



Volume 24, Issue 34
September 9, 2019

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Our Homes, Our Votes: 2020

More than 600 Organizations Tell Presidential Debate Moderators: Ask about Affordable Housing!

[More than 600 organizations](#) are calling on the moderators of this week's presidential candidate debate to ask the candidates about their solutions to the housing affordability crisis. The letter, sent on September 5 to ABC and Univision debate moderators George Stephanopoulos, David Muir, Linsey Davis and Jorge Ramos, urges the moderators to ask each candidate: how will you address the nation's affordable housing crisis?

Eleven presidential candidates have released plans and proposals to address the U.S. housing affordability crisis, with most centering on the needs of the lowest-income renters and people experiencing homelessness, and [several candidates mentioned](#) affordable housing during the past debates. The moderators of first two Democratic presidential debates failed, however, to directly ask the candidates what they would do to address homelessness and housing poverty in America. Voters and advocates alike want to know where the candidates stand on housing!

Make sure the moderators hear your voice too! Join NLIHC in a [tweetstorm](#) on Wednesday, September 11, 3:00 p.m. – 4:00 p.m. ET to urge the debate moderators to ask about affordable housing in the debate.

Learn more about NLIHC's nonpartisan voter and candidate engagement project, [Our Homes, Our Votes: 2020](#) where we track candidates' proposals and positions on affordable housing.

Join Pre-Debate Tweetstorm for Affordable Housing on September 11

The third Democratic presidential debate will be held on September 12, 8:00 p.m.–11:00 p.m. ET in Houston, TX. Ten candidates will participate, most of whom have released significant proposals or plans to address the nation's severe shortage of affordable homes. Will the debate moderators ask the candidates about their solutions to the affordable housing crisis in America? Join NLIHC and our [Our Homes, Our Votes 2020](#) partners to urge them to!

Participate in the [#OurHomesOurVotes2020](#) tweetstorm on Wednesday, September 11 from 3:00 p.m. to 4:00 p.m. ET to urge the debate moderators to ask a question on affordable housing and to encourage candidates to talk about their affordable housing proposals at the nationally televised event.

Following are sample tweets. Sample images to be used in your tweets can be downloaded at:

<https://tinyurl.com/yyyywtke4>

- [.@LinseyDavis](#) #DYK that 60% of people in the U.S. say housing affordability is a serious problem in the area where they live? We agree. What do the candidates think? #DemDebates #OurHomesOurVotes2020
- [.@DavidMuir](#) #DYK that 8 in 10 people in the U.S. think the pres. & Congress should take major action to make housing more affordable for low-income households? We agree. What do the candidates think? #DemDebates #OurHomesOurVotes2020
- [.@JorgeRamosNews](#) #DYK that 76% of the public says it's harder today to find stable housing compared to previous generations? We agree. What do the candidates think? #DemDebates #OurHomesOurVotes2020
- [.@GStephanopoulos](#) #DYK that 85% of the public believes that a safe, decent, affordable place to live should be a top national priority? We agree. What do the candidates think? #DemDebates #OurHomesOurVotes2020
- [.@JoeBiden](#) We look forward to hearing more about your national goal of ensuring 100% of formerly incarcerated individuals have housing at the next #DemDebates #OurHomesOurVotes2020

- .@CoryBooker, we're looking forward to hearing you talk about your Renters Credit and expanded Housing Trust Fund plans to help millions of Americans struggling to cover rent on the #DemDebates stage. #OurHomesOurVotes2020
- .@PeteButtigieg We agree “families can't be secure if the cost of housing means they can't make ends meet...” We want to hear more on your plan to ensure #affordablehousing for families at the next #DemDebates #OurHomesOurVotes2020
- .@JulianCastro, we want to hear more about how you plan to solve the rental affordability crisis & provide fair housing for all by expanding the Housing Trust Fund, rental assistance & more during next #DemDebates #OurHomesOurVotes2020
- .@KamalaHarris We look forward to hearing more on how you plan to combat the racial homeownership gap and provide relief to cost-burdened renters during the next #DemDebates #OurHomesOurVotes2020
- .@AmyKlobuchar We look forward to hearing more on how you plan to expand #affordablehousing & address the rural housing crisis during the next #DemDebates #OurHomesOurVotes2020
- .@BetoORourke More than 600 organizations & voters around the country want to hear how you will address the nation's #affordablehousing crisis at the next #DemDebates. Check it out <https://tinyurl.com/y4czpxbv> #OurHomesOurVotes2020
- .@BernieSanders, we agree “The lack of affordable housing is one of the great crises facing this country.” We want to hear more about how you'll expand the Housing Trust Fund & other solutions at the #DemDebates #OurHomesOurVotes2020
- .@EWarren We look forward to hearing more on how your plan to expand the Housing Trust Fund and more to remove barriers to #affordablehousing during the next #DemDebates #OurHomesOurVotes2020
- .@AndrewYang More than 600 organizations & voters around the country will be waiting to hear how you will address the nation's #affordablehousing crisis at the #DemDebates. Check it out <https://tinyurl.com/y4czpxbv> #OurHomesOurVotes2020

More than 600 organizations across the country signed onto a [national letter](#) urging the ABC and Univision debate moderators to ask a question on the issue affecting millions of voters—housing affordability. Read more [here](#).

Follow @OurHomesVotes on Twitter for additional content to share and retweet.

For more information on all of the presidential candidates' positions on affordable housing, go to: <https://www.ourhomes-ourvotes.org/>

Administration

White House Unveils Housing Finance Reform Plan

The Trump administration released on September 5 a plan outlining legislative and administrative reforms to the nation's housing finance system. The proposal includes the recapitalization and release from federal government conservatorship of Fannie Mae and Freddie Mac and the elimination of the entities' affordable housing goals, which would be replaced with a “more efficient, transparent, and accountable mechanism.”

The Senate Banking Committee is scheduled to hold a hearing on the proposal on September 10 with Treasury Secretary Steven Mnuchin, HUD Secretary Ben Carson, and Federal Housing Finance Agency Director Mark Calabria. Committee Chair Mike Crapo [responded](#) to the White House proposal stating, “My preference is to fix the housing finance system through legislation, and I look forward to working with all of my colleagues as we move forward. At the same time, it is important for the administration to begin moving forward on key administrative reforms....”

Ranking Member Sherrod Brown criticized the [proposal](#), saying, “President Trump’s housing plan will make mortgages more expensive and harder to get. I’m urging the President: Make it easier for working people to buy or rent their homes, not harder.” House Financial Services Chairwoman Maxine Waters (D-CA) also [released a statement](#) criticizing the proposal, saying it would cause “significant damage for low-income persons and communities of color.”

The White House proposal would eliminate Fannie Mae’s and Freddie Mac’s affordable housing goals, suggesting that the goals suffer from a lack of transparency and accountability to taxpayers. While the administration recommends replacing the goals with a more transparent framework, it provides few details about how that new system would work in practice. Moreover, the administration notes that an alternative approach could be adopted. Under this approach, an assessment could be periodically collected from the guarantors and administered as an appropriation through HUD’s on-budget housing programs. Providing on-budget funding to HUD programs, however, could result in fewer affordable housing investments overall if Congress were to offset regular spending on housing programs by the amount collected by the guarantors. The proposal does not specifically mention changes to the national Housing Trust Fund, which is funded through a small annual assessment on Fannie Mae’s and Freddie Mac’s books of business. In past bipartisan efforts, funding for the Housing Trust Fund would have been increased to \$3.5 billion annually.

“Achieving comprehensive housing finance reform requires moving the conversation forward, not back - but the administration recycles old, tired proposals that have been refuted and rebuked,” said NLIHC President and CEO Diane Yentel in a [press statement](#). “Among other unacceptable proposals, the administration would eliminate Fannie Mae and Freddie Mac’s affordable housing goals, reduce access to credit for historically underserved borrowers, and neglect to increase funding for the national Housing Trust Fund (HTF).”

HUD also released a set of recommendations, including eliminating the cap on public housing units that can convert under the Rental Assistance Demonstration (RAD), which allows public housing agencies to attract Low Income Housing Tax Credits and other resources to rehabilitate and preserve the rental homes by converting to Section 8 rental assistance contracts. The current statutory cap on RAD is 455,000 units.

HUD’s proposal would also realign housing assistance programs within the agency. Currently, the Federal Housing Administration (FHA) commissioner oversees both mortgage insurance programs at the FHA and HUD rental assistance programs, including project-based rental assistance, Section 202 Housing for the Elderly, and Section 811 Housing for People with Disabilities, among others. Under the proposal, the role of the FHA commissioner would be separated from its responsibilities overseeing HUD programs. Instead, a new Office of Rental Subsidy and Asset Oversight would be created to oversee HUD’s major rental assistance programs, including project-based rental assistance, public housing, and Housing Choice Vouchers. The proposal would establish the Office of Native American Programs as a separate office, led by a presidentially appointed, Senate-confirmed assistant secretary.

Read the White House proposal at: <https://bit.ly/2lFeMR8>

Stream the hearing at: <https://bit.ly/2kkdMlu>

Read Diane’s press statement at: <https://bit.ly/2lKlBks>

Budget and Appropriations

House to Vote on Stopgap Funding Bill before End of Fiscal Year

House Democratic leaders [announced](#) they would be holding a vote on a stopgap funding measure, known as a continuing resolution, the week of September 16. Congress will need to pass a continuing resolution or all

twelve spending bills before the beginning of the new fiscal year (FY) on October 1 to avoid another government shutdown. Although the House has passed a majority of their spending bills, the Senate has yet to complete the process for any of the necessary bills, making the need for a stopgap funding measure almost inevitable. House leaders did not specify how long a continuing resolution would last, but it would likely fund the government through at least late-November.

Read NLIHC's analysis of the House THUD and Agriculture bills at: <https://bit.ly/2HwEvnC>

Review NLIHC's budget chart at: <https://bit.ly/2rl7MZC>

Disaster Housing Recovery

Hurricane Dorian Finally Moves into the North Atlantic

After devastating the Bahamas and subjecting the eastern United States and Canada to dangerous storm surge and tropical storm-force winds, Hurricane Dorian has finally moved out into the North Atlantic Ocean.

The storm originally pounded the Caribbean and, at one point, appeared to directly threaten Puerto Rico, which is still in the midst of recovery following Hurricane Maria two years ago. After passing Puerto Rico, the hurricane grew, stalling over the Bahamas and producing catastrophic destruction to the country's northern islands. In the continental U.S. the storm triggered coastal evacuations in parts of Florida and the Carolinas. The evacuations covered more than [342,000 low-income households](#), for whom evacuation is extremely difficult or impossible because many lacked vehicles, access to other affordable transportation, and money or credit cards needed to stay in motels.

The storm began to de-intensify after leaving the Bahamas, finally making a relatively brief landfall on Cape Hatteras, NC, as a Category 1 storm. Despite its earlier strength, damage from the storm along the east coast was comparatively light, although areas of the Carolinas did receive substantial flooding and several tornadoes touched down.

The NLIHC-led Disaster Housing Recovery Coalition (DHRC) monitored the storm throughout its progress and maintained contact with partners on the ground as the storm passed. As hurricane season continues, the DHRC will continue to monitor and prepare for the threat of future storms.

Read NLIHC's report on the Carolina evacuations at: <https://bit.ly/2krF09R>

DHS Transfers FEMA Funding to ICE

The Department of Homeland Security (DHS) announced it was [planning to transfer](#) at least \$115 million out of FEMA's Disaster Relief Fund and direct the funds to Immigrations and Customs Enforcement (ICE). According to documents provided to Congress by the DHS, the funds would be used to pay for new detention facility beds as part of ICE's ongoing immigration enforcement operations.

[Multiple members of Congress](#) expressed outrage at the move, announced as Hurricane Dorian neared the East Coast. Administration officials downplayed the effect of the transfer on FEMA's operations, however, with FEMA Administrator Pete Gaynor calling it a "drop in the bucket" when compared with FEMA's overall budget. Although not drawn from emergency response accounts, the money will come from an account dedicated to agency operations, which includes policy development and strategic planning, as well as the prepositioning of emergency personnel and supplies. FEMA has been the subject of several Government Accountability Office reports raising concerns about [widespread understaffing](#) at the agency and the agency employees' lack of training in accommodating [individuals living with disabilities](#).

Read comments by members of Congress at: <https://abcn.ws/2QpzMXa>

Read an overview of the circumstances surrounding the transfer at: <https://n.pr/30G8IHH>

HUD Releases Notice Allocating Funds to U.S. Virgin Islands, Further Delays Puerto Rico Recovery

HUD released a Notice providing over \$700 million in disaster mitigation funding to the U.S. Virgin Islands (USVI) as the territory recovers from 2017's Hurricane Irma. HUD had previously stated that USVI officials did not have the capacity to adequately manage the funds, delaying money for the territory along with funds intended for Puerto Rico. Although HUD stated last month that funding for the two territories would be released together, separate from disaster mitigation funds headed to U.S. states, the Notice provides funding for the USVI alone. Congress approved \$16.5 billion in mitigation funding for Puerto Rico and other disaster-impacted states in February 2018. Because of delays, Congress had directed HUD to release these mitigation funds within 90 days, a deadline ending September 4. It is unclear when the agency plans to release the allocations for Puerto Rico.

In response to the move, the NLIHC-led Disaster Housing Recovery Coalition (DHRC) of more than 800 local, state, and national organizations called on HUD Secretary Ben Carson to comply with the congressionally mandated deadline and release the funds Puerto Rico needs to recover. "Hurricane Dorian's recent near-miss of Puerto Rico underscores the importance of this mitigation funding," stated Diane Yentel, NLIHC president and CEO. "The Trump administration's continued efforts to withhold mitigation funds is directly interfering with Puerto Rico's ability to prepare for future storms as they continue their recovery from the 2017 hurricane season."

Read the text of the Notice at: <https://bit.ly/2lZxDGR>

Read the DHRC's statement at: <https://bit.ly/2lGFetF>

Additional Disaster Housing Recovery Updates - September 9, 2019

The following is a review of additional disaster housing recovery developments since the last edition of *Memo to Members and Partners* (for the article in the previous *Memo*, see [9/3](#)).

Federal Action & National News

[Mother Jones published an article](#) calling for radically rethinking our approach to disaster recovery. Specifically, the article examines the RAPIDO project, championed by Disaster Housing Recovery Coalition (DHRC) member and NLIHC state partner Texas Housers. The RAPIDO project creates recovery housing that is inexpensive to build, customizable, structurally sound, and easy to install.

[A new analysis](#) shows that small towns and tribal areas have a much more difficult time receiving FEMA Individual Assistance than larger, more urban areas.

As disasters become stronger and strike more often, litigation and legal theories surrounding insurance payments and tort lawsuits dealing with their effects [are becoming more complex](#).

President Trump displayed an early National Hurricane Center graphic charting Dorian's prospective path that [appeared to have been doctored by a black sharpie](#). The modification seemed to have been intended to extend the "cone of uncertainty" into Alabama, in line with the president's earlier tweets hoping for the state's safety during the storm.

California Wildfires

Insurance payments for temporary living expenses are [set to end](#) for survivors of California's 2017 North Bay wildfires, leaving many still without permanent homes unsure of what to do.

Checks from PG&E's wildfire restitution fund are [beginning to go out](#) to wildfire survivors.

Contentious state legislation removing environmental regulations in Butte County, the location of the Camp Fire, was [approved by the California State Senate](#). Some see such regulations as impeding housing recovery.

Hurricane Michael & Hurricane Dorian

Florida

A [timely hurricane expo](#) in Hernando County addresses recovery and resilience.

Some evacuees are considering [permanently relocating](#) as the recovery from Hurricane Michael pushes on.

Some think the [disaster response to Hurricane Dorian](#) will not mollify Puerto Ricans who fled to Florida after Hurricane Maria.

Hurricane Florence & Hurricane Dorian

North Carolina

As the Carolinas issued [mandatory evacuation notices](#) for coastal areas, those unable to evacuate prepared to ride out Hurricane Dorian.

North Carolina Governor [Roy Cooper](#) activated the NC National Guard and issued evacuation notices ahead of Hurricane Dorian's arrival on Thursday.

Community groups in North Carolina [prepared to apply lessons](#) learned from Hurricane Florence to Hurricane Dorian, as it approached the state.

The arrival of Hurricane Dorian frustrated the efforts of [some communities](#) still recovering from Hurricane Florence.

South Carolina

South Carolina Governor Henry McMaster [declared a state of emergency](#) in advance of Hurricane Dorian.

Some residents are claiming the evacuation orders issued in South Carolina [came much too quickly](#) and did not allow residents to adequately prepare for the storm.

2017 Disasters

The mayor of the Puerto Rico city of Ponce estimated that the reconstruction of the area will cost as much as [\\$392 million](#).

Houston Mayor Sylvester Turner [promised to streamlined recovery](#) in the city following the effects of Hurricane Harvey in 2017.

HUD

HUD REAC Seeks Feedback on Expanded Property Inspection Standards

HUD's Real Estate Assessment Center (REAC) has expanded from five to 65 the number of [inspection items open for feedback](#) before REAC fully implements the NSPIRE Demonstration (see *Memo*, 8/26). Added inspection items include standards for bath tubs/showers, pest infestation, and tripping hazards, among others.

According to a [Federal Register Notice](#) on August 21, over the course of two years HUD will inspect 4,500 properties willing to voluntarily adopt HUD's National Standards for the Physical Inspection of Real Estate (NSPIRE) model. HUD is seeking public housing agencies (PHAs) and owners of private HUD-assisted multifamily properties to volunteer for the NSPIRE pilot project.

The list of inspection standards open for feedback is at: <https://bit.ly/2kuXaXY>

HUD Posts Fourth Revision of RAD Implementation Notice

HUD's Office of Recapitalization posted the fourth update of the document implementing the Rental Assistance Demonstration (RAD), [Notice H-2019-9/PIH-2019-23](#) (informally referred to as REV 4). In the preamble, HUD highlights 11 changes to the public housing conversion provisions ("first component") that took effect immediately on September 5. There are also two public housing changes and eight "second component" changes (for example, Section 202 PRAC and Mod Rehab programs) subject to a 30-day notice and comment period.

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 and thereby preserve low-income housing. RAD has two components. The first initially allowed up to 60,000 public housing units to be converted from public housing capital and operating assistance to Section 8 project-based vouchers (PBVs) or to Section 8 project-based rental assistance (PBRA). Congress has increased the unit cap three times despite the absence of an evaluation of the impact of the demonstration on residents. The cap was raised in FY18 to 455,000 units.

The second component allows private properties assisted through the Rent Supplement (Rent Supp), Rental Assistance Program (RAP), Moderate Rehabilitation (Mod Rehab), and Mod Rehab Single Room Occupancy (SRO) programs to convert an unlimited number of Tenant Protection Vouchers (TPVs) to PBRA, and as of the FY15 appropriations act, to PBVs. The FY18 appropriations act added Section 202 Supportive Housing for the Elderly with Project Rental Assistance Contract (PRAC) to the second component. The new Notice sets out procedures for private owners of projects assisted with the Section 202 PRAC program to apply for RAD conversion.

Notice H-2019-9/PIH-2019-23 replaces Notice PIH-2012-32/H-2017-3 REV-3, and Notice PIH 2018-11/H 2018-5.

This *Memo* article offers a preliminary summary of the changes most relevant to residents and advocates. Page references are to a [version of the new Notice](#) that indicates changes in purple text.

Resident Notification and Meeting Changes (page 115 of purple-line version)

Before a Concept Call

One additional meeting with residents is required. The "Resident Notification" section (Section 1.8) adds a paragraph and a new feature. After a PHA's RAD application has received preliminary HUD approval (called a

“CHAP”), but before the PHA requests a “Concept Call” with HUD, the PHA must have at least one meeting with residents to discuss updated conversion plans and solicit feedback regarding proposed property improvements. The PHA must prepare comprehensive written responses to comments made by residents at this meeting.

The Concept Call is the new feature, requiring a PHA to request such a call with HUD before submitting a Financing Plan, a document demonstrating that the project can be physically and financially sustained for the term of the Housing Assistance Payment (HAP) contract.

Before Submitting a Financing Plan

The previous Notice required a PHA to have one more meeting with residents after a CHAP was granted. The new Notice slightly modifies the provision to state that this resident meeting must take place after the Concept Call and before submitting a Financing Plan. This meeting must discuss updated conversion plans and the anticipated Financing Plan. The PHA must prepare comprehensive written responses to comments made by residents at this meeting.

Before Closing

The paragraph describing resident notification after HUD has issued a RAD Conversion Commitment (RCC) is modified to add that the notification must indicate: the anticipated timing of the conversion, the anticipated duration of the rehabilitation or new construction, the revised terms of the lease and house rules, any anticipated relocation, and opportunities and procedures for residents to exercise the RAD “choice-mobility” option (the option to move with tenant-based vouchers after one year if the project converts to PBVs, or to move after two years if the project converts to PBRA).

Rights of Residents with PBVs in RAD Projects Clarified (page 58 of purple-line version)

HUD introduced a provision in 2018 allowing a PHA seeking to convert a property through RAD to also submit a Section 18 Disposition application for up to 25% of the property’s units. Those Section 18 units could receive Tenant Protection Vouchers that would be converted to PBVs. The new RAD Notice imports word-for-word the provisions of Notice PIH-2018-11/h-2018-5 stressing that the “Section 18” residents have all of the relocation rights as the “regular” RAD residents. Those relocation rights include the same resident notice and meeting requirements, the right to return, and relocation assistance and payments.

All of the RAD resident provisions, as summarized at Attachment 1B.1 are to apply to the Section 18 residents (page 163 of the purple-line version). Section 18 resident grievance and lease termination rights are specifically identified (page 85 of the purple-line version) as are the right to establish and operate a resident organization with the “regular” RAD residents and to be counted toward the \$25 per-unit for resident-participation funds (page 85 of the purple-line version and page 168 in Attachment 1B.2).

Section 3 Provisions (page 48 of purple-line version)

Section 3 preferences for resident training, employment, and contracting opportunities have always been required until a public housing development had completed RAD conversion. The new Notice elaborates on the earlier Notices. Pre-development conversion costs remain subject to regular Section 3 public housing provisions.

New with the Notice is that after a RAD Closing (which takes place before final conversion), any housing rehabilitation or new construction not funded by a HUD program is subject to the Section 3 provisions pertaining to housing and community development activities – except that first priority for employment and other economic opportunities must be given to residents of public housing or Section 8-assisted housing.

NLIHC is not clear about the practical implications of these provisions, other than the welcome Section 3 priority for residents after RAD Closing if there is any rehab or new construction not funded by a HUD program. NLIHC will seek clarification from HUD. At a minimum, it seems that RAD continues to avoid extending RAD employment opportunities after conversion for PHA staff who had performed various tasks at the public housing development, such a central office employees, painters, grounds crews etc.

Projects Needing Significant Renovations No Longer Prioritized (page 127 of purple-line version)

The new Notice deletes the priority categories for approving RAD applications. Instead HUD will accept applications on a first-come, first-served basis. This formalizes actual HUD practice in which HUD approved RAD applications that entailed little or no rehabilitation for 27% of completed RAD conversions and 36% of projects undergoing rehab, according to the Government Accountability Office.

The original intent of RAD was to address Congress' underfunding of public housing capital needs that resulted in accelerated deterioration of properties. The appropriations act establishing RAD stated that the purpose is to "preserve and improve" public housing. The initial RAD Notice and each subsequent revision reiterated this intent and added that the goal is to "address immediate and long-term capital needs."

Section 202 Elderly Housing with Project Rental Assistance Contract (PRAC)

The new Notice implements provisions of the FY18 appropriations act allowing owners of projects for the elderly assisted by the Section 202 PRAC program to convert to PBVs or PBRA. Extensive provisions are in a new Part IV (starting on page 283 of the purple-line version).

HUD Webinars

HUD will provide webinars covering various aspects of the new Notice:

- Public housing conversions, September 19, 2019 2:00 p.m. ET. [Register here.](#)
- Section 202 PRAC conversions, September 26, 2019 2:00 p.m. ET. [Register here.](#)
- Mod Rehab conversions, October 3, 2019 2:00 p.m. ET. [Register here.](#)
- Resident rights in public housing conversions, October 10, 2019 2:00 p.m. ET. [Register here.](#)
- Resident rights in Section 202 PRAC and Mod Rehab conversions October 17, 2019 2:00 p.m. ET. [Register here](#)

The purple-line version of the new Notice is at: <https://bit.ly/2kwwExy>

The official version of the new Notice is at: <https://bit.ly/2m3OAA4>

More basic information about RAD prior to the new Notice is at page 4-33 of NLIHC's [2019 Advocates' Guide.](#)

Opportunity Starts at Home

“Home is Where Health Is:” A Celebration of the Intersections Between Health and Housing

NLIHC President and CEO Diane Yentel will be honored with the Champion Award at the Second Annual Children's HealthWatch Celebration, "[Home is Where Health Is,](#)" on October 10. Children's HealthWatch is a founding partner and Steering Committee member of the NLIHC-led [Opportunity Starts at Home](#) multi-sector affordable homes campaign.

[Children's HealthWatch](#) is a network of pediatricians, public health researchers, and children's health and policy experts committed to improving children's health in America. Its landmark research consistently and powerfully demonstrates to academics, opinion leaders, policymakers, and the public that quality affordable homes are linked to the prevention of long-term health problems and promotes productive lives.

Diane is being recognized for her 20 years of leadership in the fields of public policy and community development and for her commitment to ensuring that those with the lowest incomes have access to decent, accessible, affordable homes. The partnership between NLIHC and Children's HealthWatch on *Opportunity Starts at Home* demonstrates that when housing advocates work in partnership with pediatricians, public health researchers, and health policy experts, we can more effectively influence policymakers to take bold action on addressing homelessness and housing poverty in America.

For more information on the 2019 Children's HealthWatch Celebration on October 10, go to: <https://tinyurl.com/y27ex6y7>. Registration for "Home is Where Health Is" is free and open to the public. Register by September 27 at: <https://tinyurl.com/y2xv8bsl>

To learn more about the connections between housing and health, check out the *Opportunity Starts at Home* campaign's [Fact Sheet](#).

Also, read a recent [blog](#) by Diane, the first in a series to be featured by Children's HealthWatch, on why stronger affordable housing policies would improve health outcomes.

Research

Standard Affordability Measure Misrepresents Households Living in 'Shelter Poverty,' Unable to Meet Basic Needs

A paper in *Housing Policy Debate*, "[Shelter Poverty in Ohio: An Alternative Analysis of Rental Housing Affordability](#)," finds that the standard housing costs-to-income ratio measure of housing affordability, which is 30%, can underestimate the problem of affordability in low-income areas and overestimate it in high-income areas.

The study tests two measures of housing affordability by applying them to renter households in Ohio. The ratio-based measurement identifies households as housing cost-burdened when they spend more than 30% of their income on housing and utility costs. The residual-income approach identifies households as being in "shelter poverty" when they cannot meet basic non-housing needs after paying for housing. A household could be in shelter poverty even if it spends less than 30% of income on housing if it cannot afford fixed costs of food, transportation, and other basic needs. For this particular study, the author used the "Self-Sufficiency Standard for Ohio 2015" to determine minimum expenditure levels for non-housing needs (e.g., food, child care, transportation, health care).

The study uses 2012–2016 American Community Survey (ACS) microdata for Ohio. The author assembled data on 67,706 renter households that included rent, income, household size, age of household members, and location. These data were merged with data drawn from the Self-Sufficiency Standard about minimum expenditure levels. Rates of shelter poverty and ratio-defined cost-burdened status were calculated for all households. Affordability gaps—how much money would be required to bring households out of shelter poverty or cost-burdened status—were calculated for each household.

The analysis found a strong positive correlation between housing cost-burden and shelter-poverty measures. Most housing cost-burdened households were experiencing shelter poverty. In addition, however, 8,878 households (13.1%) were identified as experiencing shelter poverty but were not considered housing cost-

burdened by the housing cost-to-income ratio, and 3,889 households (5.7%) were identified as cost-burdened but were not in shelter poverty.

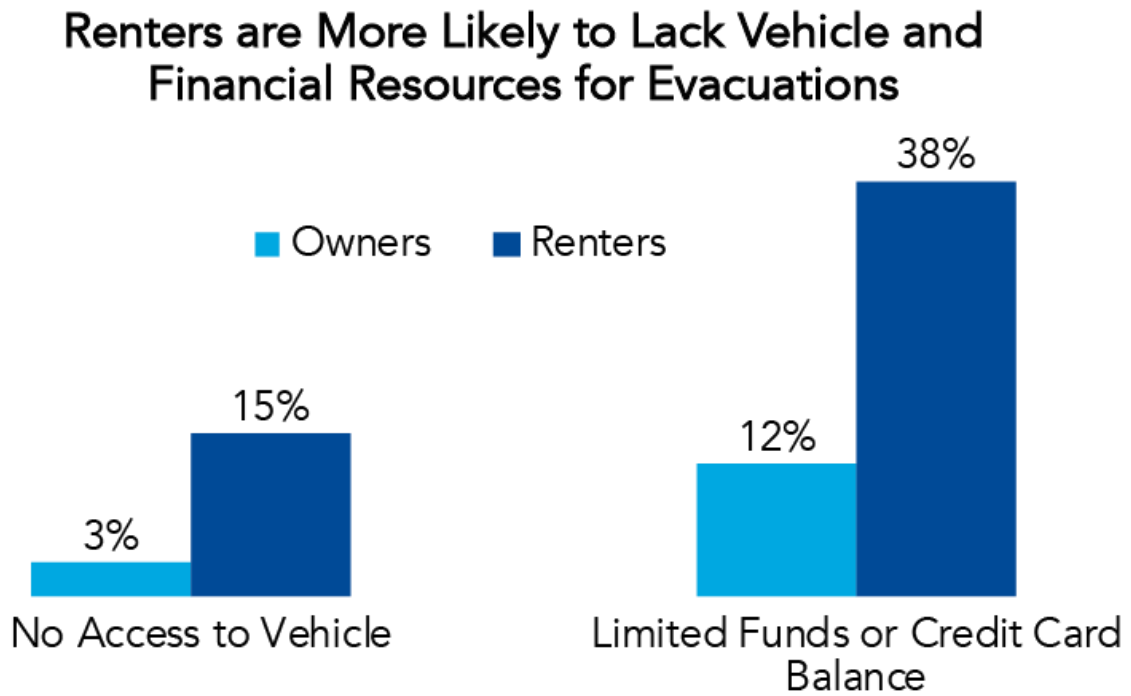
The results varied depending on an area's median income. In urban core areas of Cleveland, OH, where median household incomes are lower, shelter-poverty rates were 11.2% to 14.4% higher than housing cost-burden rates, indicating that the traditional 30% cost-to-income ratio underestimates unaffordability (overestimates affordability). The author suggests that the ratio method underestimates unaffordability because it does not account for the extent to which household spending on basic non-housing needs is fixed, regardless of income. In contrast, in the outer-ring suburbs of Cleveland, where median household incomes are two or three times larger, the cost-burden rates are 0.5% to 4.8% higher than shelter-poverty rates, indicating that the standard 30% ratio overestimates unaffordability (underestimates affordability).

The two measures also produce different estimates of the depth of the affordability gap. The shelter-poverty measure estimates that Ohio renter households would need to earn \$14.9 billion more each year to close the rent gap, whereas the ratio method estimate is only \$3.2 billion. The author takes the results to imply that prior analysis has underestimated renters' financial challenges. The implication is that some households that spend less than 30% of income on housing are still unable to afford health care, child care, transportation, adequate food, or other non-housing needs. He calls for a complete national data set of Self-Sufficiency Standard estimates, so that the shelter poverty measure could be used nationwide.

“Shelter Poverty in Ohio: An Alternative Analysis of Rental Housing Affordability” is available at: <https://bit.ly/2kkpY5L>

Fact of the Week

Renters are More Likely to Lack Vehicle and Financial Resources for Evacuations



Source: American Housing Survey, 2017. Survey asked respondents whether an evacuation vehicle was available to them, and whether they had savings or credit card balance to meet up to \$2,000 in expenses.

Source: American Housing Survey, 2017.

From the Field

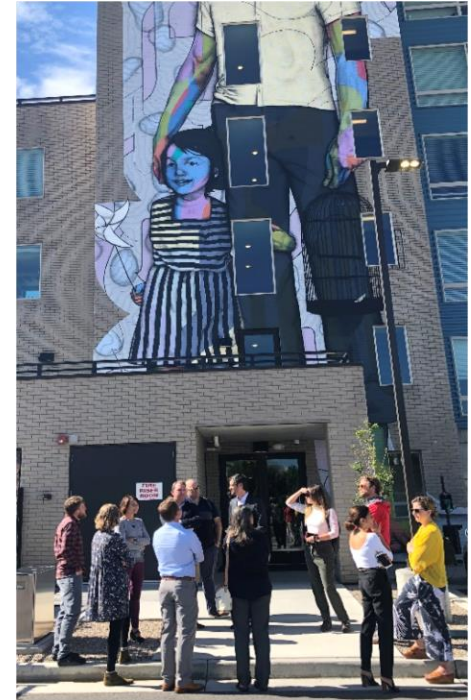
Utah Housing Coalition Launches Series of Educational Tours

The Utah Housing Coalition, an NLIHC state partner, has launched a new strategy to more effectively engage elected officials at all levels of government. The Coalition recently shifted from hosting its monthly membership meetings in Salt Lake City to facilitating quarterly educational tours around the state. Through these tours, the Utah Housing Coalition aims to grow state leaders' understanding about the importance federal funding plays in state and local issues – specifically, the positive impact such funding has on ensuring greater housing affordability and addressing homelessness in Utah.

The Utah Housing Coalition kicked off the tours in May with a daylong event in Grand County with local residents, Coalition members, and legislators. The day began with a service project helping to mud a straw-built home with Community Rebuilds, a program funded by the USDA. The afternoon was spent discussing federal and state programs and the barriers and solutions of building homes people can afford in rural and tourist areas of Utah.

Two additional site visits were recently held in Utah County, an area also known as “Silicon Slopes” due to its rapidly growing population causing housing prices to rise dramatically (as occurred in Silicon Valley in California). New homes are being built, but they tend to serve higher-income people moving into the area, pricing out existing community members. Utah County does not have a housing plan to ensure more equitable development takes place, but State Senator Jake Anderegg (R) who represents the area is partnering with Utah Housing Coalition to identify solutions.

To showcase innovative approaches, the site visits featured properties developed with creative designs and financing that promote affordability. The developers led the tours to discuss why and how the projects were designed the way they were. The first tour focused on a mixed-income strategy to serve extremely low-income households as well as company executives. The second discussed how the deal was put together, what partnerships were made, and how other factors like the Community Reinvestment Act and tax reform played in making the development happen.



The Utah Housing Coalition sees this new meeting strategy as a way both to make their membership meetings more effective and informative and to cultivate relationships with state and federal officials. Utah Housing Coalition Executive Director Tara Rollins says the bottom line is to have elected officials see the impact of federal funds in their own communities as a way to protect and expand affordable housing resources in Utah.

To learn more about the Utah Housing Coalition and this effort, contact Executive Director Tara

Rollins at trollins@xmission.com or 801-364-0077, or visit www.utahhousing.org.

Resources

People's Action Releases Policy Plan for a National 'Homes Guarantee'

[People's Action](#) released its vision for a national "[Homes Guarantee](#)" policy on September 5. The proposal involves "proactive" and "reparative" approaches to address the root causes of housing instability and homelessness in the U.S. People's Action states that if the proposal is fully realized, structural reforms will be established to guarantee safe, sustainable, accessible, and affordable housing for all people.

The People's Action Homes Guarantee would create 12 million new social housing units over the next ten years to provide homes to the millions of people experiencing homelessness each year and the 12 million renter households who are severely housing cost-burdened. The proposal recommends the national Housing Trust Fund provide operating subsidies to ensure these homes are affordable to very low-income and extremely low-income households.

The plan also advocates for reinvesting in existing public housing infrastructure and paying reparations to communities impacted by discriminatory housing policy. The Homes Guarantee promotes investing \$150 billion over the next five years to preserve and rehabilitate public housing. This reinvestment seeks to eliminate the unsafe living environments and racialized housing inequities created by the government's failure to adequately fund the ongoing maintenance of public housing.

The Homes Guarantee would strengthen the Fair Housing Act and provide resources for tenants to ensure their basic rights are protected. A National Tenants' Bill of Rights would establish universal rent control, prohibit evictions without good cause, and provide universal access to free lawyers for low-income renters.

People's Action states that the vision for a national Homes Guarantee was created by over 100 grassroots leaders of the People's Action network, who drew on their personal experiences with housing insecurity to establish an initial framework for the Homes Guarantee over a year ago. Peoples Action then sought and received feedback from housing policy advocates and experts. To realize the vision of the Homes Guarantee, People's Action plans to continue revising the proposal, mobilizing public support, and engaging with partners, advocates, candidates, and elected officials.

Read the full plan at: <https://homesguarantee.com>

Events

NHLP To Host Webinar on Nuisance Ordinances, September 10

The National Housing Law Project (NHLP) will hold a September 10 [webinar](#) on nuisance ordinances, which are local laws that can jeopardize housing security for people needing police or emergency assistance by penalizing housing providers and tenants who seek help. The webinar will discuss how local nuisance ordinances affect survivors of domestic violence, persons with disabilities, communities of color, and others. Panelists will provide examples of the harm nuisance ordinances can cause. The session will conclude with a Q&A.

The webinar will take place on September 10 at 2:00 p.m. ET. Register at: <https://adobe.ly/2m1IT5G>

Presenters will be:

- Sarah Carthen Watson, associate counsel, Lawyers' Committee for Civil Rights Under Law
- Sandra Park, senior attorney, Women's Rights Project, American Civil Liberties Union
- Monica Porter, staff attorney, Disability Rights Advocates

- Renee Williams (Moderator), staff attorney, National Housing Law Project

NHLP will also hold a webinar on September 26 about federal and state protections for survivors of domestic violence. More information about that webinar will be provided in a future *Memo to Members and Partners*. A previous webinar about “crime-free” housing programs was held on August 28. These webinars are part of NHLP’s [Nuisance Ordinance and Crime-Free Housing Initiative](#).

NeighborWorks Brings Training Institute to Portland, OR, December 9-13

The next [NeighborWorks Training Institute \(NTI\)](#) will be held in Portland, OR, the week of December 9-13. Online registration is [now open](#).

In addition to offering a wide array of courses lasting from one to five days each for nonprofit professionals in community development, affordable housing, and nonprofit management, the NTI will feature a special Wednesday symposium titled “[Expanding Financial Opportunity: Catapulting Communities Forward](#).”

The NTI offers courses in affordable housing development and financing; housing asset management; community engagement; community revitalization; community economic development; housing construction and rehabilitation; financial capability and homeownership education, coaching, and counseling; nonprofit management and leadership; Native American and rural community development; and single-family and small business lending.

NTIs, attended by 1,500 to 2,500 affordable housing and community development professionals at each, are an excellent networking and peer-learning opportunity.

Online registration for the NTI is at: <https://bit.ly/1ATs8Ia>

NLIHC in the News

NLIHC in the News for the Week of September 1

The following are some of the news stories that NLIHC contributed to during the week of September 1:

- “For thousands in Dorian’s path, cost can stand in the way of evacuating,” *Marketplace*, September 4 at: <https://tinyurl.com/yyfy7vgu>
- “On affordable housing: Apartments association President Bonnie Smetzer describes lay of the land,” *Florida Politics*, September 2 at: <https://tinyurl.com/y2k4wtth>
- “Climate change, hurricanes make the affordable housing crisis even worse,” *USA Today*, September 1 at: <https://tinyurl.com/y62uktrj>
- “How Much You Need To Make An Hour To Rent In Danbury,” *Connecticut Patch.com*, August 30 at: <https://tinyurl.com/y5zqsbdw>

NLIHC News

NLIHC Welcomes New Field Intern

NLIHC is pleased to welcome Alayna Calabro as a field intern for the fall and winter/spring semesters. Alayna is pursuing her Master of Social Work with a specialization in community action and social policy at the University of Maryland. As a graduate-student intern with Catholic Charities, Alayna witnessed the detrimental effects of housing instability on her clients’ well-being and gained insights into the broader systems that impacted their access to safe and affordable housing. She is pleased to join the NLIHC field team’s efforts to

mobilize supporters to advance equitable housing policy. Alayna earned her Bachelor of Arts in English and psychology from the University of Notre Dame.

Please join us in welcoming Alayna to the NLIHC team.

NLIHC Seeks Communications/Media/Graphic Design Intern for Fall

NLIHC is accepting applications for a communications/media/graphic design for the fall 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, to work from September until mid-December.

The 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. This intern also assists with sending out e-communications; revises collateral print material such as brochures, flyers, and factsheets; and updates content on the NLIHC website. Some graphic design experience is highly desired.

Fall interns are expected to work 25 hours a week. NLIHC provides modest stipends.

A cover letter, resume, and examples of your graphic-design work are required for consideration.

Interested students should send their materials to: Ikra Rafi, Creative Services Specialist, National Low Income Housing Coalition, 1000 Vermont Avenue, NW, Washington, DC 20005 via email to: irafi@nlihc.org

Where to Find Us – September 9

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

- [National Association of Latino Elected Officials National Policy Institute on Emergency Response and Management](#), Long Beach, CA, September 13
 - United Tenant Council of Councils Annual Resident Summit, Detroit, MI, September 13
 - [Vital Services Conference](#), Jamestown, ND, September 18-19
 - [Non-Profit Housing Association of Northern California's 40th Annual Housing Conference](#), San Francisco, CA, September 20
 - Urban Land Institute Fall Meeting Panel, Washington, DC, September 20
 - [National Alliance of Resident Services in Affordable and Assisted Housing Conference](#), New Orleans, LA, September 25-26
 - [2nd Annual Children's HealthWatch Champion Award Ceremony](#), Boston, MA, October 10
 - [Housing & Community Development Network of NJ Annual Conference](#), New Brunswick, NJ, October 18
 - [AHIC's 2019 Fall Affordable Housing Summit](#), Nashville, TN, October 23.
 - [New Mexico Coalition to End Homelessness Conference](#), Albuquerque, NM, October 24
 - [Housing Action Illinois 2019 Housing Matters! Conference](#), Bloomington, IL, October 24-25
 - [Southern California Association of Non Profit Housing 2019 Annual Conference](#), Los Angeles, CA, October 25
 - [Rural Housing Summit](#), San Jose, CA, November 7
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NLIHC Staff

Sonya Acosta, Policy Analyst, x231
Kyle Arbuckle, Housing Advocacy Organizer, x227
Andrew Aurand, Vice President for Research, x245
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
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Diane Yentel, President and CEO, x225