NATIONAL LOW INCOME HOUSING COALITION

Memo TO Members

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NLIHC News

NLIHC 2017 Forum to Address Affordable Housing Landscape Post-Election, April 2-4

NLIHC's 2017 Housing Policy Forum in Washington, DC, April 2-4, 2017 will convene thought-leaders, policy experts, researchers, affordable housing practitioners, low income residents, and leaders from Capitol Hill and the new Administration to discuss the post-election landscape for affordable housing in America. The Forum will explore emerging challenges and opportunities given the leadership changes in Washington and the best strategies for achieving positive affordable housing policy solutions.

NLIHC will invite the new HUD secretary to share his or her vision and priorities and to engage with participants about their concerns, aspirations, and recommendations. A panel of Capitol Hill insiders will share their perspectives on what lies ahead for affordable housing in the 115th Congress. The Forum will also explore the lessons learned from the first year of implementation of the national Housing Trust Fund; the intersections between housing and health, education, criminal justice reform, and other areas; ideas for addressing the needs in public housing; the latest research on vouchers and homeless assistance programs; and ways to rebalance U.S. federal housing investments to end homelessness and housing poverty, among many other topics. The third day of the Forum will provide an opportunity for participants to visit their congressional delegations on Capitol Hill.

The 2017 Housing Leadership Award recipients will be honored on the evening of April 4. J. Ronald Terwilliger, chairman emeritus and former CEO of the Trammel Crow Residential Company, will receive the 2017 Edward W. Brooke Housing Leadership Award for his outstanding contributions to the cause of rebalancing federal affordable housing policy. The Brooke Award is named for the late Senator Edward W. Brooke (R-MA), who championed low income and fair housing while in Congress and later served as the chair of NLIHC's Board of Directors. The award is presented to individuals who advocate for affordable housing on the national level. Retired Preservation of Affordable Housing President and Founder Amy Anthony will be the recipient of the 2017 Cushing N. Dolbeare Lifetime Service Award. The Dolbeare Award is named after NLIHC's founder, considered the godmother of the affordable housing movement. NLIHC presents the Dolbeare Award to individuals for their lifetime of service to affordable housing.

The NLIHC 2017 Housing Policy Forum and Leadership Reception will take place at the Washington Court Hotel in Washington DC. Up to three individuals from the same NLIHC member organization may attend the Forum. Register at: http://bit.ly/2dnJpnS

A limited number of shared-lodging hotel scholarships will be awarded on a first-come-first-served basis to low income residents who are current NLIHC members and who pay their own Forum registration fee ("self-pay participants"). To ensure a broad geographic distribution, no more than two scholarships will be awarded to participants from any one state (with the exception of New York, where a donor has provided funding for six). The scholarships provide residents attending the Forum up to three nights of shared hotel lodging on April 1, 2, and 3. Scholarship recipients must commit to attending all Forum sessions, including a special resident session on Sunday, April 2 and Lobby Day on Tuesday, April 4. To apply for a scholarship, contact James Saucedo at jsaucedo@nlihc.org. Questions? Call 202-662-1530 or email jsaucedo@nlihc.org.

NLIHC Accepting Nominations for 2017 Organizing Award

NLIHC is accepting nominations for the 2017 Annual Organizing Award. The Organizing Award recognizes outstanding achievement during 2016 in state, local and/or resident organizing activity that furthers NLIHC's mission of achieving socially just public policy to ensure people with the lowest incomes in the U.S. have affordable and decent homes. Special consideration will be given to nominations that incorporate tenant- or resident-centered organizing. The award will be presented at the NLIHC 2017 Housing Policy Forum, held April 2-4, 2017 at the Washington Court Hotel in Washington, D.C.

Nominations for the award are due by 5:00 pm E.T. on Wednesday, February 1, 2017.

An Organizing Award Committee composed of NLIHC board members and previous award winners will determine this year's honoree. Two representatives of the honored organization will receive complimentary Forum registrations, hotel accommodations, and transportation to Washington, D.C. to accept the award.

To be eligible, nominated organizations must be current NLIHC members. Organizations may self-nominate. NLIHC board members and Award Committee members may not nominate an organization with which they are employed or affiliated.

Nominations should contain the following information:

- Name and contact information of the organization being nominated;
- Name and contact information of the individual or organization submitting the nomination (if different from above);
- Description of the organization's achievement in the area of state, local and/or resident organizing in 2016, and how that achievement has contributed to furthering NLIHC's mission (800-word maximum); and
- Supporting materials that describe the activity or impact, such as press clips or campaign materials (optional).

Please submit your nomination online using the form at http://www.nlihcforum.org/awards or send your nomination by email to jsaucedo@nlihc.org.

Contact James Saucedo at jsaucedo@nlihc.org with any questions.

Administration

President's Faith-Based Advisory Council Advocates for HTF and Housing Vouchers

The White House Advisory Council on Faith-based and Neighborhood Partnerships released a report detailing recommendations for addressing poverty and inequality. The Council discusses how HUD programs are a proven tool for ending poverty, highlighting how these programs have reduced homelessness, lifted families out of poverty, and improved children's educational and economic outcomes. The report includes several policy recommendations around affordable housing, including implementing small area fair market rents (SAFMRs) for Housing Choice Vouchers (HCV) and ensuring the national Housing Trust Fund (HTF) serves the lowest income families.

The Council commends the Obama Administration for lifting the suspension on Fannie Mae and Freddie Mac's obligation to set aside funds for the HTF and for issuing interim regulations for the program. The Council recommends that the interim rule be changed to allow rents in HTF-funded units to be set at 30% of the area median income (AMI) or the poverty level, whichever is lower (currently rents may be set at whichever is higher), to ensure units are affordable to extremely low income families.

Pointing to research showing improvements in education and economic outcomes for low income children who were able move to lower-poverty areas through the HCV program, the Council recommends increasing rental subsidies to low income families with children, as well as to people with disabilities and older adults. The Council suggests that HUD adopt SAFMRs to improve voucher mobility and allow more families to find housing in higher-opportunity communities. The Council also proposes that HUD pay additional administrative fees to public housing agencies (PHAs) to help families move to low-poverty areas and encourage PHAs to unify their operations to encourage voucher mobility.

To address youth homelessness, the report recommends that federal agencies consider developmentally appropriate housing models and conduct research specific to homeless youth to understand what housing models are most effective. The Council also calls on HUD and local Continuums of Care to improve the quality of and access to data on homeless youth and increase support for rigorous evaluation of programs for homeless youth.

Finally, the Council recommends that "the Administration take steps to remove lead hazards from federally-assisted housing and respond on an emergency basis to protect children when a lead hazard is identified or if anyone is poisoned in such units." The Council proposes improving inspection standards, promoting prevention services, updating regulations related to lead poisoning, and allowing families whose children exhibit lead poisoning be allowed to move on an emergency basis to safe housing without losing their housing subsidy.

Read the full report at: http://bit.ly/2frifQ3

Housing Policy

Terner Center Proposes a Renter's Tax Credit

The Terner Center for Housing Innovation at the University of California, Berkeley released a new policy paper proposing a tax credit for renters. The Federal Assistance in Rental (FAIR) credit would assist low income renters in a manner similar to the Earned Income Tax Credit. The paper, titled *The FAIR Tax Credit: A Proposal for a Federal Assistance in Rental Credit*, examines the potential benefits and costs of three policy options and proposes areas for future research.

Under the "Rent Affordability" option, all renter households earning less than 80% of the area median income (AMI) and experiencing a housing cost burden, meaning they are spending more than 30% of their income on rent and utilities, would be eligible for the FAIR credit. Eligible households would receive a refundable tax credit equal to the difference between 30% of their household income and the lower of either their gross rent or the Small Area Fair Market Rent (SAFMR). Fair Market Rents (FMRs) would be used in areas without published SAFMRs. The credit would be provided directly to renters instead of to landlords, which would likely circumvent the challenge of income discrimination that sometimes occurs in the Housing Choice Voucher (HCV) program. Approximately 13.3 million households would receive an average monthly benefit from the credit of $457. Of these households, 5.8 million would be entirely relieved of their housing cost burden and 7.8 million would experience a reduction in their burden because their current rent is higher than the SAFMR. The Rent Affordability option would carry an annual cost of $76 billion.

The "Rent Reduction" option would function similarly to the Rent Affordability option, but all households earning below 80% of AMI would be eligible, regardless of their cost burden. The credit would cover 12% to 33% of the household's gross rent or the SAFMR, whichever is lower. The proportion of rent covered by the credit would be scaled to family income. Approximately 15.1 million eligible families would receive an average monthly payment of $227. Of these households, 2.3 million would be entirely relieved of their housing cost burden and 10.8 million would experience reduced cost burdens. The Rent Reduction option would cost an estimated $41 billion annually, significantly less than the Rent Affordability option.

The "Composite" option is similar to the Rent Reduction option for households earning less than 80% of AMI, but includes an additional targeted component for extremely low income (ELI) households earning less than the federal poverty guideline or 30% of AMI, whichever is higher. Because reaching ELI families through the tax code can be challenging, the targeted component of the Composite option would function as a tax credit for landlords who agree to provide affordable rents for ELI households. The credit would effectively reimburse the landlord the difference between 30% of the renter's income and the value of the gross rent or SAFMR. Like the HCV program, landlords would conduct tenant income certification and comply with property inspections. Landlords would receive a modest premium in addition to the credit to defray administrative costs. The value of the credit in the targeted component of the Composite option would be capped at $5 billion annually, with the credits allocated through state housing finance agencies.

ELI renters not served by the targeted component would receive the same subsidy as in the Rent Reduction option. The Composite option would provide an average monthly benefit of $237 to approximately 15.1 million households. Three million families would be entirely relieved of their cost-burdens, while 10.1 million would experience a reduction. The Composite option would cost an estimated $43 billion annually.

All three proposals pose unique challenges. First, the IRS does not currently have an established mechanism to provide a direct federal tax credit that accounts for regional differences in housing costs and incomes. A second challenge is determining how to use the tax code to supplement a monthly expense like rent when tax refunds are typically delivered in a single annual payment. Finally, using the tax code to provide a direct subsidy to renters may require extensive outreach to the lowest income renters who are least likely to file federal income tax returns.

The paper also identifies important areas for further research to advance the discussion of a renter's tax credit. In particular, the authors highlight the need to better understand the potential impact of the FAIR credit on the housing market, the potential avenues for fraud, the intersection of the FAIR credit with existing housing assistance programs, and the challenge of measuring and tracking income from various sources, especially those sources for which the IRS does not require reporting like Supplemental Security Income (SSI) and Temporary Assistance to Needy Families (TANF).

The FAIR Tax Credit: A Proposal for a Federal Assistance in Rental Credit is available at: http://ternercenter.berkeley.edu/fair-tax-credit

HUD

HUD Proposes Enhanced Voucher Rules

After decades of using PIH Notices to guide the provision of enhanced vouchers, HUD's Office of Public and Indian Housing (PIH) is proposing changes to the Housing Choice Voucher regulations in order to codify the policies in those Notices. The proposed rule would incorporate in regulation existing policies regarding eligibility criteria for receiving enhanced vouchers, the right of enhanced voucher households to remain in their apartments, procedures for addressing "over-housed" families, and the calculation of enhanced voucher housing assistance payments.

Enhanced Vouchers are a form of "Tenant Protection Vouchers" that are provided to tenants living in properties with private, project-based assistance when an "eligibility event," as defined in Section 8(t)(2) of the Housing Act of 1937, takes place. The most typical "eligibility event" occurs when a project-based Section 8 contract expires and the owner decides not to renew ("opt outs" of) the contract. Prepayment of certain unrestricted HUD-insured mortgages (generally Section 236 and Section 221(d)(3) projects) is another type of eligibility event.

Enhanced Vouchers have two special features that make them "enhanced:"

- **Right to Remain**. A household receiving an enhanced voucher has the right to remain in their previously-assisted home, and the owner must accept the enhanced voucher as long as the apartment continues to be used by the owner as a rental property and has a rent that is comparable to unassisted units in the development or in the private market.
- **Higher Voucher Payment Standard**. An enhanced voucher pays the difference between the gross rent charged to a tenant and the new market-based rent charged by the owner after the housing conversion action, even if that new rent is greater than the public housing agency's (PHA's) basic voucher payment standard. In most cases a household continues to pay 30% of their income for rent and utilities. However, if a household has been paying more than 30%, then the household must continue to contribute toward rent an amount at least equal to the amount the household was paying at the time of the eligibility event.

The proposed rule would modify regulations governing Section 8 tenant-based assistance (Housing Choice Vouchers) at 24 CFR part 982 by adding provisions that pertain to enhanced vouchers currently reflected in existing HUD policies as detailed in Notices PIH 2001-41, PIH 2010-18, PIH 2011-46, and PIH 2016-02.

An example of an existing policy to be introduced into regulation concerns "over-housed" households, those living in an apartment with a bedroom size greater than the household qualifies for according to their PHA's subsidy standards. If an over-housed household with an enhanced voucher wishes to remain in their development, they must move to an appropriate-sized apartment within 30 days when one becomes available. The household may elect to remain in their larger apartment, but the enhanced voucher payment will be based on what a regular tenant-based voucher would provide for an appropriate-sized apartment, and the household would have to pay the balance of the gross rent.

In the preamble to the proposed rule, HUD requests comments on the language pertaining to the right to remain. The proposed language states that an owner may not terminate the tenancy of a household with an enhanced voucher that exercises the right to remain, except as provided in Section 982.310. A preliminary analysis by advocates raises a concern about the exception provision because Section 982.310 exists for tenant-based vouchers and goes beyond current HUD guidance for enhanced vouchers, which only allows eviction for "good cause" at the end of a lease term.

HUD also requests comments on the language pertaining to screening when a household becomes entitled to an enhanced voucher. HUD does not propose to revise tenant-based regulation provisions regarding discretionary or required tenant screening. This could enable PHAs to re-screen households eligible for enhanced vouchers on grounds other than income eligibility.

Other preliminary concerns expressed by advocates include the failure of the proposed rule to articulate the owner's obligation to accept enhanced vouchers, the duty of a PHA to inform both owners and tenants about the right to remain, and the necessity to have an enhanced voucher household's rights included in a lease addendum.

For many years the National Alliance of HUD Tenants (NAHT), the Housing Justice Network, and the Preservation Working Group have urged HUD to issue enhanced voucher regulations in order to strengthen tenants' rights to secure enhanced vouchers and remain in their apartments.

Comments are due December 27. The proposed rule is at: http://bit.ly/2ersOQm

More information about enhanced vouchers is on page 4-44 of NLIHC's *2016 Advocates' Guide* at: http://bit.ly/1MZ9PtL

New CPD Monitoring Pages on HUD Exchange

HUD's Office of Community Planning and Development (CPD) recently launched a new HUD Exchange webpage, "Monitoring for CPD Programs." While the purpose of the webpage is to provide information to CPD grantees and CPD Field Office staff to help them prepare for a HUD monitoring review, conduct a self-review, or monitor sub-recipients and other partners, the information is also helpful for advocates.

An opening Monitoring Overview page suggests a variety of resources to consult for monitoring, such as links to the CPD Monitoring Handbook and CPD Notices. There are separate pages devoted to CPD programs: HOME Investment Partnerships (HOME), Community Development Block Grant (CDBG), Continuum of Care, Emergency Solutions Grants, Housing Opportunities for Persons with AIDS, and Neighborhood Stabilization Program. Examples of the type of information on program pages include:

- For HOME, links to Chapter 7 of the CPD Monitoring Handbook, HOME FAQs, and CPD Notices pertaining to HOME.
- For CDBG entitlement jurisdictions, links to Chapter 3 of the CPD Monitoring Handbook, the CDBG Guide to National Objectives and Eligible Activities for Entitlement Programs, and CDBG Entitlement FAQs.
- For CDBG states, links to Chapter 4 of the CPD Monitoring Handbook and the CDBG Guide to National Objectives and Eligible Activities for State Programs.

A final page provides resources for crosscutting requirements such as relocation, fair housing, environmental, lead-based paint, and Davis-Bacon labor standards.

The new "Monitoring for CPD Programs" webpage is at: http://bit.ly/2fFpljc

Multifamily Notice Provides Guidance for Amending Use Agreements at LIHPRHA-assisted Properties

HUD's Office of Multifamily Housing Programs (Multifamily) issued Notice H 2016-16, providing guidance regarding the situations that allow Multifamily staff to consider amending and restating Use Agreements for properties assisted under the "Low Income Housing Preservation and Resident Homeownership Act of 1990" (LIHPRHA). Amended and Restated LIHPRHA Use Agreements may be considered in order to provide incentives and to facilitate preservation of these affordable properties. The Notice also provides implementation guidance regarding changes made to the LIHPRHA statute by the "Fixing America's Surface Transportation (FAST) Act" in December, 2015. The changes made by the FAST Act allow for unlimited distributions of surplus cash from a project and for release to an owner of all money accumulated in a residual receipts account.

For residents and advocates not deeply immersed in LIHPRHA, the first two pages of the Notice offer a useful explanation of the circumstances leading up to the creation of LIHPRHA (which lasted only six years), the HUD programs affected, and why there is a need for the provisions of this Notice.

During the 1960s and 1970s, the Section 221(d)(3) and Section 236 mortgage insurance programs financed the creation of thousands of properties with more affordable rents. These Federal Housing Administration (FHA) insured mortgages typically had 40-year terms and gave owners the option to prepay them after 20 years. If an owner prepaid the mortgage, that owner could convert a property to market-rate housing. This was a major incentive for owners to prepay an FHA-insured mortgage, particularly if a property had appreciated in value and was located in a desirable neighborhood. Consequently, in the 1980s hundreds of thousands of affordable apartments converted to market-rate.

In response, Congress enacted LIHPRHA to prevent the further loss of affordable apartments. LIHPRHA limited prepayment of federally subsidized mortgages and offered owners fair-market-value incentives to extend low income affordability for the remaining useful life of a property (not less than 50 years). LIHPRHA also allowed owners to transfer their properties to non-profit organizations, tenant associations, and community-based organizations that would keep the housing affordable for the remaining useful life of a property. In 1996, Congress restored an owners' right to prepay federally insured mortgages and stopped appropriating funds for new LIHPRHA incentives.

Notice H 2016-16 applies to all properties that received LIHPRHA incentives and that have a LIHPRHA Plan of Action and Use Agreement. It provides guidance regarding consideration of owner requests to amend LIHPRHA Plans of Action and Use Agreements.

The Notice also applies to properties subject to a Use Agreement under the "Emergency Low Income Housing Preservation Act" (ELIPHA). ELIPHA properties are subject to similar restrictions as LIHPRHA projects, but the Use Agreements under ELIPHA expired on the maturity date of their original FHA-insured or HUD-held mortgage. Most ELIPHA Use Agreements have therefore recently expired or will expire in the near future. Because the FAST Act did not amend ELIPHA, owners of ELIPHA projects with an active ELIPHA Use Agreement are not eligible for the benefits outlined in the FAST Act, such as unlimited distributions of surplus cash and the release of funds accumulated in a residual receipts account. ELIPHA owners may, however, request a restatement and amendment of their ELIPHA Use Agreement.

Notice H 2016-16 sets out the requirements properties must meet in order to amend and restate a Use Agreement in order to allow an owner to receive proceeds from refinancing a property, unlimited annual distributions from surplus cash, and funds accumulated in a residual receipts account. The Notice spells out the terms of an Amended and Restated LIHPRHA Use Agreement, such as:

- Requiring the Amended and Restated LIHPRHA Use Agreement to have the same affordability and rent restrictions as those in place prior to mortgage prepayment and the same term as the original LIHPRHA use restrictions, which is the remaining useful life of a project;
- Removing restrictions on the use of proceeds from refinancing or selling a property that would apply to a preservation transaction;
- Amending owner distributions to be up to 8% of Extension Preservation Equity or to allow for unlimited distributions of surplus cash; and
- Removing any prohibition on the use of Low Income Housing Tax Credit (LIHTC) equity at a project.

Other features of Notice H 2016-16 include requirements for owners:

- Seeking to access residual receipts or reserve-for-replacement accounts,
- Proposing the sale or transfer of a property, and
- Proposing rehabilitation activities in conjunction with the request to amend or restate the Use Agreement.

The requirements protect current tenants from rent increases that may occur in relation to using LIHTC equity or bond financing and limit rent increases for tenants in apartments not covered by a project or tenant-based rental subsidy when a property is refinanced. Such rent increases may not exceed 10% per year, except that any tenant occupying an apartment at the time of refinancing may not be required to pay for rent and utilities at an amount that exceeds 30% of the tenant's income or the amount they paid immediately before refinancing, whichever is greater.

Notice H 2016-16 is at: http://bit.ly/2fETkYu

HUD Proposes Revisions to Multifamily Asset Handbook

HUD's Office of Multifamily Housing Programs (Multifamily) released draft revisions of five chapters of Handbook 4350.1, *Multifamily Asset Management and Project Servicing*. While Handbook 4350.1 is primarily for HUD Multifamily field staff who monitor owners and managing agents so that HUD-assisted projects are maintained in good physical and financial condition, the Handbook can be a useful reference for advocates as well. The five draft chapters address physical conditions, budget-based rent adjustments, civil rights enforcement, Section 8 pass-through leases, and releases and satisfactions.

The Handbook is being revised to incorporate current housing Notices and policy updates, mortgagee letters, and regulatory and statutory directives. HUD plans to release more chapter revisions on the Multifamily Drafting Table as they become available, eventually publishing each as an individual stand-alone chapter or as units of interrelated material. The public is invited to email comments to MFHDraftingTable@hud.gov by December 2.

The five drafts are at: http://bit.ly/2f0N1Lj

HUD Training on Equal Access and Gender Identity Compliance

HUD is holding a webinar on three different dates in November for Continuum of Care (CoC) collaborative applicants and providers, Emergency Solutions Grants (ESG) recipients and sub-recipients, and Housing Opportunities for Persons with AIDS (HOPWA) grantees on the requirements of the Equal Access Rule (see *Memo*, 2/3/12) and the Gender Identity Rule (see *Memo*, 10/3) and on how to ensure projects comply with them.

All programs funded by CoC, ESG, HOPWA, Community Development Block Grants (CDBG), HOME Investment Partnerships Program (HOME), and the Housing Trust Fund (HTF) are required to follow the 2016 Gender Identity Rule and the continuing requirements of the HUD-wide 2012 Equal Access Rule. Together, these rules require placing and serving persons in accordance with their gender identity.

The webinar will focus on educating funders and providers of residential projects so that transgender and LGBT participants who need homeless housing and services are appropriately enrolled. The webinar will also provide "LGBT Language 101" training to help participants increase their knowledge and skills on using appropriate, inclusive language with all clients.

The three identical webinars will take place:

- Monday, November 14, 1:00–2:30 pm ET; register at: http://bit.ly/2eeWjS5
- Wednesday, November 16, 2:00–3:30 pm ET; register at: http://bit.ly/2eoUFAE
- Thursday, November 17, 1:00–2:30 pm ET; register at: http://bit.ly/2ep0Aps

For more information, contact TJ Winfield, 240-582-3607, EAR.Training@cloudburstgroup.com

Research

Naturally Occurring Affordable Housing Benefits Moderate Income Households, But Not the Poor

The commercial real estate information company CoStar released new data on rental homes that are affordable without public subsidy, known as naturally occurring affordable housing (NOAH). CoStar presented the data earlier this month at a symposium cosponsored by the Urban Land Institute (ULI) Terwilliger Center for

Housing and the National Association of Affordable Housing Lenders. The presentation identified 5.5 million unsubsidized rental units that were affordable to middle income households but not to the lowest income households.

CoStar analysts rated multi-family properties in their proprietary database of nearly 335,000 properties on a scale of one to five stars, with one star representing the lowest quality properties, 2 stars representing functional properties with minimal amenities, and five stars representing the luxury end of the multi-family housing market.

One and two star rental properties constitute a significant segment of the rental market, accounting for 75.4% of all properties tracked by CoStar and 36.2% of the rental units. They provided 5.5 million NOAH units for middle income households. The average rent for a one or two star rental home was 16.5% of the average median income across all metro areas, while the average rent for a 4 or 5 star rental home was 26.4% of average median income.

CoStar highlighted that this NOAH stock was a stable, income-producing asset that presented a significant opportunity for private investors to receive competitive and consistent returns. A challenge may be protecting the affordability and quality of NOAH units. A significant portion of the NOAH for middle income households can be maintained with innovative capital structures and, in places where affordability is threatened, mission-driven investors willing to protect the stock's affordability.

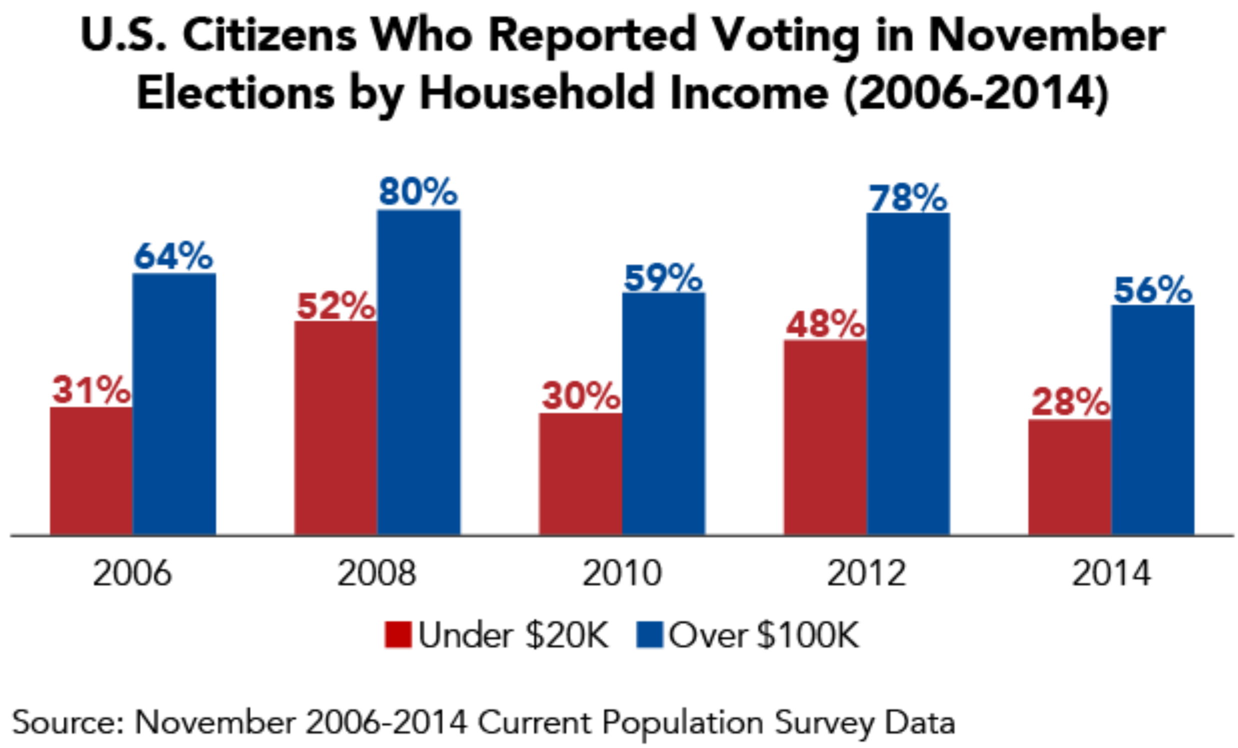
It is important to note that even the average one- and two-star NOAH apartment is not affordable to extremely low income (ELI) renter households, those earning less than 30% of their area's median income. The average rent of these units is 55% of the average ELI income threshold, meaning that ELI households renting such units would be severely housing cost-burdened. ELI renter households face a national shortage of 7.2 million affordable and available rental homes, leaving three out of four spending more than 50% of their incomes on rent and utilities, the definition of severely housing cost-burdened. The private market does not adequately serve these renters because the rent they can afford to pay generally does not cover a landlord's operating costs.

CoStar's presentation is available at: http://bit.ly/2e2OlAe

A ULI blog post about the CoStar data is available at: http://bit.ly/2eGqrXY

Fact of the Week

U.S. Citizens Who Reported Voting in November Elections by Household Income (2006-2014)



Source: November 2006-2014 Current Population Survey Data

Housing and the Election

Get Out the Vote!

Election Day 2016 is tomorrow, November 8. In addition to the presidential election, there are elections for 34 senators, 12 governors, and all of the U.S. House of Representatives, as well as hundreds of state and local offices. And voters in eight states – California, Maryland, Michigan, North Carolina, Oregon, Rhode Island, Washington, and Virginia – will weigh in on ballot measures related to affordable housing.

NLIHC urges all housing and community development nonprofits to help "get out the vote," particularly among the low income people you serve. In the 2014 elections, 70% of homeowners voted, but just 51% of renters and 26% of people with incomes at or below $20,000 a year voted. Elected officials champion legislation that they know their voters care about. Lower income renter households need to vote to get policy makers to address the affordable housing crisis in America.

NLIHC provides a wide array of "Voterization" information, resources, and tools to nonprofits to help them register, educate, and mobilize voters. Increasing the number of renters and allies registered to vote, providing voters with information about candidates' positions on housing issues, and getting out the vote before and on Election Day are activities all nonprofits can and should engage in, as long as those activities are strictly nonpartisan. Nonprofits can help residents exercise their power at the ballot box, voting people into office who understand the severity of America's affordable housing crisis and promise to work toward positive solutions, and then holding them to those commitments after Election Day.

A copy of NLIHC's "Mobilization: Get Out the Vote" PowerPoint slides, originally presented in a webinar on September 15, is available at: http://bit.ly/2eN9ISh. The slides provide background on all of NLIHC's "Voterization" resources and then cover best practices related to using voter lists, phone banking and call-scripts, early voting and voting by mail, Election Day visibility, getting people to the polls, and combating voter suppression.

We also encourage you to check out the resources provided by Nonprofit Vote, which "partners with America's nonprofits to help the people they serve participate and vote." Nonprofit Vote is the largest source of nonpartisan resources to help nonprofits integrate voter engagement into their ongoing activities and services. The website is at: www.nonprofitvote.org

From the Field

Advocates Explore Impacts of and Responses to Trauma at Empower Missouri Conference

More than 120 advocates gathered in Kansas City, MO on October 6 and 7 at the annual conference of Empower Missouri, an NLIHC state partner, to explore the personal and social impacts of trauma. Advocates heard from nationally-recognized speakers about how a trauma-informed approach can improve the quality of life in the state and help shape health care delivery, public policy, and news reporting. Trauma is an event experienced by an individual as physically or emotionally harmful and/or life threatening that has lasting adverse effects on the individual's functioning and social, emotional, physical, and spiritual health.

Nancy D. Spargo, founder and CEO of St. Louis Center for Family Development, offered a pre-conference workshop titled "Re-Writing the Trauma Narrative" to share recent research on trauma and toxic stress and their connections to social conditions like poverty and hunger.

Tonier Cain, a survivor of severe childhood physical and sexual abuse, provided a riveting opening plenary keynote speech. Ms. Cain spoke of her more than eighty arrests and repeated incarcerations for drug and sex-trade related offenses until finally receiving trauma-informed therapies while pregnant in prison. Thanks to the program and her own considerable efforts, Ms. Cain is now a filmmaker, author, entrepreneur, and an attentive and caring parent.

Among the many conference workshops was one on the "Trauma of Evictions," which documented the personal difficulties one faces in overcoming an eviction and the rise in illegal lockout evictions in St. Louis, MO (see *Memo,* 9/19). Empower Missouri members adopted participation in organizing efforts to challenge illegal evictions in St. Louis as their primary housing priority for 2017. They hope that this organizing work in St. Louis will be replicated statewide as the movement grows and achieves success.

Andrea Blanch, a consultant with the National Center on Trauma Informed Care, spoke at the evening awards banquet. During her presentation titled "This Changes Everything," Ms. Blanch praised the Missouri Department of Mental Health and other agencies that are building a strong trauma-informed movement in the state.

Three awards were presented at the banquet. Jay Angoff, an attorney at Mehri & Skalet in Washington, DC, received the Rory Ellinger Award for Public Interest Litigation. Mr. Angoff, a former Missouri insurance commissioner and Affordable Care Act (ACA) implementation director, filed lawsuits on behalf of ACA Missouri Marketplace insurance navigators and led efforts to perform the first health insurance rate review in Missouri for plans offered on the Federal Exchange in 2016. Missouri State Representative Judy Morgan (District 24, Jackson County) received the Herman & Dorothy Johnson Local Advocate Award for her actions to close the Medicaid coverage gap, raise the minimum wage, and reform Missouri's tax system. St. Louis-based Places for People Executive Director Joe Yancey received the Elaine Aber Humanitarian Award for decades of service to persons with mental illness and for his strong leadership as co-chair of Alive and Well STL, a community-wide effort focused on reducing the impact of toxic stress and trauma on health and well-being.

The conference closed with a panel on the role and responsibility of the media in promoting a more trauma-informed Missouri. Panelists included Nancy Cambria from the *St. Louis Post-Dispatch*, Brittany Ruess from the *Columbia Daily Tribune*, and Mary Sanchez from the *Kansas City Star*.

Empower Missouri advocates for the well-being of all Missourians through civic leadership, education, and research. Founded in 1901, the organization has operated under four names, including Missouri Association for Social Welfare from 1933 until 2014, and has focused continuously on improving public policy in order to ensure access to basic human needs and to promote equity. Vickie Riddle and Nicole McKoy are co-chairs of Empower Missouri's Affordable Housing and Homelessness Task Force.

For more information, contact Vickie at vriddle@hscgkc.org or Nicole at nicole_mckoy@usc.salvationarmy.org.

Resources

Local Strategies to Preserve Affordable Housing, Protect Tenants, and Maintain Diversity

New York University's Furman Center released a report titled *Gentrification Response: A Survey of Strategies to Maintain Neighborhood Economic Diversity* that reviews local strategies to preserve affordable housing, protect tenants, and maintain diversity in the face of rising rents in gentrifying areas. The report states that more housing development alone in high cost cities will not ensure economic diversity. The report describes the strategic use of city-owned land and other city resources for creating and preserving affordable housing, tenant-landlord regulations and movers' assistance to protect lower-income tenants, and inclusionary zoning and linkage fees to harness market forces to benefit affordable housing.

Gentrification Response: A Survey of Strategies to Maintain Neighborhood Economic Diversity is available at: http://bit.ly/2ex3UMV

More NLIHC News

NLIHC Seeking Research and Communications/Graphic Design Interns for Spring

NLIHC is seeking applications for our spring intern positions. Interns are highly valued and fully integrated into our staff work. We seek students passionate about social justice issues, with excellent writing and interpersonal skills.

The available positions are:

- **Research Intern**. Assists in ongoing quantitative and qualitative research projects, writes weekly articles on current research for *Memo to Members*, attends briefings, and responds to research inquiries. Quantitative skills and experience with SPSS a plus.

- **Communications/Graphic Design Intern**. Prepares and distributes press materials, assists with media research and outreach for publication releases, works on social media projects, maintains a media database, and tracks press hits. Also assists with sending out e-communications; revising collateral print material such as brochures, flyers, and factsheets; and updating content on the NLIHC website. Some graphic design experience a plus.

Spring interns are expected to work 25 hours a week from mid-January to early May. NLIHC provides modest stipends.

A cover letter, resume, and writing sample are required for consideration. In your cover letter, please specify the position(s) for which you applying and that you are interested in a spring 2017 internship.

Interested students should send their materials to: Paul Kealey, chief operating officer, National Low Income Housing Coalition, 1000 Vermont Avenue, NW, Washington, DC 20005 via email to pkealey@nlihc.org.

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