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EXAMINING BIPARTISAN BILLS TO PROMOTE AFFORDABLE HOUSING ACCESS AND SAFETY

HEARING

BEFORE THE

COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS UNITED STATES SENATE

ONE HUNDRED SIXTEENTH CONGRESS

FIRST SESSION

ON

CONSIDERING BIPARTISAN LEGISLATION INTRODUCED DURING THE 116TH CONGRESS THAT IS INTENDED TO EXPAND ACCESS TO AFFORDABLE HOUSING AND/OR IMPROVE THE SAFETY CONDITIONS WITHIN CURRENT FEDERALLY ASSISTED HOUSING

NOVEMBER 7, 2019

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EXAMINING BIPARTISAN BILLS TO PROMOTE AFFORDABLE HOUSING ACCESS AND SAFETY

THURSDAY, NOVEMBER 7, 2019

U.S. SENATE,
COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS,
Washington, DC.

The Committee met at 10:02 a.m., in room SD–538, Dirksen Senate Office Building, Hon. Mike Crapo, Chairman of the Committee, presiding.

OPENING STATEMENT OF CHAIRMAN MIKE CRAPO

Chairman CRAPO. This hearing will come to order.

Today the Committee will receive testimony from leaders in the housing community on bipartisan opportunities in this Congress to expand access to affordable housing, to improve the safety conditions within current federally assisted housing, and to consider how we might better target some of our existing housing resources to meet unaddressed need.

Welcome to our witnesses, and thank you for being here and taking the time to be with us for this important discussion.

Joining us today are Ivory Mathews, interim executive director of the Housing Authority of Columbia, South Carolina; Mark Yost, president and chief executive officer of the Skyline Champion Corporation; and Peggy Bailey, vice president for housing policy at the Center on Budget and Policy Priorities.

For purposes of today's hearing, we are focused on examining three bipartisan pieces of legislation in particular that have been introduced in the 116th Congress.

S. 2160, the CO ALERTS Act, which was introduced in July by Senators Scott and Menendez and has the support of five Republicans and five Democrats on this Committee;

S. 1804, the HUD Manufactured Housing Modernization Act, which was introduced in June and has five bipartisan cosponsors, including Senators Cortez Masto, Scott, Cramer, and Smith;

And H.R. 4300, the Fostering Stable Housing Opportunities Act, which has bipartisan interest in the Senate and is moving quickly through the House of Representatives on a strong bipartisan basis.

The CO ALERTS Act would require the installation and maintenance of carbon monoxide alarms in most forms of federally assisted housing, in any dwelling unit containing a fuel-burning appliance, fireplace, furnace, or enclosed garage.

Currently, the majority of federally assisted housing programs have no such requirement, despite similar requirements in 37 States and the District of Columbia.

At least 13 individuals living in federally assisted housing have died due to carbon monoxide poisoning since 2003, including 4 in the past year.

In April, Secretary Carson announced that HUD would undertake a rulemaking process to establish such a requirement across all of HUD's public housing and rental assistance programs.

This bill would also require the HUD Secretary to provide guidance to the public housing agencies on how they can better educate tenants on health hazards in the home.

The HUD Manufactured Housing Modernization Act would provide confirmation to State and local jurisdictions who receive HUD funding through programs like the Community Development Block Grant or HOME Investment Partnerships Program that manufactured housing is an eligible affordable housing option for which communities can receive public funding for construction and repair.

In other words, local jurisdictions would have a broader menu of options available as they seek to meet the unique affordable housing needs of their community.

The Fostering Stable Housing Opportunities Act was advanced unanimously out of the House Financial Services Committee in September and awaits floor consideration.

It would authorize HUD to allocate vouchers under its Family Unification Program more directly to any public housing agency that requests an allocation in order to provide timely assistance to an eligible youth who is aging out of foster care and at risk of losing their safety net overnight.

The bill would also extend the length of a family unification voucher by up to 24 months for eligible youth who are either participating in HUD's Family Self-Sufficiency Program, working toward a degree, or are participating in a career pathway.

These individuals would also be eligible for any additional supportive services made available in connection with any housing assistance program of the agency that provides the voucher.

I commend HUD and Secretary Carson for their ongoing work on a number of the issues we will discuss today, including the forthcoming rulemaking on carbon monoxide alarms and HUD's new "Foster Youth to Independence" initiative.

Each of the three bills we are examining today have been thoughtfully put together and have strong bipartisan support.

I look forward to hearing from our witnesses on these legislative proposals, and I also look forward to working with Members of the Committee to identify other items with bipartisan support in the affordable housing space and elsewhere.

Senator Brown.

OPENING STATEMENT OF SENATOR SHERROD BROWN

Senator BROWN. Thank you, Chairman Crapo. Thanks to the three witnesses for your contributions on these issues.

I would like to start by taking a moment to acknowledge and remember the passing of one of our former colleagues, Senator Kay Hagan of North Carolina. This is our first hearing since she passed away. She served well on this Committee in her 6 years in the Senate, and I just want her family to know that we think often of her.

Mr. Chairman, I have often said that the "housing" part of this Committee's name does not get the attention it should. Today's hearing is an important, but small, step toward giving the affordable housing crisis we have in this country the attention it deserves.

Right now, nearly 11 million households spend more than half their income on housing. That is one out of four people who rent. And seven of the ten fastest-growing jobs do not pay enough to afford a one-bedroom apartment.

It is not an urban problem; it is not a rural problem; it is not a small-city problem. It hits nearly every community in our great country.

Instead of working to solve this crisis, the Trump administration is making it worse—proposing deep cuts to the HUD budget, dismantling fair housing protections, advocating for a housing finance system that would make mortgages more expensive and harder to get.

Fortunately, Members on this Committee are taking some steps to address some of the challenges we face. As the Chairman said, we will look at this bipartisan legislation to address three unique housing issues.

The HUD Manufactured Housing Modernization Act, introduced by Senator Cortez Masto and Senator Scott—thank you both—would require communities to consider manufactured housing as they develop strategic plans to address local housing and community development needs with Federal grants.

Manufactured housing is home to 22 million people and meets critical affordable housing needs across the country, a lot of them in my State of Ohio.

Senator Menendez and Senator Scott's CO ALERTS Act responds to two tragic deaths from carbon monoxide poisoning in HUD-assisted housing earlier this year.

No one should have to fear that her home is going to poison her. Their bill would finally require carbon monoxide detectors in all federally assisted units that have CO risk to prevent more of these preventable deaths.

It would take a step toward ensuring that everyone, no matter their income, can be safe.

Finally, we will discuss the need for a program to address the housing needs of young people exiting foster care across the country.

Twenty thousand young people "age out" of foster care every year. Think about the challenges that they face. All of a sudden you are on your own; you do not have the same family safety net to fall back on that others may have. You are trying to find a job, or you are trying to enroll in school. Many face housing instability; up to one-third will experience homelessness at some point during this transition.

Jeremy from Hamilton County, Ohio, Cincinnati, shared with my office that he entered foster care at 10; he aged out at 18 with no permanent home. He entered college, found himself homeless during college breaks. Imagine. Imagine. Jeremy persevered. He became an advocate for others because no young people should have to experience what he did.

Ohio's foster care youth, alumni, and allies set out to solve this problem. They put forth the ideas that became the bipartisan Fostering Stable Housing Opportunities Act so that foster care alumni nationwide can have a place to call home. This legislation has the support of 100 organizations and 55,000 current and former foster youth.

Congresswoman Dean introduced this bill in the House; this week, Senator Grassley and I, with a big assist from Senator Reed, introduced this bill in the Senate.

It provides additional resources in more communities, and it encourages local housing and child welfare agencies to work together to serve our young people.

This is just the first step.

Carbon monoxide is not the only way people are poisoned in their homes. There are many health hazards in homes across this country, especially in old housing stock, in places like Appalachia and inner-city Cleveland. There are severe housing shortages in urban and rural areas and in Indian Country. We face expiring assistance contracts on thousands of affordable units in rural communities. We see a growing need for affordable senior housing options.

We have to tackle this crisis from all sides. Corporations, frankly, are not paying workers enough to afford a place to live. On the other side, we need to create more safe, affordable homes. I am glad that the word "housing" is making its way back into the title of this Committee, Senate Banking, Housing, and Urban Affairs.

Thanks, Mr. Chairman.

Chairman CRAPO. Thank you, Senator Brown.

I will indicate right now that I may have to leave to go to a vote in the Judiciary Committee on a markup that we are holding. Unfortunately, we seem to double up our hearings quite regularly around here, and so I apologize at the outset if I have to step out rapidly.

With that, we will now proceed to the witnesses' opening statements. First of all, your written testimony has been entered into the record, and I encourage you to each try to wrap up your initial comments in 5 minutes as we have got a clock there in front of you. We want the Senators to have time for their questions. And I always remind my colleagues to pay attention to your 5-minute time requirements as well.

With that, Ms. Mathews, you may proceed.

STATEMENT OF IVORY N. MATHEWS, INTERIM EXECUTIVE DIRECTOR, HOUSING AUTHORITY OF THE CITY OF COLUMBIA, SOUTH CAROLINA

Ms. MATHEWS. Chairman Crapo, Ranking Member Brown, and Members of the Committee on Banking, Housing, and Urban Affairs, thank you for the opportunity to testify during today's critically important hearing in support of the CO ALERTS Act of 2019.

My name is Ivory Mathews, and I am the interim executive director of the Housing Authority of the city of Columbia, South Carolina. Founded in 1937, Columbia Housing currently provides housing assistance to over 6,000 families in Richland County. I am here today to support the CO ALERTS legislation. The bill ensures families living in federally assisted housing are safe by requiring

carbon monoxide alarms in Section 202, Section 811 public housing, and Section 8 housing in accordance with the International Fire Code.

I would like to begin this testimony by honoring Calvin Witherspoon, Jr., and Derrick Caldwell Roper who lost their lives as a result of carbon monoxide poisoning on January 17, 2019, at the Allen Benedict Court public housing community in Columbia. Our deepest sympathies are with the Witherspoon and Roper families, and we are here today in memory of these individuals.

On January 18, 2019, following the deaths of Mr. Witherspoon and Mr. Roper, over 400 Allen Benedict Court tenants were evacuated from their homes out of an abundance of caution. An emergency relocation plan was implemented to secure replacement housing for the families and to minimize, to the greatest extent possible, the hardships faced by the families who were being permanently displaced.

Columbia Housing worked diligently to assess and meet the individual needs of each family. All residents were offered the option of being temporarily housed at area hotels until permanent housing was found.

The health and safety of our residents remained our highest priority during this time. Columbia Housing partnered with the South Carolina Association of Social Workers to provide residents with free behavioral health sessions that would help to offset day-to-day stressors associated with their emergency relocation. Wrap-around services were also provided by city and county governments to help with associated costs and inconveniences like laundry services, transportation to places of worship, transportation to doctor's appointments, food preparation, and after-school activities. Donated cash, gift cards, volunteer hours, goods, and services were provided by area colleges and universities, social groups, sororities and fraternities, faith-based communities, and private citizens.

After the emergency relocation, Columbia Housing worked diligently to ensure that the impacted families were quickly moved to permanent housing. Housing options provided to families included other available public housing units and housing choice vouchers to secure permanent housing in the open market in efforts to eliminate any rent burden on the families.

All costs associated with the moves were paid by Columbia Housing. We remain grateful for the outpouring of support received from the community and the South Carolina HUD Field Office.

Additionally, Columbia Housing installed carbon monoxide detectors in its occupied public housing units and required carbon monoxide detectors in privately owned Section 8 units. The CO ALERTS legislation would make it possible for other housing authorities across the country to do the same.

Moving forward, it is the desire of the city of Columbia and Columbia Housing to transform the Allen Benedict Court community. Built in 1939, Allen Benedict Court consists of 244 townhome units in 26 buildings on a 15-acre site located adjacent to historically black educational institutions, Benedict College and Allen University.

Unfortunately, like many other housing authorities with older public housing property, we do not currently have the financial re-

sources to move forward with the redevelopment of Allen Benedict Court. Today there is an estimated $70 billion backlog of capital needs for the public housing stock nationwide which continues to grow at approximately $3.5 billion per year. This backlog includes many health and safety items. Additional funding is needed to address these issues.

Chairman Crapo, Ranking Member Brown, Members of the Committee on Banking, Housing, and Urban Affairs, I am honored to have had the opportunity to testify before the Committee and provide a perspective on the importance of the CO ALERTS Act of 2019. It is my pleasure to answer any questions you may have.

Senator BROWN [presiding]. Ms. Mathews, thank you so much.

Mr. Yost.

STATEMENT OF MARK YOST, PRESIDENT AND CEO, SKYLINE CHAMPION CORPORATION, ON BEHALF OF THE MANUFACTURED HOUSING INSTITUTE

Mr. YOST. Thank you, Chairman Crapo, Ranking Member Brown, and Members of the Committee. My name is Mark Yost. I am president and CEO of Skyline Champion. We have 65 years of homebuilding experience with 38 manufacturing facilities throughout the United States and in Canada. Skyline Champion employs over 7,000 employees and is one of the largest homebuilders in North America, producing a wide variety of manufactured and modular homes, park-model RVs, and modular buildings.

I appear before you today on behalf of the Manufactured Housing Institute where I serve on the board of directors and as vice chairman of MHI's National Modular Housing Council. MHI is the only national trade organization that represents all segments of the manufactured housing industry.

Manufactured housing is the largest form of unsubsidized affordable housing in the United States and the only type of housing built to Federal construction and safety standards. Today 22 million people live in manufactured homes, and in 2018, we produced nearly 100,000 homes or approximately 10 percent of single-family housing starts.

While new site-built homes are generally priced above $200,000, manufactured homes are often priced below $100,000. As a result, manufactured housing accounts for 80 percent of new home starts under $150,000.

My testimony today is focused on Senate bill 1804, the HUD Manufactured Housing Modernization Act of 2019. MHI strongly supports S. 1804 and commends Senators Cortez Masto, Scott, Smith, Cramer, Young, and Tester for coming together to introduce this bipartisan bill. The bill requires localities receiving CDBG, HOME, Housing Trust Fund, and McKinney–Vento homeless funds to appropriately include residential manufactured housing in their comprehensive housing affordability strategies and community development plans, also referred to as their "Consolidated Plans."

The adoption of this legislation would break down barriers to affordable housing by increasing the focus on manufactured housing. As you know, manufactured homes serve many housing needs across the range of communities, from both rural areas to metropolitan areas. Unfortunately, what we see nationwide is a growing

number of State and local restrictions that discriminate against people and families who seek the dream of home ownership through manufactured housing.

HUD called attention to these discriminatory practices in its September Housing Finance Reform Plan, noting, and I quote, "Policies that exclude or disincentivize the utilization of manufactured homes can exacerbate housing affordability." In today's age, we do not need to exacerbate the problem of housing affordability. We need to solve the problem of housing affordability in the country.

S. 1804 is crucially important to this because localities allocate their CDBG and HOME funds, which nationally are about $4.5 billion per year, based on the annual plans, and in turn are based on the comprehensive plans done locally and incentivizing them to use affordable housing. The best form of affordable housing in the country that is unsubsidized is manufactured housing—which is critical to this.

My written testimony includes other suggestions for the Committee regarding overcoming zoning and land planning policies that either limit or prohibit the placement of manufactured products. HUD has preemption authority under the Manufactured Housing Construction Safety Standards Act. This is a statutory mandate to intervene when State or local regulatory requirements are inconsistent with Federal construction standards for manufactured homes.

While HUD occasionally uses its authority to pursue individual cases, I would ask that the Senate encourage HUD to better enforce its preemption authority. This would galvanize HUD's statutory obligation to facilitate the availability of affordable homes.

In closing, I thank the Committee today for your invitation and providing me the opportunity to share ideas of how we can prioritize the importance of manufactured housing when it comes to addressing the shortage and crisis of solving the affordable housing crisis in the country.

Again, I thank you, and I look forward to answering your questions.

Senator BROWN. Thank you, Mr. Yost.

Ms. Bailey, welcome.

STATEMENT OF PEGGY BAILEY, VICE PRESIDENT FOR HOUSING POLICY, CENTER ON BUDGET AND POLICY PRIORITIES

Ms. BAILEY. Thank you. Chairman Crapo, Ranking Member Brown, and Members of the Committee, thank you for the opportunity to testify today. I am Peggy Bailey, vice president for housing policy at the Center on Budget and Policy Priorities. The center is a nonpartisan, nonprofit policy institute that conducts research on a range of Federal and State policies affecting low- and moderate-income families. We believe that Congress can take three steps to improve access to housing and supports for youth leaving foster care.

First, pass H.R. 4300, the Fostering Stable Housing Opportunities Act of 2019, which was recently introduced by Senators Brown and Grassley and that has the support of over 100 organizations representing over 55,000 foster youth from across the country. This work has been spearheaded by Foster Action Ohio, an organization

that is led by foster care alumni, who not only supports the legislation but played a central role in the designing and drafting of the bill.

Second, accept the proposed funding increases in the Family Unification Program targeted at foster youth that are included in both the House and Senate 2020 appropriations bills.

And, third, protect LGBTQ youth from discrimination and ensure their access to housing and social services supports.

Mr. Chairman, 75 percent of households eligible for Federal rental assistance do not get it due to limited funding. Families may wait years to receive assistance, and an overwhelming demand has prompted most housing agencies to stop taking applications. Youth who leave foster care are particularly vulnerable, and they are disproportionately at risk of homelessness and housing instability.

Of the 400,000 or so children in foster care, 20,000 age out each year. These young adults often have limited or no family financial or emotional support. They can struggle to continue their educations or get jobs, and if they get jobs, which most of them do, they are often paid low wages.

Subpopulations of these youth face additional burdens. Black or Hispanic youth, who are over-represented in foster care, may face racism and discrimination when trying to access housing, jobs, and educational supports. And LGBTQ youth are also over-represented in the foster care system and face unique challenges, like job discrimination and trauma that can be harder to overcome if they are uncertain about how they will afford a place to live.

About one in four foster youth who are 21 report they have been homeless at least once during the prior 2 years, and as many as one in three experience homelessness by age 26.

Some State agencies with some Federal funding and oversight stand in for parents who cannot care for their children. Evidence shows and, I am sure, personal experience by many here today validates that most American parents contribute to their children in various ways, including helping pay for housing well past 18 and even 21. It is not unreasonable to think foster youth need similar help.

Young people who have left foster care are eligible for housing choice vouchers, but there is a severe shortage of vouchers overall. The Department of Housing and Urban Development makes a small pool of vouchers, known as Family Unification Program or FUP vouchers, available to State and local housing agencies that partner with child welfare agencies to help at-risk youth. But the geographic reach of FUP vouchers is limited. Only one out of every eight of the more than 2,200 housing agencies nationwide are authorized to administer them. And nearly 20,000 FUP vouchers that are in use right now go to only 1,000 former foster youth. Understandably, most FUP vouchers go to families to help prevent the need to move a child from home to foster care or to help families reunite with their children once they are placed in foster care.

H.R. 4300, which the House Financial Services Committee passed unanimously, would make FUP vouchers more effective for foster youth. And as Chairman Crapo explained, it would authorize HUD to make FUP vouchers available to every housing agency that now administers vouchers and wants to administer FUP vouchers,

as long as the agency meets program requirements and funds are available. It would also encourage housing agencies and child welfare agencies to connect youth to supports that help them become independent, and it would let youth use their FUP vouchers for up to 5 years, which is 2 years longer than the current limit, if they are working, engaged in educational supports, or meeting other requirements. And it would provide supplemental funding for housing agencies to support these partnerships with child welfare agencies.

In addition to passing H.R. 4300, Congress should also pass the $20 million increase in the House and Senate versions of the 2020 appropriations bills to expand FUP vouchers for at-risk foster youth. That would enable more than 2,000 young people who have left foster care and are at risk of homelessness to live in decent, stable housing.

Congress should also urge the Administration to withdraw Department of Health and Human Services and HUD proposed regulations to roll back equal access and antidiscrimination protections for LGBTQ people. The proposed rules would put LGBTQ people, including young people generally and former foster youth specifically, at risk of sleeping on the street or taking dangerous steps to access housing.

Thank you very much for opportunity to testify today, and I would be happy to answer any questions that you have.

Senator BROWN. Thank you, Ms. Bailey.

Senator Scott, begin.

Senator SCOTT. Thank you, Mr. Ranking Member. Good morning to the panel. Thank you all for being here this morning on a very important topic, a number of important topics.

I would like to take a moment to give a special thanks to Ms. Ivory Mathews for joining us today from my home State of South Carolina. I commend her for her hard work and dedication to helping improve the lives of my constituents in South Carolina. From her amazing work in Greenville to her addressing the tragic situation in Columbia, I am very confident that with her at the helm our families are in safer hands. Thank you for your expertise, your leadership, and your passion for helping those folks who are most vulnerable in our society.

The start of this year was one of tragedy for our community in South Carolina. I would like to honor Calvin Witherspoon, Jr., and Derrick Caldwell Roper, who tragically lost their lives in what were, sadly, entirely preventable deaths as a result of carbon monoxide poisoning on January 17th of this year. This tragedy only galvanized my need to ensure that we are committed to protecting our most vulnerable citizens like Calvin and Derrick and the 239 other families at Allen Benedict Court public housing community in Columbia.

That is why I worked with my colleague Senator Menendez on finding a bipartisan solution to put a stop to any more deaths like those in South Carolina, Pennsylvania, Oklahoma, Virginia, Michigan, Indiana, and Tennessee. That is over 14 deaths in public housing across this country since 2003. Fourteen deaths too many.

I also want to thank Secretary Carson and his staff at HUD for their commitment to addressing this problem and for moving for-

ward with a $5 million grant program to help our public housing authorities to purchase and install CO detectors.

Ms. Mathews, CO poisoning can happen quickly and without warning, resulting in entirely preventable deaths if proper measures are taken. We have a patchwork of State laws and regulations when it comes to carbon monoxide prevention. In Utah, for an example, a State that has seen a 25-percent increase in carbon monoxide poisoning in just the last year, only new residential structures regulated by the State residential code are required to have CO detectors. How would a bill like CO ALERTS help close the loophole nationally in our federally assisted housing when it comes to stopping this silent killer? Ms. Mathews.

Ms. MATHEWS. Thank you, Senator Scott. The CO ALERTS Act will save lives, and the Senate should pass this bill. Especially since HUD has made it clear that it is waiting on congressional action, it is important for our industry that we have those mandatory guidelines that are in law so that no other housing authority or family have to experience such a tragedy as we experienced in Columbia, South Carolina.

Senator SCOTT. Thank you, ma'am. Thank you for that. Just a note that in the last 2 weeks there were two incidences of carbon monoxide poisoning in Detroit. We have to find a way to stop this silent killer.

Last, I would also like to bring your attention to Senator Cortez Masto's bill that I colead on manufactured housing. Affordable home ownership can come in many forms, residential manufactured housing being one of those. This is a safe and affordable housing option for more than 22 million working families. In South Carolina, it is particularly important as nearly one of five homes are prefabricated. Our bill would open the door for more affordable housing options for individuals and families across the country.

Mr. Yost, can you explain how manufactured homes fill an important role in providing lower-priced, more affordable housing as the HUD report indicates?

Mr. YOST. Thank you, Senator Scott. And, yes, South Carolina is a very popular State for manufactured housing. As you know, there are 376,000 manufactured homes in your State.

Senator SCOTT. Yes, sir.

Mr. YOST. About 20 percent of your homes are manufactured housing. I think what manufactured housing does is it allows us to supply an affordable price point. The average site-built home today is going for $294,000, excluding land. The average manufactured home is $72,000. It is a big difference when people are fighting for affordability every day.

So at the end of the day, this bill, S. 1804, really allows us to spread manufactured housing across the country and give people the choice of having an affordable option so that they can support their family.

Senator SCOTT. Thank you, Mr. Yost.

Mr. Ranking Member, I just want to thank the witnesses again for being here today and for giving us important testimony that will help us help the most vulnerable in our society.

Senator BROWN. Thank you, Senator Scott.

I have questions for Ms. Mathews and, Ms. Bailey, I will start with you. I appreciate that a number of you mentioned on the panel and the dais the Fostering Stable Housing Opportunities Act that Senator Grassley and Senator Reed and I are working on. Ms. Bailey, you outline in your testimony the challenges facing youth who age out of foster care. Walk through again what this bill will mean for young people aging out, why it makes their lives better.

Ms. BAILEY. Well, housing, as we know, for anyone is a foundation to be able to go to school, work, and lead a healthy life, and given that these youth often have low wages, it just makes that affordability gap bigger for them. Without this housing, they could have years spent homeless or, even worse, maybe in jail and prison and other bad outcomes that we know that happen when people are at risk of homelessness.

So this bill would give youth that first step in being able to have a safe, stable place to live so that they can build their futures.

Senator BROWN. You had mentioned the challenges facing LGBTQ young people and people of color. How will this bill help them overcome some of the immense colleagues they face?

Ms. BAILEY. Just like with youth in general, they face—housing will play a huge role in being able to make those first steps as they enter into adulthood. LGBTQ youth, black youth, Hispanic youth who are all over-represented in the foster care system are also over-represented in homelessness, over-represented in jails and prisons, and face disparities when trying to access health services.

Housing plays a huge role in being able to reverse all of those poor outcomes, and this bill will give them that assistance that they need to avoid those challenges in the future.

Senator BROWN. Thank you.

Ms. Mathews, we know that fewer than 300 public housing agencies have access to current FUP vouchers that are targeted to foster youth. How would a bill like this be used in your communities?

Ms. MATHEWS. In our community, we partner with South Carolina Department of Social Services and many nonprofit organizations that house individual youths that are currently in foster care. And for many, many years, it is a constant struggle to help find housing resources for those families because we do not have the dedicated resources available like what will be approved in the bill that Ms. Peggy mentioned. And I think that it is tremendously important to have a bill like this passed in law and for us to have the resources so that we can help those families, those youth, transition and stabilize their lives. Housing is the first part of being able to stabilize their lives as they transition into adulthood. So we certainly support it, and it would be tremendously beneficial in our community.

Senator BROWN. Thank you.

Follow up on that, Ms. Bailey, in this way, if you would, please. We know what an important social determinant of health stable housing can be. We know that low-income people and people of color, their infant mortality rates are higher, their maternal mortality rates are higher, significantly higher.

Given your background at the intersection of housing and health, talk about how stable housing impacts people's health.

Ms. BAILEY. You know, I think it is important, in thinking about health, to think about not just someone's physical and their primary health needs, but also their mental health and substance uses as a disorder and disease, too, that housing helps people be able to access the doctor. If they have a chronic health condition, it allows them to store their medication, to have access to healthy food. And then just the stability of knowing that you can pay for your place to live and avoid homelessness is a comfort that so many families are not able to have.

I think, last, people experiencing homelessness are exposed to severe weather, cannot take care of infections, and have to—and they must stand in line at shelters in order to be able to have access to that shelter and, therefore, cannot engage in a lot of services and then work.

So housing is the foundation for everything that we think about when it comes to improved health care, and also we know that people experiencing homelessness access emergency room care and are over-institutionalized, which is expensive for the health care system. Without access to housing, all of these poor outcomes are experienced in the health care system.

Senator BROWN. Thank you.

Senator Rounds.

Senator ROUNDS. Thank you, Mr. Chairman. And I want to thank our witnesses for agreeing to testify before the Committee today.

I would also like to thank my colleagues on both sides of the aisle who wrote the legislation that we are considering at today's hearing.

Before I begin my questions, I would like to take a moment to point out the fact that it has now been 534 days since our last markup in this Committee, which was when we considered legislation modernizing the CFIUS process. If you go all the way back to the last nonsecurity bill, which was S. 2155, it has been 689 days. That is nearly 2 full years.

This is particularly unfortunate because there are a lot—well, there is a whole host of bills that are being discussed on both sides that I really think Republicans and Democrats could agree on. And when it comes to housing affordability, it has been really challenging to find a bipartisan approach that we can get to, to actually make the major changes that are necessary if we want to fix what is going on in FHA. I truly believe that reform of the Federal Housing Administration and the way that it operates within HUD is critical. But it is going to take a bipartisan effort.

Everyone here is well aware of the fact that the FHA is broken, and yet at this stage of the game, we have yet to be able to come to a bipartisan agreement on how we want to fix it. And so I would challenge all of us once again to sit back and, look, if we really want to make changes in this, it is going to take a bipartisan effort to get it done. And I would be more than willing to work with any member on either side of the aisle to try to find that step forward.

I guess we would also have to be honest as we look at the bills before us today, which are important ideas that I think should move forward through the markup process. But they are only going to move the needle so far. If we really want to make housing af-

fordable for the long term, we have to tackle the tough issues confronting us in fundamental housing finance reform. The thought of Congress coming together to solve major problems does not have to be a foreign concept. Heck, if you take a look at most of our States—I will give South Dakota as an example—in a matter of 40 days and 40 nights, the legislature gets together; they work through; they look at every single bill that comes before them. They pass a balanced budget, and then they go back and they live with the rest of the citizens and the laws that they have created. I think that same type of an attitude has to be shown within Congress.

Here in the Senate Banking Committee, we have had luck in leaning in to difficult housing problems in the past, and I have to offer my commendation to Chairman Crapo for his bipartisan work on the Housing Finance Reform and Taxpayer Protection Act. It is better known as "Johnson–Crapo". It has been 6 years since we have actually had that discussion. That would be an excellent place from which to start on GSE reform. And while I know that there would be many ideas for amendments, I hope we can include Johnson–Crapo in a future markup along with amendments that would make it better.

Now, with that being said, I do want to ask—I know that my colleagues have already had a chance to ask some questions about some of the legislation before us, but what I would like to do is ask a follow-up question in a way. From a high-level perspective, what are some of the additional steps that you would like to see this Committee taking to promote housing affordability? This is almost like an open-mic opportunity for you, but from your perspective, can you share with us what you would like to see in terms of what might be options that would help in affordable housing? If anyone would like to step forward. If not, I will just go down the line.

Ms. BAILEY. I do not mind going first. I could go first. What we would like to see, first and foremost, is a major expansion to the Housing Choice Voucher Program. Housing choice vouchers have been shown to be extraordinarily effective in being able to stabilize families and individuals in their housing in a very efficient way. You know, sometimes when we think about solving the affordable housing crisis, we think of it as solving entirely for homelessness, and it is not. Homelessness is a part of the problem, but overall many people have someplace to live; they just simply have a hard time making ends meet. And if we could give them—if we could make sure that everyone who needs it can afford their housing—and a housing choice voucher is a way to do that—we would go a long way to solving the crisis.

Senator ROUNDS. Thank you.

Other thoughts, Mr. Yost?

Mr. YOST. Senator Rounds, thank you for the question. I think there are two things that come to mind immediately. The first thing is I would encourage the GSEs to do their duty to serve that they have actually put in writing for 2019 and 2020 for the creation of a secondary market for chattel lending. I think that creation of a secondary market will create a more competitive financing environment for affordable housing and allow participants to get into it.

Many times, even with the expense of chattel lending, a manufactured home is actually a cheaper alternative than apartment rent and single-family housing options.

Senator ROUNDS. Before you go on, just because I know I am going to run out of time, but, Ms. Mathews, would you like to make any comments as well? Then I am going to run out of time.

Ms. MATHEWS. Yes, thank you, Senator Rounds, for the question. I particularly really support some of the tools that are already in existence, like the extension of the Rental Assistance Demonstration Program. That is a very valuable tool that allows us to garner some private and public partnerships to expand more affordable housing. We know that federally there just is not enough dollars that exist that will allow us to address all the deferred capital needs. But any of the legislation or bills that are on the table that will allow, you know, for more public–private partnerships to expand more affordable housing.

Senator ROUNDS. Thank you. My time has expired. Thank you, Mr. Chairman.

Senator BROWN. Thanks, Senator Rounds.

Senator Reed.

Senator REED. Well, thank you very much, Mr. Chairman. And thank you, witnesses, for your excellent testimony.

Let me begin and also recognize Senator Kay Hagan, who served this Committee and this Congress with great distinction. She was an extraordinary person.

Let me also say I come at this from two perspectives: an authorizer on this Committee and an appropriator. I am the Ranking Democrat on the Transportation, Housing, and Urban Development Subcommittee of Appropriations. And echoing Senator Brown's comments, the President's budget that he sent up was less than adequate, a $12 billion cut in affordable housing and economic development programs, including HOME and public housing—Ms. Mathews, you would have a lot of problems trying to survive on that budget—and the Community Development Block Grant Program, one of the most popular programs throughout the country.

Fortunately, through the leadership of Senator Collins and all my colleagues, we were able to vote on a bipartisan basis for a very strong appropriations bill, 84–9, and I thank all of them for that. Roughly $48 billion more in discretionary HUD resources can go to affordable housing, can go to homeless populations, can go to community development opportunities, and can go to environmental remediation. And this goes to your point about carbon monoxide. There is another very dangerous thing, and that is lead, lead exposure in public housing and lead exposure in some rental housing. We can get at that and we must. So we have made some progress. We hope we can go to conference and even get more resources for the housing programs.

I want to commend my colleagues on the legislation they have submitted. It is just thoughtful and it is important, and we need to move quickly on it. But I would be remiss if I did not mention a piece of legislation I have just introduced with Senator Collins, S. 2801, which would extend permanently the authorization for the U.S. Interagency Council on Homelessness. Since they began planning and coordinating with all these Federal departments, we have

seen a reduction—this is from 2010 to today—a reduction in many of these numbers in terms of overall homelessness and veterans' homelessness.

So I would just turn to Ms. Bailey and ask for your comments on the importance of the Interagency Council.

Ms. BAILEY. Yeah, the Interagency Council on Homelessness has played a vital role in being able to coordinate Federal agencies, as you said. I have been working on these issues since almost the creation of the Interagency Council or when it first at least started to get legs in the early 2000s and mandated that communities should make 10-year plans to end homelessness and really spurred the way for our rethinking about homelessness as an intractable problem but a problem that we can solve.

The way that they have done that, the most is, as you mentioned, with veterans. I think 78 communities, or close to that, have ended veterans' homelessness, and three States, and without the Interagency Council's work, to not only help the VA target resources but also the Department of Health and Human Services and HUD toward that problem is exactly what the Interagency Council was meant to do.

Senator REED. Well, thank you very much. You are right, I think included in those 78 communities are Abilene, Texas; Lexington, Kentucky; Little Rock, Arkansas; Poplar Bluff, Missouri; and 71 counties in Mississippi. So this is reaching into rural areas which have veterans, and we need to deal with them, and I think that is appropriate.

I am slightly off topic, but I think it is important. I want to follow up, Ms. Bailey. The Housing Trust Fund and the Capital Magnet Fund is a great source of resources for affordable housing, and every community in this country is facing an affordable housing crisis. If you go to the big cities such as San Francisco and Boston, everyone is being priced out of the market. But now you are going to smaller communities, and for reasons that Mr. Yost suggested, including zoning and every other thing, you cannot build affordable housing.

How important is the Housing Trust Fund and the Capital Magnet Fund, in your view, Ms. Bailey?

Ms. BAILEY. Given the affordable housing crisis that we have, every resource is important, but the Housing Trust Fund really helps make sure we are targeting housing resources to the lowest-income people.

What I do not think everyone understands all the time is that the low-income housing tax credit is great and is our largest investment in capital resources, but it only makes housing affordable for people who are at 60 or 80 percent median income, in the $40,000 range for income.

What the Housing Trust Fund does is allow for dollars to be coupled with the low-income housing tax credit to make units affordable for people at lower-income levels, especially people with no incomes or at extremely low incomes, in the 30-percent area of median income range.

Senator REED. Well, thank you very much. I want to thank Mr. Yost and Ms. Mathews, too, for your great work. Thank you very, very much.

Senator BROWN. Senator Menendez.

Senator MENENDEZ. Thank you, Mr. Chairman. I want to thank you and Chairman Crapo for holding a hearing on these important housing bills, including the CO ALERTS Act. And I hope the Committee will consider in its agenda having several other housing-related opportunities. I think this is one of the most critical elements of our economy and in the lives of our families, and I hope we can do more.

In the age when bipartisanship is supposed to be dead, Senator Scott and I were able to work together and introduce this life-saving bill. Carbon monoxide is a true silent killer. It is tasteless, colorless, odorless, and yet all it takes is a few minutes of exposure to face serious health risks like brain damage and death. But, luckily, this danger is entirely preventable. Carbon monoxide alarms are a proven way to alert families to a grave health threat, but a CO detector is not a luxury accessory for well-to-do homeowners. It is a basic life-saving necessity that belongs in every home, and that includes public housing.

Unfortunately, while Federal assisted housing units must include smoke detectors, there is no such requirement for carbon monoxide alarms, and that is unacceptable. My State of New Jersey is one of the 27 States that requires CO detectors in private dwellings, but Federal public housing is exempt from these requirements. In 2019 alone, four public housing residents died from completely preventable carbon monoxide poisoning. Two of those deaths took place in South Carolina, a State that like New Jersey requires carbon monoxide alarms. There is no excuse for not taking action today to save lives, and HUD has publicly stated that Congress needs to act. And I hope that our bipartisan bill that adopts International Fire Code standards requiring alarms to be present to detect carbon monoxide emitted from aging appliances, forced-air furnaces, fireplaces, and attached garages happens.

As the winter fast approaches, residents fire up their furnaces, and the risk of carbon monoxide increases. It is time for the Senate to follow the House of Representatives that overwhelmingly passed the CO ALERTS Act.

And so in this regard, I am going to stick just to this line of questioning, though I am tempted with very few housing opportunities to broaden it. But as I just mentioned, Ms. Mathews, in South Carolina, like New Jersey, the State has carbon monoxide detector requirements. But despite the presence of State laws, two public housing residents died from carbon monoxide poisoning in South Carolina earlier this year.

In accordance with State law, were there carbon monoxide detectors in these public housing units?

Ms. MATHEWS. Senator Menendez, I joined the Columbia Housing Authority on July 1, 2019, and it is my understanding that there were no carbon monoxide detectors installed in these public housing units.

Senator MENENDEZ. Do State officials, to your knowledge, conduct regular health and safety inspections for carbon monoxide detectors in public housing which is federally funded?

Ms. MATHEWS. No, I am not aware of any State agency responsible for conducting health and safety inspections of carbon monoxide detectors.

Senator MENENDEZ. And the reason is that HUD does not inspect for carbon monoxide detectors because there is no Federal carbon monoxide detector requirement. And despite State laws, all four of the carbon monoxide-related deaths in public housing this year occurred in States that have some type of CO alarm requirement but do not inspect federally assisted housing units for them. It is clear that we need to close the gap.

Earlier this year, a HUD spokesman said Congress can fix this by passing legislation requiring carbon monoxide detectors for those living in HUD housing units where detectors are needed, and I hope that this hearing motivates us to do so.

Ms. Bailey, do private property owners who decide to participate in HUD's Section 8 Housing Choice Voucher Program have to abide by Federal health and safety standards, such as having smoke alarms in their buildings?

Ms. BAILEY. They do. Yes, they do. Their inspections are required.

Senator MENENDEZ. So I ask that question as a predicate to saying so wouldn't requiring private landlords who accept housing vouchers to comply with carbon monoxide alarm requirements similar to those that already exist for smoke alarm requirements be consistent with our existing practice of requiring private landlords who choose to participate in HUD programs to take certain steps to guarantee the health and safety of their residents?

Ms. BAILEY. Yes, it would, and it seems like it is a responsibility for Federal dollars to go to housing that is safe for people.

Senator MENENDEZ. And so, finally, Ms. Bailey, your organization, the Center for Budget and Policy Priorities, states that public housing assistance currently helps about 1.9 million seniors, 2.4 million people with disabilities, 6.3 million people and families with children. Isn't it important for the Federal Government to protect these groups of fellow citizens, well over 10 million to 11 million, from the dangers of carbon monoxide?

Ms. BAILEY. Absolutely.

Senator MENENDEZ. Thank you, Mr. Chairman.

Senator BROWN. Senator Tester.

Senator TESTER. Thank you, Senator Brown. I want to thank you and the Chairman for having this hearing, and I want to thank the folks who are on the panel today. And I just want to know, because I do not want to go into a realm you are not familiar with, but how many folks have had experience with the HUD–VASH Program? Raise your hand if you have, because then I have got a question if you have.

Ms. MATHEWS. [Raises hand.]

Senator TESTER. So in your experience, how adequate is that program for meeting the needs out there for veterans? And, by the way, I have got a bill to expand it to include other than honorable discharge veterans because a lot of these folks get PTSD and then they get booted out of the military through no fault of their own, through their experience. So the question is: Right now, how effective is that program in meeting the needs of homeless veterans?

Ms. MATHEWS. In Columbia, South Carolina, we currently administer 414 HUD–VASH vouchers.

Senator TESTER. For homeless vets?

Ms. MATHEWS. For homeless veterans.

Senator TESTER. And how many homeless vets do you have left over?

Ms. MATHEWS. Oh, boy. Probably four times as many.

Senator TESTER. Four times as many? So that program could be expanded. You could utilize those HUD–VASH vouchers to meet the needs of the people who served our country?

Ms. MATHEWS. Absolutely.

Senator TESTER. OK. Thank you very much.

And this is for anybody who wants to answer this. As the Ranking Member pointed out in his opening statement, we have got housing issues with affordable housing, workforce housing throughout this country. It does not matter if you are talking urban areas or rural areas. In fact, I would say that in Montana it is probably the biggest inhibitor for economic development that we have right now because there is simply not any housing. And if you are in a real small town, the housing is dilapidated, so we have got another problem there.

So what is the best way to encourage workforce housing? At the Federal level, what can we do to encourage more housing to be built that people can afford? Is there any certain programs that you guys look at and say, "You know what? This is really effective; this is good. It does the job. If there was more emphasis put on this program, it could really make a difference"? Anybody can answer.

Ms. BAILEY. Well, with being able to utilize the low- income housing tax credit and the National Housing Trust Fund, those are two places where investment in being able to develop housing units is critically important.

Senator TESTER. OK.

Ms. BAILEY. And then as I said earlier, being able——

Senator TESTER. What was the second one, low-income——

Ms. BAILEY. The National Housing Trust Fund.

Senator TESTER. OK. Go ahead. Keep going.

Ms. BAILEY. And then additions to the Housing Choice Voucher and other rental assistance programs is also vitally important because those two programs alone cannot make sure that housing is affordable for the lowest-income people.

Senator TESTER. I am going to get to manufactured housing in a minute, Mr. Yost, but have either of you utilized the low-income housing tax credit? Go ahead.

Ms. MATHEWS. Yes, we have utilized the competitive 9-percent tax credit and the 4-percent bonds.

Senator TESTER. And in your utilization of it, has it resulted in positive impacts on the housing market?

Ms. MATHEWS. It certainly has.

Senator TESTER. Do you fully utilize all the credits that are available, or could you use more?

Ms. MATHEWS. We could certainly use more.

Senator TESTER. And you could put them to work and they would be as effective as the ones you have now?

Ms. MATHEWS. Absolutely.

Senator TESTER. OK. Cool. Thank you guys very, very much. This is a big problem. I mean, it just is a big problem.

Mr. Yost, you put out some figures, and, by the way, I am a cosponsor of the bill, and I believe in what you do. When my kids were thinking about moving back to farm before they realized they were not going to make enough money, I almost bought a manufactured home, and they are pretty damn impressive. But the numbers you put forth are amazing. You can build it for about half of what you build a onsite stick-built home—or not half; a quarter. A quarter of what you build an onsite stick-built home. I have just got to ask, because those figures are almost too good to be true. When you put forth those figures, are you putting them forth within the same region? Because a house in Montana, because of the price of land, not in all cases but in most cases, is far less. Are we comparing apples to apples here? You are not comparing the stick-built onsite homes in, say, a place like California versus a place like Montana?

Mr. YOST. So as an example, in Montana—the figures that I am quoting are national averages. But in Montana, for example, the national average for a home is $294,000, no land, just the house itself. For a multisection, meaning a larger home, in Montana it is about $126,000 for kind of a comparable home.

Senator TESTER. OK.

Mr. YOST. So at the end of the day, manufactured housing on a per square foot basis is about $50 per square foot because of the process, techniques, and automation we have, versus site-built, which is $111 per square feet.

Senator TESTER. And you also gain efficiency in workforce, right?

Mr. YOST. Yes, sir.

Senator TESTER. And you also gain efficiency in—I would assume you have got different plans, but you probably do not have a different plan for every house you build, right?

Mr. YOST. We have a lot of plans.

Senator TESTER. OK.

Mr. YOST. We do several thousand models.

Senator TESTER. And you also gain efficiency in bulk buying of everything, from shingles to steel to lumber, right?

Mr. YOST. Yes, sir. Economies of scale.

Senator TESTER. So I just have a request.

Mr. YOST. Yes, sir.

Senator TESTER. If you guys could put one of your plants in Indian Country where they do not have enough housing, yet they have a hell of a workforce, it would be great. I think it could really be a win-win deal. And there are some tax advantages for you to do that.

Mr. YOST. I will come see it.

Senator TESTER. I would be more than happy to help you out.

Mr. YOST. Very good. Thank you, sir.

Senator TESTER. Yeah.

Senator BROWN. Senator Cortez Masto.

Senator CORTEZ MASTO. Thank you. I want to thank the Chairman and Ranking Member for prioritizing a hearing on the desperate need for affordable housing. You have heard it from the Members here. I am in Nevada. This is the number one issue all

over, whether you live in an urban or rural area in the State of Nevada. We have been having roundtable discussions, talking about how we make it pencil out, how do we bring affordable housing.

So one of the areas I am focused on and a lead sponsor of is the Manufactured Housing Modernization Act, so I want to talk a little bit about that. And I want to thank Senators Scott and Smith and Cramer and my colleague Senator Tester for joining me on that bill.

I would like to place into the record letters of support for Senate bill 1804 from the following organizations: Prosperity Now, National Low Income Housing Coalition, and Next Step, without objection.

Senator BROWN. No objection.

Senator CORTEZ MASTO. Thank you.

I also am a cosponsor of Senator Scott and Senator Menendez's bill, the CO ALERTS Act, and look very favorably on and will be supporting H.R. 4300 as well.

But let me jump back to affordable housing, because after my discussions in my State with so many stakeholders about the need for affordable housing, I do realize we need to pass the Affordable Housing Credit Improvement Act; we should expand the low-income housing tax credit by 50 percent, helping to build more than 3,400 additional affordable homes in Nevada over the next 10 years, and millions more nationwide.

I have to say, Ms. Bailey, thank you so much for putting in perspective the distinction between the low-income housing tax credit and the HTF. Everything has to work in conjunction with one another. I think what I find after talking with so many of the stakeholders is that there is not one single financing piece that is the answer. You have to kind of cobble it together and work with local government, the private sector, the builders, everybody, to get that done. And it requires stakeholders coming together to make that happen.

So I appreciate so the conversation today, but, Mr. Yost, thank you for being here. I am going to follow up on what Senator Tester talked about with Indian County. I sit on Senate Indian Affairs as well. I attended a hearing just recently on mortgage lending in Native American communities, and the witnesses mentioned the importance of manufactured homes as an affordable and sometimes only housing source for tribal lands.

Now, you have talked about the costs of a manufactured home. Can you please speak to the quality of manufactured homes? I have seen many very attractive manufactured homes, and I also hear sometimes concerns about the quality, the durability of manufactured homes. But can you talk a little bit about that, if you do not mind?

Mr. YOST. Of course. I think that the durability and sustainability of manufactured homes is light years more advanced than it was decades ago. Just like computer technologies advanced, just like manufacturing advanced, homes have come a long way from where they were previously. So right now today they are built in factories with exacting standards, so they are not exposed to the elements, mold and mildew. All the materials are indoors. Basi-

cally, they go through a production process with exacting tables and measurements.

Actually, you know, most houses for our industry ship down the freeway at 50 miles an hour. So when you think about that, they are actually built to withstand the shipping and moving over the road system. So they are actually very well built overall. And they are more energy efficient. If you go to our plants and factories, what you will see is the amount of scrap and waste is minimized versus onsite construction, which generally has dumpster after dumpster that goes to landfills. So, overall, I think the sustainability of our product is not only just more cost-effective; it is more effective in the aggregate for the quality. And you have seen some of the pictures in the written testimony.

You know, we put two homes on the National Mall just recently, and we had thousands of people come through. And I was standing in a home, and a young lady came up to me and she said, "They directed me over here to see the manufactured house. Do you know where it is?" And I said, "You are standing in it." And they are like, "My God, this is beautiful." And, you know, that is what I mean. When we can give someone a beautiful home that they are proud of for the price point we are talking, that is what it is all about.

Senator CORTEZ MASTO. And I think that is important, and that is the reason why I wanted to make sure—and why I introduced the bill, to make sure that we are including manufactured homes in our planning in local government and State government in identifying areas for affordable housing, because it has come a long way.

Now, with that said, I do not think that we ignore any type of manufactured housing, right? I think every manufactured housing—and I have several in my communities in my State. We should be ensuring that they have all the resources they need to maintain them, update them, make sure that they are also a part of our concerns, and get the funding that is necessary at the Federal level, right?

Mr. YOST. [Nods head affirmatively.]

Senator CORTEZ MASTO. I so appreciate it. Thank you for supporting the bill.

I would like to clarify a couple of things, though, with respect to the bill, S. 1804. It does not require participating jurisdictions to allocate HUD funds for manufactured homes. It requires the Department of Housing and Urban Development to publish rules requiring local jurisdictions to consider manufactured housing when putting together their consolidated plans. And the bill asks all jurisdictions to consider the role that manufactured housing plays for the very reasons that we are talking about today.

And so my final question, I guess, Ms. Bailey, is to you. Does it make sense for community leaders to consider the millions of families living in manufactured housing when they consider housing policy decisions in their communities?

Ms. BAILEY. Absolutely. So as we have said continually today, there is a huge affordable housing crisis, and every option should be on the table. In Matthew Desmond's book "Evicted", he highlights the people living manufactured housing and the need to

make it affordable and high quality and safe for people. And manufactured housing plays a vital role in many communities in the affordable housing space.

Senator CORTEZ MASTO. Thank you. I know my time is up. I just have to say thank you for the hearing. This is such an important issue across the country, particularly in Nevada. I so appreciate our ability to highlight the affordable housing crisis that we have and look for solutions to addressing it. So thank you again.

Chairman CRAPO [presiding]. Thank you.

Senator Jones.

Senator JONES. I am inclined to say just "Ditto" for everything my friend said here. But I will ask a couple of questions, particularly of Mr. Yost.

I do want to follow up with what Senator Cortez Masto asked about, manufactured housing and the modernization. Obviously, Alabama has got a significant percentage of our housing that is manufactured housing in many different forms. So I want to follow up on the modernization a little bit, but specifically with regard to safety. That is a huge issue in a State like Alabama that sees any number of natural disasters that come through every year.

Could you talk about that a little bit and the improvements in the safety of manufactured housing over the last couple of decades?

Mr. YOST. Yes, thank you, Senator Jones. And, yes, you are very familiar with manufactured housing. You have got 15 factories in your State, and about 17 percent of your housing is manufactured housing.

Senator JONES. Right.

Mr. YOST. Overall, the safety and improvements on the safety front have been monumental in manufactured housing, not only within the plants but also externally. So now with the new codes that have been out there, basically manufactured housing is built to stronger wind zones, and time after time what we have see is now with the strong regulations and flood requirements that have elevated the homes for flooding and wind zone issues, I think they are a nonevent. We have actually seen manufactured housing withstand hurricanes and natural disasters much more severe than—to greater standards than site-built homes.

Senator JONES. All right. Well, great. Thank you so much.

Ms. Bailey, I want to follow up on the carbon monoxide and the CO ALERTS Act that we have got here. Clearly, and I really appreciate Senator Scott and Senator Menendez for this legislation and how important it is. But Alabama also has, like many States, a fairly aging housing stock these days. And as important and as dangerous as carbon monoxide is, I think we could all agree there is probably a fair amount of other dangers in these housing stocks as well.

I wonder if you might could just address that and give us an overall—a little bit of a discussion about how healthy the housing market is these days. And are you concerned about any other threats other than carbon monoxide that are facing federally assisted households?

Ms. BAILEY. Absolutely. Thank you for the opportunity. So one issue in older housing is mold—and we are worried about that for kids with asthma—and vermin and roaches and other infestations.

But lead is also a huge issue, too. We know that lead poisoning harms children, especially young children, and we need to do more to help abate lead in housing.

Another issue that we are concerned about is neighborhoods overall. We have done work to show that people receiving Federal assistance, even within the voucher program that is made to be able to be used wherever someone should be able to choose where they live, are overly concentrated in high-poverty neighborhoods that are often disinvested, which means they do not have parks, they do not have grocery stores and other amenities that we know help keep people safe. And people in high-poverty neighborhoods are also overexposed to air pollution and other environmental hazards.

Senator JONES. Well, thank you for that. I take it from your testimony that while all of these bills are just wonderful and I support them all, we have still got a ways to go in the housing market, in affordable housing and safe housing in the United States.

Ms. BAILEY. Most definitely. We need to spur the energy that has been created lately to increase the availability of affordable housing itself and then invest in housing, whether it is private housing or public housing, to make sure that everybody has the foundation of safe, affordable housing to live and thrive in in the future.

Senator JONES. Well, great. Thank you all for being here. Thanks to the Chairman and Ranking Member for this hearing. Thank you.

Chairman CRAPO. Thank you. Again, I apologize for having been gone for most of the hearing. We got into a bit of a tussle in the Judiciary Committee. But that is not unusual either.

[Laughter.]

Chairman CRAPO. Before we wrap up, Senator Brown has——

Senator BROWN. Mr. Chairman, thank you. And thank you again for the comments that all of you made. This was a really important hearing, and I appreciate so much Senator Tester asking all of you what do we do, steps one, two, three, four, to provide affordable housing for people. So thank you. I would like to enter into the record a letter of support for the Fostering Stable Housing Opportunities Act from a number of organizations, including Action Ohio—thank you for your comments about Ohio, Ms. Bailey—an organization representing Ohio foster youth and alumni. We may have additional letters also for the record.

Chairman CRAPO. All right. Thank you. And without objection.

That does wrap up the questioning. I will forgo my questions. I do want to say that you may get some additional questions from some of the Senators. Those questions will be due from the Senators on Thursday, November 14th, and we ask each of you, if you do get additional questions, to please respond to them as quickly as you can. I believe that it is pretty clear we have got strong bipartisan support here on each of these pieces of legislation, and it is my hope and expectation that we will be able to move expeditiously to get them to the floor.

With that, this hearing is adjourned.

[Whereupon, at 11:15 a.m., the hearing was adjourned.]

[Prepared statements, responses to written questions, and additional material supplied for the record follow:]

PREPARED STATEMENT OF CHAIRMAN MIKE CRAPO

Today, the Committee will receive testimony from leaders in the housing community on bipartisan opportunities this Congress to expand access to affordable housing, to improve the safety conditions within current federally assisted housing, and to consider how we might better target some of our existing housing resources to meet unaddressed need.

Welcome to our witnesses, and thank you for taking the time to be with us today for this important discussion.

Joining us today are Ivory Mathews, Interim Executive Director of the Housing Authority of Columbia, South Carolina; Mark Yost, President and Chief Executive Officer of the Skyline Champion Corporation; and Peggy Bailey, Vice President for Housing Policy at the Center on Budget and Policy Priorities.

For purposes of today's hearing, we are focused on examining three bipartisan pieces of legislation in particular that have been introduced in the 116th Congress.

This includes S.2160—the CO ALERTS Act, which was introduced in July by Senators Scott and Menendez and has the support of five Republicans and five Democrats on this Committee;

S.1804—the "HUD Manufactured Housing Modernization Act", which was introduced in June and has five bipartisan cosponsors, including Senators Cortez Masto, Scott, Cramer, and Smith; and

H.R. 4300—the "Fostering Stable Housing Opportunities Act", which has bipartisan interest in the Senate and is moving quickly through the House of Representatives on a strong bipartisan basis.

The CO ALERTS Act would require the installation and maintenance of carbon monoxide alarms in most forms of federally assisted housing, in any dwelling unit containing a fuel-burning appliance, fireplace, furnace, or enclosed garage.

Currently, the majority of federally assisted housing programs have no such requirement, despite similar requirements in 37 States and the District of Columbia.

At least 13 individuals living in federally assisted housing have died due to carbon monoxide poisoning since 2003, including four in the past year.

In April, Secretary Carson announced that HUD would undertake a rulemaking process to establish such a requirement across all of HUD's public housing and rental-assistance programs.

The bill would also require the HUD secretary to provide guidance to public housing agencies on how they can better educate tenants on health hazards in the home.

The HUD Manufactured Housing Modernization Act would provide confirmation to State and local jurisdictions who receive HUD funding through programs like the Community Development Block Grant or HOME Investment Partnerships program that manufactured housing is an eligible affordable housing option for which communities can receive public funding for construction and repair.

In other words, local jurisdictions would have a broader menu of options available as they seek to meet the unique affordable housing needs of their community.

The Fostering Stable Housing Opportunities Act was advanced unanimously out of the House Financial Services Committee in September, and awaits floor consideration.

It would authorize HUD to allocate vouchers under its Family Unification Program more directly to any public housing agency that requests an allocation in order to provide timely assistance to an eligible youth who is aging out of foster care and at risk of losing their safety net overnight.

The bill would also extend the length of a family unification voucher by up to 24 months for eligible youth who are either participating in HUD's Family Self-Sufficiency program, working towards a degree, or are participating in a career pathway.

These individuals would also be eligible for any additional supportive services made available in connection with any housing assistance program of the agency that provides the voucher.

I commend HUD and Secretary Carson for their ongoing work on a number of the issues we will discuss today—including the forthcoming rulemaking on Carbon Monoxide alarms, and HUD's new "Foster Youth to Independence" initiative.

Each of the three bills we are examining today have been thoughtfully put together, and have strong bipartisan support.

I look forward to hearing from our witnesses on these legislative proposals and I also look forward to working with Members of the Committee to identify other items with bipartisan support in the affordable housing space and elsewhere.

PREPARED STATEMENT OF SENATOR SHERROD BROWN

Thank you, Chairman Crapo for holding today's hearing, and thank you to all of the witnesses for being here today.

I'd like to start by taking a moment to acknowledge the passing of one of our former colleagues, Senator Kay Hagan.

Senator Hagan contributed so much to this Committee and was a fierce advocate for the people of North Carolina. Our thoughts and prayers are with her family.

I have long said that the "housing" part of this Committee's name doesn't get enough attention. Today's hearing is an important, but small, step toward giving the affordable housing crisis we have in this country the attention it deserves.

Right now, nearly 11 million households spend more than half of their income on housing, and 7 of the 10 fastest growing jobs don't pay enough to afford a one bedroom apartment.

This is not an urban problem or a rural problem—it hits nearly every community in every State.

And instead of working to solve this crisis, this Administration is making it worse—from proposing deep cuts to the HUD budget, to dismantling fair housing protections, to advocating for a housing finance system that would make mortgages more expensive and harder to get.

Fortunately, Members on this Committee are taking some steps to address the housing challenges we face. Today we'll look at our Members' bipartisan legislation that would address three unique housing issues.

The HUD Manufactured Housing Modernization Act, introduced by Senators Cortez Masto and Scott, would require communities to consider manufactured housing as they develop strategic plans to address their local housing and community development needs with Federal grants.

Manufactured housing is home to 22 million people and meets critical affordable housing needs across the country, including in Ohio.

Senators Scott and Menendez's CO ALERTS Act responds to two tragic deaths from carbon monoxide poisoning in HUD-assisted housing earlier this year.

No one should have to fear their home is going to poison them. Their bill would finally require carbon monoxide detectors in all federally assisted units that have carbon monoxide risk, to prevent more of these avoidable deaths.

It would take a step toward ensuring that everyone, no matter their income, can be safe in their home.

And finally, we'll discuss the need for a program to address the housing needs of young people exiting foster care across the country.

Every year, 20,000 young people "age out" of foster care. Think about how challenging this time can be—all of a sudden you're on your own, you don't have the same family safety net to fall back on that others may have. You're trying to find a job or enroll in school. Many face housing instability, and up to one-third will experience homelessness at some point during this transition.

Jeremy from Hamilton County, Ohio, shared with my office that he entered foster care at age 10 and aged out at 18 with no permanent home. He entered college but found himself homeless during college breaks. Jeremy persevered and he became an advocate for others, because no young person should have to experience what he did.

Ohio's foster care youth, alumni, and allies set out to solve this problem. They put forth the ideas that became the bipartisan Fostering Stable Housing Opportunities Act, so that foster care alumni nationwide can have a place to call home. This legislation has the support of nearly 100 organizations and 55,000 current and former foster youth.

Congresswoman Dean introduced this bill in the House, and this week, Senator Grassley and I introduced this bill in the Senate.

This bill provides additional resources in more communities, and it encourages local housing and child welfare agencies to work together to better serve our young people.

Mr. Chairman, I look forward to moving on each of these bills before the end of the year.

But this is just the first step.

Carbon monoxide isn't the only way people are poisoned in their homes—there are many health hazards in homes across this country, including lead, that we need to do a lot more to combat. There are severe housing shortages in urban and rural areas, and in Indian Country. We face expiring assistance contracts on thousands of affordable units in rural communities. And we see a growing need for affordable senior housing options.

We have to tackle this crisis from both sides. Corporations frankly are not paying workers enough to afford a place to live. And we need to create more safe, affordable homes—and preserve the ones we've got.

PREPARED STATEMENT OF IVORY N. MATHEWS

INTERIM EXECUTIVE DIRECTOR, HOUSING AUTHORITY OF THE CITY OF COLUMBIA, SOUTH CAROLINA

NOVEMBER 7, 2019

Chairman Crapo, Ranking Member Brown, and Members of the Committee on Banking, Housing, and Urban Affairs, thank you for the opportunity to testify during today's critically important hearing in support of the Carbon Monoxide Alarms Leading Every Resident to Safety Act of 2019 (CO ALERTS Act of 2019).

My name is Ivory Mathews, and I am the Interim Executive Director of the Housing Authority of the City of Columbia, South Carolina.

I am here to today to support increased access to carbon monoxide detectors in federally assisted rental housing through the CO ALERTS legislation. The legislation ensures families living in federally assisted housing are safer from carbon monoxide poisoning by requiring:

- Carbon monoxide alarms in Section 202, Section 811, Public Housing, and Section 8 federally assisted housing, in accordance with Chapters 9 and 11 of the International Fire Code (IFC). The IFC requires carbon monoxide alarms in units that have potential carbon monoxide sources like gas-fired appliances, fireplaces, forced air furnaces, and attached garages;
- Carbon monoxide alarms in Sections 514 and 515 rural housing, in accordance with Chapters 9 and 11 of the IFC;
- HUD to provide guidance to public housing agencies on how to educate tenants on health hazards in the home, including carbon monoxide poisoning and lead poisoning; and
- HUD, in consultation with the Consumer Product Safety Commission, to conduct a public study on requiring carbon monoxide alarms in housing not covered by the IFC.

Established in 1937, the Housing Authority of the City of Columbia, South Carolina, (Columbia Housing) is the largest housing authority in the State of South Carolina. Columbia Housing was formed to provide federally subsidized affordable housing to low-income families.

Since 1937 Columbia Housing has provided housing assistance to low income families in Richland County, South Carolina, utilizing traditional programs, including Public Housing and Section 8 Housing Choice Vouchers (HCV) funded by the United States Department of Housing and Urban Development (HUD). In recent years, Columbia Housing has updated 10 percent of its housing portfolio with modern mixed-income developments and continues to search for ways to expand affordable housing throughout the City and County.

Today, we provide rental assistance to over 6,000 families through the HCV Program, Public Housing program, and properties that we own and/or manage. Columbia Housing owns and/or manages a real estate portfolio of 36 traditional Public Housing communities with 1,684 units, seven Mixed Finance/Low Income Housing Tax Credit communities totaling 425 units, and ten market rate workforce housing communities consisting of 249 units. In addition to these multifamily rental communities, Columbia Housing administers 4,031 tenant-based vouchers including 414 HUD–VASH (Veterans Affairs Supportive Housing) vouchers, and 200 Mainstream Vouchers. Columbia Housing also administers resident support and service programs under various HUD and non-HUD grants, which include the Resident Opportunities and Self-Sufficiency (ROSS) program, the Family Self-Sufficiency (FSS) program, the Housing Opportunities for Persons with Aids (HOPWA) program, the Continuum of Care (CoC) program, and a First-Time Homebuyers Program.

I would like to begin my testimony this morning by honoring Calvin Witherspoon, Jr. and Derrick Caldwell Roper, who lost their lives as a result of carbon monoxide poisoning on January 17, 2019, at the Allen Benedict Court Public Housing community in Columbia. Our deepest sympathies are with the Witherspoon and Roper families, and we are here today in memory of these individuals.

On January 18, 2019, over 400 Allen Benedict Court public housing tenants were evacuated from their homes out of an abundance of caution. An emergency relocation plan was implemented to secure replacement housing for the families and to

minimize, to the greatest extent possible, the hardships faced by the families who were being permanently displaced.

All residents were offered the option of being temporarily housed at area hotels. While most residents selected that option, a few elected to temporarily relocate with friends or family members. Columbia Housing also worked with area school districts to coordinate transportation and secure special permission for primary and secondary school age children who were being housed in eight hotels and new residences outside of their school zones in order to remain in those school districts for the remainder of the school year. We also secured temporary housing for pets. We worked with pet hotels and animal shelters to care for residents' pets until new suitable pet-friendly housing was secured. Columbia Housing worked diligently to assess and meet the individual needs of each family.

The health and safety of our residents remained our highest priority during this time. Columbia Housing partnered with the South Carolina Association of Social Workers to provide residents with free behavioral health sessions that would help to offset day-to-day stressors associated with their emergency relocation. Wraparound services were also provided by City and County governments to help with associated costs and inconveniences like laundry services, transportation to places of worship, transportation to doctor's appointments, food preparation, and after-school activities. Donated cash, gift cards, volunteer hours, goods, and services were provided by area colleges and universities, social groups, sororities and fraternities, faith-based communities, and private citizens.

After the emergency relocation, Columbia Housing worked diligently to ensure that the impacted families were quickly moved to permanent housing. Housing options provided to families included other available public housing units and Housing Choice Vouchers to secure permanent housing in the open market in efforts to eliminate any rent burden on the families. Columbia Housing later received an allocation of 237 new tenant-protection vouchers (TPVs) on February 23, 2019, from HUD in an effort to assist families with securing permanent affordable housing. This amount was enough to provide all families residing in Allen Benedict Court with a TPV. All costs affiliated with the moves for each family were paid by Columbia Housing in accordance with the Uniform Relocation Act requirements. Columbia Housing remains grateful for the outpouring of support received from the community and the South Carolina HUD Field Office.

Construction began on Allen Benedict Court on June 30, 1939, and was funded with a development grant provided under the low-rent public housing program. The community consisted of 244 townhome units in 26 buildings on a 15-acre site located adjacent to Benedict College and Allen University, historically black educational institutions founded in the late 1800s.

The 1970s brought a new vision to Federal housing assistance as several new programs were developed to subsidize privately owned rental properties and the Brooke Amendment capped tenant contributions toward rent at 25 percent of family income. Policy changes, partnered with market changes, such as the postwar housing boom and increasing rates of home ownership resulted in public housing serving the poorest tenants. Although Congress eventually began providing operating and capital subsidies, and tenant rent contributions increased to 30 percent of tenant income, these funds have never been sufficient to adequately operate and maintain the properties. Congress has underfunded the Capital and Operating fund for the public housing program for decades.

During the 1980s, concern continued to grow about the state of the existing public housing stock—both the physical soundness as well as the social health of public housing communities.

In 1992, the HOPE VI Program was developed as a result of recommendations by the National Commission on Severely Distressed Public Housing, which was charged with proposing a National Action Plan to eradicate severely distressed public housing. The Commission recommended revitalization in three general areas: physical improvements, management improvements, and social and community services to address resident needs.

Columbia Housing redeveloped its largest public housing community, Saxon Homes, under the HOPE VI program using multiple mixed-finance methods. The new community includes 93 home ownership units and 196 mixed-income units.

In 2005, Columbia Housing, working with a planning firm, formed a Master Plan to redevelop Allen Benedict Court and stimulate private reinvestment in the neighborhood under the HOPE VI Program. Columbia Housing applied for the very competitive HOPE VI program in 2006, 2007, 2008, 2009, and 2010. Columbia Housing did not receive a HOPE VI grant for Allen Benedict Court.

In 2012, Columbia Housing applied for and was successful in receiving a Choice Neighborhoods Planning Grant for the redevelopment of Allen Benedict neighbor-

hood. The Choice Neighborhoods Initiative promotes a comprehensive approach to transforming distressed areas of concentrated poverty into viable and sustainable mixed-income neighborhoods. Choice Neighborhoods links housing improvements with necessary services for the people who live there. This includes schools, public transit, and employment opportunities.

In 2017 and 2018, Columbia Housing applied for a Choice Neighborhoods Implementation Grant. The Choice Neighborhoods Implementation Grant supports those communities that have undergone a comprehensive local planning process and are ready to implement their "Transformation Plan" to redevelop the neighborhood. The implementation grant would have assisted Columbia Housing in the redevelopment of Allen Benedict homes and transformation of the surrounding community. Unfortunately, Columbia Housing was not successful in receiving a Choice Neighborhoods Implementation Grant.

After years of seeking special funding for the redevelopment of Allen Benedict Court, based on the condition of the property, Columbia Housing had no option but to seek demolition for the property under HUD's Section 18 Demolition/Disposition provisions. The demolition will occur upon the conclusion of ongoing investigations related to the carbon monoxide leak. Although residents will not move back into Allen Benedict Court, Columbia Housing assisted all displaced residents through placement at other public housing properties or through a TPV.

It is the greatest desire of the City of Columbia and Columbia Housing to transform the Allen Benedict Court community along with its adjacent neighbors to the site, Benedict College and Allen University. However, we do not have the financial resources to move forward with the redevelopment. We will continue to work through a joint public–private partnership utilizing all available resources in the private sector to develop a new community that will once again provide a safe and healthy living environment for families and children.

On April 18, 2019, HUD sent a Public and Indian Housing (PIH) Notice to all public housing authorities and private owners of HUD-subsidized housing reminding and encouraging agencies to maintain working carbon monoxide detectors when required by local regulations. The notice further encouraged owners operating in areas without such regulations to consider installing detectors. This notice was issued as a part of Secretary Carson's efforts to support decent, safe, and sanitary housing in HUD's low-income housing assistance programs and to protect families living in federally subsidized housing from potentially deadly carbon monoxide.

Today, there is an estimated $70 billion-dollar backlog of capital needs for the Public Housing stock which continues to grow at approximately $3.5 billion per year. This backlog includes many health and safety items. The 2019 Appropriations Act, enacted on February 15, 2019, set aside $30 million dollars of Capital Funds for emergencies and natural disasters. Not less than $10 million of this set-aside must be used for emergency capital needs related to safety and security measures. HUD subsequently set aside $5 million of this $10 million to purchase, install, repair, and replace carbon monoxide detectors. These funds are very important to affordable housing providers' ability to adequately comply with measures that will facilitate a safer home for all. Additional funding is critical to ensure all public housing authorities are able to purchase needed carbon monoxide detectors.

Columbia Housing installed carbon monoxide detectors throughout its public housing properties prior to the notice of funding availability.

As referenced in a correspondence from Senator Tim Scott and Senator Robert Menendez to the HUD Secretary Ben Carson, "unfortunately, this type of incident [carbon monoxide poisoning] is not isolated to Columbia, South Carolina. According to the Centers for Disease Control and Prevention, over 50,000 people go to the emergency room every year due to carbon monoxide poisoning. The most vulnerable of our populations are the most at risk, including children, elderly individuals, and people with disabilities." This is why Columbia Housing, along with the City of Columbia, South Carolina; South Carolina Housing Authority Executive Directors Association; and the Carolinas Council of Housing Redevelopment Codes Officials support the CO ALERTS Act of 2019 (letters of support are attached).

Chairman Crapo, Ranking Member Brown, Members of the Committee on Banking, Housing, and Urban Affairs, I am honored to have had this opportunity to testify before the Committee and provide a perspective on the importance of the CO ALERTS ACT of 2019. This concludes my testimony. It is my pleasure to answer any questions you may have.

Columbia Housing CHCares

803.254.3886 • 803.376.6164
1917 Harden St., Columbia, SC 29204
ColumbiaHousingSC.org

October 30, 2019

The Honorable Tim Scott
717 Hart Senate Office Building
United States Senate
Washington, DC 20510

Dear Senator Scott,

On behalf of the Housing Authority of the City of Columbia's ("Columbia Housing") Board of Commissioners and staff, we are sending this letter in support of the Carbon Monoxide Alarms Leading Every Resident to Safety Act (CO ALERTS Act of 2019) bill. Providing a safe place to call home for all of our residents and program participants is our highest priority.

CO ALERTS Act of 2019 ensures families living in federally assisted housing are safe from carbon monoxide poisoning by requiring:

- Carbon monoxide alarms in Section 202, Section 811, Public Housing, and Section 8 federally assisted housing, in accordance with Chapters 9 and 11 of the International Fire Code (IFC). The IFC requires carbon monoxide alarms in units that have potential carbon monoxide sources like gas-fired appliances, fireplaces, forced air furnaces, and attached garages;
- Carbon monoxide alarms in Sections 514 and 515 rural housing, in accordance with Chapters 9 and 11 of the IFC;
- HUD provide guidance to public housing agencies on how to educate tenants on health hazards in the home, including carbon monoxide poisoning and lead poisoning; and
- HUD, in consultation with the Consumer Product Safety Commission, conducts a public study on requiring carbon monoxide alarms in housing not covered by the IFC.

We are also pleased to have our interim executive director, Ivory N. Mathews testify before the Senate Committee on Banking, Housing and Urban Affairs on November 7, 2019 in support of this very important bill.

Sincerely,

Ernest W. Cromartie
Chairman
Housing Authority of the City of Columbia, SC - Board of Commissioners

Copy
Lila Nieves-Lee, Legislative Assistant, Senator Tim Scott's Capitol Hill Office
SC Housing Authorities

CITY OF COLUMBIA
SOUTH CAROLINA
OFFICE OF THE MAYOR

November 6, 2019

To Whom It May Concern:

On behalf of the citizens of the City of Columbia and as the 36th mayor, I would like to extend this letter in support of the Carbon Monoxide Alarms Leading Every Resident to Safety Act (CO ALERTS Act of 2019) bill. Providing a safe place to call home for all of our residents and program participants is our highest priority.

On January 17, 2019, our community suffered the tragic loss of Mr. Calvin Witherspoon, Jr., and Mr. Derrick Caldwell Roper. Due to an abundance of concern for carbon monoxide poisoning, the Columbia Housing Authority evacuated over 400 tenants.

The bipartisan legislation, co-sponsored by Senator Tim Scott (R-SC) and Senator Robert Menendez (D-NJ) ensures carbon monoxide alarms in federally assisted homes that have potential carbon monoxide sources, such as gas-fired appliances, fireplaces, forced-air furnaces, and attached garages. The bill directs HUD to provide guidance to public housing agencies on how to educate tenants on health hazards in the home, including carbon monoxide poisoning and lead poisoning, and it instructs HUD to conduct a public study with the Consumer Product Safety Commission on requiring carbon monoxide alarms in housing not covered by the International Fire Code.

I firmly support the placement of carbon monoxide monitors in publicly assisted housing and believe it will ensure the safety of our community's citizens.

Sincerely,

Steve Benjamin

Stephen K. Benjamin
Mayor
Columbia, SC

Stephen K. Benjamin
1737 MAIN STREET · P.O. BOX 147 · COLUMBIA, SC 29217 · PHONE: (803) 545-3075 ·FAX: (803)733-8633

South Carolina Association
Of
Housing Authority Executive Directors

October 30, 2019

The Honorable Tim Scott
717 Hart Senate Office Building
United States Senate
Washington, DC 20510

Dear Senator Scott,

On behalf of the South Carolina Association of Housing Authority Executive Directors, we are sending this letter in support of the Carbon Monoxide Alarms Leading Every Resident to Safety Act (CO ALERTS Act of 2019) bill. Providing a safe place to call home for all of our residents and program participants is our highest priority.

CO ALERTS Act of 2019 ensures families living in federally assisted housing are safe from carbon monoxide poisoning by requiring:

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- HUD, in consultation with the Consumer Product Safety Commission, conducts a public study on requiring carbon monoxide alarms in housing not covered by the IFC.

We are also excited to have our colleague Ivory N. Mathews, interim executive director of the Housing Authority of the City of Columbia testify before the Senate Committee on Banking, Housing and Urban Affairs on November 7, 2019 in support of this very important bill.

Sincerely,

Angela R. Childers
President | South Carolina Association of Housing Authority Executive Directors

Copy
Lila Nieves-Lee, Legislative Assistant, Senator Tim Scott's Capitol Hill Office

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CarolinasCouncil.org

CCHRCO
Carolinas Council
of Housing Redevelopment
& Codes Officials

October 30, 2019

The Honorable Tim Scott
717 Hart Senate Office Building
United States Senate
Washington, DC 20510

Dear Senator Scott,

On behalf of the Carolinas Council of Housing, Redevelopment and Codes Officials (CCHRCO), we are sending this letter in support of the Carbon Monoxide Alarms Leading Every Resident to Safety Act (CO ALERTS Act of 2019) bill. CCHRCO is an affordable housing trade organization with its membership consisting mostly of North and South Carolina housing authorities. Providing a safe place to call home for all of our residents and program participants is our highest priority.

CO ALERTS Act of 2019 ensures families living in federally assisted housing are safe from carbon monoxide poisoning by requiring:

- Carbon monoxide alarms in Section 202, Section 811, Public Housing, and Section 8 federally assisted housing, in accordance with Chapters 9 and 11 of the International Fire Code (IFC). The IFC requires carbon monoxide alarms in units that have potential carbon monoxide sources like gas-fired appliances, fireplaces, forced air furnaces, and attached garages;
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We are also excited to have our colleague Ivory N. Mathews, interim executive director of the Housing Authority of the City of Columbia testify before the Senate Committee on Banking, Housing and Urban Affairs on November 7, 2019 in support of this very important bill.

Sincerely,

Vivian Perry
President of the Carolinas Council of Housing Redevelopment & Codes Officials

Copy
Lila Nieves-Lee, Legislative Assistant, Senator Tim Scott's Capitol Hill Office
SC Housing Authorities

P. O. Box 697, Kinston, NC 28502 252-686-6104

PREPARED STATEMENT OF MARK YOST

PRESIDENT AND CEO, SKYLINE CHAMPION CORPORATION, ON BEHALF OF THE MANUFACTURED HOUSING INSTITUTE

NOVEMBER 7, 2019

Thank you, Chairman Crapo, Ranking Member Brown, and Members of the Committee, for the opportunity to testify this afternoon about legislative proposals to address the shortage of affordable housing in the country.

My name is Mark Yost and I am the President and Chief Executive Officer of Skyline Champion Corporation. With over 65 years of homebuilding experience and 38 manufacturing facilities throughout the United States and western Canada, Skyline Champion employs over 7,000 people and is one of the largest homebuilders in North America with over 3,000,000 people choosing our home, to call their own. We build a wide variety of manufactured and modular homes, park-model RVs and modular buildings for the multifamily, hospitality, senior, and workforce housing sectors.

I am appearing before you today on behalf of the Manufactured Housing Institute (MHI) where I serve on the Board of Directors and as the Vice Chairman of MHI's National Modular Housing Council.

MHI is the only national trade organization that represents all segments of the factory-built housing industry. MHI members include home builders, lenders, home retailers, community owners and managers, suppliers, and others affiliated with the industry. MHI's membership also includes 49 affiliated State organizations. Almost 85 percent of the manufactured homes produced each year come from MHI member companies.

While all of the bills before us today are important, I am here to focus principally on S. 1804, the "HUD Manufactured Housing Modernization Act of 2019". MHI strongly supports S. 1804, which would require localities receiving Community Development Block Grant Program (CDBG), HOME Investment Partnerships Program (HOME), Housing Trust Fund, and McKinney Vento Homeless funds to appropriately include residential manufactured homes in their comprehensive housing affordability strategies and community development plans, which are formally referred to as a locality's "Consolidated Plan."

Adoption of this legislation would complement ongoing efforts by the U.S. Department of Housing and Urban Development (HUD) and others to break down barriers to affordable housing by providing a greater emphasis on the use of affordable manufactured homes in the formal housing and community development planning process, including giving local citizens the opportunity to comment and participate in such efforts through the Consolidated Plan process.

The bill would also likely increase the use of CDBG and HOME funds for affordable manufactured housing home ownership use, since the Annual Plans that localities use to allocate CDBG and HOME funds in their communities are required to reflect the priorities identified in their Consolidated Plans.

S. 1804 Will Help Break Down Barriers to Affordable Manufactured Housing

S. 1804, sponsored by Senator Cortez Masto (D-NV) and cosponsored by Senators Scott (R-SC), Smith (D-MN), Young (R-IN), and Cramer (R-ND), requires HUD to issue guidelines to States and localities relating to the appropriate inclusion of residential manufactured homes in their comprehensive housing affordability strategies and community development plans, called the Consolidated Plans. Such plans are required under Part 91 of Title 24 of the Code of Federal Regulations to receive Federal funds under HUD's formula grant programs, such as the CDBG Program, HOME Investment Partnerships Program, and Housing Trust Fund, for jurisdictions and for assessing performance and tracking results.

MHI supports this bill and we appreciated working with the bill's sponsor and cosponsors to ensure the bill would positively promote manufactured housing across America. As a result, the bill presents the following formal "FINDINGS" about manufactured housing:

1. Manufactured housing is a significant source of unsubsidized affordable housing in the United States.
2. Nearly 22,000,000 people in the United States live in manufactured housing, which opens the door to home ownership for families who, in many housing markets, cannot afford to buy a site-built home.
3. Manufactured housing is the only form of housing regulated by a Federal building code, which includes standards for health, safety, energy efficiency, and durability, and is found on land owned by the homeowner and land leased

by the homeowner in communities owned and operated by private entities, nonprofit organizations, or resident owned communities.

4. Manufactured homes can open the door to home ownership for millions of families; they can appreciate in value and be an effective long-term affordable housing solution for some families and communities across the United States.

S. 1804 will serve as an impetus for States and localities to recognize the importance of manufactured housing in addressing the affordable housing shortage in the country. Currently, State and local discriminatory zoning and development restrictions make it nearly impossible to site manufactured homes hurting people and families who seek the dream of home ownership. This bill demonstrates that both Congress and the Administration view manufactured housing as a top priority for addressing the affordable housing shortage in the country and that States and localities must remove barriers to this affordable home ownership option.

Additionally, a locality's Comprehensive Plan serves as the general basis for establishing how the locality is going to use its CDBG and HOME funds, which currently total around $4.2 billion nationally, and are required to be used for the benefit of low- and moderate-income families and individuals. Localities are allocated these funds for housing and community development purposes through their Annual Plan, which in turn is required to reflect the priorities and objectives in their Comprehensive Plan.

Thus, we confidently expect that enactment of S. 1804 will result in an appropriate increase in HOME and CDBG funds being used for manufactured housing, which will increase affordable home ownership opportunities for low- and moderate-income families and individuals.

Addressing Our Country's Affordable Housing Shortage

Families across the country grapple with a housing market that currently fails to provide sufficient supply, driving up costs, and setting home ownership out of reach for too many. Freddie Mac recently reported that 82 percent of renters view renting as more affordable than home ownership—an increase of 15 percent from February 2018. Included in the same report, which details survey data on affordability issues, Freddie Mac presented the following data, illustrating Americans' experiences with housing affordability:

- 51 percent of Americans have made spending or housing changes to afford their monthly housing payment.
- 44 percent of renters and 35 percent of owners who had trouble affording their housing payment over the last 2 years reported having to move to afford housing costs.
- Over half of workers employed in the essential workforce (e.g., teachers, nurses, and law enforcement) have made housing decisions with their student loan repayment obligations in mind.
- Half of owners and 44 percent of renters in the essential workforce say they had to make different housing choices to afford daycare.

On September 5, 2019, the U.S. Department of the Treasury and HUD issued Housing Finance Reform Plans. Both plans recognize the critical need for more affordable housing and identify regulatory barriers as an impediment to affordable housing.

The HUD Plan included a section dedicated to manufactured housing, entitled "Eliminating Regulatory Barriers to Affordable Housing Including Manufactured Housing". That section stated that "policies that exclude or disincentivize the utilization of manufactured homes can exacerbate housing affordability challenges because manufactured housing potentially offers a more affordable alternative to traditional site-built housing without compromising building safety and quality."

More generally, the White House, HUD, and other parties in Washington are focusing on removing barriers to the development of affordable housing. In June, the President signed the Executive Order Establishing the White House Council on Eliminating Regulatory Barriers to Affordable Housing. Commenting on the creation of the Council, HUD Secretary Carson noted that "we can increase the supply of affordable homes by changing the cost side of the equation."

Similarly, Harvard's Joint Center for Housing Studies' most recent "State of the Nation's Housing" report suggests that if current inventory shortages persist, costs will continue to rise. The press release for the report states, "To ensure that the market can produce homes that meet the diverse needs of the growing U.S. population, the public, private, and nonprofit sectors must address constraints on the development process." This is where manufactured housing presents an unparalleled opportunity to provide marketwide relief.

Manufactured Housing Is Critical in Addressing Our Affordable Housing Needs

In 2018, our industry produced nearly 100,000 HUD Code homes, accounting for approximately 10 percent of new single-family home starts. These homes are produced by 34 U.S. corporations in 130 plants located throughout the United States.

Manufactured housing is the largest form of unsubsidized affordable housing in the U.S. and the only type of housing built to a Federal construction and safety standard. It is also the only type of housing that Congress recognizes as playing a vital role in meeting America's housing needs as a significant source of affordable home ownership accessible to all Americans. Today, 22 million people live in manufactured housing and the industry employs tens of thousands of Americans nationwide.

As efficiency in production is inextricably linked to a market's ability to meet supply demands, manufactured housing outperforms other housing production processes. Our homes are built to a Federal building code in a climate-controlled facility, away from the hazards and delays associated with outdoor construction. Our industry uses economies of scale to reduce the cost of materials and assembly line techniques and advanced production techniques to reduce overall material waste. These methods and practices are better for the environment and create savings that are passed on to the people who purchase manufactured homes.

Manufactured housing is one solution that is helping address the shortage of affordable housing in this country and make the dream of home ownership an affordable and attainable reality for millions. The affordability of manufactured homes enables individuals to obtain housing that is often much less expensive than renting or purchasing a site-built home, with the average price per square foot of a manufactured home being half the cost of a site-built home, excluding land. Indeed, the recently released Housing Finance Reform Plan report by HUD states that "manufactured housing plays a vital role in meeting the Nation's affordable housing needs."

While the shortage of affordable housing has affected individuals and families across the economic spectrum, there is an inventory shortage for entry level, affordable, site-built housing. New site-built homes are generally not priced below the $200,000 price point; however, the vast majority of new manufactured homes are priced below $100,000. As a result, manufactured housing accounts for 80 percent of new home starts priced under $150,000.

Moreover, studies show that current manufactured housing residents are highly satisfied with their decision to live in a manufactured home. A national study commissioned by MHI, which focused on the profile and experiences of current manufactured housing residents, found that an overwhelming 90 percent of current manufactured homeowners were satisfied with their home and 62 percent anticipated living in their home for more than 10 years:

Resident Satisfaction

- 90 percent of residents are satisfied with their homes.
- 71 percent of residents cite affordability as a key driver for choosing manufactured housing.
- 62 percent of residents anticipate living in their homes for more than 10 years.
- 38 percent of residents don't anticipate ever selling their home.
- 87 percent of residents are likely to recommend living in a manufactured home to others.

Additionally, the manufactured housing industry has created a new product category that has the potential to address this shortage of housing inventory while simultaneously providing the types of amenities and features that consumers seek in higher priced site-built homes.

Known as CrossModT homes, these manufactured homes are a point of entry for home buyers who would not have previously considered purchasing a manufactured home. They have the potential to reach areas of the country where manufactured housing has, in the past, been zoned out by discriminatory land use regulations at the State and local level. CrossModT homes are placed on a permanent foundation, qualify for conventional financing, and are virtually indistinguishable from higher-priced, site-built options. This new class of factory-built home can also be appraised using comparable site-built homes under special financing programs developed by our industry and the Government Sponsored Enterprises, Fannie Mae and Freddie Mac.

Prior to developing the CrossModT product, MHI conducted a national study to better understand what underserved, prospective home buyers wanted and needed

when considering purchasing a home. The results of this study have allowed the industry to create a product that provides consumers high-quality homes they find desirable, and at a price they can afford. When asked what home features were most important to them, MHI's study found that prospective home buyers rated the following items as most important (all of which are provided for in the CrossModT product), in this order:

1. Garages
2. Energy Efficient Features
3. Pitched Roof
4. Premium Finishes
5. Upgraded Exterior

Zoning and Land Planning Restrictions on Manufactured Housing

Manufactured homes serve many housing needs in a wide range of communities from rural areas where housing alternatives are few and construction labor is scarce and/or costly, to higher-cost metropolitan areas as in-fill applications. However, zoning and land planning ordinances have a profound impact on housing patterns. In particular, restrictive local ordinances—which can include significant limitations or prohibitions against manufactured housing—can act as barriers to affordable housing.

Moreover, zoning ordinances that are exclusionary or restrictive with respect to manufactured housing can clearly violate the Fair Housing Act, as HUD and the Department of Justice (DOJ) have publicly recognized. According to a November 10, 2016, Joint Statement of HUD and DOJ, titled "State and Local Land Use Laws and Practices and the Application of the Fair Housing Act":

> Examples of land use practices that violate the Fair Housing Act under a discriminatory effects standard include minimum floor space or lot size requirements that increase the size and cost of housing if such an increase has the effect of excluding persons from a locality or neighborhood because of their membership in a protected class, without a legally sufficient justification.

Across the country, there are countless State and local zoning, planning, and development restrictions that either severely limit or outright prohibit the placement of a manufactured home. These practices discriminate against people and families who seek the dream of home ownership through manufactured housing. Examples of these discriminatory practices include:

1. *Outright Bans*—Adoption of ordinances that eliminate or ban the placement of manufactured homes in cities, localities or municipalities.
2. *Zoning Barriers*—Changing zoning laws after developers have purchased land to prevent the development of manufactured housing communities.
3. *Segregated Zoning*—Banning manufactured homes as a "permitted use" in residential zones and segregating them into one special overlay zone in one area of the city. These areas are usually far away from essential services and/or the homes act as buffers to commercial zones.
4. *Lot Size*—Requiring a certain number of acres for placement of a manufactured home on private land.
5. *Value*—Setting an arbitrary and capricious value that a manufactured home must meet before it can be sited in a city, locality or municipality.
6. *Age*—Prohibiting placement or movement of a home based upon its age.

These examples reflect a growing trend whereby local jurisdictions adopt land planning ordinances and utilize code enforcement that excludes manufactured housing without considering whether such action intentionally discriminates, or results in disparate treatment, against a protected class of persons.

Actions That Can Be Taken To Improve Manufactured Housing Availability

In addition to passage of S. 1804, there are other actions that can be taken to improve the availability of manufactured housing in jurisdictions across the country. The manufactured housing industry has long advocated that, not only must HUD be more assertive in enforcing its preemption authority under the Manufactured Housing Construction Safety and Standards (MHCSS) Act, but the Department has a statutory mandate to do so when State and local regulatory requirements are inconsistent with Congressional intent.

MHI has called on HUD to issue an updated policy statement concerning Federal preemption under the MHCSS Act and the Manufactured Housing Improvement Act

of 2000. While HUD has used its authority to pursue individual cases where State or local jurisdictions have introduced requirements that are incompatible with the HUD Code or development restrictions that prohibit manufactured homes, the Department must go further and update its "Statement of Policy 1997-1: State and Local Zoning Determinations Involving the HUD Code". Updating this statement would galvanize HUD's pledge to facilitate the availability of affordable manufactured homes.

Conclusion

In closing, MHI appreciates the opportunity to offer our ideas to the Committee about how to prioritize the importance of manufactured housing as the most affordable option to address our shortage of affordable housing in the country. As noted in our testimony, MHI strongly supports S. 1804, the "HUD Manufactured Housing Modernization Act of 2019". We urge the Committee and full Senate to pass this legislation, and stand ready to work with the Committee on other ways to reduce barriers to affordable housing and to ensure that manufactured housing helps enable the American dream of home ownership.

APPENDIX – CrossMod™ Homes

PREPARED STATEMENT OF PEGGY BAILEY

VICE PRESIDENT FOR HOUSING POLICY, CENTER ON BUDGET AND POLICY PRIORITIES

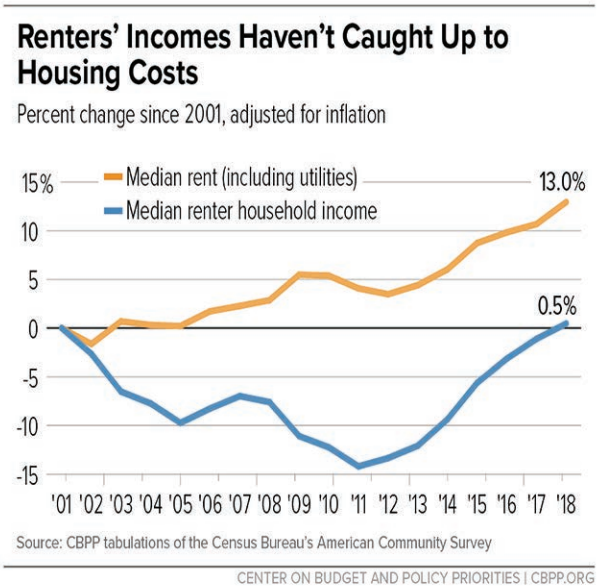
NOVEMBER 7, 2019

Thank you for the opportunity to testify. I am Peggy Bailey, Vice President for Housing Policy at the Center on Budget and Policy Priorities. The Center is an independent, nonprofit policy institute that conducts research and analysis on a range of Federal and State policy issues affecting low- and moderate-income families. The Center's housing work focuses on increasing access and improving the effectiveness of Federal low-income rental assistance programs.

Seventy-five percent of households eligible for Federal rental assistance do not receive it due to limited funding.[1] Families may wait for years to receive housing assistance, and overwhelming demand has prompted most housing agencies to stop taking applications entirely.[2] According to the Joint Center for Housing Studies at Harvard University, this contributes to over 47 percent (20.5 million) of renter households spending more than 30 percent of their income on housing costs, and almost 25 percent (11 million) spending more than 50 percent of their income on housing.[3]

The gap between housing costs and people's incomes isn't getting better. Recent Census data show that, after adjusting for inflation, between 2001 and 2018 rent costs including utilities grew by 13 percent but incomes rose only .5 percent. (See Figure 1.)

FIGURE 1



When people struggle to pay the rent, they not only face financial and housing instability, but they are also at heightened risk for a host of negative health outcomes. More generally, high housing costs worsen the adversity that people with low incomes experience, forcing them to face a persistent threat of eviction and make difficult choices between paying the rent and paying for medicine, food, heating,

[1] Center on Budget and Policy Priorities, "Three Out of Four Low-Income At Risk Renters Do Not Receive Rental Assistance", 2017, *https://www.cbpp.org/three-out-of-four-low-income-at-risk-renters-do-not-receive-federal-rental-assistance.*

[2] National Low Income Housing Coalition, "Housing Spotlight: The Long Wait for a Home", Fall 2016, *https://nlihc.org/sites/default/files/HousingSpotlight-6-1-int.pdf.*

[3] The Joint Center for Housing Studies at Harvard University, "The State of the Nation's Housing", 2019, *https://www.jchs.harvard.edu/state-nations-housing-2019.*

transportation, and other essentials. High costs may also compel people to live in housing or neighborhoods that are rife with health and safety risks. These consequences can contribute to "toxic stress" and other mental health conditions that alone can be devastating but can also exacerbate physical health conditions for adults and children.[4]

Youth leaving the foster care system are a particularly vulnerable group and are disproportionately at-risk of homelessness and housing instability. These young adults often have limited or no family financial or emotional support, they can struggle to continue their educations or succeed in jobs, and if employed, often are paid low wages. They are navigating the adult world at a young age, with few of the resources—both financial and the support of caring, mature adults—that middle- and high-income young adults often rely on.

Federal and State policymakers have an obligation to do more to help these young people, who have been the responsibility of both Federal and State government during formative years, to transition successfully to independence. This testimony focuses on what can be done to help more young people who have exited foster care to find decent, stable, affordable places to live, which is so important to protecting them from further hardship and trauma and helping them to transition successfully to adulthood.

Specifically, it's essential that Congress:

1. Advance H.R. 4300 Fostering Stable Housing Opportunities Act of 2019, which:
   a. Expands foster youths' access to Housing Choice Vouchers by streamlining the administration of the Family Unification Program (FUP).
   b. Incentivizes housing agencies by allowing HUD to distribute additional administrative support to agencies that serve these young people.
   c. Allows housing agencies to lengthen the duration of assistance for foster youth who are working, in school, receiving training, engaged in substance use treatment services, are parents of young children, or have documented medical conditions that limits their ability to work or attend school.
2. Accept the proposed funding increases in the FUP targeted to at-risk foster youth that are currently included in both the House and Senate fiscal year 2020 appropriations bills.
3. Protect youth from discrimination and ensure access to housing and social service supports.

High Rates of Homelessness Put Foster Youth at Risk and Deepen the Challenges They Must Overcome To Transition Successfully to Independence

Of the approximately 400,000 children in foster care, some 20,000 young people age out of foster care each year; in some States this happens at age 18 while other States extend foster care modestly to ages 19 to 21.[5][6] Foster youth enter adulthood facing challenges that place them at a severe disadvantage relative to other young people. While large shares of other young adults live at home with their parents—or attend a residential college or university—and receive substantial financial and emotional support from their parents, foster youth typically have few financial resources and receive little or no family support. In addition, many enter adulthood with histories of trauma, incomplete educational preparation, and poor job skills.[7]

Based on their representation in the United States as a whole compared to their representation in the foster care system, a disproportionate share of youth exiting foster care are Black or Hispanic and may face racism and discrimination when seeking housing, jobs, and educational supports.[8] Lesbian, Gay, Bisexual,

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[4] David L. Stern, Andrea K. Blanch, Ph.D., and Sarah M. Steverman, "Impact of Toxic Stress on Individuals and Communities: A Review of the Literature", *Mental Health America*, September 2014, *https://www.mentalhealthamerica.net/sites/default/files/Impact%20of%20Toxic%20Stress%20on%20Individuals%20and%20Communities-A%20Review%20of%20the%20Literature.pdf.*

[5] For background: National Conference of State Legislatures, Extending Foster Care Beyond 18, *http://www.ncsl.org/research/human-services/extending-foster-care-to-18.aspx.*

[6] "Children Exiting Foster Care by Exit Reason in the United States", National Kids Count, *https://datacenter.kidscount.org/data/tables/6277-children-exiting-foster-care-by-exit-reason?loc=1&loct=2#detailed/2/2-53/false/871,870,573/2632/13050.*

[7] Amy Dworsky, et al., "Midwest Evaluation of the Adult Functioning of Former Foster Youth", Chapin Hall at the University of Chicago, 2011, *https://www.chapinhall.org/research/midwest-evaluation-of-the-adult-functioning-of-former-foster-youth/.*

[8] Child Welfare Information Gateway, "Foster Care Statistics 2017", Numbers and Trends 2019, *https://www.childwelfare.gov/pubPDFs/foster.pdf.*

Transgender, and Questioning (LGBTQ) young people are also over-represented in the foster care system and face unique challenges—such as job discrimination and trauma that can stem from not being accepted by their families and communities of origin—as they transition to adulthood that can be more difficult if they are uncertain how they will afford a place to live or take care of other basic needs. Young people who exit foster care strive to make progress—about three-quarters are either enrolled in an educational program or working at age 21—but their experience in foster care, lack of financial resources, and the lack of support from caring, mature adults can make it difficult to transition successfully to independence.[9]

Deepening the challenges, many of these young people struggle to find a stable place to live. About 1 in 4 former foster youth who are 21 years old report having been homeless at least once during the prior 2 years, while other surveys find that as many as 1 in 3 experience homelessness by age 26.[10] Not surprisingly, foster youth make up a large share of the broader population of youth who are homeless—as many as one-half according to one survey.[11] Surveys also indicate that, of the foster youth who experience homelessness, more than half experience homelessness repeatedly or for extended periods.[12] Often, the experience of homelessness extends well into adulthood.

Homelessness and other types of housing insecurity make it very hard for young adults to succeed in school or work. While few studies focus on homelessness' effects on the educational achievement of foster youth, there's reason for concern. Numerous studies find that homelessness undermines children's school achievement generally, and studies find that a larger-than-average share of foster youth are already not making adequate progress in school at the time of their emancipation. At age 19, for example, nearly half of foster youth have not completed high school, and nearly one-third still have not by age 21.[13]

Homelessness also increases foster youths' risk of rape and assault, substance use, depression, and suicide.[14] A survey of homeless youth in 11 cities found, for example, that 15 percent had been raped or sexually assaulted, 28 percent had agreed to have sex in exchange for a place to spend the night, and 32 percent had been beaten. Almost two-thirds reported symptoms of depression, and more than one-third reported using hard drugs.[15]

Expanding Foster Youths' Access to Housing Vouchers Is Part of the Solution

Federal and State agencies have a special responsibility to help former foster youth transition successfully to adulthood. State agencies—with some funding and oversight from the Federal Government—have legal custody of children in foster care and are responsible for ensuring they receive adequate care. These agencies in effect stand in for parents unable to care for their children. But most American parents continue to help their children in various ways after they turn 18 (or even 21).

In light of foster youths' extreme vulnerability and the special responsibility that Federal and State agencies have for them, Congress should do more to help them transition successfully to independence. Child welfare agencies clearly have an important role to play, and policymakers have approved several major pieces of legislation in recent years aimed at encouraging and equipping child welfare agencies to expand services and support for young people up to age 21, and even beyond in some cases.[16] But Federal, State, and local housing agencies also have important roles to play, and Congress should look for opportunities to strengthen their roles, in part by strengthening the housing assistance programs they administer, as well

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[9] "Highlights From the National Youth in Transition Database Survey: Outcomes Reported by Young People at Ages 17, 19, and 21", Children's Bureau of the Administration for Children and Families, Department of Health and Human Services, 2016, *https://www.acf.hhs.gov/sites/default/files/cb/nytd-data-brief-5.pdf.*

[10] See "Highlights From the National Youth in Transition Database Survey: Outcomes Reported by Young People at Ages 17, 19, and 21", op cit.; and Amy Dworsky, et al., "Homelessness During the Transition From Foster Care to Adulthood", *American Journal of Public Health*, Vol. 102, No. S2, 2013, *https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3969135/*.

[11] "Family and Youth Services Bureau Street Outreach Program: Data Collection Study Final Report", Administration for Children and Families Children's Bureau, 2016, *https://www.acf.hhs.gov/sites/default/files/fysb/data-collection-study-final-report-street-outreach-program.pdf.*

[12] Amy Dworsky, et al., 2011, op cit.

[13] "Family and Youth Services Bureau Street Outreach Program: Data Collection Study Final Report", op cit.

[14] Ibid.

[15] Ibid.

[16] For instance, the Fostering Connections to Success and Increasing Adoptions Act of 2008 and the Families First Prevention Services Act of 2018.

as to improve the coordination of housing and child welfare agencies in supporting former foster youth.

One important tool is the Federal Housing Choice Voucher program. Created in the 1970s, the housing voucher program helps low-income people pay for housing they find in the private market. A network of 2,200 State and local housing agencies administer the program. More than 5 million people in 2.2 million low-income households use housing vouchers. Nearly all of these households contain children, seniors, or people with disabilities.

Rigorous research consistently finds that housing vouchers sharply reduce homelessness, housing instability, overcrowding, and other hardships.[17] Indeed, housing vouchers have played a central role in policymakers' successful efforts to reduce veterans' homelessness, which has declined by nearly 50 percent since 2010, evidence that well-resourced, targeted programs can move the needle on a difficult problem.

Housing vouchers are also cost-effective and flexible. For instance, because they are portable, families may use them to move to safer neighborhoods with quality schools and other opportunities that can improve their health and well-being, as well as their children's chances of long-term success. (Many young adults who have left foster youth are young parents, making this evidence relevant for this population.) Housing agencies may also "project-base" a share of their vouchers—that is, link the housing voucher to a particular housing development where, for example, residents may have access to services that help them to remain stably housed and improve their well-being. Project-based vouchers are used successfully in supportive housing, for example, which connects affordable housing with mental health and other services that support people and help them remain stably housed, and has been used successfully to reduce homelessness among people who have lived on the street or in shelters for long periods, including youth exiting the foster care system.[18] Project-based vouchers may offer opportunities for housing agencies to partner with child welfare agencies and community partners to link housing and other forms of support for former foster youth learning to navigate the adult world.

Young people who have left foster care are eligible for Housing Choice Vouchers. But, as stated above, there's a severe shortage of housing vouchers overall: only 1 in 4 eligible households receives a voucher or other Federal rental assistance due to limited funding, and applicants typically wait years to receive aid. Under authority provided by Congress and the President, the Department of Housing and Urban Development (HUD) makes a small pool of vouchers (Family Unification Program or FUP vouchers) available to State and local housing agencies that partner with child welfare agencies to help at-risk youth and families. But there are only 20,000 FUP vouchers in use total and only a small share of the vouchers go to former foster youth.

The geographic reach of FUP vouchers is limited. Only some 280 agencies—or roughly 1 out every 8 of the more than 2,200 housing agencies nationwide—are even authorized to administer FUP vouchers.[19] Because the vast majority of housing agencies administer vouchers within a limited geographic area (State housing agencies are a major exception), this limits youth and families' access to FUP vouchers based on geography, in addition to the overall shortage of the vouchers.

Most FUP vouchers go to families, not former foster youth. Of the nearly 20,000 FUP vouchers that are currently in use, less than 1,000 are being used by former foster youth, according to HUD.[20] Most FUP vouchers, understandably, go to families to help prevent the need for a child to be removed and placed in foster care or to families that, with a voucher, will be able to reunite with children placed in foster care.

Streamlining and Strengthening FUP Vouchers for Foster Youth

The Fostering Stable Housing Opportunities Act of 2019 (HR 4300), sponsored by Representatives Dean (D-PA), Turner (R-OH), Bass (D-CA), and Stivers (R-OH), would institute several important changes to improve the efficacy of FUP vouchers for foster youth. Specifically, the bill, which the House Financial Services Committee recently reported out on a unanimous, bipartisan vote, would:

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[17] "Housing Vouchers Work", Center on Budget and Policy Priorities, 2017, *https://www.cbpp.org/housing-vouchers-work.*

[18] Ehren Dohler, et al., "Supportive Housing Helps Vulnerable People Live and Thrive in the Community", Center on Budget and Policy Priorities, May 31, 2016, *https://www.cbpp.org/research/housing/supportive-housing-helps-vulnerable-people-live-and-thrive-in-the-community.*

[19] A list of housing agencies that administer FUP vouchers is available on the HUD website, *https://www.hud.gov/sites/dfiles/PIH/documents/Copy-of-FUP-Awards-All%20Years.pdf.*

[20] HUD PIH Notice 2019-20, *https://www.hud.gov/sites/dfiles/PIH/documents/PIH-2019-20.pdf.*

Streamline the FUP voucher allocation process to enable many more housing agencies to make them available to eligible foster youth. Historically, HUD has been required to allocate FUP vouchers to housing agencies through a cumbersome, time-consuming competitive process that has limited the number of housing agencies that administer FUP vouchers. This, combined with inadequate funding, means that some foster youth have no chance of receiving a voucher; if funding is increased, additional agencies could become eligible to administer FUP vouchers, but the benefits would remain concentrated in too few geographic areas. The Fostering Stable Housing Opportunities Act would authorize HUD to make FUP vouchers available to every housing agency that currently administers vouchers and would like to administer FUP vouchers, so long as the agency meets program requirements (and subject to the availability of funds). The goal of this more streamlined process is to enable housing agencies to receive a voucher from HUD when a child welfare agency requests one on behalf of an at-risk young person. This "on-demand" process—particularly if paired with additional vouchers, as proposed by both the House and Senate appropriations bills—would better meet the needs of at-risk foster youth, particularly in communities where FUP vouchers are not currently available.

Support foster youths' participation in educational, training, and work activities. The Fostering Stable Housing Opportunities Act also encourages housing agencies and child welfare agencies to connect youth to supports that can help them become independent. It also would allow youth to use their FUP vouchers for up to 60 months (i.e., 24 months beyond the current limit of 36 months) if they are enrolled in educational or training programs, or are working. Supporting youth for an extended period can be critical to helping them complete educational or training programs and provide an incentive for them to engage in activities that help them advance towards independence.

Provide supplemental funding for housing agencies to support their partnerships with child welfare agencies and connect youth to services and other resources in the community.

It is important to note that 71 organizations representing foster youth from across the country—spearheaded by Foster Action Ohio, an organization that is led by foster care alumni and supported by the National Center for Housing and Child Welfare—not only support the Fostering Stable Housing Opportunities Act but have played a central role in designing and drafting the bill.[21]

Funding More FUP Vouchers for Foster Youth

These important policy changes must be accompanied by additional funding for FUP vouchers in order to expand the availability of rental assistance for former foster youth and enable more of them to avoid homelessness during their transition. Fortunately, there are opportunities on this front, as well. Both the House and Senate versions of the Transportation–HUD appropriations bill for fiscal year 2020 include $20 million to expand the availability of FUP vouchers for at-risk foster youth. This funding would enable more than 2,000 young people who have exited foster care and are at-risk of homelessness to live in decent, stable housing. The House bill also includes an additional $20 million for FUP vouchers (i.e., $40 million in total for FUP, some of which would be used to provide housing vouchers to at-risk families). Congress should make it a priority to include these funds—including the additional funding for new FUP vouchers for at-risk families in the House bill—in the final fiscal year 2020 appropriations legislation that it will negotiate in coming weeks.

Protect Youth From Discrimination

As mentioned above, LGBTQ youth are over-represented in the foster care system. LGBTQ people are at high risk of experiencing violence, homelessness, and poor outcomes that threaten their mental and physical health.[22] Unfortunately, the Administration has put forward two proposed rules—one from the Department of Health and Human Services (HHS) and one from HUD—that would put LGBTQ people, including young people generally and former foster youth specifically, at higher risk of sleeping on the streets or taking dangerous steps to access housing. These rules would permit federally funded homeless shelter providers, including those serving runaway and homeless youth, and other social service providers to deliver vital serv-

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[21] See support letter for H.R. 4300—*https://static1.squarespace.com/static/5a7dcc2a0100277e36127414/t/5dc1d1645882823ab7680c1b/1572983140803/Thank+you+letter+to+Reps+Dean+Turner+Bass++Stivers+2019+FINALMOST+1.0.pdf.*

[22] "LGBTQ Youth and the Foster Care System", Human Rights Campaign and Foster Club, *https://assets2.hrc.org/files/assets/resources/HRC-YouthFosterCare-IssueBrief-FINAL.pdf.*

ices to this population.[23] [24] Congress should call on the Administration to withdraw the HHS and HUD proposed regulations that would to roll back equal access and antidiscrimination protections for LGBTQ people.

[23] "Revised Requirements Under Community Planning and Development Housing Programs", *https://www.reginfo.gov/public/do/eAgendaViewRule?pubId=201904&RIN=2506-AC53.*

[24] Department of Health and Human Services, Office of the Assistant Secretary for Financial Resources, "Health and Human Services Grant Regulation", 45 CFR Part 75, *https://www.hhs.gov/sites/default/files/hhs-grants-regulation-nprm.pdf.*

RESPONSES TO WRITTEN QUESTIONS OF SENATOR WARREN FROM IVORY N. MATHEWS

Q.1. In Massachusetts, more than 375,000 people live in households with the support of Federal rental assistance, the majority of whom are seniors, children, or individuals with disabilities.[1] Commonwealth residents living in State-supported housing public units are protected by a 2005 law requiring most buildings to have a carbon monoxide alarms, but Federal law still does not require these life-saving alarms for federally assisted housing—putting hundreds of thousands of individuals across the country at risk.[2]

In your written testimony you mentioned the estimated 70 billion dollar capital needs backlog in public housing. How does this backlog impact affordable housing providers' ability to comply with health and safety needs, including the purchase and installation of carbon monoxide detectors?

A.1. The 70 billion dollar capital needs backlog impacts our ability to maintain the properties to current building codes, including the installation of carbon monoxide detectors. The age of the properties combined with the lack of capital funds drastically impacts affordable housing providers' ability to adequately increase the useful life of the properties.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR CORTEZ MASTO FROM IVORY N. MATHEWS

Q.1. The CO ALERTS Act of 2019 requires public housing agencies to ensure the installation of carbon monoxide alarms in each dwelling unit with gas utilities.

Please estimate the cost of installation of a carbon monoxide detector per unit? Does the cost vary by the number of bedrooms?

A.1. The standard stand-alone carbon monoxide detector retails for roughly $45 per unit, depending on the type. CO detectors come in several options: battery-operated, AC-powered, and some come incorporated into smoke detectors. Installation of these types is typically less than $20 per unit.

There are also system connected carbon monoxide detectors that are installed by the manufacturer. Installation of these types can range from a few hundred dollars to thousands, depending on the sophistication of the system.

Chapter 9 of 11 of the 2018 publication of the International Fire Code sets forth guidelines requiring the installation of carbon monoxide detectors inside every bedroom, outside of standard sleeping areas, and one on every floor of a home.

Q.2. Based on your experience and the statutory language, what is the estimated cost for carbon monoxide detector installation per appropriate unit in order to be compliant with the CO ALERTS Act?

A.2. Based on my experience and interpretation of the statutory language, the estimated cost for the installation of a standard

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[1] Center on Budget and Policy Priorities, "Federal Rental Assistance Face Sheets: Massachusetts", *https://www.cbpp.org/research/housing/federal-rental-assistance-fact-sheets#MA.*

[2] Commonwealth of Massachusetts Department of Housing and Community Development, Public Housing Notice, "DHCD Carbon Monoxide Alarm Compliance Program for State-Supported Public Housing".

stand-alone carbon monoxide detector is approximately $150 (materials and labor) for a one story one bedroom unit.

Q.3. Please elaborate on your ideas to expand public–private partnerships to address the affordable housing crisis.

A.3. There is an urgent need to develop more affordable housing across the country. One of the tools to address the affordable housing crisis is the Affordable Housing Credit Improvement Act of 2019 (S. 1703/H.R. 3077).

Since its creation in 1986, the housing credit has created over three million new homes for low-income individuals; virtually no affordable housing is produced without using the credit. It's an important tool utilized by Public Housing Authorities (PHAs) like mine, who use the housing credit to enter into innovative public–private partnerships to both develop new affordable housing and preserve the Nation's existing affordable housing stock. The housing credit is a particularly critical component to Rental Assistance Demonstration deals.

However, the limited availability and the popularity of the housing tax credit have made it very competitive in many States.

The Affordable Housing Credit Improvement Act of 2019 (S. 1703/H.R. 3077) is bipartisan legislation to expand and strengthen the Low-Income Housing Tax Credit. Specifically, the bill would increase the availability of the housing credit by 50 percent over 5 years, permanently authorize the 4 percent housing credit, and make other changes that would help make it a more effective tool.

The housing credit has a proven track record of producing affordable housing and I hope you will join on as a cosponsor in support of this important legislation.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR WARREN FROM MARK YOST

Q.1. In your written testimony, you stated that manufactured housing provides one solution to the national shortage of affordable housing, and that manufactured homes constitute 80 percent of new home starts that are priced less than $150,000. Many manufactured homeowners rent the land underneath their homes, making the affordability of their housing dependent on the actions of the land owner. Private equity firms have begun purchasing a substantial number of Manufactured Housing Communities (MHC), and now own more than 150,000 home sites.[1] Private equity firms seek to make high returns on their investments, and residents in private equity-owned MHCs report the companies have instituted significant rent increases that may be unaffordable for current residents.

How has the rise of private equity ownership of MHCs impacted the affordability of manufactured housing?

A.1. Despite a few anecdotes cited in the news and by some advocacy groups, the evidence does not demonstrate an overall negative impact on affordability. Nationwide, in recent years, site rent in-

[1] Private Equity Stakeholder Project, "Private Equity Giants Converge on Manufactured Homes", February 2019, p. 3, *https://pestakeholder.org/wp-content/uplonds/2019/02/Private-Equity-Glants-Converge-on-Manufactured-Homes-PESP-MHAction-AFR-021419.pdf.*

creases in manufactured home communities have averaged only 3 percent per year, which is below average housing cost increases experienced in both single-family and rental housing over the same period. Moreover, the vast majority of manufactured home communities are professionally owned and operated and provide high quality, affordable, and sustainable housing across the United States. To verify our assessment, in 2018 MHI commissioned an independent, national research project, which determined that the majority of land-lease community residents are "highly satisfied" with their housing choice.

Q.2. Owners of manufactured homes who can no longer afford the rent on their land may be forced to sell or abandon their homes if they have to move or are evicted, due to the high cost of relocating a manufactured home. Has the Manufactured Housing Institute seen any impact of increasing private equity ownership of MHCs on the number of manufactured homeowners forced to abandon their homes due to unaffordable rent payments?

A.2. It is important to recognize that, in certain situations, private equity ownership of MHCs is needed to sustain the community and protect homeowners from a forced sale or having to abandon their homes. Funds are necessary to complete long-overdue infrastructure repairs, provide maintenance, and modernize an aging community. Simply put, there is no single MHC ownership model that is more appropriate or beneficial than any other. That is why we see a range of ownership structures, including independent "Mom and Pop" communities, resident-owned associations, small-business models, and communities owned and operated by sophisticated investors, which may include private equity ownership.

Moreover, it is critical to keep in mind that raising rents and evicting tenants is counter to the prevailing business model of every land-lease community owner-operator who relies on stable rents and high occupancy. Like the owner of an apartment complex or other rental housing type, landlease community owners have every interest in ensuring they can provide quality residential services while also ensuring that the community remains competitive in the local housing market so that occupancy remains high. These considerations are the same for resident-owned communities as for investor-owned communities—and both take rent increases very seriously.

Factors that may drive rent increases apply equally to all housing types, including resident-owned communities, condominiums, cooperatives, homeowners' associations, apartments, single-family detached homes, townhomes, and Government-supported housing. Residents in all housing types, whether single or multifamily housing, will experience increases in costs over time due to maintenance expenses, infrastructure improvements, taxes, insurance, and inflation, as well as the long-term trend of increasing market valuation of real estate and rental rates.

Q.3. What protections are necessary to ensure that individuals and families who own manufactured homes do not have their home ownership put at risk by predatory rent?

A.3. In a March 2016 letter to the Federal Housing Finance Agency (FHFA), the Manufactured Housing Institute (MHI) recommended

several protections for residents of land-lease communities (e.g., pad lease protections). MHI's letter was in response to FHFA's proposed rule for the "Enterprise Duty to Serve Underserved Markets". These recommendations included protections such as minimum lease terms and advance notice of a pending rent increase. Many of MHI's suggestions were incorporated into the final Duty to Serve Rule. Further, several jurisdictions already have laws in place that further protect manufactured-home homeowners. For example, most States require written, advance notice of rent increases, and the fact that rent increases could occur in the future is usually disclosed prior to occupancy.

MHI's National Communities Council, which is comprised of community owners, managers, operators, and individuals or companies whose business model supports the development, finance, or operation of MHCs, recently reaffirmed its commitment to ensuring that community residents are protected and provided with the highest quality of lifestyle by adopting a national Code of Ethics.

MHI also focuses on education, training, and best practices to help guide community owners and managers in the management of their communities. This includes MHI's Accredited Community Manager training and certification, as well as seminars, webinar courses, and other educational events throughout the year.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR CORTEZ MASTO FROM MARK YOST

Q.1. What is the risk of hidden dangers like carbon monoxide poisoning in manufactured homes? In light of the comments you gave about the safety of today's manufactured homes, how do manufactured homes ensure the safety of families from hidden household dangers like carbon monoxide, fire, lead poisoning, and mold or mildew?

A.1. In modern manufactured homes, there is minimal risk of hidden health-safety dangers, including exposure to unsafe levels of carbon monoxide. This is because the Manufactured Home Construction and Safety Standards Act (MHCSS Act), including the implementing regulations in the HUD Code, require manufacturers to comply with strict construction and safety standards before a home is certified for sale. This robust Federal standard (often more stringent than State and local standards for site-built homes) ensures consistency and reliability in home safety regardless of where a home is located. The Construction and Safety Standards in the HUD Code include health and safety requirements concerning:

- Fire safety, exit facilities, and emergency egress
- Wind loads and windstorm provisions
- Snow and roof load provisions
- Electrical systems and approved wiring methods
- Formaldehyde emission levels
- Window safety glazing protections

The HUD Code's Model Installation Standards also include site preparation and installation requirements applicable to:

- Flood hazard areas

- Site drainage and runoff
- Ground moisture control

Finally, the HUD Code accommodates State and local requirements, so manufacturers can design and build homes that include fire suppression systems (i.e., fire sprinklers), and carbon monoxide and radon gas detection and mitigation systems. In fact, the Manufactured Housing Institute (MHI), our industry's most prominent advocate in Washington, has long-supported the adoption of voluntary HUD Code construction standards should a locality require additional health-safety requirements in residential applications, such as fire suppression systems. In addition, on January 31, 2020, HUD published in the *Federal Register* a Proposed Rule that included an update to the HUD Code to require the installation and designate the location of carbon monoxide detectors in manufactured homes, which MHI has consistently supported.

Q.2. During the hearing, you stated that building a manufactured home is much more sustainable or energy efficient than constructing site-built homes. Please provide details of the average energy costs for your units in different types of climates.

A.2. The construction of a manufactured home produces significantly less waste than the construction of a site-built home. The controlled environment of the factory-built process not only offers consumers unmatched quality and affordability due to technological advancements and other advantages, but the industry has also become a pioneer in the development of processes that value efficiency and reduce waste. With an emphasis on safety and energy efficiency, MHI and its members are constantly developing new initiatives and technologies, such as comprehensive recycling programs. Today's modern manufacturing plants are so efficient that in fewer than 2 weeks they can build a home that is ready for delivery and installation with no more scrap waste than can fill a 55-gallon garbage barrel. Everything else is reused or recycled.

With respect to the energy efficiency of manufactured homes, just like site-built homes manufactured homes are constructed and fitted with energy efficient features that are tailored to the climate demands of the region in which each home will be sited. Just like a site-built home, apartment building, or condominium complex, a manufactured home's utility and energy costs are affected by the climate of their locality, and each manufactured homeowners' energy and utility needs will differ based on the climate of their locality.

Q.3. In markets where you offer homes that are more energy efficient than the standard home you offer, do you quantify the cost savings these homes offer and how these can offset higher initial costs?

A.3. While the MHCSS Act and the HUD Code require minimum energy efficiency standards, manufacturers today produce homes that perform far beyond those minimum standards. Whenever possible, Skyline Champion also works in coordination with its retail partners to offer energy efficient upgrades and other optional features that provide additional cost savings to the consumer. Our goal is to empower consumers by providing them with several op-

tions at different price points, so they can decide what best fits their personal housing needs and financial profile. Information on the functionality and long-term cost savings advantages that come with certain energy efficient upgrades and optional features can be provided by the vendors and retailer partners that manufacturers work with.

Q.4. How many manufactured housing plants are located in Nevada?

A.4. Currently, there are no manufactured housing plants in Nevada.

Q.5. If you have data on manufactured homes by age and by State, please share that. For example, how many manufactured homes built prior to 1980 are in each State? What about homes built after 1994?

A.5. Attached is a breakdown of the number of occupied manufactured home housing units in each State (Attachment 1), and the number of new manufactured homes shipped by State in 2018 (Attachment 2). There are 63,237 occupied housing units that are manufactured homes in Nevada, which is 5.8 percent of all occupied housing units in the State. In 2019, 810 new manufactured homes were shipped to Nevada.

Attachment 1

Attachment 1

MHI
Manufactured Housing Institute

2018: Manufactured Housing in the United States

State	Total Occupied Housing Units	Number of Manufactured Homes (MH)	MH as % of Occupied Housing Units
Alabama	1,841,665	305,749	16.6%
Alaska	250,741	14,685	5.9%
Arizona	2,552,972	300,378	11.8%
Arkansas	1,153,082	167,714	14.5%
California	13,005,097	519,658	4.0%
Colorado	2,139,207	94,905	4.4%
Connecticut	1,356,762	11,234	0.8%
Delaware	357,937	31,086	8.7%
Florida	7,689,964	841,439	10.9%
Georgia	3,745,074	376,636	10.1%
Hawaii	458,078	1,099	0.2%
Idaho	625,135	53,556	8.6%
Illinois	4,808,672	131,258	2.7%
Indiana	2,557,299	136,756	5.3%
Iowa	1,257,505	50,464	4.0%
Kansas	1,128,983	55,117	4.9%
Kentucky	1,725,034	231,981	13.4%
Louisiana	1,737,123	271,171	15.6%
Maine	540,959	61,456	11.4%
Maryland	2,207,343	36,318	1.6%
Massachusetts	2,604,954	24,452	0.9%
Michigan	3,930,017	238,789	6.1%
Minnesota	2,162,211	79,269	3.7%
Mississippi	1,091,980	209,273	19.2%
Missouri	2,385,135	169,846	7.1%
Montana	423,091	54,696	12.9%
Nebraska	754,490	26,010	3.4%
Nevada	1,094,613	63,237	5.8%
New Hampshire	528,700	31,123	5.9%
New Jersey	3,218,798	32,601	1.0%
New Mexico	767,705	163,897	21.3%
New York	7,304,332	193,493	2.6%
North Carolina	3,955,069	587,857	14.9%
North Dakota	316,306	27,234	8.6%
Ohio	4,667,192	200,183	4.3%
Oklahoma	1,470,364	165,848	11.3%
Oregon	1,603,635	135,265	8.4%
Pennsylvania	5,008,751	228,843	4.6%

Source: 2017 American Community Survey 1-Year Estimates, Selected Housing Characteristics (DP04)

MHI
Manufactured Housing Institute

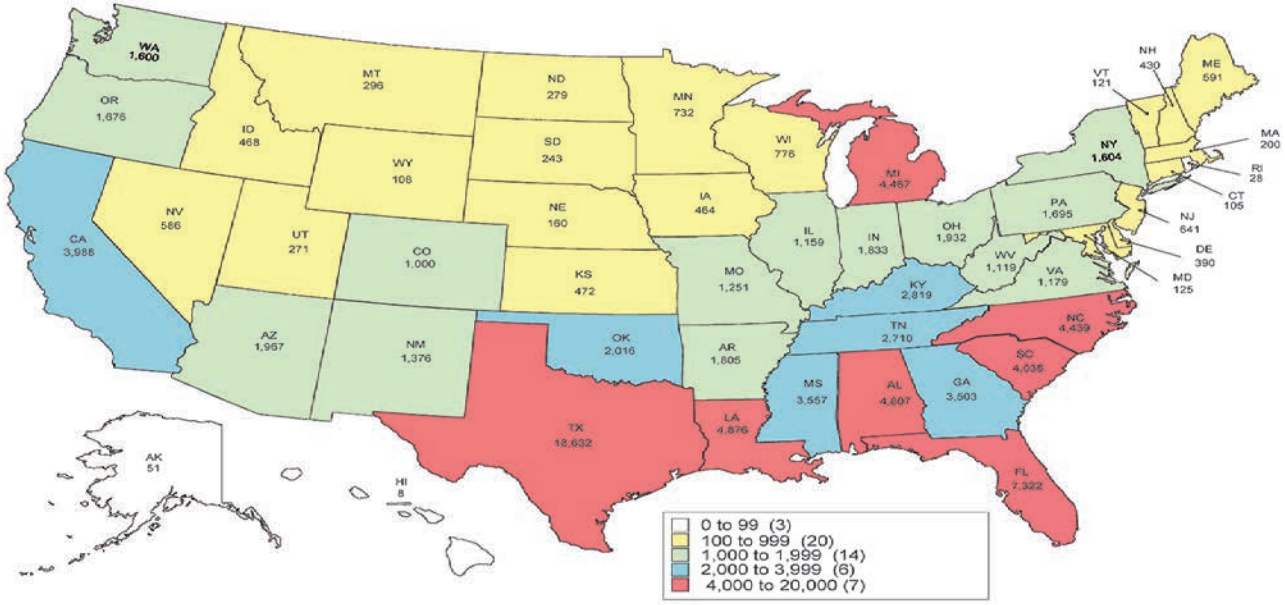
State	Total Occupied Housing Units	Number of Manufactured Homes (MH)	MH as % of Occupied Housing Units
Rhode Island	408,748	4,905	1.2%
South Carolina	1,905,100	375,996	19.7%
South Dakota	344,260	32,717	9.5%
Tennessee	2,588,655	272,708	10.5%
Texas	9,623,874	795,075	8.3%
Utah	975,448	36,944	3.8%
Vermont	256,629	22,664	8.8%
Virginia	3,120,880	181,909	5.8%
Washington	2,840,377	188,670	6.6%
West Virginia	715,308	134,178	18.8%
Wisconsin	2,350,293	90,931	3.9%
Wyoming	225,796	38,674	17.1%
United States Total	120,062,818	8,500,432	7.1%

Source: 2017 American Community Survey 1-Year Estimates, Selected Housing Characteristics (DP04)

Attachment 2

Attachment 2

U.S. Manufactured Housing Shipments by State: 2018



Q.6. If you have data on manufactured home communities by State, please share that information. How many manufactured home communities exist in each State?

A.6. There are almost 40,000 land-lease communities in the U.S., with 4.2 million estimated home sites. According to the U.S. Census Bureau, 37 percent of all new manufactured homes are placed in communities.

Q.7. Nevada has tremendous capacity for solar power. In what ways should the modernization of manufactured homes include energy-efficient products like solar panels and the like?

A.7. While the MHCSS Act and the HUD Code require minimum energy efficiency standards, manufacturers today produce homes that perform far beyond those minimum standards. Whenever possible, Skyline Champion also works in coordination with its retail partners to offer energy efficient upgrades and other optional features that provide additional cost savings to the consumer. These features can include solar panels.

Q.8. Please explain how manufactured homes might appreciate in value and allow home buyers to sell their home and earn a financial benefit on the sale.

A.8. Just like a site-built home, several factors can affect the value of a manufactured home, including its age, size, location, how well it is maintained, and how often it has been updated. No single factor dictates valuation, and it is not uncommon for homeowners to sell their homes for a profit. The Federal Housing Finance Agency's (FHFA) 2018 Q2 *Housing Price Index Report* included an article illustrating that, according to Fannie Mae and Freddie Mac's data, manufactured homes have experienced pricing trends vastly similar to site-built homes; the report reflects that since 1995, prices have increased by approximately 120 percent for manufactured homes, compared to roughly 140 percent for site-built homes.

Q.9. Please describe the various housing finance options your staff (including those of your subsidiaries and affiliated companies)—in factories or on lots—recommend or share information about to buyers.

What financing options do you mention to buyers?

Do you require staff to advise eligible borrowers of both personal property and mortgage loans?

Do you market homes in languages other than English?

If you do, what financing options are those buyers provided?

Do those buyers receive financial documents in the language used to market to them?

A.9. As noted in my testimony, other promising funding sources for affordable manufactured housing rentals are the HUD CDBG and HOME programs, which provide billions of dollars each year to localities for housing and community development activities for low- and moderate-income families. CDBG and HOME can be used not just for the cost of manufactured homes being rented, but also for the infrastructure costs of the communities in which the units are located.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR SINEMA FROM MARK YOST

Q.1. The Low Income Housing Tax Credit (LIHTC) plays a pivotal role in financing the construction of affordable housing. With respect to manufactured housing and modular housing, what role does LIHTC play in securing the necessary financing to deliver safe, affordable homes for Arizona families?

A.1. The Low-Income Housing Tax Credit (LIHTC) provides critical equity financing for construction and substantial rehabilitation of affordable rental housing units. However, the majority of manufactured homes are occupied by homeowners, where the family or individual owns the unit. Unfortunately, the LIHTC cannot be used in circumstances where the manufactured home is owned by the homeowner, regardless of whether the homeowner also owns the land upon which the home is cited.

However, we are beginning to see developers of manufactured home communities electing to rent out the manufactured home units on affordable terms. While we are not aware of widespread use of the LIHTC for this purpose, we do see this as a promising option to provide critical equity to help fund these units in such communities in order to promote and enhance affordability.

As noted in my testimony, other promising funding sources for affordable manufactured housing rentals are the HUD CDBG and HOME programs, which provide billions of dollars each year to localities for housing and community development activities for low- and moderate-income families. CDBG and HOME can be used not just for the cost of manufactured homes being rented, but also for the infrastructure costs of the communities in which the units are located.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR BROWN FROM PEGGY BAILEY

Q.1. Ms. Bailey, I have been working to develop a project-based "renters' credit" that would help create additional units of deeply targeted affordable housing.

How would a project-based tax credit aimed at housing providers help to create affordable units for low-income households?

A.1. A project-based renters' tax credit would be an important new measure to make rents affordable to the lowest-income families, who are far more likely than other families to pay very high shares of their income for housing and to be at risk of eviction and homelessness. States would allocate credits to rental housing owners, who would reduce rent and utility charges to 30 percent of the tenant's income and receive a Federal tax credit in exchange.

The credit would be a flexible tool that States could use to advance a range of key policy priorities. For example, States could use the credit to support housing for families with children in high-opportunity neighborhoods with strong schools, to prevent displacement in gentrifying urban areas, for supportive housing that will help further reduce chronic homelessness, or to enable low-income seniors or people with disabilities to live in the community rather than being placed in nursing homes or other institutions.

The credit would complement the existing Low-Income Housing Tax Credit (LIHTC), which has proven highly effective in supporting construction and rehabilitation of affordable housing but generally does not on its own make units affordable to the poorest families. The renters' credit would reduce rents to levels extremely low-income families can afford in LIHTC developments and other buildings.

Q.2. HUD recently put forward a Proposed Rule on "Disparate Impact" that would undermine Fair Housing Act protections against discrimination.

What effect would the Proposed Rule have on renters?

A.2. HUD's proposed rule would make it significantly harder for renters and others to fight discriminatory housing policies and practices that restrict access to housing or perpetuate segregation and other disparities. The proposed changes would overwhelmingly tip the scales in favor of landlords and other defendants, letting them keep policies and practices that prevent people of color, women, families with children, people with disabilities, and other renters from having the fair access to housing that the Fair Housing Act was intended to protect. By severely limiting renters' ability to bring and win a disparate impact claim, the proposed rule would effectively permit discriminatory housing practices against renters to continue and increase.

Low-income renters already have limited affordable housing options. Renters' incomes have long trailed rising housing costs; between 2001 and 2018, after adjusting for inflation, median renter household income rose by just 0.5 percent while rents rose 13 percent. Being denied access to housing due to discriminatory policies or practices narrows renters' potential housing pool even more. With fewer options, families may have to accept substandard housing, pay more for rent than they can afford, and have little choice about in which neighborhoods they live, all of which can threaten families' economic and educational outcomes and risk housing instability and homelessness. The proposed rule could also undermine the LIHTC program's ability to improve neighborhood choice by making it substantially harder to stop practices that relegate LIHTC developments to low-opportunity, "minority concentrated" neighborhoods.

Renters with disabilities and renters of color—the two groups most likely to report experiencing housing discrimination—could be particularly affected.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR WARREN FROM PEGGY BAILEY

Q.1. In your written testimony you discuss how LGBTQ+ young people are over-represented in the foster care system. What unique challenges do LGBTQ+ youth face in transitioning out of foster care, and how would the Fostering Stable Housing Opportunities Act of 2019 help prevent these young people from experiencing homelessness?

A.1. LGBTQ+ youth exiting foster care can often face additional challenges getting employment due to discrimination of people who

are gender nonconfirming and therefore may find it even more difficult to afford a place to live. LGBTQ+ youth also can face discrimination when accessing homeless shelters because shelters may restrict access based on gender identity and sexual orientation. The Fostering Stable Housing Opportunities Act of 2019 would make assistance for youth aging out of foster care more widely available, now only 230 of the over 2,200 housing agencies administer this assistance, and it would allow assistance to be extended longer than the current 2 year maximum, if youth engage in certain activities such as school or employment. However, this bill alone isn't enough. Congress must also provide additional funding for Family Unification Program (FUP) vouchers to ensure that every LGBTQ+ youth exiting foster care can avoid homelessness and have access to safe, affordable housing.

RESPONSES TO WRITTEN QUESTIONS OF SENATOR CORTEZ MASTO FROM PEGGY BAILEY

Q.1. If passed, my bill (S. 1804 or "HUD Manufactured Housing Modernization Act") requires the U.S. Department of Housing and Urban Development publish rules mandating that local jurisdictions consider manufactured housing when putting together their Consolidated Plans. Based on your expertise, how do you think local jurisdictions might consider manufactured housing in their Consolidated Plans?

A.1. Manufactured housing is often the most readily available affordable housing in a community. Local jurisdictions should consider all elements of manufactured housing in their consolidated plans to ensure that existing housing stock is properly maintained and that opportunities to add manufactured housing are identified. This includes zoning for new manufactured housing to address the affordability crisis and homelessness, ensuring community development activities such as public transportation, parks, and business incentives, take place near manufactured housing, families in manufactured housing have access to high performing schools and low crime, and community revitalization efforts target older manufactured housing stock to ensure that high quality affordable housing stays in the community.

Q.2. Based on your experience, what might the impact be on the affordable housing crisis if manufactured homes became a more mainstream, affordable residential option for home buyers and renters?

A.2. If manufactured housing became a more mainstream housing option, it could reduce the cost to develop affordable housing units and therefore reduce rental costs for families. In some communities where land is inexpensive, the cost reductions could be significant. Manufactured housing is also quicker to develop. There are examples where it has been used to quickly address homelessness and housing instability for certain populations, such as veterans.

Q.3. Should manufactured home community preservation be a goal for jurisdictions? Can consolidated planning help identify such communities?

A.3. In communities where manufactured housing is high quality and a readily available source of affordable housing, manufactured home communities should be preserved. Consolidated planning can identify these communities and allow policymakers to plan for the infrastructure investments needed to preserve homes and maintain quality.

ADDITIONAL MATERIAL SUPPLIED FOR THE RECORD

LETTER SUBMITTED BY THE AMERICAN ACADEMY OF PEDIATRICS

American Academy of Pediatrics

DEDICATED TO THE HEALTH OF ALL CHILDREN®

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Merritt Island, FL

May 31, 2019

The Honorable Richard Durbin
711 Hart Senate Office Building
Washington, DC 20510

The Honorable Tim Scott
104 Hart Senate Office Building
Washington, DC 20510

Dear Senators Durbin and Scott:

On behalf of the American Academy of Pediatrics (AAP), a non-profit professional organization of 67,000 primary care pediatricians, pediatric medical sub-specialists, and pediatric surgical specialists dedicated to the health, safety and well-being of infants, children, adolescents, and young adults, I am writing to share our strong support for the *Lead-Safe Housing for Kids Act of 2019*.

We know that there is no safe level of lead exposure and that lead damage can be permanent and irreversible, leading to increased likelihood for behavior problems, attention deficit and reading disabilities, and failure to graduate from high school. Children exposed to lead also experience a host of other impairments to their developing cardiovascular, immune, and endocrine systems. Despite some progress in reducing lead exposure, the risk continues, particularly in older homes and disproportionately affecting low-income and racial and ethnic minority communities. Lead can remain in household dust, in soil that children unintentionally ingest through developmentally normal hand-to-mouth behavior, or in water that is supplied through pipes containing lead. The most critical step we can take is to *prevent* lead exposure before it occurs.

The *Lead-Safe Housing for Kids Act* is a significant next step in reducing lead exposure, especially for children in lower-income families. We thank you for your leadership on this legislation, and look forward to helping you move it forward. If you have any questions, please reach out to Zach Laris in our Washington, D.C. office at 202/347-8600 or zlaris@aap.org.

Sincerely,

Kyle Yasuda, MD, FAAP

Kyle Yasuda, MD, FAAP
President
KEY/zml

STATEMENT SUBMITTED BY THE HEALTH JUSTICE ADVOCACY CLINIC, COLUMBIA UNIVERSITY LAW SCHOOL

I. Introduction

Chairman Crapo, Ranking Member Brown, and Members of the Committee, thank you for the opportunity to provide testimony on the issue of health hazards in federally assisted housing as well as gaps in affordable housing. In the Health Justice Advocacy Clinic at Columbia Law School, law and public health students address the social and legal causes of poor health among low-income people and communities. Emily A. Benfer, Visiting Associate Clinical Professor of Law, directs the Health Justice Advocacy Clinic and is a national expert in healthy and affordable housing, lead poisoning prevention, and health justice strategies.

The Health Justice Advocacy Clinic has conducted extensive research and analysis on the extent of, and methods for, eliminating health hazards in federally assisted housing. In addition, the Clinic has collaborated with scientists, pediatricians, public health experts, housing advocates and local communities to better understand the issue and devise effective interventions to protect the health of low-income residents. It is our assessment that, without amendment, current federal law *cannot* guard against exposure to life threatening conditions in federal housing. Namely, current federal law does not protect all federal housing residents from exposure to lead hazards and carbon monoxide. The bipartisan Lead Safe Housing for Kids Act (S. 1583) and the bipartisan and bicameral Carbon Monoxide Alarms Leading Every Resident to Safety Act (S. 2160) present cost-effective solutions to eliminate unnecessary death and disability in federally assisted housing and enable the federal government to provide safe and sanitary housing support to the most vulnerable Americans.

II. Carbon Monoxide in Federally Assisted Housing Results in Death and Permanent and Severe Health Impairments for Residents

A. Residents of Federally Assisted Housing are at Risk of Carbon Monoxide Poisoning and Death Due to Lack of Carbon Monoxide Alarms

In 2019, four public housing residents died from carbon monoxide poisoning. Gwendolyn and Anthony Fleming in Michigan were grandparents who had been married for 35 years. Mr. Fleming was a retired biomedical technician who had worked at the local children's hospital, and Mrs. Fleming had been a surgical technologist. In South Carolina, Derrick Roper was a maintenance worker at a historically black school and Calvin Witherspoon had been a construction worker until he suffered a stroke from carbon monoxide exposure.[1]

These deaths point to the growing public health threat of carbon monoxide poisoning in federally assisted housing. Since 2003, at least 13 residents have died of carbon monoxide

poisoning. This year's deaths alone account for a quarter of this number. The actual number of deaths may be even higher due to underreporting.[2] Nationally, non-fire carbon monoxide poisoning is responsible for at least 430 deaths and 50,000 emergency department visits annually.[3] All people are at risk for carbon monoxide poisoning, but children, the elderly, and people with disabilities are at the greatest risk.[4] The majority of the 4.6 million individuals and families in federally assisted housing include members from these vulnerable groups.[5] Despite the high risk, federal law does not require life-saving carbon monoxide alarms in federally assisted housing.[6]

Carbon monoxide alarms are essential to the detection because carbon monoxide is a toxic gas that cannot be seen, smelled, or tasted. Because carbon monoxide has deadly consequences but cannot be detected by our senses, it is referred to as the "silent killer" among public health officials.[7] Carbon monoxide is produced whenever any fuel such as gas, oil, kerosene, wood, or charcoal is burned. Many items commonly found in federally assisted homes can be sources of carbon monoxide, including clothes dryers, water heaters, furnaces, boilers, grills, fireplaces, and any other fuel-burning appliances.[8]

Exposure to carbon monoxide can cause headaches, nausea, vomiting, blurred vision, chest pain, seizures, irreversible brain damage, and death. Symptoms of carbon monoxide poisoning can mirror those of other illnesses, such as the flu or food poisoning, so it's often misdiagnosed until it is too late. Exposure can kill sleeping victims before they notice any symptoms.[9] Where carbon monoxide does not lead to death, it can result in brain damage, reduced pulmonary functions, cardiovascular effects including heart attacks and cardiac arrhythmias.[10]

B. To Protect Residents from Prevent Death and Disability, Require the Installation of Carbon Monoxide Alarms in All Federally Assisted Housing

While smoke detectors are required in federally assisted housing,[11] the U.S. Department of Housing and Urban Development (HUD) only requires carbon monoxide alarms in a very limited number of voucher units. In October 2017, HUD issued regulations pursuant to the Housing Opportunity Through Modernization Act of 2016 that allow PHAs to classify inoperable or missing carbon monoxide detectors as "life-threatening" violations of the Housing Quality Standards for the Housing Choice Voucher and Project-Based voucher assistance programs. In addition, the Universal Physical Conditions Standards–Voucher demonstration project includes the lack of functional carbon monoxide detectors as a life-threatening condition.[12] Although HUD's Housing Choice Voucher Program regulations address carbon monoxide in the "acceptability criteria" for indoor air quality, HUD does not require carbon monoxide alarms.[13] HUD's incorporation of carbon monoxide detectors in its tenant-based rental assistance policies represents the agency's acknowledgement of the life-threatening danger of carbon monoxide exposure. It is critical that Congress give HUD the authority to extend protections to all federally assisted housing units in order to fulfill the statutory duty to provide safe and decent housing before more lives are lost.

Housing Program	Responsible Party	CO Alarms Required	Source of Requirement
Public Housing	Public Housing Authority	No	No requirement until CO ALERTS passes
Rural Housing	USDA	No	No requirement until CO ALERTS passes
Supportive Housing for Persons with Disabilities	Property Owner/Manager	No	No requirement until CO ALERTS passes
Supportive Housing for the Elderly	Property Owner/Manager	No	No requirement until CO ALERTS passes
Project-Based Section 8	Property Owner/Manager	No	No requirement until CO ALERTS passes
Housing Choice Voucher Program	Public Housing Authority and/or Property Owner/Manager	Yes, for a very limited number of units	Housing Quality Standards (HOTMA 2016); UPCS-V

Table 1: **Current Carbon Monoxide Alarm Requirements in Federal Housing Program**

HUD has publicly acknowledged the importance of mandating alarms. Secretary Ben Carson testified to Congress that the lack of a federal requirement for carbon monoxide alarms in federally assisted housing is "wrong" and "regrettabl[e]."[14] HUD expressed the intent to begin formal rulemaking to require carbon monoxide alarms across its housing programs,[15] but the process requires time-consuming steps, including a public comment period and Executive approval.[16] HUD has yet to unveil a proposal, and has stated that it cannot move any faster until Congress passes legislation requiring carbon monoxide alarms in federally assisted housing.[17]

Almost seventy-five percent of states (37) and D.C. have statutory or regulatory requirements for carbon monoxide alarms in private housing.[18] Even for states that mandate carbon monoxide alarms, enforcement of any requirement in federally assisted housing is the responsibility of public housing authorities. Most localities rely on HUD or its designee to inspect federally assisted housing units. Without an inspection requirement for working carbon monoxide alarms outside of the pilot inspection program, residents remain at risk of exposure to the toxic gas.[19] All of the carbon monoxide-related deaths in public housing this year occurred in states that require carbon monoxide alarms, demonstrating the life-threatening consequences of this gap in enforcement.[20]

The CO ALERTS Act (S. 2160) appropriates necessary funds over five years to install carbon monoxide alarms in federally assisted housing. The Act requires carbon monoxide alarms to be installed in housing that receives public assistance (Sec. 3), project- and tenant-based assistance (Sec. 8), assistance for the elderly (Sec. 202), and assistance for persons with disabilities (Sec. 811). In these types of housing, carbon monoxide alarms must be in any

dwelling unit with a fuel-burning appliance, fireplace, furnace, or connection to a garage. These requirements are set by the widely-adopted 2018 International Fire Code, which allows the requirement to index to the most up to date science and best practices for protecting human life and health.

Carbon monoxide will continue to put the lives of federally assisted housing residents, including children, the elderly, people with disabilities, and additional individuals and families, at risk of disability and death. Carbon monoxide poisoning and death are entirely preventable by requiring carbon monoxide alarms. The lack of a uniform federal requirement for carbon monoxide alarms in federally assisted housing has created gaps in enforcement and funding that lead to deaths like the four that occurred this year. The CO ALERTS Act closes this gap by creating a lifesaving federal requirement for carbon monoxide alarms in federally assisted housing.

III. Children in Federally Assisted Housing Are at High Risk of Lead Poisoning and the Comorbidities Due to Lack of Primary Prevention Policies

A. Lead Poisoning Results in Severe and Irreversible Harm to the Health of Children

The Centers for Disease Control and Prevention (CDC), the Environmental Protection Agency, Housing and Urban Development, and over 6,000 scientific studies have documented that there is no safe level of lead in the blood and children require a wide margin of safety. For this reason, the CDC has adopted a policy of primary prevention of lead poisoning, wherein lead hazards are identified *before* a child is exposed and develops lead poisoning. According to the Centers for Disease Control and Prevention ("CDC"), 4.10% of the US's children under six had blood lead levels above the CDC reference level of 5 micrograms per deciliter (µg/dL) in 2014.[21] Applying this percentage to the country's under six population, it is estimated that approximately 995,609 children are likely to have elevated blood lead levels (EBLL) above the CDC's reference value.[22].[23] It is well documented that the majority of lead-dust hazards are a result of deteriorating lead paint and high friction surfaces. .[24]

According to HUD, "a considerable number of children under age six (6) currently reside in HUD-assisted housing units that contain lead-based paint."[25] People living in federally assisted housing are susceptible to lead poisoning because many of the units were built before lead paint was banned and the home is not maintained or the units are located in areas with elevated risk of lead poisoning.[26] HUD estimates that 450,000 housing units within the federal assistance programs were built before 1978, which increases the likelihood of lead-based paint content, and occupied by children under the age of six.[27] Within the Housing Choice Voucher program, 90,416 children under the age of six are estimated to have elevated blood lead levels above the CDC's threshold.[28] Of greatest concern, this poisoning is entirely preventable.

According to a 2017 report from the Health Impact Project (HIP), children who have been lead poisoned "are more likely to struggle in school, drop out, get into trouble with the law,

underperform in the workplace, and earn less throughout their lives, independent of other social and economic factors. And while secondary in importance to the health impacts, the financial consequences of these outcomes include billions of dollars in public spending on special education, juvenile justice, and other social services."[29] Even in at the lowest levels of exposure, lead poisoning causes grave and permanent neurological and biological consequences. Lead impacts the central nervous system directly, crossing the blood-brain-barrier, a semipermeable membrane that under normal circumstances prevents toxins in the circulating bloodstream from entering the brain. Lead exposure effects most major bodily systems and results in long-term poor health effects and medical disorders, including hypertension and stroke, renal problems, anemia, reproductive health issues and neurological problems. In addition, lead poisoning can result in developmental and behavioral problems, such as learning disabilities, behavioral problems like ADHD, decreased IQ and brain damage. In some cases of acute lead poisoning, immediate death may ensue, and chronic lead poisoning may cause premature death.[30]

In addition, lead poisoning has a staggering and direct cost to society. On an annual basis, for one cohort (group) of children, lead poisoning costs the United States $10,946,872,798.85 in the direct cost of immediate medical care for the treatment of lead poisoning ($8,666,451.30), treatment for lead-related ADHD ($58,079,667.82), parental work loss ($37,546,274.31), special education ($26,091,794.82), and lost lifetime earnings ($10,816,488,610.61), among other costs.[31] These costs repeat on an annual basis.

B. Eliminate the Risk of Lead Poisoning in Federally Assisted Housing

Currently, the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. § 4822) and the Lead Safe Housing Rule (42 C.F.R. § 35) only require a pre-rental lead hazard risk inspection in certain federally assisted housing: public housing, housing covered by mortgage insurance, and properties receiving more than $5,000 in project-based rental assistance under a federal housing program. Despite the known dangers of lead poisoning and its disabling effect on children, federal law arbitrarily leaves children living in the HCV program and project-based Section 8 housing receiving less than $5,000 in rental assistance unprotected from lead hazards. Instead of pre-rental lead hazard risk assessments, current federal law only requires that housing units in these programs undergo an ineffective "visual" assessment, which cannot identify the majority of lead hazards in lead-dust, lead-soil, or lead-based paint. For this reason, HUD is working toward ending reliance on visual-only inspections.[32] As a result of the visual assessment requirement, children living in these federally assisted housing programs are disproportionately at risk and must develop lead poisoning before any meaningful lead hazard inspection is required. For decades, HUD has required all other federally assisted housing programs undergo some form of pre-rental lead hazard inspections, yet children in HCV and the specified project-based housing remain unprotected.

This gap in policy leaves many children in danger of developing lead poisoning. In 2016, HUD estimated that 340,000 units receiving tenant-based and project-based assistance are occupied by children under age six and were built before 1978, when lead-based paint was still legal in the United States.[33] Of those, 43,000 units have uncontrolled lead hazards and place children at elevated risk of lead poisoning.[34] Today, approximately, 90,416 children have lead poisoning in the HCV program alone.[35]

The Lead-Safe Housing for Kids Act will extend the protection of preventative pre-rental risk assessments to children in *all* federally assisted housing. The Act amends the Lead-Based Paint Poisoning Prevention Act by:

1. Requiring risk assessments that identify lead hazards in all pre-1978 federally assisted housing prior to occupancy by a child under age 6 (excluding housing covered by federal mortgage insurance); and
2. Allowing families to relocate on an emergency basis from a unit with an uncontrolled lead hazard without losing their housing assistance; and
3. Authorizing the appropriations necessary to carry out amendments made by the Act.

The Lead-Safe Housing for Kids Act represents a practical solution to a preventable health hazard that disproportionately puts at risk children in the HCV program and project-based Section 8 housing receiving less than $5,000 in assistance. The Act represents an opportunity for Congress to adopt a primary prevention policy regarding lead hazards in HCV and project-based Section 8 housing. The most effective way to prevent lead poisoning in children is to prevent them from being exposed in the first place.[36] The Lead-Safe Housing for Kids Act will allow all children in federally assisted housing the chance to reach their fullest potential.

Conclusion

Carbon monoxide poisoning and lead poisoning are both preventable harms that affect people who live in federally assisted housing. The at-risk children and adults trust the government to provide affordable, safe, and healthy housing options, but instead they are left vulnerable due to resolvable policy gaps. The CO ALERTS Act (S. 2160) and the Lead-Safe Housing for Kids Act (S. 1583) represent common-sense solutions to the stated policy gaps, and provide a clear path to preserving the safety and wellbeing of all people who live in federally assisted housing.

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[1] Suzy Khimm, "'How Many More People Have to Die?' Carbon Monoxide Kills Two More in HUD Housing," NBC NEWS (May 3, 2019), https://www.nbcnews.com/politics/white-house/how-many-more-people-have-die-carbon-monoxide-kills-two-n1001146.

[2] *Id.* The tally only counts the deaths uncovered through a 2019 NBC News investigation, as HUD does not keep an official record.

[3] "Carbon Monoxide Poisoning: Frequently Asked Questions," CENTERS FOR DISEASE CONTROL AND PREVENTION, (March 21, 2018), https://www.cdc.gov/co/faqs.htm.
[4] *Id.*
[5] Alicia Mazzara & Barbara Sard, "Chart Book: Employment and Earnings for Households Receiving Federal Rental Assistance," CENTER ON BUDGET AND POLICY PRIORITIES (Feb. 5, 2018), https://www.cbpp.org/research/housing/chart-book-employment-and-earnings-for-households-receiving-federal-rental.
[6] Suzy Khimm & Laura Strickler, "Carbon Monoxide is Killing Public Housing Residents, but HUD Doesn't Require Detectors," NBC NEWS (March 1, 2019), https://www.nbcnews.com/news/us-news/carbon-monoxide-killing-public-housing-residents-hud-doesn-t-require-n977896.
[7] "Fact Sheet: What You Need to Know About Carbon Monoxide," NEW YORK STATE DEP'T OF HEALTH (2012), https://www.health.ny.gov/publications/2826.pdf.
[8] "Carbon Monoxide (CO) Poisoning Prevention," CENTERS FOR DISEASE CONTROL AND PREVENTION (Jan. 21, 2019), https://www.cdc.gov/features/copoisoning/index.html.
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[10] Wilbur S, Williams M, Williams R, et al. Toxicological Profile for Carbon Monoxide. Atlanta (GA): Agency for Toxic Substances and Disease Registry (US); 2012 Jun. 3, HEALTH EFFECTS. Available from: https://www.ncbi.nlm.nih.gov/books/NBK153687/
[11] U.S. DEP'T OF HOUSING AND URBAN DEVELOPMENT, HANDBOOK 4350.1 CHAPTER 35: SMOKE DETECTORS, https://www.hud.gov/sites/documents/doc_35331.pdf.
[12] U.S. DEP'T OF HOUSING AND URBAN DEVELOPMENT, HUD CARBON MONOXIDE NOTICE TO INSPECTORS NO. 2019-01 (March 25, 2019), https://www.documentcloud.org/documents/5783959-Carbon-Monoxide-Notice-2019-01.html.
[13] "The dwelling unit must be free from dangerous air pollution levels from carbon monoxide, sewer gas, fuel gas, dust, and other harmful pollutants." 24 C.F.R.§982.401(h)(2)(i)
[14] Secretary Ben Carson, U.S. Dep't of Housing and Urban Development, Testimony to the House Committee on Financial Services (May 21, 2019), https://financialservices.house.gov/uploadedfiles/hhrg-116-ba00-wstate-carsonsrmdb-20190521.pdf.
[15] Suzy Khimm. "Ben Carson Acknowledges HUD Fell Short on Carbon Monoxide Protections: 'That's Wrong.'" NBC NEWS (May 21, 2019), https://www.nbcnews.com/politics/white-house/ben-carson-acknowledges-hud-fell-short-carbon-monoxide-protections-s-n1008521
[16] Federal agencies must follow the formal rulemaking process to make substantive policy changes under the Administrative Procedure Act, 5 U.S.C. Ch. 5. The process requires White House approval, a public comment period, and other time-consuming steps. Furthermore, legislation would be harder for a new administration to potentially undo, compared to a HUD rule. A non-final agency rule can be immediately halted by a new President; a final rule can be repealed through a new rulemaking process or more expeditiously by the President and Congress under the Congressional Review Act. *See* Maeve P. Carey, "Can a New Administration Undo a Previous Administration's Legislation?" CRS INSIGHT (Nov. 21, 2016), https://fas.org/sgp/crs/misc/IN10611.pdf.
[17] Khimm, *supra* note 14.
[18] "Carbon Monoxide Detector Requirements, Laws, and Regulations," NATIONAL CONFERENCE OF STATE LEGISLATURES, (March 27, 2018), http://www.ncsl.org/research/environment-and-natural-resources/carbon-monoxide-detectors-state-statutes.aspx. 26 states and D.C. require CO alarms or detectors in private housing by statute. These states are Alaska, California, Colorado, Connecticut, D.C., Florida, Illinois, Iowa, Maine, Maryland, Massachusetts, Michigan, Minnesota, Nebraska, New Hampshire, New Jersey, New York, North Carolina, Oregon, Pennsylvania, Rhode Island, Tennessee, Utah, Vermont, Washington, West Virginia and Wisconsin. 11 states require CO alarms or detectors regulatorily through adoption of the International Residential Code or through amendments to state building codes. These states are Alabama, Georgia, Idaho, Kentucky, Louisiana, New Mexico, North Dakota, Oklahoma, South Carolina, Virginia, and Wyoming.
[19] Khimm, *supra* note 6.
[20] Khimm, *supra* note 1.
[21] In 2014, the most recent year for complete CDC data, 102,447 of the 2,496,140 tested children younger than 72 months had BLL above 5 μg/dL (4.10%). However, not all children are tested for lead. Assuming that these rates of EBLL prevalence apply to all children under 72 months of age in the US yields an estimate of 995,609 EBLL children nationwide, not including children over 72 months of age. This estimate provides an upper bound for the

number of children with BLL over 5 µg/dL, since testing rates are typically higher among higher risk children. Centers for Disease Control and Prevention, *Number of Children Tested and Confirmed BLL's ≥10 µg/dL by State, Year, and BLL Group, Children < 72 Months Old,*
https://www.cdc.gov/nceh/lead/data/Website_StateConfirmedByYear_1997_2014_01112016.htm (last visited Nov. 11, 2019).

[22] *Id.*

[23] In 2014, the most recent year for complete CDC data, 102,447 of the 2,496,140 tested children younger than 72 months had BLL above 5 µg/dL (4.10%). (Number of Children Tested and Confirmed BLL's ≥ 10 µg/dL by State, Year, and BLL Group, Children < 72 Months Old, (2015), Center for Disease Control and Prevention. https://www.cdc.gov/nceh/lead/data/Website_StateConfirmedByYear_1997_2014_01112016.htm). However, not all children are tested for lead. Assuming that these rates of EBLL prevalence apply to all children under 72 months in the US yields an estimate of 995,609 EBLL children nationwide (not including children over 72 months of age). This estimate provides an upper bound for the number of children with BLL over 5 µg/dL, since testing rates are typically higher among higher risk children.

[24] Case Studies in Environmental Medicine: Lead Toxicity; Agency for Toxic Substances and Disease Registry, Course WB2832 (June 12, 2017).

[25] Final Lead Safe Housing rule 2017

[26] Bryce Covert, *We Know How To Stop The Epidemic of Lead Poisoning. So Why Aren't We?*, THINKPROGRESS (Mar. 24, 2016, 9:38 AM), https://thinkprogress.org/we-know-how-to-stop-the-epidemic-of-lead-poisoning-so-why-arent-we-a4c618d26f91#.di5ibttma

[27] Requirements for Notification, Evaluation and Reduction of Lead-Based Paint Hazards in Federally Owned Residential Property and Housing Receiving Federal Assistance, 64 Fed. Reg. 60,304 (Sept. 1, 2016).

[28] According to the National and State Housing Fact Sheets and Data from the Center on Budget and Policy Priorities, 2,203,000 children under 5 are part of the the US's HCV program.
https://www.cbpp.org/research/housing/national-and-state-housing-fact-sheets-data To calculate the number of children who are estimated to be lead poisoned, we used the CDC rate of 1.07% to determine the prevalence of lead poisoning in the nation.

[29]http://www.pewtrusts.org/~/media/assets/2017/08/hip_childhood_lead_poisoning_report.pdf

[30] Flora G, Gupta D, Tiwari A. Toxicity of lead: A review with recent updates. *Interdiscip Toxicol*. 2012;5(2):47–58. doi:10.2478/v10102-012-0009-2

[31] Additional information on the Cost Benefit Analysis for the United States can be found at
https://www.law.columbia.edu/sites/default/files/microsites/clinics/health-advocacy/usa_cba.pdf
From endnote vi to x.

[32] "Lead-Safe Homes, Lead-Free Kids Toolkit," U.S. DEP'T OF HOUSING AND URBAN DEVELOPMENT, https://archives.hud.gov/news/2016/pr16-089-HUDLeadToolkitFACTSHEET.pdf.

[33] Requirements for Notification, Evaluation and Reduction of Lead-Based Paint Hazards in Federally Owned Residential Property and Housing Receiving Federal Assistance; Response to Elevated Blood Lead Levels, 81 Fed. Reg. 60304 (proposed Sept. 1, 2016).

[34] *Id.*

[35] According to the National and State Housing Fact Sheets and Data from the Center on Budget and Policy Priorities, 2,203,000 children under 5 are part of the US's HCV program.
https://www.cbpp.org/research/housing/national-and-state-housing-fact-sheets-data To calculate the number of children who are estimated to be lead poisoned, we used the CDC rate of 1.07% to determine the prevalence of lead poisoning in the nation.

[36] "Lead Poisoining Prevention," CENTERS FOR DISEASE CONTROL AND PREVENTION, https://www.cdc.gov/nceh/lead/prevention/default.htm.

LETTER SUBMITTED BY THE NATIONAL ASSOCIATION OF REALTORS

NATIONAL ASSOCIATION of REALTORS®

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November 6, 2019

The Honorable Mike Crapo
Chairman
U.S. Senate Committee on
Banking, Housing, And Urban Affairs
239 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Sherrod Brown
Ranking Member
U.S. Senate Committee on
Banking, Housing, And Urban Affairs
503 Hart Senate Office Building
Washington, DC 20510

Dear Chairman Crapo and Ranking Member Brown:

Thank you for holding this important hearing on promoting affordable housing. The 1.4 million members of the National Association of REALTORS® support each of the bills noticed in the hearing.

- S.2160 – the "CO ALERTS Act of 2019," sponsored by Senators Tim Scott (R-SC) and Bob Menendez (D-NJ), will save lives by requiring the installation of carbon monoxide alarms in all federally-assisted housing;
- S.1804 – the "HUD Manufactured Housing Modernization Act of 2019," introduced by Senators Cortez Masto (D-NV) and Scott (R-SC), which would update existing laws and regulations related to manufactured housing, often the most affordable housing choice in many communities; and
- H.R. 4300 – the "Fostering Stable Housing Opportunities Act of 2019," introduced by Reps. Dean (D-PA) and Turner (R-OH), which will ensure that youth aging out of foster care have access to decent, safe and affordable housing.

NAR also urges you to consider these bipartisan bills as you discuss the issue of affordable housing:

- HR 4067, the "Financial Inclusion in Banking Act of 2019," introduced by Reps. David Scott (D-GA) and Fitzpatrick (R-PA), which will direct the Consumer Financial Protection Bureau to develop strategies to assist consumers who are under-banked, un-banked, and underserved.
- H.R. 3620, the "Strategy and Investment in Rural Housing Preservation Act of 2019," sponsored by Rep Clay (D-MO), to ensure existing rural, affordable properties are preserved and tenants don't lose access to this valuable resource.
- HR 2162, the "Housing Financial Literacy Act of 2019," introduced by Reps Beatty (D-OH) and Stivers (R-OH), to permit first-time homebuyers who have gone through approved counseling to lower their FHA mortgage insurance premiums.
- H.R. 2852, the "Homebuyer Assistance Act of 2019," introduced by Reps. Sherman (D-CA) and Duffy (R-WI), to expand the availability of qualified appraisers for FHA-insured loans.

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- H.R. 1988, the "Protect Affordable Mortgages for Veterans Act of 2019," introduced by Reps. David Scott (D-GA) and Zeldin (R-NY), to promote affordability and preserve strong refinancing requirements for VA home loans.

These bills have received bipartisan support and can make a difference in communities nationwide. As a lack of affordable housing places burdens on individual households, local real estate markets, and state and local economies, housing affordability has never been more important. We urge you to favorably consider all of these bills, along with other solutions to promote affordability and ease regulatory burdens.

Sincerely,

John Smaby
2019 President, National Association of REALTORS®

cc: U.S. Senate Committee on Banking, Housing, And Urban Affairs

LETTER FROM THE NEXT STEP NETWORK, SUBMITTED BY CHAIRMAN CRAPO AND SENATOR CORTEZ MASTO

2005 Longest Avenue, 2nd Floor
Louisville, KY 40204
(502) 694-1979
info@nextstepus.org

November 5, 2019

Hon. Michael Crapo
Chairman
U.S. Senate Committee on Banking,
Housing, and Urban Affairs
534 Dirksen Senate Office Building
Washington, D.C. 20510

Hon. Sherrod Brown
Ranking Member
U.S. Senate Committee on Banking,
Housing, and Urban Affairs
534 Dirksen Senate Office Building
Washington, D.C. 20510

RE: S. 1804 "HUD Manufactured Housing Modernization Act of 2019"

Dear Sens. Crapo and Brown:

Next Step Network – a nonprofit social enterprise working to put sustainable homeownership within reach of everyone, while transforming the manufactured housing industry through consumer education, affordability and energy-efficiency – is pleased to support S. 1804 "HUD Manufactured Housing Modernization Act of 2019."

One of the primary challenges our organization faces is resistance from local and state governments to the use of factory-built homes as an affordable housing solution. S. 1804 would proactively address this challenge by requiring municipalities to include manufactured housing in their housing affordability strategy and community development planning.

S. 1804 would require the Dept. of Housing and Urban Development to issue guidelines for jurisdictions to include manufactured housing in their Consolidated Plans. These plans, developed by local jurisdictions, are meant to help them "assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions[1]." This will help local municipalities align their priorities with HUD's Office of Community Planning and Development. S. 1804 would also ensure that manufactured homes are a part of the discussions pertaining to funds leveraged by the Housing Trust Fund, Community Development Block Grants, and the HOME Program.

We strongly urge the committee to consider and pass S.1804.

Sincerely,

Stacey Epperson

Stacey Epperson, President & Founder
Next Step Network

[1] https://www.hud.gov/program_offices/comm_planning/about/conplan

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THANK YOU LETTER TO SENATOR BROWN

November 5, 2019

The Honorable Sherrod Brown, Ranking Member
Banking Committee
United States Senate
503 Hart Senate Office Building
Washington, DC 20510

Dear Sen. Brown,

On behalf of ACTION Ohio, the National Center for Housing and Child Welfare, our partners (attached), and the nearly 55,000 current and former foster youth supporting this bill, we would like to extend our deepest gratitude to you for introducing the "Fostering Stable Housing Opportunities Act" (FSHO) in the Senate. Please accept our appreciation as well for holding a hearing to consider the merits of the bill. This youth-written legislation is an important compliment to your recently introduced bill, the "*Housing for Homeless Students Act,*" which corrects a persistent flaw in housing policy that forces veterans, homeless youth, and former foster youth to choose between housing and advancing their education.

FSHO represents a giant step toward synchronizing HUD's Family Unification Program vouchers with existing child welfare resources in order to close the predictable gaps through which all too many foster children fall into homelessness and human trafficking – saving not only lives but money. The considerable cost benefit associated with stable housing for youth aging out of foster care was affirmed recently by a research team led by Dr. Dana Prince at Case Western Reserve University.

Your staff members, Shilesha Bamberg, Angelique Salizan, and Beth Cooper have met directly with current and former foster youth over the past few years to understand their perspective and ensure that their recommendations and experiences are incorporated into this legislation. In fact, your former staffer Angelique (and alumna of care) who is currently participating in a fellowship in Cleveland, joined the youth to celebrate the Northeast Ohio Thanksgiving Dinner just this past Saturday (November 2).

The young people who designed FSHO have navigated school, work, homelessness, and the world around them without the support of family and with few resources beyond their own industriousness. Few of them will benefit from the changes in housing policy FSHO will usher in; they simply want to improve policy so that their younger "brothers and sisters in care" can avoid a similar fate – and instead offer them a platform for self-sufficiency.

For far too long, the fate of foster children aging out in need of a FUP voucher has been tied to whether they live within the jurisdiction of a Public Housing Authority that has successfully applied for FUP. When viewed in the aggregate; this seems like a typical resource constraint problem, but, from the perspective of one teen alone in the world, facing adulthood without the support of a family, this mismatch is an epic tragedy – and a recipe for homelessness.

4707 Calvert Road, College Park, MD, 20740-3501 ▪ 301.699.0151 ▪ www.nchcw.org

Sadly, there are innumerable stories to illustrate this unnecessary suffering. What follows are just a few of the stories and thoughts from Ohio youth – from some of the very youth who designed FSHO:

Michael Outrich (Cuyahoga County, OH) *Michael reentered foster care at age 15. He aged out of the system from a group home placement at age 18. He entered college, but experienced homelessness during college breaks. Due to lack of housing, he slept in an office on campus where he worked on research projects for a college professor.*

After moving off-campus in 2014, he had no cosigner and couldn't get a housing voucher because the wait list was 3 years long. As a result, Michael paid his full years' rent upfront for the next four years to acquire housing. For two of those years after the landlord received payment, the landlord became absentee and wouldn't fix serious issues within the property despite repeated requests to address black mold and other hazardous repair issues. Without the leverage of placing rent in escrow, Michael also lived for six months without a running water in the sink in his unit.

Despite this unnecessary suffering, Michael graduated from Ohio University in 2016 and went on to earn a master's degree in City & Regional Planning from The Ohio State University in 2018. Currently he works for The Kirwan Institute for the Study of Race and Ethnicity at Ohio State where he performs applied social science research.

Jeremy Collier (Clermont County, OH) *Jeremy entered foster care at age ten. He aged out of the system at 18 and had nowhere to go. He entered college, but experienced homelessness during college breaks. Due to lack of housing, he moved back in with his drug-addicted father at one point, but this situation was extremely unsafe. Jeremy persevered and earned a master's degree in Business Administration. He currently serves as a senior internal auditor for Anthem, Inc., and his utmost goal is to help improve outcomes for his brothers and sisters of the foster care system. Jeremy was featured on Channel 12 News (Milford, OH),* "Milford man graduating with MBA after being homeless, in foster care system" *on April 26, 2019.*

Brittany Wade (Montgomery County, OH) *Brittany is deeply grateful to have been given the opportunity to receive independent living preparation and to have been connected with a housing resource after foster care. If that program didn't exist, Brittany says she would not have known where to go, "My mom and grandmother died when I was a kid so I didn't have much family with a open door. I see now a lot of homeless teens on the street and a lot of them are former foster youth because they don't have anywhere to go or someone to just help them get started. That was all I needed was some help and I picked it up from there."*

Jonathan Thomas (Lucas County, OH) *"I don't know a lot of young people who are actually ready to leave home when they turn 18. Even those who come from good,*

and stable homes often find themselves having return for a number of reasons – such as finances, relationship trouble, or stress. Now, imagine a young adult who lacks a firm family foundation, or grasp of what it means to be an adult – and imagine them going through the growing pains of becoming an adult completely alone. Imagine the choices they would make simply due to the fact that there isn't that strong continuity of parental relationship in their lives.."

Jonathan cares deeply about how about how trauma can negatively impact the developmental age of a young person who has experienced trauma, abuse and instability. He shares that, "In my opinion, people age differently.... It is for this reason that housing for emancipated foster youth should be paired with emotional support as well. To give them what they might've never have had. To fill in some holes that might keep them from turning to crime, suicides, drugs, alcohol, or whatever. "He described how having to pioneer through pain, rejection and heartache can strengthen some young people – but it can break others.

Centorra Frederick (Franklin County, OH) *"What I would say if given the opportunity is that I would tell the US Senate this: Lack of housing for those who age out of the foster care system poses as a threat to the successful transition to independence and stability for young adults. I was one of those young adults who were promised help for transitional housing after aging out of the system that I've been a part of since a child, that were denied the opportunity to receive those services for whatever the reasons were at the time.*

It was because of the lack of independent housing that I had to experience homeless and instability while starting college. I lived with friends and family members of those friends while trying to better myself. I must say that that was extremely difficult to go through emotionally, physically, socially, psychologically, and spiritually to name a few. It was nothing but the grace of God and my relationship with Him that I was able to make it through this rough season without losing my mind, integrity, and life. Were there temptations presented before me that would've helped me to quickly solve my problems of housing, yes, however, those temptations come with a very high price that I was not willing to pay. I cannot say that everyone always makes the best choices when it comes to survival. There were peers that aged out of the system right along with me that did not say, "No" to those temptations out there and found themselves living a different type of life that could have probably been avoided if more thought, provision and resources were provided by the government to take care of those whom they've been given legal custody over.

Think of the emotional (and other types of) trauma(s) and vulnerabilities a young adult aging out of the system can experience during this time of their lives can be placed in. If the government is going to step in and take care of the youth whose families may not have been able to do so for whatever the reason then they should not have a standard for themselves, that would be any less than the standard they put on parents and other families for their children. Standards such as, college funding, teaching and provision to live independently, provide housing and the tools

to ensure that if for any reason the young adult has fallen through the cracks, it was not due to the fundamental provisions that were made available.

Housing is an imperative preventive measure for young adults aging out of foster care becoming at risk again. Housing also helps ensure the continued stability for young adults aging out of the system have a home, they could now call their own."

These former foster youth and their peers share the gift of their stories with the expectation that offering this painful, personal information will accelerate the pace at which we improve circumstances for their younger brothers and sisters in care. It means a great deal that you have honored their experience and recommendations by championing the "*The Fostering Stable Housing Opportunities Act*" in the Senate. Of course, given your unwavering commitment to ending homelessness and improving the lives of marginalized youth throughout Ohio, it was no surprise to any of us, most especially the Ohio Youth Advisory Board, that you found a place on an already full agenda for this request from foster youth – but we are immensely grateful nonetheless.

Thank you for all that you do as a leader of the Banking Committee to protect and expand housing and economic opportunities for people throughout the United States including America's unaccompanied youth.

If there is anything we can do to help move this legislation forward, please don't hesitate to contact Ruth White at 202-270-7336 or rwhite@nchcw.org.

With admiration and appreciation,

Ruth White, MSSA
Executive Director, NCHCW

Jamie Callahan, BA
Director of Training & Development, ACTION Ohio

Enc.: FSHO Supporting Organizations

ACTION Ohio	Columbus, OH
All Saints Church Foster Care Project	Pasadena, CA
Alliance for Children's Rights	Los Angeles, CA
AspireMN	St Paul, MN
Benchmarks	Raleigh, NC
Bethany Christian Services	Grand Rapids, MI
Bethesda Clinic	Wheaton, IL
California Alliance of Child and Family Services	Sacramento, CA
California Youth Connection	Oakland, CA
Child Welfare League of America	Washington, DC
Children's Alliance of Kansas	Topeka, KS
Children's Defense Fund	Washington, DC
Children's Home Society of America	Chicago, IL
Coalition for Family & Children's Services in Iowa	Des Moines, IA
Coalition on Human Needs	Washington, DC
Community Legal Services of Philadelphia	Philadelphia, PA
El'lesun	Columbus, OH
Elevating Connections	Denver, CO
Elon Homes and Schools for Children Inc	North Carolina
First Focus Campaign for Children	Washington, DC
Forward Steps Foundation	Broomfield, CO
Foster Alumni Mentors	Grand Junction, CO
Foster Care Alumni of America	Chicago, IL
Foster Care C.A.N.	Cooper, TX
Foster Focus	Watsontown, PA
Foster-U	Norfolk, VA
FosterClub	Seaside, OR
Fostering Change Network LLC	Bowie, MD
Franklin county children services	Columbus, Oh
Friends of Children	Hadley, MA
Health Education and Legal Assistance Project	Philadelphia, PA
HEAR US Inc.	Naperville, IL

iFoster	Truckee, CA
Illinois Collaboration on Youth	Chicago, IL
John Burton Advocates for Youth	San Francisco, CA
Juvenile Law Center	Philadelphia, PA
Larue Associates, LLC	Baltimore, MD
LIFE Skills Foundation	Durham, NC
Massachusetts Alliance For Families	Boston, MA
MCYS - Bridgeway Shelter	Conroe, TX
Methodist home	Raleigh, NC
Monarch	Albemarle, NC
National Alliance to End Homelessness	Washington, DC
National Association of Counsel for Children	Denver, CO
National Association of Housing and Redevelopment Officials	Washington, DC
National Center for Housing & Child Welfare	College Park, MD
National Crittenton	Portland, OR
National Network for Youth	Washington, DC
National Nurse-Led Care Consortium	Philadelphia, PA
Office of Homeless Services (OHS)	Philadelphia, Pa
Ohio Children's Alliance	Columbus, OH
OHIO YAB	Columbus OH
Parents Anonymous Inc	Claremont, CA
Pennsylvania Council of Children, Youth and Family Services	Harrisburg, PA
Philadelphia Nurse-Family Partnership	Philadelphia, PA
Philadelphia Nurse-Family Partnership	Philadelphia, PA
Project HOME	Philadelphia, PA
Public Health Management Organization	Philadelphia, PA
Safe Harbor Orphan Care	Marysville, OH
SchoolHouse Connection	Washington DC
StandUp For Kids	Irvine, CA
The International Institute Of Family Development	Baltimore, MD
The Purple Project	Shaker Heights, OH
The SAFE Alliance	Austin, TX

Turning Points for Children	Philadelphia, PA
Turning Points for Children	Philadelphia, PA
Wilkes County DSS	Wilkesboro NC
Windswept Isles Consulting	Langley, WA
WV Child Care Association	Charleston, WV
Youth Homes of Mid-America	Johnston, IA
Youth Service, Inc.	Philadelphia, PA
YSS.org	Ames, IA

LETTER SUBMITTED BY THE NATIONAL LOW INCOME HOUSING COALITION

NATIONAL LOW INCOME HOUSING COALITION

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Birmingham, AL
Emma "Pinky" Clifford
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Toms River, NJ
Lot Diaz
Washington, DC
Chris Estes
Washington, DC
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Clarksville, TN

Founded in 1974 by
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November 5, 2019

The Honorable Mike Crapo
Chair, Senate Committee on
Banking, Housing, and Urban
Development
U.S. Senate
Washington, DC 20510

The Honorable Sherrod Brown
Ranking Member, Senate Committee on
Banking, Housing, and Urban
Development
U.S. Senate
Washington, DC 20510

To Chairman Crapo and Ranking Member Brown:

On behalf of the National Low Income Housing Coalition (NLIHC), I am writing to thank you for your leadership as chair and ranking member of the Senate Banking Committee and to thank you for holding a hearing to discuss the *HUD Manufactured Housing Modernization Act of 2019* (S.1804), the *CO ALERTS Act of 2019* (S.2160), and the *Fostering Stable Housing Opportunities Act of 2019* (H.R.4300). NLIHC supports these three bipartisan bills, which would help expand access to safe, accessible, affordable housing for the lowest-income people.

The National Low Income Housing Coalition (NLIHC) is solely dedicated to achieving socially just public policy that ensures people with the lowest incomes in the United States have affordable, accessible, and decent homes. NLIHC members include state and local affordable housing coalitions, residents of public and assisted housing, nonprofit housing providers, homeless service providers, fair housing organizations, researchers, faith-based organizations, public housing agencies, private developers and property owners, local and state government agencies, and concerned citizens. While our members include the spectrum of housing interests, we do not represent any segment of the housing industry. Rather, we work on behalf of and with low-income people who receive and those who need federal housing assistance, especially extremely low-income people and people who are experiencing homelessness.

The *Manufactured Housing Modernization Act* instructs HUD to issue guidelines to help jurisdictions include manufactured housing in their Consolidated Plan. Manufactured homes currently provide housing for 22 million people and are particularly vital for many low-income and rural households. Approximately 30 percent of manufactured homes, however, are located in informal subdivisions that often have limited infrastructure and services. By including manufactured homes in Consolidated Plans, Congress can help communities better understand and address the needs of low-income residents and expand access to manufactured homes as a cost-effective affordable housing option.

The *CO ALERTS Act* was introduced in response to the deaths of 13 public housing residents from carbon monoxide since 2003. By requiring carbon monoxide alarms in federally assisted homes that have potential carbon monoxide sources, such as gas-fired appliances, fireplaces, forced-air furnaces, and attached garages, the *CO ALERTS Act* will help protect the health and safety of residents. The bill directs HUD to provide guidance to public housing agencies on how to educate tenants on health hazards in the home, including carbon monoxide poisoning and lead poisoning, and instructs HUD to conduct a public study with the Consumer Product Safety Commission on requiring carbon monoxide alarms in housing not covered by the International Fire Code. If enacted, this bill would provide a potentially life-saving resource for public housing residents.

The *Fostering Stable Housing Opportunities Act* expands the availability of Family Unification Program (FUP) vouchers for youth aging out of foster care. Unlike past versions, the bill does not impose rigid work, education, or training requirements on foster youth. Instead, it allows youth engaged in education, training, or work-related activities the opportunity to extend the use of their vouchers from the standard 36 months to up to 60 months. The bill also requires coordination between HUD and the Department of Health and Human Services to develop a plan to connect foster youth to vouchers and supportive services. Expanding the availability of FUP vouchers and streamlining services will help ensure foster youth are able to receive the support they need to thrive after exiting the foster care system.

If enacted, these three bipartisan bills would help expand access to safe, accessible, and affordable housing for many of the nation's lowest-income people. For this reason, NLIHC supports these bills and is committed to working with Congressional leaders to ensure their swift passage. For more information, please contact Sarah Saadian, Senior Director of Policy (ssaadian@nlihc.org).

Sincerely,

Diane Yentel

Diane Yentel
President and CEO
National Low Income Housing Coalition

LETTER SUBMITTED BY PROSPERITY NOW

PROSPERITY NOW

November 7, 2019

Senator Mike Crapo
Room 239 Dirksen Senate Office Building
Washington, DC 20510-1205

Senator Sherrod Brown
Room 503 Heart Senate Office Building
Washington, DC 20510-3505

Dear Chairman Crapo and Ranking Member Brown:

Prosperity Now is writing to let the Senate Banking Committee know of our support for the *HUD Manufactured Housing Modernization Act* (S. 1804) that was introduced by Sen. Cortez Masto (D-NV) in June of this year with bipartisan support.

There is a strong need for additional solutions to address the significant shortage of affordable housing in this country. According to the Joint Center for Housing Studies at Harvard University, increases in home prices and rents have consistently outpaced boosts to income in real terms for the past several decades.[1] This has made it increasingly difficult for Americans to afford a place to live, which is particularly true for low-income families and households of color.

By explicitly including manufactured housing in the Department of Housing and Urban Development's (HUD) guidelines for crafting Consolidated Plans, this bill increases choice by placing another beneficial tool on the table to help communities meet the housing needs of their residents.

As this bill indicates, approximately 22 million people live in manufactured homes and manufactured housing must conform to quality building standards established by HUD. At the same time, these homes are much less expensive than the typical site-built home to build and purchase. Having a budget-friendly option that does not compromise on quality should be on the table to consider, as well as receive funding from HUD to construct or repair, if a community wishes to invest in them.

This bill would also help communities identify new opportunities for low-income, elderly, and residents with disabilities who face greater barriers to ownership of site-built housing but who aspire to become homeowners. Finally, the bill would help localities work with residents and others to preserve manufactured housing communities, which are often ignored as an affordable housing option.

Prosperity Now is highly supportive of the *HUD Manufactured Housing Modernization Act* (S. 1804) and urges Senator Crapo and Senator Brown to further advance the bill in the Senate.

Most Sincerely,

Prosperity Now

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[1] http://www.jchs.harvard.edu/sites/default/files/Harvard_JCHS_State_of_the_Nations_Housing_2018.pdf

LETTER SUBMITTED BY THE NATIONAL HOUSING LAW PROJECT

November 8, 2019

The Honorable Mike Crapo
Chairman
Committee on Banking, Housing and Community Affairs
United States Senate
Washington, D.C. 20510

The Honorable Sherrod Brown
Ranking Member
Committee on Banking, Housing and Community Affairs
United States Senate
Washington, D.C. 20510

Examining Bipartisan Bills to Promote Affordable Housing Access and Safety
November 7, 2019

Chairman Crapo, Ranking Member Brown, and members of the Committee,

On behalf of the National Housing Law Project (NHLP), I appreciate the opportunity to submit a statement for the record. NHLP is an education, advocacy, and litigation non-profit dedicated to advancing housing justice for poor people and communities. NHLP works to strengthen and enforce the rights of tenants, increase housing opportunities for underserved communities, and preserve and expand the nation's supply of safe and affordable homes.

NHLP hosts the national Housing Justice Network (HJN), a vast field network of over 1,400 community-level housing advocates and tenant leaders. HJN member organizations are committed to protecting affordable housing and housing rights for low-income families. The following comments draw on NHLP and HJN members' extensive experience working for decades with residents, advocates, and Public Housing Authorities (PHAs).

The country faces an unprecedented affordable housing crisis for both homeowners and rental households. Almost half of renters, or 20.8 million Americans, spend more than 30 percent of their income on rent, and of these, 11 million spend more than 50 percent.[1] These severely cost-burdened households deserve access to safe and affordable housing, and the U.S. Department of Housing and Urban Development's (HUD) programs are an essential source of decent, safe, and affordable housing.

Current bipartisan legislation and proposals before the Committee make necessary and welcome improvements to some of the more pressing issues facing HUD's housing programs and other sources of affordable housing:

Carbon Monoxide Alarms Leading Every Resident to Safety Act, S. 2160

Residents in federally assisted housing are at a high risk for carbon monoxide (CO) poisoning. However, CO detectors are not required in any of the federally assisted housing programs. While many states have laws that require detectors in all rental units, inspectors for HUD assisted units typically do not inspect for them because it is not required by federal protocol. In fact, all four deaths in public housing in 2019 occurred in states with CO detector mandates.

[1] https://www.jchs.harvard.edu/sites/default/files/Harvard_JCHS_State_of_the_Nations_Housing_2018.pdf

NATIONAL HOUSING LAW PROJECT
1663 Mission St. Suite 460 San Francisco, CA 94103 | 415.546.7000
1025 Vermont Ave., N.W. Suite 606 Washington, D.C. 20005 | 202-347-4703

The CO Alerts Act, will fund and mandate carbon monoxide detectors in all federal programs, based on International Fire Code standards. This bill is a life-saving solution to an entirely preventable source of poisoning.

HUD Manufactured Housing Act, S. 1804

Manufactured housing is the largest source of unsubsidized affordable housing in the country. Therefore, we have to consider the very real threat to long-term affordability that corporations and private equity firms can pose when they purchase land lease communities or "parks".[2] We are grateful for the bill's attention to ownership structures that can sustain affordability rather than those that result in large rent increases, imposition of new fees and fines, and declines in conditions.

Fostering Stable Housing Opportunities Act

We support this effort to make Family Unification Program vouchers available for at-risk foster youth across the country and not just those in competitive grant recipient communities. NHLP encourages Appropriators to continue increased investments in this separate funding stream to ensure success of the bill.

We write in support of these important bills. Further, we want to encourage the Committee to consider a number of other critical bills introduced in the Senate:

Lead Safe Housing for Kids Act, S. 1583

Despite the known dangers of lead paint poisoning and its disabling effect on children, current federal law for tenant-based housing programs only requires identification and control of lead hazards after children develop lead poisoning and the permanent brain damage it causes. Currently, only ineffective visual assessments are required in the Housing Choice Voucher program and project-based Section 8 housing that receives less than $5,000 in assistance per unit. All other federal housing programs with units built before 1978 undergo risk assessments or paint inspections that can identify lead hazards *before* children are exposed.

The Lead-Safe Housing for Kids Act will close this harmful gap in policy that threatens the lives and futures of children in certain federal housing programs. This bipartisan bill will require lead hazard risk assessments in *all* pre-1978 federally assisted housing prior to occupancy by a family with a child under the age of six, and give families the ability to emergency transfer from a unit with an uncontrolled lead hazard without losing their housing assistance.

Veteran Housing Opportunities and Unemployment Support Extension Act, S. 2061

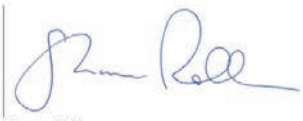
Two of the Veterans Affairs (VA) homeless programs, Supportive Services for Veteran Families (SSVF) and Grant and Per Diem (GPD), serve Veterans who were discharged from the armed services with an other than honorable (OTH) status. In its inception, the HUD-VA Supportive Housing (HUD-VASH) program intended to do the same. However, OTH veterans are unable to access the program's required case management because they are ineligible for VA Med benefits, and case managers operate in VA medical centers. The bill is a simple technical fix so that OTH veterans can access case management support and allow as many as 1,500 chronically homeless veterans the safe and stable housing they deserve. It extends case management services without any expansion of any VA Med benefits, and will

[2] https://mhaction.org/wp-content/uploads/2019/02/PrivateEquityGiantsFinal.pdf

utilize already appropriated vouchers to do so.

We believe each of these proposals is necessary to improving health, safety, and access in affordable housing. We are grateful for the opportunity to work with this Committee to continue to advance these and any other practical improvements to the HUD programs at the center of addressing the affordable housing crisis. We would welcome any opportunities to provide further evidence or expertise to support these efforts.

Sincerely,



Shamus Roller
Executive Director
National Housing Law Project