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Budget and Appropriations

Senate Passes FY20 Spending Package with Increases for Affordable Housing

TAG: Federal Budget and Appropriations *Keywords: appropriations, funding, THUD, amendments, manufactured homes, USDA, tribal HUD-VASH, domestic violence, transitional pet shelter, budget*

The Senate approved by a vote of 84-9 on October 31 a four-bill FY20 spending package that increases funding for affordable housing and community development investments at HUD and USDA, as well as several positive amendments. This outcome is due to the influence of affordable housing advocates and to the leadership of strong congressional champions, including Transportation–HUD (THUD) Appropriations Chair Susan Collins (R-ME) and Ranking Member Jack Reed (D-RI). While the passage of this bill is an important step in the funding process, the House and Senate still need to reach an agreement on a final spending bill to ensure continued funding for federal programs and avoid a government shutdown. The government is currently operating under a stop-gap continuing resolution through November 21.

The House spending package provides modest funding increases for affordable housing programs and rejects President Trump’s call for deep cuts to and even the elimination of affordable housing investments. Overall, the bill provides HUD programs with more than \$11.9 billion above the president’s FY20 request and \$2.3 billion above FY19 enacted levels – an amount likely sufficient to renew all existing rental assistance contracts and to provide level funding or modest increases to most other programs. The bill does include cuts to some programs, including Choice Neighborhoods, Housing for Persons with AIDS, Indian Housing Block Grants, and Community Development Block Grants, and the legislation fails to match important increases included in the House bill, which was passed prior to a budget agreement on overall spending levels.

The Senate also approved several amendments that help protect and expand affordable housing. These amendments included one offered by Senator Tina Smith (D-MN) allowing USDA to extend rental assistance agreements for projects financed by existing Section 514 or 515 loans for up to 20 years, ensuring residents of these properties can remain affordably housed for a longer period of time.

Another amendment from Senator Smith prioritizes maintenance of USDA rural housing properties through capital repairs, staffing provisions, and enforcement, and an amendment from Senator Jeanne Shaheen (D-NH) calls on Congress to create a tax incentive to encourage owners of manufactured home communities to transfer properties to nonprofit organizations and residents to help preserve the homes’ affordability. The Senate also agreed to amendments that would set aside technical assistance funds for the Tribal HUD-VASH program and provide \$3 million to carry out the emergency and transitional pet shelter and housing assistance grant program, which helps ensure victims of domestic violence seeking shelter are also able to secure safe shelter for their pets, service animals, or emotional support animals.

The bill does not include important provisions approved by the House that would stop harmful proposals by the Trump administration. The House bill contains language that would prevent HUD from implementing its harmful “[mixed-status](#)” immigrant-family rule and would stop HUD from rolling back protections for LGBTQ+ people, including the agency’s [Equal Access rule](#) ensuring transgender people have access to emergency shelters and other facilities that match their gender identity.

Read NLIHC’s analysis of the THUD and Agriculture bills at: <https://tinyurl.com/y5ycvkuz>

Review NLIHC’s budget chart at: <https://tinyurl.com/y6tnabuo>

Disaster Housing Recovery

NLIHC and DHRC Hold Convening to Reimagine Federal Disaster Housing Response and Recovery



TAG: Disaster Keywords: *disaster housing recovery, convening, disaster recovery, disaster response, disaster system, workshops, reimagine, reimagining, DHRC, fixing, broken*

NLIHC and the NLIHC-led Disaster Housing Recovery Coalition (DHRC) of more than 850 local, state, and national organizations held a policy convening in Houston on October 28-30. The invitation-only convening consisted of approximately 70 stakeholders – most with direct on-the-ground experience in disaster recovery, as well as researchers and policy experts – who spent three days reimagining an improved federal disaster housing response and recovery system centered on the needs of the lowest-income survivors and their communities. NLIHC and its DHRC partners will now work to turn the recommendations generated in Houston into a comprehensive set of policy recommendations.

America’s disaster housing response and recovery system is broken and in need of major reform. When disasters strike, the lowest-income survivors – often people of color in historically segregated communities and other marginalized people – are usually the hardest hit, have the fewest resources, and face the longest, steepest path to recovery. Despite the clear need, federal efforts frequently leave these survivors without the assistance they need to get back on their feet, leave their communities less prepared for the next disaster, and worsen racial and income segregation. The current disaster housing response and recovery system exacerbates and reinforces racial, income, and accessibility inequities at each stage of response and recovery. NLIHC, Fair Share Housing Center of New Jersey, and other DHRC members dissected the flaws in the current system in a recent report, [*Fixing America’s Broken Disaster Housing Recovery System: Barriers to a Complete and Equitable Recovery*](#), as a way to set the stage for the convening focused on creating an improved disaster response system.

The convening began with a mobile workshop bus tour highlighting some of the successes and continuing challenges in Houston two years after Hurricane Harvey. Organized by Texas Housers and the Houston Organizing Movement for Equity (HOME) Coalition, participants heard from survivors and community organizers and toured a home being rehabbed by a neighborhood recovery group, a public housing complex that flooded during Hurricane Harvey, and a home built utilizing RAPIDO, an efficient temporary-to-permanent post-disaster housing solution. Following the mobile workshop, attendees viewed the premiere of a Revisioning Recovery film compilation by Working Films highlighting the current injustices, inadequate systems, and the solutions needed to equitably prepare for and respond to climate disasters. The screening was followed by a discussion featuring Maria Lopez-Nunez whose organizing work in the Iron Bound neighborhood of Newark New Jersey was covered in one of the films, *The Sacrifice Zone*. Working Films curated the film collection in partnership with California Rural Legal Assistance, the HOME Coalition, the North Carolina Environmental Justice Network, the Partnership for Inclusive Disaster Strategies, and NLIHC.

The meetings over the next two days consisted of in-depth discussions focused on reimagining an improved federal disaster housing response system. Separate sessions were held on the immediate response following a disaster; the provision of long-term housing recovery; and mitigation and resilience efforts. Each session began with a panel discussion featuring stakeholders with direct experience in each area and policy experts, followed by in-depth small- and large-group sessions exploring new and more effective policies, systems, and structures. Every group and panel focused on similar themes such as addressing racial and economic equity, improving meaningful community involvement and power, strengthening pre-disaster planning, and driving federal investments to meet the needs of the most vulnerable. The ideas generated ranged from important technical fixes to overarching structural changes. At the conclusion of the convening, NLIHC President and CEO Diane Yentel synthesized the discussions into a broad, multi-layered framework for the many recommendations that

were made, placing low-income marginalized people, racial equity, and equity for other vulnerable populations at the center.

NLIHC will now work with DHRC partners to consolidate the recommendations generated at the convening into a comprehensive set of policy recommendations. The report, the second of two on *Fixing America's Broken Disaster Housing Recovery System* series, will be released in 2020.

Read *Fixing America's Broken Disaster Housing Recovery System: Barriers to a Complete and Equitable Recovery* at: <https://tinyurl.com/y6fhjsze>

Explore tweets about the convening at: <https://bit.ly/2oyZM9o>

House Passes Bill Commissioning Study on Streamlining Disaster Data and Damage Assessment Collection

TAG: Disaster *Keywords: Congress, House of Representatives, Disaster Housing Recovery, Recovery Reform, Transportation and Infrastructure*

The House of Representatives voted on October 29 to approve legislation directing HUD, FEMA, and other federal agencies involved in federal disaster recovery efforts to study ways of streamlining the collection of information on survivors and the damage after disasters. The “[Federal Disaster Assistance Coordination Act](#),” co-sponsored by Representatives Mark Meadows (R-NC) and Scott Peters (D-CA), is one in a set of three bills introduced by the pair to improve efficiency and transparency in federal government disaster recovery spending.

The bill directs the federal agencies doing disaster recovery work to study and report on ways in which the collection of information from disaster assistance applicants can be modified to be less burdensome, duplicative, and time-consuming for disaster survivors. The bill also creates a working group to identify where federal agencies’ work in surveying disaster damage could be duplicative and to examine how new technology could speed up the assessment process. The working group would also be tasked with identifying whether one federal agency alone could conduct the assessments, subsequently providing that information to other agencies as needed. A comprehensive report detailing the agency’s findings would be made publicly available. Having passed the House, the bill moves on to the Senate where it will be referred to the Committee on Homeland Security and Governmental Affairs.

Read the text of the Federal Disaster Assistance Coordination Act at: <https://bit.ly/2C3IrbL>

Read an op-ed penned by the bill sponsors at: <https://bit.ly/2NvhrHA>

Additional Disaster Housing Recovery Updates – November 4, 2019

Tag: Disaster Recovery *Keywords: Disaster Housing Recovery, updates, DHRC*

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 [10/28](#)).

Federal Action & National News

Senator Kirsten Gillibrand (D-NY) [introduced legislation](#) to prevent FEMA from removing the amount of disaster recovery loans from National Flood Insurance Program settlements.

Presidential Candidate Beto O'Rourke recently [sat down with City Lab](#) to talk about his \$1.5 trillion climate plan and his views towards environmental justice.

Five Thirty Eight released an article on how to [think empirically](#) about disaster news in a the new climate-change era.

More cities are [prioritizing resilience](#) as they rebuild from disasters.

Midwest Tornadoes

Texas

Dallas is slowly repairing the damage from tornadoes that struck the city in October; the speed and intensity of the recovery is expected to [vary along economic lines](#).

FEMA crews are [touring the storm damage](#) in Dallas. It is unclear if FEMA will activate its Individual Assistance Program in response to the disaster.

Ohio

In Dayton, OH, where tornados destroyed apartments and homes in May of this year, [survivors navigate](#) the FEMA aid application and appeals process.

Tropical Storm Imelda & Hurricane Harvey

Texas

Montgomery County, TX, is contemplating a buyback program for homes in easily floodable areas. Almost [400 homes](#) would be eligible.

On October 28, Governor Greg Abbott (R) [extended the state disaster declaration for counties affected by Hurricane Harvey](#). This extension could help provide additional services to people in low-income housing who still need to recover.

California Wildfires

Strong winds fan large wildfires in California where as many as [7,000 homes have been evacuated](#) in Southern California alone.

In the Kincaid Fire in Northern California, many [migrant workers](#) have lost their homes and wages.

PG&E power shutoffs – done to lower the risk of wildfire – is [harming low-income residents](#) more than others.

Some worry that parts of California are becoming unlivable as [the effects of climate change and the affordable housing crisis](#) collide in what is known as the wildland-urban interface, where the most affordable housing is located but where the wildfires are most severe.

Hurricane Michael

Florida

A \$5 million grant was given to groups in the Brightline rail corridor to [establish housing that is affordable, hurricane-resilient, and eco-friendly](#). Five affordable housing advocacy groups will receive this money over the

next three years to create new affordable rental homes, upgrade existing affordable homes, and provide loans to households to make energy and hurricane-related improvements.

Hillsborough County officials are in the process of making changes in response to research about the impact of hurricanes on their buildings. [A majority of the population is living in low-income housing](#) built before the building code put in place post-Hurricane Andrew, and residents do not have the resources to protect against future serious storms.

The Community Foundation of North Florida is distributing out [almost \\$600,000](#) in long-term recovery grants to 15 hurricane-affected counties.

The environmental effects of Hurricane Michael are expected to [linger for years](#), with as many as 500 million trees downed and almost 1.5 million acres of land suffering catastrophic damage.

Hurricane Florence & Hurricane Dorian

North Carolina

The North Carolina House Appropriations Committee [passed a bill](#) providing \$280.5 million in hurricane relief. Among the allocations, the bill provides nearly \$38 million in matching funds for federal disaster relief grants, as well as \$40 million in loans and grants for resiliency projects.

2016 and 2017 Disasters

Hurricane Maria: Disaster Housing Recovery Coalition (DHRC) member Enterprise Community Partners released [a new guidebook](#) for the construction of resilient homes in Puerto Rico.

Hurricane Sandy: Seven years after Hurricane Sandy, [some survivors](#) have still not been able to return to their former homes.

Hurricane Sandy: [New Jersey is sinking](#), leading to even greater concerns about the impact of future storms.

Hurricane Irma: DHRC member Habitat for Humanity is [still at work](#) in the Florida Keys, which is still rebuilding after Hurricane Irma.

Hurricane Irma: The Florida Department of Economic Opportunity has begun accepting applications for \$20 million available to [local workforce development](#) boards and trade schools in areas most impacted by Hurricane Irma.

Hurricane Irma: Mental health practitioners in the U.S. Virgin Islands had [an article published](#) alleging that survivors' mental health suffered more during the recovery from Hurricane Irma than during past recovery efforts.

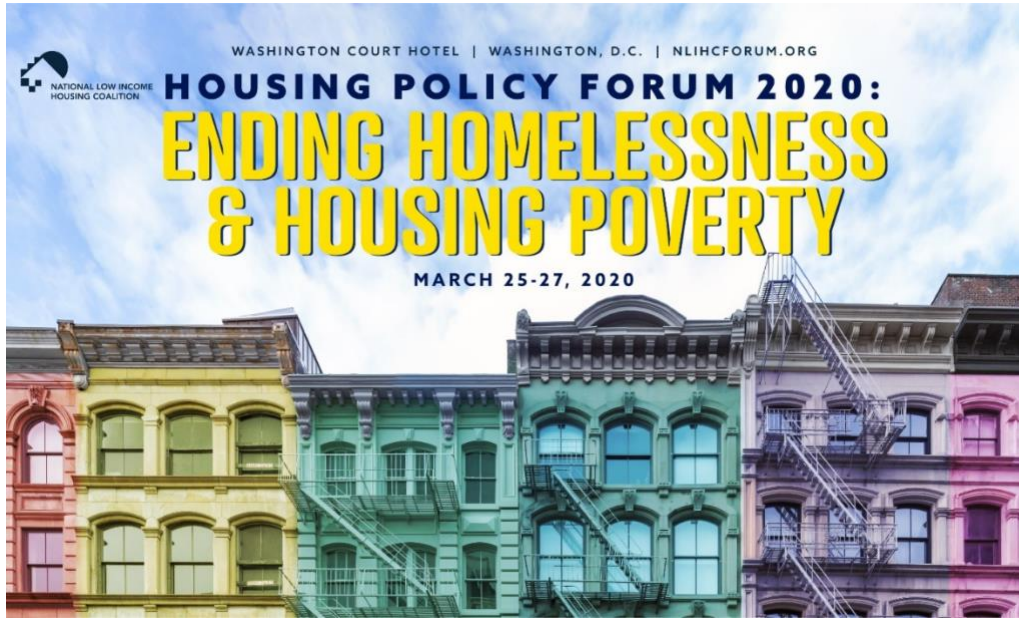
2013 Colorado Floods: Colorado Governor Jared Polis (D) [celebrated](#) the state's addition of \$1.2 million dollars to the area's existing \$12 million federal grant for anti-flooding mitigation projects in the St. Vrain River area.

NLIHC Housing Policy Forum 2020

NLIHC To Offer More Sessions for Low-Income Residents at 2020 Housing Policy Forum

TAG: Webinars & Events Keywords: *Housing Policy Forum, forum, event, resident sessions, scholarships, ending homelessness and housing poverty, 2020 forum*

NLIHC's Housing Policy Forum 2020: *Ending Homelessness and Housing Poverty* taking place in Washington, DC, March 25-27, 2020 will offer a special extended session for low-income residents beginning on March 24, doubling from previous years the time for workshops geared specifically to residents. Register for the Forum today at: <https://bit.ly/2ofWibO>



NLIHC has long offered special sessions for low-income residents prior to the start of the larger Housing Policy Forum. Based on feedback we received from residents that they would appreciate more time for resident-specific learning and an opportunity to interact with NLIHC state partners, NLIHC will offer additional resident sessions starting on Tuesday, March 24, at 2:00 p.m., including a dinner with state partners that evening. The special resident sessions will continue on Wednesday, March 25 at 8:30 a.m. prior to the full Forum start at 1:00 p.m.

Resident Member Scholarships: A limited number of shared-lodging hotel scholarships will be awarded on a first-come-first-served basis to low-income residents who are NLIHC members and who pay their own Forum registration fee. Scholarships will be awarded to ensure a broad geographic distribution. Apply for a scholarship online at <https://bit.ly/2pJKij6> or fill out and send a fillable PDF at: <https://bit.ly/2qGmRrj>

More about the Forum: This year's Housing Policy Forum will focus on "Ending Homelessness and Housing Poverty" in the 2020 presidential election year in which both candidates and congressional leaders are talking about the nation's homelessness and housing affordability crisis and putting forward bold solutions as never before. The Forum will explore the state of affordable housing in 2020; racial equity in housing; NLIHC's *Our Homes, Our Votes* nonpartisan voter and candidate engagement project; the latest affordable housing research; resident-led movements; creating and sustaining multi-sector housing coalitions; attacks on housing for vulnerable populations; the YIMBY movement; redesigning disaster housing recovery; healthy housing; rural and native housing; state and local organizing best practices; Capitol Hill insights; affordable housing messaging and narrative change; state and local housing solutions; advancing ambitious housing bills; and more.

The Forum will begin for most participants (see note about special Resident sessions above) on Wednesday, March 25 at 1:00 pm, with a welcoming reception later that evening and a full day of sessions on Thursday,

March 26. Capitol Hill Day will take place on Friday, March 27, and will kick off with a preparatory session and a light breakfast at a location near Capitol (for those planning to make congressional visits).

Housing Leadership Awards 2020: The 2020 NLIHC Housing Leadership Awards Presentations and Reception will take place on Thursday, March 26, 2020 from 6:00 to 8:00 p.m., also at the Washington Court Hotel. A separate registration fee is required to attend the Leadership Awards event. (See related article in this *Memo to Members and Partners.*)

Hotel Reservations: If you are coming to the Policy Forum from out of town, NLIHC has a room block at discounted rates at the Washington Court Hotel where the Forum will take place. Reserve a room at <https://bit.ly/32GOAXb> or call 800-321-3010 or 202-628-2100 and ask for the NLIHC rate. Rooms are limited, so register early. The cutoff is March 6, 2020.

Register for the 2020 NLIHC Housing Policy Forum [today!](#)

NLIHC Housing Leadership Awards

NLIHC Announces 2020 Housing Leadership Award Honorees: Jennifer Ho, Bill Faith, and Shauna Sorrells

TAG: Webinars & Events *Keywords: Leadership awards, leadership reception, event, Shauna Sorrells, Bill Faith, Jennifer Ho, Brooke, Crowley, Dolbear*

Today NLIHC announces the 2020 Housing Leadership Awards honorees: **Jennifer Leimaile Ho**, commissioner of Minnesota Housing and former senior advisor at HUD and deputy director of the U.S. Interagency Council on Homelessness (USICH); **Shauna Sorrells**, former NLIHC board member and chief operating officer at the Housing Opportunities Commission of Montgomery County; and **Bill Faith**, executive director of the Coalition on Homelessness and Housing in Ohio and former NLIHC executive director and board member. These exceptional leaders will be recognized at the **38th Annual Housing Leadership Awards Reception** on Thursday, March 26, 2020 at the Washington Court Hotel in Washington, DC.

The first award is named for Senator Edward Brooke (R-MA), who championed low-income housing as a U.S. senator and later as chair of the NLIHC board of directors. **Shauna Sorrells** will receive the 2020 Edward W. Brooke Housing Leadership Award posthumously for her unwavering commitment to ending homelessness and housing poverty in the U.S. over many years at HUD, at the Housing Opportunities Commission of Montgomery County, and on the NLIHC Board of Directors.



Shauna Sorrells

The Dolbeare Lifetime Service Award, named for NLIHC’s founder Cushing Niles Dolbeare, who has been called the “godmother” of the affordable housing movement, will be bestowed to **Bill Faith** for his many years of leadership, dedication and tireless work to secure decent, safe, and affordable homes for the lowest-income people in Ohio and across the U.S.



Bill Faith

The Sheila Crowley Housing Justice Award is named after former NLIHC President and CEO Sheila Crowley, who led NLIHC for more than 17 years. **Jennifer Leimaile Ho** will receive the Crowley Award for her outstanding work to end homelessness and housing poverty in the U.S. since 1999 at Hearth Connection, USICH, HUD, the Minnesota Housing Finance Agency, and beyond.



Jennifer Ho

Recognize these outstanding individuals by making a donation to NLIHC in their honor!

Donate as an individual at: <https://bit.ly/34ng1FP>
Donate as an organization at: <https://bit.ly/2WyFnOb>

Your donation will be recognized in the Leadership Awards Presentation and Reception program. The contribution will support NLIHC’s mission to achieve socially just public policy to ensure the lowest-income people have decent, affordable homes.

The 2020 Leadership Awards Reception will be held on the second evening of NLIHC’s 2020 Housing Policy Forum: *Ending Homelessness & Housing Poverty* taking place March 25-27, 2020. Register for the Forum at: <https://bit.ly/2PutSGn> and/or Leadership Awards Reception at: <https://bit.ly/362lyDf>

Our Homes, Our Votes: 2020

Register Today for November 21 ‘Our Homes, Our Votes’ Webinar on Election Engagement Partners and Tools

TAG: Our Homes, Our Votes Keywords: *Our Homes, Our Votes: 2020, webinar*

Register today for NLIHC’s 15-month “[Third Thursdays at Three](#)” webinar and podcast series on nonpartisan voter and candidate engagement, *Our Homes, Our Votes: 2020*. The third webinar will be held on November 21 at 3:00 p.m. ET, on “**Helpful Tools and Partners for Election Engagement.**” Register for the webinar series at: <https://tinyurl.com/y3t9gfr2>

NLIHC 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, including these webinars and podcasts covering many facets of voter and candidate engagement, featuring experts and advocates with frontline experience.

The presentations take place every “Third Thursday at Three” - 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. (Watch recording at: <https://bit.ly/338Ydho>)
- Session 2: Developing an Effective Plan for Voter Engagement Work, October 17. (Watch recording at: <https://bit.ly/338Ydho>)
- 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>

Watch recordings of previous webinars at: <https://bit.ly/338Ydho>

Montana Governor Bullock Announces Affordable Housing Proposal

Tag: Our Homes, Our Votes Keywords: *Bullock, Montana, governor, presidential candidates, Our Homes, Our Votes*



Montana Governor Steve Bullock has joined other Democratic presidential candidates in recognizing that affordable homes are the foundation to one's wellbeing and that bold action is needed to address the nation's dire shortage of affordable housing. Governor Bullock has released a [proposal](#) to make housing more affordable in America by establishing a federal renters tax credit, increasing funding for the national Housing Trust Fund, lifting the moratorium on building new public housing, funding more Project-Based Rental Assistance projects, and more.

Governor Bullock cites the pervasiveness of the nation's affordable housing crisis and how it impacts people across the country—whether in urban, suburban or rural areas. There is a nationwide shortage of 7 million homes affordable and available to the lowest-income renters. Fewer than four rental homes are affordable and available for every ten of the lowest-income 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 one-bedroom rental.

As the crisis worsens, voters are demanding responses from presidential candidates. Governor Bullock has joined other candidates in responding, putting forth a proposal to address the housing needs of millions of low-income people in America.

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

Congress

House Financial Services Subcommittee Holds Hearing on LGBTQ+ Discrimination in Lending and Housing

TAG: AHHF, Fair Housing, Special Populations and Fair Housing *Keywords: House Financial Services Committee, Subcommittee on Oversight and Investigations, LGBTQ+, transgender, discrimination, Equal Access Rule, hearing, Equality Act, lending, loans*

The House Financial Services Subcommittee on Oversight and Investigations held a hearing, “Financial Services and the LGBTQ+ Community: A Review of Discrimination in Lending and Housing” on October 29. Witnesses focused on the effect of discrimination against members of the lesbian, gay, bisexual, transgender, and queer (LGBTQ+) community when seeking shelter, housing, or loans to purchase a home, and addressed the impact of the Trump administration's proposed rollback of the Equal Access Rule (see [Memo](#), 5/28).

In her opening statement, Harper Jean Tobin, director of policy at the National Center for Transgender Equality, urged members of Congress to block HUD from rescinding the Equal Access Rule and to strengthen protections for LGBTQ+ people. Alphonso David, president of the Human Rights Campaign, said the impacts of anti-LGBTQ+ discrimination and policies are disproportionately borne by LGBTQ people of color, particularly black and brown transgender people. Mr. David said the “epidemic of LGBTQ homelessness is a national crisis that demands a national response. . . . We need the federal administration to actually protect [LGBTQ people], not subject them to further discrimination.”

Subcommittee members and witnesses described the importance of ensuring access to shelters for LGBTQ people, particularly LGBTQ youth, and emphasized the potential harm faced by transgender people who are not able to access shelters that align with their gender identity. Witnesses also emphasized the importance of pushing back against harmful regulations (such as the proposed modifications to the Equal Access Rule) and of

passing the “Equality Act” (H.R.5/S.788), which would provide discrimination protections for LGBTQ+ people in housing, employment, credit, education, public services, and federally-funded programs, including HUD-funded shelters and housing.

Watch the full Subcommittee hearing at: <https://bit.ly/2N3YSLG>

Read the Committee memorandum on the hearing at: <https://bit.ly/2oyydNr>

Learn more about HUD’s Equal Access Rule at: <https://bit.ly/2N5CH7U>

Learn more about the Equality Act at: <https://bit.ly/2C0Kygy>

Opportunity Starts at Home



Multi-Sector Campaign Welcomes the Housing Network of Rhode Island As New State Partner

Tag: Opportunity Starts at Home *Keywords:* Housing Network of Rhode Island, state partner, Rhode Island, Homes RI, HNRI, Opportunity Starts at Home

The [Opportunity Starts at Home](#) multi-sector affordable homes campaign is pleased to announce a new state partner, [The Housing Network of Rhode Island \(HNRI\)](#), has joined the campaign. HNRI was recently selected through the campaign’s “[Endorsement Application](#),” which enables state-level organizations pursuing multi-sector efforts focused on housing policy to earn a formal endorsement from the national campaign.

As a new [state partner](#) of the national campaign, HNRI is working to broaden its state housing coalition to the healthcare, education, civil-rights, and anti-poverty sectors, among others. These multi-sector partnerships will be leveraged to influence national policymakers representing the state to advance more robust and equitable federal housing policies. In its application, HNRI demonstrated a strong track record of bringing non-housing groups into housing advocacy and a readiness to engage its federal elected officials around the campaign’s national [policy priorities](#).

HNRI has served over the past two years as the backbone organization of the “Homes RI” initiative, a cross-sector effort focused on raising awareness about the importance of affordable homes and pushing for bold policy solutions. The Homes RI initiative has involved over 200 individuals representing close to 80 organizations from across the state, each with a unique perspective on the lack of fair access to and supply of affordable homes.

“Over the last several years, the Housing Network of Rhode Island and multi-sector partners involved with Homes RI have been working hard to advance the affordable housing agenda at the state and local level, and building out our coalition,” said Melina Lodge, HNRI executive director. “We are thrilled to be joining other states doing similar work as part of a national campaign and are excited to learn from our peers and contribute to the conversation.”

HNRI joins the campaign’s existing state partners in California, Idaho, Illinois, Indiana, Maine, New Jersey, Ohio, Oregon, and Utah. As the newest partner, HNRI will participate in peer-to-peer learning with campaign members in the other states and will gain access to resources, networks, and technical assistance from the national campaign.

“We are thrilled to welcome the Housing Network of Rhode Island as a partner of the *Opportunity Starts at Home* campaign,” said National Campaign Director Mike Koprowski. “Together, we will build a broad and diverse movement in every corner of the country to push for more robust and equitable federal housing policies.”

Read more about HNRI on the campaign’s [website](#).

Research

Physical Conditions and Financial Viability of Early Rental Assistance Demonstration (RAD) Projects Show Some Improvements

TAG: Housing Assistance *Keywords: HUD, Housing and Urban Development, RAD, Rental Assistance Demonstration, evaluation, Section 8, public housing, rehabilitation, preservation*

A recent report from HUD, [Final Report: Evaluation of HUD’s Rental Assistance Demonstration \(RAD\)](#), aims to evaluate the extent to which the RAD program has achieved its affordable housing preservation goals and improved the financial viability of participating projects. A previous *Memo* article discussed the tenant survey included in this report ([see Memo, 10/28](#)). This article focuses on three other sections of the report: the comparative improvement of physical conditions in RAD projects, the impact of RAD conversions on the financial standing of participating projects, and the extent of private-sector leveraging as a result of conversion. The RAD projects under examination saw a decrease in short-term capital needs and improved financial viability. The authors estimate the RAD program has leveraged \$0.29 in “non-governmentally subsidized” funds for every dollar of “governmentally subsidized” funds contributed.

Congress created RAD in FY12 as a demonstration to test whether public housing agencies (PHAs) could leverage Section 8 rental assistance contracts to raise private debt and equity to make public housing capital improvements (improving the physical conditions of the properties) and thereby preserve low-income housing.

For the assessment of the impact of RAD on projects’ physical condition and financial viability, the authors selected 24 RAD projects and a matched sample of 48 non-RAD projects. The RAD projects included in this report are from the first cohort of RAD projects, the 132 properties that had either closed or reached the RAD Conversion Commitment (RCC) stage by December 31, 2014, so the results are representative of only “early adopters” of the program. Given the changes to the RAD program since its inception, the significant expansion of the program, adjusted program provisions, and the subsequent changes to the mix of participating PHAs, there are limitations to what can be inferred about RAD generally on the basis of this small sample of early adopters.

The report evaluated the effects of RAD on the physical condition of converted housing stock using physical condition assessments. The short-term capital needs of the projects (estimated repair and rehabilitation needs in the next 36 months) is used as a measure of physical condition. RAD projects were assessed before and after conversion; non-RAD projects were assessed twice at a similar interval. The analysis finds that average short-term capital needs per unit for RAD projects decreased by 65% after conversion, from \$12,981 to \$4,608. In contrast, the short-term capital needs per unit for non-RAD projects increased by 133%, from \$3,740 to \$8,710. The need for repairs in RAD projects declined across all categories, including building exteriors and interiors, safety equipment, and heating and cooling systems.

At the end of the evaluation period, the remaining “critical capital needs” (health, life, and safety deficiencies) between RAD and non-RAD projects also diverged. RAD projects had an average of \$190 in critical needs per

unit, while non-RAD projects had an average of \$693. The authors state that the program enabled public housing authorities (PHAs) to fix the deficiencies that needed to be addressed immediately and to make some of the capital investments that were needed within three years. This study does not address how PHAs could completely meet remaining short-term capital needs of RAD-converted projects, which must be corrected for the affordable housing stock to be preserved.

The authors also analyzed the financial performance of converted projects, collecting financial statements to compare differences in revenue, expenses, net operating income, and net cashflow. Sufficient financial information was available for 18 RAD projects and 46 non-RAD projects. These 18 RAD projects marginally improved on measures of liquidity and viability after the conversion, while the 46 non-RAD properties showed decreases in liquidity and viability. The liquidity score measures a PHA's ability to cover its current obligations, and the viability score measures the PHA's ability to operate using its net available unrestricted resources without relying on additional financing.

The authors also provide information about the amount of private-sector leveraging that resulted from the conversions. As noted previously, one primary purpose of RAD is to enable PHAs to leverage private investments to rehabilitate and preserve affordable homes. To assess RAD's effectiveness at leveraging private-capital funding, HUD used funding data from all 956 project conversions completed through October 2018. The RAD statute requires evaluation of the amount of private-sector leveraging as a result of conversions, and the authors identified two leverage ratios as most closely aligning with this statutory requirement. First, the Publicly Held Funds ratio measures the amount of privately held funding, including FHA-insured and other commercial mortgage debt, investor equity, deferred developer fees, and other funds from private sources, relative to all funds contributed by public entities. This ratio treats tax credits as private equity investment because the funds are from private sources. By that measure, RAD conversions leveraged \$1.59 in privately held funding for every dollar of publicly held funding invested in these projects.

The Publicly Subsidized Funds ratio, in contrast, treats tax credits as public funds because they are considered a tax expenditure under federal budget-scoring rules. The Publicly Subsidized Funds ratio measures the amount of private unsubsidized funds raised for every dollar of governmentally subsidized investment. Governmentally subsidized funding includes investor equity subsidized through tax expenditures such as Low Income Housing Tax Credits, appropriated funds, and other resources from public entities. Private unsubsidized funding includes FHA-insured and other commercial mortgage debt, deferred developer fees, and other private sources. The report finds that RAD conversions secured \$0.29 in private unsubsidized funds for every dollar of governmentally subsidized funding.

Read the full report at: <https://bit.ly/2q1Z1pJ>

Distribution of Single-Family Rental Homes Reflects Effects of 2008 Housing Crisis

TAG: Housing Market & Affordable Housing Stock *Keywords: single-family rental, single-family, SFR, SFRs, suburban, foreclosure crisis, latent profile analysis, Atlanta, Los Angeles, Boston, Housing Policy Debate*

A recent paper in *Housing Policy Debate*, "[A Latent Profile Analysis of Suburban Single-Family Rental Housing \(SFR\) Neighborhoods](#)," categorizes neighborhoods with high concentrations of single-family rental homes (SHRs) into five identifiable types. Whereas concentrations of SFRs in low-income neighborhoods might have negative implications, they can be a source of opportunity for lower-income renters when found in middle-income and affluent neighborhoods.

The research was prompted by the development of scattered-site SFRs as a new "institutional asset class." Although small investors have historically dominated investments in SFRs, the housing crisis of 2008 spurred

institutional investors to purchase single-family properties and rent them. This paper classifies and describes the primary types of suburban neighborhoods in which concentrations of SFRs are found so that more fine-grained policy responses can be developed. The author identified 5,814 high-SFR neighborhoods in the 20 largest U.S. metropolitan statistical areas (MSAs), which is roughly 31% of all suburban neighborhoods in those metro areas. Each neighborhood was evaluated on the basis of 34 demographic and economic variables, including race, age, education, employment, and income.

The author grouped these high-SFR neighborhoods into five categories: *diverse middle-class*, *older white middle-class*, *low-income Hispanic*, *low-income black*, and *affluent*. Beyond the demographic features identifiable in their names, these types of neighborhoods differ in the age of the housing stock, median rents, and access to excellent school systems and public amenities.

To demonstrate how the distribution of SFRs varied across different metropolitan areas, the author provides profiles of Atlanta, Los Angeles, and Boston. In Atlanta, 45.2% of all SFRs studied are located in low-income black neighborhoods spread out to the southeast of the city, and only 2.9% of SFRs are in affluent neighborhoods. In the Los Angeles suburbs, over half of all SFRs are located in low-income Hispanic neighborhoods, many of which are found in a large contiguous cluster southeast of the city. Boston exhibits a very different pattern: 52% of SFRs in the Boston suburbs are found in older white middle-class neighborhoods, and 28% are found in affluent neighborhoods.

The author argues that these patterns reflect the racialized nature of the 2008 foreclosure crisis. The prevalence of SFRs in low-income black and low-income Hispanic neighborhoods reflects the fact that these neighborhoods were targets of subprime lending and subsequent institutional investments in foreclosed properties. The author argues that concentrations of SFRs in such neighborhoods might increase housing insecurity, exacerbate concentrations of poverty, and hasten the physical deterioration of suburban neighborhoods. Institutional investors are more likely to evict tenants and neglect maintenance, so policies to curtail institutional investment in SFRs in such neighborhoods might be warranted. In middle-class and affluent neighborhoods, however, lower-income renter households might gain access to neighborhood amenities without having the financial qualifications to own a single-family home. Accordingly, the author advises caution in adopting “broad-brush” approaches to regulating SFRs.

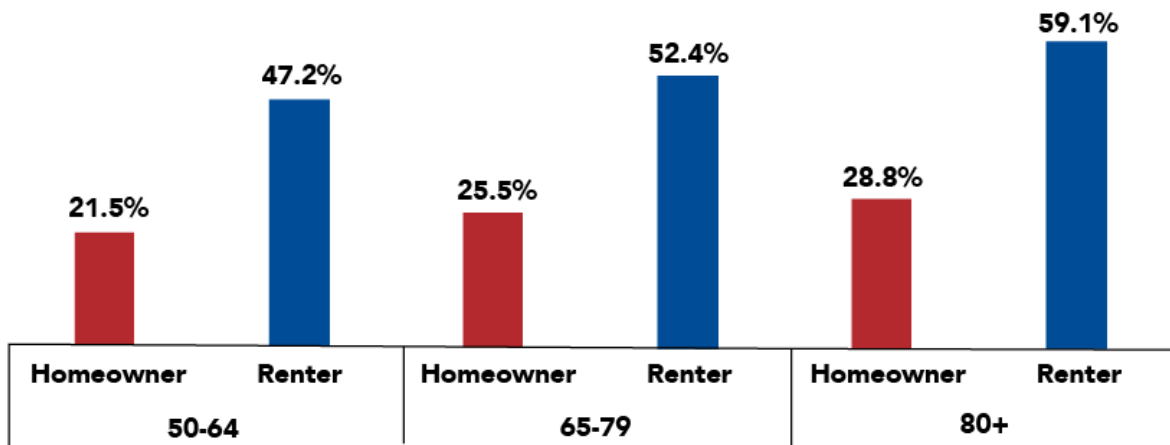
The paper can be found at: <https://bit.ly/2q6R6aI>

Fact of the Week

High Rates of Housing Cost-Burdened Households Headed by Older Adults, Especially Among Renters

Tag: Fact of the Week, Research *Keywords: fact of the week, seniors, older adults, cost burdens, cost-burdened*

Share of Housing Cost-Burdened Households by Tenure and Age Group in 2017



Source: JCHS tabulations of US Census Bureau, 2017 American Community Survey 1-Year Estimates.

Source: JCHS tabulations of U.S. Census Bureau, 2017 American Community Survey 1-Year Estimates. Housing cost-burdened households spend more than 30% of their incomes on housing and utilities.

From the Field

Los Angeles Enacts Emergency Moratorium on No-Cause Evictions

TAG: Field *Keywords: Los Angeles, moratorium, no-cause evictions, displacement, rent increases*

The Los Angeles City Council unanimously passed a bold measure to halt evictions due to extraordinarily high rent increases and mass displacement occurring in the city. The legislation protects renters who are being pushed out prior to the onset of California's statewide rent-increase limits for apartment buildings older than 15 years. Renters who are currently in their homes and are not subject to a previously expired 60-day notice to vacate will be allowed to stay.

The emergency moratorium is needed because many landlords are rushing to empty apartments prior to new rent-increase restrictions imposed by Assembly Bill 1482 (AB 1482), which Governor Gavin Newsom (D) signed into law on October 22. AB 1482 will restrict landlords to annual rent increases of 5% plus the rate of inflation. The new law also bans no-cause evictions for renters who have been in their homes for more than one year. Landlords will still be able to evict tenants for a just cause, such as non-payment of rent or destruction of property. AB 1482 does not take effect until January, though, leaving many landlords eager to set a new, higher baseline rent from which they can proceed with the annual 5% increases. Landlords also want fewer renters who have been in their homes for more than a year and are protected by the ban on no-cause evictions. The Los Angeles moratorium ordinance will expire when AB 1482 takes effect at the beginning of next year.

Under current law, Los Angeles landlords can evict renters for no reason, simply by choosing not to renew the lease at its expiration, as long as they produce a 60-day notice to vacate. The moratorium, introduced by

Councilmembers Mitch O’Farrell and Curren Price, will effectively cancel all notices to vacate that have not yet expired. The emergency ordinance applies to all buildings constructed prior to 2005.

Disability Rights Activists Demand Accessible, Affordable, and Integrated Housing at “All Are One” March in Washington, DC

Tag: Field *Keywords: All Are One, disability rights, march, accessible, affordable, integrated housing, ADAPT*

Disability rights activists demanded the federal government end the pervasive marginalization of disabled Americans during the “[All Are One!](#)” March on October 23. ADAPT, a national, disability-led activist group, organized a weeklong (October 21-25) action campaign in Washington, DC, to mobilize support for its policy priorities. ADAPT’s members engage in civil disobedience and direct action to secure disability rights and end the institutional bias that prevents people with disabilities from fully integrating into all aspects of society.

The “All Are One March” started outside FEMA and made stops at HUD, the U.S. Navy Memorial, the Museum of African American History and Culture, the U.S. Customs and Border Patrol, and the White House. ADAPT released at the march its “[Community for All](#)” platform, which addresses the federal policies that perpetuate the marginalization and institutionalization of disabled people, including in the areas of emergency response and management, immigration, housing, education, employment, culture and recreation, and representation in politics and media. The platform outlines policies that would secure disabled Americans’ rights to equality, community, and opportunities that recognize and support their individual dignity and freedom.

The protesters gathered outside of HUD to demand the agency address the lack of permanent, accessible, affordable, and integrated housing, which forces people with disabilities into unwanted institutional facilities. Participants performed a theatrical adaptation of “Goldilocks and the Three Bears” outside of HUD’s offices to demonstrate the challenges people with disabilities encounter when seeking affordable, accessible, and integrated housing.

[ADAPT’s housing platform](#) urges HUD to increase enforcement of the Section 504 accessibility requirements, the Fair Housing Amendments Act requirements, and the Fair Housing Act’s affirmatively furthering fair housing obligations. ADAPT’s housing plan calls for funding 1,000 new Housing Choice Vouchers for people with disabilities for the next five years to increase housing affordability for disabled Americans. The housing platform would require HUD to dedicate 100% of all new housing funding for integrated housing. ADAPT’s plan would also prohibit housing providers from connecting services to specific housing through program requirements or program qualifications, a practice that maintains segregated housing.

The disability rights advocates visited the offices of Senate Majority Leader Mitch McConnell (R-KY) and Senator Susan Collins (R-ME) to seek their support for the “Disability Integration Act,” the “Empower Care Act,” and ADAPT’s “[Access Across America](#)” proposal for a national program that improves services to low-income people with disabilities and increases their access to affordable, accessible, and integrated housing.

Resources for Residents

NLIHC Launches ‘Tenant Talk Live’

TAG: Resident, Tenant Talk *Keywords: Residents, resources, Tenant Talk Live, J.R. Fleming, Ed Gramlich*

NLIHC launched *Tenant Talk Live*—a bimonthly call/webinar with resident leaders from across the country – on October 28. *Tenant Talk Live* provides opportunities for residents to **connect** with NLIHC and one another; to **share** best practices; and to **learn** how to be more involved in influencing federal housing policies and to lead in their community.

The [inaugural call/webinar](#) took place on October 28, featuring Willie “J.R.” Fleming, executive director of the [Chicago Anti-Eviction Campaign](#)—a nonprofit dedicated to creating and preserving affordable housing and reducing blight. J.R. shared insights into how residents can use Section 3 to provide construction jobs and job training opportunities to residents in their communities. Ed Gramlich, NLIHC senior advisor, provided updates on a proposed rule related to implementation of the [Housing Opportunity Through Modernization Act \(HOTMA\)](#) with provisions that would directly affect low-income residents.



J.R. Fleming at 2018 NLIHC Housing Policy Forum, Resident Session, in Washington, DC



Ed Gramlich, NLIHC senior advisor

NLIHC staff also urged residents to participate in [Our Homes, Our Votes: 2020](#)—an NLIHC-led non-partisan project to engage candidates on affordable housing and to register, educate, and mobilize more renters and affordable housing advocates to be involved in voting.

NLIHC is committed to connecting and engaging with resident leaders in new, more robust ways. If you are a low-income resident and have a topic you would like to propose for peer-sharing or if you want to be a speaker on an upcoming call/webinar, please email us at: outreach@nlihc.org

For more information:

Download a recording from the October 28 call/webinar at: <http://bit.ly/2BZRaf9>

To sign-up for future calls/webinars, register at: <http://bit.ly/2PDJtmP>

NLIHC in the News

NLIHC in the News for the Week of October 27

The following are some of the news stories that NLIHC contributed to during the week of October 27:

- “Kathryn Howell and Ben Teresa column: Fighting eviction requires resources,” *Richmond Times-Dispatch*, October 31 at: <https://tinyurl.com/y3tsk9p3>
- “Cincinnati’s Affordable Housing Trust Fund Has Thousands. It Needs Millions,” *WVXU*, October 30 at: <https://tinyurl.com/y6q6pn3s>
- “State of housing in Memphis center of discussion,” *WMC Action News 5*, October 29 at: <https://tinyurl.com/y6oupzmo>
- “Affordable Housing Community Opens in Parramore, Bringing Supportive Services for At-Risk Residents,” *90.7 WMFE*, October 29 at: <https://tinyurl.com/y2ag88lk>
- “Finding Home: Numbers Show Affordable Housing Target Not Getting Closer,” *WFAE 90.7 FM*, October 28 at: <https://tinyurl.com/yx9rroxu>

NLIHC News

NLIHC Seeks Interns for Winter/Spring 2020 Semester

NLIHC is accepting applications for internship positions for the winter/spring 2020 semester. Interns are highly valued and fully integrated into our staff work. We seek students passionate about social justice issues with excellent writing and interpersonal skills.

The available positions are:

- **Policy Intern.** Assists the NLIHC policy team by tracking new legislation, attending and summarizing congressional hearings for *NLIHC’s Memo to Members and Partners* e-newsletter, participating in visits to congressional offices, and developing materials for use in lobbying the House and Senate to achieve NLIHC’s mission, among other duties. Experience or classwork in policy, advocacy, or government affairs a plus.
- **Research Intern.** Assists in ongoing quantitative and qualitative research projects, writes weekly articles on current research for NLIHC’s weekly *Memo to Members* newsletter, attends briefings, and responds to research inquiries. Quantitative skills and experience with SPSS a plus.
- **Communications/Media/Graphic Design Intern.** Prepares and distributes press materials, assists with media research and outreach for publication releases, works on social media projects, maintains a media database, and tracks press hits. Also assists with sending out e-communications; designing collateral print material such as brochures, flyers, and factsheets; and updating content on the NLIHC website. Graphic design and Adobe Creative Cloud (Illustrator, InDesign, and/or Photoshop) experience needed. Please provide 3 design samples and/or link to online portfolio in addition to a writing sample.

Interns are expected to work 25 hours a week beginning in January and finishing up in May. A modest stipend is provided. A cover letter, resume, and writing sample are required for consideration. In your cover letter, please specify the position(s) for which you applying and that you are interested in the winter/spring 2019 semester.

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

Where to Find Us – November 4

Keywords: Diane Yentel, NLIHC staff, speaking

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

- [Rural Housing Summit](#), Pacific Grove, CA, November 7
- [Nevada Housing Coalition Brunch & Learn](#), Reno, NV, November 7 A
- [Homes Within Reach conference](#), Harrisburg, PA, November 19
- [Homes RI Summit](#), Providence, RI, December 11

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Dan Emmanuel, Senior Research Analyst, x316
Ed Gramlich, Senior Advisor, x314
Kim Johnson, Housing Policy Analyst, x243
Paul Kealey, Chief Operating Officer, x232
Mike Koprowski, Director, Multisector Housing Campaign, x317
Joseph Lindstrom, Manager, Field Organizing, x222
Lisa Marlow, Communications Coordinator, x239
Alex Mears, Research Intern, x249
Sarah Saadian Mickelson, Senior Director of Public Policy, x228
Khara Norris, Director of Administration, x242
Noah Patton, Housing Policy Analyst, x227
Ikra Rafi, Creative Services Specialist, x246
Catherine Reeves, Development Coordinator, x234
Brooke Schipporeit, Housing Advocacy Organizer, x233
Eddie Stephens, Communications/Graphic Design Intern, x250
Dan Threet, Research Analyst, x202
Katama Vorsheim, Policy Intern, x241
Chantelle Wilkinson, Housing Campaign Coordinator, x230
Renee Willis, Vice President for Field and Communications, x247
Mia Wilson, Communications Specialist, x201
Diane Yentel, President and CEO, x225