

YASSAMIN

DEMOCRAT ⚡ FOR CONGRESS

HOUSING & HOMELESSNESS
POLICY PLAN 2024



INTRODUCTION

Affordable housing and homelessness are among the most urgent issues facing residents of Congressional District 3. Universal access to safe, stable, and affordable housing is the cornerstone of a thriving community—one where everyone can live with dignity. As a champion for housing solutions on the Phoenix City Council, Yassamin knows that federal leadership and resources are key to alleviating homelessness, incentivizing affordable housing development, and providing local leaders with the tools to address their communities' housing needs. In Congress, Yassamin will continue to make housing a top priority and fight for the resources to build affordable homes and end homelessness.

THE PROBLEM

Too many Arizonans in our community bear the burden of our state's critical housing shortage and steep housing costs. These problems have grown increasingly severe over the years, pushing more people into housing insecurity and onto the streets.

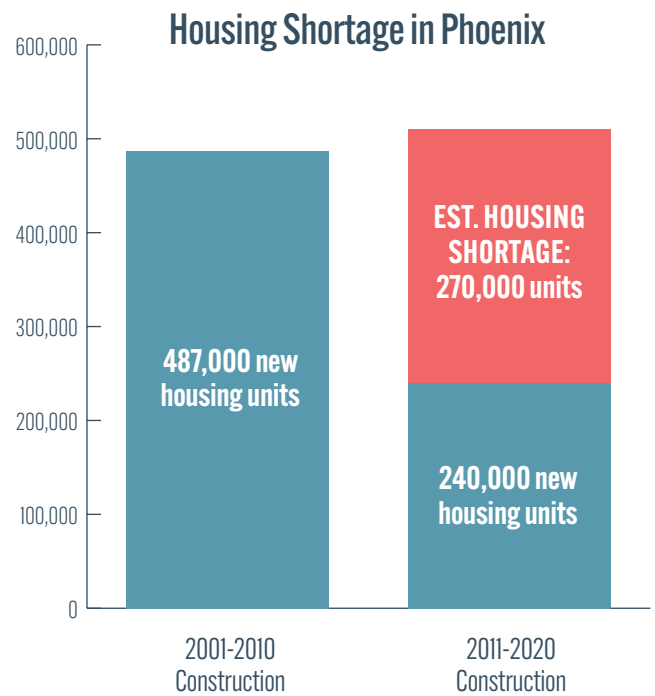
A Lack of Housing and Skyrocketing Costs Push People into Unstable Housing

Arizona families desperately need more affordable housing. In the past decade, a post-recession slowdown in home building, combined with the state's significant population growth, has generated an estimated shortage of 270,000 housing units.¹ Meanwhile, increased costs of living and stagnant wages have placed many existing homes out of reach for working families.² From April 2020 to May 2022, the median sale price of homes in Phoenix increased by 60%, while median rental prices increased by nearly 30%.³

These conditions have created not only a crisis of housing, but a crisis of affordable housing. For families and individuals who are already rent-burdened, a lack of affordable housing options increases the risk of eviction, housing instability, and homelessness.⁴ The risk of homelessness is especially high for formerly incarcerated people, as well as those who have experienced discrimination or trauma from exposure to violence.⁵

Homelessness is Rising, Particularly for Vulnerable Populations

Homelessness in Arizona is on the rise. From 2020 to 2022, the percentage of individuals experiencing homelessness increased by 23.4%.⁶ In 2022, there were nearly 13,500 unsheltered individuals in Arizona – about 9,600 people lived in Maricopa County, and as of early 2023, about 900 people resided in The Zone in downtown Phoenix.⁷ Among the most vulnerable individuals facing homelessness in our community are the elderly,⁸ families,⁹ youth¹⁰ and unaccompanied youth,¹¹ veterans,¹² and individuals fleeing domestic violence.¹³



Environmental and Health Challenges Compound Hardship for Homeless Individuals

For people experiencing homelessness, lacking stable housing is itself a crisis. Even so, homeless individuals often experience multiple crises at a time, which exacerbates the daily hardship they face. In Arizona, these hardships include:

- ✦ Heat illness and death. In 2021, unsheltered people accounted for 40% of heat deaths in Maricopa County.¹⁴ Heat exposure also increases the risk of toxic complications from drug use.¹⁵
- ✦ Water insecurity, particularly during periods of extreme heat.¹⁶
- ✦ Serious mental illness and mental health disorders.¹⁷
- ✦ Substance use disorders involving drugs and alcohol.¹⁸
- ✦ Drug-related deaths, particularly from synthetic opioids like fentanyl.¹⁹

WHAT YASSAMIN HAS DONE

In the Phoenix City Council, Yassamin has prioritized housing solutions and has delivered for us by directing over **\$120 million** in American Rescue Plan Act funding to projects supporting affordable housing and homelessness like rental assistance, which has helped over 19,000 families; helping approve a record number of new housing units; and by leading the effort to legalize casitas.

THE SOLUTIONS

Federal funding, programs, and resources are key to tackling our affordable housing crisis and alleviating homelessness. As Congresswoman, Yassamin will fiercely advocate for legislation to address these challenges and work tirelessly to equip local leaders and service providers with the tools, resources, and support to meet the housing needs of all community members. Through the actions outlined below, Yassamin will ensure that working families in Congressional District 3 receive the federal resources they need to live with dignity.

HOUSING

Pass Comprehensive Legislation to Address the Affordable Housing Crisis

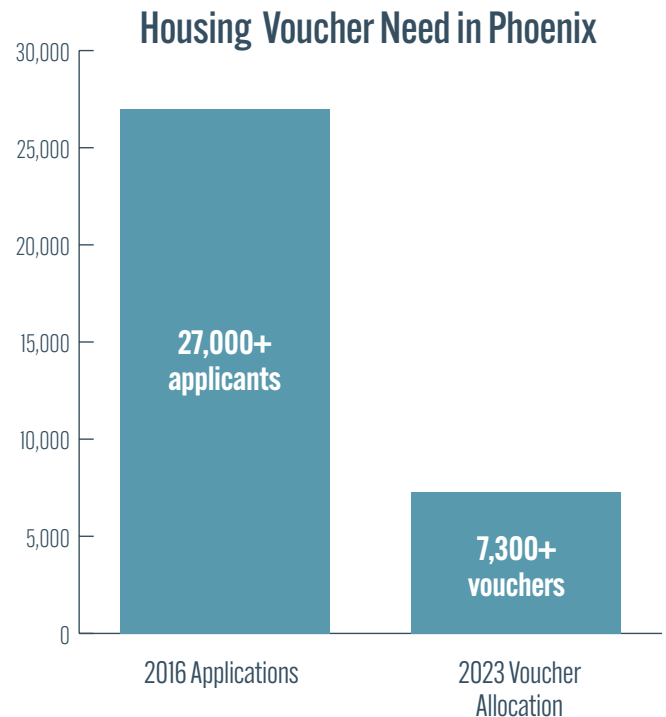
The Housing Crisis Response Act (HCRA) of 2023, introduced earlier this year, would represent one of the largest federal investments in affordable housing, public housing, and homeownership in our nation's history.²⁰ If passed, the HCRA would:²¹

- ✦ Drastically increase the supply of Housing Choice Vouchers
- ✦ Provide funding for new and existing programs to build affordable and supportive housing
- ✦ Incentivize inclusive reforms to local zoning rules and land use policies
- ✦ Strengthen fair housing programs and their enforcement capacity
- ✦ Expand homeownership opportunities for first-generation homebuyers
- ✦ Increase support for community-led housing projects

These federal housing programs, funding, and resources are desperately needed in our District and throughout Arizona.

Increase the District's Allocation of Federal Housing Choice Vouchers (HCV) and Other Housing Assistance Programs

Housing vouchers are critical to keeping low-income families and individuals housed. Phoenix currently receives approximately 7,300 vouchers for both new and existing recipients²²—a grossly inadequate number to meet the community's needs. Prior to September 2023, Phoenix had not opened its HCV waitlist since 2016, when it received approximately 27,000 pre-applications for the program.²³ The current HCV formula favors older cities, like Philadelphia, which has a smaller population than Phoenix but receives nearly three times the amount of vouchers.²⁴ The current shortage of affordable housing further exacerbates the demand for HCVs and underscores the need for Phoenix to finally receive its adequate share of HCV funds.



It is time to rethink and retool how HCVs are distributed to ensure that rapidly growing cities like Phoenix receive their fair share of federal housing resources.

In addition to an increase in the federal allocation of HCVs, we must also expand housing assistance opportunities for populations with specific needs. Programs like the Housing and Urban Development–Veterans Affairs Supportive Housing (HUD–VASH) and Housing Opportunities for Persons with AIDS (HOPWA) are critical to maintaining veterans and people with special medical needs housed and connected to necessary wraparound services.²⁵ We must also use existing housing programs, like HCVs, to secure housing for at-risk groups, including youth aging out of foster care.²⁶

Pass Legislation to Prevent Eviction and Prohibit Housing Voucher Discrimination

The Eviction Crisis Prevention Act would:

- ✦ Create a fund dedicated to stabilizing households at risk of eviction during economic emergencies,
- ✦ Provide funding for landlord–tenant community courts and legal representation for tenants, and
- ✦ Improve the accuracy of tenant screening reports, including the expungement of eviction filings and judgments for tenants who prevail in their eviction proceedings.²⁷

The Fair Housing Improvement Act would amend the *Fair Housing Act* to prohibit discrimination based on income and military or veteran status. These changes would prevent landlords from denying housing to individuals who pay rent through programs like Housing Choice Vouchers and HUD–VASH.²⁸

Leverage Federal Funding to Build Dense and Sustainable Affordable Housing

In July 2023, the Biden–Harris Administration announced its plan to lower housing costs and increase housing supply, specifically by incentivizing cities to reform restrictive zoning laws that slow and prevent new housing development.²⁹ As a leader for zoning reform on the Phoenix City Council, Yassamin has spearheaded efforts to facilitate the development of dense, sustainable, and affordable housing, including her recent victory to legalize accessory dwelling units (“casitas”).³⁰ In Congress, Yassamin will fight to bring federal housing development programs and incentives to the communities where they are most needed:³¹

- ✦ *The HUD Pathways to Removing Obstacles to Housing (PRO Housing) program*, which provides jurisdictions with up to \$10 million to identify and remove barriers to affordable housing production and preservation.
- ✦ *The Department of Transportation’s Reconnecting Communities and Neighborhoods (RCN) program*, which invests up to \$3.16 billion for planning and capital construction projects that foster equitable development, improve transit connections to affordable housing, increase housing supply, and leverage regional partnerships to tackle mobility challenges.
- ✦ *The Economic Development Administration (EDA) grant programs*, which incentivize projects that promote dense development, thus increasing housing supply and allowing people to live near their workplaces and the services they need.

Expand Affordable Rental Options for Low-Income Tenants

The *Low-Income Housing Tax Credit (LIHTC)* is a powerful and popular incentive for private developers to build affordable housing; however, even LIHTC-supported housing is rarely affordable to very low-income tenants.³² The *Affordable Housing Credit Improvement Act* would expand LIHTC's ability to meet the needs of housing-insecure households by preferencing housing development projects that serve very low-income tenants and that are located in areas where development is particularly difficult and resource-intensive.³³

Expand Access to Missing Middle Housing Options

For decades, cities have favored two extremes of housing construction: high-density apartments and low-density, single-family homes. These building trends have neglected medium-density housing like duplexes, triplexes, and smaller apartment buildings, creating a phenomenon dubbed the “missing middle” housing crisis.³⁴ Medium-density housing creates more accessible housing options while maintaining the character of residential neighborhoods.³⁵ Changes to zoning and development policy are needed to build medium-density housing in cities like Phoenix and throughout Maricopa County.³⁶ Federal grant programs like HUD's newly-created “*Yes In My Backyard*” program can incentivize zoning changes to build more dense, affordable, multifamily housing in our communities.³⁷

Incentivize Innovative Social Housing Programs

Across the U.S. and abroad, public and private sector leaders are joining forces to reimagine what it looks like to expand affordable housing options for low- and middle-income families.³⁸ “Social housing” offers people from across the income spectrum the opportunity to live in high-quality housing, built by private developers and subsidized and maintained, in part, by public organizations.³⁹ In Montgomery County, Maryland, the local public housing agency finances the development of mixed-income housing projects and continues to own a portion of units for rent to income-qualifying tenants who would otherwise not afford market-based rent.⁴⁰ This public-private partnership brings down the cost of building new housing, while growing the local supply of affordable housing.⁴¹ Social housing can deeply mitigate the root causes of housing crises in rapidly growing cities like Phoenix, and Congress, through its ability to shape federal housing policy, is uniquely positioned to incentivize the expansion of such innovative housing programs.

HOMELESSNESS

Introduce New Legislation to Catalyze Homelessness Services in Regions and Cities with Large Unsheltered Populations

The *American Rescue Plan Act (ARPA)* enabled cities like Phoenix to take historic action to alleviate homelessness and address the affordable housing crisis.⁴² By the end of 2026, the City of Phoenix will invest nearly \$200 million to build new homeless shelters and expand capacity for existing ones, hire behavioral health specialists, provide utility and rental assistance for low-income households, and generate affordable housing development, among many other initiatives.⁴³ As ARPA funds run out, the [Act] will **provide cities with the funding to continue supporting households and individuals who were deeply impacted and displaced by the pandemic.**

- ✦ The [Act] will **incentivize regional solutions to tackling homelessness**. Phoenix, Glendale, Mesa, and Tempe are home to the largest populations of unsheltered individuals in Maricopa County, but unsheltered individuals reside throughout the Valley.⁴⁴ We must ensure that homelessness diversion and prevention programs, affordable housing development, and temporary housing (including shelters and supportive housing) are distributed and available throughout Maricopa County, not only in cities with the largest homeless populations.⁴⁵ Leaders and policymakers at all levels of government, as well as stakeholders on the ground, must work collaboratively to alleviate and eradicate homelessness. Regional coordinating bodies, like the Maricopa Association of Governments (MAG), are uniquely positioned to lead this work. We must leverage MAG’s existing homelessness strategies,⁴⁶ while equipping them and their member jurisdictions with the resources to fully address homelessness throughout the Valley.
- ✦ The [Act] will **prioritize funding for shelters and housing programs that provide wraparound services**. Wraparound services provide people experiencing or transitioning out of homelessness with personalized support and care that may include medical, mental and behavioral healthcare, educational and workforce development opportunities, and volunteer opportunities.⁴⁷ This model of comprehensive support enables people to access housing and remain housed.⁴⁸ Local organizations like St. Vincent de Paul are leading the way on this integrated service model, which should be the norm for all homeless shelters and service providers.⁴⁹
- ✦ The [Act] will **improve transparency and accountability for entities that receive federal funding**. Organizations that provide services to unsheltered individuals do critically important work, but they often fall short of collecting adequate data to assess their impact and track the long-term outcomes of the people they serve. Collecting and reporting this data on a regular basis is key to holding service providers accountable, particularly those that receive federal funds. Thus, federal funding and programs for homelessness prevention and mitigation must include robust reporting that allows administrators and the public to evaluate the impact of these services.

Pass Legislation to Provide Access to Care and Safety for Homeless Individuals

The *Homelessness and Behavioral Health Care and Coordination Act* increases local shelters’ capacity to connect homeless individuals in need of behavioral health support with services to transition out of homelessness, including mental health counseling and substance abuse treatment.⁵⁰

Pass Legislation to Strengthen Our Social Safety Net

In order to fully support people experiencing homelessness, we must address the conditions that push people into housing insecurity and homelessness. For example, the extremely high cost of healthcare makes medical emergencies a leading cause of bankruptcy for American families.⁵¹ Through legislation like **Medicare for All**, we can ensure that all working families and individuals have reliable access to quality medical, behavioral, and mental healthcare services. Similarly, we must ensure that essential programs like **Social Security** and the **Supplemental Nutrition Assistance Program**, which provides low-income households with a monthly stipend to purchase groceries, remain well-funded and adjusted to meet people’s needs during periods of high inflation. By expanding and strengthening our social safety programs, we can prevent people from choosing between paying their rent each month and paying for life-sustaining healthcare or other basic necessities.

ENDNOTES

1. “Inside Arizona’s Housing Crisis: A Deep Dive into the Facts.” FSL.org, 4 July 2023, www.fsl.org/inside-arizonas-housing-crisis-a-deep-dive-into-the-facts/?gclid=CjwKCAjwgsqoBhBNEiwAwe5w02vSc9a3AHac7_T95reVNGxUN1NPDGRDmOosKuRwJASulPDUhetENhoC-w4QAvD_BwE. Accessed 15 Nov. 2023.
2. *Ibid.*
3. *Ibid.*
4. “California Statewide Study of People Experiencing Homelessness | Benioff Homelessness and Housing Initiative.” *Homelessness.ucsf.edu*, 27 June 2023, homelessness.ucsf.edu/our-impact/our-studies/california-statewide-study-people-experiencing-homelessness.
5. Kurtz, Devon. “Finding a Home on the Outside.” *City Journal*, 24 Feb. 2023, www.city-journal.org/article/finding-a-home-on-the-outside. Accessed 15 Nov. 2023.
6. The U.S. Department of Housing and Urban Development. *The 2022 Annual Homelessness Assessment Report (AHAR) to Congress DECEMBER 2022*. Dec. 2022.
7. *Ibid.*; 2023 Point-In-Time (PIT) Count Report Maricopa Regional Continuum of Care. Maricopa Association of Governments, 2023; Bennett, Stephanie. ““The Zone”: Here’s What You Should Know about Phoenix’s Cleanup Plan for the Homeless Encampment.” *FOX 10 Phoenix*, 21 Apr. 2023, www.fox10phoenix.com/news/the-zone-heres-what-you-should-know-about-phoenixs-cleanup-plan-for-the-homeless-encampment.
8. *State of Homelessness Homelessness in Arizona Annual Report 2022*. Arizona Department of Economic Security, 31 Dec. 2022.
9. *2022 Point-In-Time (PIT) Count Report Maricopa Regional Continuum of Care*. Maricopa Association of Governments, 2022.
10. *Ibid.*
11. World Population Review. “Homeless Population by State 2020.” *Worldpopulationreview.com*, 2022, worldpopulationreview.com/state-rankings/homeless-population-by-state.
12. *2022 Point-In-Time (PIT) Count Report Maricopa Regional Continuum of Care*. Maricopa Association of Governments, 2022.
13. *Ibid.*
14. *Heat-Associated Deaths in Maricopa County, AZ Preliminary Report for 2021*. Maricopa County Public Health, 31 Mar. 2022.
15. Lakhani, Nina. “As Many as 500 Homeless People Died in Phoenix Area in First Half of 2022.” *The Guardian*, 21 July 2022, www.theguardian.com/us-news/2022/jul/21/homeless-deaths-phoenix-arizona-maricopa-county.
16. DeMyers, Christine, et al. “Urban Water Insecurity: A Case Study of Homelessness in Phoenix, Arizona.” *Environmental Justice*, vol. 10, no. 3, June 2017, pp. 72–80, <https://doi.org/10.1089/env.2016.0043>.
17. Eustis, Kristi, and Benedikt Springer. “Arizona Town Hall: Mental Health, Substance Use, and Homelessness | Morrison Institute for Public Policy.” *Morrisoninstitute.asu.edu*, 2022, morrisoninstitute.asu.edu/publication/arizona-town-hall-mental-health-substance-use-and-homelessness. Accessed 15 Nov. 2023; *2022 Point-In-Time (PIT) Count Report Maricopa Regional Continuum of Care*. Maricopa Association of Governments, 2022.
18. Eustis, Kristi, and Benedikt Springer. “Arizona Town Hall: Mental Health, Substance Use, and Homelessness | Morrison Institute for Public Policy.” *Morrisoninstitute.asu.edu*, 2022, morrisoninstitute.asu.edu/publication/arizona-town-hall-mental-health-substance-use-and-homelessness. Accessed 15 Nov. 2023; *2022 Point-In-Time (PIT) Count Report Maricopa Regional Continuum of Care*. Maricopa Association of Governments, 2022.
19. Lakhani, Nina. “As Many as 500 Homeless People Died in Phoenix Area in First Half of 2022.” *The Guardian*, 21 July 2022, www.theguardian.com/us-news/2022/jul/21/homeless-deaths-phoenix-arizona-maricopa-county.
20. *FACT SHEET: THE HOUSING CRISIS RESPONSE ACT of 2023*. 25 Apr. 2023, democrats-financialservices.house.gov/uploadedfiles/2023_housing_supply_bill_fs.pdf. Accessed 15 Nov. 2023.
21. *Ibid.*
22. Wong, Kenneth. “Section 8: What to Know as Phoenix Opens Affordable Housing Voucher Waitlist to Applicants.” *FOX 10 Phoenix*, 12 Sept. 2023, www.fox10phoenix.com/news/section-8-what-to-know-as-phoenix-opens-affordable-housing-voucher-waitlist-to-applicants. Accessed 15 Nov. 2023.
23. *Ibid.*
24. “Thousands Waiting for Housing Vouchers in Phoenix.” *Yassamin for Congress*, 8 May 2023, yassaminforcongress.com/news/thousands-waiting-for-housing-vouchers-in-phoenix/. Accessed 15 Nov. 2023.
25. “Section 8 Resources.” *Phoenix.gov*, City of Phoenix, www.phoenix.gov/housing/section-8-resources.
26. “Thousands Waiting for Housing Vouchers in Phoenix.” *Yassamin for Congress*, 8 May 2023, yassaminforcongress.com/news/thousands-waiting-for-housing-vouchers-in-phoenix/. Accessed 15 Nov. 2023.

27. “Summary of the Eviction Crisis Act.” *Housing Alliance of Pennsylvania*, 14 July 2021, housingalliancepa.org/summary-of-the-eviction-crisis-act/. Accessed 15 Nov. 2023.
28. “The Alliance’s General Legislative Agenda.” *National Alliance to End Homelessness*, endhomelessness.org/legislation/the-alliances-general-legislative-agenda/. Accessed 15 Nov. 2023.
29. “Biden–Harris Administration Announces Actions to Lower Housing Costs and Boost Supply.” *The White House*, 27 July 2023, www.whitehouse.gov/briefing-room/statements-releases/2023/07/27/biden-harris-administration-announces-actions-to-lower-housing-costs-and-boost-supply/.
30. Estes, Christina. “Phoenix Approves Backyard Guest Houses, Bans Them as Short–Term Rentals.” *KJZZ*, 7 Sept. 2023, www.kjzz.org/content/1856841/phoenix-approves-backyard-guest-houses-bans-them-short-term-rentals. Accessed 15 Nov. 2023.
31. “Biden–Harris Administration Announces Actions to Lower Housing Costs and Boost Supply.” *The White House*, 27 July 2023, www.whitehouse.gov/briefing-room/statements-releases/2023/07/27/biden-harris-administration-announces-actions-to-lower-housing-costs-and-boost-supply/.
32. “Local Government Leaders Send Letter to Congress Urging Enactment of “Affordable Housing Credit Improvement Act” to Expand and Reform Low–Income Housing Tax Credit | National Low Income Housing Coalition.” *Nlihc.org*, 13 Nov. 2023, nlihc.org/resource/local-government-leaders-send-letter-congress-urging-enactment-affordable-housing-credit. Accessed 15 Nov. 2023.
33. *Ibid.*
34. “Missing Middle Housing.” *Local Housing Solutions*, localhousingsolutions.org/housing-policy-library/missing-middle-housing/. Accessed 15 Nov. 2023.
35. *Ibid.*
36. Meiners, Joan. “More Homes Mean More Heat. Can New Building Codes Help Save Metro Phoenix from Disaster?” *AZ Central*, 25 Aug. 2023, www.azcentral.com/story/news/local/arizona-environment/2023/08/25/new-building-codes-metro-phoenix-heat-housing-crisis/70596424007/.
37. Jordan, Jason. “Congress Funds New “YIMBY” Grants for Zoning Reform.” *American Planning Association*, 10 Jan. 2023, www.planning.org/blog/9262900/congress-funds-new-yimby-grants-for-zoning-reform/.
38. Dougherty, Conor. “This Is Public Housing. Just Don’t Call It That.” *The New York Times*, 25 Aug. 2023, www.nytimes.com/2023/08/25/business/affordable-housing-montgomery-county.html; Forrest, Adam. “Vienna’s Affordable Housing Paradise.” *HuffPost Canada*, HuffPost Canada, 19 July 2018, www.huffpost.com/entry/vienna-affordable-housing-paradise_n_5b4e0b12e4b0b15aba88c7b0.
39. Dougherty, Conor. “This Is Public Housing. Just Don’t Call It That.” *The New York Times*, 25 Aug. 2023, www.nytimes.com/2023/08/25/business/affordable-housing-montgomery-county.html.
40. *Ibid.*
41. *Ibid.*
42. Brachman, Lavea, and Glencora Haskins. “The American Rescue Plan, Two Years Later: Analyzing Local Governments’ Efforts at Equitable, Transformative Change.” *Brookings*, 9 Mar. 2023, www.brookings.edu/articles/the-american-rescue-plan-two-years-later-analyzing-local-governments-efforts-at-equitable-transformative-change/; “President Biden Announces New Actions to Ease the Burden of Housing Costs.” *The White House*, 16 May 2022, www.whitehouse.gov/briefing-room/statements-releases/2022/05/16/president-biden-announces-new-actions-to-ease-the-burden-of-housing-costs/.
43. OpenGov. “Affordable Housing and Homelessness.” *Affordable Housing and Homelessness*, City of Phoenix, stories.opengov.com/phoenixaz/published/CcabFkLY8. Accessed 15 Nov. 2023.
44. *2022 Point-In-Time (PIT) Count Report Maricopa Regional Continuum of Care*. Maricopa Association of Governments, 2022.
45. *Regional Homelessness Strategies Portfolio*. Maricopa Association of Governments, May 2021.
46. *Ibid.*
47. “Wrap–around Delivery and Other Team–Based Models | the Homeless Hub.” *Homelesshub.ca*, 2021, www.homelesshub.ca/solutions/systems-approach-homelessness/wrap-around-delivery-and-other-team-based-models.
48. “Shelter and Transitional Housing | the Society of St. Vincent de Paul.” *Www.stvincentdepaul.net*, www.stvincentdepaul.net/our-work/shelter-and-transitional-housing. Accessed 15 Nov. 2023.
49. *Ibid.*
50. “Homelessness and Behavioral Health Care Coordination Act (H.R. 773).” *National Alliance to End Homelessness*, endhomelessness.org/legislation/coordinating-substance-use-and-homelessness-care-act-h-r-7716/?gclid=CjoKCQjwy4KqBhDoARIsAEbCt6jcZhHVUcKTvbr9Jb7VVDvvhno5JDibFEFSuxF_c6cOK5DwmQXQCFkaAoFzEALw_wcB. Accessed 15 Nov. 2023.
51. Konish, Lorie. “This Is the Real Reason Most Americans File for Bankruptcy.” *CNBC*, 11 Feb. 2019, www.cNBC.com/2019/02/11/this-is-the-real-reason-most-americans-file-for-bankruptcy.html#:~:text=A%20new%20study%20from%20academic.