

**Volume 24, Issue 15**

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## HUD

### **Trump Administration Proposes Rule to Evict Undocumented Immigrants from Subsidized Housing**

The Trump administration proposed a rule on April 17 that would prohibit undocumented immigrants from living in subsidized housing. Under the proposed rule, HUD will require expanded use of the Department of Homeland Security's Systematic Alien Verification for Entitlements (SAVE) system to screen all residents under the age of 62, including people already living in subsidized housing. Families with members who are undocumented may be evicted from subsidized housing after 18 months. The proposed rule was sent to Congress for a 15-day review period. After the review period, the proposed rule will be published in the *Federal Register* and advocates will have 60 days to submit comments to HUD. NLIHC and our partners will provide resources to help advocates oppose the rule.

Under Section 214 of the Housing and Community Development Act of 1980, as amended, undocumented immigrants cannot receive federal housing assistance, but families of mixed-immigration status can live in subsidized housing if at least one member of the household is eligible to receive assistance. U.S. citizens, lawful permanent residents, refugees and asylum seekers are eligible to receive housing assistance. Residents can declare themselves ineligible and are not required to reveal their immigration status. When a family of mixed-immigration status receives housing assistance, the family's subsidy is pro-rated to account for only legally eligible residents. NLIHC estimates that there are 25,000 families of mixed-immigration status that receive housing assistance, the majority of whom live in New York, California, and Texas.

NLIHC President and CEO Diane Yentel stated, "HUD falsely claims the change is proposed out of concern for long waiting lists, when they know well that it would do nothing to free up new units. The true purpose may be part of this Administration's effort to instill fear in immigrants throughout the country."

National Association of Housing and Redevelopment Officials (NAHRO) CEO Adrienne Todman also stated, "[T]o create a new rule that will disrupt existing tenants and families seems both cruel and unnecessary. HUD already restricts housing benefits to U.S. citizens and eligible noncitizens. There are already rules in place, and public housing authorities both know them and follow them."

Last year, the Trump administration proposed a similar rule that would have negative consequences on immigrant families' ability to access critical and life-saving benefits, including housing assistance.

Read NLIHC's statement here: <https://bit.ly/2VbGaq6>

Read NAHRO's statement here: <https://bit.ly/2VU1RIz>

Read more about the administration's action at: <https://wapo.st/2GyiYtX>

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### **HUD Issues Notice Urging Installation of CO Detectors in HUD-assisted Housing**

HUD issued a joint [Notice](#) regarding the installation of Carbon Monoxide (CO) detectors in HUD-assisted housing. The Notice reminds owners, managers, and agents of most HUD-assisted housing that they should have functioning CO detectors where required by state or local law, code, or other regulations. Where state or local laws do not require CO detectors, the Notice "strongly encourages" installation of CO detectors in units that have fuel-fired/burning appliances (such as furnaces and water heaters) and/or an attached garage, as well as in bedrooms that have a fireplace or a fuel-fired/burning appliance.

The HUD programs cited in the Notice include: Public Housing, Section 8 Project-Based Rental Assistance, Housing Choice Vouchers (tenant-based and project-based), Section 202 Supportive Housing for the Elderly, and Section 811 Supportive Housing for Persons with Disabilities. It also includes tribal programs administered by the Office of Native American Programs.

The Notice concludes that HUD expects to issue additional guidance and will eventually introduce a proposed rule requiring CO detectors for the public housing, voucher, and multifamily housing programs.

Previously, NLIHC signed on to a letter written by the National Housing Law Project urging HUD Secretary Ben Carson to require CO detectors at all HUD-assisted housing (see *Memo*, [3/11](#)). HUD's Real Estate Assessment Center (REAC) sent [Inspector Notice No. 2019-01](#) to inspectors requiring them to collect information about CO detectors in all federally assisted and insured housing (see *Memo*, [4/8](#)). The information collected will not affect a property's REAC physical inspection score, however. The requirement became effective on April 1, 2019.

Joint Notice PIH 2019-06, H 2019-05, OLHCHH 2019-01 is at: <https://bit.ly/2XhPpm2>

A HUD media release is at: <https://bit.ly/2VUaaE2>

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## **NLIHC Modifies Preliminary Summary of HUD's Proposed Section 3 Rule**

HUD published the long-awaited update to the 1994 interim Section 3 rule on April 4 (see *Memo*, [4/8](#)). NLIHC prepared a comprehensive preliminary summary and initial analysis of those proposed changes (see *Memo*, [4/15](#)). NLIHC has modified its comprehensive summary and has prepared a separate summary focused exclusively on the public housing-related provisions.

NLIHC will engage with residents and other advocates and modify each summary based on further analysis and resident and advocate input. NLIHC will provide sample comment letters for residents and other advocates to use as guides for submitting comments to HUD, due June 3.

NLIHC's modified Preliminary Summary and Analysis is at: <https://bit.ly/2ZIUawX>

NLIHC's summary focused on the public housing components is at: <https://bit.ly/2ZmnO4T>

Background on Section 3 and the current interim rule is on page 7-66 of NLIHC's [2019 Advocates' Guide](#).

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## **NLIHC and Partners Submit Comments on Proposed LIHTC Data Collection Forms**

NLIHC, the Public and Assisted Housing Research Corporation (PAHRC), the National Housing Law Project (NHLP), and Regional Housing Legal Services (RHLS) submitted [comments](#) on April 11 to HUD responding to the department's proposed changes to the Low Income Housing Tax Credit (LIHTC) tenant and property data-collection forms. These forms provide the data for HUD's LIHTC Database and *Understanding Whom LIHTC Serves* reports. Without the data collected by these forms, no centralized database would exist on the location or characteristics of LIHTC properties, or the characteristics of tenants served by the program.

HUD's proposed changes include new information-collection related to compliance monitoring, income targeting, re-syndication, affordability restrictions beyond the required 30-year minimum, Opportunity Zone funding, a new indicator for scattered-site properties, and the new income averaging option.

“NLIHC, PAHRC, NHLP, and RHLS strongly support the proposed revisions to HUD’s Low-Income Housing Tax Credit (LIHTC) Database Data Collection Form and the LIHTC Tenant Data Form,” the comments state. “Complete and accurate tenant and property data for LIHTC properties is critical to understanding the impact of the nation’s largest affordable housing production program, preserving existing tax credit housing, and ensuring accountability to both its tenants and U.S. taxpayers.”

NLIHC, PAHRC, NHLP, and RHLS also make recommendations for further improvement, including:

- Collecting data on the exact duration of affordability restrictions lasting beyond the federally required minimum of 30 years.
- Adding a question about whether the right to a Qualified Contract has been waived for a property and, if so, for how long.
- Collecting the general partner names and improved monitoring of ownership changes over time.
- Including data indicating whether a property participates in the Rental Assistance Demonstration or receives funding from the national Housing Trust Fund.

Read the full comments at: <https://bit.ly/2ZfuGB7>

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## **HUD Requests Public Input on How to Maximize Opportunity-Zone Impacts**

HUD published a notice in the *Federal Register* on April 17, seeking public suggestions on how HUD could use its existing authorities to maximize Opportunity-Zones benefits for residents and their communities.

HUD poses several questions, including:

- What actions can HUD take to prioritize federal investments and programs in Opportunity Zones?
- What actions can HUD take to minimize regulatory and administrative costs and burdens that might discourage public and private investment?
- What policies could HUD implement that would help community-based applicants identify and apply for federal resources?
- What role can HUD play in helping to ensure existing residents, businesses, and community organizations in Opportunity Zones benefit from the investments and remain the focus of their communities’ growth?
- How can HUD properly evaluate the impact of Opportunity Zones on communities?

Opportunity Zones, created by the 2017 Tax Cuts and Jobs Act, were designed to spur investment in distressed communities through tax benefits to investors. State governors, the mayor of the District of Columbia, and chief executives of five U.S. territories nominated Opportunity Zones, and the Department of Treasury designated 8,761 zones (see *Memo*, [10/22/18](#)).

An Opportunity Zone is composed of “low-income” census tracts that have a poverty rate of at least 20% and a median family income no greater than 80% of the area median income. A census tract that is not “low-income” may be designated as part of an Opportunity Zone if it is contiguous to low-income tracts that make up an Opportunity Zone and it has a median household income that does not exceed 125% of the median income of the contiguous low-income census tracts that form an Opportunity Zone. Up to 5% of the census tracts may qualify under this exemption.

To date, there are no regulatory provisions specifying that investments must benefit low-income people, build affordable housing, employ low-income residents, or protect and support existing local business. Nor are there

protections to prevent the displacement of low-income people as a result of the new investments in the distressed communities.

The first set of proposed rules covered very technically complex tax-related provisions. It included topics such as capital gains eligible for tax deferral, the types of taxpayers eligible to elect gain deferral, attributes of included income when gain deferral ends, offsetting-positions transactions and straddles, and gains of partnerships and other pass-through entities (see *Memo*, [10/22/18](#)). The second set of proposed rules were published on April 17 that again are focused on technical tax-related issues (see article in this *Memo*).

Advocates are concerned that Opportunity Zones could lead to even greater private investments in already gentrifying areas and could result in higher incidents of displacement of low-income families. They call for rules to ensure Opportunity-Zone investments benefit low-income households. “Unless the Treasury Department quickly establishes regulatory guardrails,” said NLIHC President and CEO Diane Yentel, “there is no guarantee that low-income people will benefit in any significant way — if at all — from Opportunity Zones.”

Comments are due June 17.

The *Federal Register* notice is at: <https://bit.ly/2IrkRLu>

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## **National Housing Trust Fund**

### **HUD Posts FY19 Housing Trust Fund Allocations**

HUD [posted](#) national Housing Trust Fund (HTF) allocations for FY19 on April 16. An Excel document shows the FY19 HTF allocation for each state, Puerto Rico, and U.S. Territories. The Federal Housing Finance Agency announced that \$245 million is available for the HTF, which is a portion of the 4.2 basis point assessments on the volume of new business of Fannie Mae and Freddie Mac during calendar 2018 that go to the HTF and the Capital Magnet Fund (see *Memo*, [2/19](#)).

In addition, the Office of Community Planning and Development (CPD) also indicates how much each state, entitlement jurisdiction, and Participating Jurisdiction (PJ) will receive from CPD’s other formula-based programs: Community Development Block Grant, HOME Investment Partnerships (HOME), Emergency Solutions Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs.

The HTF and other CPD allocations are at: <https://bit.ly/2IEGGpT>

NLIHC’s list of the HTF allocations is at: <https://bit.ly/2VVHElq>

More information about the national Housing Trust Fund is on [page 3-1](#) of NLIHC’s *2019 Advocates’ Guide*.

More information about the other CPD programs are also available in Chapter 8 of NLIHC’s [2019 Advocates’ Guide](#).

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## ***Our Homes, Our Voices***

**Now is the Time to Organize an Event in Your Community: *Our Home, Our Voices* National Housing Week of Action is Less Than Six Weeks Away!**

*Our Homes, Our Voices* National Housing Week of Action 2019 is taking place from May 30 to June 5, which is only six weeks away! Now is the perfect time to begin planning an event in your community.

Putting together a Week of Action event is simple. NLIHC provides [“how-to” instructions](#) on various types of events. These can include large scale rallies or art exhibits, or small events like film screenings or panel discussions. There are many ways for your community to be involved. For help planning your local event or to connect with organizers for resources, please contact anyone on NLIHC’s [Field Team](#).

Last year, more than 120 events were held across the country. Advocates engaged their members of Congress and their communities about the crucial importance of federal affordable housing and community development programs and explained why more investment in affordable homes is needed.

If you are considering organizing a Week of Action event but unsure of what is involved, there are [several examples from 2018](#) that show what a strong event might look like. Below are some ways you can consider being involved for 2019.

**Salt Lake City, UT** – Members of the Utah Housing Coalition met to discuss affordable housing barriers in Utah and explored alternatives to conventional housing construction concepts, such as tiny homes and retrofitted shipping containers. Jeff White, co-owner of Makris White Real Estate, unveiled prototype designs of homes built, in part, by reusing shipping containers.



*Courtesy of Utah Housing Coalition*

**Hammond, ID** – Prosperity Indiana network members, advocates in northwest Indiana, community partners, and concerned citizens met to share challenges and desired outcomes related to homelessness, affordable housing, and community development in the region. As a coalition, they devised a plan of action to achieve effective, comprehensive solutions.



*Courtesy of Prosperity Indiana*

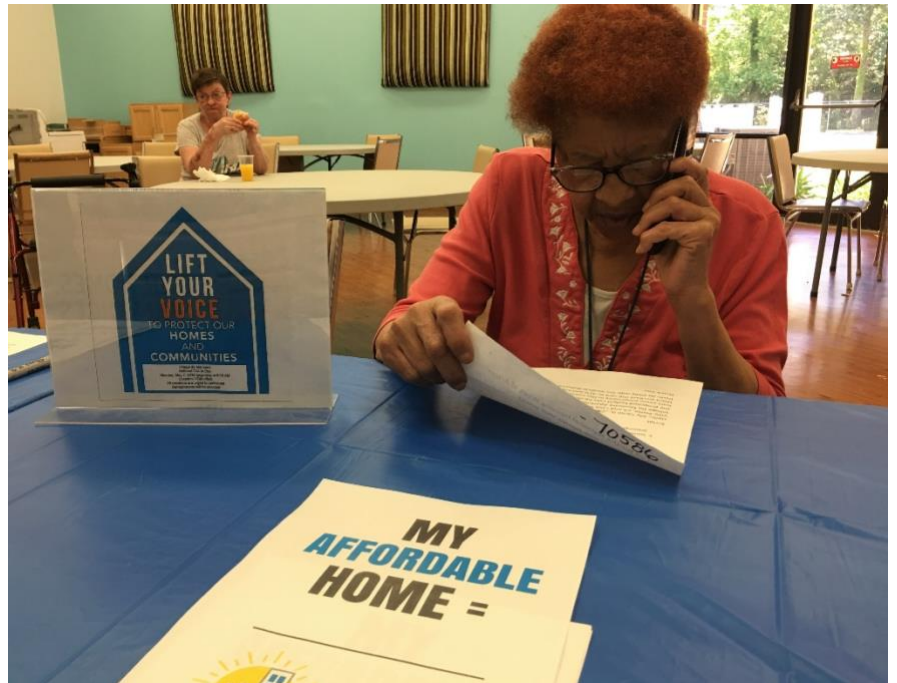
**Portland, ME** – Members of the Maine Affordable Housing Coalition met with Senator Angus King to discuss the lack of affordable housing in Maine and across the country, and how Congress might help address it.



*Courtesy of Maine Affordable Housing*

**Annapolis, MD** – Homes for America worked with Community Managers at Timothy House and Gardens to set up tables with voter registration forms. The registration table had envelopes and stamps so the forms could be returned to the Maryland Board of Elections.

**Ville Platte, LA** – Village de Memoire Apartments, a rural housing development for seniors and people with disabilities managed by Elderly Housing Development & Operations Corporation (EHDOC), hosted a call-in day to federal elected officials for residents and community leaders.



*Elderly Housing Development & Operations Corporation at their property in Ville Platte, Louisiana*

**Apple Valley, MN** – Minnesota Housing Partnership, Metropolitan Interfaith Council on Affordable Housing (MICAH), and Coalition for Affordable Transitional Community Housing (CATCH) hosted a “Sold Out” film screening and community conversation with tenants, advocates, and community leaders about addressing the critical importance of preserving affordable housing. Produced by Twin Cities PBS, in partnership with local advocates, “Sold Out: Affordable Housing at Risk” reveals the price we all pay when families are pushed out of our communities by rising rents and apartment upscaling. This 2017 documentary provides first-hand accounts



from numerous former residents of the Crossroads in Richfield, sharing the devastating impacts of being pushed from a place where some had resided for decades.

**Philadelphia, PA** – Project HOME, Women’s Community Revitalization Project (WCRP), and Philadelphia Association of Community Development Organizations (PACDC) planned and hosted an in-person legislative call-in day on May 2, 2019. They organized the call-in day by arranging different participation stations throughout a community room at Project HOME’s headquarters. Attendees received swag for showing up to the event, were prepped by Project HOME and WCRP staff, looked up their legislators on computers provided by Project HOME, made phone calls to their state and federal legislators, took selfie pictures using a selfie frame, received food, and then reported out the content of the calls on a white board. Attendees and staff made 60 calls to their elected officials that day.

**Fairbanks, AK** – The Fairbanks Housing & Homeless Coalition (FHHC) hosted a community conversation about homelessness and social services in interior Alaska. The discussion consisted of a brief overview of the statistical analysis of housing and homelessness in and around Fairbanks and was followed by testimony from a variety of agencies about their programs, including testimony from low-income households who have benefited. Additionally, numerous local agencies had outreach tables set up to provide more in-depth information about their services.

**Dover, DE** – The Housing Alliance of Delaware organized a program of presentations from local, statewide, and federal housing advocates and government officials for their 2018 Day for Housing. Delaware State Housing Authority Director Anas Ben Addi delivered a keynote address and shared lunch with attendees. The program was followed by lobbying at the State Capitol.

Register your event for *Our Homes, Our Voices* National Housing Week of Action today by filling out the form on our [events page](#).

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## Disaster Housing Recovery

### Take Action: Tell Congress to Pass Robust Disaster Aid Package

Congress needs to hear from you! Please contact your senators and representatives and urge them to immediately pass a robust disaster aid package that includes funding for all impacted areas. Despite the tremendous need for federal assistance in disaster-impacted areas, Congress has been unable to reach an agreement that would allow it to enact a robust disaster relief package. Because congressional leaders were unable to reach an agreement by the end of last week, disaster assistance funding for North Carolina, South Carolina, Georgia, Florida, Alabama, California, Nebraska, Iowa, and Puerto Rico and other territories will be further delayed until after Congress returns from recess on April 29.

Take Action!

1. Call your [senators and representatives](#) and urge them to pass a robust disaster relief package.
2. Schedule meetings with your senators and representatives when they are back in their home states during the April Recess (April 13-26) and urge them to pass a disaster aid package as soon as possible.

Disaster-impacted communities have already waited too long for Congress to provide the long-term recovery resources necessary to rebuild and ensure low-income families have decent, accessible, and affordable homes. It has been nearly seven months since Hurricane Florence slammed the Carolinas, six months since Hurricane Michael devastated Florida and Georgia, and five months since the California wildfires destroyed homes and communities – and still, far too many families are living in tents, sleeping in cars, doubling or tripling up with

other low-income families, or paying more than half of their incomes on rent, putting them at increased risk of evictions and homelessness.

Call your [senators and representatives](#) today!

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## Natural Disasters Are Severely Detrimental to Residents' Financial Health

The Urban Institute released a report, *[Insult to Injury: Natural Disasters and Residents' Financial Health](#)*, showing natural disasters often widen existing inequalities and harm residents' financial health. The negative effects of disasters persist or even grow over time resulting in significant negative financial outcomes. Individuals and communities more likely to be struggling financially before natural disasters tend to experience the worst financial outcomes afterward.

The Urban Institute used data from FEMA, a major credit bureau, and the Census Bureau's American Community Survey to identify communities hit by natural disasters, measure individuals' financial health, and understand the demographic characteristics of residents in impacted communities.

The researchers looked at effects across three categories of disasters: Hurricane Sandy (dealt with separately due to its uniquely large size and impact), large disasters, and medium disasters. Residents living in areas affected by medium-sized natural disasters, which are less likely to receive long-term public recovery funding, experienced a 9-point reduction in credit scores in the first year, on average, compared to those living in unaffected areas. By the fourth year, credit scores for residents in medium-sized disaster impact areas decreased by an average of 22 points. Residents impacted by large disasters experienced an average credit score decline of 2 points in the first year and 3 points by the fourth year, compared to residents in unaffected areas. Residents hit by Hurricane Sandy, a particularly large disaster, experienced a 7-point reduction in the average credit score in the first year and a 10-point reduction in credit score, on average, by the fourth year. Credit-score declines were more drastic for those who already had poor credit compared to residents who had fair or good credit prior to a disaster, especially in areas affected by medium-sized disasters. Credit score declines were also larger in low-income communities and communities of color impacted by medium-sized disasters.

Among residents in areas impacted by medium-sized disasters, there were pronounced increases in debt in collections and bankruptcies in the years following the disaster, but this was not observed for areas impacted by Hurricane Sandy or other large disasters. For residents living in areas affected by medium-sized disasters, the share of people with debt in collections was 10 percentage points higher than those not affected by disasters by the fourth year. The rate of bankruptcy doubled for residents in medium-disaster areas by the third year after a disaster compared to residents in non-affected areas. Mortgage delinquency and foreclosure rates increased in areas impacted by Hurricane Sandy and large disasters, especially for residents with poor credit scores prior to the disaster and areas with mostly people of color.

Urban's findings suggest the need to address the mismatch between impacted residents' financial needs and the timing, amount, and forms of assistance available after a natural disaster. Post-disaster programs and resources should cover long-term financial needs in addition to more immediate needs and should be available to communities and people hit by not just the worst disasters. Furthermore, a larger share of recovery resources should be aimed at communities that were struggling prior to a given disaster, namely lower-income communities and communities of color. The authors also suggest a need to change rules and guidance around how delinquencies resulting from disasters are identified on consumer credit reports and incorporated into credit scores.

“*Insult to Injury: Natural Disasters and Residents' Financial Health*,” is available at: <https://urbn.is/2va1TjC>

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## Additional Disaster Housing Recovery Updates – April 22, 2019

The following is a review of disaster housing recovery developments since the last edition of *Memo to Members and Partners* (for the article in the previous *Memo*, see [4/15](#)).

### General Resources and Updates

A recent [article](#) in *Reuters* quotes several members of the Disaster Housing Recovery Coalition and discusses the “nationwide gaps in the post-disaster social safety net for people in non-traditional housing situations, such as those living in mobile or rental homes and the homeless.”

The Urban Institute released a new [report](#), *Insult to Injury: Natural Disasters and Residents’ Financial Health*, which analyzes the negative impacts disasters can have on households’ financial well-being (see separate article in this week’s *Memo*). The Urban Institute is holding a [webinar](#) about this new research on April 30 at 12:00 p.m. ET. The webinar will share new Urban Institute estimates of the impact of recent natural disasters on residents’ financial outcomes and highlight implications and strategies for disaster preparation and recovery for government leaders at the federal, state and local levels, as well as for philanthropy, nonprofit leaders, and regulators.

### Midwest Flooding

#### Nebraska

Nebraska Labor Commissioner John H. Albin [announced](#) that 12 additional counties are eligible for Disaster Unemployment Assistance (DUA). The filing deadline is May 13.

Nebraska residents seeking federal assistance have expressed [frustration](#) with the absence of FEMA Transitional Sheltering Assistance (TSA) funds, which were not activated for Nebraska. FEMA has instead made all funds available through its Rental Assistance program.

#### Iowa

Pottawattamie and Shelby [counties](#) have been added to the Presidential Disaster Declaration. Homeowners, renters, and businesses in these counties can now apply for federal individual assistance.

Governor Kim Reynolds (R) [issued](#) an executive order establishing a 15-member Flood Recovery Advisory Board to coordinate recovery efforts, for which she will be the chairwoman. She has also requested \$25 million from the state legislature, \$10 million of which would be for workforce housing tax credits in impacted areas.

### 2018 California Wildfires

The California Department of Parks and Recreation is working with FEMA to set up several hundred travel [trailers](#) for Camp Fire survivors in Butte County. The newest trailer community was set up at a camping area in the park in Oroville, for which residents were chosen by social workers from a list of applicants. The residents will be allowed to live in the trailers for free for approximately one year.

Survivors of the Camp Fire are still plagued by a range of issues, including inadequate housing and overcrowded medical facilities. Brianna Sacks, a *Buzzfeed* reporter who has been traveling to Butte County for months, appeared on the podcast *The Takeaway* to [discuss](#) what she has seen.

## Hurricane Florence

### North Carolina

Governor Roy Cooper (D) [announced](#) the extension of the Sheltering and Temporary Essential Power (STEP) program using state funds. The program will provide partial repairs to an additional 202 single-family homes in 12 counties. He also [reported](#) that North Carolina will receive a \$12.2 million grant from the Substance Abuse and Mental Health Services Administration and FEMA to expand crisis-counseling services to Hurricane Florence survivors in 28 counties.

After Hurricane Florence, more than 700 residents were forced to move out of Market North Apartments, a HUD-assisted community in Wilmington. Months later, the county's public records show no active permits for repair work at Market North, and former residents are growing [concerned](#) the property will be sold and re-developed into luxury units.

The apartment of a resident from Craven Terrace, a housing complex in Greenville with 319 units, has been beset with black [mold](#) three times. Workers from the complex say mold and mildew are coming from water damage left from Hurricane Florence.

### 2017 Disasters

FEMA's temporary housing program for Hurricane Irma survivors in Florida [ended](#) in March, forcing some low-income households in the Florida Keys into homelessness. The Keys already faced an affordable housing crisis prior to Irma and now [have even fewer homes](#) to house the workers needed for the area's tourism industry. Florida Governor Ron DeSantis (R) recently [announced](#) an initiative to help the Florida Keys recover that includes \$90 million for affordable housing.

In the U.S. Virgin Islands, the Housing Finance Authority is using HUD recovery funds for a new program called [EnVIsion Tomorrow](#) that will provide financial assistance to eligible homeowners. EnVIsion Tomorrow case managers will contact homeowners previously enrolled in FEMA's Emergency Home Repair Program.

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## Research

### Case Study of Chicago's Public Housing Work Requirements Finds No Link to Self-Sufficiency

An Urban Institute report, [Public Housing Work Requirements: Case Study on the Chicago Housing Authority](#), used Chicago Housing Authority (CHA) administrative data and information from 24 interviews with CHA staff and residents to conduct an analysis of the CHA work requirement policy. Though work-participation and income increased among residents, these outcomes may also be attributable to overall economic recovery from the Great Recession and increases in Chicago's minimum wage. Nearly all residents remained low-income, and the work requirement did not appear to have enabled a level of self-sufficiency that would allow people to forgo housing assistance.

CHA implemented work requirements in 2009, mandating residents work or pursue education for at least 20 hours per week. Work requirements apply to nondisabled residents between the ages of 18 and 54. Exemptions exist for households with children younger than 5 years of age and households struggling with personal hardships. The work-requirement policy includes case management and development services through CHA's workforce services provider, FamilyWorks.

In 2017, 17% of CHA's 30,364 residents were subject to the work-requirement policy. Of those, 54% met the requirement, 23% were in "safe harbor" status - a 90-day period during which residents must find employment

or other qualifying activities to be considered compliant - and 17% were exempt. The remaining 320 residents, or 6% of those subject to the work requirement, were noncompliant.

Between 2010 and 2017, the share of households subject to the work requirement with no wage income declined from 51% to 38%. Household-level average annual income per person subject to work requirements rose by \$1,144. The Urban Institute's analysis, however, was not able to determine a causal relationship between the work-requirement policy and wage increases. The city and region experienced wage increases due to the economic recovery after the Great Recession and an increase in Chicago's minimum wage. These factors may have influenced the increase in wages for CHA residents. The associated increase in total tenant payments to CHA was significant to the agency's budget of over \$1 billion.

None of CHA's residents have been evicted solely for noncompliance with work requirements, but some evictions have occurred due to other lease violations. CHA staff view work requirements as a tool to expand employment and education and promote self-sufficiency and economic health within the community rather than as a tool for eviction.

Many residents see work requirements as a way to limit the amount of housing assistance they receive. Most residents subject to the work requirements already work or want to work. Residents listed lack of access to affordable and reliable childcare as a barrier to employment and job advancement. Residents also said the number of work hours required should vary based on individual circumstances, as many must navigate the difficulties of temporary, seasonal, or contractual work with minimal job security and limited access to benefits. Despite the work requirements, 98% of residents remained low-income, and no positive moves out of housing assistance appear to have occurred.

*Public Housing Work Requirements: Case Study on the Chicago Housing Authority* is available at: <https://urbn.is/2v8BFhC>

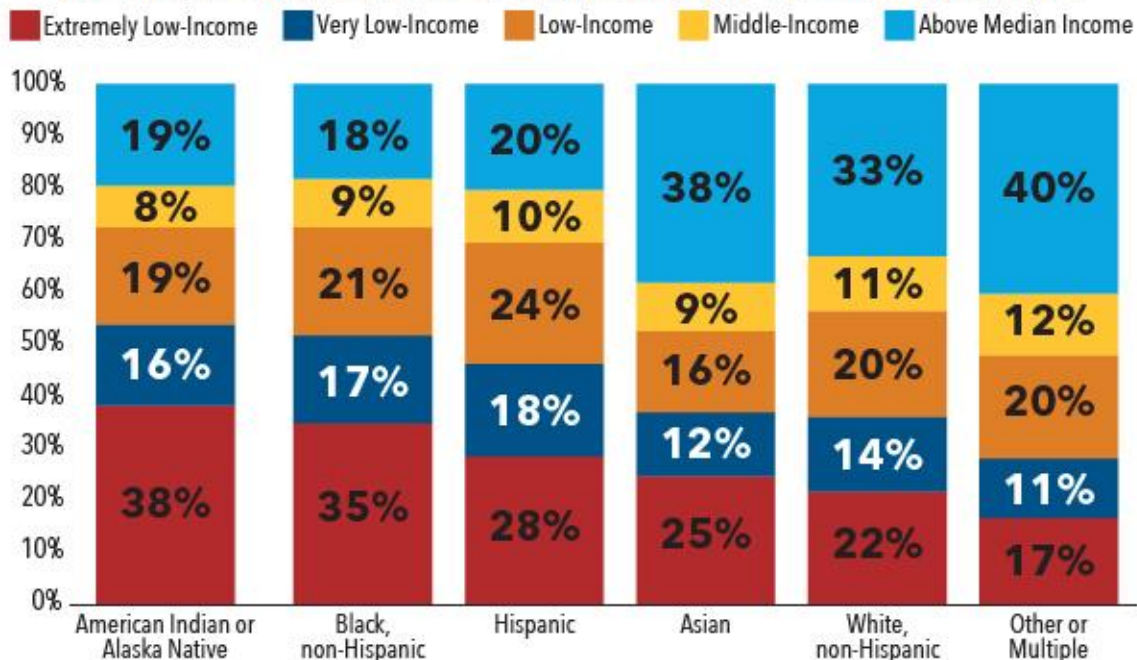
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## **Fact of the Week**

**Significantly Higher Percentages of Native Americans, Blacks, and Hispanics Have Extremely Low-Incomes Than Do Whites**

# THE GAP

## INCOME DISTRIBUTION OF RENTERS BY RACE AND ETHNICITY



Source: NLIHC tabulations of 2017 ACS PUMS data.  
©2019 National Low Income Housing Coalition

<https://nlihc.org/gap>



Source: NLIHC tabulations of 2017 ACS PUMS data. NLIHC’s [The Gap: A Shortage of Affordable Homes, 2019](#).

## Congress

### House Financial Services Committee to Hold Two Hearings on Housing in America

The House Financial Services Committee will hold two hearings to discuss issues related to HUD and affordable housing. The first hearing will examine the infrastructure needs of the nation’s housing stock and will take place on Tuesday, April 30 at 10:00 a.m. ET. The second will be an oversight hearing on HUD and will take place on Tuesday, May 21 at 10:00 a.m. ET. The hearings will take place in 2128 Rayburn House Office Building and will be broadcast live. Witnesses have not yet been announced for either hearing.

Learn more about the hearings at: <https://bit.ly/2V4IeQX>

## *Opportunity Starts at Home*

### *Opportunity Starts at Home* Campaign Hosts Congressional Briefing On New Public Opinion Poll

The [Opportunity Starts at Home](#) multisector affordable homes campaign hosted an April 11 congressional briefing on the results of a new public opinion poll on affordable housing in America with experts from Hart Research Associates. The briefing, “New Poll Shows Public Wants Congress to Tackle Housing Affordability

Crisis,” explored the polling results and the implications for federal policymakers, including specific policies and ways to effectively communicate about the need for action on housing affordability.

Hart Research Senior Vice President Associates Rebecca Naser walked the audience through the full polling results, which showed that 85% of respondents believe affordable housing should be a top national priority. She discussed the strong majorities of Democrats, Republicans and independents who support an array of federal housing policy solutions like expanding rental assistance, increasing the supply of new affordable rental homes, and establishing an emergency assistance fund to help people prevent evictions and homelessness when people have an unexpected financial hardship.

“Certainly, for housing advocates, the news is very good,” said Rebecca Naser, Hart Research Associates senior vice president. “In this time that we live in, it’s rare that you find issues where there is real common ground and a real common belief that action needs to be taken, and common belief in the solutions that are the most important. What the survey reveals is that this is the case when it comes to housing affordability.”

“We [Hart Research Associates] do a lot of polling on all kinds of different issues,” said Ms. Naser. “It’s rare that we see numbers like this. It’s also rare to see this kind of support across the political spectrum. . . . And the public wants action at the federal level.”



Watch the congressional briefing at: [Part 1](#) and [Part 2](#).

For more information on the results of the public opinion poll, check out the *Opportunity Starts at Home* [website](#).

Also, follow the campaign on all social media platforms: [Twitter](#), [Instagram](#), [Facebook](#), and [LinkedIn](#). Be sure to [sign up](#) for the campaign e-newsletter to get the latest updates about the campaign, including new multi-sector partners, [calls to action](#), events, and [research](#).

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## ***Our Homes, Our Votes***

### **More Presidential Hopefuls Start to Commit to Addressing Affordable Housing Crisis**

At a CNN Town Hall on [April 11, 2019](#), former HUD Secretary and 2020 presidential candidate Julián Castro called for a strong investment in affordable housing. “I bet you that if we went through the debate transcripts of the last 40 or 50 years,” said Mr. Castro, “Democrat and Republican debates, that we wouldn't see one question that was about housing, even though today, in big cities and small towns, there is an affordability crisis.”

Mr. Castro’s comments ring true. In recent memory, affordable housing has not been a top campaign issue of presidential candidates. But that is changing. Several major presidential candidates, including Senators Elizabeth Warren (D-MA), Kamala Harris (D-CA), Bernie Sanders (I-VT) and Cory Booker (D-NJ) and others

have [talked](#) about affordable housing on national platforms, which shows that the momentum for increasing affordable housing investments is growing.

When candidates are asked questions about affordable housing, they publicly commit to addressing the crisis and finding real solutions. At an [April 14, 2019](#) CNN Town Hall, presidential candidate Andrew Yang said, “[Affordable housing’s] a problem that American communities are struggling with around the country.... So there's a lot we need to do. Certainly, as president, I would invest in trying to increase the supply of affordable housing.”

The vast majority of the public — a full 85% — believe that ensuring everyone has a safe, decent, affordable place to live should be a “top national priority,” according to a [recent national poll](#) commissioned by NLIHC’s [Opportunity Starts at Home](#) campaign. Eighty-two percent of the public thinks it’s important for elected leaders to address housing affordability. With the cost of rental housing squeezing people in every community across the country, every major presidential candidate should make affordable housing a [top campaign issue](#).

Watch NLIHC’s updated compilation video of presidential candidates talking about affordable housing at: <https://youtu.be/gvnE8T9fh30>

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## Treasury Department

### Treasury Department and IRS Issue Second Opportunity Zone Set of Proposed Rules, Request Public Input on Information Collection

The U.S. Department of the Treasury and the Internal Revenue Service (IRS) issued a second set of [proposed regulations](#) pertaining to Opportunity Zone (OZ) implementation on April 17. The 169-page document contains technical tax provisions. IRS also released a [Notice and Request for Information \(RIF\)](#) seeking public input regarding the type of public information needed in order to track investments in qualified opportunity funds (QOFs).

An Opportunity Zone is composed of “low-income” census tracts that have a poverty rate of at least 20% and median family income no greater than 80% of the area median income. A census tract that is not “low-income” may be designated as part of an OZ if it is contiguous to low-income tracts that make up an OZ and it has a median household income that does not exceed 125% of the median income of the contiguous low-income census tracts that form an OZ. Up to 5% of the census tracts may qualify under this exemption. There are 8,761 Opportunity Zone.

The Request for Information (RIF) states the purpose of information collection and tracking is to measure the effectiveness of [OZ] policy in achieving its stated goals and to ensure that this investment opportunity remains an attractive option for investors to use. Using an existing QOF Form 8996, Treasury could determine and report publicly on the number of QOFs, the aggregate amount of investment in QOFs, and the portion of that investment reported as “qualified opportunity zone property.” However, the current Form 8996 lacks enough granularity for Treasury to determine the amount and type of investment flow into an individual qualified opportunity zone through a QOF.

Consequently, the RIF poses a set of seven questions to the public. For example:

- What data would be useful for tracking the effectiveness of providing tax incentives for investment in qualified opportunity zones to bring economic development and job creation to distressed communities? Treasury asks the public to suggest measures that would signal improved economic development in local



target markets and neighboring areas, as well as measures of job creation specific to the distressed community.

- What data would be useful for measuring how much would have been invested in qualified opportunity zones in the absence of OZ incentives?
- What concerns exist regarding the ability of job creation to match local labor force skills, and OZ investment crowding out other private or public investment.

Regarding the technical tax provisions in the second set of proposed OZ regulations, an IRS news release (IR-2019-75) states that the proposed regulations allow the deferral of all or part of a gain that is invested into a Qualified Opportunity Fund (QOF) that would otherwise be includible in income. The gain is deferred until the investment is sold or exchanged or December 31, 2026, whichever is earlier. If the investment is held for at least 10 years, investors may be able to permanently exclude gain from the sale or exchange of an investment in a QOF.

The proposed rule would permit tangible property acquired after December 31, 2017, under a market rate lease to qualify as “qualified opportunity zone business property” if during substantially all of the holding period of the property, substantially all of the use of the property was in a qualified opportunity zone. A key part of the proposed rule clarifies the “substantially all” requirements for the holding period and use of the tangible business property.

To date, there are no regulatory provisions specifying that investments must benefit low-income people, build affordable housing, employ low-income residents, or protect and support existing local business. Nor are there protections to prevent displacement of low-income people as a result of the new investments in the distressed communities. “Unless the Treasury Department quickly establishes regulatory guardrails,” said NLIHC President and CEO Diane Yentel, “there is no guarantee that low-income people will benefit in any significant way — if at all — from Opportunity Zones.”

The proposed rule is at: <https://bit.ly/2Dj8Cwm>

The Request for Information is at: <https://bit.ly/2VaQIpA>

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## **From the Field**

### **Georgia Legislature Passes Tenant Protection Legislation**

Housing justice advocates in Georgia, including NLIHC state partner Georgia Advancing Communities Together (ACT), achieved a significant victory by securing the passage of a tenants’ rights law in the Georgia state legislature. House Bill 346 protects Georgia renters from eviction for voicing concerns about deplorable housing conditions, such as mold, rats, infestations of insects, and other health and safety concerns. The bill states that if a landlord attempts to evict tenants (or take other adverse actions) in response to complaints about health or safety conditions, the tenants can cite the landlord’s retaliatory conduct as an eviction defense, recover a civil penalty equal to one month’s rent plus \$500 and legal costs, and secure declaratory relief. Forty-one other states have similar laws. The bill has gone to the governor for signature or veto.

The bill passed favorably in both the House and the Senate despite the strong objections of landlords and property management companies. A broad coalition of more than 20 advocacy organizations formed the Healthy Housing Georgia coalition to prevail. To build support for the bill, the group emphasized the urgent need for safe housing, focusing on the health impacts of unsanitary housing on children. The coalition secured media stories about horrific living conditions in rental homes with extensive code enforcement violations, high eviction rates, and few remedies available to tenants living in dangerous conditions. One opponent of the bill

claimed that it was the first time in over 20 years he had seen legislation protecting tenants' rights pass in the Georgia General Assembly.

“Georgia lags the rest of the country and our neighboring states in providing protections essential to maintain healthy housing,” said a one-page fact sheet put together by the Healthy Housing Georgia coalition.

“Georgia ACT is thrilled at the passage of House Bill 346 by the Georgia General Assembly,” said Georgia ACT Director Bambie Hayes Brown. “House Bill 346 provides much-needed protections to tenants to report health and safety violations to code enforcement. There is a strong intersection between health indicators, education, economic development and healthy housing. Housing that is free from dangerous living conditions such as mold, lowers instances of emergency room visits, missed days of school and work, and ensures that Georgia’s most vulnerable populations (seniors, children, veterans, and the disabled) reside in decent, safe, and sanitary housing. We encourage organizations, businesses, and grassroots individuals to write and call Governor Brian Kemp’s office and ask him to sign House Bill 346 into law to ensure healthy housing for all Georgians.”

The bill is before Governor Brian Kemp who has the option to sign or veto the legislation by May 12.

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## **New Orleans Advances Smart Housing Mix**

HousingNOLA and its partners have been working for the past three years to create a mandatory inclusionary zoning policy in New Orleans called “Smart Housing Mix.” When Louisianan opponents introduced state legislation to preempt these efforts in 2017 and 2018, Governor John Bel Edwards (D) vetoed the opposing legislation with a catch: He would not do so again if New Orleans did not implement a Smart Housing Mix policy before the 2019 legislative session began on April 8. After much debate and strong advocacy by HousingNOLA and others, the New Orleans City Council unanimously adopted the Smart Housing Mix ordinance on March 28.

The Smart Housing Mix policy came out of HousingNOLA’s “10-Year Strategy and Implementation Plan” released in 2015 to end New Orleans’s affordable housing crisis. A group of committed partners and stakeholders came together to form the Smart Housing Mix Tiger Team to begin moving the policy forward. In 2016, the group partnered with Grounded Solutions Network to study the feasibility of a mandatory inclusionary zoning policy in New Orleans, and the city council passed a motion later that year directing the City Planning Commission to draft an ordinance by December 2016.

This process was put on hold in 2017 and 2018 when state legislation was introduced to ban mandatory inclusionary zoning policies in Louisiana. The Tiger Team looked to HousingNOLA’s #PutHousingFirst campaign and the HousingLOUISIANA network to organize and advocate across the state. Their efforts led Governor Edwards to veto the legislation to ban inclusionary zoning until 2019, and the advocates redoubled their efforts to get the Smart Housing Mix implemented in New Orleans.

The City Planning Commission released its report in November 2018 but had removed the mandatory elements of the policy, jeopardizing the advocates’ ability to get a policy on the books before the governor’s deadline. The Tiger Team rallied supporters and raised awareness through media campaigns, meetings with city council members, calls to action, and a #PutHousingFirst march. Finally, the Smart Housing Mix ordinance was adopted at the end of March, just 11 days before the 2019 legislative session began.

In addition to expanding affordable housing in New Orleans where half of renters are cost-burdened, the Smart Housing Mix will help ensure residents have access to fresh food retailers, public transit, and jobs. Developers are provided incentives like density bonuses and height waivers. HousingNOLA plans to support partners across the state in implementing their own mandatory inclusionary zoning policies.

“If New Orleans renters were able to pay an amount they could afford on housing, they would have an extra \$7,200 per household to spend on necessities like food, transportation, medical care or savings,” said Andreanecia Morris, HousingNOLA executive director. “Not only would this have a tremendous impact on economic development, but it would also help diminish the racial and gender inequities that have plagued New Orleans and the entire state of Louisiana for decades.”

For more information on HousingNOLA, visit: [www.HousingNOLA.org](http://www.HousingNOLA.org)

The #PutHousingFirst campaign was nominated for a 2019 NLIHC Housing Organizing Award. Read more about this campaign at: <https://bit.ly/2IwdiTI>

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## Resource

### National Housing Conference Releases Annual *Paycheck to Paycheck* Report

The National Housing Conference (NHC) released its annual *Paycheck to Paycheck* report, [\*Paycheck to Paycheck: Building Homes Affordable to Home Builders\*](#), focusing this year on the rental and homeownership affordability challenges facing workers in the construction industry. The report specifically examines housing affordability for workers in five job categories within the construction industry, including: carpenters; electricians; heating, ventilation, and air conditioning (HVAC) mechanics; maintenance workers; and plumbers. NHC has also updated its national database on housing costs and incomes across 259 metropolitan areas in 81 different occupations.

The report is available at: <https://bit.ly/2PmeZDS>

The database is located at: <https://bit.ly/2wZe80R>

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## NLIHC in the News

### NLIHC in the News for the Week of April 14

The following are some of the news stories that NLIHC contributed to during the week of April 14.

- “Ben Carson Wants To Evict Families With Undocumented Immigrants From Public Housing,” *BuzzFeedNews*, April 19 at: <https://bit.ly/2KQ6DWw>
- “HUD policies, budget cuts dominate forum in Little Rock.,” *Arkansas Democrat Gazette*, April 19 at: <https://bit.ly/2vdvCby>
- “Why HUD Wants to Restrict Assistance for Immigrants,” *CityLab*, April 19 at: <https://bit.ly/2KQF13u>
- “Central Florida cities among fastest growing in US,” *The Washington Post*, April 18 at: <https://wapo.st/2IJsig8>
- “Trump proposal would evict undocumented immigrants from public housing,” *The Washington Post*, April 18 at: <https://wapo.st/2v9YWQf>
- “Falling through the cracks’: vulnerable U.S. homeowners overlooked after disasters,” *Thomson Reuters Foundation*, April 16 at: <https://yhoo.it/2VaDeKA>

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## NLIHC News

**Now Available Online: Spring 2019 *Tenant Talk* and *Advocates’ Guide 2019***

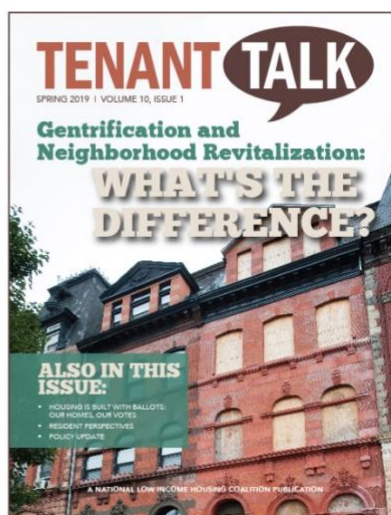
NLIHC released two new resources online: the Spring 2019 edition of [\*Tenant Talk: Gentrification and Neighborhood Revitalization: What's the Difference?\*](#), a publication for low-income residents, and [\*Advocates' Guide 2019: A Primer on Federal Affordable Housing & Community Development Programs\*](#), a comprehensive guide for advocates and others involved virtually any aspect of affordable housing and community development.

The newest edition of *Tenant Talk* explores the issues of gentrification, neighborhood revitalization, and resident displacement. The publication provides readers a review of how communities throughout the country are engaging to ensure that new development does not cause mass displacement of existing low-income renters and that development occurs in an equitable manner.

*Tenant Talk* illustrates how local communities are confronting displacement through community land trusts, rent control policies, just-cause eviction ordinances, community benefits agreements, tenant-option-to-purchase laws, regulations and taxes on AirBnbs, and vacancy taxes. The issue also explores the use of small area fair market rents and extended or permanent affordability to combat neighborhood displacement. Another article discusses how Opportunity Zones pose a potential threat that could drive gentrification in communities throughout the U.S. and how advocates can respond.

NLIHC distributes *Tenant Talk* on biannual basis. The publication highlights organizing successes in local communities and provides updates for resident leaders on federal policies of interest to them. If you would like *Tenant Talk, Volume 10, Issue 1: Gentrification and Neighborhood Revitalization: What's the Difference?* mailed to you, please fill out [this quick and easy form](#) to let us know how many copies you would like to receive. Please share the form with others.

**NEW!**  
**THE**  
**LATEST**  
**ISSUE OF**  
**TENANT**  
**TALK!**  
**SPRING 2019 ISSUE**



[\*Advocates' Guide 2019: A Primer on Federal Affordable Housing & Community Development Programs\*](#) is this year's edition of NLIHC's comprehensive resource about virtually every affordable housing program and policy. The *Guide*, written by NLIHC staff and other leading experts in the field, contains synopses of housing and community development programs, laws, and regulations, as well as tools and information to guide advocates' communications with legislative and executive branches of government and to mobilize advocacy campaigns. The *Advocates' Guide* is an invaluable resource for anyone involved in or concerned about affordable housing and community development – to refresh your familiarity with housing programs, statutes, and regulations or to educate new employees working at affordable housing and community development agencies and organizations.



Printed copies of *Tenant Talk* and the *Advocates' Guide* were made available first to attendees of the [NLIHC 2019 Housing Policy Forum: \*Seizing the Moment for Bold Solutions\*](#), March 27-29.

*Tenant Talk: Gentrification and Neighborhood Revitalization: What's the Difference?* is available at: <https://bit.ly/2ZgnWTL>

*Advocates' Guide 2019: A Primer on Federal Affordable Housing & Community Development Programs* is available at: <http://nlihc.org/library/guides>

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## **NLIHC Seeks Housing Policy Analyst**

NLIHC seeks a housing policy analyst responsible for identifying, analyzing, advocating, and engaging the Coalition's membership and network in action on federal policy and regulatory activities related to the Coalition's mission and priorities, including disaster housing recovery. The policy analyst will report to the NLIHC senior director for public policy.

The policy analyst will:

1. Monitor legislative, regulatory, and administrative developments, as well as other activities or events of interest on Capitol Hill and at HUD, the Federal Emergency Management Agency (FEMA), and other relevant agencies; ensure that local partners and the NLIHC-led Disaster Housing Recovery Coalition are apprised of key developments and events.
2. Monitor disaster housing recovery efforts by maintaining frequent contact with local partners; hold regularly scheduled calls for local partners about implementation issues.
3. Advocate Coalition positions before members of Congress and the Administration; prepare letters, visits, phone calls, and e-mails to congressional members and their staff.
4. Develop materials that translate pending proposals and actions into an accessible and understandable format for Coalition members and partners. Respond to requests for information from members and other network participants.
5. Help facilitate communications and education with members of Congress and the Administration by drafting letters, scheduling and participating in meetings, and leading conference calls, and preparing and sending communications to members, Administration officials, and their staff.

6. Represent NLIHC before selected national partners; participate in the planning and implementation of NLIHC's Disaster Housing Recovery Coalition.
7. Coordinate regular meetings of NLIHC's Disaster Housing Recovery Coalition; coordinate and facilitate working group meetings, prepare materials, and make presentations. Attend meetings and events of other coalitions.
8. Work, together with NLIHC field staff and NLIHC partners and allies in impacted communities, to stay abreast of disaster recovery issues and other housing concerns.
9. Research and prepare articles for NLIHC's *Memo to Members and Partners* e-newsletter, including updates on Capitol Hill, HUD, and FEMA, through web-based and other research and attendance at hearings and briefings.
10. Develop materials that translate pending proposals and actions, as well as disaster housing recovery and rebuilding implementation issues, into an accessible and understandable format for NLIHC members and partners. Respond to requests for information from members and other network participants.
11. Represent NLIHC at meetings and conferences in Washington, DC and across the nation.
12. Plan and implement briefings, dialogues, and other informational forums on issues related to Coalition priorities and initiatives.
13. Monitor, and provide updates for, the Coalition website. Attend and report at all meetings of Board of Directors; participate in staff meetings, trainings, and events.
14. Participate in the planning and implementation of all aspects of Coalition's annual policy forum, including speaker recruitment. Other duties as assigned.

## QUALIFICATIONS:

Requirements include a bachelor's degree (master's degree preferred). A degree in Public Policy, Public Administration, Humanitarian Emergency Management or related area is a plus. Applicants should have at least two years of experience in project management, organizing, and/or public policy. Applicants should have a commitment to social justice and some knowledge of the fundamentals of affordable housing, homelessness, disaster recovery, or social service delivery. Candidates should be able to work in a diverse, high-paced environment and have strong writing and editing skills, oral and interpersonal communications, organizational skills, and attention to detail. Applicants should be proficient in the Microsoft Office suite and social media platforms.

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

Interested candidates should submit a resume, cover letter with salary requirement, and two writing samples to Paul Kealey, chief operating officer, and Sarah Mickelson, senior director of public policy, at: [pkealey@nlihc.org](mailto:pkealey@nlihc.org) and [smickelson@nlihc.org](mailto:smickelson@nlihc.org)

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## Where to Find Us – April 22

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

- [Building Michigan Communities Conference](#), Lansing, MI, April 30
- [Nevada HAND](#), Day at the Legislature, Carson City, NV, May 1
- “Day for Housing,” Housing Alliance Delaware, Dover, DE, May 9
- Colorado NAHRO Conference, Vail, CO, May 15

- [New York Association for Affordable Housing NYC Pre-Conference](#) New York, NY, May 15
- [National Association of Local Housing Finance Agencies Conference](#), Denver, CO, May 16
- American Bankers Association Forum on Affordable Housing, Washington, DC, May 23
- Supportive Housing Network of New York Conference, New York, NY, June 13
- [Mental Health America, Annual Conference](#): Dueling Diagnoses, Washington, DC, June 14
- Wisconsin Partnership for Housing Development Home for Everyone Conference, Eau Claire, WI, July 18-19
- [Housing & Community Development Network of NJ](#) Annual Conference, New Jersey (location TBD), October 18
- Rural Housing Summit, San Jose, CA, November 7

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## **NLIHC Staff**

Sonya Acosta, Policy Analyst, x231  
 Kyle Arbuckle, Housing Advocacy Organizer, x227  
 Andrew Aurand, Vice President for Research, x245  
 Lily Barrett, Policy Intern, x241  
 Victoria Bourret, Housing Advocacy Organizer, x244  
 Josephine Clarke, Executive Assistant, x226  
 Abby Cooper, Research Intern, x249  
 Dan Emmanuel, Senior Research Analyst, x316  
 Ed Gramlich, Senior Advisor, x314  
 Paul Kealey, Chief Operating Officer, x232  
 Mike Koprowski, Director, Multisector Housing Campaign, x317  
 Joseph Lindstrom, Manager, Field Organizing, x222  
 Lisa Marlow, Communications Coordinator, x239  
 Sarah Mickelson, Senior Director of Public Policy, x228  
 Khara Norris, Director of Administration, x242  
 Ikra Rafi, Creative Services Specialist, x246  
 Catherine Reeves, Development Coordinator, x234  
 Brooke Schipporeit, Housing Advocacy Organizer, x233  
 Elayne Weiss, Senior Policy Analyst, x243  
 Chantelle Wilkinson, Housing Campaign Coordinator, x230  
 Renee Willis, Vice President for Field and Communications, x247  
 Diane Yentel, President and CEO, x225