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#### **Opportunity Starts at Home**

#### Take Action: Urge Congress to Pass Two New Bipartisan Housing Bills

Two major pieces of bipartisan legislation, both of which have been championed by NLIHC's multi-sector *Opportunity Starts at Home* campaign – the "Eviction Crisis Act" and the "Family Stability and Opportunity Vouchers Act" – were introduced in the Senate in the final weeks of 2019. Please urge advocates in your networks to send pre-formatted letters calling on their elected officials to support these bills. Submit your letters here and here.

The introduction of these bills is a significant milestone in advancing *Opportunity Starts at Home*'s policy agenda. The bipartisan nature of these bills – especially in the current political climate – speaks volumes about the growing recognition that housing is inextricably linked to nearly every measure of having a quality life. In 2020, the campaign looks forward to spreading the word, raising awareness, and building multi-sector support to get these bills enacted.

On December 12, Senators Michael Bennet (D-CO) and Rob Portman (R-OH), along with Senators Sherrod Brown (D-OH) and Todd Young (R-IN), introduced the "Eviction Crisis Act" (S.3030), which contains the campaign's proposal for an <u>emergency rental assistance program</u> that would provide direct financial assistance and stability services to help the lowest-income households stay stably housed during an unforeseen economic shock. This innovative policy solution was developed and championed by the campaign, which worked closely with the bill's sponsors. On the day of the bill's introduction, the *New York Times* published an in-depth <u>article</u> about the legislation and the rationale behind emergency rental assistance to avert eviction and homelessness.

Just one week later, on December 18, Senators Chris Van Hollen (D-MD) and Todd Young (R-IN) introduced the "Family Stability and Opportunity Vouchers Act" (S.3083), which would create 500,000 new housing vouchers specifically designed for low-income families with young children to expand their access to neighborhoods of opportunity with high-performing schools, strong job prospects, and other resources. This exact proposal was recommended in the campaign's policy agenda, and members of the campaign's Legislative Working Group advocated most of 2019 to get it introduced in Congress. The bill contains one of the most research-based and cost-effective policy tools available to the federal government to expand access to stable, affordable homes, largely eliminate homelessness among families with young kids, promote racially and economically integrated neighborhoods, and dramatically improve upward mobility for low-income children.

Please urge Congress to enact both bills quickly!

#### Register Today for January 16 National Press Club Event on 'Broadening the Movement'!

Register today for an *Opportunity Starts at Home* multi-sector affordable homes campaign <u>event</u>, "Broadening the Movement: Housing as a National Priority in 2020," at the National Press Club in Washington DC on January 16 from 1:00-2:30 p.m. ET. The event will feature CEOs and other leaders from the National League of Cities, the National Women's Law Center, JustLeadershipUSA, Catholic Charities, Children's Healthwatch and NLIHC.

The early months of 2020 will be pivotal for shaping the national policy agenda, as voters begin heading to the polls to choose the Democratic presidential nominee and the president prepares to give his annual State of the Union Address and to unveil his 2021 federal budget proposal. Safe, decent, accessible, and affordable housing must be made a top national priority; powerful new constituencies are mobilizing to make it so and the public is demanding elected officials enact bold solutions.

The event will feature the following leaders from the *Opportunity Starts at Home* campaign's multi-sector Steering Committee:

- Clarence E. Anthony, CEO and executive director, National League of Cities
- Fatima Goss Graves, president and CEO, National Women's Law Center
- DeAnna Hoskins, president and CEO, JustLeadershipUSA
- Sister Donna Markham, president and CEO, Catholic Charities USA
- Dr. Megan Sandel, MD MPH, principal investigator with Children's HealthWatch and associate professor of pediatrics at Boston University
- Diane Yentel, president and CEO, National Low Income Housing Coalition
- Mike Koprowski, national director, *Opportunity Starts at Home* Campaign

The event is free and open to the public; register <u>today</u>. Also, please spread the word about the event invitation to your respective networks. Learn more about the event and register at: <u>https://bit.ly/2Mk6GIv</u>

To stay updated on *Opportunity Starts at Home* events, please follow us on all social media platforms: <u>Twitter</u>, <u>Instagram</u>, <u>Facebook</u>, and <u>LinkedIn</u>

#### **Congress**

#### House FSC to Hold Hearings on Homelessness, Affordable Housing, and CRA

House Financial Services Committee (FSC) Chairwoman Maxine Waters (D-CA) announced on January 4 several FSC and subcommittee hearings for the month of January related to homelessness, affordable housing, and the Community Reinvestment Act.

The hearings include:

- "On the Brink of Homelessness: How the Affordable Housing Crisis and the Gentrification of America Is Leaving Families Vulnerable." (Full committee.) January 14 at 10:00 a.m. ET.
- "The Community Reinvestment Act: Reviewing Who Wins and Who Loses with Comptroller Otting's Proposal." (Subcommittee on Consumer Protection and Financial Institutions.) January 14 at 2:00 p.m. ET.
- "The Community Reinvestment Act: Is the OCC Undermining the Law's Purpose and Intent?" (Full committee.) January 29 at 10:00 a.m. ET.

Unless otherwise noted, hearings and votes will take place in Room 2128 of the Rayburn House Office Building and will be broadcast live at: https://financialservices.house.gov/live/

Visit https://financialservices.house.gov/calendar/ for the most up-to-date schedule of FSC hearings.

#### **NLIHC Housing Policy Forum 2020**

"How Our Homes Make Us Sick, Promoting Healthy Homes" at NLIHC Housing Policy Forum 2020

**How Our Homes Make Us Sick, and What Advocates Can Do to Promote Healthy Homes**" will be a featured session at NLIHC's Housing Policy Forum 2020: *Ending Homelessness and Housing Poverty* taking place in Washington, DC, March 25-27, 2020. Register today for the 2020 Policy Forum featuring sessions and workshops on this and many other topics at: <a href="https://bit.ly/2ofWibO">https://bit.ly/2ofWibO</a>

The homes we live in have an enormous impact on our health and well-being. This session will focus on how some of our nation's most significant place-based health risks – including lead and carbon monoxide poisoning, radon exposure, and increased asthma risks – can be alleviated through policy advocacy at the state and federal level. Confirmed and invited speakers for this workshop include:



Greg Payne, director, Maine Affordable Housing Coalition



Emily Benfer, visiting associate clinical professor of law, Columbia Law School



Dr. Ana Caskin, MD, pediatrician, Georgetown Medical Center

The Policy Forum will address a wide array of other topics, including the current state of affordable housing in America – the opportunities and threats; mobilizing against attacks to housing opportunities; creating and sustaining multi-sector housing coalitions, racial equity in housing; the administration's actions on homelessness; the bold policy proposals being advanced by 2020 presidential candidates and congressional leaders and how to move them forward; the YIMBY movement; Capitol Hill insights; affordable housing messaging and narrative change; research on ending homelessness; NLIHC's *Our Homes, Our Votes* nonpartisan voter and candidate engagement project; the latest affordable housing research; resident-led movements; state and local affordable housing solutions; redesigning disaster housing recovery; rural and native housing; state and local organizing best practices; advancing ambitious housing bills; and more.

**When:** The Forum will begin for most participants (see note about special Resident sessions below) 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).

Additional Sessions for Low-Income Residents: The 2020 Housing Policy Forum will offer a special extended session for low-income residents, doubling from previous years the time for workshops geared specifically to residents – providing 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 – Application Deadline is January 15: 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 <a href="https://bit.ly/2pJKij6">https://bit.ly/2qGmRrj</a> by January 15!

**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:** NLIHC has a room block at discounted rates at the Washington Court Hotel where the Forum will take place. Reserve a room at <a href="https://bit.ly/32GOAXb">https://bit.ly/32GOAXb</a> 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**

### Recognize 2020 Housing Leadership Award Honorees Bill Faith, Jennifer Ho, and Shauna Sorrells with a Donation to NLIHC

Make a <u>contribution</u> to NLHC in recognition of 2020 Housing Leadership Awards honorees: **Bill Faith**, executive director of the Coalition on Homelessness and Housing in Ohio and former NLIHC board chair; **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); and **Shauna Sorrells**, former NLIHC board member and chief operating officer at the Housing Opportunities Commission of Montgomery County. These exceptional leaders will be recognized at the **38<sup>th</sup> Annual Housing Leadership Awards Reception** on March 26, 2020 at the Washington Court Hotel in Washington, DC.

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

The third 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.



Shawna Sorrells

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

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

Your donation will be recognized in the Leadership Awards 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: <a href="https://bit.ly/2PutSGn">https://bit.ly/2PutSGn</a> and/or Leadership Awards Reception at: <a href="https://bit.ly/362lyDf">https://bit.ly/362lyDf</a>

#### **NLIHC Organizing Awards**

#### Final Call for NLIHC 2020 Housing Organizing Awards Applications/Nominations!

Nominations/applications for the NLIHC 2020 Housing Organizing Awards are due by 5:00 pm E.T. on **Friday, January 10!** Nominations can be submitted online <u>here</u>.

NLIHC's 2020 Housing Organizing Awards will be presented at the NLIHC 2019 Housing Policy Forum being held March 25-27, 2020 in Washington, D.C. Two awards are given each year, usually with one award recognizing **statewide or regional achievements** and another recognizing **citywide or neighborhood achievements**. NLIHC will provide two representatives of each honored organization a complimentary Policy Forum registration, 2-3 nights of hotel accommodation, and transportation to Washington, DC to accept their awards.

The NLIHC Organizing Awards recognize outstanding achievement during 2019 in statewide, regional, citywide, neighborhood, and/or resident organizing that furthers NLIHC's mission of achieving socially just public policy to ensure people with the lowest incomes in the U.S. have affordable and decent homes. Special consideration will be given to nominations that incorporate tenant- or resident-centered organizing.

To be eligible, nominated organizations must be current NLIHC members. Organizations may self-nominate. NLIHC board members and Award Committee members may not nominate an organization with which they are employed or affiliated.

More information on submitting nominations can be found at: https://bit.ly/2CeEKQJ

Questions? Please reach out to Joey Lindstrom at: <a href="mailto:ilindstrom@nlihc.org">ilindstrom@nlihc.org</a>

#### **HUD**

#### **HUD Posts Two New Proposed Rules on FSS and PHA Capital Funds**

HUD posted two new proposed regulations on the <u>EO 12866 Regulatory Review web page</u> of the Office of Information and Regulatory Affairs (OIRA), an arm of the Office of Management and Budget (OMB). One proposed rule would implement changes to the Family Self-Sufficiency (FSS) program as required by statutory changes made in 2018. The second proposed rule would allow public housing agencies (PHAs) to establish replacement reserves to be used for Capital Fund-eligible purposes, as allowed by HOTMA statutory changes made in 2016.

The <u>proposed FSS changes</u> will reflect amendments authorized by the "Economic Growth, Regulatory Relief, and Consumer Protection Act" signed into law on May 24, 2018. The act made multiple amendments to the FSS program, including expanding the definition of "eligible family" to include tenants of certain privately owned projects subsidized with project-based rental assistance, updating the program coordinator and action plan requirements, clarifying escrow account requirements, and changing the size calculation for the FSS program.

According to the Fall Regulatory Agenda description, the statute required a proposed regulation by February 1, 2019. A Notice of Proposed Rulemaking (NPRM) is now anticipated for March 2020.

The <u>proposed public housing Capital Fund regulation</u> was authorized by the "Housing Opportunity Through Modernization Act of 2016" (HOTMA). The proposed regulation will implement the HOTMA provision allowing PHAs to establish replacement reserves to be used for Capital Fund-eligible activities. The proposed rule would also allow small PHAs to accumulate capital funds to carry out capital improvements. A NPRM is anticipated for April 2020.

EO 12866 Regulatory Review information is at: <a href="https://bit.ly/39D41Du">https://bit.ly/39D41Du</a>. Choose "Department of Housing and Urban Development" at the window labeled "Regulations under EO 12866 Review, Select Agency." Clicking on the RIN number opens the Regulatory Agenda page that has the Fall 2019 Regulatory Agenda, which has a little more information.

The Family Self-Sufficiency Fall Regulatory Agenda summary is at: https://bit.ly/2SOGd9P

The Capital Fund Fall Regulatory Agenda summary is at: https://bit.ly/2ZMYt4Q

More about the Family Self-Sufficiency Program is on page 7-8 of NLIHC's 2019 Advocates' Guide.

More about public housing is on page 4-25 of NLIHC's 2019 Advocates' Guide.

#### Our Homes, Our Votes: 2020

## Register for January 16 Webinar on Voter Registration: Finding and Registering Residents of Subsidized Housing OUR HOMES, OUR VOTES

BECAUSE HOUSING IS BUILT WITH BALLOTS

\* \* \* \* \* • ANTIGORAL LOTS PROCESS

Register today for an NLIHC webinar on "Voter Registration Part 2: Finding and Registering Residents of Subsidized Housing" on January 16 at 3:00 p.m. ET and NLIHC's entire 15-month "Third Thursdays at Three" webinar and podcast series on nonpartisan voter and candidate engagement. Register for the webinar and the webinar series free to the public at: <a href="https://tinyurl.com/y3t9gfr2">https://tinyurl.com/y3t9gfr2</a>

The January 16 session will discuss the best ways to find the people who are not yet registered to vote and to focus efforts in the right places. Key features of the discussion will include best practices for identifying targeted populations; working voter registration into day-to-day operations at service agencies, libraries, and community centers; and accessing locked apartment buildings that are common in low-income areas. This session will be especially helpful for resident councils and associations eager to target new residents. We will also provide an overview of how to use the mapping tools on the National Housing Preservation Database for your voter-registration efforts.

NLIHC provides <u>an array of nonpartisan resources</u>, <u>tools</u>, <u>and training</u> on increasing voter registration and turnout 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 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: <a href="https://bit.ly/338Ydho">https://bit.ly/338Ydho</a>)
- Session 2: Developing an Effective Plan for Voter Engagement Work, October 17. (Watch recording at: <a href="https://bit.ly/338Ydho">https://bit.ly/338Ydho</a>)
- Session 3: Helpful Tools and Partners for Election Engagement, November 21 (Watch recording at: <a href="https://bit.ly/338Ydho">https://bit.ly/338Ydho</a>)
- Session 4: Voter Registration Part 1 Messaging, Events, and Canvassing, December 19 (Watch recording at: <a href="https://bit.ly/338Ydho">https://bit.ly/338Ydho</a>)
- 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 form 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

#### **Disaster Housing Recovery**

## FY20 Spending Bill Contains Measures to Expedite Disaster Recovery in California and Puerto Rico

The FY20 spending package Congress successfully passed on December 19 and the president subsequently signed into law included two important disaster recovery measures benefiting California and Puerto Rico.

The first measure provided over \$1 billion in Low Income Housing Tax Credits (LIHTC) to areas of California damaged by wildfires. Already experiencing a severe housing affordability crisis, California lost significant affordable housing stock in fire-ravaged communities during the 2017 and 2018 wildfire seasons. These desperately needed funds have the potential to speed housing development in affected areas for the benefit of individuals displaced by the fires.

The spending package also contains language addressing Puerto Rico's recovery from Hurricane Maria. HUD has withheld – for nearly two years - Community Development Block Grant–Disaster Recovery (CDBG-DR) mitigation funding from Puerto Rico, funds that are pivotal to the island's ability to weather future storms. Lawmakers added a provision to the FY20 spending package that prevents HUD from receiving \$19 million for its Financial Transformation Initiative "until after the Secretary has published all mitigation allocations made available [under CDBG-DR for Puerto Rico]. . . ." The move comes after congressional leaders became increasingly frustrated with HUD when the agency failed to meet a September 4 statutory deadline to release the funds. Chairman David Price (D-NC), who leads the House Committee on Appropriations Subcommittee on

Transportation, Housing and Urban Development, told <u>Newsweek</u>, "We're determined to show that we're serious about this and we're using the tools we have. . . If this administration is going to behave in unprecedented ways to hold up legitimate processes, we're going to have to figure out ways to influence that. It's just as simple as that."

Read the text of the measures on pages 441 and 713 of the appropriations legislation at: <a href="https://bit.ly/36sunq4">https://bit.ly/36sunq4</a>

Read the *Newsweek* article on the ongoing delay of Puerto Rico recovery aid at: https://bit.ly/36oSmg6

#### Additional Disaster Housing Recovery Updates - January 6, 2020

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 12/23).

#### **Federal Action & National News**

Before leaving for holiday break, the House Committee on Oversight and Reform's Environment Subcommittee held a hearing on the current effects of climate change on the U.S. Multiple experts stressed that the country is not prepared for the full effects of climate change and called for further reductions in carbon emissions.

Anuradha Varanasi, research project director at Columbia University's National Center for Disaster Preparedness, has been <u>studying the effect of natural disasters on vulnerable subpopulations</u> – such as children – and how to involve them in the preparedness process.

#### **Midwest Flooding**

#### Nebraska

Due to catastrophic flooding, residents of the tiny town of <u>Winslow</u>, <u>Nebraska</u> are faced with a decision – relocate the town to higher ground, move elsewhere, or stay put.

#### Missouri

Experts fear the Missouri River will cause even more <u>flooding in the coming year</u>. Local governments rapidly losing revenue while funding recovery projects brace for the worst.

The constant floods and resulting repairs are bringing high infrastructure costs to the Midwest, *Marketplace* reports.

#### **Tropical Storm Imelda & Hurricane Harvey**

#### **Texas**

Federal funds from HUD are being used to pay for "<u>Texas Back in Business</u>," a program under contract with the Texas General Land Office to provide grants of up to \$250,000 to qualified small businesses that suffered damages during Hurricane Harvey.

The <u>deadline</u> for the Texas General Land Office's Homeowner Assistance and Reimbursement Programs passed at the end of 2019.

After applying for a Small Business Administration (SBA) loan, a family that <u>lost their house</u> during Hurricane Harvey spent their first holiday in a new home.

#### California Wildfires

<u>Mobile home parks</u> in areas destroyed by 2018's Camp Fire in Northern California are facing mounting obstacles to recovery. Problems range from jurisdictional problems over what entity oversees the parks to the slow repair of infrastructure.

A patchwork of homelessness and affordable housing organizations are working to provide Camp Fire survivors with <u>permanent housing</u>. The area was already experiencing a housing crisis before the fires, which destroyed approximately 14,000 homes.

#### **Hurricane Michael**

Florida

The City of Tampa Bay is holding its first <u>resiliency summit</u>, as the community comes to terms with worsening storms and rising sea levels.

For the residents of Panama City, the ongoing recovery from Hurricane Michael is by far the most covered – and read about - story of the year. Fourteen months after the storm, some residents are still living in makeshift tent communities.

#### Hurricane Florence & Hurricane Dorian

North Carolina

In the aftermath of Hurricane Florence and Hurricane Dorian, North Carolina spent much of 2019 focusing on resiliency and mitigation to protect residents from future storms.

Recovery from both Hurricanes Florence in 2018 and Matthew in 2018 is slated to continue into the new decade. Although the state was upgraded to an "on pace" spender of disaster-recovery funds late in 2019, recovery is still expected to <u>move slowly</u>.

#### **2016 and 2017 Disasters**

*Hurricane Maria:* Recovering from Hurricane Maria and Hurricane Florence remain a <u>massive task</u> in Puerto Rico and the U.S. Virgin Islands in 2020. With additional recovery funding becoming embroiled in fights over the U.S. southern-boarder wall, many remain frustrated.

*Hurricane Maria:* Puerto Rico remains in "<u>waiting mode</u>" while the bulk of funds for permanent recovery and mitigation continue to be withheld by HUD.

Superstorm Sandy: New York City is working on climate change plans – but with so many areas vulnerable to flooding, some ask if a "managed retreat" from the coast is called for.

#### Research

Longer Periods Living in LIHTC Housing as Children Associated with Better Long-Term Income and Educational Outcomes

A paper written for the staff of the Joint Committee on Taxation, "Does Growing Up in Tax-Subsidized Housing Lead to Higher Earnings and Educational Attainment?," analyzes the impact of growing up in Low Income Housing Tax Credit (LIHTC) housing on enrollment in post-secondary education programs and earnings. The author, Elena Derby at Georgetown University, found that each additional year spent in a LIHTC home as child was associated a 3.5% increase in the likelihood of attending a higher education program for four years or more, as well as a 3.2% increase in future earnings. The study also found that children in families that moved multiple times prior to entering LIHTC housing were even more likely to obtain four or more years of higher education, suggesting the LIHTC program might promote housing stability, reduce financial stress, and allow parents to invest more in the education of their children.

Ms. Derby created a database of families with children under age 18 who lived in LIHTC homes between 1999 and 2012. These data were drawn from tax returns filed by individuals, information returns filed by employers, and HUD's database of buildings constructed under the LIHTC program. The fully merged data set contains 540,839 individuals born between 1982 and 1994 who lived in LIHTC homes. Information on enrollment in higher education was drawn from 1098-T tuition statements. These individuals were between the ages of 24 and 36 in 2018, when the author observed their earnings as adults.

To estimate the impact of growing up in LIHTC homes on educational achievement and adult earnings, Ms. Derby compared individuals who spent different amounts of time in these homes as children. Instead of measuring the overall impact of growing up in LIHTC homes generally, this approach measured the effect of spending one additional year in such housing. The methodology also avoids a concern about comparing children growing up in LIHTC housing up in non-LIHTC housing—namely, potential differences in parenting approaches between parents who seek LIHTC housing and those who do not.

To eliminate bias arising from the varying reasons why families might leave LIHTC housing (e.g., eviction or moving to better neighborhoods), Ms. Derby restricted the sample to 179,356 individuals who remained in LIHTC housing through age 18. To eliminate any bias arising from families strategically moving into LIHTC housing when their child was a specific age, Ms. Derby restricted the sample further, looking only at the 41,989 individuals who moved into LIHTC housing the same year or one year after the building was put into commission.

Ms. Derby finds that for every additional year spent in LIHTC housing as a child, individuals are 3.5% more likely to enroll in a higher education program for four or more years and 2.7% more likely to enroll in two or more years of higher education, and they have 3.2% higher incomes as adults. These results can have a large cumulative effect: an individual who moves into LIHTC housing at age 11 is 24.4% more likely to attend a college for four years than an individual who moves in at age 18. Even after controlling for several variables, including location and family characteristics, and using stratified sampling techniques to control for unobserved correlates, the estimated effect of living in LIHTC housing is positive, significant, and large.

To determine if the effect of growing up in LIHTC housing is more positive in certain neighborhoods than in others, Ms. Derby looked at differences in the effect across neighborhoods with different characteristics. Variations in the poverty levels, median household incomes, and high school graduation rates of the neighborhoods did not produce statistically significant differences in the LIHTC effect. In contrast, the racial composition of the neighborhood and the neighborhood's score on an opportunity measure designed by Raj Chetty did make a significant difference in the estimated LIHTC effect. In neighborhoods that were 0%-11.3% white, individuals who spent one additional year in LIHTC housing were 1.1% more likely to enroll in higher education for four or more years. In neighborhoods that were 70.6%-79.0% white, individuals were 4.7% more likely to do so. Since race and ethnicity are not reported to the IRS or Social Security Administration, Ms. Derby could not control for race in the regression. Differences in the LIHTC effect may be capturing differences in the benefit white people got from moving into LIHTC housing for a longer period of time, compared to black or Hispanic people.

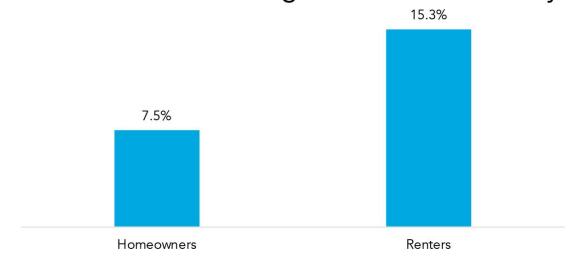
While the location of LIHTC housing matters to the size of the LIHTC effect, differences between neighborhoods do not fully explain the positive estimated effect of growing up in LIHTC homes. Ms. Derby argues that there is strong evidence that the effect is in large part a measure of the effect of housing stability. The more times families changed addresses prior to moving into a LIHTC building, the more positive the effect of LIHTC housing was on their children's education outcomes. For a family who did not change addresses prior to entering a LIHTC home, one additional year in LIHTC housing was associated with a 1.8% increase in the likelihood of their child attending four or more years of higher education. For a family who moved four or more times before entering LIHTC housing, the estimated effect was 11.7%. One of the main benefits of such housing, Ms. Derby concludes, may be that it provides a more stable living situation, reduces financial stress, and allows parents to invest more in the education of their children.

The full paper can be read at: <a href="https://bit.ly/35unrb9">https://bit.ly/35unrb9</a>

#### **Fact of the Week**

Renters Much More Likely than Homeowners to Use Charitable Food Programs

# Adults (Aged 18 to 64) Reporting Household Use of Charitable Food Program in the Past 30 Days



Source: Urban Institute. (2019). "Who is accessing charitable food in America? Results from the Well-Being and Basic Needs Survey." Washington, DC: Author.

Source: Urban Institute. (2019). "Who is accessing charitable food in America? Results from the Well-Being and Basic Needs Survey." Washington, DC: Author.

#### From the Field

#### **Kansas City Renters Win Bill of Rights**

History was made in Kansas City, MO, when the city council passed the city's first Tenant Bill of Rights on December 12, 2019. This legislation, which expands renters' rights and establishes the city's commitment to

protecting them, was driven by renters and the grassroots activist group KC Tenants in partnership with lawyers, champions in the city council, and the mayor's office.

Shortly after its inception in 2019, KC Tenants successfully made tenants' rights a key issue in the Kansas City spring elections before launching its campaign to win a Tenant Bill of Rights. This legislative package includes a <u>resolution</u> and an <u>ordinance</u> written by people directly impacted.

The resolution notes that 46% of the city's residents are renters, with nearly half being housing cost-burdened, lists existing and new tenant protections, and affirms the commitment from the mayor and city council to uphold these rights. The ordinance both implements the new protections and makes the renter-license requirement of landlords contingent on the expanded set of protections.

One new protection prohibits immediate dismissal of prospective tenants due to an eviction or criminal history, although landlords are still allowed to conduct background checks further into the leasing process. Other new protections include a significantly more robust requirement of notice before entry, additional protected classes including gender identity and expression, and a utility-disclosure requirement wherein landlords must provide a list of all providers and consent for renters to gain an estimate on utility costs.

The final legislation provided some compromises to KC Tenants' original proposal, including a watered down source-of-income discrimination ban and the removal of language that would have established a resident council. KC Tenants Executive Director Tara Raghuveer says the group is committed to coming back to win these additional provisions and that, overall, this is good policy done the right way - with people directly impacted involved every step to the extent possible.

For more information about KC Tenants and the city's new Tenants' Bill of Rights, visit: www.kctenants.org

#### **NLIHC** in the News

#### NLIHC in the News for the Week of December 29

The following are some of the news stories that NLIHC contributed to during the week of December 29:

- "Ben Carson's latest plan to weaken fair housing enforcement," *The Washington Post*, January 3 at: <a href="https://tinyurl.com/vyyg9wk">https://tinyurl.com/vyyg9wk</a>
- "Ben Carson's HUD will propose new rule, further weakening enforcement of fair housing laws," *SF Gate*, January 3 at: <a href="https://tinyurl.com/tvqxxk4">https://tinyurl.com/tvqxxk4</a>
- "Trump's looming cruel war on homeless people is America's next big human-rights crisis | Will Bunch," *Inquirer.com*, January 2 at: <a href="https://tinyurl.com/uvh3tez">https://tinyurl.com/uvh3tez</a>
- "Trump claims homelessness 'so easy' to handle in attack on Democrats," *Yahoo News*, December 28 at: https://tinyurl.com/sykopdv
- "Once the nation's highest, Santa Fe's minimum wage has fallen far behind," *The Santa Fe New Mexican*, December 28 at: https://tinyurl.com/wbckkpm

#### **NLIHC News**

#### NLIHC Seeks Graphic Design/Communication Intern for Winter/Spring 2020 Semester

NLIHC is accepting applications for its graphic design/communications internship position 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 Graphic Design/Communications 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. The intern will also assist 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 is needed.

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 three design samples and/or a link to an online portfolio are required for consideration. In your cover letter, please specify that you are applying for the graphic design/communications internship 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 – January 6

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

- CHAPA Breakfast Forum: Doing Business in Times of Uncertainty, Part IV, Boston, MA, January 28
- At What Price? The Hidden Costs of Housing, The Texas Lyceum, Waco, TX, February 7
- Massachusetts Coalition for the Homeless Legislative Action Day 2020, Boston, MA, February 27
- Humility Homes and Services 30 Years Celebration, Davenport, IA, April 18
- Tulsa Mayor's Development Roundtable, Tulsa, OK, April 30
- Princeton Community Housing Annual Homes Build Opportunity Gala, Princeton, NJ, June 13

#### **NLIHC Staff**

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Kyle Arbuckle, Housing Advocacy Organizer, x227
Andrew Aurand, Vice President for Research, x245
Victoria Bourret, Housing Advocacy Organizer, x244
Josephine Clarke, Executive Assistant, x226
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

Mayerline Louis-Juste, Communications Coordinator, x201 Lisa Marlow, Communications Coordinator, x239 Sarah Saadian, 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 Dan Threet, Research Analyst, x202 Chantelle Wilkinson, Housing Campaign Coordinator, x230 Renee Willis, Vice President for Field and Communications, x247 Diane Yentel, President and CEO, x225