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We'll Be Watching: Will Presidential Debate Address The Critical Issue of Affordable Housing?

The 2020 Democratic presidential candidates will again take to the national stage for a debate tomorrow, Tuesday, October 15 at 8:00 p.m. ET in Westerville, Ohio. More than [850 national, state and local organizations](#) have called on the debate moderators—Anderson Cooper and Erin Burnett from *CNN* and Marc Lacey from the *New York Times*—to ask a question on affordable housing and homelessness during the debate. Voters throughout the country have been asking the candidates on the campaign trail what they will do about the nation's housing affordability crisis. The candidates are responding—most have released comprehensive plans and proposals to address the crisis, with the majority centering on the needs of the lowest-income renters and people experiencing homelessness.

The presidential debate moderators, however, have so far failed to raise this critical issue during the debates. Advocates are calling for them to do so – because tens of millions of households in the U.S. are suffering from crushing rent burdens, housing instability, and, in the worst cases, homelessness. We will be watching tomorrow; join us on social media at #DemDebates #OurHomesOurVotes2020. For more information on what candidates have already said on affordable housing, NLIHC's *Our Homes, Our Votes: 2020* nonpartisan candidate and voter engagement project provides [up-to-date candidate profiles](#).

Presidential Candidates Michael Bennet and Beto O'Rourke Release Affordable Housing Plans

Presidential candidates Senator Michael Bennet (D-CO) and former Representative Beto O'Rourke (D-TX) have joined other Democratic presidential candidates in proposing bold plans to address the nation's affordable housing crisis.

Released on October 10, Senator Bennet's [plan](#) would build more affordable homes for the lowest-income people in America through an investment of \$400 billion over ten years in the national Housing Trust Fund (HTF). The plan would also dramatically increase the supply of opportunity housing vouchers to eventually "meet the full demand for all eligible families" within 15 years. The senator's plan also includes measures to reduce exclusionary zoning, ban source-of-income discrimination, expand the Low Income Housing Tax Credit program and Capital Magnet Fund, create a \$7.5 billion per-year grant program for housing with supportive services, reform federal housing tax incentives, and more.

Representative O'Rourke's [proposal](#), released on October 11, would create 2 million homes for extremely low-income households with a \$400 billion investment in the HTF over 10 years. It would invest \$50 billion to rehabilitate public housing and \$10 billion for rural housing. The plan calls for fully funding Housing Choice Vouchers for all very low-income families and for helping voucher holders move to areas of opportunity. It includes measures to ensure housing, homelessness prevention, and other protections for formerly incarcerated individuals, victims of domestic violence, LGBTQ+ people, and youth experiencing homelessness. And it combats state and local exclusionary zoning laws and bans source-of-income and other discrimination, protects fair housing rules, provides a national right to counsel for those facing eviction, and more.

The nation is experiencing a severe shortage of affordable homes for those most in need. Nationwide there are fewer than four rental homes affordable and available to every ten of the lowest-income renter households, and just one in four deeply poor families that qualify for housing assistance receives it. In 99% of counties in the U.S., a full-time minimum-wage worker cannot afford a one-bedroom rental home at the fair market rent, and seven out of the ten fastest-growing occupations in the U.S. do not pay enough to afford even a modest one-bedroom rental.

According to a national public opinion poll commissioned by NLIHC’s *Opportunity Starts at Home* multisector affordable homes campaign, support for significant federal investments in housing solutions has grown dramatically over the last several years. Today, most people in America (85%) believe ensuring everyone has a safe, decent, affordable place to live should be a “top national priority.” Eighty percent believe – on a bipartisan basis that Congress should “take major action” to make housing more affordable for low-income people. The public overwhelmingly supports significant federal investments in programs like the HTF, rental assistance through tax credits or vouchers, and emergency cash assistance to help low-income families experiencing a financial set-back avoid eviction.

NLIHC’s nonpartisan *Our Homes, Our Votes: 2020* candidate and voter engagement project is elevating solutions to the nation’s housing crisis in the presidential campaign and tracking what all the candidates have to say about housing and homelessness: www.ourhomes-ourvotes.org

Register Today for Our Homes, Our Votes: 2020 Webinar on Planning a Strong Voter-Engagement Campaign, October 17

The second webinar in the [Our Homes, Our Votes: 2020](#) webinar and podcast series “[Third Thursdays at Three](#)” will take place on Thursday, October 17 at 3:00 p.m. ET. This webinar will focus on planning a strong voter-engagement campaign for 2020, including valuable tools and partners for your campaign. The webinar will include discussions about staff capacity, partnerships with election officials, and funding to develop an effective campaign. Caitlin Donnelly, education director for Nonprofit VOTE, will join as guest presenter to share insights and guidance on planning voter engagement efforts. Register for the webinar at: <https://tinyurl.com/y3t9gfr2>

NLIHC leads the [Our Homes, Our Votes: 2020](#) nonpartisan candidate- and voter-engagement project, which is committed to providing high-quality resources, tools, and training on increasing voter registration and turnout rates among low-income renters and on engaging candidates leading up to the 2020 elections. As part of this effort, NLIHC is offering a series of webinars and podcasts covering many facets of voter and candidate engagement, featuring experts and advocates with frontline experience.

The presentations will take place at 3:00 p.m. ET on the third Thursday of each month. All sessions will be recorded and posted to the *Our Homes, Our Votes: 2020* website for those who cannot attend the live broadcasts. The full list of webinar topics:

- Session 1: Legal Considerations for Election Engagement for 501 (c3) organizations, September 19 (View recording here: <https://tinyurl.com/y2rae3uf>)
- Session 2: Developing an Effective Plan for Voter Engagement Work, October 17
- Session 3: Helpful Tools and Partners for Election Engagement, November 21
- Session 4: Voter Registration Part 1 – Messaging, Events, and Canvassing, December 19
- Session 5: Voter Registration Part 2 – Finding and Registering Residents of Subsidized Housing, January 16
- Session 6: The Role of Housing Providers in Registering and Mobilizing Voters, February 20
- Session 7: Getting Candidates on the Record, March 19
- Session 8: Educating Voters, April 16
- Session 9: Housing Issues and Ballot Initiatives, May 21
- Session 10: Overcoming Common Obstacles to Voting, June 18
- Session 11: The Challenge of Voting While Homeless, July 16
- Session 12: Voter Mobilization Part 1 – Early Voting and Vote-by-Mail, August 20

- Session 13: Voter Mobilization Part 2 – Protecting Low Income People from Voter Intimidation and Voter Caging Tactics, September 17
- Session 14: Election Day! Getting Out the Vote, October 15
- Session 15: After the Vote – Holding Candidates to their Promises, November 19

Register once for all webinars and receive reminders at: <https://tinyurl.com/y3t9gfr2>

Fair Housing

NLIHC Submits Letter Objecting to Proposed Disparate Impact Rule; Deadline to Comment is Friday, October 18

[NLIHC submitted comments](#) expressing strong opposition to HUD’s proposed changes to the 2013 Disparate Impact rule. NLIHC urges HUD to withdraw its proposed rule because it is designed to make it virtually impossible for people experiencing various forms of discrimination to challenge the policies and practices of housing providers, governments, and businesses. HUD’s drastic proposal would discard the well-crafted and time-tested three-part burden-shifting standard, replacing it with a nine-component set of tests that place all the burden on people in the Fair Housing Act’s protected classes who claim housing discrimination.

NLIHC urges advocates to send their own comment letters opposing HUD’s proposed harmful changes to the 2013 Disparate Impact rule. **Comments are due Friday, October 18 by 11:59 p.m. ET.** NLIHC has a [sample comment letter](#) that advocates can adapt.

Disparate impact allows people to show that a housing policy or program has a discriminatory impact on them because of their race, sex, national origin, disability, or other protected characteristic – even if the policy or program appears on its face to apply to everyone equally.

HUD’s proposed rule would tip the scale in favor of housing providers, governments, and businesses that are accused of discrimination, shifting all of the burden of proof to the victims of discrimination.

[NLIHC’s comment letter](#) discusses specific problems with the text of the proposed rule:

- It removes text addressing perpetuation of segregation theory – one more attack on the Fair Housing Act and its intent to foster integration. The deletion of this key language, along with HUD’s attempt to suspend the Small Area Fair Market Rent rule and the agency’s actual suspension of the Affirmatively Furthering Fair Housing rule, signals HUD’s abdication of its responsibility to help eradicate housing segregation – much of which is the result of federal policies in previous decades.
- The text of the proposed rule erects virtually insurmountable barriers to prevent those experiencing discrimination from effectively challenging discriminatory policies or practices. NLIHC cites court decisions refuting HUD assertions in the preamble to the proposed rule that explain HUD’s proposed text. NLIHC also highlights how the proposed text compares very unfavorably with the current rule’s “legally sufficient justification” text by removing the purported offender’s (defendant’s) burden to provide a legally sufficient justification, instead placing the heavy burden on those claiming discrimination.
- The proposed rule places overwhelming burdens on those claiming discrimination to prove the defendant’s policies or practices have a discriminatory effect. The current rule places the burden of proof on the defendant to prove “the challenged practice is necessary to achieve one or more substantial, legitimate, nondiscriminatory interests.” HUD instead proposes to place the burden on those experiencing the harmful impact of a defendant’s policy or practice. Among a number of problems with the text, the proposed rule requires those claiming discrimination to demonstrate that working toward

less discrimination will not entail significantly greater cost, begging the question – what is the price of fair housing and what are the short-term and long-term costs of discriminatory effects? In other words, the proposed rule suggests that preventing or eliminating discrimination against people protected by the Fair Housing Act should be cost-free.

NLIHC’s comment letter also provides examples of disparate-impact court decisions demonstrating the importance of disparate impact as a tool to protect people in the Fair Housing Act’s protected classes. Examples include:

- Nuisance ordinances that endanger women experiencing domestic violence
- Occupancy limit policies that adversely affect families with children
- Restrictive zoning laws and building codes that harm people with disabilities
- Restrictive zoning laws and building codes that disproportionately impact people of color
- Policies and practices that harm those relying on vouchers who are disproportionately people of color
- Redevelopment policies and practices that result in greatly increased rents that disproportionately harm people of color
- Disaster-recovery policies and programs that disproportionately harm or underserve people of color

Sample Comment Letters to Help You Write Your Comments:

- NLIHC’s sample comment letter is at: <https://tinyurl.com/y54dqyqq>
- A sample comment letter from the *Fight for Housing Justice* campaign is at: <https://bit.ly/3288BFC>
- A sample comment letter from the *Defend Civil Rights* campaign is at: <https://bit.ly/33hjt4n>

Please do your best to tailor your comment letter, explaining how HUD’s proposed changes could affect your organization or the people you work with. HUD will ignore comments that too closely follow a template, so submissions should be as customized as possible.

Not sure how to submit a comment letter via regulations.gov? Here are step-by-step instructions: <https://bit.ly/2ILGiNa>

NLIHC’s formal comment letter is at: <https://bit.ly/2p8Fof5>

Background Information:

NLIHC has a [summary of key features](#) of the proposed rule. NLIHC also has a [side-by-side comparison](#) of a key section (§100.500) of the current rule and proposed changes to it.

Read “Point of View” by NLIHC President and CEO Diane Yentel, “[HUD’s Latest Attack on Fair Housing](#)”

Read Diane’s op-ed from 2018, “[The Trump Administration Continues to Undermine the Fair Housing Act](#)”

More about disparate impact is on [page 7-8](#) of NLIHC’s *2019 Advocates’ Guide*.

The *Fight for Housing Justice* campaign website is at: <https://www.fightforhousingjustice.org>

The *Defend Civil Rights* campaign website is at: <http://www.defendcivilrights.org>

Congress

NLIHC and Partners Urge Congress to Expand Earned Income Tax Credit and Child Tax Credit

NLIHC joined more than 100 other national groups in two letters sent on October 3 encouraging members of Congress to support the “Working Families Tax Relief Act” ([H.R. 3157](#), [S. 1138](#)), which would expand the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC). One letter urges the current 45 cosponsors in the Senate to pass the bill as part of a tax-expanders package; the other asks members of the House to join as cosponsors.

Studies shows the EITC and CTC encourage work and have lasting benefits for children by improving health, college attendance, and even lifetime earnings. The Working Families Tax Relief Act (WFTRA) includes improvements to these highly effective policies that would benefit 46 million households with over 100 million people and nearly 50 million children. The bill would increase EITC for families with children by nearly 25%, and it would expand the credit for working people without children – who currently receive only a small credit, if any – and extend eligibility to a broader age range. Additionally, the proposal allows low- and moderate-income families to benefit from the \$1,000-per-child CTC increase included in the “Tax Cuts and Jobs Act of 2017” by making the credit fully refundable. Without refundability, an estimated 26 million children do not benefit because their families are too poor.

Read the letter to current Senate cosponsors at: <https://tinyurl.com/yxbxzt38>

Read the letter to House representatives at: <https://tinyurl.com/y3bwu7nr>

Senator Brown, Representative Meeks, and 27 Other Members of Congress Call on Bank Regulators to Strengthen Community Reinvestment Act

Senator Sherrod Brown (D-OH), Representative Gregory Meeks (D-NY), and 27 other members of Congress sent a [letter](#) to the heads of the Federal Reserve, Office of the Comptroller of the Currency (OCC), and Federal Deposit Insurance Corporation (FDIC) on October 8, urging them to work with civil rights and community groups to strengthen the Community Reinvestment Act (CRA).

The letter notes that the CRA has helped increase access to banking and credit for low-income communities as well as combat the country’s history of housing discrimination and disinvestment in communities of color. In August 2018, the OCC released an advance notice of proposed rulemaking to gather recommendations on CRA reform. Many of the 1,500 comments received emphasized the importance of the CRA’s original purpose to support low- and moderate-income individuals and neighborhoods. To ensure the CRA continues to fulfill this purpose, the letter encourages the regulators to work with stakeholders, particularly civil rights groups and organizations representing communities most directly impacted, on any CRA changes. The lawmakers also request the OCC, FDIC, and Federal Reserve to brief the House Committee on Financial Services and the Senate Committee on Banking, Housing, and Urban Affairs – which oversee these agencies – on proposed reforms before continuing with the regulatory process.

Read the full letter at: <https://tinyurl.com/y5prtlv>

HUD

Brian Montgomery Nominated as HUD Deputy Secretary

President Donald Trump has nominated Brian D. Montgomery to serve as HUD deputy secretary, the second most senior official at HUD. In this role, Mr. Montgomery would manage the day-to-day operations of HUD and assist the HUD secretary. He currently serves as the HUD acting deputy secretary, assistant secretary for housing, and federal housing commissioner. Mr. Montgomery served as head of the Federal Housing Administration (FHA) under President George W. Bush and President Barak Obama.

As federal housing commissioner, Mr. Montgomery is responsible for managing FHA's \$1.4 trillion mortgage insurance portfolio, which includes its Single Family, Multifamily, and Health Care programs. As assistant secretary for housing, he also oversees HUD's Project-Based Section 8 rental assistance program, the Office of Housing Counseling, and HUD's Manufactured Housing Program.

The Senate must confirm Mr. Montgomery for this position; no date for his confirmation hearing has been set.

Immigration

DHS Public Charge Rule Blocked by Federal District Court

Federal judges in New York and California granted nationwide injunctions on October 11 that block implementation of the Department of Homeland Security's (DHS) final "public charge" rule, which was set to go into effect on October 15. These cases are two of nine lawsuits across five states. The injunction prevents the Trump administration from acting on the rule while the courts consider the legality of the new regulations. The *Protecting Immigrants Family* (PIF) campaign has a [litigation tracker](#) as well as [resources](#) to help immigrant families understand their rights and the new rule's potential implications.

Noncitizens seeking admission to the U.S. and those applying for lawful permanent resident status (green card) have long been subject to a review to determine whether they are, or might become, a "public charge," defined as someone who might become "primarily dependent on the government." DHS's new rule expands the list of "public benefits" that could lead an immigrant to be considered a potential public charge to include Supplemental Nutrition Assistance Program (SNAP), Medicaid, and federal housing assistance, such as public housing, Housing Choice Vouchers, and Section 8 Project-Based Rental Assistance. Immigration officials will also now consider other factors, such as health, age, income, and English language skills when making public charge determinations.

States and organizations have filed a total of 9 lawsuits to halt the implementation of this rule. A total of 13 amicus briefs, which show support for the case from individuals or groups who are not a party in the case, have also been filed. NLIHC joined 22 other housing, nutrition, and health advocacy organizations in signing on to five identical amicus briefs supporting a lawsuit brought by La Clinica de La Raza and their partners against President Trump, the U.S. Citizenship and Immigration Services and the Department of Homeland Security to block implementation of the Public Charge rule. Read that amicus brief at: <https://bit.ly/2mlgOq1>

PIF has created many documents in various languages for people working with immigrant families, including [core community messages](#), [information on who will be impacted](#), and [know-your-rights documents](#). The campaign's website, www.protectingimmigrantfamilies.org, also has [analysis and research](#) for advocates hoping to better understand the potential impacts of the new rule.

Track the public charge litigation efforts at: <https://tinyurl.com/y5x877ax>

Read the PIF core community messages at: <https://tinyurl.com/y52k85wt>

Find resources for people working with immigrant families at: <https://tinyurl.com/y27heybh>

Housing Trust Fund

House Financial Services to Hold Hearing on Housing Finance Reform

The House Financial Services Committee will hold a full committee hearing, “The End of Affordable Housing? A Review of the Trump Administration’s Plans to Change Housing Finance in America.” The hearing will take place Tuesday, October 22 at 10:00 a.m. ET in 2128 Rayburn House Office Building. Witnesses have not yet been announced. View the live hearing at: <https://financialservices.house.gov/live/>

Disaster Housing Recovery

Joint Congressional Letter Raises Concerns About Puerto Rico Recovery Program



In a [joint letter](#) to the Puerto Rico Department of Housing, the House Natural Resources Committee Chair Raul Grijalva (D-AZ), Senator Bob Menendez (D-NJ), Representative Nydia Velazquez (D-NY), and Representative Alexandria Ocasio-Cortez (D-NY) raised concerns about the potential displacement of low-income people under the territory’s “Home Repair, Reconstruction or Relocation” (R3) disaster recovery program.

The letter urges the Department of Housing to immediately address deficiencies in the program, which is funded by federal disaster recovery dollars. In its current form, the program could displace thousands from low-income neighborhoods in flood zones, ignoring HUD requirements that displacement should be used only as a last resort. The letter also raises concerns that stakeholder input was not included in the planning and rollout of the R3 program. This call for increased public participation echoes [statements](#) by the NLIHC-led Disaster Housing Recovery Coalition (DHRC) consisting of over 800 state, local and national organizations working on disaster recovery. The DHRC has strongly supported greater civil-society participation in Puerto Rico recovery and planning, and DHRC members raised similar concerns about displacement during a September [webinar](#) on the two-year anniversary of Hurricane Maria.

Read the joint letter at: <https://bit.ly/2MyMMbW>

Read the DHRC statement at: <https://bit.ly/2MjyAoN>

Listen to the DHRC webinar on Hurricane Maria recovery at: <https://youtu.be/HQSHo2ymqA0>

House Appropriations Committee to Hold Hearing on CDBG-DR Program

The House Appropriations Subcommittee on Transportation, Housing, and Urban Development, and Related Agencies will hold an oversight hearing, “The Department of Housing and Urban Development’s Community Development Block Grant-Disaster Recovery Program.” The hearing will take place on Thursday, October 17 at 2:00 p.m. ET in Room 2358-A of the Rayburn House Office Building.

Witnesses are:

- Irv Dennis, chief financial officer, HUD

- David Woll, principal deputy assistant secretary for community planning and development, HUD
- Jeremy Kirkland, counsel to the inspector general, HUD Office of Inspector General

View the live hearing at: <https://tinyurl.com/yxmgz7nf>

Additional Disaster Housing Recovery Updates, October 14, 2019

The following is a review of additional disaster housing recovery developments since the last edition of *Memo to Members and Partners* (for the article in the previous *Memo*, see [10/07](#)).

Federal Action & National News

FEMA Acting Administrator Pete Gaynor wrote an [op-ed published in *The Hill*](#) on the one-year anniversary of the “Disaster Recovery Reform Act,” saying the agency has enacted nearly 50% of the law’s provisions.

Houston Mayor Sylvester Turner (D) and Marion McFadden from Disaster Housing Recovery Coalition (DHRC)-member Enterprise Community Partners [wrote an op-ed published in *The Hill*](#) on the importance of passing the “Reforming Disaster Recovery Act,” which would formally authorize and improve HUD’s Community Development Block Grant-Disaster Recovery (CDBG-DR) program.

Senator Elizabeth Warren (D-MA) [released a climate justice plan](#) that called for \$1 trillion in resiliency funding for at-risk communities across the country.

The recovery workforce in many parts of the country is [largely composed of immigrants from Central America](#). The work is difficult and often dangerous. DHRC member Resilience Force has been attempting to organize these workers and to ensure they can do their jobs safely.

An international team of researchers found that the [costs of major disasters](#) are rapidly increasing.

Tropical Storm Imelda & Hurricane Harvey

Texas

[A Federal Disaster Declaration was issued](#) on October 4 following the landfall of Tropical Storm Imelda in Texas. This declaration will provide for FEMA Individual Assistance to people in Chambers, Harris, Jefferson, Liberty, Montgomery, and Orange Counties with up to \$35,500 per household for damages.

Houston Mayor Sylvester Turner (D) and Texas Governor Greg Abbott (R) [argued with one another on social media](#) about who was to blame for the slow Hurricane Harvey recovery.

Texas Governor Greg Abbott [made it clear on October 4](#) that the incoming CDBG-DR funding for Hurricane Harvey recovery will be managed by the state and not by local and municipal governments.

California Wildfires

Approximately 70,000 victims of the Camp Fire last year could [miss out on compensation from Pacific Gas & Electric](#). Many of these victims include low-income people who were displaced and/or became homeless because of the fire.

The survivors of the 2017 California Wildfires are coming up on the two-year anniversary of the disaster, which means that, under California law at the time, [insurance companies no longer have to provide coverage for living](#)

[expenses](#). For many low-income people, however, two years has not been enough time to recover, and they require additional assistance.

Hurricane Michael

Florida

One year since Hurricane Michael made landfall, [federal aid for the Florida Panhandle has reached almost \\$1.9 billion](#). This includes \$319.7 million approved in FEMA Individual Assistance, a critical resource for low-income families affected by the storm.

Approximately [5,000 survivors of Hurricane Michael in Bay County are still homeless](#) almost a year after the storm hit. For the relatively few people who have found living arrangements, rent has dramatically increased in the past year, imposing a heavy financial burden.

Hurricane Florence & Hurricane Dorian

North Carolina

[FEMA has rejected North Carolina's request for Individual Assistance](#) in the wake of Hurricane Dorian, which is especially devastating for low-income families who depend on that assistance to recover.

2017 Disasters

Hurricane Maria and Irma: [A study](#) found the economy of the U.S. Virgin Islands is lagging behind that of Puerto Rico as both territories recover from major hurricanes in 2017. Analysts point to hotel openings and tourism dollars as the major drivers of the difference.

Opportunity Starts at Home



Campaign Partner UnidosUS Releases New Report on Latino Rental Affordability

UnidosUS published a new report on Latino rental affordability, "[Calling It Home](#)." UnidosUS, formerly National Council of La Raza, the nation's largest Latino nonprofit advocacy and services organization, is a Steering Committee member of the [Opportunity Starts at Home](#) multi-sector affordable homes campaign.

The report features the findings of 25 in-depth interviews with Latino renter households in New York City, Washington DC, San Francisco, Phoenix, Denver, Orlando, and Las Vegas. The interviews revealed that the households were forced to cut back on other basic expenses to afford rental housing, that affordability was a key reason people had chosen their current homes, and that affordable rental units are worth holding on to, especially when few affordable homes are available.

"High housing cost burdens threaten the economic security of Latino households," write the authors.

"Addressing cost burdens is critical to ensure that Latinos have access to an affordable home, while freeing up dollars that individuals and families need to buy health insurance, save for an education, or for a down payment for a home, or take the pressure off of day-to-day finances."

Read the full report [here](#).

Follow the *Opportunity Starts at Home* 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](#).

Research

Report Finds Greater Vulnerability and Worse Health Conditions for Unsheltered Homeless

A new report published by the California Policy Lab, “Health Conditions Among Unsheltered Adults in the U.S.,” found that unsheltered individuals experiencing homelessness face profoundly greater health challenges, higher rates of experiences of violence and trauma, and longer periods of homelessness than people staying in shelters.

The authors examined survey data from the Vulnerability Index Service Prioritization Decision Assistance Tool (VI-SPDAT), which is administered to determine how to prioritize housing and supportive services to people experiencing homelessness. The report analyzes 64,000 responses from sheltered and unsheltered individuals experiencing homelessness in 15 states.

They found significant differences in reported factors that contributed to housing loss among unsheltered and sheltered homeless individuals: compared to those in shelters, unsheltered people were four times more likely to report physical health conditions, three times more likely to report mental health conditions, and eight times more likely to report substance abuse. About 46% of unsheltered people reported experiences of abuse or trauma as causes of housing loss, as did 34% of sheltered people. The data show greater vulnerability for unsheltered women. Whereas 38% of unsheltered men (and 34% of sheltered women) report emotional, physical, psychological, or sexual trauma as a cause of housing loss, 80% of unsheltered women report such trauma.

The report also finds disparities in the health conditions of sheltered and unsheltered individuals. Unsheltered individuals were more than four times more likely than sheltered individuals to report physical health problems. Unsheltered individuals were 25 times more likely to report they were concurrently dealing with physical health, mental health, and substance abuse conditions. Unsheltered people also reported twice as many visits to emergency rooms and ambulance rides as sheltered people. Regardless of shelter status, though, the health conditions of those experiencing homelessness appeared to worsen over time.

The authors recommend further research on the role the lack of adequate health care plays among the causes of homelessness. They call for renewed attention to strategies that effectively move people from the streets and shelters into permanent housing, as well as to interventions that can reach unsheltered homeless individuals better than emergency shelters. To be successful, such strategies require more permanent housing.

The full report can be accessed at: <https://bit.ly/2ICQKip>.

Researchers Study Local Efforts to Resist Displacement in Gentrifying Neighborhoods

A recent article in the *Journal of Affordable Housing and Community Development Law*, “Uprooted: Local Efforts to Mitigate Displacement in Gentrifying Neighborhoods,” describes what three local governments have done to protect lower-income residents from displacement pressures. On the basis of these case studies, the authors recommend that cities develop displacement strategies at the same time as revitalization efforts, prepare for large financial commitments, intervene early to remove land from market pressure, and lower expectations about the ability to entirely eliminate displacement.

The authors develop case studies on Austin, TX, Washington, DC, and Portland, OR. They focus specifically on neighborhoods where higher-income residents are moving into historically marginalized communities and raising housing costs, which can cause the displacement of lower-income residents. Each case study describes the neighborhood history, what has spurred gentrification, and the programs and policies municipal governments have adopted in response.

Examining the Guadalupe neighborhood in Central East Austin, the authors describe the flexible strategy of its resident-led community development corporation (CDC), which has been the primary agent of anti-displacement activity. During the 1980s, when lots sold for \$5,000, the CDC prioritized land acquisition and the construction of affordable owner-occupied and rental housing. Now that lots sell for more than \$500,000 each, the CDC can no longer afford to buy properties, so it has shifted to focus on densifying existing properties and developing a community land trust (CLT). Community land trusts hold ownership of land in perpetuity, which is leased out to residents who own the homes on that land. The CLT requires that homes' resale amounts be capped, to maintain permanent affordability for lower-income residents.

Turning to the Columbia Heights neighborhood of Washington, DC, the authors argue that the municipal government failed to develop any anti-displacement strategy while promoting extensive redevelopment and reinvestment after 1996. Although market-rate housing prices increased by 146% between 2000 and 2010, however, the neighborhood still maintains economic diversity, with 44% of residents making less than \$30,000 per year. The authors cite two factors as instrumental in slowing displacement. First, the neighborhood already had a large concentration of public and subsidized housing before gentrification started (it held one third of all subsidized housing in the city in 2001). Second, the authors credit the District's housing preservation and renter-protection measures as helping. Specifically, they cite the "Tenant Opportunity to Purchase Act" (which guarantees tenants in buildings for sale have the first opportunity to buy the building and provides technical assistance to do so), the Housing Production Trust Fund, rent supplements, and the DC Preservation Network's tracking of at-risk subsidized housing.

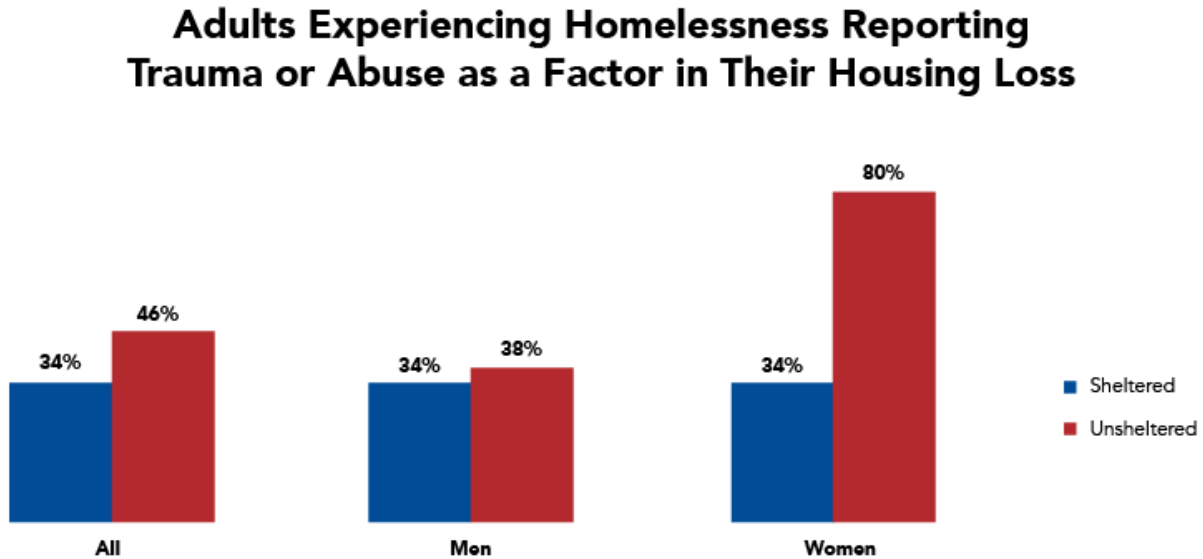
Finally, the authors describe community-driven strategies undertaken in inner north and northeast Portland, OR. After the Portland City Council approved an urban renewal plan in 2000, the area lost more than half of its African American population. Portland placed a greater emphasis on mitigating displacement and allowing residents an opportunity to return. The authors identify two distinctive elements of Portland's approach: the city is prioritizing displaced former residents on waiting lists for affordable housing, and it is attempting to discourage further displacement by requiring landlords to provide relocation assistance to tenants when the landlords refuse to renew their leases, under certain circumstances. Portland's Housing Strategy has been in place only since 2015, so the authors do not evaluate the success of these efforts.

The authors infer some "cross-cutting lessons" from the case studies. They argue that revitalization efforts should be paired with anti-displacement measures from the outset, and existing residents should be included in the development of plans. They warn that large, long-term financial commitments are often necessary to make a significant difference in gentrifying neighborhoods, that strategies will need to change as housing prices rise, and that no efforts are likely to entirely eliminate displacement pressures.

The full article can be accessed at: <https://bit.ly/2pOS9fd>

Fact of the Week

Unsheltered Homeless Women Are Much More Likely to Cite Trauma or Abuse as Factors in their Housing Loss



Source: Rountree, Hess, and Lyke (2019). Survey asked "Has your current period of homelessness been caused by an experience of emotional, physical, psychological, sexual, or other type of abuse, or by any other trauma you have experienced?"

Source: Rountree, Hess, and Lyke (2019).

From the Field

Western Pennsylvania Continuum of Care Effectively Ends Veteran Homelessness Across Twenty Counties

The United States Interagency Council on Homelessness (USICH) announced on September 13 that the Western Pennsylvania Continuum of Care (Western PA CoC) has effectively ended veteran homelessness. This means the Western PA CoC has built a system that can quickly identify and house any veteran experiencing homelessness within the CoC's 20-county region. The Western PA CoC collaborated with federal agencies, state agencies, and local organizations to ensure veteran homelessness is rare, brief and non-recurring.

Veterans are at a high risk of homelessness throughout the U.S., and Pennsylvania is no exception. According to the [USICH](#), there were 982 homeless veterans in Pennsylvania as of January 2018. Since taking office in 2015, Governor Tom Wolf (D) has prioritized reducing the state's veteran homeless population and joined the [USICH Mayors Challenge to End Veteran Homelessness](#). A community must meet the requirements outlined in the USICH criteria and benchmarks to receive federal confirmation it has ended veteran homelessness.

The declaration that the Western CoC has effectively ended veteran homelessness is the culmination of four years of work by the Western CoC's Veteran Committee. The committee, chaired by Lawrence County Community Action staff members Kathy Presnar and Missy Russell and supported by Doug Tetrault, senior associate from the Technical Assistance Collaborative, brought together a broad array of key partners. Those partners included the U.S. Department of Veteran Affairs (VA), the five VA medical centers serving the region, HUD, state agencies (the state VA and the Department of Community and Economic Development), veteran services providers (Supportive Services for Veteran Families providers, Grant and Per Diem providers, VA-funded providers, and local veterans groups and foundations, among others), homeless-services providers, housing providers, community-services providers, and the Western PA CoC.

The CoC met the USICH's benchmarks for effectively ending homelessness among veterans, meaning that now, whenever veterans experience homelessness, the CoC identifies them quickly and houses them in fewer than 90 days; identifies veterans experiencing chronic homelessness and houses them quickly; provides enough housing and service resources in the community to assist any veteran experiencing homelessness; and provides long-term housing resources instead of relying on short-term interventions.

State officials [commended](#) the Western PA CoC's success in ending veteran homelessness and committed to continuing this work. The Wolf Administration approved more than \$5 million in funding from the Emergency Solutions Grant program on September 26 to aid homeless families and promote homelessness-prevention across Pennsylvania.

For more information about this effort, contact Kathy Presnar (724-658-7258 x1213 kpresnar@lccap.org) or Missy Russell (724-658-7258 x1414 mrussell@lccap.org)

Events

NLIHC and PAHRC to Co-Host Housing Preservation Webinar on October 22

As America's publicly supported housing stock continues to age, many affordable rental homes face growing capital needs and expiring rent restrictions. NLIHC and the Public and Affordable Housing Research Corporation (PAHRC) will co-host the first of two housing preservation webinars on October 22 at 2:00 p.m. ET. [Register today](#) for *Understanding Preservation Needs, Risks, and Tenant Protections*. Attendees will hear from four knowledgeable panelists on housing preservation risks, preservation needs in Low Income Housing Tax Credit properties and in rural communities, the importance of tenant protections, and federal strategies for preservation.

The presenters are:

- Vincent Reina, assistant professor, University of Pennsylvania
- Bridgett Simmons, staff attorney, National Housing Law Project
- Dan Emmanuel, senior research analyst, NLIHC
- Lance George, director of research and information, Housing Assistance Council

The second webinar, scheduled for November, will cover state and local strategies for preservation.

NHLP to Offer Webinar on Federal Laws Protecting Domestic Violence Survivors, October 30

The National Housing Law Project (NHLP) will hold an October 30 webinar explaining the basic rights of domestic violence survivors provided by federal laws. Survivors of domestic violence, sexual assault, dating violence and stalking have housing rights under federal law as well as under some state and local laws. These rights are meant to ensure survivors have access to and can safely live in shelter or housing, whether they want to stay in their housing or shelter or move out and find another place to live.

The webinar will provide:

- An update on the reauthorization of the Violence Against Women Act (VAWA)
- An overview of federal housing protections, specifically VAWA, the federal Fair Housing Act (FHA), the Americans with Disabilities Act (ADA), and Section 504 of the Rehabilitation Act (Section 504)
- An overview of state and local housing protections
- Scenarios describing ways federal housing protections can apply to discrimination, documentation, and notice/rental agreements/leases
- Descriptions of ways federal housing protections can apply to situations involving discrimination, documentation, and notice/rental agreements/leases
- Resources

Presenters are:

- Debbie Fox, senior housing policy and practice specialist, National Network to End Domestic Violence
- Larisa Kofman, J.D., director of systems and policy initiatives, National Alliance for Safe Housing
- Karlo Ng, J.D., supervising attorney, National Housing Law Project
- Kate Walz, J.D., vice president of advocacy and senior director of litigation, Shriver Center on Poverty Law

The webinar will take place on October 30 at 1:30 p.m. ET. Register at: <https://bit.ly/35kW4kk>

The webinar will feature scenarios from the [*Community-based Advocates Toolkit: A Resource Guide for Professionals Helping Domestic Violence, Sexual Assault, Stalking and Dating Violence Survivors* \(2019\)](#), published by the [National Alliance for Safe Housing](#) and the [National Housing Law Project](#).

NLIHC in the News

NLIHC in the News for the Week of October 6

The following are some of the news stories that NLIHC contributed to during the week of October 6:

- “#Gettoknowme project unveiled in Boise on Homelessness Day,” *Kivi Tv*, October 11 at: <https://tinyurl.com/yyvwzkwy>
 - “LETTER: Affordable housing creates a foundation for Madison to flourish,” *New Jersey Hills*, October 9 at: <https://tinyurl.com/yy6yesns>
 - “With Orlando rents averaging \$1,217, lawmakers renew push for rent control and tenant protections,” *Orlando Sentinel*, October 8 at: <https://tinyurl.com/yxvr75r4>
 - “HUD Secretary says Memphis is on right track addressing public housing crisis,” *WMC Action News 5*, October 7 at: <https://tinyurl.com/y5zvqabx>
 - “Memo to candidates: We need a plan for the affordable housing crisis,” *The Philadelphia Tribune*, October 4 at: <https://tinyurl.com/y6o9kmos>
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NLIHC News

Where to Find Us – October 14

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

- Baltimore Housing Authority's Resident Advisory Board meeting, Baltimore, MD, October 15
- [Community Catalyst's Annual Convening](#), Atlanta, GA, October 16-18
- [Housing & Community Development Network of NJ Annual Conference](#), New Brunswick, NJ, October 18
- [PRSA 2019 International Conference](#), San Diego, CA, October 18–22
- [AHIC's 2019 Fall Affordable Housing Summit](#), Nashville, TN, October 23
- [New Mexico Coalition to End Homelessness Conference](#), Albuquerque, NM, October 24
- Northern Virginia Housing Town Hall, Vienna, VA, October 24
- [Housing Action Illinois 2019 Housing Matters! Conference](#), Bloomington, IL, October 24-25
- [Southern California Association of Non Profit Housing 2019 Annual Conference](#), Los Angeles, CA, October 25
- The State of Housing in Memphis, Memphis, TN, October 29
- [Rural Housing Summit](#), San Jose, CA, November 7
- [Homes RI Summit](#), Providence, RI, December 11

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Diane Yentel, President and CEO, x225