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Point of View

FEMA Is Failing Disaster Victims Who Are Still Desperate for Housing – *Diane Yentel, NLIHC President and CEO*

The following is adapted from an op-ed published in the Orlando Sentinel on June 29 at: <https://bit.ly/2IEffc7>

(Since publishing this op-ed, NLIHC's Disaster Housing Recovery Coalition partners LatinoJustice PRLDEF and Faith in Action filed a lawsuit in federal court that succeeded in securing a national temporary injunction barring FEMA from ending its Temporary Shelter Assistance (TSA) program on June 30. As a result of the injunction, FEMA will continue the TSA program through July 5. The federal court will hear the case this afternoon, July 2. See related article in this week's Memo to Members and Partners for more information on the lawsuit and other advocacy and congressional actions on disaster housing recovery).

After Hurricanes Harvey, Irma and Maria, tens of thousands of people were threatened to be displaced from their damaged or destroyed homes. Many thousands of them have spent the last ten months living in cramped motel rooms paid for by the Federal Emergency Management Agency (FEMA). When FEMA ends this housing assistance, nearly 2,000 families will be evicted from their hotel rooms, whether or not they have an alternate place to stay. The only support offered by FEMA is a one-way ticket back to Puerto Rico, where rebuilding efforts have barely begun.

While FEMA claims it is “[doing all it can to provide stable housing to these U.S. citizens who have suffered loss and displacement](#),” this is simply false. As destitute people are evicted from their hotel rooms with nowhere else to go, we should all know: this is a conscious policy choice by the Trump administration.

Since the hurricanes made landfall, FEMA Administrator Brock Long has consistently refused to provide critical housing solutions, like the [Disaster Housing Assistance Program \(DHAP\)](#), to help the most vulnerable survivors get back on their feet. DHAP provides families with stable, affordable homes as they rebuild their lives and connects them to local housing professionals to find permanent housing solutions, secure employment, and connect to public benefits.

FEMA has unnecessarily forced thousands of struggling families to live out of motel rooms. In doing so, the agency has relied on a program that, by design, weeds out many of the lowest income people from receiving help altogether. Participating hotels turn displaced families away by charging fees on top of the amount FEMA will cover or requiring families to pay security deposits or have credit cards - all of which serve as barriers for low income families who have already depleted their limited savings and who are often unbanked.

Because of these barriers, thousands of displaced, low income families had little choice but to move into uninhabitable or overcrowded homes, stay at shelters, or sleep in their cars or on the streets. There are multiple accounts of people unable to access FEMA hotels who later needed emergency hospital care after returning to mold-infested homes. Disaster victims are now entering state homeless shelter systems because of FEMA's unwillingness to provide appropriate disaster housing assistance.

Despite DHAP's track record and strong bipartisan support, FEMA has rejected multiple requests for assistance made by impacted people, HUD, dozens of members of Congress, [Puerto Rico Governor Ricardo Rosselló](#), and NLIHC's Disaster Housing Recovery Coalition of over 700 local, state and national organizations working towards a complete disaster recovery for the lowest income people.

Instead, FEMA has spread misinformation about DHAP with the public and Congressional staff. FEMA argued that state-administered disaster housing programs are sufficient to meet the needs of displaced households. But state-run programs put in place as an alternative to DHAP are not accessible to survivors who have been displaced across state boundaries and the programs have been plagued by significant delays. In total, fewer than

320 households in Florida and 150 households in Texas are in the pipeline to receive state housing assistance, despite far greater numbers of households in need.

FEMA falsely claims that DHAP is too expensive. By our estimate, the federal government wasted \$142 million by keeping more than 6,000 families in FEMA hotels for eight months instead of using DHAP. Those wasted funds could have instead been used to provide DHAP to more than 3,200 additional families in need of a stable home while they rebuild their lives. Moreover, solutions like DHAP are [three times less expensive](#) than the cost to local governments to respond to the predictable increase in homelessness.

Congress must hold FEMA accountable for its ineffective disaster housing response and protect families in need. This starts with enacting the "Disaster Housing Assistance Act" introduced by Senator Bill Nelson and the "Housing Victims of Major Disasters Act" introduced by Senator Elizabeth Warren to immediately activate DHAP and help ensure that those impacted by the next disaster are not victims of a conscious policy choice by the administration to leave them behind.

Disaster Housing Recovery

Court Grants Temporary Injunction on FEMA's Termination of Transitional Shelter Assistance; Advocates and Members of Congress Call for Longer-Term Solutions

A federal court issued an injunction on June 30 barring FEMA from ending its Temporary Shelter Assistance (TSA) program for families displaced by the 2017 disasters. The court's decision, which was prompted by a lawsuit filed by Disaster Housing Recovery Coalition members LatinoJustice PRLDEF and Faith in Action, temporarily halts evictions by FEMA of nearly 2,000 households currently living in TSA hotels until at least July 5. The court will hear the merits of the case on July 2.

FEMA had decided to arbitrarily end the TSA hotel program on June 30, regardless of whether survivors had stable, affordable homes in place. At the same time, FEMA has refused to activate longer-term housing solutions, including the Disaster Housing Assistance Program, despite requests made by impacted individuals, Puerto Rico Governor Ricardo Rosselló, dozens of members of Congress, and homelessness and housing advocates. As a result, thousands of survivors have had no choice but to double or triple up with other families, sleep in cars, return to their uninhabitable homes, or pay half of their income on rent. Precarious housing situations make it harder for families to fully recover and put them at increased risk of evictions, and in worst cases, homelessness.

Advocates and elected officials warn that displaced families from Puerto Rico may join the ranks of their communities' homeless. Advocates [rallied](#) at an Orlando hotel on June 22 demanding that Florida Governor Rick Scott address the needs of displaced hurricane survivors from Puerto Rico. The protestors urged the governor to use the state's affordable housing fund to help the more 600 families still living at the time in Florida hotels. An estimated [75,000](#) Puerto Ricans came to Florida after Hurricane Maria, exacerbating the state's serious shortage of affordable housing.

The Massachusetts Black and Latino Legislative Caucus wrote an [op-ed](#) in the *Boston Globe* supporting passage of legislation in Congress that would force the implementation of DHAP within 15 days of enactment. The op-ed cites the success of DHAP after Hurricane Katrina and Superstorm Sandy, noting that 95% of Katrina DHAP participants secured stable housing after the program ended.

Senator Bill Nelson (D-FL) worked to fast-track his bill, "The Disaster Housing Assistance Act" ([S.2880](#)), to provide housing relief to the thousands of 2017 hurricane survivors still without stable housing. He requested unanimous consent (UC) for S.2880, which would immediately activate DHAP, and he spoke on the Senate

floor on June 28 to urge support. Senator Ron Johnson (R-WI), chair of the Homeland Security Committee, objected, and the UC request was thereby defeated.

Senator Elizabeth Warren (D-MA) and Representative Adriano Espaillat (NY) have also introduced companion bills, “The Housing Victims of Major Disasters Act” ([S.2996](#) and [H.R.5474](#)), to activate DHAP and implement measures to help Puerto Rican survivors who are struggling to receive FEMA assistance due to title issues and informal housing which are common on the island. NLIHC supports all three bills and urges advocates to call on their members of congress to sign on.

On June 27, a group of U.S. senators and representatives sent a [letter](#) to FEMA Administrator Brock Long and HUD Secretary Ben Carson requesting an extension of TSA and the activation of DHAP. They cite the extensive destruction of Puerto Rico’s infrastructure and the high rate of Individual Assistance (IA) program denials by FEMA. The lawmakers note that “DHAP has historically been activated within two weeks of a disaster, while Puerto Ricans have waited over eight months for relief.”

Four ranking members of various House committees sent a similar [letter](#) to Administrator Long on June 29. Representatives Maxine Waters (D-CA) of the Financial Services Committee, Nydia Velazquez (D-NY) of the Small Business Committee, Bennie Thompson (D-MS) of the Committee on Homeland Security, and Richard Neal (D-MA) all signed onto the letter urging FEMA to activate DHAP.

“At a time when Puerto Rico’s rebuilding efforts have barely begun, FEMA’s decision to cut off disaster survivors from motels while denying them access to safe, stable homes as they try to get back on their feet is callous and cruel,” said NLIHC President and CEO Diane Yentel in an [NLIHC press release](#) issued on June 28. “It is unacceptable that FEMA is choosing to retraumatize these U.S. citizens and put them at increased risk of homelessness.”

Read two NLIHC press releases at: <https://bit.ly/2tEZgGd> and <https://bit.ly/2KIR8hT>

Read the bicameral lawmakers’ June 27 letter to FEMA and HUD at: <https://bit.ly/2tEAY8P>

Read the representatives’ June 29 letter to Administrator Long at: <https://bit.ly/2KCmMdc>

Read the FEMA announcement at: <https://bit.ly/2Kh9JIE>

Read more about the injunction at: <https://bit.ly/2IGg1W1>

HUD Approves Texas and Florida’s CDBG-Disaster Recovery State Action Plans

HUD has approved the Texas action [plan](#) for its \$5 billion allocation from the Community Development Block Grant–Disaster Recovery (CDBG-DR) program designed to support long-term recovery from Hurricane Harvey. The funds go to the Single-Family Homeowner Assistance Program (\$1.1 billion, the largest single allocation), buyouts and acquisitions for eligible homeowners to sell their damaged homes to local governments (\$275 million), and the rehabilitation, reconstruction, and new construction of affordable multi-family rental properties (\$250 million), among others.

Texas RioGrande Legal Aid (TRLA) is representing Texas Housers in a [complaint](#) filed against the Texas General Land Office (GLO) relative to its CDBG-DR action plan. The complaint cites the state’s failure to meet its obligations to low and moderate income people as required by HUD’s *Federal Register* notice, having a disparate impact on black and Hispanic populations. TRLA also wrote a [letter](#) to HUD stating that the GLO has

not properly fulfilled its affirmatively further fair housing (AFFH) obligations, and is thereby perpetuating racial segregation.

HUD also approved Florida's CDBG-DR state action plan, which allocates \$616 million towards long-term housing recovery efforts. There is \$100 million earmarked for affordable rental housing. The largest allocation is \$273.3 million for a housing repair program.

Learn more about the Texas action plan at: <https://bit.ly/2KvGZBu>

Read the press release on Florida's state action plan at: <https://bit.ly/2tCiSuM>

Additional Updates on Disaster Housing Recovery – July 2

The following is an additional update on disaster housing recovery since last week's *Memo to Members and Partners* (for the article in last week's *Memo*, see [6/25](#)). NLIHC also posts this information at our [On the Home Front](#) blog.

Federal Response

FEMA

FEMA's Public Assistance program, which reimburses no less than 75% of eligible program costs, [approved](#) an allocation of more than \$69 million for the Florida Division of Emergency Management. These federal funds will help with Hurricane Irma recovery expenses, including staff salaries, housing, and equipment, for first-responder facilities and Emergency Operation Centers.

Congress

HUD Secretary Carson Testifies on Proposals to Increase Rents, Impose Work Requirements, Scale Back Fair Housing Enforcement, and More

The House Financial Services Committee held a hearing on June 27, "Oversight of the Department of Housing and Urban Development," with HUD Secretary Ben Carson as the sole witness. The hearing covered a broad range of topics, including HUD's proposals to increase rents and impose work requirements, as well as disaster recovery, fair housing, and lead hazards in public housing.

Lawmakers expressed opposition to HUD's proposals to increase rents and impose work requirements on people receiving housing assistance. The administration's proposals would triple the minimum rent from \$50 to \$150, and would eliminate income deductions for healthcare and childcare. Secretary Carson repeatedly stated that "not many people" would be affected by tripling the minimum rent, although he later admitted that nearly 470,000 people, all of whom have extremely low incomes, would be impacted by the change. Secretary Carson described work requirements for assisted housing residents as a means for getting people out of subsidized housing. The secretary maintained that HUD would continue to push for work requirements and rent increases despite recent indications the department was backing down on the proposals.

Committee Ranking Member Maxine Waters (D-CA) pointed to the discrepancies in the administration's justifications for the need to increase rents. Secretary Carson initially defended the proposals as a means to make individuals more self-sufficient but later stated the rent increases were no longer necessary since HUD

received increased funding through the bipartisan budget agreement. Representative Gregory Meeks (D-NY) said that rent hikes would affect the working poor, as over 75% of individuals living in public housing are working. He also expressed concerns over rent burdens in high-cost areas like New York. Representative Joyce Beatty (D-OH) referenced NLIHC's [Out of Reach](#) report: "There is no state in America where a person earning the minimum wage can afford a two-bedroom apartment," she said. Representative Jim Himes (D-CT) pointed out the high housing costs can prevent individuals from saving money for other basic needs like education.

Lawmakers expressed concerns over HUD's actions in undermining the Fair Housing Act, including the agency's decision to suspend the Affirmatively Furthering Fair Housing rule. When questioned by Ms. Waters, Secretary Carson maintained that "all discrimination is serious," though he offered no substantive examples of ways HUD plans to combat discrimination. When questioned about the deletion of "free from discrimination" from HUD's revised mission statement proposal, Secretary Carson said the department had not yet finalized the language.

Representatives expressed concerns about the lack of sufficient funding for lead paint and mold remediation efforts in public housing. Representative Nydia Velazquez (D-NY) asked Secretary Carson how he expected public housing agencies to fund remediation efforts when HUD's FY19 budget called for zeroing out the public housing capital fund. Though the department's rental assistance demonstration (RAD) program funds hazard remediation, a Government Accountability Office report found that HUD has only "limited ability" to measure the impact of the program.

Representative Wagner (R-MO) spoke about the need for comprehensive disaster housing recovery efforts. Secretary Carson agreed that Community Development Block Grant – Disaster Recovery (CDBG-DR) should be codified into law.

Watch the archived webcast of the hearing at: <https://bit.ly/2N5gAfP>

House Committee Holds Hearing on Lead Hazards in Subsidized Housing

The House Financial Services Committee held a hearing on June 26 titled "Oversight of the Federal Government's Approach to Lead-Based Paint and Mold Remediation in Public and Subsidized Housing." The hearing focused on the need for improved HUD oversight to remediate lead-based paint and mold hazards and for increased funding for hazard mitigation in public housing.

According to the Centers for Disease Control and Prevention, more than 4 million children in the U.S. are living in environments with lead-based paint. Jeremy Kirkland, HUD's acting deputy inspector general, testified that HUD has been negligent in overseeing public housing agencies' (PHAs') efforts to identify and mitigate lead-based paint in the public housing and Housing Choice Voucher programs. HUD's current protocol for mitigating lead-based paint is based on whether a child has symptoms of lead poisoning rather than on preventative measures. Mr. Kirkland also said HUD lacks proper oversight for PHA reporting of lead poisoning. Although HUD established a program in 2001 to require PHAs to conduct and report on inspections to measure lead levels, it was not until 2016 that HUD established a system to track and follow up with PHAs that failed to comply. The inspector general also said HUD staff lacked the expertise needed to review the data collected from these inspections. Karen McKeown of the Wisconsin Department of Health Services noted that lead poisoning disproportionately affects people struggling with poverty and housing insecurity.

Jeffery Patterson of the Cuyahoga Metropolitan Housing Authority spoke about the lack of funding and resources for public housing, leading to PHAs being unable to afford the expensive remediation process. Emily Benfer, a professor at Yale Law School, said that PHAs have not had sufficient funding for the operation or maintenance of public housing and that there is an estimated backlog of public housing capital needs of \$40

billion, which grows at a rate of \$3.4 billion per year. She recommended an increase in HUD's budget for lead-based hazard remediation. Rachel Fee of the New York Housing Conference discussed the positive impacts of affordable housing on health outcomes and health savings. She cited a 2017 study that found that a \$2.5 billion investment in eliminating lead hazards in older homes in which children from low income families live would provide \$3.5 billion in future benefits to the U.S. economy.

Representative Joyce Beatty (D-OH) spoke about the disproportionate harm health hazards in public housing pose to racial minorities. She also criticized HUD Secretary Ben Carson for claiming that HUD was prioritizing lead remediation in affordable housing while HUD's FY19 budget request would eliminate funding for the public housing capital fund, which PHAs use to address lead hazards. Representative Emmanuel Cleaver (D-MO) emphasized the need for HUD to do a better job of overseeing PHA's data on lead and mold hazards.

Watch the archived webcast of the hearing at: <https://bit.ly/2lzdBiZ>

Congressional Joint Economic Committee Democrats Release Report on Rural America

The Congressional Joint Economic Committee Democrats released [*Investing in Rural America: Bringing Progress and Economic Opportunity to Rural Communities*](#), a report on issues impacting rural communities in the U.S., including affordable housing. Rural communities have a limited supply of rental units, in part because of high development costs and aging housing stock. Many of these challenges are even greater for American Indian communities, which also deal with substandard housing and overcrowding issues.

Rural communities face unique challenges when dealing with the affordable housing crisis. As of 2010, only 28% of existing rural units were rentals, compared to 35% nationally. Because development does not generally occur at a large scale in rural areas, construction costs are often higher in rural communities compared to urban areas, which reduces the incentives for private investment. Additionally, a lack of access to credit in many rural areas limits funding for maintenance of existing units. These factors leave a mere 3% of all existing housing available for purchase or rent and force almost half of rural renters to pay more than 30% of their incomes on housing costs.

On tribal lands, the lack of housing leads to severe overcrowding, which impacts about 16% of households. Many families also live in substandard conditions, with 6% of homes lacking fully functioning plumbing. The report estimates 68,000 new units are needed to ensure American Indian families have safe and sanitary homes. The federal government holds tribal lands in trust, however, making homeownership and development even more difficult for these communities.

The Committee Democrats provide several policy recommendations to address the affordable housing crisis for rural and American Indian communities, including increased funding for USDA and HUD programs, particularly those that provide resources to non-profits that support the creation of affordable housing or target American Indian communities. The report also recommends additional investments in senior living facilities and multi-unit housing to ensure older residents are able to age in place.

Read the full report at: <https://bit.ly/2I9LO1t>

House Passes “Credit Access and Inclusion Act

The “Credit Access and Inclusion Act of 2017” (H.R.435), introduced by Representative Keith Ellison (D-MN), passed in the House of Representatives on June 25. The bill would allow public housing authorities (PHAs), and

utility and telecom companies to report payment data to credit reporting agencies. The bill seeks to help those with little or no credit build their credit scores based on a more comprehensive picture of their payment history. However, some housing advocates are concerned that the bill, as written, may have the effect of negatively impacting the credit scores of low income tenants and infringing on their privacy rights. Additionally, the bill places new administrative burdens on PHAs without providing them with additional resources or training to implement the bill. Read the full text of the bill at: <https://bit.ly/2ySAozH>

Our Homes, Our Votes

Our Homes, Our Votes Webinar Series Begins July 17

Housing is built with ballots! NLIHC is conducting a series of six webinars that will provide clear information, tools and strategies to assist organizations and leaders engage more low income renters in the upcoming 2018 elections and beyond. The *Our Homes, Our Votes* webinar series will provide key strategies on nonpartisan voter registration, candidate engagement, and voter education. The *Our Homes, Our Votes* campaign will ensure candidates for office address issues and policies related to affordable housing and commit to real solutions to homelessness and housing poverty in America. Register for the first webinar on July 17, 3:00 pm ET and all of the webinars in the series at: <https://bit.ly/2KooyTi>

The webinars will occur every Tuesday at 3:00pm ET beginning on July 17, 2018. The full list of webinar topics:

- *Our Homes, Our Votes: An Introduction, and an Exploration of Legal Considerations*; Tuesday, July 17
- *Building the Base: Voter Registration of Low Income Renters and Their Allies*; Tuesday, July 24
- *The Importance of Voter Lists! A Key Tool for Successful Mobilization*; Tuesday, July 31
- *An Informed Debate: Effectively Engaging Candidates while Remaining Non-Partisan*; Tuesday, August 7
- *I Vote for More Affordable Homes! Educating Voters Before Election Day*; Tuesday August 14
- *Voter Mobilization: Getting Out the Vote!*; Tuesday, August 21

Through *Our Homes, Our Votes*, advocates and residents across the country will engage in the electoral process so that candidates for elected office at every level—federal, state, and local—know that affordable housing is a critical issue they must address to earn our votes!

Register once for all webinars and receive reminders for future webinars at: <https://bit.ly/2KooyTi>

Opportunity Starts at Home

Children’s Defense Fund Report: Increasing Housing Subsidies Would Dramatically Reduce Child Poverty

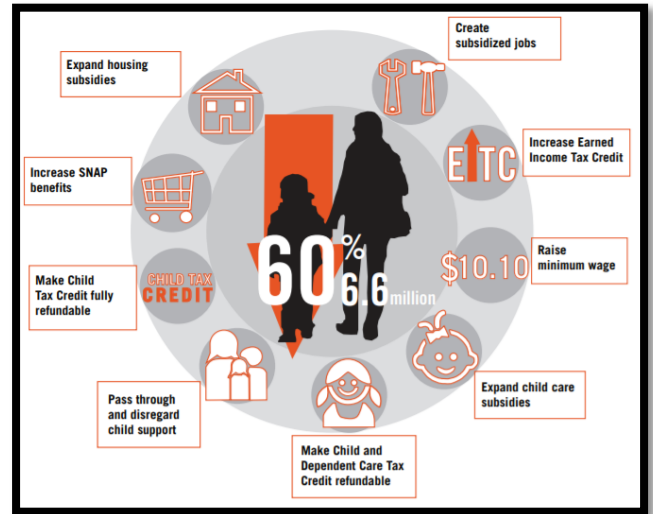
The [Children's Defense Fund](#) (CDF), a leading non-profit child advocacy organization and Steering Committee member of the [Opportunity Starts at Home](#) campaign, affirms that greater investments in affordable housing are

necessary to end child poverty in America. In its groundbreaking report, “[Ending Child Poverty Now](#),” CDF shows that expanding housing subsidies would dramatically reduce child poverty, the most among nine policy solutions it explored.

The CDF report found that investing an additional 2% of the federal budget into, and/or making changes to, nine existing programs and policies would reduce child poverty by 60% and lift 6.6 million children out of poverty. The nine are: housing subsidies; subsidized jobs; the Earned Income Tax Credit; an increased minimum wage; child care subsidies; a refundable Child and Dependent Care Tax Credit; SNAP benefits; a refundable Child Tax Credit; and reformed child support.

The report finds that expanding housing subsidies would have the single largest impact among the nine, reducing child poverty by 20.8% and lifting 2.3 million children out of poverty. The report modeled an expansion of the Housing Choice Voucher program.

“It is a national moral disgrace that there are 14.7 million poor children and 6.5 million extremely poor children in the United States of America – the largest economy in the world,” stated Marian Wright Edelman, founder and president of CDF. “These policies could be pursued immediately, improving the lives and futures of millions of children and eventually saving taxpayers hundreds of billions of dollars annually.”



America’s child poverty rate is one of the highest in the industrialized world. The report cites the well-established findings that poverty, housing instability, and homelessness hinder lifetime opportunity, stunt brain development, introduce toxic stress, contribute to life-long physical and mental health problems, hurt educational attainment, and slow economic growth and productivity. The report makes clear that any national strategy to significantly reduce child poverty must prioritize investments in safe, decent, affordable housing.

The *Opportunity Starts at Home* campaign is proud to partner with leading multi-sector organizations like CDF, all of whom understand that housing is deeply connected to their own respective goals.

Read the full report at: <https://bit.ly/1uAYhOK>

Be sure to follow the campaign on all social media platforms; [Twitter](#); [Instagram](#); [Facebook](#); [LinkedIn](#)

Fair Housing

Representative Waters Introduces Fair Housing Bill

House Financial Services Committee Ranking Member Maxine Waters (D-CA) introduced the “Restoring Fair Housing Protections Eliminated by HUD Act of 2018” ([H.R. 6220](#)) on June 26. The proposal to enforce fair housing rights was crafted in response to HUD’s suspension of the 2015 Affirmatively Furthering Fair Housing (AFFH) rule and other efforts by the Trump administration to scale back fair housing protections.

The bill would reinstate the AFFH rule and the fair housing assessment tool that jurisdictions need to conduct Assessments of Fair Housing and would expand fair housing protected classes to include sexual orientation and gender identity. The bill would also restore to HUD’s new mission statement words related to ensuring housing

markets are “free from discrimination,” which the administration proposed to remove. NLIHC supports H.R. 6220.

Read the full text of the bill at: <https://bit.ly/2NaWgJY>

See Representative Waters’s press release here: <https://bit.ly/2IKpWB7>

Research

Study Explores Landlord Participation in Housing Choice Voucher Program

A study by the Poverty and Inequality Research Lab of Johns Hopkins University, *Urban Landlords and the Housing Choice Voucher Program*, examined the participation of landlords in the Housing Choice Voucher (HCV) program in Baltimore, Cleveland, and Dallas. The authors found that landlords’ acceptance of vouchers is affected by financial considerations, perceptions about tenants, and bureaucratic factors. The majority of landlords who chose not to participate in the HCV program did so due to negative past experiences with the program related to property inspections, frustration with program bureaucracy, and tenant-landlord conflicts.

The HCV program helps low-income families afford rental homes in the private market by covering the difference between their own contribution toward rental costs (30% of the family’s adjusted income) and total housing costs. Landlords play an important role in the success of the HVC program and the experiences of voucher holders, yet few studies have examined their participation and behavior.

The study’s authors interviewed and observed owners and property managers, local housing institutions like housing courts, and housing authorities, and analyzed HUD HCV administrative data in Baltimore, Dallas, and Cleveland. They selected a sample of owners from three months of rental listings at or below 150% of Fair Market Rent (FMR), and supplemented the sample with additional landlords whom they learned were influential players in the local housing market. By design, 73% of landlords interviewed in the study were willing to accept vouchers. Twenty percent of the sampled landlords who accepted vouchers were owners of fewer than five rental units, and another 40% were landlords with moderate-size portfolios of between five and thirty units.

Landlords faced multiple challenges in the low-end rental market. Collecting rent on-time from tenants who had limited financial resources was a central challenge, particularly for landlords who were financially unstable or without financial reserves. Evictions, meanwhile, result in legal costs and the loss of one or two months’ rental income. Although more than 90% of the landlords had executed evictions, 83% took steps to avoid them when possible. Unexpected costs related to repairs, maintenance, and utilities were also a challenge.

Landlords used their tenant-selection process to try to minimize collection and turnover problems. Tenant screenings usually included reviews of the prospective tenants’ residential history, credit score, and criminal background. Few low income applicants have good credit and rental histories, however, so those factors do not necessarily distinguish one applicant from another. Landlords often acknowledged that finding the “right” or “good” tenant who would likely pay the rent on-time and take care of the home came down to a “gut” feeling. Such “gut” feelings, however, may be based on preconceived notions about applicants and result in discriminatory selections.

Financial considerations played a major role in determining whether or not landlords participated in the HCV program. Landlords cited reliable rent payments from the public housing agencies (PHAs) as a strong motivating factor for participation (48% in Cleveland, 59% in Baltimore, and 61% in Dallas). In Baltimore, 26% of landlords were motivated to accept vouchers by a belief that voucher rents were higher than market

rents; only 5% and 3% of landlords were motivated by this belief in Cleveland and Dallas. Baltimore is a low income city surrounded by wealthier suburbs, so the metropolitan-wide FMR provides a higher voucher payment than what the unsubsidized market can provide.

Between 51% and 74% of landlords, depending on the city, cited “tenant quality” as a factor in their decision to rent to voucher holders. Forty-five percent of landlords in Cleveland, 30% in Dallas, and 21% in Baltimore thought voucher holders were worse-quality tenants than other renters in their market. With regard to landlord interactions with PHAs, 60% of landlords in Cleveland and 50% in Baltimore thought unit inspections were burdensome and costly, with a number of landlords complaining about the lack of consistency in the inspections. Only 12% of landlords in Dallas thought inspections were burdensome, likely because of the area’s newer housing stock.

Of the 37 landlords who were not participating in the HCV program, 51% cited issues with inspections, including the time and repair costs associated with them; 41% cited lack of support from the PHA during previous tenant conflicts; and 41% cited paperwork and bureaucracy as reasons for their nonparticipation. Sixty-eight percent of them had accepted vouchers in the past.

The study’s authors recommend landlord training about their legal rights and obligations, and the role of the PHAs. Landlords’ negative feelings toward the HCV program tended to come from unrealistic expectations of PHA staff support to the landlord during tenant-landlord disputes. Trainings could help manage expectations that PHAs support landlords during disputes when PHAs are neutral parties. The trainings could also cover topics like tenant screening, weatherization, or inspections for inexperienced landlords. The authors also recommend housing mobility programs to conduct landlord outreach. If conducted under a different program name, PHAs may have an opportunity to use outreach to encourage landlords who had stopped taking vouchers to resume accepting them. They also recommend reforms to the inspection process. Short inspection times could reduce move-in delays for new tenants, and standardized inspections would give landlords an ability to predict what repairs would be needed, leading to proactive repairs.

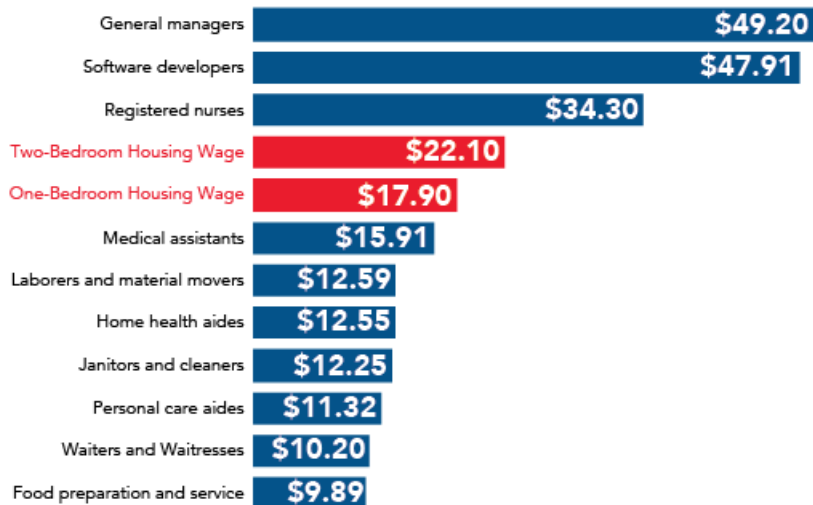
Urban Landlords and the Housing Choice Voucher Program is available at: <https://bit.ly/2Mn0iyq>

Fact of the Week

Seven of the Ten Fastest Growing Occupations in the U.S. Don't Pay Enough for a One or Two Bedroom Apartment

OUT of REACH

HOUSING WAGE AND MEDIAN WAGES FOR OCCUPATIONS WITH HIGHEST PROJECTED GROWTH



Source: Housing wages are derived from HUD fair market rents. Employment projections from BLS Employment Projections Program. Occupational wages from May 2017 National Occupation Employment and Wage Estimates, Occupational Employment Statistics, BLS. Adjusted to 2018 dollars.

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Source: NLIHC's *Out of Reach: The High Cost of Housing 2018*. Housing wages are derived from HUD fair market rents. Employment projections from BLS Employment Projections Program. Occupational wages from May, 2017 National Occupation Employment and Wage Estimate, Occupational Employment Statistics, BLS. Adjusted to 2018 dollars.

From the Field

New York City Increases Rents Despite Strong Opposition from Advocates

The New York City Rent Guidelines Board voted on June 26 to approve rent increases for nearly one million rent-stabilized tenants. Tenants & Neighbors, an NLIHC state partner, and the Rent Justice Coalition opposed the increases. Disappointed by the outcome, both groups expressed concerns about low income households' ability to pay the higher rents.

Data show that New York City landlords have benefited from high rents and substantial rent increases for decades, including an 8.5% increase at the height of the recession in 2009. While landlords continue to reap profits, rent-stabilized tenants are rent-burdened, with more than 30% paying over 50% of their incomes for rent. Rent freezes mitigate the impacts of a skyrocketing rental market and help maintain more manageable rent-to-income ratios for rent-stabilized tenants, according to the New York City Housing and Vacancy Survey.

Despite protests and testimony from hundreds of tenants at the Rent Guidelines Board hearings held across the city, the board approved rent increases that were slightly higher than last year's increases. Rents on one-bedroom apartments were increased by 1.5% and two-bedroom apartment rents were increased by 2.5%. The board passed the increases by a 5-4 vote, with tenant representatives voicing their dissent. The rent increases will apply to leases taking effect on or after October 1, 2018.

“The New York City Rent Guidelines Board has capitulated to the real estate lobby with nothing to back it up,” said Delsenia Glover, director of education and organizing for Tenants & Neighbors. “Tenants are paying in some cases more than 50 percent of their income in rent, especially seniors. Nearly 30 percent of rent stabilized apartments have preferential rents, which means those tenants can get increases anywhere up to the legal regulated rent, which can be up to 10 percent increases or even more in some cases. Do the math. Landlords are making profits.”

To learn more about this topic, contact Delsenia Glover at Tenants & Neighbors at: dglover@tandn.org

NLIHC in the News

NLIHC in the News for the Week of June 24

The following are some of the news stories that NLIHC contributed to during the week of June 24.

- “Op-Ed: FEMA's failing disaster victims who are still desperate for housing,” *Orlando Sentinel*, June 29 at: <https://bit.ly/2IEffc7>
 - “Senate Dems ask FEMA to extend Puerto Rico shelters,” *The Hill*, June 29 at: <https://bit.ly/2tEymOM>
 - “Democrats say FEMA, HUD have 'abandoned' Puerto Rican evacuees in last-minute aid push,” *Orlando Sentinel*, June 28 at: <https://bit.ly/2lJDn4n>
 - “Puerto Rican hurricane survivors to be kicked out of FEMA housing this weekend, offered one-way ticket home,” *Newsweek*, June 28, at: <https://bit.ly/2KrrTAv>
 - “In Florida, FEMA deadline looms for Puerto Ricans with no affordable housing options,” *NBCNEWS.com*, June 26 at: <https://nbcnews.to/2lwstrH>
 - “Salt Lake Chamber Campaign to Push for More Housing in Utah,” *US News & World Report*, June 22 at: <https://bit.ly/2Mv10sD>
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NLIHC News

NLIHC Welcomes Three New Staff

NLIHC welcomes three new staff members to the Coalition: Development Coordinator Catherine Reeves, Policy Analyst Sonya Acosta, and Housing Advocacy Organizer Justin Goddard.

As NLIHC's new development coordinator, Catherine Reeves will manage all NLIHC fund development activities to enable the Coalition to obtain the necessary resources to fulfill its mission. Prior to her position at NLIHC, Catherine served for four years at A Wider Circle, a local nonprofit organization in Washington, DC, dedicated to helping individuals and families rise out of poverty. At A Wider Circle, Catherine spent time as a client relations coordinator, working directly with families transitioning out of homelessness or fleeing domestic abuse and helping them to receive furniture and other items necessary to find stability their new homes. Catherine also worked as a development associate at A Wider Circle, communicating these families' stories to

local and national foundations and corporations and securing the funds to expand the organization's services. Catherine earned her bachelor of science in business, language and culture studies with a focus in Spanish from American University.

Sonya Acosta assumes the position of policy analyst after a year as the NLIHC policy intern. Sonya will help expand the policy team's capacity to work on current priorities as well as issues relating to rural housing and housing for American Indians, Alaska Natives and Native Hawaiians. Prior to joining NLIHC, Sonya served two terms of service with AmeriCorps in the Chicago area, one at a high school and another at a fair housing organization. During her AmeriCorps service, she served as a teacher's assistant, planned service projects, led outreach campaigns, and conducted qualitative and quantitative research. Sonya grew up in Las Cruces, NM, and calls the San Francisco Bay Area her second home. She earned a BA in history and international studies from the University of New Mexico and a MS in public policy & management from Carnegie Mellon University.

As the new NLIHC housing advocacy organizer, Justin Godard will work with the field team to inform and mobilize Coalition members in support of good housing policy. Prior to NLIHC, Justin worked for three years at the Center for Community Progress, a national nonprofit organization focused on fostering equitable revitalization in cities dealing with large-scale property vacancy, abandonment, and deterioration. At Community Progress, Justin served both as a program associate and program officer for the National Leadership and Education program area. Much of his work centered on facilitating opportunities for residents, elected officials, and other stakeholders to learn about effective tools and to develop relationships with their peers. He earned a masters of urban planning and a bachelor of arts in political science from Virginia Tech.

Please join us in welcoming Catherine, Sonya, and Justin!

NLIHC Releases *Out of Reach 2018* in Spanish

NLIHC released a Spanish-language version of [*Out of Reach: The High Cost of Housing 2018*](#) on June 28. The report, [*Fuera de Alcance: El Alto Costo de La Vivienda 2018*](#), compares rents and wages nationally and in every state, country, and city in the U.S. and in Puerto Rico. The report shows that both average renter wages and prevailing minimum wages are insufficient to afford modest rental apartments, and the disparity is severe for those with the lowest incomes. Puerto Rico-specific *Out of Reach* data are available [here](#). Other state reports in Spanish are available on request.

To address the large disparity between the incomes of low-wage workers and other vulnerable populations and the cost of modest rental homes in America, NLIHC calls on lawmakers to increase federal funding for key affordable housing programs like Housing Choice Vouchers, the national Housing Trust Fund, public housing, and project-based rental assistance. These critical programs serve as a safety net and provide stable, affordable homes for the lowest income households.

View *Fuera de Alcance 2018* at: <https://bit.ly/2tGpCaP>

The *Out of Reach 2018* interactive website and English-language version of the report are available at: <http://nlihc.org/oor>

Where to Find Us – July 2

NLIHC President and CEO Diane Yentel and other NLIHC staff will be speaking at the following events in the coming months:

- [2018 UnidosUS Annual Conference](#), Washington, DC, on July 8
- [A Home for Everyone 2018](#); Green Bay, WI, on July 17
- [Homes for All #RenterPower2018 Assembly](#), Atlanta, GA, July 18-22
- [POAH Quarterly Board Gathering](#), Boston, MA on August 7
- [Oklahoma Coalition for Affordable Housing's 2018 Affordable Housing Conference](#), Oklahoma City, OK, August 21-22
- [Florida Housing Coalition Annual Conference](#), Orlando, FL, on August 27
- [NACCED Annual Conference](#), Minneapolis, MN, on September 24
- [Federal Reserve Bank of Philadelphia: Reinventing Our Communities: Investing in Opportunity](#), Baltimore, MD, on October 1
- [Utah's 14th Annual Homelessness Summit](#), Salt Lake City, UT, on October 25

NLIHC Staff

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