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Point of View: Dissatisfied - by NLIHC President and CEO Diane Yentel

Yesterday we as a nation honored Dr. Martin Luther King, Jr. As I do every year, I reflected on his work, his words, and what they require of us. What better way to honor Dr. King than continuing his work to achieve housing justice? Dr. King spent his final years fighting for fair housing before his assassination in 1968. To honor his legacy, we must continue the fight in 2020.

Dr. King led the Chicago Freedom Movement, also known as the open housing movement, in 1966. His objective was "to bring about the unconditional surrender of forces dedicated to the creation and maintenance of slums and ultimately make slums a moral and financial liability upon the whole community." On July 10, 1966, Freedom Sunday, Dr. King gave a speech in Chicago's Soldier Field, saying, "Now is the time to get rid of the slums and ghettos of Chicago. Now is the time to make justice a reality all over this nation." After the speech, he marched to City Hall with his demands for Chicago Mayor Daley; they included fair housing, fair wages, and an end to police brutality.

After several subsequent marches into white neighborhoods were met with violence, including one when Dr. King was hit in the head by a brick thrown by someone in the crowd, Mayor Daley was ready to negotiate. Dr. King, Mayor Daley, the head of the Chicago Housing Authority (CHA) and others came to an agreement for the CHA to build thousands of new public housing units, and some mortgage bankers agreed to make mortgages available to black homebuyers. At the time, Dr. King called the agreement, "the most significant program every conceived to make open housing a reality." Still, he recognized that it was merely "the first step in a 1,000 mile journey."

By March of 1967, the City had done nothing to honor the agreement. To Dr. King, "it appeared that, for all intents and purposes, the public agencies had reneged on the agreement and had in fact given credence to [those] who proclaimed the housing agreement a shame and a batch of false promises." In one of Dr. King's final speeches, he said, "Now the problem of transforming the ghetto is a problem of power, a confrontation between the forces of power demanding change and the forces of power dedicated to the preserving of the status quo." In 1968, one week after Dr. King's assassination, President Lyndon B. Johnson signed the Civil Rights Act of 1968, including the Fair Housing Act, into law.

Since that time, the housing plight of black Americans has in some ways worsened. The housing crisis and its disproportionate harm to low-income people of color has grown, the yawning racial wealth gap has widened, and black homeownership has declined to levels below when discrimination was legal. Today's segregated communities are a result of decades of racist federal, state and local housing policies. For most of the 20th century, people of color were denied the federal resources created to help white families become homeowners and build wealth. Redlining forced black households to live in areas of concentrated poverty, cutting them off from the opportunities white households had to build wealth.

More than 14 million people live in high-poverty communities today, and the numbers are rising, more than doubling since 2000. The effects are felt most profoundly within communities of color. One in every four black Americans and one in every seven Latino Americans lives in neighborhoods of concentrated poverty, compared to just one in every thirteen white Americans.

Housing justice and racial justice are inextricably linked. Today's housing crisis does disproportionate harm to black and brown people. Most severely cost-burdened and deeply poor renters are people of color, the result of decades of discrimination and racist policies. The promise and obligations of Dr. King's legacy law, the Fair Housing Act, are more important and urgent than ever.

But this administration seeks only to undermine the Fair Housing Act. Since his earliest months as a member of Donald Trump's cabinet, HUD Secretary Ben Carson has slowed or stopped most high-priority fair housing investigations and enforcement. He considered removing from HUD's mission statement references to

promoting "inclusive communities" that are "free from discrimination." After the city of Houston violated federal law by perpetuating racial segregation, Secretary Carson let the city off the hook by agreeing to a weak, largely unenforceable settlement. Early on in his tenure, a court had to intervene to prevent Secretary Carson from reversing policies to make it easier for low-income families to move out of high-poverty neighborhoods. He is attempting to revise HUD's disparate impact rule, potentially weakening a powerful tool to protect people and communities from discriminatory practices.

Now, Secretary Carson wants to gut the Affirmatively Furthering Fair Housing (AFFH) regulation, which helps communities recognize and address barriers to fair housing. The rule, developed under the Obama Administration after five years of exhaustive outreach and input, was HUD's strongest effort in decades to reverse harmful patterns of segregation and discriminatory practices in communities across the country.

Secretary's Carson's proposed replacement for the AFFH rule is a complete retreat from efforts to undo historic, government-driven patterns of housing discrimination and segregation throughout the U.S. The proposal is further evidence of Secretary Carson's fundamental misunderstanding of the Fair Housing Act and his willful ignorance of the racist housing policies that created segregated communities. His proposal absurdly ignores race, segregation, and housing discrimination and incorrectly equates increased housing supply with fair housing choice. The proposal will not promote fair housing or affordable housing goals, and it attacks protections for tenants, workers, and the environment.

The federal government has an essential role in advancing fair access to housing, especially in communities with long histories of racist and discriminatory housing policies and practices. Secretary Carson must work to vigorously enforce the country's obligation to further fair housing, and we must honor MLK's legacy by remaining dissatisfied and active until he does.

In the words of Dr. King:

"Let us be dissatisfied. Until the tragic walls that separate the outer city of wealth and comfort from the inner city of poverty and despair shall be crushed by the bettering rams of the forces of justice.

Let us be dissatisfied until those who live on the outskirts of hope are brought into the metropolis of daily security.

Let us be dissatisfied until slums are cast into the junk heaps of history, and every family will live in a decent, sanitary home.

Let us be dissatisfied until the dark yesterdays of segregated schools will be transformed into bright tomorrows of quality integrated education.

Let us be dissatisfied until integration is not seen as a problem but as an opportunity to participate in the beauty of diversity...

The road ahead will not always be smooth. There will still be rocky places of frustration and meandering points of bewilderment. There will be inevitable setbacks here and there. And there will be those moments when the buoyancy of hope will be transformed into the fatigue of despair... But difficult and painful as it is, we must walk on in these days ahead with an audacious faith in the future. ...[Throughout it all] let us recognize that the arc of the moral universe is long, but it bends towards justice."

Join us in bending the arc as we #FightForHousingJustice: www.fightforhousingjustice.org

In solidarity,



Diane

National Housing Trust Fund

Rep. Heck Introduces Legislation to Expand the National Housing Trust Fund

Representative Denny Heck (WA-10) <u>introduced</u> legislation on January 14 to expand the national Housing Trust Fund (HTF), with Representatives Clay (MO-01), Blumenauer (OR-03), and Perlmutter (CO-07) joining as original cosponsors.

The "Fulfilling the Promise of the Housing Trust Fund Act" (H.R. 5599) would significantly increase funding for the national Housing Trust Fund, which provides states resources to build and preserve rental homes affordable to the lowest-income people in America. The bill redirects a 10-basis point – or 0.1% – "guarantee fee" currently levied by Fannie Mae and Freddie Mac to the HTF. In 2011, Fannie and Freddie were required to increase their guarantee fees for ten years to create extra profits that would go to reduce the federal deficit. This bill preserves the guarantee fee increase but directs the proceeds to the HTF, increasing funding to the program by billions every year.

NLIHC president and CEO Diane Yentel was featured in Representative Heck's <u>press release</u> announcing the legislation. "Given the growing crisis and its impact on those with the greatest needs," Diane said, "leaders in Congress must seize every opportunity to expand the national Housing Trust Fund and other key solutions to ending homelessness and housing poverty once and for all. I applaud Rep. Heck for his leadership in introducing legislation that will take an important step forward in addressing this tragic, yet solvable, crisis."

Earlier this year, Diane <u>testified</u> before the New Democrat Coalition Housing Task Force, which is co-chaired by Representative Heck, about solutions to the nation's affordable rental housing crisis, including greater investments in the HTF.

Read the bill at: https://bit.ly/38iVxAd

Read Representative Heck's press release at: https://tinyurl.com/rxagu9z

Opportunity Starts at Home

U.S. Senators, Experts, and Advocates Convene on Capitol Hill to Discuss Bipartisan Solutions to the Housing Crisis

The *Opportunity Starts at Home (OSAH)* multi-sector affordable homes campaign hosted a congressional briefing on Capitol Hill on January 14 to discuss two major bipartisan housing bills recently introduced in the Senate - the "Eviction Crisis Act" and the "Family Stability and Opportunity Vouchers Act," both policy priorities of the campaign. The briefing was attended by over 100 Capitol Hill staffers and advocates. The

briefing focused on the importance of the legislation and encouraged elected officials to cosponsor and support the bills in the House and Senate.



The "Eviction Crisis Act," introduced by Senators Michael Bennet (D-CO) and Rob Portman (R-OH), along with Senators Sherrod Brown (D-OH) and Todd Young (R-IN), would create new tools to tackle the nation's ongoing eviction epidemic, including the creation a new Emergency Assistance Fund to provide direct financial assistance to help families remain stably housed during an unforeseen economic shock, such as a broken-down car or sudden medical bill. The "Family Stability and Opportunity Vouchers Act," introduced by Senators Todd Young and Chris Van Hollen (D-MD), would create 500,000 new housing vouchers specifically designed to help families with young children access neighborhoods of opportunity with high-performing schools, strong job prospects, and other crucial resources.

Briefing speakers included:

- Senators Sherrod Brown, Chris Van Hollen, and Michael Bennet
- Dr. Matthew Desmond, professor of sociology at Princeton University and author of the Pulitzer Prizewinning book *Evicted: Poverty and Profit in the American City*
- Diane Yentel, NLIHC president and CEO
- Peggy Bailey, vice president for housing policy at the Center on Budget and Policy Priorities
- Nan Roman, president and CEO of the National Alliance to End Homelessness
- Sarah Oppenheimer, associate director of policy and research at Opportunity Insights
- Jeffrey Williams, tenant advocate in Richmond, Virginia

The introduction of the "Eviction Crisis Act" and the "Family Stability and Opportunity Vouchers Act" are significant milestones for the campaign in getting its policy ideas introduced into legislation. The solutions contained in these bills have been priorities of the campaign from its inception. Together with its multi-sector partners, the campaign will continue to champion these bills until they are enacted into law. The fact that these bills are bipartisan – 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.

"I think we're seeing a growing awareness among colleagues in both parties of how important housing is – that everything begins and ends in housing," said Senator Brown. "If people aren't housed adequately in safe, affordable, clean surroundings, so much else goes badly in their lives."

"The focus of the legislation that Senator Young and I have introduced [the Family Stability and Opportunity Vouchers Act] is families with kids because we know that moving to opportunity makes a huge difference in helping families transition out of poverty," said Senator Van Hollen. "The fact that Senator Young and I were able to team up on this is an important sign that there is bipartisan support. We need your help in expanding the list of cosponsors."

"When I was superintendent of the Denver Public Schools, I realized the profound effect that housing was having on the quality of the education that kids were getting," said Senator Bennet. "The Eviction Crisis Act is now a bipartisan piece of legislation in the Senate, and I really think there is a real chance that we're going to be able to get this bill passed. We will do absolutely everything we can do to make sure we get it across the finish line."

A <u>full recording</u> of the Capitol Hill briefing is available through the *Opportunity Starts at Home* podcast series. The press release is available here.

Follow the *Opportunity Starts at Home* campaign on all social media platforms: <u>Twitter</u>, <u>Instagram</u>, <u>Facebook</u>, and <u>LinkedIn</u>. Be sure to <u>sign up</u> for our e-newsletter to get the latest updates about the campaign, including new multi-sector partners, <u>calls to action</u>, events, and <u>research</u>.

Campaign Hosts Panel Discussion at The National Press Club

The Opportunity Starts at Home (OSAH) multi-sector affordable homes campaign hosted a panel discussion at the National Press Club on January 16 to discuss the need to prioritize housing affordability in the national agenda. Panelists included senior leaders from the National League of Cities, Catholic Charities USA, Children's HealthWatch, National Women's Law Center, and National Low Income Housing Coalition. The event, "Broadening the Movement: Housing as a National Priority in 2020," showcased powerful new constituencies that are mobilizing to build a movement for affordable homes. These organizations and many others have joined forces through the campaign, which is bringing together leaders from different sectors to advocate for more robust and equitable federal affordable housing policies.

Speakers included:

- Diane Yentel, president and CEO, National Low Income Housing Coalition
- Irma Esparza Diggs, senior executive and director of federal advocacy, National League of Cities
- Fatima Goss Graves, president and CEO, National Women's Law Center
- Sister Donna Markham, president and CEO, Catholic Charities USA
- Dr. Megan Sandel, MD MPH, principal investigator with Children's HealthWatch and co-director of the Grow Clinic at Boston Medical Center









• Mike Koprowski, national director, *Opportunity Starts at Home* Campaign

"Opportunity Starts at Home is an unprecedented multi-sector campaign with leaders from many fields working toward increased investments to house the lowest income people," said Ms. Yentel. "We're here because 2020 is such a consequential year for our work."

"Mayors and city councilmembers are on the front-line everyday dealing with the housing issue," said Ms. Diggs. "They feel it is their responsibility to address the housing crisis, and their residents are looking to them to address it."

"When you think about the work of the *Opportunity Starts at Home* campaign, it is deeply connected to all of the other work that the National Women's Law Center does," said Ms. Goss Graves. "We are thrilled to be a part of this campaign. Housing is so central to women's lives."

"As a faith-based organization, assisting vulnerable people claim a life of dignity is not just another part of our work – it is a moral imperative," said Sister Donna Markham. "Our long-standing Catholic social teaching says that we are obligated to make a preferential option for those who are poor and vulnerable. And we've got a [housing] crisis on our hands."

"The United States will spend \$111 billion over the next ten years in avoidable healthcare costs because of housing instability," said Dr. Sandel. "When people say we don't have the money to tackle the housing crisis, I say that we're spending it now and getting bad outcomes. Why don't we spend it better and get better outcomes?"

"Housing isn't a blue state issue or a red state issue - it's a purple issue," said Mr. Koprowski. "There is a growing recognition that housing is inextricably linked to nearly every measure of having a quality life."

A video recording of the campaign's Press Club event is at: https://bit.ly/2R59JXq

The press release about the event is at: https://bit.ly/377FHYI

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Fair Housing

Join "Fight for Housing Justice" Campaign to Oppose HUD's Harmful Fair Housing Rule

The Trump administration published in the *Federal Register* on January 14 a proposed rule that would reverse efforts to undo historic and ongoing patterns of housing discrimination and segregation throughout the U.S. The proposed rule is now open for a 60-day public comment period. HUD provided an advance copy on January 7, and NLIHC used it to draft a short overview as well as a detailed summary and analysis (see *Memo*, 1/13). The proposed rule is the latest of this administration's attacks on civil rights and affordable housing. NLIHC, the National Housing Law Project, and other partners are leading the effort to oppose the proposed rule through the Fight For Housing Justice campaign. We urge all advocates to join us in submitting public comments opposing the rule before the March 16 deadline.

The administration's proposal, led by HUD Secretary Ben Carson, would gut the landmark 2015 Affirmatively Furthering Fair Housing (AFFH) rule that provided guidance and tools to state and local governments and public housing agencies to help them better identify and decide how to address harmful patterns of segregation, discrimination, and disinvestment – patterns often created by government policy. The 2015 rule was developed over several years, with significant input from a wide variety of stakeholders.

The new "fair housing" rule absurdly ignores race, segregation, and housing discrimination and incorrectly equates increased housing supply with fair housing choice. The proposal will not promote fair housing or

affordable housing goals, and it attacks protections for tenants, workers, and the environment. HUD's proposed rule eliminates opportunities for public input on AFFH plans and lacks meaningful oversight and accountability. The proposed rule also greatly diminishes public housing agencies' AFFH responsibilities, allowing them to merely certify they consulted with their local governments regarding how the two could satisfy their common AFFH obligations.

Organizations and individuals should submit comments opposing the proposed rule by the March 16 deadline. Visit www.FightForHousingJustice.org to submit a comment and find news, talking points, submit a comment and news, talking points, submit submit submit submit submit submit a comment and news,

More about AFFH is in NLIHC's 2019 Advocates' Guide, pages 7-14, 7-21, and 7-26

Congress

House Committee Holds Hearing on Affordable Housing, Gentrification, and Evictions

The House Financial Services Committee held a full committee hearing on January 14, "On the Brink of Homelessness: How the Affordable Housing Crisis and the Gentrification of America is Leaving Families Vulnerable." Witnesses included: Karen Chapple, professor and chair of the Department of City and Regional Planning at the University of California, Berkley; Matthew Desmond, professor of sociology at Princeton University, director of Eviction Lab, and author of the Pulitzer Prize-winning book *Evicted: Poverty and Profit in the American City*; Priya Jayachandran, president of the National Housing Trust; Jeffery Williams, tenant advocate from Richmond, VA; and Michael Hendrix, director of state and local policy at the Manhattan Institute. Committee members questioned the witnesses about how the national shortage of affordable housing has spurred gentrification and the eviction of low-income residents, as well as about possible solutions to the affordable housing crisis.

In her opening remarks, Chair Maxine Waters (D-CA) highlighted the need for increased investments to address the needs of low-income households and people experiencing homelessness. Chair Waters noted her bill, the "Ending Homelessness Act of 2019" (H.R. 1856) would provide the much-needed resources by investing approximately \$13.3 billion over five years to construct new affordable housing units, increase the supply of housing vouchers, and increase homeless outreach services (see Memo, 4/8/19). In addition, Chair Waters' and Senator Kamala Harris' (D-CA) "Housing is Infrastructure Act" (H.R. 5187/S.2951) would also help address the need for deeply affordable housing by fully funding the public housing capital-needs backlog and investing \$5 billion in the national Housing Trust Fund (see Memo, 11/25/19). Ranking Member Patrick McHenry (R-NC) blamed the national increase in homelessness (see Memo, 1/13) on "blue states," and stated that local regulations such as zoning laws drive up the cost of affordable housing development.

While Mr. Hendrix emphasized the necessity of zoning reform to address the severe affordable housing shortage, Dr. Chapple urged the committee to take a "holistic and comprehensive approach to addressing the housing affordability crisis," including increasing and strategically targeting housing choice vouchers, investing in the preservation and construction of new affordable housing units, and increasing the minimum wage. Dr. Desmond similarly emphasized that a multi-faceted approach is necessary to address the affordable housing crisis, and noted wage stagnation, an alarming rise in housing costs, and decades of inadequate federal funding for housing assistance programs are the driving force behind the housing crisis.

Representative Rashida Tlaib (D-MI) pointed out that Housing First models have been supported by both Democratic and Republican administrations and called the model "the way forward" in addressing homelessness. There is a large and growing evidence base supporting the efficacy of Housing First as an

effective solution to homelessness. Research suggests that individuals who participate in Housing First models are able to access housing more quickly and are more likely to remain safely, stably housed. In addition, the majority of Housing First clients choose to participate in the optional supportive services provided.

Ms. Jayachandran advocated for both the construction of new affordable housing and the preservation of existing affordable housing units, and remarked that the displacement of residents in gentrifying areas causes residents to "[lose] the opportunity to benefit from decreased crime rates, and the enhanced access to jobs, quality schools, and reliable transit that often accompany economic growth." She stated HUD's Affirmatively Furthering Fair Housing (AFFH) rule could have been used as a tool to combat the displacement of low-income residents by pressuring local governments to reform zoning restrictions; however, the Trump administration suspended the AFFH rule that had been in-place since 2015 in favor of its own proposed regulations (see <u>Memo</u>, <u>1/13</u>).

Mr. Williams described his personal experience with eviction, homelessness, and the difficulties he and his family faced finding affordable housing with an eviction on their record. "Everywhere we turned, we were told 'no'...as soon as a prospective landlord saw [we had an eviction on our record], we got turned down...[when] you pay such a big percentage of your income on rent, it's very easy to get behind because of something simple, a car breakdown or some other issue. And then you fall through the cracks so fast you can't catch yourself." Mr. Williams said that affordable rent and assistance to help pay for rent in the event of an unexpected expense would have prevented his family's eviction and their eventual homelessness.

An Emergency Assistance Fund, like the one established in the "Eviction Crisis Act of 2019" (S.3030; see Memo, 12/16/19), would provide direct financial assistance and stability services to help the lowest income households like Mr. Williams' overcome an unforeseen economic shock that threatens their housing stability. In his testimony, Dr. Desmond stated the bill "would go a long way toward reducing unnecessary evictions, mitigating the harm of displacement, and deepening our understanding of the problem." In addition, the "Family Stability and Opportunity Vouchers Act of 2019" (S.3083; see Memo, 12/23/19) would provide targeted assistance to low-income families with young children. The bill would create an additional 500,000 vouchers specifically for these families in order to expand their access to neighborhoods of opportunity with high-performing schools, strong job prospects, and other resources.

Watch a recording of the full hearing at: https://bit.ly/372ColF

Read Dr. Chapple's testimony at: https://bit.ly/360TNtM

Read Dr. Desmond's testimony at: https://bit.ly/3afImSi

Read Ms. Jayachandran's testimony at: https://bit.ly/2R23Sm2

Read Mr. Williams' testimony at: https://bit.ly/2to3yF1

Read Mr. Hendrix's testimony at: https://bit.ly/2FW9LuI

Read the Committee's Memorandum on the hearing at: https://bit.ly/35UpfK4

House Passes Bill to Expand HUD-VASH Program

The House of Representatives passed on January 15 the "Veteran HOUSE Act of 2020" (<u>H.R. 2398</u>) by a vote of 362-31. The bill would allow chronically homeless veterans who have received "other than honorable" (OTH) discharges to participate in the HUD-Veterans Affairs Supportive Housing (HUD-VASH) program.

NLIHC supports this expansion of HUD-VASH, which could provide permanent supportive housing assistance for an additional 1,000 chronically homeless veterans. The bill will now move to the Senate for consideration.

HUD-VASH provides housing vouchers and case management services to veterans experiencing chronic homelessness. Currently, in order to qualify for these vouchers, veterans must be eligible for VA medical benefits, which automatically excludes many veterans with OTH discharges. OTH discharges are not punitive and should not be confused with a dishonorable discharge. HUD-VASH has reduced veteran homelessness by nearly 50% since 2010, according to HUD's Point-in-Time (PIT) data.

Learn more about the bill at: https://bit.ly/30sLV39

Bipartisan Congressional Leaders Urge USICH Director to Commit to "Housing First" Model to Ending Homelessness

Four key congressional leaders – Senators Susan Collins (R-ME) and Jack Reed (D-RI) and Representatives David Price (D-NC) and Mario Diaz-Balart (R-FL) – <u>sent a letter</u> on January 10 to Robert Marbut, President Trump's pick to lead the U.S. Interagency Council on Homelessness (USICH) – urging him to commit to following evidence-based, non-punitive interventions to ending homelessness, including the "Housing First" model. These leaders currently serve as the chairs and ranking members of the Appropriations subcommittee that oversees funding for housing programs.

Dr. Marbut has received widespread criticism from policymakers and advocates for ignoring decades of learning, research and bipartisan agreement by rejecting the Housing First model for addressing homelessness. Housing First a proven strategy that prioritizes finding safe, stable, accessible housing for people experiencing homelessness. Instead, Marbut supports using the threat of incarceration to sweep people experiencing homelessness out of public view. Dr. Marbut also focuses on behavior modification - requiring people to "earn" their right to beds within shelters by exhibiting "good behavior" - rather than addressing the underlying cause of homelessness: the severe shortage of homes affordable and available to America's lowest-income individuals.

The members of Congress highlight in the letter the successes of Housing First, stating it "is an approach that has received bipartisan support over the past decade, and members of both sides of the aisle can attest to the reduction of homelessness in their communities through the application of this approach." The letter notes that Housing First "has been shown to result in improved medical and behavioral health, reduced criminal justice involvement, lower rates of substance use, and better educational outcomes."

Read the letter at: https://tinyurl.com/rm86vuz

Senator Warren Announces Bill to Preserve Public Housing

Senator Elizabeth Warren (D-MA) introduced on January 16 a bill, the "Public Housing Emergency Response Act," that is a companion to a House version introduced by Representative Nydia Velazquez (D-NY) in 2019. The bills would authorize an additional \$70 billion for HUD's Public Housing Capital Fund. By investing \$70 billion, the bill aims to fully meet public housing's severe capital needs backlog. Years of federal disinvestment in public housing have left public housing in a state of disrepair. Senators Kirsten Gillibrand (D-NY), Bernie Sanders (I-VT), Dick Durbin (D-IL), and Richard Blumenthal (D-CT) joined the bill as original cosponsors.

The bill text is at: https://bit.ly/2V8NU9S

House Subcommittee Discusses Ways to Improve HUD-VASH

The House Committee on Veterans' Affairs Subcommittee on Economic Opportunity on January 14 held a hearing about "Making HUD-VASH Work for all Veteran Communities" on how to make the HUD-VA Supportive Housing (HUD-VASH) program more effective. The hearing included two panels of witnesses: the first consisted of federal government officials from HUD and Department of Veterans Affairs (VA), and the second included advocates and service providers.

HUD-VASH, which combines a HUD housing voucher with wrap-around supportive services from the VA, has successfully reduced the number of homeless veterans since it began in 2008. Both witnesses and committee members pointed out, however, that more than 14,000 HUD-VASH vouchers are currently unused — despite at least 37,000 veterans experiencing homelessness across the country. Keith Harris, national director of clinical operations at the VA Homeless Program Office, said that increasing the number of case managers would help increase utilization of vouchers, and he committed to filling vacancies at the agency. Chairman of the Board of the National American Indian Housing Council Gary Cooper later identified the lack of culturally competent case managers as a particular barrier for Native veterans.

Several advocates, including Mr. Cooper and National Coalition for Homeless Veterans Kathryn Monet, also identified the complete lack of affordable and available homes, particularly in rural, remote, or high-cost areas, as a barrier for veterans trying to use HUD-VASH vouchers. Ms. Monet advocated for new funds for project-based rental assistance in areas facing an absolute shortage of affordable homes. Additionally, Subcommittee Chair Mike Levin (D-CA) encouraged HUD to improve the method of calculating fair market rents (FMRs) to more accurately reflect market rents and allow easier use of vouchers.

Representatives and witnesses also discussed the importance of HUD-VASH as a "Housing First" model. Representative Andy Barr (R-KY) stated that Housing First has been "superimposed" on to the HUD-VASH program. Assistant Secretary of Public and Indian Housing Hunter Kurtz said the program does not have a Housing First requirement, which Mr. Harris of the VA quickly corrected, stating that the program does follow that approach by providing housing without conditions and then services. Later, Ms. Monet and Steve Berg, vice president for programs and policy at the National Alliance to End Homelessness, emphasized the effectiveness of the Housing First approach. The Trump Administration has recently tried to roll back the emphasis on the Housing First model, despite decades of research proving its effectiveness.

Learn more about the hearing at: https://bit.ly/2RmC0bc

HUD

HUD Provides Lead-Safe Housing Rule Training Material

HUD has added training and resource webpages with information about federal lead regulations and the Lead Safe Housing Rule (LSHR) Amendment for pre-1978 housing on its website. The goal of these resources is to help public housing agencies (PHAs), HUD grantees, and owners respond to cases of elevated blood lead levels in children younger than 6 years old living in federally assisted homes. HUD's Office of Lead Hazzard Control and Healthy Homes (OLHCCH) administers grant programs to reduce lead-based paint hazards and enforces the lead-based paint regulations.

HUD published on January 13, 2017, an amendment to the Lead Safe Housing Rule regarding the obligation to respond promptly to cases of children under age of 6 living in certain categories of HUD-assisted homes who have elevated blood lead levels (EBLLs).

The Lead Safe Housing Rule training webpage has two trainings, one for properties with tenant-based rental assistance (TBRA) and another for public housing and private housing assisted with HUD project-based assistance. For each, in addition to the webinars themselves, HUD provides webinar slides, a recording, and a transcript. In addition, there are three videos addressing the LSHR Amendment for public housing units, Housing Choice Voucher units, and Project-Based Voucher units.

OLHCHH also has a webpage devoted to <u>Lead-Safe Housing Rule resources</u> with a definitions handout; a renovation, repair, and painting (RRP) handout; and the lead disclosure rule.

The training webpage is at: https://bit.ly/2RfJRXW

The resources webpage is at: https://bit.ly/3796zre

The Office of Lead Hazzard Control and Healthy Homes webpage is at: https://bit.ly/388HjBD

More about lead hazard control and healthy homes is at page 6-1 of NLIHC's 2019 Advocates' Guide.

HUD Provides Guidance Regarding Requirement to Complete HOME Projects in Four Years

HUD issued <u>Notice CPD-20-01</u> on January 8, providing guidance to participating jurisdictions (PJs) regarding the requirement that projects assisted with HOME Investment Partnerships program funds be completed within four years of a project being committed. The Notice also outlines the process for resolving noncompliance.

The Notice restates the HOME regulations defining "project completion," "project," and "commitment." If a project is not formally completed within four years, HUD's Integrated Disbursement and Information System (IDIS) will generate an "Involuntary Terminated" flag that blocks a HOME IDIS activity still in "open" status, preventing fund disbursement for that project. To alert PJs of activities that are at risk of missing the four-year project completion deadline, IDIS provides warning flags on the HOME Review Activities page 90 days and 30 days before the deadline.

If a project has not been completed within four years of commitment, the PJ must repay, with non-federal funds, all HOME funds disbursed for that project to its HOME account. Alternatively, a PJ could request a voluntary reduction in its next HOME allocation. A PJ may request an extension of the four-year deadline for up to one year if it can demonstrate the project will be completed.

Notice CPD-20-01 is at: https://bit.ly/2soHKbM

More information about HOME is on page 5-3 of NLIHC's 2019 Advocates' Guide

HUD Provides Online Version of Building HOME

HUD <u>announced</u> on January 13, a new <u>online version of Building Home</u>, a 12-module training program about the HOME Investment Partnerships Program. The Building HOME online training is an interactive guide providing the HOME program's regulatory requirements and practical advice for implementing all HOME

activities at the state and local levels. The training presents real-world scenarios and includes challenge questions and exams.

The initial launch includes eight of the twelve training modules; four more will be added in the coming months. To receive notice when the other modules are available as well as to receive up-to-date HOME program information in the future, register for the HUD Exchange email list. Users will have to create a user name and password in order to access the modules.

The 12 modules are titled: Overview, Program Requirements, Program Administration, Homeowner Rehab Programs, Homebuyer Programs, Rental Housing Activities, Rental Housing—Long-term Compliance, CHDOs (Community Housing Development Organizations), TBRA (tenant-based rental assistance), Match Requirements, Reporting and IDIS, and Other Federal Requirements.

The online version replaces and enhances the very helpful 2008 PDF version of *Building HOME*, still on the HOME HUD Exchange website at: https://bit.ly/2R176Qs

The new online version of Building HOME is at: https://bit.ly/38dW2LP

More information about HOME is on page 5-3 of NLIHC's 2019 Advocates' Guide

NLIHC Housing Policy Forum 2020

"Redesigning Disaster Recovery" to be Explored at NLIHC Housing Policy Forum 2020

A session on "**Redesigning Disaster Recovery**" will be a featured 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: https://bit.ly/2ofWibO.

Vulnerable populations often bear the brunt of natural disasters and are the most in need of assistance afterward, but America's disaster recovery framework commonly leaves these survivors behind, reinforcing racial, income, and accessibility inequality. This workshop at the 2020 Forum will explore the latest legislative efforts to reform America's disaster recovery programs and ensure the most vulnerable survivors receive the help they need to recover. Confirmed panelists are:



- Adi Martinez, senior policy analyst-Puerto Rico, OXFAM
- Trey Reffet, Housing & Infrastructure staffer, Office of Senator Brian Schatz (D-HI)
- Marion McFadden, SVP of public policy, Enterprise Community Partners
- Chrishelle Palay, director, Houston HOME Coalition



The Policy Forum will feature a wide array of other topics and sessions, including a Capitol Hill Insiders Panel; the current state of affordable housing in America – the opportunities and threats; promoting healthy homes; 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; 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; 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.

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 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

Honor COHHIO's Bill Faith, 2020 Cushing Dolbeare Lifetime Service Awardee, with a Contribution to NLIHC

NLIHC will honor **Bill Faith**, executive director of the Coalition on Homelessness and Housing in Ohio (COHHIO) and former NLIHC board chair, with the 2020 Cushing Dolbeare Lifetime Service Award, named for NLIHC's founder who has been called the "godmother" of the affordable housing movement. Bill will be recognized at the 38th Annual Housing Leadership Awards Presentation and Reception on Thursday, March 26, 2020 at the Washington Court Hotel in Washington, DC. Individuals and organizations are urged to contribute to NLIHC in Bill's honor. Register to attend the reception at: https://bit.ly/362lyDf



Bill Faith

Bill Faith has served as COHHIO's executive director since 1994. Throughout his career, Bill has worked to develop housing solutions for people with disabilities, directed agencies serving the needs of the homeless, and promoted affordable housing, especially for very low-income people. He has worked extensively with all of the key state and federal government agencies on a wide range of housing and homelessness assistance programs. Bill was the NLIHC board chair for six years and also served on the board of directors for the National Coalition for the Homeless.

The other 2020 Housing Leadership Awards honorees will be **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), who will receive the Sheila Crowley Housing Justice Award; and **Shauna Sorrells**, former NLIHC board member and chief operating officer at the Housing Opportunities Commission of Montgomery County, who will receive the Edward W. Brooke Housing Leadership Award posthumously.

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

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

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

Moderators Fail to Ask about Affordable Housing at Iowa Presidential Candidate Debate; Rep Delaney Tours "Undesign the Redline"

Prior to six presidential hopefuls taking to the stage for a nationally televised debate in Des Moines, IA last week, more than 1,000 organizations, in partnership with NLIHC and the Polk County Housing Trust Fund, took out a <u>full page ad</u> for three days in the *Des Moines Register* calling on the debate moderators to ask about affordable housing and homelessness at the debate. Unfortunately, no question about affordable housing was asked at the debate, although Senator Bernie Sanders (D-VT) mentioned homelessness in both his opening and closing remarks.

Five of the six candidates who participated in the debate have released robust plans to address the lack of affordable housing in the U.S. <u>Former Vice President Joe Biden</u> is the only candidate who has not issued an affordable housing plan. The debate was a missed opportunity for the candidates to talk about their plans and to share with voters how they would address the housing crisis. <u>Our Homes, Our Votes: 2020</u>, NLIHC's nonpartisan voter and candidate engagement project, tracks all the candidates' affordable housing proposals.

The week before, <u>Our Homes, Our Votes, Our Iowa</u> hosted another presidential candidate, Representative John Delaney (D-MD), at the <u>Des Moines "Undesign the Redline."</u> The exhibit, sponsored by the <u>Polk County Housing Trust Fund</u>, looks at the impact of redlining in Des Moines and across Iowa. Mr. Delaney took a tour of the exhibit and talked with Lauren Johnson, director of communications and community outreach for the Polk County Housing Trust Fund. He spoke about his campaign proposal to invest in affordable housing, saying "So I think one of the things we need to do is have a massive investment in affordable housing in this country...we can take in communities that have been chronically underinvested and ensure that they have high quality housing."

Our Homes, Our Votes: 2020 has more information about Mr. Delaney's <u>housing proposal</u>, as well as a <u>video of</u> his conversation at the Des Moines Undesign the Redline exhibit.

Disaster Housing Recovery

HUD Announces Completion of Grant Agreement with Puerto Rico to Make Nearly \$8.3 Billion in CDBG Disaster Mitigation Funds Available and Issues Notice Containing Conditions

After many months of delay, HUD Secretary Ben Carson formally <u>announced</u> a grant agreement with Puerto Rico on January 16, making an additional \$8.285 billion in Community Development Block Grant mitigation (CDBG-MIT) funds available to Puerto Rico. At the same time, HUD released an advance version of a <u>Federal Register notice</u> detailing conditions Puerto Rico must meet in order to access the funds so desperately needed as Puerto Rico works to recover from Hurricane Maria and prepare for future disasters.

The NLIHC-led Disaster Housing Recovery Coalition (DHRC) of more than 850 local, state, and national disaster recovery organizations celebrate this victory with the people of Puerto Rico and stand ready to further advocate for recovery and resiliency strategies that benefit all Puerto Ricans. The fight to release this funding began almost two years ago when Congress approved more than \$16 billion in recovery and mitigation funds to both assist Puerto Rico in the aftermath of Hurricane Maria and improve the resiliency of the island. The DHRC, through its Puerto Rico Working Group, has continued to push for the release of the funds, even in the face of the administration's broke promises and ignored deadlines. DHRC members issued numerous press

releases, statements, and interviews throughout this period, working to both educate the public about the hardship and frustration caused by this delay of funding and to press for release of the funds.

The potential release of these funds could not have been accomplished without our allies in Congress including, House Speaker Nancy Pelosi (D-CA), Senate Minority Leader Chuck Schumer (D-NY), Senators Richard Blumenthal (D-CT), Robert Menendez (D-NJ), and Representatives Jenniffer González-Colón (PR), Nydia Velazquez (D-NY), Natural Resources Committee Chair Raul Grijalva (D-AZ), and Chair David Price (D-NC) of the Appropriation Committee's Subcommittee on Transportation, Housing and Urban Development.

As both mitigation and recovery dollars move forward, The DHRC will continue to work with our partners to ensure that this recovery and mitigation funding is used in an effective, accountable, and transparent manner.

The advance version of the Federal Register notice is at: https://bit.ly/3ajAM9d

The media release announcing the conclusion of the grant agreement is at: https://bit.ly/362otL2

Appropriations Committee Announces Bill to Provide \$3 Billion in Emergency Funding to Puerto Rico

The House Appropriations Committee unveiled on January 16, a <u>supplemental Bipartisan Budget Act bill</u> authored by Representative Nita Lowey (D-NY) to provide emergency assistance to Puerto Rico in the aftermath of a series of earthquakes. The bill would provide \$3.35 billion in recovery funding for the territory, including \$2 billion of CDBG-DR funding. An additional \$1.25 billion would be for repairs to road systems, and \$100 million for meeting the education needs of people impacted. This emergency disaster supplemental is the result of the tireless work of Puerto Rican advocates, including the Puerto Rico Working Group of the Disaster Housing Recovery Coalition.

The bill also contains the following measures:

- The bill allows past CDBG-DR allocations to be used in combination with these funds.
- The bill requires the HUD Secretary to complete consultation with other federal agencies within 30 days in order to issue a *Federal Register* notice within 60 days governing the use of \$2 billion in CDBG-DR funds earmarked in the February 2, 2018 disaster relief supplemental appropriations act for enhancing or improving the electrical power grids of Puerto Rico and the U.S. Virgin Islands.
- The bill requires the HUD Secretary to execute grant agreements within 60 days of grant approval. This applies retroactively to past supplementals as well.

The deadlines pertaining to past appropriations provisions included in this supplemental are taken directly from the <u>Reforming Disaster Recovery Act</u>, which passed the House late last year and is currently in the Senate, sponsored by Senators Brian Schatz (D-HI) and Todd Young (R-IN).

The text of the supplemental Bipartisan Budget Act is at: https://bit.ly/2uWGXzL

A synopsis of the bill is at: https://bit.ly/2FY5qXV

A fact sheet on about the Reforming Disaster Recovery Act is at: https://bit.ly/2tjAOgO

Additional Disaster Housing Recovery Updates, January 21, 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 1/13).

Puerto Rico Earthquakes

Adi Martinez of DHRC partner Oxfam America appeared on NPR's Morning Edition to talk about the effect of the ongoing seismic activity in Puerto Rico.

<u>Large aftershocks</u> continue to be expected as many Puerto Ricans sleep outside to avoid injury from potential structural collapses.

Floods

South Dakota

The deadline for FEMA applications for South Dakotan victims of September flooding and tornadoes has been extended to January 31.

Tornados

Texas

Texas Governor <u>Greg Abbott</u> (R) as well as <u>Senators John Cornyn (R-TX)</u> and <u>Ted Cruz (R-TX)</u> are all pushing for federal funding to help the Dallas area recovery from tornados that struck the city last October.

Hurricane Harvey

Texas

The Harris County Community Services Department is <u>under fire</u> after giving a disgraced former housing director the job of coordinating the city's disaster recovery program. While Guy Rankin was director, the Harris County Housing Authority came under allegations that they misspent millions in federal housing dollars.

California Wildfires

FEMA is requesting that the bankrupt power provider PG&E give the agency nearly \$4 billion in reimbursements for the federal cost of responding to the wildfires sparked by the company over the last several years. The \$4 billion would have to come from a \$13.5 billion reserve intended to compensate fire victims as part of PG&E's bankruptcy settlement. If PG&E refuses to provide the \$4 billion, FEMA will seek reimbursement from individuals who receive PG&E settlement money that duplicates funds already provided to them by FEMA.

With FEMA's Temporary Shelter Assistance Program ending in four months for survivors of the Camp Fire in northern California, the agency has said that it is hoping to sell the manufactured housing currently occupied by survivors to the survivors themselves. Many vulnerable survivors occupying these units will likely not be able to find alternative housing when the program ends.

Hurricane Michael

Florida

Gladys Cook of DHRC partner the Florida Housing Coalition wrote in FHC's journal <u>Housing News Network</u> that new disaster recovery and mitigation opportunities in Florida will make 2020 "a watershed year" for the state.

2016, 2017, and Older Disasters

Superstorm Sandy: More than seven years since Superstorm Sandy made landfall in New Jersey, contractor fraud continues to stymy recovery. A new bill in the New Jersey legislature would make it easier for victims to recoup grant money lost due to fraud.

Research

Report Examines Housing Accessibility for Older Adults with Extremely Low-Incomes

A report from the Joint Center for Housing Studies of Harvard University (JCHS), <u>Accessibility Features for Older Households in Subsidized Housing</u>, examines the accessibility of the federally subsidized housing stock for older adults with the lowest incomes. The report finds that older adults in HUD subsidized housing are more likely to have mobility impairments than their peers who are eligible for but not residing in subsidized housing. The homes of older adults receiving HUD subsidies tend to be more accessible than their unsubsidized peers. But there is still a significant shortfall of rental units accessible for the lowest-income older adults.

The report's authors, Whitney Airgood-Obrycki and Jennifer Molinsky, used the 2011 American Housing Survey to create two sample groups for analysis. One sample contained HUD-assisted households with at least one member 62 or older and the other sample was of extremely low-income (ELI - incomes less than 30% of the area median income) renter households with at least one older adult and no HUD subsidies.

Of the households in the HUD-assisted sample, 60% had at least one adult with a disability, but only 16% resided in units accessible to people with moderate mobility difficulties. The authors defined housing as accessible to people with moderate mobility difficulties if it included at least: a no-step building entrance, an entry-level accessible bathroom with grab bars and bedroom (or elevator), and no steps between rooms (or the presence of grab bars along steps). Of eligible households with an older adult without HUD assistance, 46% had at least one adult with a disability, but just 6% resided in a moderately accessible unit. Older subsidized renters tended to have significantly more mobility difficulties than their unsubsidized counterparts. Thirteen percent of the subsidized households with older adults, for example, reported a member using a wheelchair or scooter compared to 9% of similar unsubsidized households.

Accessibility varied by subsidy type. Eighteen percent of households with older adults that received a project-based subsidy, including Section 8 project-based rental assistance, public housing, or Section 202, resided in an accessible unit compared to fewer than 11% of voucher households with an older adult.

The lack of accessible rental housing remains a significant challenge for older adults both with and without access to housing subsidies. At the same time, 35% of older, subsidized renters and 19% of eligible but unassisted older renters reside in units that could be modified for accessibility. The authors recommend funding to assist older ELI renters with accessibility modifications to their homes and revisions to state Qualified Allocation Plans to prioritize Low Income Housing Tax Credit (LIHTC) allocations for projects incorporating accessibility features.

Accessibility Features for Older Households in Subsidized Housing is at: https://bit.ly/2Ro7wpk

Study Compares Market-Based Rental Subsidy Programs in the Netherlands, UK, and U.S.

An article in *Housing Studies*, "The Use of Markets in Housing Policy: A Comparative Analysis of Housing Subsidy Programs," compares market-based, demand-side rental housing subsidy programs in the Netherlands, United Kingdom (UK), and the U.S. The author, Gregg Colburn, finds the use of demand-side rental housing subsidies in the private market does not guarantee successful program outcomes. Instead, program design and broader contextual factors appear to drive recipients' housing and neighborhood outcomes.

The Netherlands, UK, and U.S. make significant use of demand-side subsidies in their approaches to affordable rental housing policy. Demand-side subsidies supplement the income of recipients, so they can afford housing in the private market. The primary demand-side housing subsidy in the U.S. is the Housing Choice Voucher (HCV) program, while the Netherlands has a Housing Assistance program and the UK has the Housing Benefit.

Similarities and differences in the subsidy programs are observed at the program level. Housing Assistance in the Netherlands offers a high level of subsidy, while HCVs in the U.S. and the Housing Benefit in the UK offer a comparatively lower level of subsidy. HCV recipients in the U.S. also have a limited amount of time to search for and lease housing with their benefit, while benefit recipients in the UK and the Netherlands have unlimited time. The Netherlands and the UK also do not have unit inspections as a program requirement, while the U.S. does. Housing Assistance in the Netherlands is also structured to incentivize recipients to seek higher cost housing up to an established limit and recipients can utilize the benefit without the knowledge of their landlord.

Each program also has similarities and differences regarding broader contexts. The share of households renting in each country, for example, is roughly similar and many renters in each country must contend with low vacancy rates. Nearly all renter households in the U.S., however, participate in the private market compared to about half in the UK just a quarter in the Netherlands. Housing subsidies are not an entitlement in the U.S., but they are in the UK and the Netherlands. Forty percent of renters in the Netherlands receive demand-side rental subsidies compared to approximately 25% in the UK and less than 10% in the U.S. The Netherlands, moreover, has a constitutional right to housing and some of the strongest tenant protections in the world. The UK and US do not. There is little distinction between subsidized and private housing in the Netherlands, while subsidized and private housing operate in what are effectively separate markets in the UK and U.S.

There is ample evidence of stigma associated with HCVs in the U.S. and a growing stigma associated with housing subsidies in the UK following welfare reform, while there is little evidence of stigma in the Netherlands. There is also strong evidence of landlord discrimination against housing assistance recipients in the U.S. and UK, but not in the Netherlands.

To compare outcomes for subsidy recipients across programs and countries, the author first compared outcomes within each country for subsidized and unsubsidized households renting housing of similar value. Outcomes were measured for both housing and neighborhood quality using different housing survey data in each country. The author controlled for a range of household and demographic characteristics and excluded any households in publicly owned housing from the sample groups representing unsubsidized households.

For housing quality outcomes, HCV recipients in the U.S. fared better than their unsubsidized counterparts; Housing Benefit recipients in the UK fared worse than their unsubsidized counterparts; and Housing Assistance recipients in the Netherlands were statistically indistinguishable from their unsubsidized counterparts. The author suggests the physical inspection requirement in the HCV program likely explains this outcome in the U.S., while the lack of a physical inspection requirement and growing landlord discrimination likely explain poorer housing quality outcomes for Housing Benefit recipients in the UK. The author attributed the housing quality outcomes in the Netherlands to the relative advantage provided by Housing Assistance in the Dutch private market and its widespread acceptance, resulting in part from a lack of stigma and landlord discrimination. All rentals in the Netherlands are also subject to inspections, though the rate of inspections is low.

The author analyzed neighborhood quality outcomes using a range of indicators for physical condition and neighborhood satisfaction from available data in each country. HCV recipients in the U.S. reported poorer physical condition of their neighborhoods than their unsubsidized peers, but there was not a statistically significant difference in terms of neighborhood satisfaction. Housing Benefit recipients in the UK had poorer outcomes for both neighborhood physical condition and satisfaction than their unsubsidized peers. The author suggests HCV and Housing Benefit recipients are more likely to live in lower quality neighborhoods due to purchasing-power constraints inherent in the program, as well as high levels of stigma and discrimination.

Housing Assistance recipients in the Netherlands were statistically indistinguishable from their unsubsidized peers on all measures of neighborhood quality, though data were only available for neighborhood satisfaction. Neighborhood quality outcomes for Housing Assistance recipients were consistent with their relatively strong position in the private market resulting from an overall lack of stigma, strong government policies supporting tenants, and a relatively generous level of subsidy. Housing Assistance recipients in the Netherlands are on even-footing with their unsubsidized counterparts in the private market.

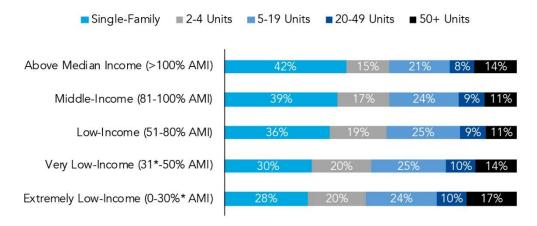
Even though the rental housing subsidy programs in all three countries are market-based and have similar objectives, recipients experience different outcomes for housing and neighborhood quality. The author offers some suggestions for how to improve the market position of HCV recipients in the U.S., including: increasing the generosity of the benefit, creating more flexible payment standards to improve access to more expensive neighborhoods, and establishing and enforcing stronger protections against landlord discrimination. The author also suggests policymakers can create greater incentives for landlord participation by reducing administrative burdens, implementing damage-insurance programs, and ensuring timely payments.

"The Use of Markets in Housing Policy: A Comparative Analysis of Housing Subsidy Programs" is available at: https://bit.ly/2RhAfvB

Fact of the Week

Low-Income Renters Less Likely than High-Income Renters to Live in Single-Family Homes

U.S. Renter Households by Size of Rental Property



Note: *Or poverty level, if higher. AMI = Area Median Income. Analysis excludes renter households occupying mobile homes, boats, RVs, vans, etc. Source: NLIHC tabulations of 2018 ACS PUMS data.

Source: NLIHC tabulations of 2018 ACS PUMS data.

From the Field

Ending Homelessness in New Mexico Considered Feasible with State Resources

The resources needed to end homelessness in New Mexico are within the state's financial means according to a report released on January 13 by the New Mexico Coalition to End Homelessness (NMCEH), an NLIHC state partner. The analysis proposes bringing two proven programs to scale, rapid rehousing and permanent supportive housing, to house everyone currently experiencing homelessness and to create a system that makes homelessness brief and nonrecurring.

Each year, between 15,000 and 20,000 people experience homelessness in New Mexico, with an estimated 6,548 people not receiving adequate assistance to obtain a stable home. NMCEH estimates the cost to adequately assist all 6,548 people to be approximately \$61.3 million per year for at least two years. This would involve doubling current efforts relating to permanent supportive housing and tripling those relating to rapid rehousing. A reduction in need for these services is expected as the backlog is reduced. An annual evaluation will be needed to determine the yearly cost once this initial need is met.

In addition, a one-time investment of \$72 million is needed to build onsite permanent supportive housing for the estimated 300 people needing an increased level of support that cannot be met with scattered-site housing. The report states \$48 million of this would come from state capital outlay funds and \$24 million from the Low Income Housing Tax Credit program and the national Housing Trust Fund. Because New Mexico's budget exceeds \$7.5 billion, NMCEH suggests the proposal to address homelessness is reasonable, especially given evidence of the cost-effectiveness of the proposed solutions.

A two-year startup period is recommended to allow existing programs time to increase their capacity and launch additional programs. The first year could use half of the proposed cost as these programs build to scale, while the full amount is used in the second year and then perhaps up to a similar amount if necessary in the third year. After the third year, a reduction in need for these services is expected as the backlog is reduced, especially in rapid rehousing programs. The report proposes using the state's existing coordinated entry system to ensure efficient utilization of housing resources. One potential barrier to this expansion is the lack of existing affordable rental homes. The report explores some potential creative strategies to overcome this.

"It is time to start investing in housing and services for homeless people on the scale needed to fix the problem. We call on the state Legislature and the Administration to look at our plan and fund the evidence-based solutions that work," stated Hank Hughes, NMCEH Executive Director.

The full report is at: https://bit.ly/3ab75qN

More information about the New Mexico Coalition to End Homelessness is at: www.nmceh.org

NLIHC in the News

NLIHC in the News for the Week of January 12

The following are some of the news stories that NLIHC contributed to during the week of January 12:

• "Homelessness Up Nationwide After Spikes in California and Elsewhere," *Next City*, January 17 at: https://tinyurl.com/se3hkza

- "Median hourly wages for the largest occupations in Texas put housing out of reach for many," *Houston Chronicle*, January 15 at: https://tinyurl.com/vwwgwr4
- "New Trump housing rule to increase discrimination against minorities, say advocates," *Yahoo News*, January 15 at: https://tinyurl.com/szpwmju
- "Trump officials say they'll help on homelessness. But only if L.A. meets these conditions," *Los Angeles Times*, January 13 at: https://tinyurl.com/rs2qdyd
- 'Plans to move California's homeless population into centralized facilities gain steam," *Curbed*, January 13 at: https://tinyurl.com/v4pxqyn

NLIHC News

NLIHC Welcomes Policy Intern Tyra Reed

NLIHC is pleased to welcome Tyra Reed as the Coalition's 2020 spring policy intern.

Tyra earned her Bachelor of Arts in psychology and public health from the University of Minnesota in 2018. She is currently a Master of Public Policy candidate at the University of Maryland-College Park. Understanding the importance of housing affordability and stability for everyone, Tyra is pleased to be increasing her policy experience and knowledge in such an important sector and to contribute to NLIHC's mission of ensuring the lowest-income people in America have decent, affordable homes.

Please join us in welcoming Tyra to the NLIHC team!

Where to Find Us – January 21

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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Mike Koprowski, Director, Multisector Housing Campaign, x317

Joseph Lindstrom, Director, Field Organizing, x222

Mayerline Louis-Juste, Communications Specialist, x201

Lisa Marlow, Manager, Media Relations and Communications, x239

Tyra Reed, Policy Intern, x241

Sarah Saadian, Vice President, 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