

TENANT

TALK

FALL 2016 | VOLUME 7, ISSUE 2

ELECTION

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Every Vote Counts



Also In This Issue:

SPOTLIGHT ON LOCAL ORGANIZING ★ NLIHC POLICY UPDATES

A NATIONAL LOW INCOME HOUSING COALITION PUBLICATION

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NATIONAL LOW INCOME HOUSING COALITION

ABOUT NLIHC

The National Low Income Housing Coalition is dedicated solely to achieving socially just public policy that assures people with the lowest incomes in the United States have affordable and decent homes.

A key part of our work is through public education and engagement. NLIHC is committed to sharing resources and tools that help individual Americans become informed advocates. *Tenant Talk* is one of the many resources we provide to the public.

BECOME A MEMBER

NLIHC relies heavily on the support of our members to fund our work and guide our policy decisions. Members are our strength! Hundreds of low income residents and resident organizations have joined the NLIHC community by becoming members.

We suggest an annual membership rate of only \$5 for a low income individual membership, and \$15 for a low income resident organization. Please consider becoming a member of NLIHC today at www.nlihc.org/membership, or mail us the enclosed form.

Dear Readers,

As this issue goes to print, Election Day 2016 is less than two months away, and we must stress the importance of this year's elections. This fall we will face a major presidential election and elections for 34 senators, 12 governors, and the entire House of Representatives, as well as hundreds of state and local offices. Also this year, voters in 8 states – California, Maryland, Michigan, North Carolina, Oregon, Rhode Island, Washington, and Virginia – will weigh in on ballot measures related to affordable housing.

As November 8 approaches, it is our responsibility to be prepared to make informed decisions at the ballot box, and to empower our friends and neighbors to do the same. We hope that this special Voterization issue of *Tenant Talk* will give you the tools and resources you need to do just that.

What is Voterization? It's a term that refers to the broad range of activities designed to increase voter turnout. Three pieces of voterization include:

1. **REGISTRATION** — Increasing the number of renters and allies who can legally vote
2. **EDUCATION** — Providing voters with information about candidates' positions on housing issues and any housing-related ballot measures they will decide on
3. **MOBILIZATION** — Getting Out the Vote!

Voting matters. Our voices matter. It is our civic duty to participate and make informed decisions on Election Day, but it is just as crucial that we not rest easy after November 8. We must vote people into office who understand the severity of America's affordable housing crisis and who will respond positively when we raise our voices to address this concern. None of our recent victories – from national Housing Trust Fund and Affirmatively Furthering Fair Housing implementation, to H.R. 3700 passage and the temporary relief from the federal budget sequester – would have been possible without electing leaders concerned about housing issues into office.

When we organize, stand together, and raise our voices, elected officials listen. We must call on Congress and the new president to address the housing crisis through solutions like restored funding for all HUD and USDA housing programs lost over decades of federal disinvestment. We must insist that Congress and the president also address the housing crisis through legislation and regulation in areas such as a permanent Protecting Tenants at Foreclosure Act and increased funding for the national Housing Trust Fund. None of this can be accomplished without continuous advocacy before, during, and after election campaigns.

For information on voter registration, education and mobilization in your community, please contact any of the organizers on the Field Team at the National Low Income Housing Coalition by emailing outreach@nlihc.org.

Onward,

Tenant Talk Editorial Board

Delorise Calhoun
Daisy Franklin
Matt Gerard
Deidre "DeeDee" Gilmore
Martha Weatherspoon
Michael Steele



Give us your ideas for Tenant Talk articles!

Has your community had a victory for low income renters? Is there a new campaign or initiative we should include in our organizing spotlights? Send article ideas along to outreach@nlihc.org and one of our *Tenant Talk* contributors will be in touch.



VOTERIZATION 2016



AN OVERVIEW

NLIHC works to elevate affordable rental housing as a top priority for policy makers by supporting the work of local organizations to increase voter registration, turnout, and education amongst low income renters and their allies.

Educating Political Parties: NLIHC Informs Platform Committees

Before each presidential election, the Democratic and Republican parties create “platform” documents outlining their policy priorities for the next four years. Both parties ask the public for comments and recommendations and consider this information, along with the opinions of the members of their party, as they create their platforms. This summer, NLIHC submitted comments on both parties’ platforms, urging party leaders to emphasize affordable housing for those with the greatest need as they crafted their priorities.

Former NLIHC President and CEO Sheila Crowley was invited by Senator Bernie Sanders to testify before the Democratic National Convention’s platform drafting committee. In her testimony, Dr. Crowley expressed the great need for additional housing affordable to those with the lowest incomes. She told the committee about the millions of American residents who must sacrifice basic necessities to pay rent and about the decline in federal spending for affordable housing programs. Dr. Crowley urged the committee to increase investment in the national Housing Trust Fund (HTF), to improve public housing and expand Housing Choice Vouchers, and to commit to ending homelessness. To read her full testimony, see www.bit.ly/CrowleyTestimony. NLIHC also submitted written testimony, again addressing the need for a shift in federal housing policy so that the greatest investment goes toward the greatest need. Read

the full testimony at www.bit.ly/DNCtestimony.

The Republican National Convention (RNC) platform committee heard from NLIHC as well, through the Campaign for Housing and Community Development Funding (CHCDF), a broad coalition of housing groups managed by NLIHC. CHCDF carried the important message of increasing funding for housing programs. Advocates also told the platform committee about the high levels of lead in many public housing projects and encouraged them to invest in lead control in communities across the country. Read the full testimony at www.bit.ly/RNCtestimony.

Progress: The parties each released their platforms a few weeks before their conventions. The DNC platform commits to increase funding for the HTF and to “increase resources to repair public housing, and increase funding for the Housing Choice Voucher program.” These commitments represent a step forward for affordable housing advocacy. To read the full platform, see www.bit.ly/DNCplatform.

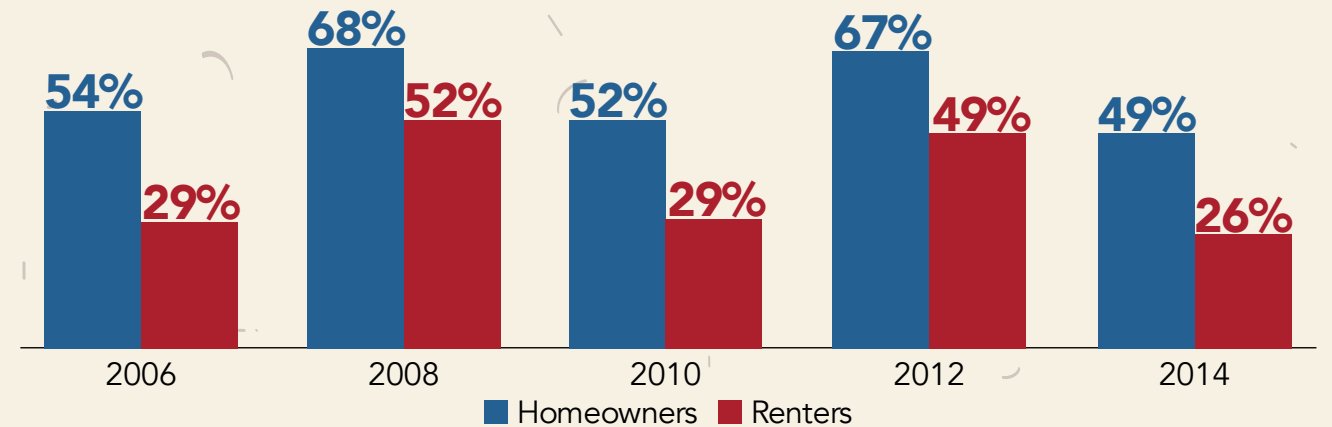
The RNC platform focuses on federal housing regulations and does not discuss increasing investments in rental housing. The platform criticizes federal fair housing and fair lending policies and calls for the federal government to scale back its involvement in the housing finance system. To read the full platform, see www.bit.ly/RNCplatform.



Just the Facts...

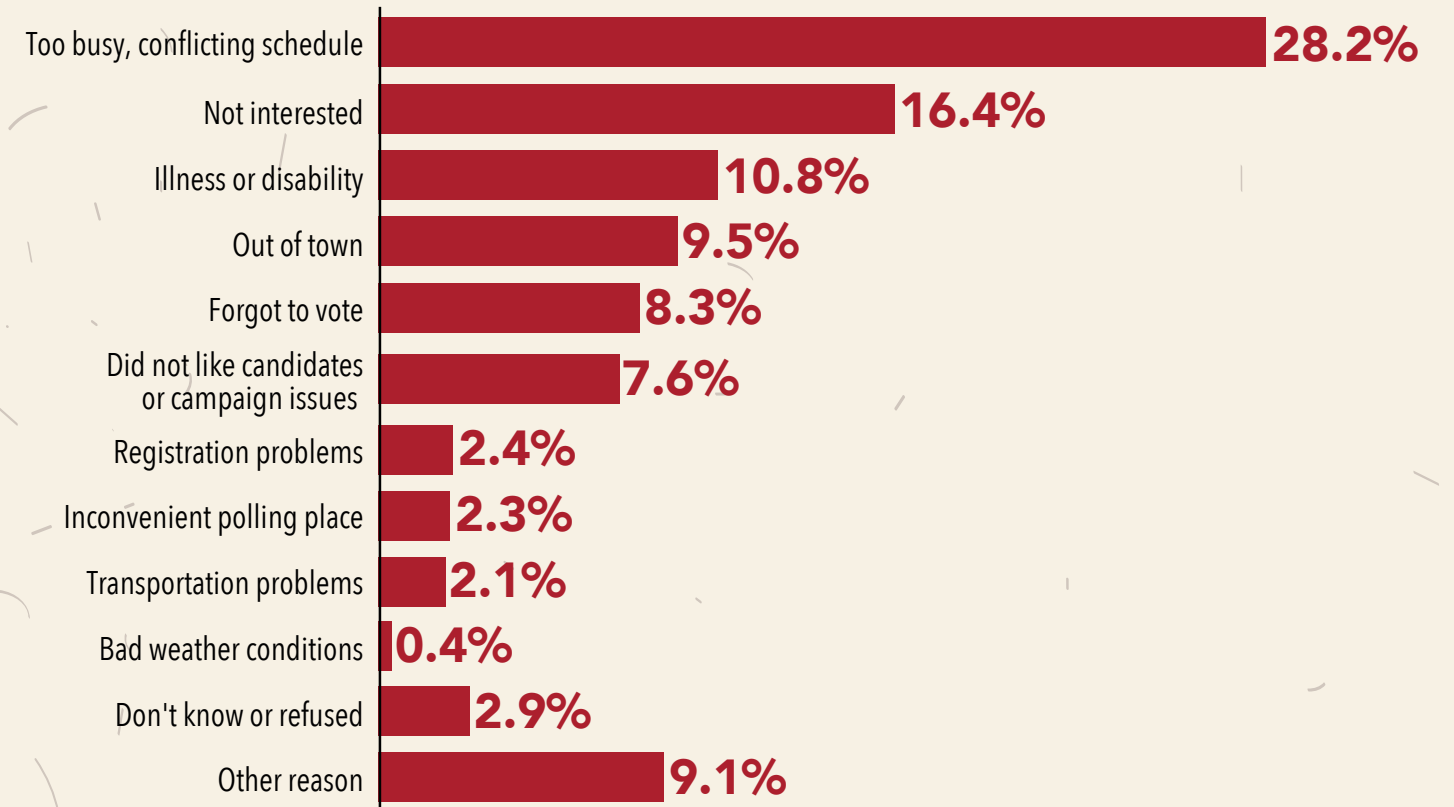


U.S. Citizens Who Reported Voting in National Elections by Occupant Type (2006-2014)



Source: November 2006-2014 Current Population Survey data.

Reported Reasons for Not Voting in the 2014 Elections



Source: November 2014 Current Population Survey

Joining the Debate: Candidate Forums Bring Lasting Impact



Advocates in Nashville, Tennessee are taking action to raise awareness and support for affordable housing. Between 2010 and 2015, the Nashville metro area added an average of 30,875 people each year, a growth rate more than double the national rate in 2015. The production of housing has not kept up, driving up housing prices and tightening the rental market. Extremely low income renters, those with incomes at or below 30% of the area median income (AMI), have suffered the most. Recognizing the growing crisis, advocates used the city's 2015 mayoral election to raise support for investments in affordable housing. Advocacy organizations, led by Nashville Organized for Action and Hope, hosted a candidate forum for the city's seven mayoral candidates that drew over 1500 people and used the event to discuss affordable housing and proposed policy solutions.

Nashville Organized for Action and Hope (NOAH) is a grassroots advocacy group of 60 religious congregations, labor unions, and community groups representing over 10,000 Nashvillians. In the months leading up to last year's mayoral election, NOAH leaders met with each of the seven candidates, introducing their organization and asking if the candidates would be willing to work with NOAH members. They specifically asked that the candidates commit to meeting with the group four times a year, should they be elected. Following those commitments, NOAH invited the candidates to their public forum called "A Tale of Two Nashvilles" where candidates could share their plans to increase equity in the city and have a chance to learn more about social injustices.

At the forum, NOAH discussed their key policy issues: affordable housing, criminal justice, and economic equity. Group leaders explained the challenges facing their city and recommended policies to counter these challenges, including increased investment in the city's affordable housing trust fund, an end to racially biased police practices, and a commitment to hire Nashville residents for public construction projects. Following the policy analysis and reports by group members, NOAH asked the candidates to endorse their platform and

priorities. In front of the crowded room of NOAH members, each candidate agreed to work toward fairness in housing, criminal justice, and employment and to work closely with NOAH. Then each candidate had two minutes to discuss his or her own policy priorities. This structure allowed NOAH to educate the candidates, the audience, and the media about key justice issues and to secure the support of whomever won the election. Key Nashville media outlets covered the event, and the city paper published multiple stories about NOAH, the forum, and the candidates' stances on the issues NOAH had raised. Through the forum and the media attention it gathered, along with additional work NOAH and other Nashville advocacy groups did, affordable housing became "a central campaign issue, if not the central campaign issue" of the 2015 mayor election, according to Bill Friskics-Warren, co-chair of NOAH's affordable housing task force.



NOAH, along with other affordable housing advocacy groups in Nashville, built on the success of their forum to raise awareness for the housing crisis. After the election of Mayor Megan Berry who endorsed NOAH's platform, advocates have continued to push for investment in homes affordable to low income Nashvillians. Thanks in large part to this advocacy, Mayor Berry has made affordable housing a cornerstone of her administration. In 2016, she committed \$10 million for the city's affordable housing trust fund, the first commitment of its size in Nashville's history. Still, the members of NOAH are committed to continuing the fight for increased investment in affordable housing through grassroots organizing and advocacy.

Educating Voters: *Street Sense* Distributes Candidate Positions on Housing Issues



As the November elections approach, housing advocates have an opportunity to educate voters about critical policy issues related to housing and homelessness by creating a voter guide. Voter guides often include candidate responses to questionnaires explaining candidates' policy positions on a variety of topics. For the June 2016 primary election, the editorial board of *Street Sense* used their paper as a platform to inform voters about candidates' views on affordable housing. *Street Sense* is a Washington, DC-based street newspaper focused on the needs of homeless populations.

Before each local election in DC, *Street Sense* publishes a voter guide to help residents better understand where candidates stand on affordable housing issues, including the preservation of public housing, the creation of new affordable housing, and the city's approach to homelessness. *Street Sense* Editor-in-Chief Eric Falquero told NLIHC, "we see it as a responsibility to our readers and to the community to make sure those issues are discussed going into the election." To do this, Falquero and his team created the 2016 guide, which served to remind both candidates and voters of the importance of local housing policy in DC.

In order to publish the guide, the *Street Sense* team had to first create, distribute, and solicit responses to their candidate questionnaire. The *Street Sense* team

posed five questions to each candidate in the DC primary election. One question was, "The availability of affordable housing in the District has been nearly cut in half since 2002. Low and moderate-income residents must spend high percentages of their income on rent. What specific steps would you take to make the city affordable for all of its people?" These questions informed candidates about the issues facing low and moderate income renters while also asking candidates to make policy commitments, two elements of a successful candidate questionnaire.

The questionnaire asked candidates to submit short responses one week after receiving the questions and informed them where their answers would be published. After gathering the responses, the *Street Sense* team compiled the candidates' answers, which included commitments to fight for additional affordable housing resources, into a lengthy article for their newspaper.

The *Street Sense* voter guide empowered these readers to help elect officials who will commit to expanding affordable housing for all DC residents.

To view the entire *Street Sense* voter guide, see: www.bit.ly/voterguidedc

To learn more about how you can create a voter guide in your community, see: www.bit.ly/NPVVoterGuide

3 Questions to Ask on the Campaign Trail

Before you cast your vote on November 8, know where the candidates stand on affordable housing issues. Here are three questions to ask candidates:

1. What generally should be the role of government in addressing housing affordability issues, and what steps would you take to encourage the production of more affordable homes for families who are cost-burdened—those paying more than 30 percent of their income on housing costs?
2. What specifically will you do to expand access to housing assistance to every household that needs it?
3. What will you do to end homelessness?

Affordable Housing on the Ballot: Portland Voters Will Decide on \$258 Million in Funding



This fall, housing advocates in Portland, Oregon are preparing for a monumental vote in support of affordable housing. Portland officials have recognized the housing crisis that the city faces and have proposed a \$258.4 million property tax measure (Measure 26-179) that will build and preserve 1,300 affordable rental homes for low-income households. The plan proposes to increase tax rates by 42 cents per \$1,000 of assessed property value. Portland nonprofits and developers would use the \$258 million bonds to construct and rehabilitate affordable rental housing. An oversight committee would be established to ensure that construction and property acquisition serve low income households.

Portland declared a state of emergency on homelessness in October 2015, a crisis with more than 4,000 individuals homeless in shelters or on the street on any given night. To achieve long-term solutions, nonprofits have increased their involvement in legislative advocacy and campaigns. The Welcome Home Coalition is a group of 143 organizations in the Portland area collaborating on policy changes to address affordable housing. To support Measure 26-179, the Welcome Home Coalition has launched the “Yes for Affordable Homes” campaign.

All of the 1,300 affordable homes built or preserved through Measure 26-179 must be affordable to low income households with incomes at 60% of area median income (AMI), and nearly half of the new housing—600 rental homes—will be affordable to extremely low income households living at only 30% of AMI. All affordable housing built or preserved through Measure 26-179 funding must be permanently affordable. The type and size of new affordable housing built will be flexible and reviewed by the oversight committee. One expected use of Measure 26-179 funds will be to acquire properties and preserve rent levels of currently affordable housing in neighborhoods that are experiencing gentrification that is displacing low income residents.

Yes for Affordable Homes is working hard to mobilize voters to submit their ballots as early as possible. All registered Oregon voters receive ballots in the mail and then either submit their ballots at drop box locations or through the postal service. The widespread vote-by-mail approach is why Oregon consistently has some of the highest voter turnout rates in the country.

For more information, visit www.yesforaffordablehomes.com.

Registering Voters: Minneapolis Establishes Renter-Voter Law



Renters head to the polls at much lower rates than homeowners every Election Day. One reason this occurs is that renters move more often to new cities or new apartments and then need to update their registrations. The Minneapolis City Council has taken action to address the voter turnout disparity. Effective March 1, 2016, landlords in Minneapolis are required to provide voter registration information to all new residents over the age of 18. The Tenant Notification of Voter Registration ordinance allows for landlords to email or hand deliver the voter registration packets, which come in English, Somali, Hmong, and Spanish.

There are varying estimates of how much the renter-voter law will actually increase registration and turnout, but more than half of all Minneapolis residents

are renters, so the potential change is significant. Implementing the new policy is fairly simple in Minneapolis because landlords are required to be officially licensed by the city.

Other cities have tried to enact renter-voter provisions before. Madison, Wisconsin passed a similar ordinance in 2012, but the state legislature swiftly passed a preemption law banning cities from having these policies. Westminster, Colorado proposed a similar initiative that failed largely due to opposition based on fines that would be levied on landlords who did not participate.

To learn more about the Tenant Notification of Voter Registration ordinance, visit <http://vote.minneapolismn.gov/resources/TNVR>.

SPOTLIGHT ON... Recent Local Organizing Victories



Residents Gather in Cincinnati for Leadership Conference

Jurisdiction-Wide Resident Advisory Board (J-RAB) held its second annual Empowerment Conference this past July 29-30 at the Cintas Center on the campus of Xavier University in Cincinnati, Ohio. More than 100 resident leaders attended the conference designed to develop the leadership skills of current and future residents of Cincinnati Metropolitan Housing Authority (CMHA).

Delorise Calhoun, president of J-RAB.

Speakers representing local and national organizations shared leadership strategies

to help residents move forward through conversation and action. The two day conference featured topics such as becoming resident managers; understanding empowerment; knowing your

legal rights as a resident; meeting the transportation needs of a community; and learning how to act, lead and drive change.

“When we work together to address the challenges that confront public housing residents, we all benefit and we all succeed,” said Ms. Calhoun.

“When we work together to address the challenges that confront public housing residents, we all benefit and we all succeed.”

—Delorise Calhoun

While the majority of those attending the conference were residents of CMHA, the conference also attracted attendees from Tennessee and Kentucky. “We are thrilled that so many residents came together to share their stories, challenges, and successes with one another,” said



Martha Weatherspoon president of Lincoln Homes Residents Council in Clarksville, Tennessee (l) and Delorise Calhoun president of J-RAB in Cincinnati, Ohio (r), pictured in the foreground, join more than 100 other attendees of J-RAB's Empowerment Conference in a lively discussion about the opportunities and challenges they face in their respective communities.

Resident Action Project Launches in Washington State

The Washington Low Income Housing Alliance (the Housing Alliance), the Washington Housing Alliance and Action Fund, and other non-profit organizations have come together to support affordable housing residents, homeless individuals, and social service workers in launching the Resident Action Project (RAP). The project intends to create a powerful statewide network of community members to advocate for the necessary resources to ensure decent and affordable housing for all Washingtonians.

According to the “One Night Count,” 4,505 people were without shelter overnight on January 28-29, 2016, just in Seattle. While Seattle was the first location in the state to declare a homeless state of emergency, homelessness and insufficient affordable housing plague the entire state. In Whatcom County, 719 homeless individuals were counted during the “Point in Time Count” and in Spokane county, there were 981 homeless individuals on a given night. This high rate of homelessness stems directly from the unavailability of affordable housing. A minimum wage worker in Washington State must earn \$23.13 per hour to afford a decent 2-bedroom apartment, far above the state’s minimum wage of \$9.47. RAP seeks to respond to the crisis of rising rents and growing homeless populations through community-based, resident-led advocacy.

RAP was founded in 2015 when the Housing Alliance

held a meeting to determine if residents living in or looking for affordable homes would be interested in organizing an advocacy group. In just a year, RAP members have achieved a great deal. Through in person meetings and conference calls, RAP has created foundational documents and curriculum plans, conducted research, and significantly expanded the group’s membership. Currently focused on organizing Seattle-area residents, members of RAP are pushing to expand the effort to include more resident leaders



statewide. In May of 2016, RAP leaders introduced their project at the Housing Alliance’s Annual Conference on Ending Homelessness in Spokane and urged those present to help expand RAP in their communities. By July, RAP members had begun travelling across the state to share materials, communication, and training with other residents.

RAP aims to expand across Washington and continue to empower residents to advocate on their own behalf, participating in the movement for continued investment in affordable housing. This effort further supports models for statewide resident activism to challenge decades of social policy that has sought to silence their voices.

To learn more about the Resident Action Project, visit the Washington Housing Alliance Action Fund website at <http://housingactionfund.org/resident-action-project>.

The Power of One

Guest contributor: Tennessee State Representative Joe Pitts (D-Clarksville)

In the 1957 film, “12 Angry Men”, the character played by Henry Fonda was the lone juror who refused to bow to peer pressure from the other eleven jurors and send an innocent man to prison. Fonda’s character made real the point that one person’s point of view or perspective can make a significant impact on a group, large or small. The same can be said of Residents Councils in our public housing neighborhoods. Large or small, one person or one group’s perspective and point of view can make a significant difference.

I am a big fan of the Residents Council concept for citizens in our housing neighborhoods, and I am an unashamed cheerleader for the Lincoln Homes Residents Council (LHRC) in Clarksville, Tennessee.

—Representative Joe Pitts



I am a big fan of the Residents Council concept for citizens in our housing neighborhoods, and I am an unashamed cheerleader for the Lincoln Homes Residents Council (LHRC) in Clarksville, Tennessee. Led by our president and my dear friend, Martha Weatherspoon, the council has started conversations, some uncomfortable for our community, about changing perspectives and attitudes of both the neighbors and the community at large. And like the movie mentioned above, it has been one person’s (Martha) dogged determination to keep the conversation going that is helping to move our perspective from one of disdain to discernment.

Not all the activities of the Council have resulted in awkward moments. There have been countless activities

of learning and fun for the children and adults who live in the neighborhood sponsored by the Council. Ice cream socials, movie nights in the park, etiquette and ball room dancing classes, and Spanish classes are the norm. They help in so many ways by bringing the community into the neighborhood and by bringing the neighborhood together. Our LHRC has a library in the

front meeting room as you enter the office, serving as a stark reminder that learning is a priority here.

The Council also gives the neighborhood a voice in matters that need attention. Your grass too high? Got a pothole in front of your

house? People speeding down your street? The Council functions as a government of sorts by giving voice to the concerns of the citizens. What could be more American than that?

The most important role of the Council is to provide opportunities for leadership for the residents. Often forgotten or ignored, some residents get a second wind as a leader of a small group discussion that many times yields answers to questions. That is about enabling and empowering people to solve their own problems through a conducive dialogue and a unified voice.

Residents Councils serve as the leader, arbiter, historian, librarian, clearinghouse, and beacon of hope all rolled into one organization.

J-RAB, INC Business And Service Coordination Center

Guest contributor: Dr. Claver L. Pashi, PhD, Project Director

At its 2nd Annual Resident Empowerment Conference held in June 2016, J-RAB, INC. showcased its Business and Service Coordination Center (BSCC), which had just opened its doors in May, 2016. J-RAB, INC has developed a local small BSCC to assist Resident Owned Businesses to improve their capacity and abilities to take advantage of missed HUD Section 3 employment and contracting opportunities.

The BSCC facility is designed by the residents and for the residents. It is a social entrepreneur business facility developed to nurture the needs of starting and developing Resident Owned Businesses (ROBs) and low to very low income entrepreneurs, enabling them

to effectively compete for Section 3 sanctioned Housing Authority, city, and county contract opportunities and projects.

The BSCC model, through its staff, network of partners, and online resources, also facilitates capacity building training for public housing residents and low to very low-income individuals, to prepare them to be ready to access contracting, subcontracting, and training opportunities generated through HUD Section 3 regulations (primarily) and other income generating opportunities (secondarily).

The BSCC further offers its member public housing residents and low to very low income entrepreneurs access to various services and skill building in general management skills, marketing, accounting, legal, banking, and more at an affordable cost.

PRESIDENT OBAMA SIGNS "HOUSING OPPORTUNITY THROUGH MODERNIZATION ACT"

On July 29, President Obama signed into law the "Housing Opportunity Through Modernization Act" (HOTMA). The law contains several common sense changes in how HUD administers Housing Choice Vouchers, Section 8 Project-Based Rental Assistance, and public housing. Both the Senate and House of Representatives voted unanimously to pass the bill and adopt these changes.



President Barack Obama signs the Housing Opportunity Through Modernization Act.

Some key elements of HOTMA:

- Changes income reviews to allow residents to hold onto 100% of increased earnings for longer periods of time because rents will be set based on prior year income levels.
- Imposes housing assistance limits for households with incomes above 120% of the poverty level.
- Allows for expedited inspections to quicken the approval of rental homes for Housing Choice Voucher holders.

- Allows public housing agencies (PHAs) to increase the number of vouchers that are "project-based" to provide more housing options for people with low incomes.

HOTMA also ensures PHAs must meet certain minimum standards when providing heat to residents. Representatives Grace Meng (D-NY) and Eliot Engel (D-NY) successfully added this provision to the bill as an amendment. This will hopefully prevent practices like those experienced recently in New York City where the PHA would often turn boilers off overnight unless the outside temperature dipped below 25 degrees.

The passage of HOTMA is the result of years of advocacy; most of the bill's provisions have been included in earlier proposals going back nearly a decade. These are common sense reforms, yes, but the passage of HOTMA shows that persistent discussion, organizing, and lobbying can lead to change.

For more information about HOTMA, visit www.bit.ly/NLIHC3700.

"THESE ARE COMMON SENSE REFORMS, YES, BUT THE PASSAGE OF HOTMA SHOWS THAT PERSISTENT DISCUSSION, ORGANIZING, AND LOBBYING CAN LEAD TO CHANGE."

HOUSING MATTERS IN CRIMINAL JUSTICE REFORM

Over the past year, NLIHC has increasingly worked to raise the issue of affordable housing in the national conversation on criminal justice reform. Federal and state lawmakers are beginning to rethink and amend policies that led to unnecessary incarceration for minor or non-violent offenses.

With many formerly incarcerated individuals returning to their communities, there is growing concern about how they will fare upon reentry. Individuals with past involvement in the justice system face significant barriers to accessing both housing and employment, putting them at risk of becoming homeless or recidivating. For this reason, affordable housing solutions must be part of criminal justice reform.

NLIHC is working to support passage of the "Fair Chance at Housing Act" (H.R. 5085). The bill was introduced by Representative Maxine Waters (D-CA) and would reform various HUD policies that provide

broad discretion to owners of HUD-assisted housing, including public housing authorities, to screen out or evict people based on criminal involvement.

The bill builds on recent HUD guidance that makes it clear that the Fair Housing Act applies to the use of criminal records by housing providers when determining whether to deny admission, evict, or terminate assistance. This is the case for *all* housing providers, not just those who receive federal funds. Secretary Julián Castro announced the initial steps HUD was taking on this issue at NLIHC's annual policy forum in April. Mr. Castro stated that housing providers that use blanket bans to screen out people with criminal records may be violating the fair housing law.

Housing in criminal justice reform is a growing part of NLIHC's policy work on affordable housing, and it will be a featured topic in a 2017 issue of *Tenant Talk*. For more information, visit www.bit.ly/NLIHCcjr.

NATIONAL HOUSING TRUST FUND UPDATE: STATES ARE RECEIVING THE FIRST TRUST FUND DOLLARS!

All fifty states plus the District of Columbia have now completed their first-ever allocation plans for how they will be spending their first round of national Housing Trust Fund (HTF) dollars. HUD is distributing the funds throughout the fall.

This is a big victory for advocates who have worked for more than 15 years to create this new resource to develop, preserve, rehabilitate, and operate affordable rental housing. The HTF is the first new housing production program in a generation targeted to extremely low-income (ELI) households.

The next phase of advocacy will involve the 2017 allocation plans that states will be working on in the coming months. This will be an opportunity to improve on shortcomings identified in each state's

initial plan. Advocates should continue to push for plans that include income-based or deeply affordable rent setting, permanent affordability, and a preference for mission-driven nonprofit developers.

The 2016 allocation of \$174.4 million is a modest step toward addressing the shortage of affordable and available rental homes for people with the greatest needs. A bigger impact will be realized when the HTF is expanded with a more robust funding source. NLIHC is working toward finding more money for the HTF through housing finance reform—changes to Fannie Mae and Freddie Mac—and through the United for Homes campaign, which proposes changes to the mortgage interest deduction in the tax code—visit www.unitedforhomes.org for more information on the campaign.

HUD PROPOSES SMALL AREA FAIR MARKET RENTS IN 31 METRO AREAS

HUD proposed a rule to require use of Small Area Fair Market Rents (Small Area FMRs or SAFMRs) by public housing agencies (PHAs) in 31 metro areas that have high concentrations of vouchers in low income ZIP Codes. The intent is to deconcentrate vouchers and help voucher households use a voucher in neighborhoods with better schools and amenities and less crime.

A voucher pays the difference between 30% of a household's income and the voucher "payment standard," which a PHA can set between 90% and 110% of the fair market rent (FMR). There is only one FMR in a metro area, and it is based on rents throughout the entire metro area, which usually has many counties. As a result, the value of a voucher is generally not high enough to match rents landlords get in higher-cost neighborhoods where rents could be 120% of the FMR or higher. Small Area FMRs would reflect rents in a ZIP Code, so a voucher payment standard in a higher-cost neighborhood would be greater and might match rents landlords get in that ZIP Code.

NLIHC long advocated for SAFMRs as one means to help expand housing choice for voucher households. However, there were a few problems with HUD's proposed rule.

Because SAFMRs would be based on rents in a ZIP Code, in low-cost neighborhoods where most voucher households now live, SAFMRs would be less than regular FMRs and payment standards would decline. Landlords of households currently using a voucher would probably not lower the rent. Assuming most voucher households would not want to move from their home and neighborhood, they would have to pay more for rent, sometimes far more than the standard of 30% of their income.

Even if some voucher households reluctantly decided to move to avoid being rent-burdened, the higher SAFMR payment standard might not be high enough to meet rents many landlords already get in higher-cost areas. Also, many landlords refuse to rent to households with vouchers, so even with a

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more valuable SAFMR voucher a household might not be able to find a place to rent.

To prevent harm to households currently relying on a voucher, NLIHC recommends that the final rule exclude current voucher households from any reduction in the payment standard as a result of the transition to SAFMRs.

NLIHC is also concerned that many landlords would leave the voucher program where SAFMR payment standards in low-rent neighborhoods sharply decline. This would have a harmful impact on future households, as well as on those using vouchers. In tight rental markets, especially in gentrifying areas, landlords might be able to get the rents they want without vouchers and without having to comply with voucher program requirements.

To prevent landlords from leaving the voucher program and reducing the stock of rental homes available to future and current voucher households, NLIHC recommends that the final rule slowly reduce how far SAFMRs could fall below current metro FMRs. For example, for the first year SAFMRs should be set no lower than 95% of the metro FMR, then no lower than 90% the second year, and so on in 5% steps.

HUD proposed a formula to determine which metro areas would have to use SAFMRs. That formula included several metro areas, such as New York City and Oakland, California, that have very tight rental markets with few apartments voucher households could move to, even with a higher-value SAFMR. NLIHC recommends that any metro area with a vacancy rate of 5% or less be able to choose not to use SAFMRs.

To see NLIHC's full comments, visit www.bit.ly/SAFMR

FEDERAL BUDGET UPDATE: CONGRESS FAILS TO PASS A BUDGET BEFORE ELECTIONS

Congressional negotiations on spending to support federal programs ground to a halt over the summer. Lawmakers failed to pass any funding bills, including the Transportation and HUD spending bill that is needed to expand and maintain affordable housing and supportive services. Programs funded through these bills include Housing Choice Vouchers (Section 8), Community Development Block Grants, the HOME program, Homeless Assistance Grants, public housing and many others.

Congress has until the beginning of October to pass a budget, and they almost certainly will miss that deadline. They will instead pass a continuing resolution (CR) to carry over funding levels from fiscal year 2016. At the time this publication goes to print, it is not yet known if the CR will be for a relatively short period of time through just the election, or a more long-term CR that some conservative Representatives prefer. A long-term CR could cause thousands of families to lose stable housing. In order to renew housing assistance contracts and maintain current services, HUD would need more than \$1 billion in additional funding for 2017. Flat funding through a CR for an extended period would lead to a serious cut in much-needed services.

Both the House and Senate HUD spending bills contain expansions of funding for both affordable housing and community development programs. **Please contact your Members of Congress and encourage them to pass a full budget bill as soon as possible and to oppose any long-term CR.**



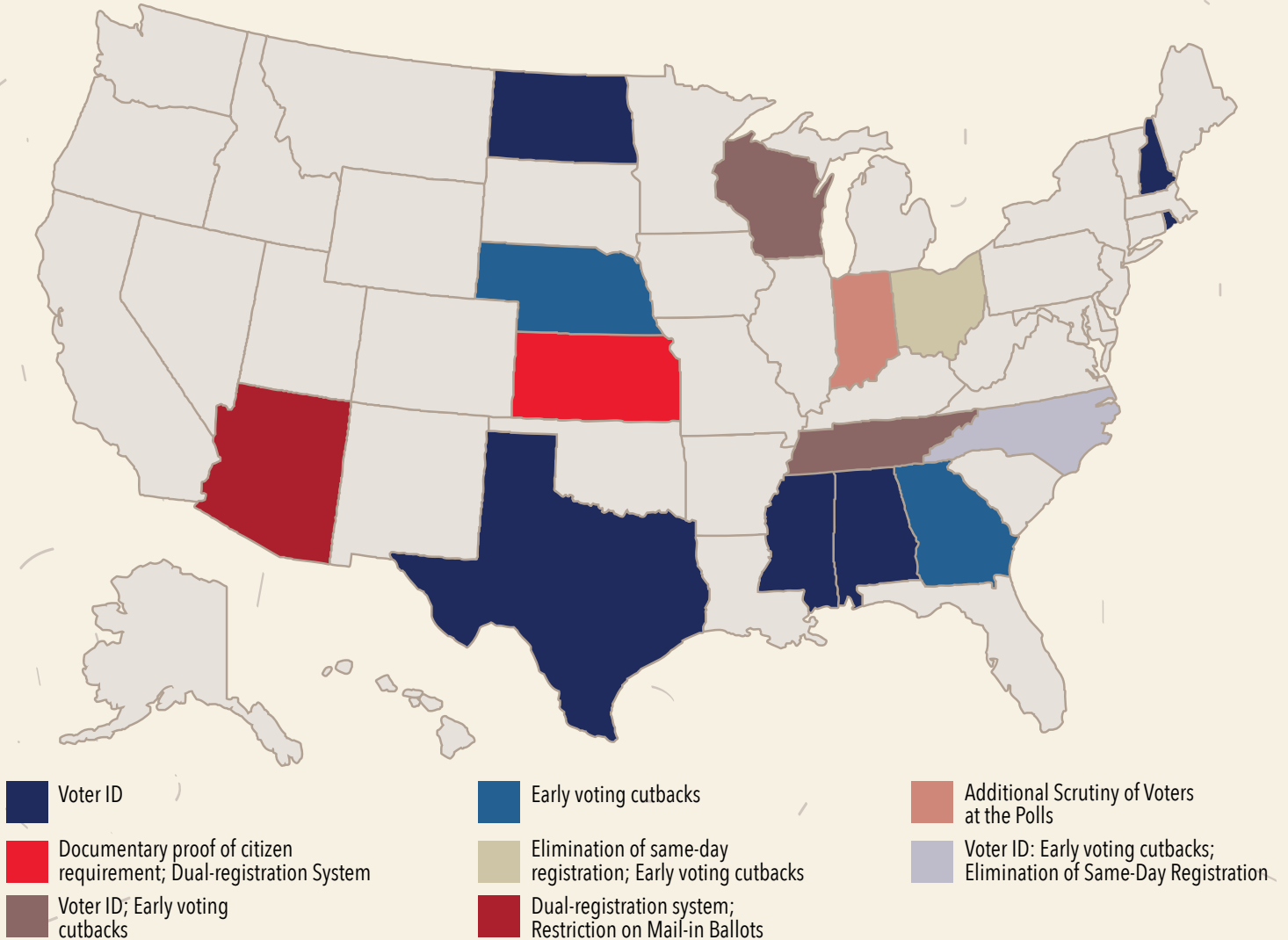
TAKE ACTION!

MAKE YOUR VOICE HEARD BY CONTACTING YOUR MEMBERS OF CONGRESS BY PHONE OR EMAIL. FOR MORE INFORMATION ON HOW TO BE INVOLVED ON THESE AND OTHER ISSUES, SEE NLIHC'S ELECTION SEASON ADVOCACY GUIDE ONLINE HERE: WWW.BIT.LY/SUMMERSVOTERGUIDE

Beware of New Voting Restrictions

Since the 2012 presidential election, states have continued to change voting laws to restrict turnout rates. Know what the voting rules are in your state so that you can most effectively mobilize voters. For more information on each state, see the websites of the American Civil Liberties Union (www.aclu.org) or the Fair Elections Legal Network (www.fairelectionsnetwork.com).

New Voter Suppression Laws in the United States Since 2012



Source: American Civil Liberties Union



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