



**MHACB**

Municipal Housing Agency  
of Council Bluffs

**“Preserving a Lifeline: Examining Public Housing in a Pandemic.”**

**A Written Testimony**

**by**

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**Presented**

**To the distinguished members of**

**The Subcommittee on Housing, Community Development, and Insurance Hearing**

**March 24, 2021**

## **A Call to Action: In Defense of Public Housing and its Relevance Today**

Members of the Subcommittee on Housing, Community Development, and Insurance, I wish to begin by first thanking you for the invitation to testify on the importance of the Public Housing program, our nation's commitment to families who need this essential program, and the challenges we continue to face serving our families during this pandemic.

In my short tenure serving a Public Housing Authority (PHA), I have heard many opinions regarding the challenges, necessity of, and even modern relevance of administering a Public Housing program. Though I am a mere one year in service to my PHA, I can already confirm, these challenges are real. Maintaining a Public Housing program is tough. But then again, I would challenge anyone to name a housing or any social program that exists without operational challenges. I mean anything worth doing is never easy.

I began my journey in public service as a young 24 year old who just wanted to help make my neighborhood a better place to live for everyone, regardless of their color or social position. As a young Latino male, from an optimistically lower middle class family, I sought out helping my neighbors in ways I wished someone had just helped my mother when I was young. Little did I know, that when I began my journey as then neighborhood advocate, it would lead to me to become a formally trained sociologist who quickly decided to dedicated a professional life to a singular cause, aiding neighbors with obtaining decent and affordable shelter for their families. Nearly 15 years, thousands of loan applications processed, and more than 500 neighbors served, I can attest, the Public Housing program is as ever relevant as when it was first conceived.

Prior to serving the Municipal Housing Agency of Council Bluffs, Iowa, I spent 10 years working with low to moderate income families who simply sought out safe and affordable homes for their families. I spent countless hours explaining credit reports, educating on income and debt. All the while, motivating them to keep pushing forward to improve their living conditions for their loved ones. During those 10 years, I learned that for the many individuals of our beautiful country, obtaining quality housing is predicated on two primary variables; access to some form of capital, and a decent credit score. How does this relate to the relevance of the Public Housing program of today? The answer is simple, the common practice of utilizing credit scores as a universal qualification tool for people who just desire a decent and safe home.

As a housing advocate, I regularly appreciate the design and accessibility of the Public Housing program. The saying, man, we just made stuff better back in the day, comes to my mind. Operating a true social housing programs, PHAs do not need to use credit scores as metric to determine access to housing. With the rapidly growing under supply of affordable housing and an over-reliance on the private market to ease our national housing needs, the Public Housing program continually demonstrates its vitality and place in our nation. It remains the single constant program available in many communities across our nation, which will house people regardless of their credit score. For this primary reason, I would recommend and advocate to members of Congress and this committee to please, fight tirelessly to preserve this essential program and provide additional funds so we can continue to support our neighbors in need.

## **Supporting Neighbors in Need During the Pandemic**

Our PHA offers 295 truly affordable homes to our community. Split between two Public Housing communities, these homes continually demonstrate their impact by housing more than 300 neighbors. Neighbors of our community whom are, more often than not, elderly, disabled, and or near homelessness. Maintaining these properties is of the utmost importance to operating a quality Public Housing program. As such, our Capital Improvements plan spans 5 years out with a strategic list of repairs needed to maintain these essential properties for our residents and the larger community.

Like most PHAs, operating these communities through the pandemic unearthed a variety of additional large scale improvements needed to improve the lives of our residents, especially through a pandemic. Just some of the newly identified improvements include; added health and safety measures and tools, additional personnel resources to aide residents in maintaining an outside connection to other community resources, and an essential overhaul of our digital communication tools and standards. An infusion of significant capital funding would allow our agency and others across our country, to begin to properly address these findings and continue to prepare our facilities to maintain higher quality of life standards during any future pandemic or other social crises.

## **How the Committee, Congress, and HUD can Help Public Housing Authorities**

In pondering ways our nation's leadership could continue to support PHAs, one policy that quickly comes to mind would be an additional round of CARES waivers and Public Housing funds. For example, an additional grace year in PHA's maintaining their pre pandemic PASS and SEMAP scores. These scores have a direct correlation to our Capital Funds and Operating Subsidy awards, which ultimately impact our financial ability to serve our families in need. Our agency prides itself in continually receiving a "High Performer" designation from HUD. However, with the added physical pressures to our facilities ensued from having to cease inspections of units to protected health of our residents through the pandemic paired with the several large scale changes arriving down the pipeline, such as new NSPIRE inspection standards, new Section 3 Requirements, and new overhauled Capital Funds Program administrative standards. Additional time to adapt would setup agencies for success as we work to understand the new standards while allowing us ample time to address any findings that are discovered in our upcoming assessments. Additionally, another round of CARES funds specifically for Public Housing communities, would go a long way. Like most our fellow PHAs, our agency urgently and diligently worked to identify the best use of our limited CARES funds to serve our families through the pandemic. Only now, and after we have expended our limited but impactful CARES funds, have we fully reached an understanding of additional critical limitations of our facilities operating through a pandemic.

An additional idea to potentially increase the availability of Public Housing long term, would be to see more incentivizes offered to corporations and market rate property developments to include a percentage of funds from their development or operating budgets to be allocated to Public agencies in increase the availability of low income and workforce housing.

## **Public Housing and a Holistic Approach to Responding to our Nation's Affordable Housing Crisis**

As described earlier, I see the Public Housing program to continue to serve as an essential and highly impactful program which aides our nation in driving and maintaining a holistic approach to addressing our nation's housing crisis. The HCV program, which we also utilize, and its partnership with the private sector is extremely beneficial to serving our community. However, it only represents a segment of the population to be served with adequate housing. By supporting PHAs in offering subsidized Public Housing, we quite frankly, can do things Private Sector developments and property owners simply cannot afford to do on a mass scale. Case in point, moving past a need to rely on credit scores of families in need to qualify for decent affordable housing.

## **Impact of a Voluntary Accreditation Program in the Public Housing Industry**

As practice, I am an advocate for accreditation standards of most public and private sectors. I feel that housing development is part of a larger fragmented sector of neighborhood development. A fragmented sector rarely which rarely communicates amongst itself. Accreditation standards would be a step towards achieving this however, I am skeptical it would alleviate administrative burden by HUD. My hope is that it would heighten standards in our sector and allow our HUD support staff, who I feel do an amazing job, support our agencies in new and innovative ways.

## **An Increased Reliance on Technology**

Over the last year, we have found it increasingly necessary to use technology as a more robust way to adequately serve our families through the pandemic. One year in, we have grown to intimately understand several key obstacles while serving our families. The obstacles include (1) residents' perceived confidence in being able to use the technology or rather a simple willingness to utilize said technologies and (2) the accessibility of a quality internet signal in our Public Housing communities. During the pandemic, we quickly realized the limitations of our publicly available Wi-Fi within our Public Housing communities.

Two recommendations which could begin to properly begin to address these obstacles would include First, new digital communication standards and second, financial support for this imperative piece of our workflow. IE, perhaps one day, there are new specific Capital Funds allocations, or additional Operating Subsidies which are created with the sole purpose of investing in the necessary infrastructure for assisting PHAs and our residents to the newly set communication standards.

Sincerely,



**Oscar Durán**  
**Executive Director**