



WITHOUT HOUSING PRESENTATION TALKING POINTS

Below are talking points for the presentation. Each slide has a main point and supporting points you can adapt for your audience. All of the talking points come from *Without Housing* unless otherwise specified.

Slide 1: Report Cover

Main Point:

- WRAP first published *Without Housing* in 2006 to document the direct correlation between the cuts to federal low-income housing programs and the reemergence of mass homelessness in the 1980s.

Supporting Point:

- We use it to educate our communities on the root causes of homelessness and to reframe the national debate toward real solutions.

Slide 2: Member Organizations


Main Point:

- WRAP member organizations came together to build a powerful movement that connects the grassroots organizing of poor and homeless people to a national policy agenda for ending homelessness.

Slide 3: Homeless Go Home

Main Point:

- Homelessness is a civil and human rights issue.



Supporting Points:

- This piece by Nili Yosha is an adaptation of Norman Rockwell's famous image, "The Problem We Live With."
- The original depicted Ruby Bridges, a young African-American student, being escorted by Federal Marshals into a previously all-white New Orleans elementary school in 1960.
- Nili's piece was created in 2007 to remind people of the historic Brown vs. Board of Education decision and the discredited practice of segregation at a time when the federal government was considering legislation to support separate schools for homeless students.

Slide 4: Overview

Main Point:

- Give people a short explanation of the content and flow of the presentation. By the end of it, people will have a better understanding of the root causes of homelessness and what can be done about it.

Slide 5: Historical Context

Main Point:

- In order to understand contemporary mass homelessness, it is important to know the history of federal housing policy.

Supporting Points:

- The Works Progress Administration created this poster in 1936. New York City Mayor Fiorello LaGuardia and his Housing Commissioner Langdon Post used it to build popular support for New Deal housing programs.
- The message and imagery are just as relevant today as they were over 75 years ago. Housing is still the answer to homelessness.



Slide 6: A Tale of Two Acts

Main Point:

- This section compares two very different pieces of federal housing legislation and their impact on homelessness.

Slide 7: Act 1

Main Point:

- In response to the Great Depression and powerful social justice movements of the 1930s, the government took an active role in creating housing and jobs.


Supporting Points:

- The Housing Act of 1937 was part of the New Deal and established a federal commitment to low-income housing, establishing the nation's first public housing program.
- The government increased its role in regulating the economy and providing safety net programs to protect citizens against market failures.
- The New Deal had many shortcomings – especially when it came to addressing racial and gender inequality – but it still demonstrated that the federal government could effectively alleviate systemic poverty.

Slide 8: Act II

Main Point:

- In response to the growing conservative movement of the 1970s, the government decreased its role in providing housing and safety net programs.



Supporting Points:

- The Quality Housing and Work Responsibility Act of 1998 (QHWRA) reversed the federal government’s sixty-year commitment to providing a decent home for low-income families and individuals.
- QHWRA also deregulated housing finance, making privatization and risky financing legislatively possible (e.g. HOPE VI, Choice Neighborhoods, and Transforming Rental Assistance) and formally repealed “one-for-one” replacement of units lost to disposition and demolition.
- Neoliberal policymakers believed that cutting taxes for wealthy individuals and corporations, privatizing public services, and freeing the market from regulation would create greater economic growth, individual initiative, and more efficient social services.

Slide 9: Political & Economic Factors

Main Point:

- This section highlights the economic and political factors that created the conditions for mass homelessness to reemerge.

Slide 10: War on the Poor

Main Point:

- Republicans and Democrats alike have pursued policies that have increased inequality, poverty, and homelessness.

Supporting Points:

- The Reagan administration attacked unions, safety net programs, and financial regulation. It also increased military and criminal justice spending — these trends continue today.



Slide 11: Housing as Commodity

Main Point:

- Since the 1970s, housing policies have favored strategies that rely on the private market.

Supporting Points:

- Rent subsidies on the private market (Housing Choice Vouchers) and tax breaks (Low Income Housing Tax Credits for developers and Mortgage Interest Deductions for homeowners) have taken priority over producing and subsidizing public housing.
- The volatile housing market has increased homelessness, housing costs, gentrification, privatization, and racial inequality.

Sources:

<http://nlihc.org/sites/default/files/NLIHC-Preservation-Guide2010.pdf>

<http://www.housingwire.com/news/corelogic-foreclosures-drop-24-2011>

<http://www.census.gov/prod/cen2010/briefs/c2010br-07.pdf>

Slide 12: Cutbacks in Low-Income Housing Programs


Main Point:

- This section highlights the cuts to federal urban and rural low-income housing programs at the root of contemporary mass homelessness.

Slide 13: Cause and Effect

Main Point:

- The federal government's policy decision to defund HUD is the primary cause of contemporary mass homelessness.



Supporting Points:

- Government officials viewed the widespread emergence of homelessness in the 1980s as a temporary local problem and set up emergency shelters and homeless assistance programs.
- These efforts have failed to address the underlying problem of insufficient low-income housing funding.

Sources:

Executive Office of the President, Office of Management and Budget, "Table 12.3 – Total Outlays for Grants to State and Local Governments By Function, Agency and Program: 1940-2014", Historical Tables: Budget of the U.S. Government, Fiscal Year 2014, available at <http://www.whitehouse.gov/omb/budget/HISTORICALS>.

"McKinney/Homeless Assistance Programs" include: HUD programs: Supplemental assistance for facilities for the homeless; Homeless Assistance Grants; Emergency shelter grants programs; Transitional housing program; Shelter Plus Care; and Permanent Supportive Housing as well as Homeland Security Emergency Food and Shelter Program

Slide 14: Rural Housing Cuts

Main Point:

- Drastic federal cuts to rural low-income housing created under USDA's Section 515 program followed suit in the mid-1980s.

Supporting Points:

- Rural homelessness is a growing crisis largely ignored by policymakers.
- Homelessness in rural Ohio increased 300% from 1985 to 1990.
- 2012 and 2013 no new units built, 2013 operating budget reduced by 60%.

Sources:

Housing Assistance Council, Section 515 Rural Rental Housing Program Totals, FY 1983-2013, pending publication.



Slide 15: Starving Public Housing

Main Point:

- Public housing is the nation's most permanent form of federal low-income housing; of HUD's major programs, it has been hit the hardest by cuts.

Supporting Points:

- No new public housing units have been developed since 1996 (excluding HOPE VI).
- Since the mid-1990s, the federal government has starved public housing's capital and operating funds resulting in huge maintenance backlogs.
- HOPE VI was launched to revitalize "severely distressed" public housing into mixed-income developments; it has resulted in the forced displacement of tens of thousands of families and the loss of large amounts of guaranteed low-income housing.
- Congress also repealed "one-for-one" replacement for any public housing units lost to demolition or sale in 1998.
- 14% - 24% of Public Housing Residents are Able to Return to New Developments after Demolition.
- HUD now says that public housing is at a "tipping point" and the only way to save it is to open it up to private investment.
- In 2012, HUD launched the Rental Assistance Demonstration (RAD) – as part of its Transforming Rental Assistance plan – allowing 60,000 public housing units convert to Section 8 and leverage private capital through mortgage financing.
- Under RAD, units could be lost through expired contracts, foreclosure, or bankruptcy, and tenants' rights could be endangered.
- HUD proposes attracting private capital with Low Income Housing Tax Credits, which are not conducive to delivering low-income housing to those making below 30% of area median income.
- Public housing is the last defense against homelessness for over 1 million households and should be staunchly defended.



Sources:

<http://waters.house.gov/News/DocumentSingle.aspx?DocumentID=225779>

http://www.huffingtonpost.com/paul-boden/something-for-nothing-the_b_814310.html

http://en.wikipedia.org/wiki/HOPE_VI

Urban Institute, *The HOPE VI Resident Tracking Study: A Snapshot of the Current Living Situation of Original Residents from Eight Sites*, Nov. 2002

Slide 16: Homelessness in U.S.

Main Point:

- This section highlights the communities of people most impacted by homelessness.

Slide 17: Race and Homelessness

Main Point:

- The “war on the poor” mentioned earlier has been most aggressively directed at poor people of color. This has created extreme racial disparities in the homeless population.

Supporting Points:

- Structural inequalities like income disparity, unemployment and underemployment, cuts to safety net programs, unequal school systems, criminalization, and predatory lending create the conditions for mass homelessness in poor communities of color.
- The percentage of African Americans who are homeless is 3.5 times the percentage of the general population. There is a similar statistical overrepresentation for Native Americans.
- It’s important to keep in mind that official figures undercount homeless people living on the street, under bridges, in cars, and doubled-up.

Source:

2010 U.S. Census.

David Wagner and Pete White (2012). *Why the Silence? Homelessness and Race. Freedom Now! Struggles for the Human Right to Housing in LA and Beyond. Freedom Now Books.*



Slide 18: Impacts on Communities

Main Point:

- The lack of low-income housing has severe human consequences for vulnerable individuals and communities.

Supporting Points:

- At least 1,168,354 homeless children were enrolled in public schools in 2011-2012. A 24% increase from the previous school year.
- According to HUD, 247,178 people in families were homeless the night of the 2014 point-in-time count; this excludes people doubled up or living in motels.

Sources:

http://center.serve.org/nche/downloads/ehcy_profile.pdf

<https://www.onecpd.info/resource/3300/2013-ahar-part-1-pit-estimates-of-homelessness/>

Slide 19: Band-Aid Solutions

Main Point:

- This section highlights how the federal government has locked itself into a vicious cycle of homeless policy instead of reinvesting in low-income housing programs.


Slide 20: Vicious Cycle of Homeless Policy

Main Point:

- Since passage of the McKinney Homeless Assistance Act in 1987, the federal government has created several homeless plans but they continue to fail because they lack political will, adequate funding for actual housing, and implementation.

Supporting Points:

- It has replaced tens of billions of HUD housing dollars with a few billion homeless assistance dollars.

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- There are 355 ten-year plans to end homelessness that cover 860 cities, yet homelessness continues to grow.
 - The Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH) continues McKinney's limited strategies and funding.
 - One bright spot of HEARTH is that it allows communities applying for funding to prioritize the needs of rural homeless families with a broader range of services, including rental subsidies.

Slide 21: Criminalization of Homelessness/ Poverty

Main Point:

- Jails cannot address the lack of housing that put millions of people on the streets in the first place.

Supporting Points:

- Since the 1980s, there has been a dramatic rise in anti-homeless laws and enforcement programs.
- These laws are used to harass, displace, and remove poor people from public space and involve gross civil and human rights violations.
- Criminalization has been driven by the concerns of business people and residents uncomfortable with the unsightliness of extreme poverty.
- Criminal records limit access to housing and services.
- "Quality of life" laws revive the discrimination, racism, and classism that underwrote past vagrancy laws and removal programs.

Source:

http://www.huffingtonpost.com/paul-boden/the-quality-of-whose-life_1_b_785714.html



Slide 22: Federal Funding Priorities

Main Point:

- Federal government budget outlays have doubled in the last 30 years, while federal funding for low-income housing programs has plummeted. This section highlights how the money needed to resolve homelessness is available, but the federal government decides to spend it elsewhere.

Slide 23: Comparison of Federal Funding Priorities

Main Point:

- The unrelenting increase in military spending over the last 30 years has had dire consequences for human rights and safety net programs.

Supporting Points:

- The federal government has spent over 10 times as much on wars over the last decade as it has on public housing.
- If we bought 10 fewer F-35 fighter jets (the Navy already has over 2,300 aircrafts), we could increase low-income housing funding by over \$1.5 billion.

Source:

<http://costsofwar.org/article/pentagon-budget>

Pentagon Spending Request: FY 2013

<http://nationalpriorities.org/analysis/2012/analysis-fiscal-year-2013-pentagon-spending-request/>

Outlays, Office of Management and Budget, White House.

<http://www.whitehouse.gov/omb/budget/Supplemental/>



Slide 24: Mortgage Interest Deduction

Main Point:

- The federal government spends a lot more money on homeownership than on low-income rental assistance.

Supporting Points:

- In 2008, 75% of mortgage interest deductions benefited those making over \$100,000 a year.
- In 2013, the federal government authorized \$39.5 billion in HUD spending and expended \$120.5 billion on homeownership.
- The IMF said that tax distortions like mortgage interest deductions “encouraged excessive leveraging and other financial market problems evident in the crisis.”
- These regressive taxes encourage speculation and make housing a volatile commodity, resulting in more expensive basic shelter.
- Replacing the Mortgage Interest Deduction with a tax credit could save \$400 billion over the next 8 years, which could be used to fully fund and expand public and Section 8 housing.

Sources:

<http://www.jct.gov/publications.html?func=startdown&id=4386>

<http://www.imf.org/external/np/pp/eng/2009/061209.pdf>

<http://restorehousingrights.org/our-work/social-housing/>

(2009) Joint Committee on Taxation Estimates Of Federal Tax Expenditures For Fiscal Years 2009-2013

(2010) Joint Committee on Taxation Estimates Of Federal Tax Expenditures For Fiscal Years 2010-2014

(2011) Joint Committee on Taxation Estimates Of Federal Tax Expenditures For Fiscal Years 2011-2015

(2012 – 2017) Joint Committee on Taxation Estimates Of Federal Tax Expenditures For Fiscal Years 2012-2017

Slide 25: What Must Be Done



Main Point:

- This section highlights that it will take a social justice movement to change federal priorities and ensure social policies and programs that benefit the majority of people.

Slide 26: Make Housing A Human Right

Main Point:

- Until we recognize housing as a human right we will not end homelessness in the United States.
- We cannot resolve the systemic causes of poverty until we recognize that quality education, health care, dignified work, and economic security are all essential human rights.

Slide 27: Organize Around People

Main Point:

- We must organize around people and build a movement that can tear down the walls of neglect and oppression that prevent everyone from having a home.


Slide 28: Take Action Now

Main Point:

Knowledge is power when it is put into action.

Supporting Points:

- Talk about the organizing your group and WRAP are currently doing and invite people to join.
- Call on elected officials to support low-income housing programs.
- Challenge the scapegoating of poor people by policymakers and media.
- Do street outreach to document your community's experience with homelessness and criminalization.

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- Join or form a community group to challenge “quality of life” enforcement programs.
 - Use the toolkit to organize your community and advocate for systemic change in federal housing policies.

Slide 29: Download *Without Housing*

Main Point:

- Encourage people to visit the WRAP website and download the report.