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## NLIHC News

### NLIHC Announces 2018 Housing Leadership Award Honorees

NLIHC announced the honorees of the 2018 Housing Leadership Awards who will be recognized at NLIHC's annual Leadership Awards Reception in Washington, DC on March 20, 2018. The honorees are **U.S. Senator Susan Collins** (R-ME); **Lisa Hasegawa**, former executive director of the National Coalition for Asian and Pacific American Community Development and NLIHC board member; and **Matthew Desmond**, PhD, MacArthur Genius Awardee and Pulitzer Prize-winning author of *Evicted: Poverty and Profit in the American City*.

Senator Collins will receive the 2018 Edward W. Brooke Housing Leadership Award for her years of leadership in Congress, unwavering commitment to addressing the needs of the lowest income people in the U.S., and steadfast support for federal affordable housing and homelessness programs. The Brooke Award is named for the late Senator Brooke (R-MA), who championed low income housing as a U.S. senator and as chairman of the NLIHC Board of Directors after he left the Senate. The Brooke award goes to an exemplary housing leader with a record of fighting for affordable housing on the national level.

Ms. Hasegawa will receive the 2018 Cushing Niles Dolbeare Lifetime Service Award for her years of dedication to affordable housing on behalf of the Asian American and Pacific Islander community. The Dolbeare Award, named after NLIHC's late founder who has been referred to as the "godmother" of the affordable housing movement, goes to an individual who has demonstrated an unyielding commitment to achieving safe, decent and affordable homes for low income people over a long period of time.

Dr. Desmond will receive the Sheila Crowley Housing Justice Award in 2018 for his groundbreaking work to elevate the need for affordable housing for the lowest income people in America. The Crowley Award, named for former NLIHC President and CEO Sheila Crowley, goes to an outstanding leader who has elevated the conversation around affordable housing for those most in need.

Please make a Leadership Award Reception sponsorship [donation](#) honoring these outstanding leaders and supporting NLIHC's mission of promoting socially just public policy to ensure the lowest income people in America have decent, affordable homes. To register for the 2018 Leadership Reception at which Ms. Collins, Ms. Hasegawa, and Dr. Desmond will be recognized, contact Christina Sin at [csin@nlihc.org](mailto:csin@nlihc.org).

Sponsorship donations can be made at: <http://bit.ly/2fSOtEH>

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### NLIHC Membership Month Brings in 110 New Members!

NLIHC's Membership Month was a resounding success! At the beginning of September, we set an ambitious goal of welcoming 100 new NLIHC members during the month—more than we have ever brought in during a single month-long campaign. With help from existing members and partners throughout the country, we exceeded our goal by bringing in 110 new NLIHC members!

If you are one of our new members, welcome to NLIHC. Please help us continue to expand our membership by inviting a friend, colleague, or partner organization to [join NLIHC along with you](#). If you were already a member, thank you for helping us surpass our new member goal this September and throughout the year. And if you are not yet an NLIHC member, please [join today](#) and show you care about ending homelessness and housing poverty in America

From our annual [Advocates' Guide](#), [Out of Reach](#) report, [State](#) and [Congressional District](#) housing profiles, and [GAP](#) report, to our policy analysis and advocacy on Capitol Hill and with each administration, annual policy forum, [hurricane housing recovery](#) work, [Housing Week of Action](#), [United for Homes](#) campaign, and much more, NLIHC is a leader in the movement to ensure the lowest income people in America have a decent, accessible, and affordable place to call home.

Thank you for all you do to support NLIHC's efforts. Our members are our strength.

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## **Disaster Recovery**

### **Hurricane Housing Recovery Coalition Hosts Congressional Briefing on Housing Needs in Texas, Florida and Puerto Rico**

The Hurricane Housing Recovery Coalition hosted a Congressional Briefing on Tuesday, October 10 at 10:00 am ET. After providing an update on federal housing recovery efforts in their communities, the panelists discussed recommendations – endorsed by more than 500 national, state, and local organizations and governments – on immediate steps that [Congress](#), [FEMA](#), and [HUD](#) can take to ensure that federal housing recovery efforts reach the lowest income households, who are often the hardest-hit by disasters and have the fewest resources to recover afterwards. The panelists were:

- Suzanne Cabrera, Board of Directors, Florida Housing Coalition, and president and CEO, Housing Leadership Council of Palm Beach County
  - Chrishelle Palay, Houston co-director, Texas Low Income Housing Information Service (Texas Housers)
  - Pat Sheridan, executive vice president for housing, Volunteers of America, speaking on housing needs in Puerto Rico
  - Chandra Crawford, program and policy analyst, National Alliance to End Homelessness, speaking on lessons learned after Hurricane Katrina
  - Diane Yentel, president and CEO, National Low Income Housing Coalition
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### **Advocates Call for Urgent Action in Puerto Rico and Virgin Islands**

NLIHC and more than 540 national, state, and local organizations sent a [letter](#) to President Donald Trump, Senate Majority Leader Mitch McConnell, Senate Minority Leader Chuck Schumer, House Speaker Paul Ryan, and House Minority Leader Nancy Pelosi calling for urgent action to address the “growing humanitarian crisis” in Puerto Rico and the Virgin Islands. The organizations pressed the White House and Congress to provide immediate relief to the people of Puerto Rico and the U.S. Virgin Islands and to ensure that federal housing recovery and rebuilding efforts are complete and equitable for all individuals and communities impacted by the devastation of Hurricanes Harvey, Irma and Maria.

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### **House Democrats Request Hearing on Disaster Recovery Best Practices**

Representative Keith Ellison (D-MN) and other Democratic members of the House Financial Services Committee sent a [“Dear Colleague” letter](#) to Committee Chair Jeb Hensarling to request a hearing on best practices that can help families regain their financial footing following natural disasters. The representatives

requested the hearing explore how financial, real estate, and insurance policies can best respond to disaster recovery in a fashion that is quick and fair.

The letter states in part, “We know from previous disasters such as Hurricanes Sandy and Katrina that it can take years for families and often entire communities who have lost their cars, their property, their homes, their jobs, and tragically, even a loved one, to recover financially. These families and communities will also struggle to keep their small businesses open and provide for themselves and others. We also know that providing even just a modest amount of aid--whether financial or technical assistance--can make a huge difference to individuals and small businesses trying to get back on their feet. By contrast, excessive paperwork and delays owing to fear of fraud chokes recovery.

“[W]e would appreciate the opportunity to hear from witnesses on finance, housing and insurance policies that can avoid causing families to pile up devastatingly high levels of debt, destroying their credit histories and pushing them into insolvency, or leading to eviction from their rental home.”

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## **HUD Issues Notice about Possible Regulatory and Administrative Waivers for PHAs in Disaster Areas**

HUD’s Office of Public and Indian Housing (PIH) published a [notice](#) in the *Federal Register* on October 5, listing regulatory and administrative waivers it will consider if requested by public housing agencies (PHAs) in areas officially designated by the Major Disaster Declarations (MDD) following Hurricanes Harvey, Irma, and Maria. PHAs may also request waivers not listed in the *Federal Register*. HUD will expedite all waiver requests by providing concurrent HUD headquarters and field office reviews. Typically, waiver requests are first submitted to the HUD field office and subsequently reviewed by headquarters. All approved waiver requests will be published in the *Federal Register*, identifying the PHAs receiving the approvals.

The *Federal Register* notice lists 20 potential waivers, most of which are only important to PHA staff, such as extending the time to submit financial audits or undertake energy audits. There are, however, a number of potential waivers that may be important to residents and advocates:

1. Allow a voucher exception payment standard of up to 150% of the Fair Market Rent (FMR); the regular exception payment standard is 110% of the FMR.
2. Allow occupancy of more than two persons per room, provided the assisted household consents.
3. Allow a PHA to provide public notices when preparing to open its voucher waiting list via its website, voicemail, or posting at its offices, instead of requiring public notices in a newspaper. HUD reminds PHAs to consider the fair housing implications of alternative notification measures, keeping in mind difficulties various approaches might cause for people with disabilities or limited English proficiency. PHAs will still be required to provide notice in minority media.
4. Extend to 90 days the timeframe to request “secondary verification” of immigration status from Immigration and Customs Enforcement.
5. Provide a number of exceptions related to demolition and/or disposition. There are five such waivers that warrant careful consideration by advocates.

The notice also lists three “flexibilities” applicable to the MDD PHAs and four potential waivers pertaining to the Indian Housing Block Grant and the Indian Community Development Block Grant programs.

HUD also emailed public housing agency (PHA) executive directors in Declared Disaster counties providing information regarding the availability of FEMA Public Assistance (PA) programs and data sharing. PHAs may be eligible to apply for FEMA Public Assistance grants for emergency work - including debris removal, demolition of unsafe structures, or boarding of windows – and for permanent work. HUD’s Office of Public and

Indian Housing (PIH) has been sending reports to PHAs about program participants who have registered for FEMA assistance. HUD will continue to send these reports on a regular basis.

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## **Administration Requests Additional Disaster Funding**

The White House [sent a formal request](#) to Congress for another disaster spending bill, calling for \$12.8 billion for FEMA Disaster Relief Funding, \$16 billion in debt relief for the National Flood Insurance Program, and \$577 million for western wildfires.

Office of Management and Budget (OMB) Director Mick Mulvaney released [Memorandum M-18-01](#) requesting federal agencies to submit their budget estimates for hurricane recovery support. Agencies have until October 25 to submit their estimates and requests to OMB.

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## **Additional Updates on Hurricane Housing Recovery**

### **Hurricane Maria**

#### **FEMA**

##### **Puerto Rico**

By the Numbers: (as of 9/28)

- 13,832 Individual Assistance (IA) applications approved\*
  - \$6,916,000 Individual & Household Program (IHP) approved\*
  - \$6,916,000 Other Needs Assistance (ONA) approved\*
- \*Assistance dollars approved but not necessarily disbursed.

The initial disaster declaration was [amended](#) to include an additional 25 areas as eligible for Individual Assistance (IA).

##### **U.S. Virgin Islands**

By the Numbers: (as of 9/28)

- \$10,510,000 Emergency Work (Categories A-B) dollars obligated\*\*
- \*\*Funds made available to the State via electronic transfer following FEMA's final review and approval of Public Assistance projects.

President Trump [authorized](#) an increase in the federal cost-share to 100% for debris removal and emergency protective measures, including direct federal assistance, for the U.S. Virgin Islands. The federal cost-share will decrease to 90% (instead of a 75% federal cost-share) after 180 days.

#### **USDA**

Displaced households receiving benefits from Puerto Rico's Nutrition Assistance Program (NAP) can [apply for SNAP](#) benefits in the areas where they are currently living without closing their current case in Puerto Rico. USDA has advised all SNAP state agencies to serve NAP households using regular SNAP eligibility rules, including expedited procedures that enable them to obtain an eligibility decision within seven days. The policy

is in effect until October 31. USDA has also allowed recipients of NAP to utilize their [funds for prepared foods](#), such as sandwiches, pizza, or soup, which are generally not covered by food assistance.

A local organization in Puerto Rico, the Movement to Achieve Independent Living (MAVI), [is conducting a study](#) of the needs of individuals with disabilities that remain in shelters to better compile available resources. Groups can join their efforts by [emailing MAVI's director](#). There is also an [app](#) that helps coordinate efforts and resources.

## Local Perspectives

Puerto Rico Governor Ricardo Rosselló approved a [moratorium on public housing rent payments](#) until January. He also reported that an estimated 10,000 people remain in shelters.

Florida Governor Rick Scott [announced](#) the opening of Disaster Relief Centers to assist households from Puerto Rico displaced by Hurricane Maria at the Orlando and Miami airports and the Port of Miami. The Governor also signed [Executive Order 17-259](#) to provide Florida resources to assist households displaced from Puerto Rico by Hurricane Maria who arrive in Florida.

## Hurricane Irma

### FEMA

#### Florida

By the Numbers: (as of 10/5)

- 674,032 Individual Assistance (IA) applications approved\*
  - \$695,625,385 Individual & Household Program (IHP) approved\*
  - \$457,323,328 Housing Assistance (HA) approved\*
  - \$238,302,057 Other Needs Assistance (ONA) approved\*
- \*Assistance dollars approved but not necessarily disbursed.

President Trump [authorized](#) an increase in the federal-cost share to 90% from 75% for debris removal and emergency protective measures in Florida for 30 days.

Faith-based organizations as well as other community, volunteer, and nonprofit organizations in areas eligible for FEMA Public Assistance (PA) may also apply for [FEMA grants](#). Organizations must first apply for a disaster loan from the U.S. Small Business Administration. Eligible organizations include private schools, hospitals, utilities, senior citizen and other community centers, food programs, education enrichment activities, day care services, disability residential services, assisted living, low income housing, homeless shelters, rehabilitation services, and performing and community arts centers.

#### Georgia

By the Numbers: (as of 10/5)

- 7,764 Individual Assistance (IA) applications approved\*
  - \$8,713,974 Individual & Household Program (IHP) approved\*
  - \$5,991,633 Housing Assistance (HA) approved\*
  - \$2,722,340 Other Needs Assistance (ONA) approved\*
- \*Assistance dollars approved but not necessarily disbursed.

The initial disaster declaration is [amended](#) to allow permanent work (Categories C-G) under the Public Assistance (PA) program for all of the counties affected by Hurricane Irma. These counties were previously eligible for debris removal and emergency protective measures (Categories A and B).

## **U.S. Virgin Islands**

The initial disaster declaration is [amended](#) to allow a 100% federal cost-share for Public Assistance (PA) debris removal and emergency protective measures, including direct federal assistance. Normally the federal cost-share is 75%.

## **Hurricane Harvey**

### **FEMA**

#### **Texas**

By the Numbers: (as of 10/5)

- 307,913 Individual Assistance (IA) applications approved\*
- \$896,844,108 Individual & Household Program (IHP) approved\*
- \$669,955,793 Housing Assistance (HA) approved\*
- \$226,888,314 Other Needs Assistance (ONA) approved\*
- \$323,886,760 Public Assistance Grants (PA) obligated\*\* all of which are for Emergency Work (Categories A-B)

\*Assistance dollars approved but not necessarily disbursed.

\*\*Funds made available to the state via electronic transfer following FEMA's final review and approval of Public Assistance projects.

### **SBA**

The Small Business Administration (SBA) [reminds](#) Texas private nonprofit organizations of the November 3 deadline to apply for SBA federal disaster loans for property damage caused by Hurricane Harvey. Nonprofits of any size may apply for SBA federal disaster loans of up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets. SBA can also lend additional funds to help with the cost of making improvements that protect, prevent or minimize the same type of disaster damage from occurring in the future. In addition, SBA offers Economic Injury Disaster Loans to help nonprofits meet working capital needs caused by the disaster. Economic Injury assistance is available regardless of whether the nonprofit suffered any property damage. Nonprofits have until June 4, 2018, to apply for an SBA Economic Injury Disaster Loan.

## **Local Perspectives**

Thousands of [people lined](#) up to apply for Disaster Supplemental Nutrition Assistance (D-SNAP) at the Greenspoint Mall in Houston. After waiting in long lines on Monday, some overnight, many individuals were unable to submit applications because police dispersed the applicants when several people became unruly. Lines formed again on Tuesday as people stood in the rain to apply for D-SNAP, which can provide food assistance for up to two months.

Oxfam America utilized data on social vulnerability and hurricane impacts (both flooding and wind damage) to create maps showing how various communities were affected by Hurricane Harvey. The data are down to the census tract level and are grouped by congressional district. Oxfam released a [report](#) as well as the [interactive maps](#).



## **Information from Other Organizations**

### *Hurricane Support for Seniors Hotline*

National Church Residences and LeadingAge have established a hotline for people over the age of 55 to answer disaster-related questions and make referrals. The toll free number is 844-259-4747, and a web form is available at [www.seniorhotline.org](http://www.seniorhotline.org). In addition, the two organizations ask those with available housing to notify them at [seniorhelp@nationalchurchresidences.org](mailto:seniorhelp@nationalchurchresidences.org), indicating the name of the community or housing, address, rent amount, and willingness to provide short-term housing.

### *ADA National Network/FEMA Webinar Series*

When people are displaced from their homes during a disaster and find it necessary to stay in a community shelter, it is essential that community officials, responders, and shelter managers are prepared to provide services and reasonable accommodations to all shelter residents, including those with access and functional needs. The ADA National Network will hold a webinar on Thursday, October 12 at 2:30 ET describing how a Functional Assessment Service Team (FAST) can help people get what they need to stay safely in a community shelter and assist them to return home as soon as possible. Register for the free webinar at: <http://bit.ly/1vCVJTk>

### *Center for American Progress Report*

The Center for American Progress released a [report](#) detailing a “policy road map for Congress” with four priorities: build infrastructure to higher standards, update and utilize flood risk data, prioritize communities with fewer resources to rebuild, and plan ahead to lower risks and costs for future disasters.

### *Enterprise Community Partners Recovery Fund*

Enterprise Community Partners has created the [Enterprise Hurricane Community Recovery Fund](#) to support short- and long-term relief in areas affected by Hurricanes Harvey, Irma, and Maria. Grants to nonprofit organizations engaged in short-term relief and recovery services support such activities as disaster case management, financial counseling, and mold remediation. Grants supporting longer-term rebuilding will support project planning, pre-development costs, and business continuity to ensure nonprofit organizations can operate over the long term. In addition, Enterprise and the National Center for Healthy Housing will update their how-to field guide, “[Creating a Healthy Home: A Field Guide to Clean Up Flooded Homes](#).” An October 5, 2:00 pm ET [webinar](#) will be held on cleaning mold out of flooded homes.

### *Grants to NeighborWorks Organizations*

NeighborWorks America [awarded](#) 20 organizations in communities affected by Hurricanes Harvey, Irma, and Maria with grants totaling \$800,000. The nonprofits will use the grants to help meet any emerging on-the-ground needs, such as cleaning up properties, providing supplies to affected households, coordinating disaster response with other partners, supporting mobile intake centers, and rehab and repair efforts.

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## **United for Homes**

### **National Association of Home Builders Revises Stand on Housing Tax Policy**

The National Association of Home Builders (NAHB) announced on October 3 that its leadership had voted to “revise” its stand on housing tax policy. "This is the first time in NAHB’s 75-year history that we have been

open to the idea of broader options regarding housing tax incentives," said Granger MacDonald, NAHB chairman. "Now is the time to reform tax policy, and housing will not be left behind in this process." NLIHC applauds this shift by the Home Builders as it broadens support for reforming the mortgage interest deduction (MID) – a \$70 billion tax expenditure that primarily benefits higher income homeowners and diverts nearly \$11 billion annually to the top 1% of earners in the country. The NAHB's announcement also builds momentum for more of the housing sector to coalesce in support of maintaining the savings from MID reform in housing.

The NAHB joins a growing chorus of experts from across the ideological spectrum that are increasingly calling for reforms to the MID. Research shows that the MID does not promote homeownership, increases income inequality, and fuels the racial wealth gap. At a time when our nation's affordable rental housing crisis is reaching new heights and impacts every state and community, Congress should embrace smart, modest reforms to the MID to ensure that more low and moderate income homeowners receive a tax break, reinvesting the savings into affordable rental homes for people with the greatest needs.

The recently announced Republican tax framework calls for indirect changes to the MID by nearly doubling the standard tax deduction, which would make the MID even more regressive as only the wealthiest families with the largest mortgages would claim the deduction: it has been estimated that those claiming the MID could drop from 35 million to 6 million tax filers. (Read a press statement by NLIHC President and CEO Diane Yentel on the Republican tax framework at: <http://bit.ly/2y8XgK9>.)

The NLIHC-led United for Homes campaign calls for direct reforms to the MID: 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. These reforms would generate \$241 billion in savings over 10 years that should be reinvested into affordable rental housing solutions, like the national Housing Trust Fund and rental assistance, for families with the greatest needs – not used to pay for lowered tax rates for billionaires and corporations.

NLIHC commends NAHB's decision to take a constructive approach to reforming the MID and urges Congress and the administration to seize the opportunity of tax reform to assist homeowners with modest means and to help end homelessness and housing poverty in the U.S.

See [NAHB's statement](#) and a [Politico article](#) on the NAHB vote.

See a [press statement](#) from NLIHC President and CEO Diane Yentel on the NAHB vote.

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## **Rep. Ellison and NLIHC to Host Congressional Briefing on Rebalancing Federal Housing Policy through Smart Tax Reform, October 17**

Representative Keith Ellison (D-MN), NLIHC, and the United for Homes campaign will hold a [Congressional briefing](#) on “#SmartTaxReform: Progressive and Conservative Approaches to Rebalancing Federal Housing Policy” on October 17, 10:00-11:00 am ET.

Through smart, modest reforms to the mortgage interest deduction – a \$70 billion tax expenditure that primarily serves higher income households and that economists increasingly see as wasteful and ineffective – Congress can provide a greater tax benefit to more than 25 million low and moderate income homeowners and reinvest the savings into providing affordable rental homes to those with the greatest needs without adding any new cost to the federal government.

Panelists will discuss why Congress should rebalance and reprioritize federal housing policy through comprehensive tax reform to better serve lower income homeowners and the lowest income renters.

Presenters include:

- Mechele Dickerson, Arthur L. Moller chair in bankruptcy law and practice and distinguished teaching professor at the University of Texas at Austin
- Tatjana Meschede, associate director, Institute on Assets and Social Policy, Brandeis University
- Megan Sandel, principal investigator with Children's Health Watch
- Diane Yentel, president and CEO, National Low Income Housing Coalition

The briefing will take place in the Cannon House Office Building, room 122. Register for the event at: <http://bit.ly/2ytHV7b>

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## **National Housing Trust Fund**

### **House Panel Holds Hearing on Housing Finance Reform**

The House Financial Services Committee held a hearing on October 3 on sustainable housing finance. During the hearing, Federal Housing Finance Agency (FHFA) Director Melvin Watt updated the committee on the government-sponsored enterprises (GSE), Fannie Mae and Freddie Mac, and the Federal Home Loan Banks. Director Watt fielded questions regarding the riskiness of loans, alternative credit scoring methods, and efforts to expand affordable housing, including through the Housing Trust Fund (HTF) which is funded through a small assessment on the GSEs' annual book of business.

Ranking Member Maxine Waters (D-CA) cited NLIHC's [\*Out of Reach\*](#) data when asking Director Watt how FHFA is working to address the current affordable housing crisis, including the agency's role in the HTF. Director Watt said he decided to lift the suspension on the GSEs' obligation to fund the HTF because they were financially stable and continue to be so today. He added that the HTF will continue to be funded. He assured the committee that FHFA would never use money set aside for the HTF for other purposes. Director Watt said that while the FHFA has no control over the distribution of HTF dollars, FHFA is committed to expanding affordable housing through safe and secure loans.

Republicans' questions focused on the potential risks FHFA loans pose to tax payers and the involvement of the private sector. The GSEs are currently under U.S. government conservatorship, so many Republican committee members expressed concerns about loan criteria and potential risks. Others asserted that GSEs are an impediment to growth in the private loan and mortgage sector. Director Watt responded that he is following the statutory obligations that Congress created and will follow any new guidelines should Congress pass housing finance reform.

Learn more about the hearing at: <http://bit.ly/2yaTFLD>

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## **Budget and Appropriations**

### **House and Senate Committee Vote on Budget Resolutions**

The House of Representatives passed by a vote of 219-206 a budget resolution on October 5 that proposes massive cuts to crucial safety net programs to pay for increases in defense spending and tax cuts that would

largely benefit wealthy Americans. The Senate Budget Committee passed their version of the budget resolution on the same day by a 12-11 party-line vote. Budget resolutions set the overall guidelines for federal spending and revenue. They are nonbinding and are not signed by the president.

The House budget resolution would block-grant funding for HUD programs and would increase defense spending by nearly \$1 trillion, while reducing investments in domestic programs by \$1.3 trillion—to its lowest level since before the Great Depression. The resolution also calls for more than \$4.4 trillion in cuts to mandatory programs, like Medicaid and food stamps, that ensure basic living standards for low income families.

In addition to setting spending levels for FY18, the Senate budget resolution establishes rules that will allow Republicans to pass tax cuts costing \$1.5 trillion over ten years with a simple majority vote. The resolution sets topline spending levels at \$549 billion for defense and \$516 billion for nondefense discretionary programs, adhering to the spending caps required under the Budget Control Act (BCA) of 2011. These spending levels may be increased, however, if Congress can reach a bipartisan deal to lift the BCA spending caps. The Senate budget resolution slashes non-defense spending by \$632 billion between FY17 and FY18 but does not propose similar cuts to defense spending. The resolution also proposes unspecified cuts to safety net programs, but unlike the House resolution, it does not provide reconciliation instructions to require these cuts.

The full Senate will now have to pass their version of the resolution when they return from recess on October 16. The two chambers will then conference to resolve differences between the two resolutions.

Learn more about the Senate budget resolution at: <http://bit.ly/2yxOUb3>

Learn more about the House Budget resolution at: <http://bit.ly/2fV1TQA>

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## Congress

### **Congressmen Introduce Legislation to Reauthorize Native American Housing Assistance and Self-Determination Act**

Senator Tom Udall (D-NM) and Representative Steve Pearce (R-NM) introduced legislation (S. 1895 and H.R. 3864) to reauthorize the Native American Housing Assistance and Self-Determination Act (NAHASDA) through the end of fiscal year 2022. NAHASDA was last reauthorized in 2008, but the authorization expired in 2013.

NAHASDA is comprised of three major components: the Indian Housing Block Grant, the Native Hawaiian Housing Block Grant, and the Tribal Housing Activities Loan. NAHASDA, enacted in 1996, consolidated multiple federal housing assistance programs for Indian tribes or tribally designated housing entities to provide affordable housing for low income families residing on reservations and in other tribal areas. Funds can also be used for community facilities.

The bills add several positive changes such as new timelines for departmental decisions and approvals, new authority to use Indian Health Service sanitation facilities funding when building HUD-assisted homes, a demonstration project to encourage private investment in tribal communities, and authorization for the tribal HUD-VASH program.

American Indians, Alaska Natives, and native Hawaiians face high rates of poverty and unemployment and lack access to infrastructure and resources. The programs under NAHASDA are critical in providing affordable housing in Indian Country where 38% of households are cost-burdened, paying more than 30% of their income for housing.

Learn more about the House bill at: <http://bit.ly/2kp1aIK>

Learn more about the Senate bill at: <http://bit.ly/2fWuW6h>

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## **HUD Secretary Carson to Testify before House Financial Services Committee on the Future of Housing in America**

Financial Services Committee Chairman Jeb Hensarling (R-TX) announced the committee will hold a hearing titled “The Future of Housing in America: Oversight of the Department of Housing and Urban Development” with HUD Secretary Ben Carson as the hearing’s sole witness. The hearing will take place on [Thursday, October 12 at 9:30 am ET](#) in Room 2128 of the Rayburn House Office Building. The hearing will be broadcast live on [www.financialservices.house.gov/](http://www.financialservices.house.gov/)

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## **Fair Housing**

### **State of Maryland and HUD Sign LIHTC Fair Housing Settlement**

The State of Maryland and HUD’s Office of Fair Housing and Equal Opportunity signed a [Voluntary Compliance Agreement](#) (VCA) concerning a Maryland policy that required a local jurisdiction’s approval before Low Income Housing Tax Credits (LIHTCs) could be awarded to a project. The Baltimore Regional Housing Campaign alleged on October 31, 2011, that the local approval policy in the state’s Qualified Allocation Plan (QAP) violated Title VIII of the Civil Rights Act of 1968 by discriminating on the basis of race, national origin, and family status because it prevented the placement of LIHTC projects in predominantly white areas for discriminatory reasons.

The VCA defines “local approval” to include requiring a local financial contribution, a letter of support from an elected official, or a resolution of support from a local legislative body. The Internal Revenue Service (IRS) issued Revenue Ruling 2016-29 stating that the IRS Code does not require or encourage state agencies allocating LIHTCs to reject proposals that do not obtain the approval of the locality where a project is proposed to be developed (see *Memo*, [12/19/16](#)). The IRS pointed out that if a LIHTC allocating agency required or gave preference to projects that secured local approval, a pattern is created that allocates tax credits to projects in predominantly lower income or minority areas, perpetuating residential and economic segregation. Such a practice, “therefore, has a discriminatory effect based on race,” which is a protected class under Title VIII.

Key provisions of the VCA that went into effect on September 22 include:

- The state agreed to remove the local approval requirement from the QAP and not to reinstate one or to impose new threshold scoring criteria requiring local approval.
- Family housing projects in communities of opportunity will continue to be eligible for a basis boost (extra LIHTC equity).
- The state will ensure that at least 1,500 units of family housing financed with LIHTC are developed in communities of opportunity. At least 1,050 of these units will be net new construction units. Up to 250 units may be developed through acquisition and rehabilitation of housing not previously subsidized through a government program. In addition, up to 200 units may involve the preservation or replacement of previously subsidized or assisted family housing.
- The state will revise its Transit Oriented Development scoring criteria by awarding the full complement of points to family housing proposed in communities of opportunity that:

- Is located within a two-mile radius of a planned or existing bus or transit rail stop (instead of a one-mile radius which is difficult to achieve in suburban areas), or
- Provides alternative forms of free or subsidized transportation services such as vans, microtransit, or car purchase programs. The alternative services cannot be limited to serving elderly or disabled residents.
- The state will adjust the QAP incentive for units with more than two bedrooms.

More about the LIHTC program is on page [5-30](#) of NLIHC's *2017 Advocates' Guide*.

## HUD

### Parties Settle RAD Fair Housing Claim

Five former public housing residents settled fair housing complaints they filed with HUD related to the privatization and redevelopment of their Hopewell, VA public housing complex under the Rental Assistance Demonstration (RAD) program. In addition, HUD has determined that multiple residents were illegally denied their legal right to return to their RAD-redeveloped homes. The fair housing complaints alleged that the Hopewell Redevelopment and Housing Authority (HRHA) and the developer Community Housing Partners (CHP) relocated residents with children to severely overcrowded, substandard housing during construction, and upon their return to the redeveloped property, discriminated against families with children and against residents with disabilities.

HUD's Office of Fair Housing and Equal Opportunity (FHEO) announced in May that it had launched a formal investigation into the discrimination complaints filed by residents of the former public housing complex. The complaint described the impact of the alleged discriminatory practices: one of the disabled residents who was denied an accessible bathroom for months had to bathe in the kitchen using a bucket and rag; a single mother lost custody of her youngest child due in part to the instability and inadequacy of her housing during the redevelopment process; and another resident, whose repeated requests for a first-floor unit due to her severe heart problems, died of cardiac arrest and arrhythmia in her second-floor unit. On September 29, the complainants signed [a conciliation agreement](#) with FHEO, HRHA, and CHP that settles their discrimination claims.

In addition to the civil rights protections applicable to all housing, the RAD program rules also guarantee all residents the right to return to the redeveloped property. One former resident with a daughter in a wheelchair reports that she was unable to return to the redeveloped property because the new owner told her that there would not be a wheelchair-accessible unit. Several other residents report being misinformed and pressured by the developer, in violation of RAD program rules, to accept buyout offers to move elsewhere rather than return after redevelopment, apparently because their return would impact the new owner's eligibility for Low Income Housing Tax Credits. HUD's Office of Recapitalization laid out findings in [a July 17, 2017 letter](#) that HRHA had denied multiple residents their right to return to the property and ordered HRHA to immediately extend an offer to the families to return to their previous homes.

NLIHC and other advocates have long been concerned that RAD lacks adequate accountability to protect residents' rights. "If HUD doesn't improve oversight of the RAD program, this case could be just the tip of a wave of massive rights violations as HUD and local housing authorities privatize public housing to finance its redevelopment," said Kim Rolla, attorney with the Civil Rights and Racial Justice Program at Legal Aid Justice Center. According to Jessie Cassella of the National Housing Law Project, "The issues and challenges experienced by tenants in Hopewell are not unique to this RAD conversion and emphasize the need for HUD to proactively monitor RAD conversions and enforce tenants' rights nationwide." Congress recently expanded RAD's authorization to allow for the conversion of 225,000 public housing units nationwide, up from 60,000 originally authorized in 2012, and HUD is seeking to eliminate the cap entirely.

Key provisions of the conciliation agreement include:

- Eliminating discriminatory and unwarranted policies by the HRHA and CHP;
- Appointing a fair housing coordinator in perpetuity who will provide resources and contact information to applicants and residents to file fair housing complaints at HUD;
- Monitoring of both the CHP's and HRHA's future compliance with fair housing laws by HUD and through fair housing testing conducted by an outside expert;
- Requiring improved procedures by HRHA and CHP for handling requests for reasonable accommodations by people with disabilities;
- Requiring improved relocation procedures for future RAD projects addressing resident needs proactively from beginning to end;
- Requiring installation of an age-appropriate playground for older children at the property with resident input; and
- Creating fully funded after-school and summer programs for children at the property.

More information about RAD is available on [page 4-15](#) of NLIHC's *2017 Advocates' Guide* and on the National Housing Law Project's [RAD webpage](#).

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## **HUD Publishes Affordable Rental Housing Preservation Resources**

HUD's Office of Recapitalization published two documents that lead owners of HUD-insured and/or assisted multifamily affordable rental properties through the process of developing a preservation strategy for long-term affordability and viability.

The [\*HUD Preservation Workbook: Successful Stewardship of Multifamily Housing Recapitalization\*](#) is designed to support the decision-making that owners should undertake to preserve their properties as affordable housing. Each chapter has exercises and other resources designed to help owners identify issues and opportunities, develop a preservation plan, and do basic financial analyses to determine the viability of potential preservation strategies.

The *Workbook* is meant to be used in tandem with a [Recapitalization Excel Tool](#) that contains numerous spreadsheets into which an owner may enter baseline information about the property, its current Section 8 contracts and financing structure, financial performance, and physical condition.

Used together, the two documents will help a property owner answer questions about potential preservation strategies, such as how to finance capital improvements, whether a property needs new financing, and what level of rental assistance might be available to the property.

Information about HUD's project-based rental assistance programs, including preservation issues, is on [page 4-22](#) of NLIHC's *2017 Advocates' Guide*.

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## **Research**

### **Fewer than Half of Households Given Tenant Protection Vouchers Used Them**

A working paper by Vincent Reina and Ben Winter, *Safety Net? The Utility of Vouchers When a Place-Based Rental Subsidy Ends*, examines the use of Tenant Protection Vouchers (TPVs) for low income households when their residences lose Section 8 project-based rental assistance. More than half of TPV recipients did not use their vouchers, indicating limitations of TPVs as a safety net. Seniors at least 62 years of age and black

households were significantly less likely to use the vouchers. Households not using their vouchers lost an average of \$430 per month in rental assistance or 41% of their effective income.

Section 8 project-based assistance provides private owners a contract in which HUD pays property owners the difference between an agreed-upon total rent and the tenant's contribution of 30% of his or her income. HUD initially required contracts for at least 20 years, after which a contract renewal is optional. TPVs allow tenants to move to other housing, while still only contributing 30% of their income on rent, if their property's owner does not renew the Section 8 contract or if HUD terminates the contract because of foreclosure or inadequate physical conditions. A recipient can also use a TPV voucher for their current unit if the property remains rental housing.

The study examined how household demand, market supply, and household characteristics influenced whether or not households used their TPVs. They focused on residents who had lived in properties where Section 8 contracts ended between 2002 and 2010. Households for which the vouchers paid only a small percentage of their rental costs were less likely use the vouchers. Surprisingly, households for which the voucher paid more than 90% of the rent were also less likely to use their vouchers, indicating potentially significant barriers to using them. TPV recipients with a greater number of dependents were less likely to use their vouchers, likely due to the challenge of finding an apartment with an adequate number of bedrooms. Seniors at least 62 years of age were also less likely to use their vouchers, possibly due to having more difficulty than younger recipients in navigating the private rental market. Discrimination in the rental housing market against voucher holders and minorities is also a barrier to TPVs. Black households were significantly less likely to use their TPVs than other households.

Fifty-six percent of households who used their voucher moved to a different neighborhood. A move was associated with living in a lower-poverty neighborhood. These findings indicate that TPVs may help some households move to higher opportunity neighborhoods, but these gains are not universal. Black households were more likely to move multiple times but still live in higher poverty neighborhoods than white households.

*Safety Net? The Utility of Vouchers when a Place-Based Rental Subsidy Ends* is available at:  
<http://bit.ly/2xN1Ihg>

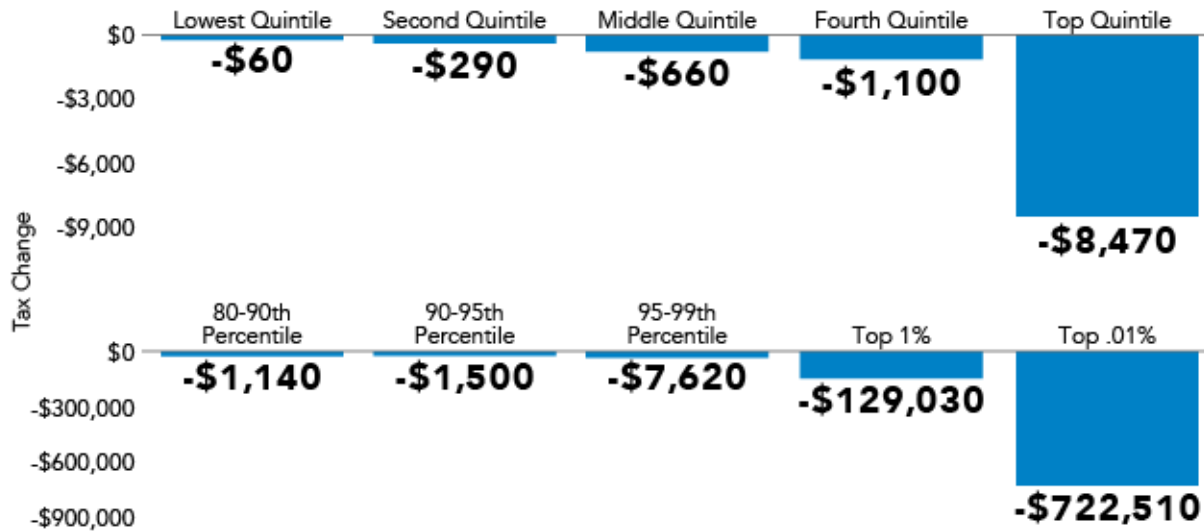


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## Fact of the Week

### Republicans' Proposed Tax Cuts Go Mostly to Those with Highest Incomes

#### Estimated Federal Tax Change Under "Big Six" Tax Proposal (By Income Group)



Source: Tax Policy Center. (2017). A Preliminary Analysis of the Unified Framework. Washington, DC: Author.

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## Events

### Last Chance to Register for Housing Justice Network National Meeting in Washington DC, October 12-14

The National Housing Law Project and the Housing Justice Network are hosting their 2017 National Meeting October 12-14 in Washington DC. During the conference, top legal experts, advocate leaders, and federal officials will examine current challenges and opportunities in our nation's housing landscape and will identify strategies to advance housing justice in America.

Register for the conference at: <http://bit.ly/2wLE9k7>

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## NLIHC in the News

### NLIHC in the News for the Week of October 1

The following are some of the news stories that NLIHC contributed to during the week of October 1:

- “Millions to boost affordable housing needs in Orlando,” *Orlando Sentinel*, October 5, at: <http://bit.ly/2xZ8RIL>
- “The Rich Are Driving Up the Rent,” *Bloomberg*, October 5, at: <https://bloom.bg/2y426aH>
- “In the Keys, workers already struggled to find affordable housing. Then Irma hit.,” *Miami Herald*, October 1, at: <http://hrlld.us/2x6JZ4W>
- “How The GOP Tax Plan Could Radically Reshape U.S. Housing Policy,” *The Huffington Post*, September 29, at: <http://bit.ly/2fF7vyh>

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## More NLIHC News

### NLIHC Seeks Hurricane Housing Recovery Project Coordinator

The National Low Income Housing Coalition (NLIHC) is seeking applicants for a hurricane housing recovery project coordinator. This individual will be responsible for working closely with NLIHC’s CEO, Policy, Research and Field teams to engage and coordinate NLIHC’s Hurricane Housing Recovery Coalition’s work to educate, communicate, coordinate and monitor efforts related to federal legislative, regulatory, and administrative activities responding to the housing recovery and rebuilding needs in Texas, Florida, Puerto Rico, and the Virgin Islands after Hurricanes Harvey, Irma, and Maria.

The hurricane housing recovery project coordinator will monitor legislative, regulatory, and administrative developments and ensure that local partners and the entire Hurricane Housing Recovery Coalition are apprised of key developments and events; monitor disaster recovery implementation by maintaining frequent contact with local partners; inform and educate with HUD, FEMA, and other relevant agencies on policy and program recommendations from NLIHC policy team and local and national partners; help facilitate communications and education with members of Congress and the Administration by drafting letters, scheduling and participating in meetings, and leading conference calls, and preparing and sending communications to members, Administration officials, and their staff; represent NLIHC before selected national partners; research and prepare articles for NLIHC’s weekly newsletter *Memo to Members and Partners*; work with NLIHC research team to review and summarize previous research on housing recovery to inform policy and identify best practices, help create and implement a housing recovery research plan, and identify and utilize data to measure housing recovery after disaster; among other responsibilities.

Requirements include a bachelor's degree (master's degree preferred). Applicants should have at least two years of experience in project management, organizing, and/or public policy. Applicants should have a commitment to social justice and some knowledge of the fundamentals of affordable housing, homelessness, disaster recovery, or social service delivery. Candidates should be able to work in a diverse, high-paced environment and have strong writing and editing skills, oral and interpersonal communications, organizational skills, and attention to detail. Applicants should also be proficient in the Microsoft Office suite and social media platforms, and some experience with databases (Stata or SPSS), large data sets, and quantitative/qualitative research is a plus.

An equal opportunity, affirmative action employer, NLIHC offers a competitive salary and benefits package. This is a full-time position located in Washington, DC. It is a one-year contract position with the possibility of extension.

Interested candidates should submit a resume, cover letter with salary requirement, and two writing samples to Paul Kealey, Chief Operating Officer, NLIHC, at: [pkealey@nlihc.org](mailto:pkealey@nlihc.org)

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## Where to Find Us – October 9

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

- [Grounded Solutions Intersections 2017](#) in Oakland, CA, October 9-12
- [Prosperity Now Webinar: “Making the Connection: Bringing Tax Wonks and Grassroots Activists Together to End Inequality”](#) on October 10
- [Housing Justice Network, 2017 National Meeting](#) in Washington, DC on October 13
- [National Council of State Housing Agencies Annual Conference](#) in Denver, CO, October 14-17
- [Alaska Coalition on Housing and Homelessness Conference](#) in Fairbanks, AK, October 23-24
- [Housing Action Illinois 2017 Housing Matters! Conference](#) in Bloomington, IL, October 26-27
- [Texas Association of CDC Policy Summit](#), Austin, TX, November 1
- [Maryland Affordable Housing Coalition Annual Meeting](#) in Baltimore, MD on November 6
- [Ohio Housing Conference](#) in Columbus, OH, on November 7
- [ReFrame Association Conference: “Home, Health, and Hope”](#) in Kingsport, TN on November 9
- [Low Income Housing Coalition of Alabama 2017 Housing Works! Conference](#) in Orange Beach, AL, November 15-17
- Yale University event in New Haven, CT on November 28
- [2017 New Jersey Supportive Housing Conference](#), Iselin, NJ on December 1

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## Contribute to Ending Homelessness and Housing Poverty While Shopping on Amazon Smile!

Make a contribution to ending homelessness and housing poverty when you shop on [Amazon Smile](#). You can support NLIHC and our mission to ensure the lowest income households in America have access to affordable and decent homes. Just begin typing “National Low Income Housing Coalition” as your preferred charity and select it when it appears. With every Amazon Smile purchase, Amazon will donate a portion of the purchase price to NLIHC at no additional cost to you!

Click [here](#) to support NLIHC’s work while shopping. Thank you for your support!

## NLIHC Staff

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Andrew Aurand, Vice President for Research, x245  
Josephine Clarke, Executive Assistant, x226  
Dan Emmanuel, Research Analyst, x316  
Ellen Errico, Creative Services Manager, x246  
Isaiah Fleming-Klink, Field Intern, x229  
Jared Gaby-Biegel, Research Intern, x249  
Ed Gramlich, Senior Advisor, x314  
Sarah Jemison, Housing Advocacy Organizer, x244  
Lindsey Kim, Communications/Graphic Design Intern, x250  
Paul Kealey, Chief Operating Officer, x232  
Joseph Lindstrom, Manager, Field Organizing, x222  
Lisa Marlow, Communications Specialist, x239  
Sarah Mickelson, Director of Public Policy, x228

Khara Norris, Director of Administration, x242  
James Saucedo, Housing Advocacy Organizer, x233  
Christina Sin, Development Coordinator, x234  
Elayne Weiss, Senior Housing Policy Analyst, x243  
Renee Willis, Vice President for Field and Communications, x247  
Diane Yentel, President and CEO, x228