

THE LOW INCOME HOUSING COALITION OF
ALABAMA

2022 ADVOCACY TOOLKIT

**SWEET
HOME
LIHCA**

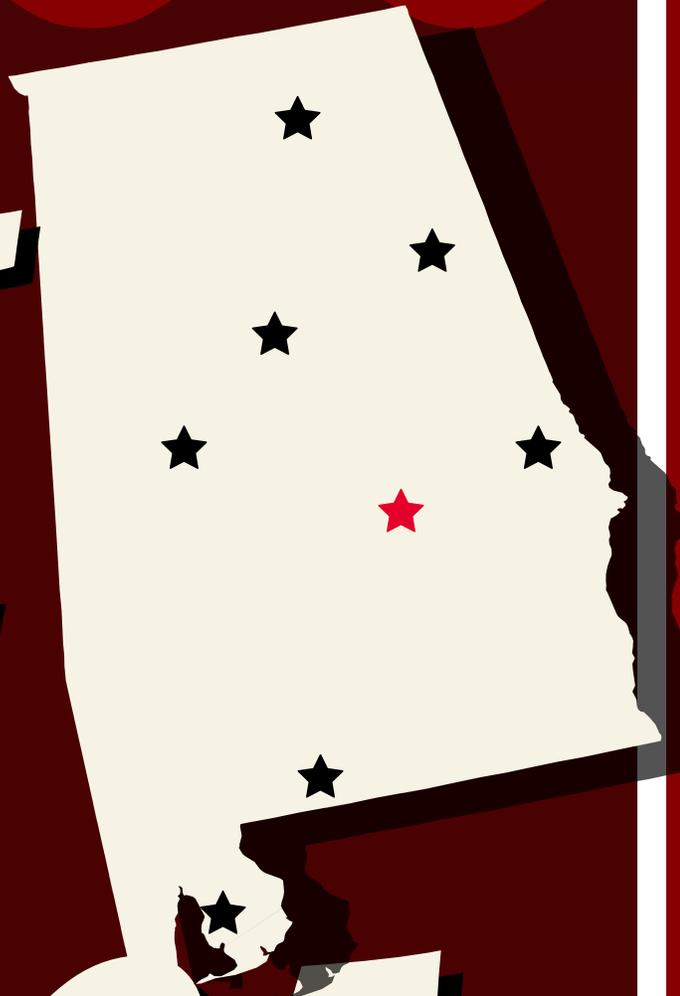




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A MESSAGE FROM LIHCA'S EXECUTIVE DIRECTOR

LIHCA has a storied history of advocacy efforts focused on Alabamians with the most financial need. In 2012, after four years of advocacy and education efforts, LIHCA and its partners saw the creation of the Housing Trust Fund during the legislative session. However, a decade later, state funds have never been allocated to the Housing Trust Fund. Increased investment in the Alabama Housing Trust Fund would mean that more people have the opportunity to live healthy, independent lives.

The 2022 legislative session presents a promising opportunity for a once in a lifetime investment in the Alabama Housing Trust Fund (AHTF), and we will need your help! Urge your members of the Alabama Legislature to allocate American Rescue Plan dollars for affordable Housing resources and programs. We must provide access to more safe, decent, and healthy homes for Alabamians. Please join LIHCA in advocating for a transformational investment of \$20 Million Dollars from the American Rescue Plan Act (ARPA).

Handwritten signature of Russell L. Bennett in blue ink.

Russell L. Bennett, LGSW, PhD
Executive Director

ABOUT THE ADVOCACY TOOLKIT

The mission of the Low Income Housing Coalition of Alabama (LIHCA) is to increase housing opportunities for Alabamians with the greatest financial need. This is done in a variety of ways, and one of those ways is through advocacy. We created this guide to assist anyone interested in advocating with us for increased housing opportunities for Alabamians. This guide provides guidance and tools for advocates and information you can share with legislators. The first section of this toolkit focuses on the Alabama Housing Trust Fund and how you can effectively advocate. The second section contains research a data that shows who is most affected by the affordable housing crisis in Alabama. The last section gives you a deeper understanding of who LIHCA is and how you can join our work.

HOW TO USE THIS TOOLKIT

This toolkit is designed to help you create an advocacy plan and empower your voice so that your representatives understand the issues important to you. Use this guide to educate yourself and become a stronger advocate for the AHTF. Please share this toolkit widely to those who might be interested in joining your efforts, such as other community advocates, friends, and family! To share only the educational portions of this toolkit, please find a convenient educational packet at www.LIHCA.org.



#FundtheAHTF

HELPFUL ACRONYMS AND DEFINITIONS

ADECA

The Alabama Department of Economic and Community Affairs

AHFA

Alabama Housing Finance Authority

AHTF

The Alabama Housing Trust Fund

ARPA

American Rescue Plan Act

AMI

Area Median Income

FMR

Fair Market Rent

FY

Fiscal Year

HOME

Home Investment Partnership Program

LIHCA

The Low Income Housing Coalition of Alabama

LIHTC

Low Income Housing Tax Credit Program

NLIHC

The National Low Income Housing Coalition

#FundtheAHTF

STEPS TO ADVOCACY

Calling or contacting your state representatives about the AHTF can, at times, seem intimidating and daunting. This toolkit is designed to help you craft an advocacy message and empower you to have your voice and experience heard by your representatives! Below are some first steps to the advocacy process.

Educate Yourself

Education is a critical first step to becoming a strong Advocate.

Learn about the issue of affordable housing in Alabama! This guide contains information about our affordable housing crisis statewide.

You can also subscribe to LIHCA's newsletter to receive the most up to date information.

Define your Ask

Three Parts to making your case:

1. Statement of concern: What is wrong?
2. Statement of the value/frame: Why does it matter?
3. Statement of Solution: What is the policy solution?

Take Action

Share your story or the story of someone you know who is affected by the State's lack of safe, affordable housing.

- Send a Letter
- Make a phone call
- Tweet your legislator
- Set up a meeting in person
- Invite a legislator to your agency

Follow Up

Always thank a legislator for their time. A handwritten note can go a long way.

Share your efforts with others and get them involved!

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CORE MESSAGING FOR ADVOCACY

"Hardworking Alabamians should be able to pay rent and still be able to put food on the table."

"Every child deserves a safe place to call home."

"The men and women who defend our country deserve to return to a safe and affordable home."

HOW TO EFFECTIVELY USE THESE MESSAGES

USE MESSAGES CONSISTENTLY

Message discipline—using the messages as they are written, without changes - is the key to consistent, effective advocacy.

USE MESSAGES CONSTANTLY

Use these messages wherever and whenever you can. These messages are versatile and work into your speeches, publications, and talking points.

PAIR MESSAGES WITH STORIES

Humanize the issues of affordable housing by allowing those who have benefited to share their own, unique stories.

PAIR MESSAGES WITH RESULTS

Show that affordable housing programs are worth the investment by showing results for individuals, families, and communities.

TAKING ACTION: AHTF TALKING POINTS

WHAT IS THE NEED?

Hardworking Alabamians, seniors, and those on fixed incomes can't afford a safe place to call home.

WHY THE AHTF?

The AHTF will create housing opportunities for hardworking Alabamians, Veterans, children, seniors, and those on fixed incomes.

HOW CAN IT BE FUNDED?

- One time investment of \$20 Million from ARPA Fiscal Recovery Funds
- The mortgage record tax is a one-time filing fee upon purchase/refinance of a mortgage.
- Enacted in 1935 and has never been changed.
- Current mortgage record tax is set at 15 cents per \$100 indebtedness
- Proposed legislation will increase tax by one nickel to 20 cents per \$100 indebtedness.

WHO CAN ACCESS AHTF FUNDS?

- Nonprofits and groups like Habitat for Humanity can use these funds to build more rehabilitate homes.
- Individuals cannot access the funds. It is for organizations, municipalities, etc.

TAKING ACTION.

Contacting Your State Legislators.

Calling your State Representative or Senator is one of the easiest, most effective ways an individual can advocate. If you are intimidated by the idea of calling your elected official, this guide will help answer some questions you may have. Your legislators want to hear about the issues that matter the most to YOU!

1. WHO ARE MY LEGISLATORS?

Lawmakers want to hear from those they represent. It is easy to find out who represents you in the Alabama State Legislature. Visit: <https://cqcengage.com/alabama/?0>

2. SCHEDULING ZOOM CALLS?

See tip sheet

3. WHAT NUMBER DO I CALL?

The easiest way to call your legislator's office is by calling Alabama's switchboard at 334-242-8000 and asking for your Senator and/ or Representative's office.

4. WHO WILL I TALK TO?

Most likely, a staff member or intern will answer your call and take a message.

5. WHAT DO I SAY?

We have prepared a script to use as a guide when speaking with a legislator or staff member. Don't assume that your legislator has knowledge of the issue.

6. WHAT MORE CAN I DO?

Calls are most effective when an office receives multiple calls about the same issue within a few days. Tell others in your district about your call and encourage them to call as well!

SCRIPT

Introduction: "Hello, my name is ____ and I am one of your constituents."

Statement of concern: "COVID 19 impacted Alabama families ability to have a safe, decent, and affordable place to call home."

Statement of the value/frame: "I believe that every child deserves a safe place to call home."

Statement of Solution: "To ensure that every child has the best opportunity to succeed in school and life, we need a \$25 Million Dollar investment from ARPA Funds for the Alabama Housing Trust Fund. Only when we can ensure that every child has a place to call home, can we give every child the opportunity to succeed."

Thank You: "Thank you for your time today and consideration."

VIRTUAL MEETINGS TIP SHEET

Connecting with your State Legislators.

#1) Requesting A Meeting

- Start with the finding your representatives email- this is available at the Alison Legislature - Website: <https://alison.legislature.state.al.us/>
- Confirm, confirm, confirm - make sure you confirm EXACTLY who will be on the virtual meeting
- Before you request a virtual meeting with your legislator's office, make sure you have access to a virtual meeting platform (i.e. Microsoft Teams, Zoom) and are comfortable navigating it.
- Once a meeting date/time is confirmed, offer to "host" the meeting, but **recognize the legislator's office might have a preferred platform that you will need to use.**

#2) Before The Meeting

- **Test your Internet connection** and/or phone signal by video calling a family member or friend.
- Make sure your background is not distracting. If you are taking the meeting in front of a window, if possible, cover the window so you do not appear as a silhouette on screen.
- If you live with others, notify them to give you privacy within the timeframe of your meeting.
- Write down what you want to say so you can stay on message.
- Make your points clear by explaining how your issue impacts the legislator's district and constituents, as well as the region & state.
- When possible, discuss the issue from a personal perspective - share your own experiences.
- If multiple advocates plan to join the call, assign a leader who will open and close the meeting and keep things running on time.
- Before the meeting begins, silence your cell phone and place it out of view.
- When you begin the meeting, **ask permission to take a screenshot** of everyone on screen
- **Ask if you can post on social media**
- If they ask for more info, be sure to provide it after the meeting

#3) During The Meeting

- Introduce yourself and how you are connected to the Library.
- Engage the member/staff by sharing your experiences and asking questions.
- Leave time for questions from the member and/or staff.
- If you are meeting with staff, remember they are responsible for briefing the member and recommending actions, and can be valuable allies in your advocacy.
- Work to establish long-term relationships with staff. Try to arrange for follow-ups.
- Remember to thank again member/ staff for meeting with you.

#4) After The Meeting

- Follow up with a thank you note and include your business card/contact information.
- Media - social, print and digital - are excellent ways of engaging further with an office.
- Legislative/Congressional offices track where and when the legislator appears in media so a well-placed op-ed or social media post that identifies the member and/or staff can lead to change.

THE ALABAMA HOUSING TRUST FUND: AN OVERVIEW

WHAT IS THE AHTF?

A housing trust fund is a flexible source of funding that can be used to meet a variety of housing needs. It is designed to maintain, retain, and create affordable housing in Alabama.

Funds can be used for development, rehabilitation, down payment assistance, supportive services and other housing related activities.

Housing Trust Funds allow states to address critical and/or urgent situations in a fiscally responsible way.

The Housing Trust fund was established with the passage of the Alabama Affordable Housing Act in 2012 (Act 2012-384). It is currently unfunded.

HOW CAN IT BE FUNDED?

1. The American Rescue Plan Act - Covid State and Local Fiscal Recovery Fund
2. Reintroduce SB103 - The mortgage record tax: a one-time filing fee upon purchase or a refinance of a mortgage.
 - Enacted in 1935 and has never been changed.
 - Increase by 5 cents per \$100 of indebtedness.
 - The increase makes Alabama equal to Georgia and less than Florida. Mississippi does not have a comparable document filing fee.

HOW WILL IT WORK?

- Administered by The Alabama Department of Economic and Community Affairs (ADECA).
- All funds will go to 60% and below Area Median Income (AMI), with majority going to 30% and below AMI.
- 40% will be set aside for rural communities.
- Homeownership projects must follow the ownership requirements of the Habitat for Humanity program.
- Appointment of committee that will advise ADECA on how funds will be used, criteria for evaluation, etc.
- Competitive, annual application.
- Eligible entities: nonprofit organizations, counties, municipalities, public housing authorities. For-profit developers must partner with a nonprofit in order to access funds.
- No related entities may receive more than 15% of the Alabama Housing Trust Fund's annual allocation.



For more information about the need to secure dedicated revenue for the AHTF, please visit www.lihca.org.

AMERICAN RESCUE PLAN ACT: AN OVERVIEW

WHAT IS ARPA?

The American Rescue Plan Act provides \$350 billion to help states, counties, cities, and tribal governments respond to the COVID-19 public health emergency, address its economic fallout, and lay the foundation for an equitable recovery.

State and local governments can use these funds to help meet communities' affordable housing needs, including providing emergency rental assistance, addressing the housing and health needs of people experiencing homelessness, and building and preserving affordable housing in disproportionately impacted communities, among other housing-related investments.

USE OF FUNDS

- Administered by The Alabama Senate General Fund Committee.
- The Fiscal Recovery Funds may be used to support public health expenditures, address negative impacts caused by the public health emergency, replace lost public sector revenue, provide premium pay for essential workers, and invest in water, sewer, and broadband infrastructure
- Fiscal Recovery Funds also can be used to support COVID-19 prevention, mitigation, or other services in congregate living facilities, such as homeless shelters and group living facilities; ventilation improvements in congregate settings and other key locations; support for vulnerable populations to access medical or public health services; support for isolation or quarantine; and other activities

Alabama initially used \$400 Million (20%) of The American Rescue Plan Act Dollars to help finance a \$1.3 billion prison construction plan. We can do better, here's how.

ELIGIBLE HOUSING RELATED INVESTMENTS UNDER TREASURY'S INTERIM FINAL RULE

- Services to address homelessness, such as supportive housing, and to improve access to stable affordable housing among individuals experiencing homelessness;
- Affordable housing development to increase the supply of affordable and high-quality living units; and
- Housing vouchers, residential counseling, or housing navigation assistance to facilitate household moves to neighborhoods with high levels of economic opportunity and mobility for low-income residents, to help residents increase

For more information about the need to secure dedicated revenue for the AHTF, please visit www.lihca.org.

THE ALABAMA HOUSING TRUST FUND

There's nothing else like it.

What is the Alabama Housing Trust Fund?

The Alabama Housing Trust Fund (AHTF) creates a new opportunity for the State of Alabama to support affordable housing. Once a dedicated revenue source is established, the AHTF will serve as a flexible source of funding enabling a wide range of activities, including construction, rehabilitation and/or preservation of affordable housing, independent adaptive homes for people with disabilities, and permanent supportive homes for people with severe challenges. The activities can be as flexible as needed. Housing trust funds are recognized across the country as an innovative development approach that takes advantage of unique opportunities and addresses critical and/or urgent situations. Right now, there's nothing else like it: there is no other flexible funding source dedicated to housing like this in Alabama.

Alabama relies solely on federal funding for the development of its affordable housing.

Public funding is critical in developing affordable housing because it provides access to the financial capital developers need to enable them to keep development costs low enough so that future owners and renters can afford homeownership and rental opportunities. Right now in Alabama, the only public funding that is available originates with the federal government. If not for the federal HOME Investment Partnership Program and the IRS' Low Income Housing Tax Credit (LIHTC) Program, Alabama would have no public money to invest in its own housing. Why is this a problem? Here are the two major reasons: 1) the limited Federal funding already isn't enough money to address the housing needs of Alabama residents, and 2) many of Alabama's housing needs aren't easily addressed with these funds. Most of the HOME funds are required by the state to be used only for new construction of multi-family rental housing and must be coupled with the LIHTC program. What does this mean? Here are some examples:

- A young family who wants to buy a home in rural Alabama can't be helped by existing resources in our state.
- An elderly couple on a fixed income may have to move from their home of more than 20 years if financial assistance is not available for needed repairs.
- A veteran and his family trying to rebuild their storm-damaged home and keep their children in school won't be able to find the help they need under the existing programs in Alabama.

Why should Alabama invest in the Alabama Housing Trust Fund?

Because we need it! The National Low Income Housing Coalition estimates that Alabama lacks over 70,000 available and affordable homes for extremely low income Alabamians, including people living with disabilities and those surviving on minimum wage. This is an astounding number.

In addition to meeting urgent housing needs as they arise, housing trust fund dollars also help to address long-standing community needs. These dollars create and maintain quality, affordable homes that allow people to improve their lives, while reducing or eliminating their need for social services. When someone has a safe, affordable home, they are less likely to need services and are more likely to retain employment or attend school, therefore providing a better opportunity to succeed in life. Simply put, quality affordable housing creates strong and healthy communities. In addition to these social benefits, communities will also see economic benefits such as job creation and increased economic activity in the local economies where trust fund dollars are being used. However, we will not see the benefits of the Alabama Housing Trust Fund until we secure dedicated revenue.

For more information about the need to secure dedicated revenue for the AHTF, please visit www.lihca.org.

THE HOUSING NEED ACROSS ALABAMA



Alabama currently lacks 73,075 affordable and available homes for hardworking Alabamians, seniors and those with disabilities on a fixed income, veterans, and the working poor.

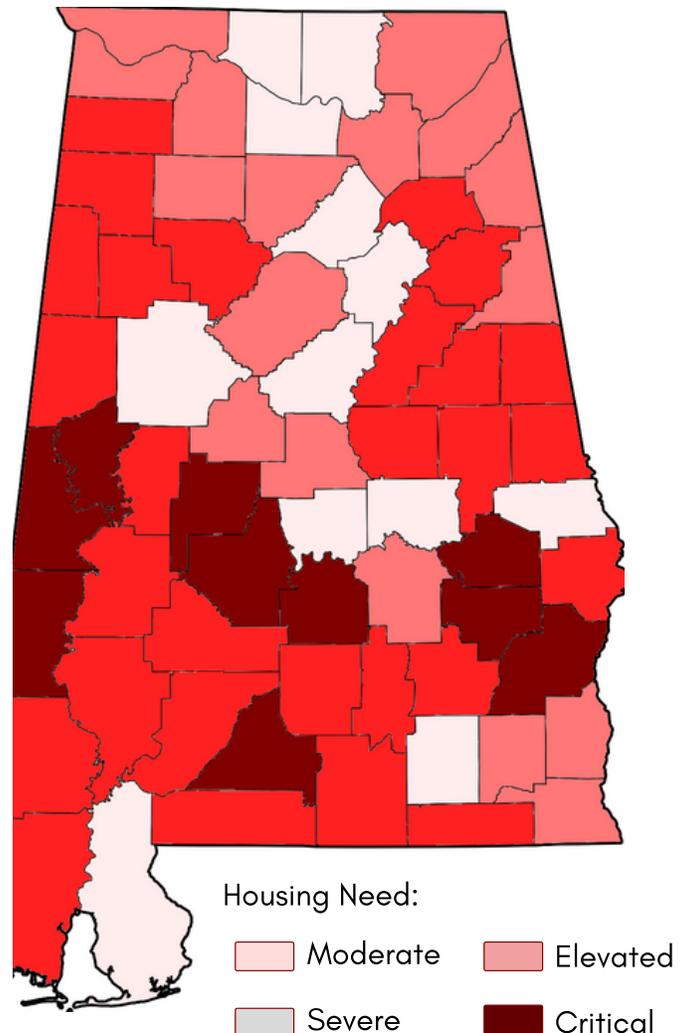
38 Alabama counties have a monthly affordability gap of at least **\$100**

13 Alabama counties have a monthly affordability gap of at least **\$200**

6 Alabama counties have a monthly affordability gap of at least **\$300**

What is a monthly affordability gap?

A monthly affordability gap is defined as the difference between the price of rent affordable at the renter's wage and Fair Market Rent (FMR).



Every child deserves a safe place to call home.

*National Low Income Housing Coalition 2018 Alabama Housing Profile Report
Monthly affordability gap data is from LIHCA's 2016 Red Book, full report can be found at www.lihca.org.

www.lihca.org | P.O. Box 130159 Birmingham, AL 35213 | 205 - 939 - 0411

2021 ALABAMA HOUSING PROFILE

Across Alabama, there is a shortage of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

SENATORS: Richard C. Shelby and Tommy Tuberville

KEY TAKEAWAYS

176,034
OR
30%

Renter Households that are extremely low income

\$25,750

Maximum income of 4-person extremely low income households (state level)

-73,075

Shortage of rental homes affordable and available for extremely low income renters

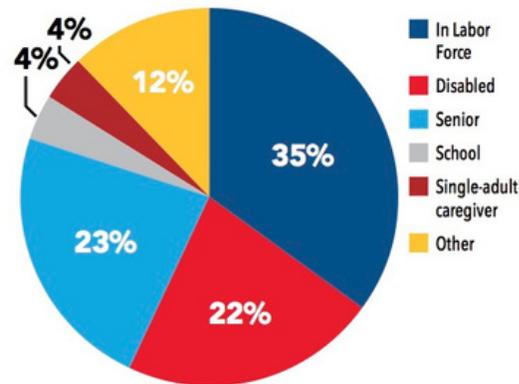
\$32,862

Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

66%

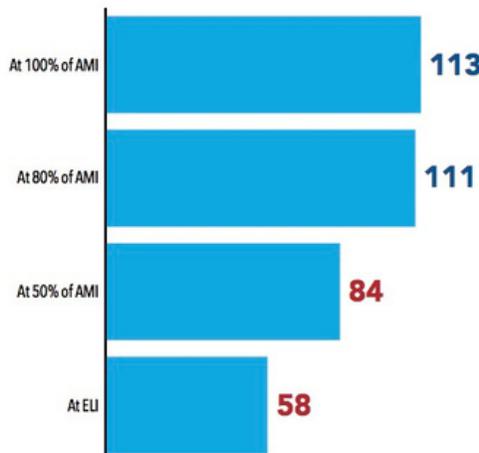
Percent of extremely low income renter households with severe cost burden

EXTREMELY LOW INCOME RENTER HOUSEHOLDS



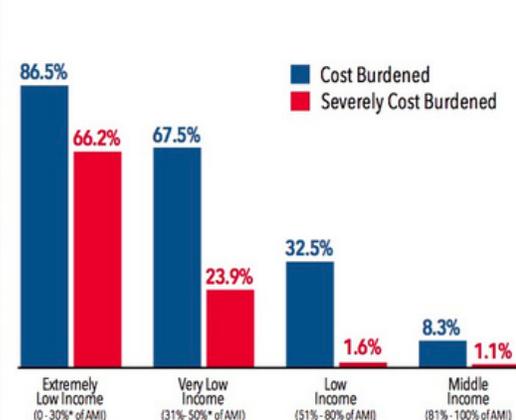
Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other. Nationally, 14% of extremely low-income renter households are single adult caregivers, more than half of whom usually work more than 20 hours per week. Source: 2019 ACS PUMS.

AFFORDABLE AND AVAILABLE HOMES PER 100 RENTER HOUSEHOLDS



Source: NLIHC tabulations of 2019 ACS PUMS.

HOUSING COST BURDEN BY INCOME GROUP



Note: Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened. Source: NLIHC tabulations of 2019 ACS PUMS.

Extremely Low Income = 0-30%* of AMI
 Low Income = 51-80% of AMI
 Note:*Or poverty guideline, if higher.

Very Low Income = 31%-50% of AMI
 Middle Income = 81%-100% of AMI

EVERY CHILD DESERVES A PLACE TO CALL HOME

THE ALABAMA HOUSING TRUST FUND WILL HELP ALABAMA'S CHILDREN

25.1%

of children in Alabama live in poverty.

15,508

children under the age of 6 experienced homelessness in the school year 2018-2019.**

24%

Youth and young adults ages 14 to 24 living in households with a high housing cost burden

WHY IS HOMELESSNESS AN ISSUE FOR ALABAMA'S CHILDREN?

Children experiencing homelessness are TWICE* as likely to:

- have a learning disability.
- repeat a grade.
- be suspended from school.

WHY IS THE ALABAMA HOUSING TRUST FUND BENEFICIAL FOR ALABAMA'S CHILDREN?

The Alabama Housing Trust Fund can be used to construct and rehabilitate affordable homes for Alabama families.

This directly benefits children by ensuring children have:

- Safe places to sleep each night.
- A greater chance to succeed because barriers to healthy development associated with homelessness are reduced.



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*American Psychological Association: www.apa.org/pi/families/poverty

** U.S. Department of Education Early Childhood Homelessness State Profiles 2021

*** The Annie E. Casey Foundation 2018 Kids Count data book: State trends in child well-being. (2025-2019). Baltimore, MD: Annie E. Casey Foundation.

The men and women who defend our country deserve to return to a safe and affordable home.

THE ALABAMA HOUSING TRUST FUND WILL HELP ALABAMA'S VETERANS

WHY IS HOUSING AN ISSUE FOR ALABAMA'S VETERANS?

- Approximately 40,710 Alabama veterans live in homes with one or more major problems of quality, crowding, or cost*
- According to HUD's 2020 Point-in-Time Count, 329 veterans in Alabama are experiencing homelessness on any given night.**

WHY IS THE ALABAMA HOUSING TRUST FUND BENEFICIAL FOR ALABAMA'S VETERANS?

The Alabama Housing Trust Fund can be used to construct and rehabilitate affordable homes for Alabama veterans.

This directly benefits veterans by ensuring they have:

- A safe, decent, and affordable home when they return from service.
- Access to housing support when other publicly funded programs fall short.

In 2018, there was a

26%

increase among homeless veterans in AL from 2017.**

Housing affordability is the greatest housing problem among veterans.*

Roughly 18 percent of Alabama veterans pay too much for their housing.*

#FundtheAHTF



*Housing Assistance Council Veterans Data Central - Alabama State Profile 2019

** HUD 2020 PIT Estimate of Veteran Homelessness in the U.S.

THE LOW INCOME HOUSING COALITION OF ALABAMA

OUR MISSION

LIHCA's mission is to increase housing opportunities for Alabamians with the greatest financial need.

LIHCA'S 2022 STRATEGY



Organizational Innovation and Growth



Advancing the Field and Equity: Education, Research, and Narrative Change



System Change and Social Justice: Policy and Advocacy



Community Engagement: Multi-system, Multi-sector Partnerships and Collaborations

Every child deserves a safe place to call home.

PRODUCTS

- The Alabama Tenants Handbook – A free handbook educating renters and landlords on the tenant laws in Alabama.
- The Red Book – A comprehensive housing needs assessment for the state of Alabama.
- Housing Trust Fund Advocacy Toolkit

2022 POLICY PRIORITIES

- Work with State Legislators to invest 25\$ Million ARPA Dollars in the Alabama Housing Trust Fund (AHTF)
- To work with the Alabama Department of Economic and community Affairs (ADECA) to use federal funds to expand and preserve affordable housing.
- To work collaboratively with the Alabama Housing Finance Authority (AHFA) to ensure that ERA funds reach renters and small landlords with the greatest need for assistance, especially Black, Indigenous, and people of color (BIPOC) and other marginalized people and communities and build support for long term housing solutions
- To work collaboratively with the Alabama Housing Finance Authority (AHFA) to incorporate green building techniques in future HOME and LIHTC projects.

Hardworking Alabamians should be able to pay rent and still be able to put food on the table.



For more information about LIHCA, please visit www.lihca.org

