

Volume 22, Issue 45
November 20, 2017

HAPPY THANKSGIVING!

The NLIHC staff is thankful for all our members and partners whose support is vital to our work to ensure the lowest income people in America have decent, affordable homes.

Memo to Members & Partners will take a short break for the Thanksgiving holiday. There will be no *Memo* on Monday, November 27. *Memo* will return on December 4.

In This Issue:

NLIHC News

- NLIHC 2018 Housing Policy Forum to Feature Charlie Cook on the Current U.S. Political and Legislative Landscape
- NLIHC Accepting Nominations for 2018 Organizing Awards
- Tenant Talk Now Available!

United for Homes

- House and Senate Finance Committee Pass Flawed Tax Reform Bills

Disaster Recovery

- Administration Submits \$44 Billion Disaster Supplemental Request to Congress
- HUD Announces \$5 Billion in Community Development Block Grants for Disaster Recovery for Texas
- Senators Urge Creation of Disaster Housing Assistance Program
- Tax Reform Could Impact Disaster Recovery
- Texas Housers Asks HUD to Investigate Houston Discrimination in Infrastructure Spending
- Florida Governor Seeks to Raid State Housing Trust Fund for Emergency Preparedness, Response and Recovery
- Puerto Rico Requests \$94.4 Billion for Disaster Recovery
- Additional Updates on Disaster Housing Recovery

Congress

- Congress and Administration Negotiate FY18 Bipartisan Spending Deal
- House Committee Passes Family Self Sufficiency Act

Research

- Neighborhood Opportunity Provision Improved Locational Outcomes for Housing Credit Projects in Texas
- Housing Needs Have Grown Faster than Available Assistance

Fact of the Week

- Housing Credit Opportunity Provision Decreased Concentration of Projects in High-Poverty Neighborhoods in San Antonio

From the Field

- Virginia Advocates Push for Affordable Housing during 2017 Campaign Season

NLIHC in the News

- NLIHC in the News for the Week of November 12

More NLIHC News

- NLIHC Welcomes New Disaster Housing Recovery Coordinator Debra Susie
- NLIHC Accepting Nominations to Board of Directors
- NLIHC Seeks Housing Advocacy Organizer
- NLIHC Seeks Field Intern for Winter/Spring 2018 Semester
- Where to Find Us – November 20
- Support NLIHC This Holiday Season at No Cost to You When You Shop on Amazon Smile

NLIHC News

NLIHC 2018 Housing Policy Forum to Feature Charlie Cook on the Current U.S. Political and Legislative Landscape

NLIHC's [2018 Housing Policy Forum: Building the Movement](#) taking place in Washington, DC, March 19-21, 2018, will feature Charlie Cook, editor and publisher of *The Cook Political Report* and columnist for the *National Journal*. Mr. Cook will share his perspectives on the current political and legislative environment. Register for the Forum [today!](#)



Charlie Cook is one of the nation's most trusted and accurate voices on all things political. As the editor and publisher of *The Cook Political Report*, he serves as a go-to-source for people who want to be "in the know" about U.S. politics. *The New York Times* called him "one of the best political handicappers in the nation" and noted that *The Cook Political Report* is "a newsletter that both parties regard as authoritative." *The Washington Post* said he is "perhaps the best non-partisan tracker of Congressional races," and *The Washingtonian* called him "the man who knows more about politics than anyone else." With an encyclopedic knowledge, memorable stories, quick wit, and meaningful insights, Mr. Cook focuses on the broad implications of the latest election results. Using poll numbers, economic indicators, and historical data, he forecasts the fortunes of each party in a non-partisan way.

The Housing Policy Forum will provide a wide array of other opportunities to engage with affordable housing advocates, thought-leaders, policy experts, researchers, housing providers, low income residents, and leaders from Capitol Hill and the administration about building the affordable housing movement in 2018 and beyond. The Forum will explore the state of fair housing in America on the 50th anniversary of the Fair Housing Act; the threats and opportunities for affordable housing in 2018 and beyond; a new national campaign to expand the affordable housing movement with non-traditional allies in health, education, civil rights, and other sectors; the keys to state, local, and resident-led organizing; making housing an issue with the media; and effective story-telling for affordable housing. The Forum will also feature sessions on nonpartisan voter and candidate engagement prior to the 2018 elections; using dynamic research to change the story and influence policy solutions; ensuring housing protections for LGBTQ individuals; housing the formerly incarcerated; and others. There will also be opportunities to engage with leaders and staff at HUD and in Congress on affordable housing challenges, solutions and priorities.

At NLIHC's annual Housing Leadership Awards Reception taking place on March 20, 2018, NLIHC will celebrate the [2018 Housing Leadership Award honorees](#): **Senator Susan Collins** (R-ME); **Matt Desmond**, MacArthur Genius awardee and Pulitzer Prize-winning author of *Evicted: Poverty and Profit in the American City*; and **Lisa Hasegawa**, former executive director of the National Coalition for Asian and Pacific American Community Development and NLIHC board member. Each of these leaders has made extraordinary

contributions to ending homelessness and housing poverty in America. [Register](#) for the Leadership Reception (a separate ticket from the Forum is required to attend the reception) and make a [contribution](#) to celebrate our 2018 honorees today.

A limited number of shared-lodging hotel scholarships to attend the 2018 Housing Policy Forum will be awarded on a first-come-first-served basis to low income residents who are NLIHC members and who pay to attend the Forum. Scholarships will be awarded to ensure a broad geographic distribution. A special session for low income residents will be held on the morning of March 19. For more information about the scholarships, visit <http://nlihcforum.org> or contact James Saucedo at: jsaucedo@nlihc.org or 202-662-1530 x233.

NLIHC Accepting Nominations for 2018 Organizing Awards

NLIHC is accepting nominations for the 2018 Annual Organizing Awards, recognizing outstanding achievement during 2017 in statewide, regional, citywide, neighborhood, and/or resident organizing 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. The NLIHC Organizing Awards will be presented at the [NLIHC 2018 Housing Policy Forum](#), March 19-21, 2018 at the Washington Court Hotel in Washington, D.C. Special consideration will be given to nominations that incorporate tenant- or resident-centered organizing.

APPLY TODAY!

2018
NLIHC Organizing Award
Application Deadline is
February 1, 2018

NLIHC 2018 Housing Policy Forum
BUILDING the MOVEMENT
March 19-21, 2018 / <http://nlihcforum.org>

NATIONAL LOW INCOME HOUSING COALITION

An Organizing Awards Committee composed of NLIHC board members and previous award winners will determine this year's honorees. One award will recognize statewide or regional achievements, and one award will recognize citywide or neighborhood achievements. NLIHC will provide two representatives of each honored organization a complimentary Forum registration, 2-3 nights of hotel accommodation, and transportation to Washington, D.C. to accept their 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);
- Scope of the achievement being nominated (i.e., statewide, regional, citywide, neighborhood, and/or resident organizing);

- Description of the organization’s achievement in the area of state, local and/or resident organizing in 2017, 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.

Tenant Talk Now Available!

NLIHC released on November 17 the fall 2017 edition of *Tenant Talk*, a semi-annual newsletter created to engage residents in housing advocacy and to highlight innovative approaches and recent victories in communities throughout the U.S. The fall *Tenant Talk* is now available [online](#) and [you can sign up to have it delivered to your door for free](#).



This issue of *Tenant Talk* explores how resident organizations are taking action to raise the profile of the affordable housing movement and how residents in communities across the country engaged with the *Our Homes, Our Voices* National Housing Week of Action in July 2017. This edition features resident organizing efforts, including those that succeeded in securing passage of new protections for low income residents facing eviction in New York City and a Seattle campaign to make housing more accessible for individuals who have been involved with the criminal justice system. This *Tenant Talk* also covers key policy updates on the federal budget and delays in implementing Small Area Fair Market Rents, and it describes new projects funded through the national Housing Trust Fund and the ways the recent natural disasters are impacting residents in Texas, Florida, Puerto Rico, the U.S. Virgin Islands, and California. [Download](#) *Tenant Talk* today!

United for Homes

House and Senate Finance Committee Pass Flawed Tax Reform Bills

The House of Representatives passed a seriously flawed tax reform bill by a vote of 227-205 on November 16. The legislation is estimated to increase the national debt by \$1.5 trillion over a decade. Dramatically increasing the debt in this way will likely lead to deep spending cuts in the future to important domestic programs, including affordable housing and community development programs, as well as to entitlement programs like Medicare, Medicaid, and Social Security. In the Senate, the Committee on Finance passed its tax reform bill, which would likewise add \$1.5 trillion to the debt, after four days of debate. The Senate is expected to vote on their bill following the Thanksgiving break. Both bills would provide massive tax cuts to millionaires, billionaires, and corporations.

The House bill takes a historic step in directly reforming the mortgage interest deduction (MID), a \$70 billion annual tax expenditure that primarily benefits higher income households. The bill would lower the amount of mortgage against which the MID could be claimed from \$1 million to \$500,000, impacting fewer than 6% of mortgages nationwide and saving an estimated \$95.5 billion over the first decade. The legislation does not, however, reinvest the savings from MID reform into affordable housing solutions for those most in need. The bill also eliminates the New Markets Tax Credit program and the tax exemption for private activity bonds, which are critical to the production and preservation of affordable housing through the 4% Low Income Housing Tax Credit. The 4% credit contributes to upwards of 60% of the affordable homes built or preserved in America each year.

The Senate bill fails to reform the MID but does protect the tax exemption for private activity bonds and the New Markets Tax Credit program. Republican senators also included a provision in their bill to repeal the Affordable Care Act's individual mandate, which requires individuals to pay a fine if they are not insured and helps guarantee coverage for pre-existing conditions. Repeal of the mandate is projected to result in 13 million fewer people receiving health insurance and an additional 10% increase in health care premiums. Both the Senate and House plans fail to expand the Housing Credit or include much-needed improvements to the program to incentivize developing rental homes affordable to the lowest income families, as proposed by Senators Maria Cantwell (D-WA) and Orin Hatch (R-UT) (expansion and improvements) and Representatives Pat Tiberi (R-OH) and Richard Neal (D-MA) (improvements).

NLIHC opposes both tax reform bills.

Disaster Housing Recovery

Administration Submits \$44 Billion Disaster Supplemental Request to Congress

The Trump administration submitted its latest disaster supplemental request to Congress on November 17. The White House is requesting \$44 billion in emergency aid, including \$25.2 billion for FEMA's Disaster Relief Program and Small Business Administration (SBA) programs, \$12 billion in CDBG-DR flood mitigation funding, \$1 billion in emergency agricultural assistance, \$1.2 billion for an education recovery fund, \$4.6 billion for repair or replacement of damaged federal property, and smaller amounts for other priorities.

The Administration's request proposes limiting the \$12 billion in CDBG-DR funding to flood mitigation projects, stating that these projects would be awarded competitively to states and territories that had more than one flood-related major disaster declaration in the past four years. This requirement likely leaves out California

for CDBG-DR funding to repair homes damaged or destroyed by the California wildfires, and would also preclude communities from using the funding for housing priorities outside of flood mitigation. To respond to the wildfires in California, the White House is requesting only tax relief provisions that mirror those provided after the recent hurricanes, including deductions for casualty losses, penalty-free access to retirement accounts, employment relief, and charitable giving incentives, among others.

The White House requests \$4.3 million for USDA's Rural Housing Insurance Fund to provide rehabilitation loans to rural multifamily housing developments and proposes legislative language to allow HUD to specify alternative environmental review requirements for single-family homes built outside of the floodplain and to expedite the recovery.

The White House proposes to offset this emergency funding with further cuts to domestic programs by continuing the low and harmful spending caps on non-defense mandatory programs for another two years. View the full Administration request [here](#).

When Congress returns to Washington after the Thanksgiving break, their top priority will continue to be tax reform legislation. Congress will likely take up the disaster supplemental in early to mid-December. Given the limited number of days that remain in this year's Congressional calendar, it is becoming increasingly likely that a disaster supplemental will be attached to a bill to extend the FY18 Continuing Resolution, which expires on December 8, or a final appropriations bill.

The NLIHC-led Disaster Housing Recovery Coalition will continue urging Congress to provide more robust recovery resources to impacted communities, as well as other needed policy changes to ensure a just, equitable and complete housing recovery for the lowest income people and communities. The full set of disaster housing recovery recommendations can be found [here](#).

HUD Announces \$5 Billion in Community Development Block Grants for Disaster Recovery for Texas

HUD announced on November 17 that will allocate \$5.024 billion of Community Development Block Grant-Disaster Relief (CDBG-DR) funding to the state of Texas from the \$7.4 billion that was appropriated by Congress in the first disaster spending bill. The remainder of the appropriation will likely be allocated to some combination of Florida, Georgia, California, Puerto Rico and the US Virgin Islands after damage assessments have been completed in those areas. NLIHC has received indications that White House will send an additional CDBG-DR request to Congress for Hurricane Maria damage to Puerto Rico and US Virgin Islands once damage assessments are completed, which will likely not be until early 2018. Congress requires HUD to issue a Federal Register Notice to accompany the CDBG-DR allocation; NLIHC has been informed that that Notice is forthcoming and will be similar to the notice issued after the 2016 disasters. If HUD were to make any changes to the public comment period or to the income targeting requirements for the funding, they would do so through the Federal Register Notice.

Senators Urge Creation of Disaster Housing Assistance Program

A group of 12 senators sent a [letter](#) on November 15 to FEMA Administrator Brock Long and HUD Secretary Ben Carson urging them to better coordinate hurricane recovery housing efforts in Puerto Rico and the U.S. Virgin Islands. The letter specifically encourages FEMA and HUD to establish a Disaster Housing Assistance Program (DHAP) that would utilize public housing agencies to meet the post-disaster housing needs of low income households. This is a top priority for the NLIHC-led Disaster Housing Recovery Coalition. The senators

note that this recommendation is particularly important given that the devastation in Puerto Rico and the U.S. Virgin Islands have caused thousands of the territories' residents to leave the islands for the mainland U.S. Housing assistance is needed both on the islands and in the states to which the evacuees have moved.

The senators ask HUD and FEMA to provide answers to questions about current post-disaster housing resources and unmet needs, specifically:

- Current resources available to quickly and properly house displaced people, both those on the islands and those who have evacuated;
- The number of HUD-assisted households impacted by Irma and Maria and efforts to house them;
- Deadlines for temporary, medium-term, and long-term housing options;
- Options available for households and housing authorities on the islands and mainland given the extent of the devastation;
- Data gaps that are preventing benefits from flowing efficiently to families in need.

Tax Reform Could Impact Disaster Recovery

Housing groups in Texas and Florida sent a letter to House Speaker Paul Ryan (R-WI) [opposing the House Republican tax plan](#), saying it would hurt disaster recovery efforts. The House tax plan would eliminate the tax exemption for private activity bonds (PABs), essentially eliminating 4% Low Income Housing Tax Credits, both of which promote private-public partnerships to help fund infrastructure and affordable housing projects. In the letter, the Florida Housing Coalition, an NLIHC state partner, and the Texas Affiliation of Affordable Housing Providers state that eliminating PABs would “be putting vital resources at risk at a time when they are needed to repair and rebuild homes of those affected by Hurricanes Harvey and Irma.” The *Miami Herald* published on November 9 a [letter to the editor](#) by Jaimie Ross, CEO of the Florida Housing Coalition, opposing the elimination of PABs.

Texas Housers Asks HUD to Investigate Houston Discrimination in Infrastructure Spending

The Texas Low Income Housing Information Service (Texas Housers), an NLIHC state partner, sent a [letter](#) to Anna Maria Farias, assistant secretary for fair housing and equal opportunity at HUD, asking HUD to immediately investigate Houston's failure to provide essential water control infrastructure and flood plain protections for neighborhoods that are predominantly occupied by minority populations and that contain significant concentrations of affordable housing. Texas Housers alleges that the City's failures amount to discrimination on the basis of race and national origin, violating Title VI of the Civil Rights Act of 1964, the Fair Housing Act of 1968, and the obligation to affirmatively further fair housing under the Fair Housing Act of 1968.

Locating affordable housing in flood plains, allowing improperly engineered open storm-drainage ditches, and failing to ensure equal flood protection expose residents of these neighborhoods to repeated displacement during floods, loss of personal property, exposure to mold and environment contaminants, and increased exposure to diseases spread by floodwaters. Texas Housers and others have raised these problems with Houston officials publicly and repeatedly, and the problems are documented by the City's own study of drainage infrastructure. The City has failed, however, to remedy the problems.

Texas Housers sent a separate letter to HUD on October 31 demanding HUD take immediate action to deliver a Voluntary Compliance Agreement that outlines a path for Houston to correct housing discrimination described in a January 11, 2017 HUD letter (see *Memo*, [11/13](#)). That letter also addresses Houston's failure to provide equal levels of flood protection for black and Hispanic neighborhoods. While majority white, non-Hispanic neighborhoods are generally provided internal storm water infrastructure that offers streets and structures

adequate flood protection, most neighborhoods occupied by people of color are still served by informally developed, open-ditch drainage infrastructure that was inadequately designed and that frequently results in insufficient storm water protection.

Florida Governor Seeks to Raid State Housing Trust Fund for Emergency Preparedness, Response, and Recovery

Governor Rick Scott (R) released his budget proposal on November 14 that would take \$92 million away from the [state affordable housing trust fund](#) to help pay for [\\$1.4 billion in investments for the Florida Division of Emergency Management](#) (FDEM) for emergency preparedness, response, and recovery. These investments include \$1.32 billion for disaster preparedness, response, recovery, and mitigation; \$3.5 million for the Statewide Emergency Alert Notification System; \$1.8 million for County Emergency Operations Center updates; \$9.1 million for flood mitigation assistance programs; \$6.7 million for the Pre-Disaster Mitigation Program; and \$3.0 million for hurricane shelter retrofits.

If the legislature agrees with the governor's request, it will be the seventeenth time since 1992 that housing trust fund dollars have been diverted for other uses. A [2017 report](#) by the Florida Housing Coalition indicates that the housing trust fund collected nearly \$6 billion over 25 years, but that \$2 billion was swept to the state's general fund. Several state lawmakers have spoken out about the need to protect funds for affordable development, and Representative Sean Shaw of Tampa is [sponsoring a bill](#) to do so. Florida was facing an affordable housing crisis prior to Hurricane Irma, and funding for the trust fund helps address the growing need for affordable homes, especially for the lowest income households.

Puerto Rico Requests \$94.4 Billion for Disaster Recovery

Puerto Rico Governor Ricardo Rosselló sent a [letter and a 90-page plan](#) to President Donald Trump on November 13, requesting \$94.4 in additional disaster aid to help the island rebuild and recover from the devastation caused by Hurricanes Irma and Maria. Of that amount, Governor Roselló is seeking more than \$46 billion in Community Development Block Grant-Disaster Recovery (CDBG-DR) funds, \$31 billion of which would go to repairing or rebuilding the more than 472,000 housing units that were severely damaged or destroyed by the hurricanes.

The letter notes that Puerto Rico lost a substantial portion of its housing stock at a time when safe and decent housing was already in high demand and that families with low incomes or special needs have been particularly impacted. As a result, the letter states, "it is anticipated that temporary housing solutions for those affected by the hurricanes will be needed for months, or in some cases years. This produces a temporary recovery need for residents that includes rental assistance as well as repair and mitigation." The letter suggests these programs will be operated by the Puerto Rican government, not through a partnership between HUD and FEMA.

Additional Updates on Disaster Housing Recovery

The following is a review of additional housing recovery developments related to Hurricanes Harvey, Irma, and Maria, and the California wildfires since last week's *Memo to Members and Partners* (for the article in last week's *Memo*, see [11/13](#)). NLIHC also posts this information at our [On the Home Front](#) blog.

General Updates

NLIHC has updated its summary of known [application deadlines](#) from the FEMA website. The summary includes deadlines for programs administered by FEMA, the Small Business Administration, the Department of Labor, the USDA Supplemental Nutrition Assistance Program, and HUD.

HUD

HUD's Office of Public and Indian Housing sent [additional guidance](#) for public housing agencies (PHAs) receiving requests from Puerto Rican or Virgin Islands households who have Housing Choice Vouchers and wish to use their vouchers on the mainland ("port" their vouchers), but whose local PHA (the "initial PHA") cannot carry out the necessary procedures due to the hurricanes because, for example, the PHA does not have electricity. HUD issued preliminary guidance via email on October 11 (see *Memo*, [10/23](#)). HUD [published a list](#) that includes all PHAs in Puerto Rico and the Virgin Islands indicating whether a "receiving PHA" on the mainland can use alternative procedures to complete porting requests. HUD will update this list by 5:00 pm ET every Thursday to reflect changes that allow initial PHAs to resume normal portability operations. This disaster portability guidance will be in effect until January 31, 2018, unless HUD extends this date.

California Wildfires

By the Numbers: (as of 11/16)

- 4,014 Individual Assistance (IA) applications approved*
 - \$10,917,435 Individual & Household Program (IHP) approved*
 - \$7,045,391 Housing Assistance (HA) approved*
 - \$3,872,044 Other Needs Assistance (ONA) approved*
- *Assistance dollars approved but not necessarily disbursed.

A [release](#) from FEMA provides additional numbers regarding recovery efforts in California as of November 9.

- 73% of requested site inspections are complete.
- 199 families (469 individuals) are housed through the TSA program.
- 100% of household hazardous waste has been completed in four counties, and 70% has been completed in the others.
- 1,369 loan applications have been submitted to the Small Business Administration from homeowners.
- \$27 million has been approved by SBA.

The recent fires have destroyed vegetation that normally absorbs rainfall, making [homes more vulnerable to flooding](#). FEMA is urging people in areas affected by the fires that are not traditionally flood-prone to invest in flood insurance.

Hurricane Maria

FEMA

Puerto Rico

By the Numbers: (as of 11/16)

- 231,420 Individual Assistance (IA) applications approved*
 - \$146,399,031 Individual & Household Program (IHP) approved*
 - \$104,681,466 Other Needs Assistance (ONA) approved*
 - \$426,691,550 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

U.S. Virgin Islands

By the Numbers: (as of 11/16)

- 3,477 Individual Assistance (IA) applications approved*
- \$3,943,361 Individual & Household Program (IHP) approved*
- \$2,027,781 Housing Assistance (HA) approved*
- \$1,915,580 Other Needs Assistance (ONA) approved*
- \$105,405,081 Emergency Work (Categories A-B) dollars obligated**

*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.

Local Perspectives

FEMA and the Florida Division of Emergency Management are coordinating to provide assistance to the thousands of Puerto Ricans who have evacuated to Florida. Temporary Shelter Assistance (TSA) is already available for short-term housing assistance in hotels. Other disaster recovery housing resources like short-term rental assistance, however, are not available to those interested in staying in Florida long-term. FEMA still recommends these individuals and households register with FEMA in case these other resources are activated for evacuees from Puerto Rico in the future.

Many Puerto Ricans are struggling with their mental health following the [trauma of Hurricane Maria](#). Health officials warn that a full-blown mental health crisis may arise as survivors cope with the post-traumatic stress. For those who were struggling with mental illness prior to the hurricane, the lack of stability and resources is exacerbating their illnesses.

Hurricane Irma

FEMA

Florida

By the Numbers: (as of 11/16)

- 741,691 Individual Assistance (IA) applications approved*
- \$915,642,434 Individual & Household Program (IHP) approved*
- \$629,536,540 Housing Assistance (HA) approved*
- \$286,105,894 Other Needs Assistance (ONA) approved*

*Assistance dollars approved but not necessarily disbursed.

FEMA reminds renters and homeowners currently receiving FEMA rental assistance that they should submit an [application for Continued Rental Assistance](#) in order to receive that support for up to two additional months. Households must show they are developing a longer-term or permanent housing plan or demonstrate progress toward one. A contractor's estimate of repairs can point to progress. A permanent housing plan is one that would put a household back into permanent safe, sanitary, and functional housing within a reasonable time frame.

Georgia

By the Numbers: (as of 11/16)

- 8,974 Individual Assistance (IA) applications approved*
 - \$12,221,066 Individual & Household Program (IHP) approved*
 - \$8,924,410 Housing Assistance (HA) approved*
 - \$3,296,656 Other Needs Assistance (ONA) approved*
 - \$26,488 Total Public Assistance Grants (PA) obligated, all 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.

Puerto Rico

By the Numbers: (as of 11/16)

- 980 Individual Assistance (IA) applications approved*
 - \$2,099,571 Individual & Household Program (IHP) approved*
 - \$1,103,467 Housing Assistance (HA) approved*
 - \$996,104 Other Needs Assistance (ONA) approved*
 - \$2,871,448 Total Public Assistance Grants (PA) obligated, all 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.

U.S. Virgin Islands

By the Numbers: (as of 11/16)

- 4,445 Individual Assistance (IA) applications approved*
 - \$7,495,955 Individual & Household Program (IHP) approved*
 - \$5,188,366 Housing Assistance (HA) approved*
 - \$2,307,589 Other Needs Assistance (ONA) approved*
 - \$3,510,123 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.

Local Perspectives

Two months after the storm, nearly [73% of residents](#) in the U.S. Virgin Islands have no power. The Virgin Islands Power and Water Authority is committed to restoring power in 90% of all areas across the Virgin Islands by Christmas. Last week, the boil-water notice was lifted for St. Thomas and St. John, although it remains in effect for St. Croix. As in Puerto Rico, the territory has a significant level of debt and relies on federal funding for rebuilding.

Representative Carlos Curbelo (D-FL) has been advocating for the Navy to [open 166 vacant units](#) at Sigsbee Park, part of a Naval Air Station in the Florida Keys. Curbelo is urging the Navy to open the units to the public as soon as possible. Even before Hurricane Irma, affordable housing options in the Keys were limited, and the need is even more urgent now.

Hurricane Harvey

FEMA

Texas

By the Numbers: (as of 11/16)

- 351,897 Individual Assistance (IA) applications approved*
- \$1,399,376,519 Individual & Household Program (IHP) approved*
- \$1,088,260,934 Housing Assistance (HA) approved*
- \$311,115,585 Other Needs Assistance (ONA) approved*
- \$490,375,001 Public Assistance Grants (PA) obligated**
- \$427,436,876 Emergency Work (Categories A-B) obligated**

*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.

Local Perspectives

The [Weekly Update](#) from the Governor's Commission to Rebuild Texas provides some additional numbers on the recovery efforts in Texas. As of November 8, there were 914 requests for FEMA Public Assistance from jurisdictions, 887,146 applications for FEMA Individual Assistance received, 48,439 participants in Temporary Shelter Assistance (TSA), and 557,338 inspections completed by FEMA.

On November 8, mayors and county officials from the Texas Coast testified before a Texas House Appropriations Committee about the [continuing difficulties](#) their communities are facing. They described the lack of housing available in small towns such as Fulton, Rockport, Port Aransas, and Refugio. Many of these towns do not have the financial capacity to rebuild or provide resources without some assistance. The local elected officials expressed frustration with the process, saying they are often continuously referred to another agency when looking for answers.

A Texas General Land Office (GLO) [media release](#) indicates that repairs were completed on the home of the first recipient of the Direct Assistance for Limited Home Repair (DALHR) program. A [video and still photos](#) are available on the GLO website. DALHR provides homeowners with assistance to make permanent repairs to homes that incurred moderate damage. DALHR is one of five FEMA programs GLO is administering to provide housing assistance for hurricane survivors. To be eligible for DALHR, a home must have had at least 18 inches of water and a FEMA inspection indicating a loss of at least \$17,000. Uninsured damages must be less than 50% of the pre-disaster tax assessed value and may not exceed \$60,000. Repairs must be made within 90 days. Homes located in the Special Flood Hazard Area are not eligible.

In an interview with a local magazine, Tory Gunsolley, president and CEO of the Houston Housing Authority (HHA), [expressed concern about the proposed federal funding levels](#) for the Housing Choice Voucher (HCV) program. Prior to Hurricane Harvey, HHA had to stop issuing HCVs, and he said he is not optimistic about being able to issue vouchers again anytime soon. "The safety net of public housing and affordable housing is full," Mr. Gunsolley said. "It was full before Harvey and now that folks need it even more, it doesn't have the capacity to add people to it."

HHA has 400 voucher households that need to be relocated due to flooding. In addition, 951 public housing units were damaged during the storm. For example, the Forest Green Townhomes experienced severe flooding, impacting 84 families. HHA worked with the Oklahoma City Housing Authority to assist all the families at Forest Green that experienced flood damage to their homes.

Mr. Gunsolley advocates creating a Disaster Housing Assistance Program (DHAP), which worked well after Hurricane Katrina. DHAP would use housing authorities across the region to help the thousands of low income households impacted by the storm. FEMA must authorize HUD to roll out such a program. Mr. Gunsolley also

urges people to be vocal about the need for recovery to be fair and equitable to everyone. “We need to speak up for those voices that aren’t often heard in Washington,” he said.

Congress

Congress and Administration Negotiate FY18 Bipartisan Spending Deal

Discussions are underway between members of Congress and the administration to formulate a bipartisan spending deal that would raise the Budget Control Act limits on discretionary spending by more than \$180 billion over two years. Negotiations are fluid, but reports indicate that congressional Republicans are proposing to increase defense spending by \$54 billion and non-defense discretionary spending by \$37 billion above the FY18 limits. Democrats continue to insist on parity between defense and non-defense spending increases.

Senate Majority Leader Mitch McConnell (R-KY) indicated that a budget deal could be finalized by the end November, but a number of hurdles remain. Some Republican law makers want to offset spending limit increases with cuts to entitlements, which Democrats say is a non-starter. Other Republican members want more resources for defense spending. A defense authorization bill passed by the Senate on November 16 authorizes \$626 billion for defense, \$23 billion more than the amount Republicans floated for bipartisan agreement.

Democrats want a legislative solution for Deferred Action for Childhood Arrivals (DACA) immigrants who arrived in the U.S. illegally as children, but it appears increasingly unlikely that a DACA fix or funding for President Trump’s border wall will be included in a final appropriations deal.

NLIHC and the [Campaign for Housing and Community Development Funding](#), a coalition of more than 70 national organizations, call on Congress to pass an FY18 appropriation that increases defense and non-defense spending equally and that fully funds affordable housing programs at HUD and USDA.

House Committee Passes Family Self Sufficiency Act

The House Financial Services Committee unanimously passed the “Family Self Sufficiency (FSS) Act” (HR 4258) on November 14. The bill, introduced by Representatives Sean Duffy (R-WI) and Emanuel Cleaver (D-MO), permanently reauthorizes the FSS, combines the FSS programs for Housing Choice Voucher holders and those in public housing, which are currently run separately, and expands eligibility to include families in privately-owned properties subsidized with HUD project-based rental assistance. The program would also offer new services for financial literacy and educational obtainment. The bill will now be voted on by the full House of Representatives.

“Growing up in public housing, I am well aware of how important it is that we provide residents with opportunities to become independent and self-sufficient,” said Mr. Cleaver. “A program like FSS helps participants access essential supportive services - putting them on a path towards success. The program has strong support nationally and has been successful in improving outcomes in my own Congressional district.”

Since its establishment, the FSS program has enabled families living in public or project-based assisted housing or using Housing Choice Vouchers to access workforce training and other resources to pursue higher paying employment opportunities. Families enrolled in the FSS program receive an interest-bearing escrow account, allowing them to save and apply those savings to work-related purchases. The FSS program has bi-partisan and bi-cameral support. The House bill mirrors the bi-partisan Senate bill introduced by Senators Roy Blunt (R-MO) and Jack Reed (D-RI) in June 2017 (see *Memo*, [6/19](#)).

Read more about the House “Family Self Sufficiency Act” at: <http://bit.ly/2muPhC4>

Read a letter from NLIHC and the Center on Budget and Policy Priorities supporting the Family Self-Sufficiency Act at: <http://bit.ly/2zU5cPA>

Research

Neighborhood Opportunity Provision Improved Locational Outcomes for Housing Credit Projects in Texas

A study published in the *Journal of Planning Education and Research*, “Comparing Opportunity Metrics and Locational Outcomes in the Low-Income Housing Tax Credit (Housing Credit) Program,” finds that an opportunity provision added to Texas’s Qualified Allocation Plan (QAP) in 2009 resulted in an increase in Housing Credit projects developed in lower poverty, higher diversity neighborhoods in San Antonio.

The state QAP provides the rules and criteria by which tax credits are awarded to development proposals. Early in the Housing Credit program, during the late 1980s and 1990s, preference was typically given to developments located in distressed areas as a means of revitalizing those areas. During the 2000s, policy-makers began giving more attention to deconcentrating poverty and placing more affordable housing in higher-opportunity neighborhoods. In 2009, Texas included a provision in its QAP to award points to development proposals located in high-opportunity areas. These areas have historically been measured by poverty rates and now by school quality.

From 1991 to 2008, 71% of Housing Credit properties developed in San Antonio were in neighborhoods with a poverty rate of 30% or more and only 4% were in neighborhoods with a poverty rate below 15%. Seventy-one percent of properties were developed in neighborhoods with low racial diversity. Following implementation of the opportunity provision in 2009, only 33% of properties were developed in neighborhoods with a poverty rate of 30% or more, and 27% were located in neighborhoods with a poverty rate below 15%. Only 33% of properties were developed in neighborhoods with low racial diversity.

Some measures of opportunity like a neighborhood’s poverty rate, however, fail to account for other dimensions of neighborhood opportunity, such as access to amenities, transportation, and environmental and public health. The authors suggest the opportunity metrics in the current QAP might not capture the full range of neighborhoods offering greater access to opportunity. The study concludes that the opportunity provision in Texas’ Housing Credit QAP should be refined to include more robust opportunity indicators.

“Comparing Opportunity Metrics and Locational Outcomes in the Low-Income Housing Tax Credit Program” is available at: <http://bit.ly/2mtxg7u>

Housing Needs Have Grown Faster than Available Assistance

A report by G. Thomas Kinsley from the Urban Institute, *Trends in Housing Problems and Federal Housing Assistance*, finds that the population of low income renters with housing needs grew by 24% between 2005 and 2015, while the number of households receiving assistance from one of HUD’s deep subsidy programs (public housing, privately-owned subsidized housing, and housing vouchers) increased by only 7%. The percentage of low income renters who received HUD assistance declined from 18% to 16%.

The report provides a basic overview and history of HUD-assisted public housing, privately-owned subsidized housing, and Housing Choice Vouchers (HCVs) and of the Low Income Housing Tax Credit (Housing Credit)

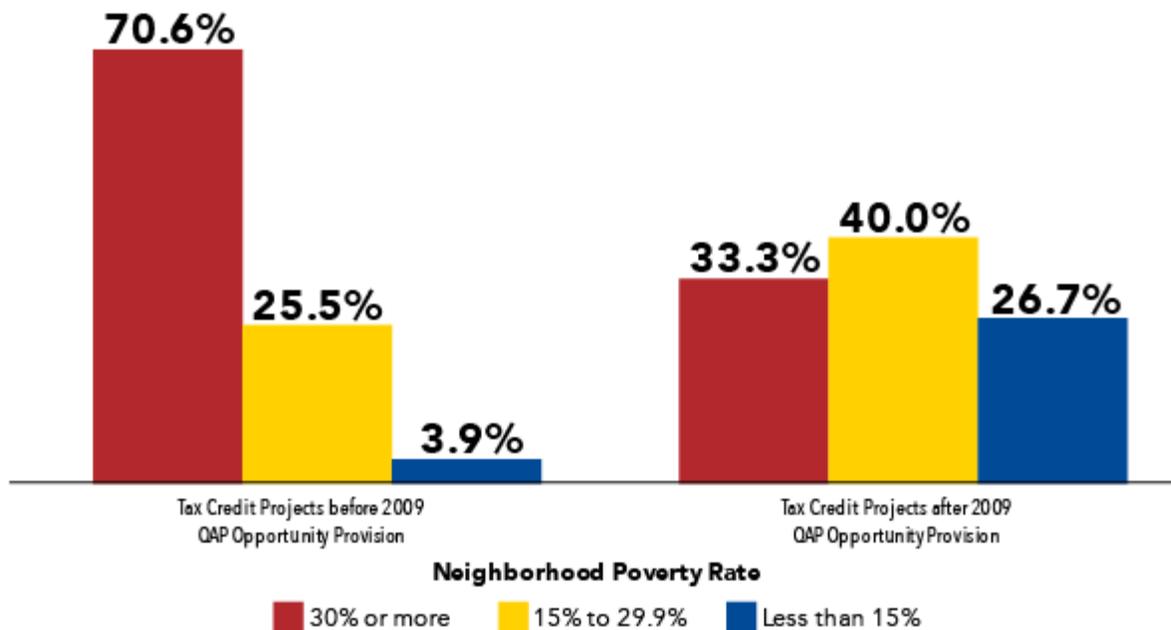
program. Between 1993 and 2016, the affordable housing stock lost 120,000 public housing units and 350,000 privately-owned subsidized housing units. The number of vouchers increased by 1.1 million, while the Housing Credit program added more than 2.1 million units. Extremely low income households, whose household incomes are no more than the poverty level or 30% of the area median income, often need additional assistance like a voucher to afford a Housing Credit unit.

Trends in Housing Problems and Federal Housing Assistance is available at: <http://urbn.is/2jt24UC>

Fact of the Week

Housing Credit Opportunity Provision Decreased Concentration of Projects in High-Poverty Neighborhoods in San Antonio

Impact of Opportunity Provision in State Qualified Allocation Plan San Antonio, TX



Source: Water, R., Wang, R., Jones, S. (2017). Comparing opportunity metrics and locational outcomes in the Low-Income Housing Tax Credit program. *Journal of Planning Education and Research*: <http://journals.sagepub.com/doi/pdf/10.1177/0739456X17711224>.

Source: Water, R., Wang, R., Jones, S. (2017). Comparing opportunity metrics and locational outcomes in the Low-Income Housing Tax Credit program. *Journal of Planning Education and Research*: <http://bit.ly/2zkgalU>

From the Field

Virginia Advocates Push for Affordable Housing during 2017 Campaign Season

In preparation for the 2017 election, affordable housing advocates in Virginia launched the Campaign for Housing and Civic Engagement (CHACE) in conjunction with *Our Homes, Our Voices* National Housing Week of Action. The campaign sought to raise the profile of the affordable housing crisis among voters and educate candidates about the need to invest in affordable homes. The Virginia Housing Alliance, an NLIHC state

partner, and the Virginia Poverty Law Center led the non-partisan campaign, which was supported by over 20 organizations across the state. Following an election during which many candidates pledged support for affordable housing programs, CHACE leaders are now expanding the campaign to include year-round voter education and elected official engagement.

As Virginia prepared for its 2017 election season, which included elections for governor, lieutenant governor, attorney general, and the 100 members of the House of Delegates, housing advocates joined together to mobilize voters around the state's growing affordable housing crisis. The Virginia Housing Alliance and the Virginia Poverty Law Center drew together over 20 organizations to plan a comprehensive voter and candidate engagement effort. They identified three central policy themes: funding for permanent support housing and housing supportive services, support for the state's housing trust fund, and expansion of residential energy efficiency programs. CHACE funded a public opinion poll, which found that a majority of Virginians support expanding state investments in affordable housing and requiring utility companies to increase energy efficiency to help families save on energy bills. The group then used the results of this poll to demonstrate to candidates the voters' support for affordable housing solutions.

CHACE used the results of the public opinion poll and compelling data on the lack of affordable housing in Virginia extensively with both candidates and voters. The group provided voters who indicated a commitment to affordable housing with messaging guides and talking points to raise the profile of the affordability crisis in the election. They also created housing issue briefs and district-level fact sheets on housing need. CHACE leaders then used these fact sheets as they met directly with candidates. Ten of the states' newly elected delegates met with CHACE leaders prior to the election and will enter the state house already educated on the need to increase the state's investment in affordable housing. With a significant shift in the makeup of the House of Delegates, CHACE's work to educate officials will position affordable housing well in the next legislative session.

CHACE also worked with Virginians Organized for Interfaith Community Engagement (VOICE), a northern Virginia group who hosted a gubernatorial candidate forum, to ensure the forum included a discussion of affordable housing. Both gubernatorial candidates pledged their support for the state's affordable housing trust fund during the forum. Ralph Northam, the governor-elect, promised voters, "As governor, I will support policies that ensure that all Virginians have access to safe and stable homes... I'll fight to protect and increase funds going to the Housing Trust Fund, which encourages private and public investment into housing for low income, elderly, and disabled Virginians." Mr. Northam also highlighted the struggle thousands of Virginians face as housing costs rise and wages remain stagnant. His understanding of the lack of affordable homes and his pledge to support programs that encourage their creation was one demonstration of CHACE's impact.

Following the election, CHACE leaders are dedicated to continuing to engage Virginians about the need for affordable homes. They will transition their efforts to year-round work, focused on educating voters, candidates, and elected officials at the local, state, and federal level.

"For the first time in Virginia, housing advocates dipped our toes into the state elections," said Virginia Housing Alliance Policy Director Zack Miller. "We had an overwhelmingly positive experience with the campaign, and we view this as a first step and are excited to continue and expand this effort in 2018."

For more information, visit www.chaseva.org, or email Virginia Housing Alliance Policy Director Zack Miller at: zmiller@vahousingalliance.org

NLIHC in the News

NLIHC in the News for the Week of November 12

The following are some of the news stories that NLIHC contributed to during the week of November 12:

- “A Provision Buried In The House Tax Bill Could Slow Affordable Housing Construction,” *Huffington Post*, November 17 at: <http://bit.ly/2zO5h7j>
- “The State Where the Poor Are Least Likely to Find Affordable Housing,” *Ozy*, November 15, at: <http://bit.ly/2AWU6re>
- “How the Proposed Budget and Tax Cuts Could Stunt New Affordable Housing,” *Truthout*, November 15, at: <http://bit.ly/2hzXPSS>
- “Real estate groups ready to battle GOP on tax proposals,” *The Boston Globe*, November 11, at: <http://bit.ly/2is55RY>
- “Senate tax plan garners cool industry reception,” *Scotsman Guide*, November 10, at: <http://bit.ly/2zaCM4O>

More NLIHC News

NLIHC Welcomes New Disaster Housing Recovery Coordinator Debra Susie

NLIHC welcomes Debra Susie as our new disaster housing recovery coordinator. In this position, Debra will spearhead NLIHC’s disaster housing recovery efforts, as well as those of the Disaster Housing Recovery Coalition. Debra served for more than thirty years as the president and CEO of Florida Impact, a nonprofit organization dedicated to securing economic justice in Florida by reducing hunger and poverty, mobilizing communities to increase access to federal food, nutrition and other economic support programs.

As the Florida Impact president and CEO, Debra coordinated robust and innovative collaborations for addressing poverty through the passage of state legislation, including Florida’s Sadowski Affordable Housing Trust Fund. Her work to secure a state-funded emergency housing assistance program for families and the state housing trust fund began with multiple meetings around the state with homeless coalitions. Florida Impact mobilized community leaders and affected populations in direct public policy engagement, preparing them with day-long legislative briefings at the state Capitol every year. Debra also worked creatively with housing authority staff in targeted communities to ensure access to all federal food and nutrition programs, including precedent-setting access to the emergency SNAP benefits during Florida’s four-hurricane year before Katrina. Engaging community leaders directly in the implementation of out-of-school-time child nutrition programs generated a network of local expertise for protecting these programs in Congress.

Debra has a doctorate of humanities and a master’s degree in religious thought, both from Florida State University, and a BA in journalism from Florida Southern College.

Please join us in welcoming Debra to the NLIHC team.

NLIHC Accepting Nominations to Board of Directors

NLIHC is accepting nominations to fill several upcoming vacancies on its board of directors. To be considered for board membership, one must be a current dues-paying NLIHC member. NLIHC’s Board consists of six low income persons (defined as individuals with incomes less than 50% of area median income), six representatives

of allied national organizations, six representatives of NLIHC state partners, and up to seven unrestricted or at-large NLIHC members. NLIHC seeks to have as many different states represented as possible.

Board members are elected for 3-year terms and can be nominated to serve up to three terms. Terms are staggered, so generally three to six positions become open each year. The board is self-perpetuating, meaning the existing board members elect new board members.

The board meets in person twice a year in Washington, DC, once in conjunction with our annual forum in the spring and once in the fall. The board also meets by conference call on the fourth Tuesday in July. Attendance at board meetings is required, with exceptions for illness or emergencies. Generally, new board members are elected at the annual board meeting held in the spring.

NLIHC subsidizes travel and lodging expenses of low income board members to attend board meetings. All others are expected to cover their own travel and lodging expenses, unless doing so would prevent an otherwise qualified person from serving on the board. In addition to paying membership dues, all board members are asked to make financial contributions to NLIHC at the level they are able. We strive for 100% board giving.

All board members serve on at least one standing committee of the board and all board members are members of the NLIHC Policy Advisory Committee. Committees meet by conference call. All new board members must attend an in-person orientation in DC soon after their election.

The best way to be considered for board membership is to get involved in the activities of NLIHC, particularly by serving on the Policy Advisory Committee and attending NLIHC's annual policy forum. The NLIHC Nominating Committee will also review the level of a potential board member's involvement in his or her own community or state housing advocacy activities and accountability to a constituent base.

To be considered for an NLIHC board position, send a brief biographical description or resume and a statement of interest to NLIHC President and CEO Diane Yentel at dyentel@nlihc.org by **COB November 30**.

NLIHC Seeks Housing Advocacy Organizer

NLIHC is accepting applications for the position of housing advocacy organizer. As a member of the NLIHC field team, the housing advocacy organizer mobilizes NLIHC members on federal policy advocacy based on NLIHC's approved policy agenda, assists in the design and implementation of campaign field strategies, and conducts outreach activities in specific states. The organizer will spend significant time developing and retaining NLIHC membership, increasing endorsements for NLIHC campaigns, and mobilizing membership and state coalition partners on "calls to action" and other organizing efforts in support of socially just affordable housing policy.

The position requires strong written and oral communication skills and excellent electronic technology skills, including proficiency in the Microsoft Office suite, database management, and social media use; some familiarity with customer relationship management systems like Salesforce would be a plus. Priority consideration will be given to candidates with proven organizing experience mobilizing a community or constituent base at a national, state, or local level. Some knowledge of federal housing policy is a plus. A bachelor's degree is required. The position is based in Washington, DC. Some travel is required.

An equal opportunity, affirmative action employer, NLIHC offers a competitive salary and benefits package.

Interested candidates should submit a cover letter with salary requirements, resume, and two writing samples to Renee Willis, vice president for field and communications, National Low Income Housing Coalition, 1000 Vermont Avenue, NW, Suite 500, Washington, D.C. 20005 to rwillis@nlihc.org. No phone calls, please.

NLIHC Seeks Field Intern for Winter/Spring 2018 Semester

NLIHC is accepting applications for field internship position for the Winter/Spring 2018 semester. 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 field intern assists the NLIHC Field team in creating email campaigns focused on important federal policies, writing blogs, managing our database of membership records, mobilizing the field for the legislative efforts, and reaching out to new and existing members.

Winter/Spring interns are expected to work 25 hours a week beginning in January and finishing up in May. A modest stipend is provided. A cover letter, resume, and writing sample are required for consideration. In your cover letter, please specify your interest in the field internship position and that you are interested in the Winter/Spring 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.

Where to Find Us – November 20

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

- [National Housing Conference Solutions for Affordable Housing Convening](#), Washington, DC on November 29
- [2017 New Jersey Supportive Housing Conference](#), Iselin, NJ on December 1
- [New York Housing Conference 44th Annual Awards](#), New York, NY on December 6

Support NLIHC This Holiday Season at No Cost to You When You Shop on Amazon Smile

This holiday season and throughout the year, you can support NLIHC's mission to end homelessness and housing poverty when you shop on [Amazon Smile](#). Amazon will make a contribution to NLIHC on your behalf at no cost to you with every purchase you make on Amazon Smile. Just begin typing "National Low Income Housing Coalition" as your preferred charity and select it when it appears. Click [here](#) to support NLIHC's work while shopping. Thank you for your support!

NLIHC Staff

Sonya Acosta, Policy Intern, x241
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