

# TENANT

# TALK

FALL 2017 | VOLUME 8, ISSUE 2



## OUR HOMES, OUR VOICES

**A National Call for  
Greater Investments in  
Affordable Homes**



### **ALSO IN THIS ISSUE:**

- INAUGURAL NATIONWIDE HOUSING WEEK OF ACTION
- RESIDENT PERSPECTIVES
- SPOTLIGHT ON RECENT LOCAL ORGANIZING VICTORIES
- POLICY UPDATE
- DISASTER RECOVERY AND HOUSING EQUITY EFFORTS

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 individuals 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](http://www.nlihc.org/membership).

**Front Cover:** Design by Lindsey Otto, NLIHC Summer Communications/ Graphic Design Intern

**Back Cover:** Advocates, led by Citizens Housing & Planning Association, rally at Boston's Faneuil Hall as part of the Our Homes, Our Voices National Housing Week of Action.

# Dear Readers,

A Letter  
from the  
EDITORIAL  
BOARD

In the ten months since President Donald Trump's inauguration, we have seen threats to the resources so many people in America depend on and to the values so many of us hold dear. Cuts to housing programs threaten every community in America while a rise in hatred across the country demonstrates that we face serious opposition. In the midst of these challenges, it is more important than ever for us to unite, to raise our voices, and to resist threats to our homes and our communities.

Proposed cuts to housing programs are more severe than they have been in decades. The Trump Administration has proposed reducing HUD and USDA-Rural Development budgets by billions of dollars, taking housing assistance from hundreds of thousands of households. While the budgets proposed in the House and the Senate, which are being debated as this edition of *Tenant Talk* goes to print, do not cut housing programs as severely as the Administration proposed, they are still insufficient. The House bill would impose dramatic reductions, leaving many thousands of families in need, and the Senate bill, while better, still doesn't go far enough.

It has never been more important for us to advocate for our communities: for residents of public housing and project based rental assistance, for voucher holders, and for the millions of low income households who don't have any help paying rent. Alongside political threats, we have also seen a rise in racial violence. Nowhere was that more clearly demonstrated than in Charlottesville, Virginia in August, where KKK members and other white supremacists marched in the name of racial hatred and where a young activist protesting racial injustice was murdered. Across the country, there has been a rise in attacks on people of color, religious minorities, immigrants, the LGBTQ community, refugees, and others.

It is clear we face growing challenges in America. Such challenges make it so important for all of us to join together and defeat shameful budget cuts, resist the rising tide of hatred, and overcome attempts to divide our country and harm our communities.

Many of you are already taking part in this resistance, organizing your neighbors to protest budget cuts and to support just policy solutions. Thank you. To support your efforts, this edition of *Tenant Talk* includes stories and tips from NLIHC's *Our Homes, Our Voices* National Housing Week of Action in July, when hundreds of advocates across the country led events and activities calling attention to the importance of affordable housing and demanding their members of Congress support funding for HUD and USDA. You'll learn about tenants in New York who took to Twitter with images of young resident activists holding signs in support of public housing, about residents in California who organized teach-ins and letter-writing campaigns, and about many other advocates across the country who mobilized their communities in support of affordable housing. We hope you'll use these examples and plan events in your neighborhood.

Together, we must resist. Together, we will overcome.

In solidarity,

## Tenant Talk Editorial Board



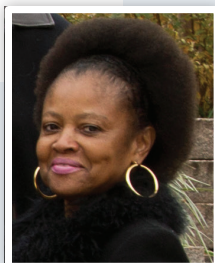
Delorise Calhoun



Daisy Franklin



Matt Gerard



Deidre Gilmore



Michael Steele



Martha Weatherspoon

# OUR HOMES, OUR VOICES



## NATIONAL HOUSING WEEK OF ACTION

This summer, NLIHC and the Campaign for Housing and Community Development Funding organized the *Our Homes, Our Voices* National Housing Week of Action. From July 22 to July 29, groups across the country – from Miami, Florida to Palmer, Alaska and beyond – hosted more than 60 rallies, press conferences, letter writing campaigns, and other events to let their members of Congress know why affordable housing matters to their communities. They invited elected officials on site visits to shelters and affordable housing communities, held teach-ins to inform their peers and neighbors about local housing issues, and called and wrote to Congressional offices urging robust funding for HUD and USDA affordable housing programs. We are grateful to all of you who work tirelessly to call for increased investments in affordable homes for those with the greatest need.

### CAPITOL HILL RALLY

As a part of the *Our Homes, Our Voices* National Housing Week of Action, NLIHC hosted a rally on Capitol Hill with affordable housing advocates. Emily Martinuik of the Corporation for Supportive Housing; Steve Thomas of the Faces of Homeless Speakers Bureau; Nan Roman of The National Alliance to End Homelessness; Waldon Adams, Advocacy Fellow at Miriam’s Kitchen; Sen. Chris Van Hollen (D-MD), Rep. Joyce Beatty (D-OH); Rep. Charlie Crist (D-FL); Rep. Emanuel Cleaver (D-MO); Rep. Adriano Espaillat (D-NY); Rep. Barbara Lee (D-CA); Rep. David Price (D-NC); Rep. Tim Ryan (D-OH); and Rep. Mark Takano (D-CA) spoke at the rally in favor of increased investments in affordable housing.



# TOP TWEETS FROM THE WEEK OF ACTION



Affordable housing advocates from around the country joined the Week of Action by tweeting about the housing needs of the lowest income people using #OurHomesOurVoices

**Julia Brownley** @JuliaBrownley26

I am working on legislation to expand access to affordable rental housing and keep home ownership economical. #OurHomesOurVoices

Julia Brownley @JuliaBrownley26  
Nearly 39 million households spent over 30% of income on housing in 2015. We must do more to make it affordable to live. #OurHomesOurVoices

5:49 PM - 26 Jul 2017

10 Retweets 18 Likes

**Amanda** @AmandaDeStef

"1/3 of voucher recipients are seniors, 1/3 are people with disabilities, and 1/3 are children." #OurHomesOurVoices #BaltimoreRally

12:39 PM - 29 Jul 2017

6 Retweets 2 Likes

**Ford Foundation** @FordFoundation

.@NLIHC - No one should have to decide between paying rent and buying food- #OurHomesOurVoices ourhomes-ourvoices.org

6:00 PM - 28 Jul 2017

15 Retweets 12 Likes

**United for Kids** @United\_for\_Kids

Affordable homes mean stronger families & stronger communities. #KidsNeed investments in housing so they can thrive. #OurHomesOurVoices

2:30 PM - 26 Jul 2017

4 Retweets 5 Likes

**BarbaraSamuels** @BSamuels72

Our stories: Young man injured in car accident forced from his apt when BaltimoreCounty complex stopped taking vouchers. #OurHomesOurVoices

12:39 PM - 29 Jul 2017 from Baltimore, MD

4 Retweets 1 Like

**Homes For Families** @HFFma

Stable housing leads to better health and educational outcomes #OurHomesOurVoices

2:33 PM - 26 Jul 2017 from Boston, MA

3 Retweets

**Joyce Beatty** @RepBeatty

Proud to stand with @NLIHC this National Housing Week of Action. #OurHomesOurVoices

11:39 AM - 26 Jul 2017

17 Retweets 45 Likes

**MHSA** @MHSA\_Revolution

Housing is a right, not a privilege. Everyone deserves a place to call home and a roof over their head. #OurHomesOurVoices

2:23 PM - 26 Jul 2017

8 Retweets 6 Likes

**Diane Yentel** @dianeyentel

Thank you @RepDavidEPrice for championing solutions to end homelessness and housing poverty! #OurHomesOurVoices

7:50 PM - 27 Jul 2017

10 Retweets 13 Likes

**Project Hope** @Project\_Hope

To give everyone the opportunity to get ahead, we need investment in affordable homes. #OurHomesOurVoices

2:04 PM - 26 Jul 2017

3 Retweets

**ChildrensHealthWatch** @ChildrensHW

"No one should be forced to give up food & necessities to keep a roof over their heads." #OurHomesOurVoices

5:51 PM - 1 Aug 2017

11 Retweets 8 Likes



# OUR HOMES, OUR VOICES

## NATIONAL HOUSING WEEK OF ACTION LOCAL EVENTS

### BROOKLYN, NEW YORK

Advocates at the New York Housing Conference and the Red Hook Initiative collaborated to create and host a social media booth at a public housing site in the Red Hook neighborhood of Brooklyn, New York. Public housing and other neighborhood residents visited the booth throughout the day to take photos, record video statements, and write postcards to their members of Congress, sharing positive stories of their public housing homes and communities. Videos and additional photos are online at <http://twitter.com/rhookinitiative>.



### MARIN COUNTY, CALIFORNIA

Pat Soberanis addresses a group of residents and advocates in the community room of the Maria B. Freitas Senior Community, a Section 202-funded affordable housing development of Mercy Housing. Pat's event, organized almost entirely by herself and other low income residents, was a hit. The event featured stations for voter registration, letter writing to elected officials, and sharing stories about housing. There were two teach-ins throughout the day, which were featured on the evening TV news in the Bay Area.



## MINNEAPOLIS, MINNESOTA



Minneapolis advocates and residents gather for a screening of the documentary feature “Sold Out: Affordable Housing at Risk.” The film explores the tragic displacement of renters being pushed out of housing that is being “upscaled” through improvements and conversions to luxury rentals. The event was organized by Minnesota Housing Partnership, an NLIHC state partner, which produced a significant report with data that informs the content of the film.

Activists spoke with members of the media and other attendees about the local and national affordable housing crises. Together, they drew attention to the need to invest in affordable housing and to ensure that Miami’s growth includes low income community members.

## SANTA BARBARA, CALIFORNIA

Transition House and the Housing Authority of the City of Santa Barbara convened local leaders at a public housing facility to call for an end to the proposed cuts to HUD programs. Santa Barbara Mayor Helene Schneider addressed some young advocates, who are seen here coloring houses that were sent with a message to Representative Salud Carbajal (D-CA). The children provided an important perspective at the event and reminded attendees why affordable homes are so important.



## MIAMI, FLORIDA

Daniella Pierre of the Miami Dade NAACP led Miami advocates in a march around the construction site of a luxury apartment building to protest rising rents and unrestricted high-end development in Miami.

Activists spoke with members of the



## LANSING, MICHIGAN

Michigan Coalition Against Homelessness gathered low income renters, service providers, and allies from throughout the state at the Capitol to proclaim that housing programs work. The event featured ten speakers, each telling a story about how HUD programs were essential to escaping homelessness. In this photo, Crystal Robinson of Detroit stands with her three children and speaks to the crowd about her experience and about the crucial role of federally-funded housing programs. *Photo by Heather Nash, Washtenaw Housing Alliance.*





# THANK YOU

## TO THE COMMUNITIES THAT HOSTED WEEK OF ACTION EVENTS!

- ALBANY, NEW YORK
- ALBUQUERQUE, NEW MEXICO
- ARLINGTON, VIRGINIA
- AUSTIN, TEXAS
- BALTIMORE, MARYLAND
- BOSTON, MASSACHUSETTS
- BROOKLYN, NEW YORK
- COLORADO—STATEWIDE
- COLUMBIA, MISSOURI
- DELRAY BEACH, FLORIDA
- DES MOINES AREA, IOWA
- DETROIT, MICHIGAN
- DULUTH, MINNESOTA
- EASTERN SHORE, MARYLAND
- EVANSVILLE, INDIANA
- HARTFORD, CONNECTICUT
- HYATTSVILLE, MARYLAND
- ILLINOIS—STATEWIDE
- KENTUCKY—STATEWIDE
- LAKE WORTH, FLORIDA
- LANSING, MICHIGAN
- LOS ANGELES, CALIFORNIA
- MADISON, WISCONSIN
- MASSACHUSETTS—STATEWIDE
- MEMPHIS, TENNESSEE
- MIAMI, FLORIDA
- MINNEAPOLIS, MINNESOTA
- MOOREHEAD, MINNESOTA
- NASSAU COUNTY, NEW YORK
- NEVADA—STATEWIDE
- NEW JERSEY—STATEWIDE
- NEW ORLEANS, LOUISIANA
- NEWTON, MASSACHUSETTS
- ORLANDO, FLORIDA
- PALM SPRINGS, CALIFORNIA
- PALMER, ALASKA
- PHILADELPHIA, PENNSYLVANIA
- PHOENIX, ARIZONA
- PORTLAND, OREGON
- RALEIGH, NORTH CAROLINA
- SAN FRANCISCO, CALIFORNIA
- SAN RAFAEL, CALIFORNIA
- SANTA BARBARA CALIFORNIA
- ST. LOUIS, MISSOURI
- STATEN ISLAND, NEW YORK
- VERO BEACH, FLORIDA
- WASHINGTON—STATEWIDE
- WASHINGTON, DISTRICT OF COLUMBIA





# OUR HOMES, OUR VOICES: KEEP THE MOVEMENT GOING!



## WRITE TO YOUR MEMBERS OF CONGRESS



Your members of Congress need to hear your story and your input about why affordable housing matters to you. Consider writing an email or letter and sending it to your representative's local office. Name the programs that have impacted you or list the ones you wish you had access to. Let your member of Congress know that their constituents need **more**, not less, funding for affordable housing. Visit [www.nlihc.org](http://www.nlihc.org) to find the mailing address of your member of Congress.

## PICK UP THE PHONE AND CALL



When a Congressional office receives multiple phone calls about one issue, they become more aware of the importance of the urgency in their district or state. Call your Representative and Senators and ask specifically for the legislative assistant who covers housing issues. Identify yourself as a constituent and tell the staff where you are from, and then ask for more funding for affordable

housing. Be as specific as you can: tell Congress to lift low spending caps and fully invest in affordable housing resources that provide stable, decent homes for extremely low income families. Visit [www.nlihc.org](http://www.nlihc.org) to find the phone number for your member of Congress.

## REACH OUT TO OTHER ADVOCATES



The local organizations that defended affordable housing during the *Our Homes, Our Voices* Housing Week of Action haven't disappeared! If an event took place in your area, contact the group that organized it. Ask for ways to stay engaged to what's happening locally. Maybe they have a newsletter you can sign up for or a teach-in you can attend. Connecting with people in your area who care about affordable housing can help you stay engaged and expand our collective efforts.

## REGISTER TO VOTE



Elections are an important opportunity to make your voice heard. Make sure you are registered to vote so we can send Congress a powerful message in the next election. If you're already a registered voter, help your friends and neighbors register! With more residents of federally assisted housing at the polls, we can send a clear message to politicians running for office that affordable homes matter to constituents!

# RESIDENT PERSPECTIVES

## Make Change Happen through Resident Councils

**By Daisy Franklin, Housing Committee Chair,  
NAACP Norwalk and NLIHC Board Member,  
Norwalk, Connecticut**



I often talk with tenants in different parts of the country who have issues with their apartments, neighborhoods, and housing authorities. Many residents, both voucher holders and people who live in public and elderly housing, want safer, cleaner communities but don't know how to start. They might take their concerns to the city council or mayor, or maybe to the director of the housing authority. But tenants in every community have an easier way to make their voices heard: local resident councils. Councils are duly elected representatives of your community who have the responsibility to listen to your concerns and organize your community to address them. Resident council leaders should be the first people you reach out to. They are often the most effective in helping with immediate issues. Tenant councils can set up meetings with police, assist with maintenance requests, and help you negotiate with property management. They are able to help you, but only if they know about the issues you are facing. That's why you must communicate with them about the needs you see in your community: they can help you if you communicate with them.

As those of us who have been tenant advocates for many years know, we did not always have a voice in the policies and decisions that affect us. We fought hard for resident councils that would be recognized by HUD, and now that we have that tool, we must use it. If we don't, we could lose the voice we do have.

Organizing resident councils can be hard work. In many communities, tenant councils coordinate great events like cookouts but don't hold meetings where tenants can voice their concerns and learn how to take action. Effective resident councils must mobilize and engage their community to create lasting change. For some tenant councils that do meet regularly, only a few people come to those meetings. For these reasons, many residents and council leaders get discouraged. It's important to remember, however, that many resident councils are powerful inside their community and across their cities. NLIHC has given organizing awards to many of these groups — to residents who have mobilized for more protections in eviction hearings and who have established community resources for tutoring and job training, for example. The voice of tenants is strong and powerful when we — residents and elected resident — leaders work together.

If you are in a community without a strong resident council, talk with your elected council leaders about how you can get involved. Consider going door to door to invite your neighbors to a council meeting. If someone isn't able to come, talk with them to learn why. Don't be discouraged if only a few people come to a council meeting — it is important to keep meeting and keep inviting your neighbors. The more involved you become in your community, the more it becomes *your* community.

Residents can work together to make changes happen. These changes start in tenant councils.

# Updates from *Our Homes, Our Voices* Housing Week of Action: How I Took Action

By Rachel Robinson, Neighbors United for Progress,  
Austin, Texas



Over the past year, it's been hard for me to miss the growing threats to affordable housing as well as to healthcare, schools, and other vital government programs. It seems like each week, a new announcement comes from Washington that threatens my community. At Neighbors United for Progress, we've organized community members from across East Austin around the need for more affordable housing.

In July, we hosted an event as a part of the *Our Homes, Our Voices* National Housing Week of Action. Our event was a beautiful engagement between residents, advocates, and children, mostly from our community. We explained the importance of paying attention to laws and regulations and why writing your members of Congress individual letters about your concerns matter as well. We took time to write to the U.S. Representatives and Senators who represent us and told them about the need for investments in HUD and other critical housing programs. Then we mailed the letters to those members' Texas offices.

We also explained at our event how voting at the local, state, and national level is important. We talked to residents in our community about getting members of Congress to attend to our needs and how voting in elections makes our elected officials pay more attention to our community. Many people didn't know that these officials are aware of how many people from each community vote. Our event stressed that residents' voting helps gain attention for all of East Austin. We asked if any people there needed to register to vote and provided the forms and information they needed to register.

We passed out raffle prizes and resources, fed our guests, socialized, and listened to music. We plan on having monthly education sessions about housing concerns starting this fall in the same complex. We appreciate the opportunity of this great initiative to make a better community.

## WE WANT TO HEAR FROM YOU!

Submit your feedback about this edition of *Tenant Talk*, stories about events in your community, or reflections on federal policy to [outreach@nlihc.org](mailto:outreach@nlihc.org), and you could be featured in future editions of *Tenant Talk*!

# SPOTLIGHT ON...

## Recent Local Organizing Victories

### NYC Guarantees Lawyers for Tenants Facing Eviction

New York City recently passed the first law in the U.S. guaranteeing the right to counsel to low income tenants in eviction hearings. The law will provide a lawyer to renters whose incomes are at or below 200% of the poverty line, phased in over the next five years.

Since the 1963 Supreme Court decision *Gideon v. Wainwright*, all defendants are guaranteed the right to legal counsel in felony cases. That same right does not extend to civil cases,



*Advocates celebrate Mayor Bill DeBlasio signing New York's new Right to Counsel law*

including housing and eviction cases. Because individuals are not guaranteed legal defense in civil cases, in eviction cases nationwide, 90% of landlords are represented by attorneys and 90% of tenants are not. This lack of representation has severe consequences for renter defendants in eviction cases. According to a study conducted by the Legal Aid Society of New York, low income tenants with legal counsel in eviction hearings are 77% less likely to be evicted than those without legal representation. The New York “Eviction Gideon” measure is expected to reduce both the number of individuals in eviction court and those who ultimately face eviction.

For the 90% of tenants who don't have legal representation, the threat of eviction and its effects loom large. Households experiencing eviction are less likely to achieve security in their education and jobs and more likely to experience homelessness and health problems. In New York, evictions have a serious effect on the affordable housing stock more broadly. When tenants are evicted from rent-controlled units, those units lose their rent-control status, rents rise, low income tenants are displaced, and the affordable rental housing stock is further diminished.

The new law was the result of a three-year campaign led by the Right to Counsel NYC Coalition, a group of tenants, advocates, and legal support providers. Prior to the formation of Right to Counsel NYC Coalition, the Bronx-based group Community Action for Safe Apartments (CASA) began advocating for housing court reform in 2012. CASA members continued to grow support for reform and later established the Right to Counsel NYC Coalition. In August, their work paid off, when New York City Mayor Bill de Blasio signed the new law.

Advocates of the bill argued that the law will pay

for itself. While providing legal counsel for tenants is expected to cost \$200 million annually, a study demonstrated that the city will save approximately \$300 million annually by having fewer evicted families living in homeless shelters.

New York City was the first jurisdiction in the country to pass this kind of law, and many other states and jurisdictions, including Philadelphia, Baltimore, Santa Rosa, and Massachusetts are considering similar legislation. For more information, please visit the Right to Counsel NYC Coalition website at: <http://www.righttocounselnyc.org/>

## City of Seattle Bans Housing Discrimination Based on Criminal Records

Americans leaving the criminal justice system face significant challenges when reentering society. Chief among those challenges is finding and maintaining a place to live, because many landlords refuse to rent to individuals with criminal records. Without stable housing, formerly incarcerated individuals are less likely to find jobs and more likely to commit additional crimes, ending up back in prison.

Under current law in most places, private-market landlords are able to reject prospective tenants based on their criminal record, and many public housing agencies and owners of federally assisted housing can do the same. Recently in Seattle, local lawmakers made finding housing after leaving prison an easier process.

In early fall, the Seattle City Council passed the “Fair Chance Housing Ordinance” (CB 119015), which prevents landlords from refusing to accept those with criminal backgrounds during the rental application process. In a unanimous vote, lawmakers effectively restored full housing rights to thousands of Seattle residents.

The original version of the legislation, proposed to the City Council in June by Seattle Mayor Ed Murray, included a two-year “look back period.” This policy would have allowed landlords to consider criminal convictions that took place during the two years before a potential tenant’s application when deciding whether or not to rent to that tenant. In addition, the original legislation included an exemption for landlord-occupied buildings with four or fewer units.

Local advocacy organizations and formerly incarcerated individuals formed a coalition called Fair Access to Renting for Everyone (FARE) to support the legislation but oppose the look back period and the small landlord exemption. The coalition was particularly strong because it focused on elevating the voices of people directly impacted by these discriminatory policies. FARE and other supporters of the legislation argued that access to

housing is essential to criminal justice reform because it helps prevent someone with a criminal record from committing future crimes. They also connected their campaign to racial and economic justice, noting that communities of color and lower income individuals have been most impacted by mass incarceration and its lasting impacts. Advocates pointed to the importance of moving away from a system that punishes those that have already served sentences when they reenter society. FARE was able to persuade Seattle policymakers to pass the legislation without either the look back period or the small landlord exemption.

Seattle’s new policy reflects a more progressive approach to ensuring housing justice for individuals with criminal backgrounds than any other major city in the country. As criminal justice reform continues to gain traction nationwide, advocates and policymakers can turn to Seattle for an example of how to ensure that access to housing is a central part of criminal justice reform efforts.

For more information, please visit FARE’s website at: [www.fareseattle.org](http://www.fareseattle.org)



## Federal Budget Update

Congress has until December 9 to reach a deal to fund federal agencies and programs for the rest of fiscal year 2018 (FY18), which began on October 1, 2017. In September, Congress reached a deal to fund the government through a short-term spending bill to give lawmakers more time to negotiate an agreement to lift tight limits on federal spending that threaten investments in affordable housing and community development and millions of families with low incomes.

Since 2011, these spending caps have decreased funding for affordable housing and community development programs, impacting the ability of Congress to invest in proven solutions to address our country's affordable housing crisis.

For example, HUD housing and community development funding was \$4.3 billion or 8.4% lower in 2016 than in 2010, adjusted for inflation.

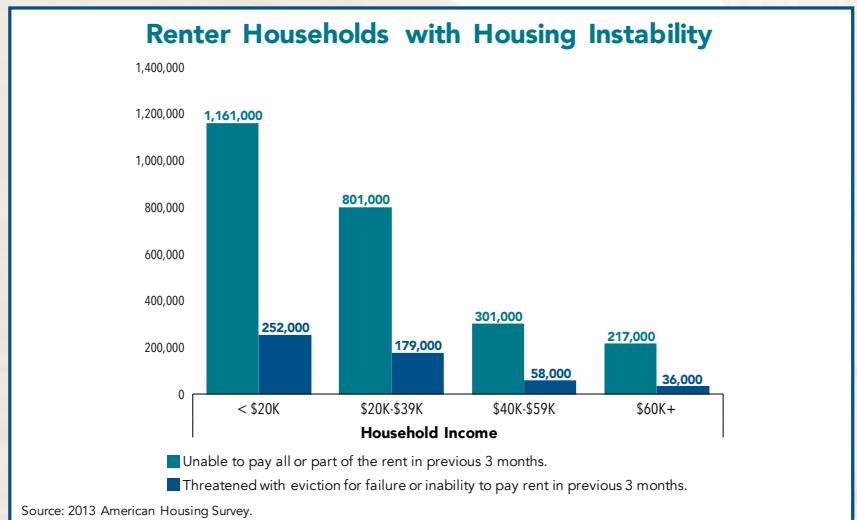
The programs hardest hit by funding cuts have been Public Housing (-\$1.6 billion), the Community Development Block Grant program (-\$1.4 billion), the Home Investment Partnerships program (-\$1.0 billion), and housing for the elderly and people with disabilities (-\$641 million). Such cuts have made it more difficult to ensure low income seniors, people with disabilities, families with children, and other vulnerable populations are stably housed. Further budget cuts will continue to undermine this critical piece of the federal safety net.

For these reasons, NLIHC calls on Congress to lift the spending caps imposed

by the Budget Control Act of 2011 and ensure the highest level of funding possible for affordable housing and community development.

Both the House and Senate have drafted FY18 spending bills for affordable housing and community development, but with the uncertainty around the federal spending process, it is unclear what the final version of the spending bill will look like.

Despite the difficult budget climate on Capitol Hill, the draft Senate spending bill for affordable housing and community development rejects President Donald



Trump's proposed budget, which would have enacted the deepest cuts to HUD programs since the Reagan administration. Overall, the Senate spending bill provides \$1.4 billion more than the current year to HUD. The funding levels in the Senate bill are a direct result of strong advocacy by residents and affordable housing organizations throughout the country and the efforts of Congressional champions of affordable housing led by Subcommittee Chairwoman Susan Collins (R-ME) and Ranking Member Jack Reed (D-RI).

NLIHC and other advocates are concerned, however, that despite the increase in

funding, the Senate bill may still not cover the full extent of inflationary costs, putting 60,000 vouchers at risk. It is imperative that Congress reach a budget deal to lift the spending caps and to fully fund affordable housing programs to ensure that no housing vouchers are lost.

Affordable housing and community development programs fare far better in the Senate bill than in the House version, which eliminates more than 140,000 housing vouchers that families are expected to use next year. Without housing assistance, families are at immediate risk of eviction and, in worst cases,

homelessness. The House bill also reduces flexible resources used by states and localities to build and preserve affordable housing and address community needs. It undermines public-private partnerships that result in affordable homes for low income people, and the bill cuts funding used to keep families healthy and safe by removing lead and other harmful toxins from their homes.

The stage is set for a bipartisan budget deal, but housing advocates must continue to weigh in with their members of Congress to urge them to lift the spending caps and fully fund affordable housing investments.

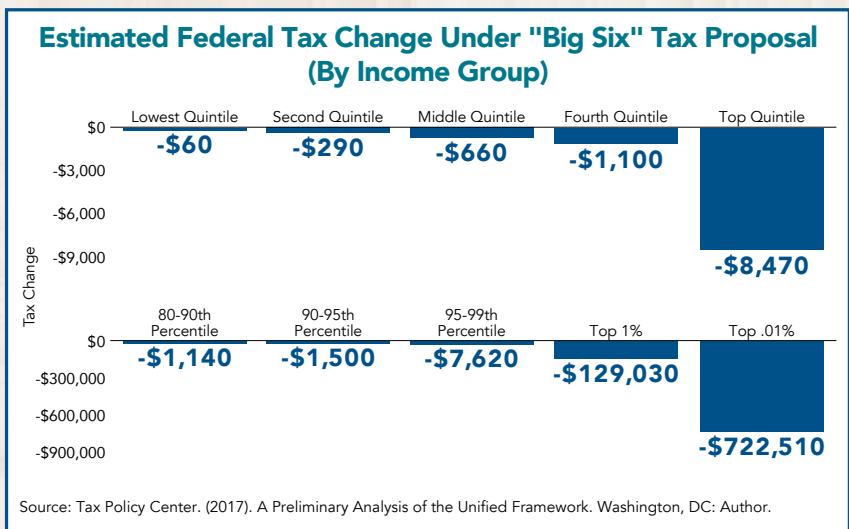
## Tax Cuts for the Wealthy at the Expense of Low Income Households Must Be Opposed

House Republicans released the Tax Cuts and Jobs Act on November 2 to make sweeping changes to the U.S. tax code. The plan takes a historic step in directly revising the mortgage interest deduction, a \$70 billion annual tax expenditure that primarily benefits higher income households, including the top 1% of earners in the country.

The tax reform proposal makes sensible reforms in lowering the amount of a mortgage against which the mortgage interest deduction (MID) can be claimed to \$500,000 for new home loans and doubling the standard deduction. This change to the MID would impact fewer than 6% of mortgages nationwide and would save an estimated \$95.5 billion over the first decade.

However, the legislation uses the savings generated by MID reform to pay for lower tax rates for billionaires and corporations without addressing the affordable housing crisis in America. This proposal is a non-starter. Instead, Congress should reinvest the savings from MID reform into affordable housing solutions that would help the lowest income people in America, who too often struggle to pay the rent and make ends meet.

The NLIHC-led United for Homes campaign calls on the president and Congress to embrace smart reforms to the MID. These include reducing the amount of a mortgage eligible for a tax break from \$1 million to



\$500,000 – impacting fewer than 6% of mortgages nationally – and converting the deduction into a credit, providing a greater tax break to 25 million low and moderate income homeowners, including 15 million mortgage holders who currently do not benefit from the MID. These reforms would generate \$241 billion in savings over 10 years that should be reinvested into critical rental housing solutions, not used to pay for lowered tax rates for wealthy individuals and corporations.

NLIHC has significant concerns with other provisions in the overall tax bill and further analysis is needed to determine the impact. We will continue to work with our members and partners to ensure that tax reform efforts do not enrich corporations and wealthy Americans at the expense of people with the lowest incomes.

# New Renters Tax Credit Would Support All Low Income Households

Representative Joe Crowley (D-NY) introduced the “Rent Relief Act of 2017” (HR 3670) on September 1 to provide a renter’s tax credit to struggling families and individuals to help them afford to keep a roof over their heads. Mr. Crowley, chair of the House Democratic Caucus, serves on the House Ways and Means Committee, which writes the tax laws.

If enacted, the bill would create a new, refundable tax credit to put more money in the pockets of the lowest income families at a time when renters’ wages have remained constant and housing costs have skyrocketed. Under Mr. Crowley’s bill, renters who pay more than 30% of their income on rent would be eligible for a refundable tax credit, based on the household’s annual income and the total amount it spends on rent each year. Individuals who live in federally subsidized housing would also be able to claim a refundable tax credit for one month’s rent.

“Millions of families – including those with the greatest needs – would no longer be forced to make impossible choices between paying for rent and covering other basic needs like food and healthcare,”

stated NLIHC president and CEO Diane Ventel in a press statement supporting the bill. “By ensuring that the lowest income people have an affordable place to call home, a new tax credit for renters – like the one proposed by Representative Crowley – could transform millions of lives, giving struggling families the stability they need to achieve economic mobility, improve their health, and allow children to do better in school. I applaud Congressman Crowley for his leadership on this innovative, bold proposal.”



*Rep. Joe Crowley announces the Rent Relief Act of 2017 outside the Woodside Houses in Queens, New York.*

NLIHC member and New York Housing Conference Executive Director Rachel Fee spoke at Mr. Crowley’s press conference announcing the bill. “Too many families in New York City are struggling to afford rent each month,” she said. “As rents continue to outpace income, we need federal policy to support affordable rental housing, especially for low income families. Congressman Crowley’s bill will provide this needed relief to renters in New York and across the country.”

**Contact your member of Congress today and ask them to support the Rent Relief Act of 2017 (HR 3670).**

## HUD SMOKING BAN IS IN EFFECT

REMEMBER, HUD HAS PUBLISHED A FINAL RULE FOR SMOKE-FREE POLICIES IN PUBLIC HOUSING AND FEDERALLY ASSISTED MULTI-FAMILY PROPERTIES.

SEE <http://bit.ly/2ljD5ni> FOR DETAILS.





# National Housing Trust Fund Projects Are Getting Started



The national Housing Trust Fund (HTF) is finally getting under way in 2017. About 20 states have awarded HTF projects, more will be making awards this winter, while the rest catch up in the spring and summer of 2018. Here are descriptions of four early projects.

## Brattleboro, Vermont

The Lamplighter Inn Motel, a former extended-stay motel in Brattleboro is being transformed into the Great River Terrace with 22 supportive housing units. Eleven of the units will be permanent supportive housing for chronically homeless people. Four of the units will be HTF-assisted. After gutting the old motel's 24 rooms, 22 micro-apartments with complete bathroom and kitchen facilities will be created around a central courtyard. A community center is being built on the property that will have a meeting room, laundry facilities, and two offices for supportive services.

Groundworks Collaborative, which operates Brattleboro's only year-round homeless shelter, helped with the project design. Groundworks and Health Care & Rehabilitation Services of Vermont will deliver services to residents including substance abuse and mental health counseling, help with job search, budgeting, and other life skills education.

The developers are working with the transit agency to rework bus routes because residents will need access to downtown Brattleboro from the busy commercial strip where Great River Terrace is located.

## St. Peter, Minnesota

The Southwest Minnesota Housing Partnership will build the Solace Apartments that will have 30 units, including 16 HTF-assisted and 13 HOME-assisted apartments. One apartment is market-rate for staff. The assisted units will include one-, two-, and three-bedroom units for families, singles, veterans, youth, homeless people, and individuals with serious and permanent mental illness, chemical dependencies, brain injuries, or physical or developmental disabilities.

Solace Apartments will have on-site supportive services for people at high risk of homelessness who have mental health or substance abuse challenges. There will be a focus on families with an individual

who has recently been released from drug-related incarceration and is subject to court-ordered treatment protocols. Those tenants will be required to follow drug court rules, and there will be an onsite service provider.

## Iowa City, Iowa

Shelter House in Iowa City is building 24 HTF-assisted one-bedroom apartments that will be permanent supportive housing for chronically homeless people. The two-story building, which will be called Cross Park Place, will have offices and exam rooms for providers of case management, healthcare, and behavioral health services.

The project is part of Shelter House's Housing First initiative serving the segment of the homeless population who frequently visit emergency rooms and treatment centers and who are frequently arrested. Based on a mini-study, Shelter House estimates that their Housing First approach will save the community \$140,000 per person each year because the people housed at Cross Park Place won't be repeatedly going to the emergency room, treatment centers, jail, or court.

The Iowa City Housing Authority has committed Section 8 vouchers to Cross Park Place through a Special Admissions program. The Special Admission program mirrors the HUD-VASH voucher program: someone who meets the project's criteria (chronic homelessness) goes to the top of the voucher waiting list to fill a vacancy when a person living in the project with a Special Admissions voucher moves out.

## Oklahoma City, Oklahoma

The Metro Alliance in Oklahoma City is building the "Men's Lodge," which will have 20 single-occupancy rooms for men who have a substance abuse disorder, often diverting them from incarceration. Thirteen of the units will be for extremely low income men thanks to an HTF award. The men who will live there will be a part of the Metro Alliance Firststep initiative, which, in addition to affordable housing, provides case management and life skills education. Metro Alliance also provides residents with transportation to jobs that help cover program costs.

# Small Area FMRs on Hold for At Least Two Years

**H**UD announced on August 11, 2017 a two-year freeze on the requirement for public housing agencies (PHAs) in 23 metro areas to use Small Area Fair Market Rents (SAFMRs). This stalls an opportunity to expand housing choice for voucher households by reducing one of the barriers to moving to higher-rent neighborhoods with better schools, less crime, more jobs, and other amenities like full-service grocery stores. HUD justifies the freeze by claiming it needs to wait until a final evaluation of a seven-PHA demonstration is completed and by pointing to objections raised by PHA industry groups. HUD should reactivate the rule immediately so that voucher households have more opportunities to use their vouchers in neighborhoods of their choice.

## What is a Small Area FMR (also known as a SAFMR)?

Using Small Area FMRs would base the value of a Housing Choice Voucher on rents in ZIP codes. Normally, the value of a voucher to a landlord is affected by the Fair Market Rent (FMR) based on rents in an entire metro area. Many metro areas have neighborhoods within them that have very different market rents. Setting payment standards (and the value of a voucher) based on a metro-wide rent calculation makes the value of a voucher too low to afford rents in some areas and higher than market rents in other neighborhoods.

The idea behind using Small Area FMR payment standards is to have the value of vouchers more in line with actual neighborhood rents. Using SAFMR payment standards would increase the value of vouchers in higher rent neighborhoods that generally have better schools, less crime, more job opportunities, more robust resources like full-service grocery stores, and fewer environmental hazards, providing voucher holders more options when choosing where to live. If a voucher's value is significantly lower than the rent in a high opportunity neighborhood, a household may have difficulty finding a landlord who will accept the voucher. Some households may be forced to pay more than 30% of their income for rent (paying the amount needed to meet the landlord's market rent on top of what the voucher pays) to live in a high-opportunity neighborhood.

The flip side of SAFMRs is that in lower-rent

neighborhoods, where a voucher's value is currently often greater than market rents, the voucher payment the landlord receives would go down, and landlords would no longer be getting more rent from voucher holders than they would from a renter without a voucher.

## HUD Issued a Rule Requiring Small Area FMRs in 24 Metro Areas

After years of public input, HUD issued a rule on November 16, 2016 requiring PHAs in 24 metro areas use SAFMRs. Small Area FMRs would have to be used by all PHAs in those 24 metro areas, not just the PHA in the major city. For example, there are 19 PHAs in the Philadelphia metro area that would have to use SAFMRs, not just the Philadelphia Housing Authority. PHAs in other locations not included in the 24 metro areas could voluntarily use SAFMRs. The recent suspension is for all of the metro areas included in the initial rule, except for the Dallas-Plano-Irving area, which is required to continue using SAFMRs due to a court settlement.

NLIHC has long supported the use of SAFMRs in certain metro areas, but has concerns about the potential harm to current voucher holders whose voucher may lose value if they live in a low-cost ZIP code. Landlords in these neighborhoods may no longer accept vouchers or may continue to charge higher rents, requiring voucher households to pay the difference. Such households would have to pay more than the usual 30% of their income on rent and risk eviction.

NLIHC supports expanding housing choice through the use of SAFMRs *and*, because many households are likely to want to stay in their current homes and neighborhoods, we advocate that current voucher holders must be protected from the lowering of voucher values in neighborhoods with lower market rents. HUD has not addressed the issue of protecting current voucher holders and has indicated no plans to do so.

NLIHC urges HUD to reactivate the rule requiring the use of SAFMRs in the 24 designated metro areas, without a reduction in voucher values for households that had vouchers before the SAFMR rule went into effect – to protect current voucher holders and expand housing choice for voucher holders who wish to move to higher opportunity neighborhoods.

# Housing Recovery after Hurricanes Harvey, Irma, and Maria

**H**urricanes Harvey, Irma, and Maria have affected millions of people in Texas, Louisiana, Florida, Puerto Rico, the US Virgin Islands, and Georgia. As with many other natural disasters, the most vulnerable residents—low income communities, people of color, and immigrant populations—bear the brunt of the storm’s destruction, and hundreds of thousands of residents lost their homes and all of their possessions. Recovery will take years, and NLIHC is working with local, state, and national advocate partners to ensure that assisting and re-housing the most vulnerable populations is a priority at all levels of government.

In large scale disasters like hurricanes, the federal response begins with the Federal Emergency Management Agency (FEMA) assessing damage throughout the region, the results of which inform the Administration’s supplemental spending request for disaster relief funds. HUD will then conduct its own damage assessment, using FEMA’s findings to determine the impact of the hurricanes on the housing stock, and in particular, on subsidized housing for low income people and on homes secured by the Federal Housing Administration.

Following these initial assessments, the White House asks Congress to pass a funding bill just for disaster relief, which provides additional funding for FEMA programs and for HUD’s Community Development Block Grants for Disaster Relief. Disaster Relief grants go to state and local governments and can be used for a variety of infrastructure and housing needs. The flexibility of this program allows for localized assistance depending on a community’s needs, but also presents a challenge for advocates. It is essential that Disaster Relief funds are used to meet the housing needs of the most vulnerable populations. Advocates at the local, state, and national level must push for fair distribution of HUD funds so that those with the greatest needs receive the most assistance.

Low income people, and low income people of color in particular, have limited choices about where to live. They are often limited in their housing choices to high-poverty, highly segregated, geographically vulnerable neighborhoods. NLIHC will continue to monitor the work of HUD and FEMA to ensure that



*Flooding in the Lakewood Area of Houston, TX. Photo: Revolution Messaging/Arun Chaudhary*

the rebuilding process results in a smarter and fairer distribution of affordable housing.

## **Texas Housers and Texas Organizing Projects seven disaster recovery principles:**

- Everyone in need receives safe, temporary housing where they can reconnect with family and community.
- Securing help from government is accessible, understandable and timely.
- Displaced people have access to all the resources they need for as long as they need to safely and quickly recover housing, personal property and transportation; disaster rebuilding jobs and contracts are locally sourced, whenever possible.
- Everyone is fairly assisted to fully and promptly recover through transparent and accountable programs and strict compliance with civil rights laws, with survivors having a say in the way assistance is provided.
- All homeowners are able to quickly rebuild in safe, quality neighborhoods of their choice.
- Renters and anyone experiencing homelessness before the disaster quickly get quality, affordable, accessible rental property in safe, quality neighborhoods of their choice.
- All neighborhoods are free from environmental hazards, and are safe and resilient, and have equal quality, accessible public infrastructure.



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OUR VOICES

**AND EXPAND**  
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