Memo To Members & Partners
A weekly newsletter from the National Low Income Housing Coalition

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Take Action

Housing Trust Fund at Risk: House Committee Votes on Tuesday, December 12

Tell Congress to oppose a bill that would stop payments to national Housing Trust Fund! The House Financial Services Committee will vote on Tuesday, December 12 on a bill, H.R. 4560, introduced by Congressman French Hill (R-AR) that holds hostage funding for the national Housing Trust Fund if Fannie Mae or Freddie Mac need a draw from Treasury. If this occurs, funding to the Housing Trust Fund would likely only be restarted if Congress passes housing finance reform legislation. NLIHC strongly opposes this bill, which would cut off funding for critically needed affordable housing resources for struggling families. Please sign your organization onto this national letter urging Congress to protect the Housing Trust Fund and call your representatives telling them to oppose H.R. 4560.

Background

The national Housing Trust Fund is the first federal housing resource in a generation designed help build and preserve rental homes affordable to people with the lowest incomes. It is specifically designed to address the housing needs of people most severely impacted by the U.S. rental housing crisis, including America's lowest income seniors, people with disabilities, families with children, and people experiencing homelessness.

If enacted, H.R. 4560 would stop funding for the Housing Trust Fund if Fannie Mae and Freddie Mac need a draw from Treasury. If this occurs, funding for the Housing Trust Fund will likely be suspended until Congress enacts legislation to reform Fannie Mae and Freddie Mac, which have been in government conservatorship for nearly a decade.

NLIHC believes that bipartisan housing finance reform is long overdue, but holding the Housing Trust Fund hostage at a time when our country is experiencing a severe shortage of affordable rental housing for people with the greatest needs is unnecessary, cruel, and counter-productive.

See NLIHC's factsheets on the Housing Trust Fund and how states plan to use this resource.

How You Can Take Action

Take action before the House Financial Services Committee votes on Tuesday, December 12 on H.R. 4560 that would put critical housing resources for the lowest income people at risk.

1) Sign your organization onto this national letter **urging Congress to protect the Housing Trust Fund.**
2) Call your representatives **telling them to oppose H.R. 4560.**

Tell Congress to Oppose Any Tax Reform that Would Worsen the Affordable Housing Crisis and Jeopardize Disaster Housing Recovery

Republicans leaders are working to resolve the differences between the House- and Senate-passed versions of tax reform legislation, and the conference committee formally meets on Wednesday, December 10. A final bill is expected to go before each chamber for a vote next week before Congress adjourns for the Christmas break. Contact your members of Congress today and tell them to vote no on any tax reform legislation that would explode the debt by giving hundreds of billions of dollars in tax cuts to the wealthy, worsen our nation's affordable housing crisis, and jeopardize disaster housing recovery.

NLIHC delivered two letters to the conference committee outlining its strong concerns about how the tax reform legislation could increase the severity of the affordable rental housing crisis and undermine disaster recovery efforts. If enacted, tax reform could eliminate or weaken key tools used by states and local governments to build and preserve affordable rental housing, including private activity bonds, the Low Income Housing Tax Credit, the national Housing Trust Fund, and federal programs administered by HUD and USDA. These tools are critical when rebuilding after devastating disasters like those wrought by Hurricanes Harvey, Irma, and Maria and the California wildfires. In addition, both the House and the Senate bills would increase the debt by more than $1 trillion over ten years to give massive tax cuts to millionaires, billionaires, and corporations, draining vital resources needed for disaster recovery, affordable housing, and other vital programs for the poor.

The conference committee will need to resolve outstanding issues related to health care legislation, “pass-through” business income, the child tax credit, the state and local tax deduction, and the number and levels of tax brackets.

Members of the conference committee include Senators Orrin Hatch (R-UT), Mike Enzi (R-WY), Lisa Murkowski (R-AK), John Cornyn (R-TX), John Thune (R-SD), Rob Portman (R-OH), Tim Scott (R-SC), Pat Toomey (R-PA), Ron Wyden (D-OR), Bernie Sanders (I-VT), Patty Murray (D-WA), Maria Cantwell (D-WA), Debbie Stabenow (D-MI), Robert Menendez (D-NJ), and Tom Carper (D-DE), and Representatives Kevin Brady (R-TX), Peter Roskam (R-IL), Devin Nunes (R-CA), Diane Black (R-TN), Kristi Noem (R-SD), Rob Bishop (R-UT), Don Young (R-AK), Greg Walden (R-OR), John Shimkus (R-IL), Richard Neal (D-MA), Sander Levin (D-MI), Lloyd Doggett (D-TX), Raul Grijalva D-AZ), and Kathy Castor (D-FL).

Contact your members of Congress today and urge them to vote no on any tax reform bill that would worsen the nation’s affordable housing crisis and jeopardize disaster housing recovery.

Read NLIHC’s letter to the conference committee on the impact of tax reform on the affordable rental housing crisis at: http://bit.ly/2C0YdD4

Read the NLIHC-led Disaster Housing Recovery Coalition’s letter on tax reform at: http://bit.ly/2C4pqVg

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NLIHC News

NLIHC 2018 Housing Policy Forum to Explore Making Housing an Issue with the Media

NLIHC’s 2018 Housing Policy Forum: Building the Movement taking place in Washington, DC, March 19-21, 2018, will feature a session on making housing an issue with the media. Invited speakers include Kriston Capps from *CityLab*, Joseph Lawler from *The Washington Examiner*, and Christina Rosales from Texas Housers. The panelists will discuss how to spark media engagement around housing poverty and homelessness, how to increase coverage, and how to break through the noise of false information and the sense of hopelessness. Attendees will learn new approaches for reaching the media and for increasing your stories’ traction, reach, and impact. Register for the Forum today!

The 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.

Among the confirmed and invited speakers at the Forum are:

- **Charlie Cook**, editor and publisher of *The Cook Political Report* and columnist for the *National Journal*, to present his perspectives on the current U.S. political and legislative environment in the run-up to the 2018 elections.
- **Richard Rothstein**, author of *The Color of Law* and research associate at the Economic Policy Institute, to reflect on the state of fair housing on the 50th anniversary of the Fair Housing Act.
- **U.S. Representative Keith Ellison (D-MN)** to speak about the state of affordable housing in Congress.
- **HUD Deputy Director Pamela Patenaude** to discuss priorities for HUD in 2018 and beyond.

In addition to these speakers, the Forum will provide sessions and workshops on 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, faith, civil rights, and other sectors; the keys to state, local, and resident-led organizing; and effective story-telling for affordable housing. The Forum will also delve into mobilizing 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 in Congress on affordable housing challenges, solutions and priorities.

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.

Nominations for NLIHC 2018 Organizing Awards Due by January 12!

Make a nomination today for the NLIHC 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. Nominations for the awards are due by **5:00 pm E.T. on Friday, January 12, 2018**. Apply today!

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.

Disaster Housing Recovery

Disaster Recovery Reform Act Moves Out of House Committee

The House Transportation and Infrastructure Committee approved H.R. 4460, "The Disaster Recovery Reform Act" (DRRA), on November 30. The bill provides reforms to FEMA's response and recovery programs, focusing on increased pre-disaster planning and mitigation. The reforms include a provision that could impact how Community Development Block Grants for Disaster Relief (CDBG-DR) are allocated. Currently, those who receive a disaster recovery loan from the Small Business Administration (SBA) are not eligible to receive additional funding later through CDBG-DR, which is meant to target people with modest incomes who cannot afford a loan. The DRRA allows recipients of SBA loans to also receive CDGB-DR funding to repay the loan or cover additional disaster-related damages. This provision could take funding away from the lowest income people in favor of those with more financial stability. The bill has bipartisan support and will now move to the House floor for a vote.

The bill would also allow a state to administer temporary and permanent housing construction programs with approval from the president. The state would be required to demonstrate an ability to manage the programs, comply with federal laws, and make efforts to combat waste, fraud, and abuse. The president, in consultation with the state, would determine any other criteria necessary for approval of the housing plan. The bill also amends the Stafford Act to ensure that if the federal government contracts with private landlords under FEMA's Multifamily Lease and Repair program, the value of repairs are removed from the value of the contract.

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 12/4). NLIHC also posts this information at our On the Home Front blog.

General Updates

Thirty-two members of the Florida and Texas congressional delegations sent a letter to Office of Management and Budget (OMB) Director Mick Mulvaney on December 1 expressing their "strong dissatisfaction with the utterly inadequate disaster supplemental appropriations request from the OMB." Earlier that day, the bipartisan group of representatives met to discuss how to use their leverage to increase disaster funding in the third supplemental.

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 (SBA), the Department of Labor (DOL), the Supplemental Nutrition Assistance Program (SNAP), and HUD.

HUD

HUD will target $15 million to help public housing agencies (PHAs) in disaster areas that have experienced significant increases in Housing Choice Voucher portability costs. Portability is the term that refers to a household moving with a voucher ("porting") from the area of a PHA that provided the voucher (the "initial PHA," such as one in Puerto Rico) to use the voucher in another area where the voucher program is operated by a different PHA (the "receiving PHA," such as one in Orlando, Florida). This targeting policy was announced in Notice PIH 2017-26 on December 5.

The source of this money is a $75 million set-aside in the FY17 Appropriations Act. Initially, HUD limited access to the set-aside for PHAs anticipated to have insufficient voucher funding to renew existing vouchers (a "shortfall") that would have resulted in the termination of households' voucher assistance. That targeting policy was announced in Notice PIH 2017-10 (see *Memo*, 7/3). HUD indicates that it has provided all of the shortfall funding thought needed. Hence, the remaining $15 million set-aside is being targeted to "initial PHAs" in disaster areas to cover their increased portability costs.

Hurricane Maria

FEMA

A FEMA fact sheet lists housing options available to survivors of Hurricanes Irma and Maria in Puerto Rico who are unable to return to their homes because they are uninhabitable or inaccessible. With only a few exceptions, application deadlines are in March 2018 and include resources from the SBA, HUD, and USDA.

- Direct housing resources include Tu Hogar Renace (Your Home Reborn), Transitional Shelter Assistance, Direct Lease, Multi-Family Lease and Repair (MLR), and Voluntary Agencies in Leading and Organizing Recovery (VALOR).
- Financial resources for housing comprise the Individuals and Households Program (IHP), Other Needs Assistance (ONA), Rental Assistance, Home Repairs, Low Interest Disaster Loans, Immediate Foreclosure Relief, Mortgage Insurance and Home Rehabilitation, and USDA Loan Programs.
- Human Services Programs offer Disaster Unemployment Assistance (DUA) and Disaster Legal Services (DLS) with January and September 2018 deadlines, respectively.

HUD

HUD Deputy Secretary Pamela Patenaude joined members of the HUD Disaster and Recovery and Long-Term Housing Team on a trip to Puerto Rico the week of December 4. The trip allowed HUD officials to meet with key stakeholders to better understand the island's recovery needs.

Hurricane Irma

FEMA issued a news release on Friday, December 1, stating that Hurricane Irma survivors in Florida receiving Transitional Sheltering Assistance (TSA) may get an extension to stay temporarily in hotels while they look for an alternative place to live. Eligibility is extended from December 3 to January 6, with hotel checkout on January 7. Participants in the program will receive a phone call regarding their eligibility for the extension. Hurricane Irma survivors who may be eligible but are not currently in the program are notified automatically.

Hurricane Harvey

HUD

HUD and the Texas General Land Office (GLO) launched a public awareness campaign informing homeowners of resources to avoid foreclosure and to finance repairs. In a press release, HUD Secretary Ben Carson said the "goal [of the campaign] is to give owners of damaged FHA-insured properties the time needed to focus on repairing their homes." Those struggling to make payments should contact their services to discuss assistance resources. The Federal Housing Administration (FHA) extended its foreclosure moratorium through February 21, 2018.

Local Perspective

As of November 29, the Texas Commission to Rebuild Texas reports that 891,988 individual assistance applications were received, 13,110 households were sheltering in hotels through FEMA's Transitional Sheltering Assistance (TSA) program, and more than 2,800 manufactured housing units, travel trailers, and non-motorized recreational vehicles were being installed or had been turned over to displaced families.

The Texas Commission on Environmental Quality reports that more than 3,700 people near the Texas Gulf Coast have not had access to clean drinking water since Hurricane Harvey made landfall. Water-boil notices have remained in effect for more than three months for these coastal communities.

Although Hurricane Dolly hit south Texas nearly a decade ago, ensuing troubles in the small town of Port Isabel can offer several lessons for Harvey recovery. Following Dolly, Texas Appleseed filed a law suit against the city for violating the Fair Housing Act and other civil rights laws by delaying the reconstruction of public housing with mostly Latino residents. Funds earmarked for recovery need to be disbursed quickly and efficiently, and renters need to be prioritized for funding. The events in Port Isabel after Dolly also demonstrate that city officials need to ensure they are treating all residents equally.

From Other Organizations

A new report from the Kaiser Family Foundation (KFF) examines the impact of Hurricane Harvey on different racial and ethnic groups and geographic regions. The researchers found that black and Latino residents were more likely to suffer from property damage and loss of income as a result of Hurricane Harvey. White residents, however, received assistance at a higher rate than people of color. The report also discusses new and worsening health conditions resulting from a lack of care. KFF also conducted a survey that found that two-thirds of residents across 24 counties in Texas suffered financial or property damages as a result of Hurricane Harvey. One in nine of these residents remains displaced. Forty-five percent of those who suffered losses say they are not getting the recovery help they need, and 42% percent say they are not confident recovery funds are going to those most in need.

United for Homes

Webinar on the Proposed Tax Reform Legislation, December 13

United for Homes endorsers are invited to join a webinar, "Damage Assessment: How Congressional Tax Reform Legislation Threatens Production of Affordable Homes," on December 13 at 2:00 pm ET. NLIHC Director of Public Policy Sarah Mickelson will provide an update on the tax reform bills passed in the House and Senate and the status of conference committee efforts to reconcile the differences between the two bills prior to final votes in each chamber. NLIHC's field team will provide insight on the best ways to be involved as this tremendously regressive and ill-conceived tax reform bill nears final passage.

United for Homes (UFH) webinars share the latest information on tax reform and the mortgage interest deduction and on best practices for advocacy. The most recent UFH webinar in November, "The New Republican Legislation on Tax Reform: MID Reform and Next Steps for Our Campaign," provided an initial assessment of what at that time was proposed legislation, and explored how the mortgage interest deduction was reformed in the bills. Watch the November webinar at: http://www.unitedforhomes.org/webinars/

Future webinars will feature guest experts, policymakers, advocates, and researchers on topical issues. All UFH webinars are available on the UFH website at: http://www.unitedforhomes.org/webinars/

If you have not already registered for the monthly UFH endorser webinars, register for the December 13 event at: http://bit.ly/2irHS2E. Once you register, you will not need to register again for the monthly UFH endorser webinars.

If you are not already a UFH endorser, please join the campaign at: http://www.unitedforhomes.org/join-the-movement/

If you are not sure if you are a UFH endorser, check the list of current endorsers at: http://www.unitedforhomes.org/national-supporters/

Congress

Senate Committee Passes Bill That Would Undermine Health and Safety of Some Public Housing Residents

The Senate Banking Committee approved the "Economic Growth, Regulatory Relief and Consumer Protection Act" (S. 2155) on December 5. The bill includes provisions that would undermine the physical integrity of many public housing developments, putting the health and safety of public housing tenants at risk and destabilizing communities. The bill also incorporates the Protect Tenants at Foreclosure Act and the Family Self-Sufficiency Act, which provide important protections and opportunities for low income renters. NLIHC sent a letter to the Committee outlining our concerns.

Currently, HUD rules provide a concrete, quantitative measure to evaluate the performance of small public housing authorities (PHA). S. 2155 eliminates that measure and gives HUD discretion for labeling a small PHA as "troubled." The bill states that a small PHA may be designated as troubled if HUD determines the PHA has failed to maintain its properties "in a satisfactory physical condition," but does not define what that entails. Such an unclear and subjective standard could lead to poor outcomes in enforcement and oversight, putting tenants' health and safety at risk.

Additionally, the bill postpones physical inspections for public housing for three years, unless the small PHA has been deemed troubled under the new, vague definition. Current HUD rules allow only the highest performing small PHAs to receive a physical inspection every three years. Those PHAs categorized as standard or substandard are inspected every two years, and those rated as troubled are inspected every year. S. 2155 would also apply a less rigorous standard for evaluating the physical condition of a small PHA's properties.

NLIHC sent a letter to senators Crapo and Brown on December 7 sharing our concerns with this act. Read this letter at: http://bit.ly/2BA3NiD

Budget and Appropriations

Congress Passes Two-Week Stopgap Funding Bill

Congress averted a government shutdown by passing a two-week stopgap funding measure on December 7. The House passed the measure, known as a continuing resolution (CR), keeping the government operating at FY17 levels by a vote of 235-193, while the Senate approved it by a vote of 81-14 later in the day. President Trump signed the bill on December 8. The CR will keep the government funded until December 22.

The CR continues funding for the National Flood Insurance Program and contains a provision allowing states to continue administering the Children's Health Insurance Program (CHIP) in the absence of a program reauthorization.

The House and Senate, in consultation with the White House, are still working to come to a bipartisan budget deal to lift the low spending caps required by the Budget Control Act of 2011. Many lawmakers on both sides of the aisle have stated that the current spending caps are unworkable and could set up the FY18 appropriations process for failure. It remains unclear when lawmakers will reach a deal on the FY18 funding levels, and House Speaker Paul Ryan (R-WI) has already conceded that another CR will be needed after the new CR expires later in December, but did not indicate how long the next CR would last or what may be attached to it. Such uncertainty makes it harder for housing providers who rely on federal funding to continue to serve residents and plan for future needs.

Democrats continue to demand that any spending deal maintains parity between defense and non-defense discretionary funding. Senator Patrick Leahy (D-VT), the ranking member of the Senate Appropriations Committee, said that parity is "the key to successful [spending] negotiations," when speaking about the CR on the Senate floor. House Democrats have also said the appropriations must address several additional issues, including emergency disaster aid, funding to combat the opioid epidemic, and a fix for young undocumented immigrants enrolled in the Deferred Action for Childhood Arrivals (DACA) program.

HUD

HUD Unveils EnVision Center Demonstration

HUD provided an advanced notice of its proposed EnVision Center Demonstration on December 7. When eventually published in the *Federal Register*, the notice will solicit comments on a demonstration to test the effectiveness of collaborative efforts by government, industry, and nonprofit organizations to accelerate economic mobility for low income households living in HUD-assisted housing. The intention is to help people become more self-sufficient so that they leave HUD-assisted housing and allow HUD resources to become available to others. To accomplish this purpose, HUD proposes the creation of ten EnVision Centers, centralized hubs for supportive services focusing on economic empowerment, educational advancement, health and wellness, and character and leadership. EnVision Centers would co-locate federal, state, and local government services, along with the services of community-based, nonprofit organizations.

HUD's website identifies goals in several areas. Under economic empowerment, HUD's goals are to increase the number of people who are employed, start businesses, and enroll in the Family Self Sufficiency program. The educational advancement goals are to increase the number of people earning GEDs and enrolling in two- and four-year colleges, and the number of third graders reading at grade-level. For health and wellness, HUD hopes to achieve increases in the number of pre-natal wellness visits, annual physicals, and vision and hearing screenings among pre-school age children. Concerning character and leadership, HUD's goals are to increase civic engagement, participation in mentoring programs, and two-parent households.

The advance notice describes criteria HUD will use to select the ten demonstration communities and welcomes responses to eight questions about the initiative.

United States Department of Agriculture

Curtis Anderson Appointed Chief of Staff for USDA Rural Housing Service

Assistant to the Secretary for Rural Development Anne Hazlett appointed Curtis Anderson as chief of staff for USDA Rural Development's Rural Housing Service (RHS) on December 4. Mr. Anderson previously served as deputy administrator for Rural Development's Rural Utilities Service, as well as holding positions at Farm Credit, the National Association of State Departments of Agriculture, and telecommunications companies. As chief of staff, Mr. Anderson will supervise all RHS operations.

Research

HUD Annual Homeless Assessment Shows Increase in Homelessness

HUD released *The 2017 Annual Homeless Assessment Report (AHAR) to Congress* last week. The assessment reveals that 553,742 people were homeless in the United States on a single night in January 2017, a 1% increase from 2016. Some states and municipalities saw dramatic increases in homelessness over the past year, and unsheltered homeless individuals experienced a marked increase as well. This is the first increase in homelessness since 2007; the national population of people experiencing homelessness had fallen by 14% since that time, according to HUD

Sixty-five percent of the homeless population was sheltered in either emergency shelters or transitional housing programs. Thirty-five percent were unsheltered, meaning their primary nighttime location was a public or private place not ordinarily used for sleeping, such as a vehicle, park, or street. Between 2016 and 2017, the number of unsheltered homeless people increased by 9% (by 16,518 people), marking the second consecutive annual increase. Much of this increase in the unsheltered population occurred in cities. In four states, more than half of the homeless population was unsheltered: California (68.2%), Nevada (58.4%), Oregon (57.1%), and Hawaii (52.6%).

One-third of the homeless population were families. On average, these families consisted of three people. One-fifth of the homeless population (114,829 people) were children under the age of 18. Between 2016 and 2017, the number of children experiencing homelessness decreased by 5,990 (5%). More than 90% of homeless families were sheltered, leaving 16,938 people in families unsheltered.

Unaccompanied youths under the age of 25 accounted for 7% (40,799 people) of the homeless population. HUD defines unaccompanied youths as individuals under the age of 25 who are not accompanied by parents or guardians and are not parents sleeping in the same place as their children. Fifty-five percent of unaccompanied homeless youths were unsheltered compared to 35% of the total homeless population.

Half of the homeless population was located five states: California (25%), New York (16%), Florida (6%), Texas (4%) and Washington State (4%). Between 2016 and 2017, the number of homeless people increased in 20 states. The largest increases occurred in California (16,136), New York (3,151), and Oregon (715). Thirty states and the District of Columbia saw a decline. The largest declines occurred in Georgia (-2,735), Massachusetts (-2,043), and Florida (-1,369). Between 2007 and 2017, 14 states and the District of Columbia saw increases in the number of people experiencing homelessness. The largest absolute increases occurred in New York (26,902, a 43% increase), Massachusetts (2,438, a 16% increase), and the District of Columbia (2,153, a 41% increase).

The AHAR is based on a Point-in-Time (PIT) count, which takes a “snapshot” of the homeless population on one night in January. PITs count the number of sheltered and unsheltered people experiencing homelessness on that night. The data are collected by Continuums of Care, which are local planning bodies responsible for coordinating homelessness services.

The 2017 Annual Homeless Assessment Report to Congress is available at: http://bit.ly/2kthLvp

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Mortgage Interest Deduction Reform Would Have Little Impact in Rural Counties

Recent research from the Housing Assistance Council, *Proposed Changes to the Mortgage Interest Deduction and What They Could Mean for Rural America*, examines the size of mortgages and the impacts of mortgage interest deduction (MID) reform in rural counties. The report concludes that lowering the amount of a mortgage eligible for the MID to $500,000 would have little impact in rural areas. Only 8.5% of 2015 U.S. tax returns claiming the MID were from rural counties, and fewer than 2% of new mortgages in rural counties in 2016 were over $500,000.

The MID allows homeowners to deduct the interest paid on their mortgage from their taxable income. Of the 149 million U.S. tax returns filed for 2015, 22% claimed the MID. Of the tax filers claiming the deduction, 91.5% of them lived in metropolitan (urban/suburban) counties, while 8.5% resided in rural counties. This difference is due to fewer homeowners, fewer homeowners with a mortgage, and lower incomes and home values in rural counties.

The NLIHC-led United for Homes campaign proposes lowering the amount of a mortgage eligible for mortgage tax relief from $1 million to $500,000, converting the MID to a credit (which would benefit 25 million lower income homeowners), and reinvesting the savings from those two changes into affordable housing solutions for households with the lowest incomes. The House tax reform bill would lower the amount of mortgage eligible for the MID to $500,000, but it would not convert the deduction to a credit or reinvest the savings into affordable housing. Lowering the mortgage cap to $500,000 would affect fewer than 2% of mortgage holders in rural counties and 7.4% of mortgage holders in metropolitan counties. Ninety percent of rural counties each had fewer than 10 new mortgages over $500,000.

Proposed Changes to the Mortgage Interest Deduction and What They Could Mean for Rural America is available at: http://bit.ly/2iMDVZg

Local Nuisance Ordinances Disproportionately Impact Renters, Minorities, and Victims of Domestic Violence

A paper by researchers at Cleveland State University and the American Civil Liberties Union of Ohio, *Who is a Nuisance? Criminal Activity Nuisance Ordinances in Ohio*, finds local nuisance ordinances disproportionately impact the housing stability of renters and people of color.

Criminal activity nuisance ordinances (CANOs) typically penalize a property owner with fines if repeat incidents of nuisance behavior occurs on his or her property, unless the owner takes steps to abate the nuisance. Nuisances can be defined as any criminal activity or minor grievances that occur on the property. Landlords often respond to violations by evicting tenants as a way to avoid a fine. Nuisance ordinances can result in housing instability for a tenant who requests emergency assistance for such emergencies like domestic violence, suicide prevention, or drug overdoses, if the property is then defined as a nuisance. As a result, nuisance ordinances can deter tenants from requesting emergency assistance.

Nuisance ordinances exist in approximately 2,000 municipalities nationwide. The report focuses on their use in four relatively large inner-ring suburban communities of Cleveland, OH: Bedford, Lakewood, Euclid, and Parma. In these four cities, more than 50% of CANO letters sent to owners were related to rental properties, although renters comprised a smaller percentage of the overall population. Landlords can typically avoid a fine by evicting tenants they deem responsible for the nuisances, so the most common landlord response is to evict their tenant. Previous research indicates that evictions can result in displaced tenants moving to lower quality homes in higher poverty neighborhoods, negatively impacting children's academic achievement, adult employment, and mental and physical health.

Nuisance ordinance violations can be triggered even when the property's tenant is a victim of a crime rather than the perpetrator. As a result, victims of domestic violence can be evicted when requesting emergency assistance during an attack. In the four communities studied by the report, in 20% to 58% of properties identified for nuisances, the nuisances were the result of domestic violence. Two of the communities have since amended their nuisance ordinances to remove domestic violence as a nuisance.

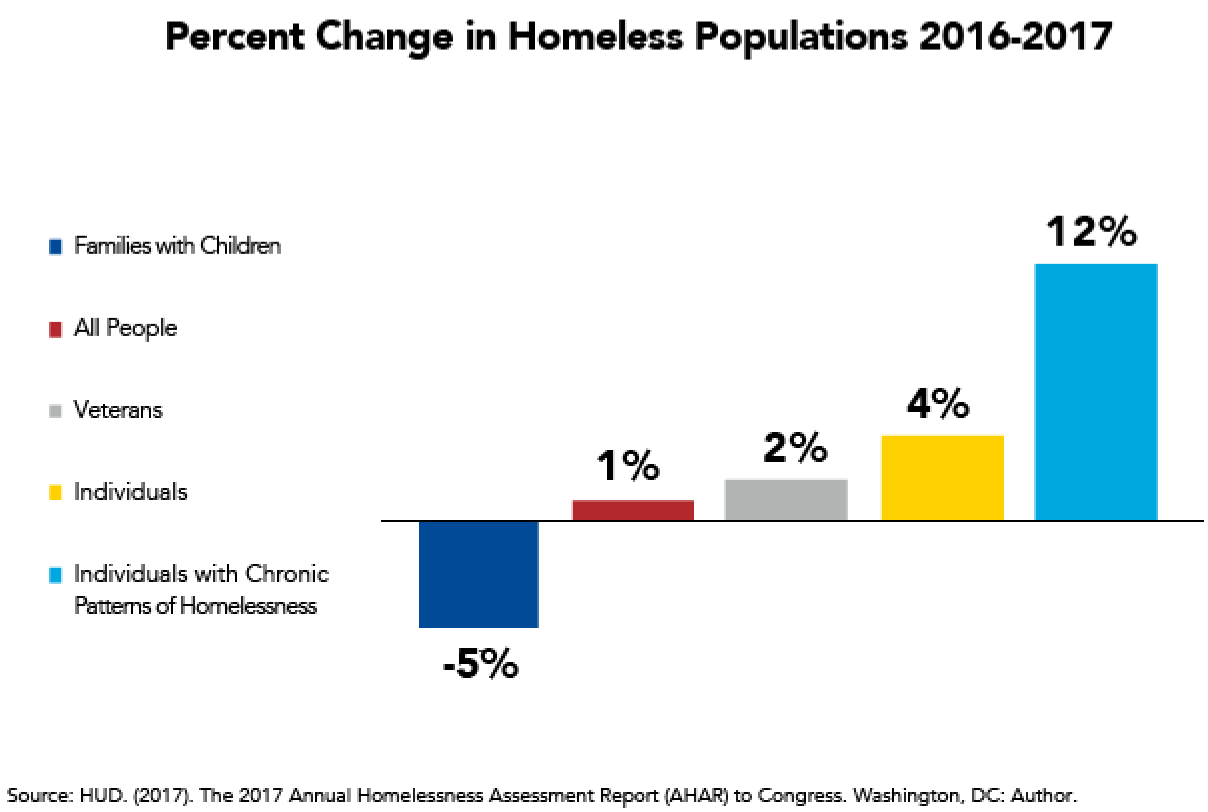
CANOs can also deter requests for assistance from tenants during drug overdoses out of fear of an eviction stemming from a nuisance complaint. In 10% to 40% of properties designated as nuisances in the four communities, the nuisances involved drug overdoses.

The report also questions the constitutionality of nuisance ordinances that do not provide due process to allow renters to challenge a violation. Because violations are related to properties, property owners are able to appeal violations but not the renters who are likely to be impacted with an eviction. The report also indicates that many nuisance ordinances are adopted by city councils in an effort to protect "community character." Issues of race and class are often present during public discussions of nuisance ordinances.

Who is a Nuisance? Criminal Activity Nuisance Ordinances in Ohio is available at: http://bit.ly/2AkCRih

Fact of the Week

Significant Increase in People Experiencing Chronic Homelessness in 2017



Source: HUD. (2017). The 2017 Annual Homelessness Assessment Report (AHAR) to Congress. Washington, DC: Author.

From the Field

Missouri Governor and Housing Commission Vote to End State Housing Tax Credit

The Missouri Housing Development Commission (MHDC) voted on November 17 to end its state matching funding for the federal Low Income Housing Tax Credit (LIHTC or housing credit), as part of authorizing its annual Qualified Allocation Plan (QAP). The housing credit currently represents the state's single largest investment in affordable housing production, projected to cost $140 million in 2018.

Missouri Governor Eric Greitens (R), who began his first term in January, created a Committee for Simple, Fair and Low Taxes shortly after assuming office. That committee recommended ending the state housing credit in June. Mr. Greitens and other critics of the Missouri housing credit often cite a 2008 study released by then-Missouri Auditor Susan Montee (D) that found only 35 cents per dollar invested in the housing credit made its way directly to the development of housing, with the rest going to investors and syndicators.

This move by MHDC comes without a proposed alternative investment in affordable housing, despite the clear need for additional affordable housing production across the state. "Missouri has a severe affordable housing crisis and needs more than 125,000 units more of affordable and available housing when we look at households living at or below 30 percent of area median income," said Jeanette Mott Oxford, executive director of

Empower Missouri, a NLIHC state partner. "There are tens of thousands of others in our state slightly better off than those households but still insecure related to housing. This instability impacts on physical and mental health outcomes, school success, and many other markers of community well-being. It's in the interest of every Missourian to invest in an adequate supply of decent and affordable housing."

Speaking recently to the Springfield News-Leader, Rita Baron, a partner at Four Corners Development in Springfield said, “I just hope that they understand by voting against the Low Income Housing Tax Credit program, they are voting against low income families, seniors, veterans, disabled and special needs individuals. The LIHTC program has a positive impact on our communities. It provides more options and security for residents by decreasing poverty, increasing overall community health, economic investment, education, and [it] indirectly decreases crime.”

“This is the price we pay for the governor’s and attorney general’s inexperience. Instead of improving a program, they just throw it away. As a result, a lot of Missouri families who need affordable housing won’t be able to find it,” said State Senate Democratic Leader Gina Walsh (D-St. Louis County) in a written statement.

Advocates in Missouri are invited to join a webinar co-hosted by Empower Missouri and NLIHC on Tuesday, December 12 at 11:00 am ET / 10:00 am CT. Staff from Empower Missouri, Sarah Mickelson from NLIHC, and Jeff Smith from the Missouri Workforce Housing Association will provide an update on the state of the Missouri and federal LIHTC programs, as well as how advocates should take action. Olivia Barrow of Enterprise Community Partners (ECP) will also speak about ECP’s advocacy efforts on this issue. Click here to register for the webinar.

For more information, contact Ms. Mott Oxford at: jeanette@empowermissouri.org

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Events

Webinar on Identifying Expiring Affordable Homes with the National Housing Preservation Database, December 12

Join NLIHC and the Public and Affordable Housing Research Corporation (PAHRC) for a webinar, **“Identifying Expiring Affordable Homes with the National Housing Preservation Database,”** on Tuesday, December 12 from 2:00 pm - 3:00 pm EST. Participants will learn how to utilize the latest features of the National Housing Preservation Database (NHPD) and identify federally assisted properties at risk of loss. Click here to register.

In the next five years, nearly 500,000 federally assisted apartments and rental homes will reach the end of their current subsidy contracts and affordability restrictions for low income families. While many of these homes will remain in the affordable housing stock, others could be permanently lost. New NHPD features make it easier than ever to identify properties at risk of loss. An enhanced mapping tool allows users to pinpoint publicly assisted properties of interest, and the NHPD now provides more property information, including bedroom unit mix, census tract, and target tenant type, which expands the number of risk factors available to users. The NHPD also offers new state preservation profiles with the number of units at risk of loss in each state.

For questions, please contact Kelly McElwain at kmcelwain@housingcenter.com or 800-873-0242, ext. 259.

Webinar on Protecting Residents of Rural Development Properties, December 12

The National Housing Law Project will conduct a free webinar on protecting residents of USDA's Rural Development (RD) rental housing when an owner of that housing prepays an RD loan or when the loan matures. The webinar is for advocates, attorneys, and others who have an interest in protecting residents against displacement and preserving RD rental housing. The webinar will take place on Tuesday, December 12 at 2:00 ET.

When an RD loan is prepaid or matures, the property may lose its affordability, and low income residents may be displaced. While there are legal protections that limit resident displacement and preserve RD developments, these protections are not properly enforced. Consequently, nearly 5,000 households are adversely affected each year by prepayments and loan maturities when their developments lose Interest Credit and Rental Assistance subsidies that support low income residents. Thousands more will be affected over the next few years because of an increase in loan maturities.

Advocates and nonprofit or public agencies are typically not aware that an RD rental development in their area is being prepaid, that the prepayment was or will be subject to use restrictions, that residents may be eligible for RD vouchers, or that the development is reaching loan maturity. Nor are they aware of how they may be able to protect the residents against displacement both before and after prepayment and potentially preserve the development.

The webinar will discuss:

- How you can find out whether a development is or was prepaid, and whether the prepayment was or will be subject to use restriction.
- How to enforce use restrictions and secure RD vouchers to protect residents against displacement.
- What tenant protections and preservation alternatives exist when a loan is maturing.
- Ways in which RD prepayment, use restriction, and voucher regulations do not conform to their authorizing statutes and fail to preserve developments or prevent resident displacement.

Register for the webinar at: http://bit.ly/2jw1Ok4

NLIHC in the News

NLIHC in the News for the Week of December 3

The following are some of the news stories that NLIHC contributed to during the week of December 3:

- "Homebuying Doesn't Hinge on the Mortgage Tax Break," *Bloomberg*, December 7 at: https://bloom.bg/2nHGOwh
- "Ohio's homeless population drops again, but housing problems remain," *Cleveland.com*, December 7 at: http://bit.ly/2AF5mIS
- "America's disappearing mortgage tax break finds few defenders," *The Sacramento Bee*, December 7 at: http://bit.ly/2BO9Xb1
- "Into the trees: Rural housing shortages push some into forests, parking lots," *Detroit Free Press*, December 3 at: http://bit.ly/2BX8sbq

More NLIHC News

NLIHC Seeks National Multisector Housing Campaign Director

NLIHC and a group of other leading national organizations seeks a campaign director to lead the building and implementation of a new, long-term multisector campaign that will address the housing needs of the nation's most vulnerable households.

Background: After a year-long planning process and with the input from education, health, children's, anti-poverty, faith-based, and civil rights organizations, the National Low Income Housing Coalition (NLIHC), the National Alliance to End Homelessness, the Center on Budget and Policy Priorities, Make Room, and Children's Health Watch have initiated a dynamic, long-term, multisector Campaign to meet the housing needs of the lowest-income people**.**

This is a critical moment in federal housing policy. Support for addressing rental affordability has gained momentum over the past several years. Potentially powerful new constituencies—in the health care, education, veterans, aging, child welfare, child poverty, faith, and other communities—are recognizing the impact the inability to afford decent housing has on the wellbeing of the people they serve. At the same time, there are unprecedented threats to federal housing assistance.

In the face of these opportunities and challenges, multisector advocates have come together to launch a long-term Campaign to address the entrenched shortage of housing affordable for the lowest income people. Together, strengthened and expanded coalitions nationally and in priority states will pursue a coordinated strategy to educate policymakers, the media, and the public about the problem and its practical solutions and the impact the solutions will have on the quality of life not only of low-income people, but of the country more broadly.

The Campaign will be a long-term, multi-faceted effort to create a new national multisector coalition that works closely with strengthened state-based organizations to impact federal policy. It will deploy policy analysis and development, communications, and informing to impact opinion leaders and policymakers. It will be staffed and operated out of NLIHC. The Campaign's steering committee will represent education, civil rights, anti-poverty, children's issues, faith based, disability, seniors, veterans, city/state government associations and veterans, and resident leaders, among others. The goals of the Campaign will be to:

1. *Fill the gap between rents and incomes* for the most vulnerable households through a variety of rental assistance strategies that include rental subsidies to landlords and tax credits.
2. *Prevent destabilizing housing crises* through the creation of flexible short-term tools for low-income homeowners and renters for whom short-term crises like the loss of a job or a health emergency can jeopardize housing stability.
3. *Create more housing affordable to the lowest income people* through deeply income-targeted production programs such as the national Housing Trust Fund.
4. *Defend against funding cuts and harmful policy changes* in existing low-income housing programs.

Job Description: The Campaign director will have a leadership role in building a long-term national, multisector Campaign to meet the rental housing needs of the nation's most vulnerable households. The director will work closely with the Campaign's five principal partners and Steering Committee members to create a robust national movement around the Campaign's goals and plan. With the principals and the Steering committee, the director will create a national Campaign structure, reach out to potential partners, develop and implement communications strategies, coordinate state grantee partners, undertake national policy informing efforts, coordinate events, and act as a principal spokesperson. In addition, the director will administer the

Campaign, supervise Campaign staff, coordinate the work of the principal partners, and lead fundraising efforts (with strong support of the principal partners). The Campaign director will be a national voice for affordable housing for the most vulnerable people and a leader capable of developing and sustaining a national movement.

Responsibilities: The Campaign director will provide day-to-day direction and oversight of the Campaign, including the following responsibilities.

- Coordinate and oversee the work of the Campaign staff;
- Help to build and maintain a cooperative, productive coalition structure, including close coordination with the Campaign's partners, the Steering Committee, and a larger network of cooperating organizations;
- Refine and carry out the Campaign plan in coordination with the Campaign's partners;
- Develop creative and effective communications and policy Campaign plans and take oversight responsibility for implementing those plans;
- Ensure the effective integration of a state-based Campaign infrastructure into national efforts;
- Ensure effective partner sub-grants management: ensure sub-grantees are carrying out the terms of their grants and are effectively and appropriately using the grants provided to achieve intended deliverables and outcomes;
- Assist in, and provide strategic guidance for, ongoing fundraising efforts (including the development of proposals) that enable the Campaign to grow;
- Provide periodic reports to the Campaign's partners, Steering Committee members, and relevant others about the Campaign's progress, including comprehensive donor reports;
- Engage in public speaking in support of the Campaign and represent the Campaign with the media, as needed;
- Manage the Campaign's budget and expenditures; and
- Other duties as assigned.

Qualifications:

- A bachelor's degree in a pertinent field, advanced degree preferred;
- A minimum of five years previous experience leading, or playing a critical role in, one or more campaigns;
- Proven experience building or leading a large, diverse coalition of cooperating organizations;
- Significant experience in building partnerships between organizations with different substantive priorities;
- Substantial experience developing and implementing integrated strategies involving coalition-building, grassroots infrastructure deployment, creative communications, and political mobilization;
- A demonstrated capacity as a strategic thinker as well as a creative formulator of ongoing tactics pursuant to an overall strategy;
- An effective communicator, both orally and in writing;
- Experience in leading, or significantly assisting in, philanthropic fundraising;
- Previous experience harmonizing substantive ideals with the practical pursuit of achievable, incremental opportunities; and
- An ability to work in a diverse, high-speed environment.

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

Status: Full-time (exempt) contract position

Reports to: President and CEO of NLIHC

Job Application Process: Candidates for the Campaign director position should send a cover letter, resume, and two writing samples to: Paul Kealey, Chief Operating Officer, NLIHC, 1000 Vermont Avenue, N.W., Suite 500, Washington, D.C. 20005 at pkealey@nlihc.org. The cover letter should describe the candidate's interest in, and relevant experiences for, the position, and it should include salary requirements and the names and contact information for at least three people serving as candidate references. (NLIHC will not contact references before consulting with the candidate.)

NLIHC Seeks Field Intern for Winter/Spring 2018 Semester

NLIHC is accepting applications for a 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, organizational, 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.

Help End Homelessness and Housing Poverty 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
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
Debra Susie, Disaster Housing Recovery Coordinator, x227
Elayne Weiss, Senior Housing Policy Analyst, x243
Renee Willis, Vice President for Field and Communications, x247
Diane Yentel, President and CEO, x228