



# Housing 101: Federal Housing Policy

# Federal Housing

Programs, policies and engagement



- 1. Federal Housing Support in Vermont – construction and preservation, rental assistance, homeownership**
- 2. Housing policy – a focus on Fair Housing**
- 3. Engaging in the policy discussion**
- 4. Crafting your ask**



## New Avenue Apartments, St. Johnsbury

# HUD

Department of Housing  
and Urban Development

## HOME

HOME Investment  
Partnerships

- Funds development of affordable housing for rent or homeownership.
- Administered through VHCB and the City of Burlington
- \$2,955,000 to VT

## CDBG

Community  
Development Block  
Grant

- Funds housing and community development.
- Administered through the Vermont Department of Housing and Community Development and the City of Burlington
- \$7,385,430 to VT

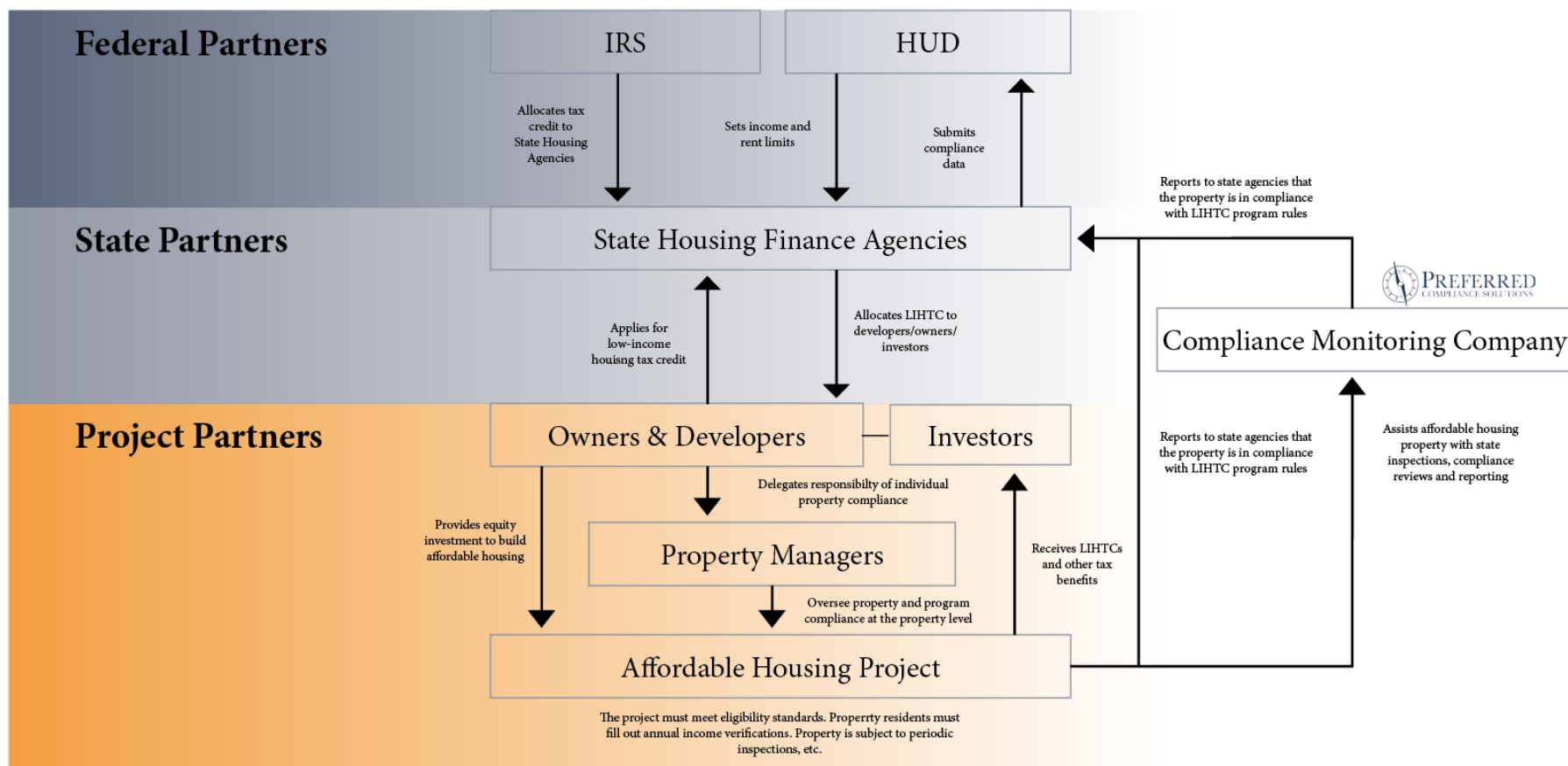
## HTF

Housing Trust Fund

- Funds production and preservation of affordable housing.
- Administered through VHCB
- \$3,000,000 to VT

# Low-Income Housing Tax Credit Program

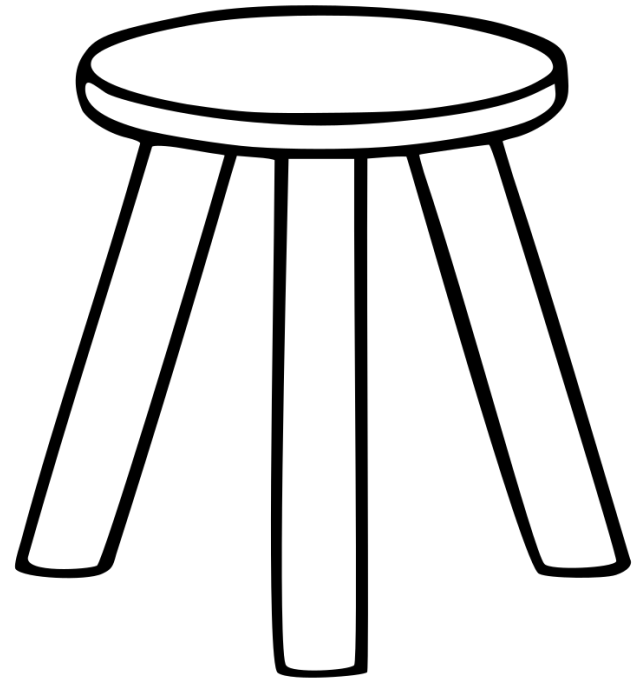
## LIHTC AT A GLANCE





# Rental Assistance

- Agencies – HUD and USDA
- Types of rental assistance
  - Project Based
  - Tenant Based
    - Transitional
    - Long-term
- Vermont Administration
  - Vermont State Housing Authority
  - Local Public Housing Authorities
  - USDA Rural Development





# Homeownership

- Federal Housing Administration
- USDA Rural Development – 502 program
- Department of Veterans Affairs





# Housing Discrimination Under the Fair Housing Act

*The Fair Housing Act protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities.*

- The **Fair Housing Act** protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities.
- **Who is protected:** prohibits discrimination based on race, color, national origin, religion, sex, familial status, disability
- What **types of housing** are covered: Housing discrimination is illegal in nearly all housing, including private housing, public housing and housing that receives federal funding.
- **Examples of discrimination:** unequal treatment in renting, lending and advertising.

# COVID Relief Funding

- One time funding
- The Department of the Treasury
- Sources
  - Coronavirus Relief Funds - CARES
  - State and Local Fiscal Recovery Funds – ARPA
  - Emergency Rental Assistance – FY22 Omnibus, ARPA

# How to engage:

- Connect with a coalition
  - Vermont Affordable Housing Coalition
- Reach out to your federal delegation



# What is your ask?



- Co-sign a piece of legislation
- Sign onto a letter to the Administration
- Make a policy ask- Authorization
  - Ex. The Farm Bill
- Make a money ask – Appropriations
  - Congressionally Directed Spending
  - Programmatic Request



# Resources

- **Overview of Federal Housing Assistance, Programs and Policy** - The Congressional Research Service
  - <https://crsreports.congress.gov/product/pdf/RL/RL34591>
- **Housing Issues in the 117<sup>th</sup> Congress** – The Congressional Research Service
  - <https://crsreports.congress.gov/product/pdf/R/R46855/3>
- **Budget Chart** - National Low Income Housing Coalition  
[https://nlihc.org/sites/default/files/NLIHC\\_HUD-USDA\\_Budget-Chart\\_FY23\\_House.pdf](https://nlihc.org/sites/default/files/NLIHC_HUD-USDA_Budget-Chart_FY23_House.pdf)
- **Low-Income Housing Tax Credit program** – 101 video, Novogradac
  - <https://www.youtube.com/watch?v=XxwpoLztx70>



# Pollaidh Major

Director of Policy and Special Projects  
Vermont Housing & Conservation Board

[p.major@vhcb.org](mailto:p.major@vhcb.org)

802-828-5865