive federal plan not just to manage homelessness but to end homelessness in America. Initially developed in 2010 and updated in 2015, the plan’s original bipartisan goals were to prevent and end chronic homelessness and homelessness among veterans by 2015, which, after sequestration and congressional inaction, was extended to 2017, and preventing and ending homelessness for families with children and youth in 2020. (U.S. Interagency Council on Homelessness 2016).

Execution of Housing First strategies has made important inroads in a few short years. Despite budget sequestration and enduring partisan squabbles, chronic homelessness has fallen by 21% and family homelessness by 19% since *Opening Doors* became the agreed-upon framework for attacking these problems. Bipartisan support for America’s veterans has helped cut homelessness among former service personnel by about half (47%), and 2 states and more than 20 cities and states across the country declared an end to veteran homelessness. (Love 2016).

Although the tried and true Housing Choice Vouchers are the glue that binds Housing First service-enriched homeless strategies, a shorter-term form of rental assistance, called rapid rehousing, is well on the way to becoming a vital resource to prevent homelessness in the first place, or at least to shorten one’s first homeless spell to an absolute minimum. The importance of this cost-effective type of help is dramatically portrayed by Mathew Desmond in his powerful new book, *Evicted*. (Desmond 2016, 293–313). In supporting his argument that housing is a basic human right which should be reflected in our housing policies and funding commit-

ments, Desmond vividly portrays the destabilizing effects of eviction on families on the edge. Although nobody would dispute that being dirt-poor elevates the likelihood that missed rent payments will lead to eviction, the greater insight from Desmond is that eviction is a cause as well as a consequence of deep poverty. Eviction triggers a devastating downward spiral that is hard to reverse, which is why there is a critical preventive role for short-term rental assistance.

Finally, in order to end homelessness, and to ease the effects of rising demand on rents, we simply must build more affordable housing. And, once again, we have the proven tools to meet this challenge: namely, the Low-Income Housing Tax Credit (LIHTC)¹, which continues to command broad bipartisan support.

II. RECOMMENDATIONS

I will close by briefly summarizing a set of rental housing recommendations for consideration by the new administration. If adopted, with a modest investment of roughly \$8 billion dollars in new funding commitments the first year and a total of less than \$100 billion over ten years, the new administration could increase the supply of affordable rental housing by as much as 400,000 units, end homelessness among families, end chronic homelessness, and provide mobility counseling and targeted housing vouchers for more than a half-million low-income families with young children to access high-opportunity neighborhoods. Rough estimates are that those vouchers would result in an estimated \$4.25 billion higher later-life annual earnings among the 1.2 million children served. (Chetty, Hendren & Katz 2015, 890–91).

A. Expanding Supply

The Bipartisan Policy Center (BPC) Housing Commission estimated that a 50% increase in federal support for the Housing Credit would help finance the preservation and construction of 350,000 to 400,000 additional affordable rental housing units over a ten-year period at an average annual cost of \$1.2 billion over that time frame (Bipartisan Policy Center Housing Commission 2013, 92), an estimate that is aligned with one made recently by the Joint Committee on Taxation. (Joint Committee on Taxation 2016, 3). Senators Maria Cantwell (D-WA) and Orrin Hatch (R-UT) are now championing bipartisan legislation mirroring the Housing Credit recom-

¹ Authorized by Congress in the Tax Reform Act of 1986 and codified in 26 U.S.C. § 42, the LIHTC program gives State and local governments nearly \$8 billion worth of annual budget assistance authority to issue tax credits for acquiring, rehabilitating, or building rental housing targeted to lower-income households. (U.S. Department of Housing and Urban Development 2016).

mendations made by the BPC Housing Commission and Senior Health and Housing Task Force. (S. 3237, 2015–2016).

The BPC Housing Commission also estimated that \$1 billion annually in additional gap funding would help to support new development financed by the suggested incremental increase to the LIHTC program. (Bipartisan Policy Center Housing Commission 2013, 92). Beyond this funding, an additional \$1 billion (for a total of \$2 billion annually) would help support existing Housing Credit allocations that have been impacted by the substantial reductions in federal appropriations for the HOME Investment Partnerships Program (HOME program) that began in fiscal year 2012.² The new gap funding should be authorized through the HOME program and restricted for use in conjunction with the Housing Credit.

B. Ending Family Homelessness

HUD's Point-in-Time data show in 2015 approximately 64,000 families were homeless on a given night (U.S. Department of Housing and Urban Development 2015b, 1), while the Homeless Management Information System (HMIS) shows about 160,000 families move through the shelter system within a given year. (U.S. Department of Housing and Urban Development 2015a, 7). As recent research has shown, long-term housing assistance is the key solution for solving the problem of family homelessness for a large number of families entering the homeless system. (HUD Office of Policy Development & Research 2015, xx). A structure that has short-term (six- to twelve-month) assistance—rapid rehousing—followed by a well-targeted allocation of longer-term housing vouchers for those who need them might be the most cost effective and efficient use of limited subsidies, since not all families require the long-term housing assistance. The estimated ten-year cost is \$11 billion over ten years.

C. Ending Chronic Homelessness

The strategy to end chronic homelessness involves five components at an estimated ten-year cost of \$4 billion to \$7 billion:

² “The HOME Investment Partnerships Program (HOME) provides formula grants to States and localities that communities use—often in partnership with local nonprofit groups—to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. HOME is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low-income households.” (U.S. Department of Housing and Urban Development 2017).

1. Leverage existing targeted homeless programs and mainstream housing and health care resources to expand permanent supportive housing.
2. Ensure that communities are prioritizing their new and existing permanent supportive housing to people experiencing chronic homelessness with the most severe challenges.
3. Connect permanent supportive housing to street outreach, shelter, and institutional “in-reach” that can identify and engage people experiencing chronic homelessness.
4. Lower barriers to housing entry through community-wide adoption of Housing First.
5. Seek additional resources from Congress to create 25,500 new units of permanent supportive housing.

D. Targeted Mobility Housing Vouchers

Mobility vouchers would be specifically designed to help families on the margin move to lower-poverty communities where employment and educational opportunities are more plentiful. \$38.7 billion over ten years would fund approximately 326,500 mobility vouchers annually. Accounting for turnover, the vouchers would serve approximately 532,000 total households, and 1.2 million children, over ten years. These mobility-oriented vouchers would have an impact of approximately \$4.25 billion per year in increased downstream earnings of children from households able to move to lower-poverty areas, and a downstream of nearly \$500 million per year increase in tax revenue. (Chetty, Hendren & Katz 2014, 890–91).

E. Reduce Regulatory Barriers

Zoning, permitting, and other policies at the local and state levels can exacerbate the costs of producing new units of affordable housing. Jason Furman, Chairman of President Barack Obama’s Council of Economic Advisors, summarized the issue well, noting “excessive or unnecessary land use or zoning regulations have consequences that go beyond the housing market to impede mobility and thus contribute to rising inequality and declining productivity growth.” (Furman 2015, 1). BPC’s Housing Commission and Senior Health and Housing Task Force recognized the need to remove barriers to the development of rental housing, which impose substantial costs on the U.S. economy. In the long run, reforms in zoning regulations, adjustments to public services, and investments in infrastructure and transportation can help facilitate a more efficient distribution of labor and stronger economic growth.

Although there is bipartisan agreement that land use restrictions can negatively impact America's lowest-income households and should be addressed, these regulations are the jurisdiction of state and local governments, and are therefore difficult to tackle as a matter of national policy. Previous administrations, from former HUD Secretary Jack Kemp in the George H. W. Bush Administration to the agenda set forth by President Obama, have weighed on the combination of carrots and sticks that would encourage communities to consider reforming their most problematic and prohibitive land use restrictions. (Advisory Commission on Regulatory Barriers to Affordable Housing 1991, 45–48; Furman 2015, 11–12). A new administration should commit to continuing to assist communities in identifying barriers to the production of affordable housing and opportunity, and help where possible to remove those that have been identified.

In addition, BPC's Senior Health and Housing Task Force, recognizing the specific needs of our rapidly expanding senior population, recommended that states and local communities adopt policies that allow for alternative housing structures for older adults, such as accessory dwelling units (ADUs), while reviewing existing policies to ensure they promote a range of affordable housing options for seniors. The Task Force also recognized the important leadership role of the federal government, calling upon the Office of Management and Budget to convene an interagency task force to assess the impact of federal laws and regulations on the production and preservation of affordable homes.

CONCLUSION

To summarize, the homeowner and rental sectors are interconnected, as evidenced by, among other market dynamics, the movement of a significant share of single family homes shifting tenure over time. According to the American Community Survey, for example, “the number of renters in single family detached homes increased by 3.2 million on net between the homeownership rate peak in 2004 and 2013” (Joint Center for Housing Studies 2015, 2), accounting for nearly half of the gain in rentals. This kind of fluidity in response to changing patterns of supply and demand is just another indication of why policymakers must take a holistic view of the market when developing policies to further strengthen the ongoing housing recovery, and address the affordable housing needs of American families.

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