Volume 24, Issue 12 March 25, 2019

#### Memo to Members and Partners Takes One Week Hiatus

There will be no *Memo to Members and Partners* on Monday, April 1, due to the NLIHC Policy Forum March 27-29. *Memo* will return on April 8.

#### In This Issue:

# **Budget and Appropriations**

- Lawmakers Circulate 'Dear Colleague' Letters to Support Affordable Housing Funding in FY20
- Details of President Trump's Budget Request Available

# **Congress**

- Senator Warren and Colleagues Reintroduce Bold Affordable Housing Bill
- Lawmakers Introduce Legislation to Require Carbon Monoxide Detectors in Federally Assisted Housing
- House Committee to Vote on 'Ending Homelessness Act'
- Senate Committee to Hold Two-Day Hearing on Housing Finance Reform

# **Opportunity Starts at Home**

 Study Finds Severely Housing Cost-Burdened Households Experience Greater Food Insecurity, More Child Poverty, and Worse Health Outcomes

#### Research

 Owners of Rental Properties Increase Spending in Home Improvement and Conversions to Homeownership

#### Fact of the Week

 There Are Only 37 Rental Homes Affordable and Available for Every 100 Extremely Low-Income Households Nationwide

# **National Housing Trust Fund**

NLIHC Sends Letter to FHFA Acting Director Calling for Release of HTF Funds

#### HUD

 GAO Identifies Weaknesses and Improvements Needed by HUD Related to Physical Inspection Process and Oversight of Inspectors

# **Disaster Housing Recovery**

- Disaster Housing Recovery Coalition Submits Statement for the Record Urging Equitable Recovery
- House Subcommittee to Hold Hearing on Administration of 2017 Disaster Recovery Funds
- Additional Disaster Housing Recovery Updates March 25, 2019

## **Our Homes, Our Voices**

• NLIHC to Offer Our Homes, Our Voices National Housing Week of Action Webinar on April 2

## **Our Homes, Our Votes**

• Senator Warren Calls for a Big Investment in Housing during Presidential Candidate Town Hall

#### Resource

• Economic Roundtable Provides Tools to Identify Those Most At-Risk for Chronic Homelessness

### **Event**

• NHLP Hosts NLIHC and PARHC Webinar on National Housing Preservation Database, April 9

### **NLIHC** in the News

• NLIHC in the News for the Week of March 17

#### **NLIHC News**

- NLIHC Seeks Housing Policy Analyst
- Where to Find Us March 25

# **Budget and Appropriations**

# Lawmakers Circulate 'Dear Colleague' Letters to Support Affordable Housing Funding in FY20

Lawmakers are circulating "Dear Colleague" sign-on letters in support of funding for affordable housing and community development programs in FY20. NLIHC encourages advocates to reach out to their members of Congress and ask them to sign onto the following letters:

#### **Tenant-Based Rental Assistance and Homeless Assistance**

- Senator Jeff Merkley (D-OR) is <u>circulating a letter requesting \$3 billion for Homeless Assistance Grants and \$24 billion for tenant-based rental assistance</u> in FY20. The deadline to sign is April 1. Senators can contact Meredith Booker (<u>Meredith Booker@merkley.senate.gov</u>) to sign the letter.
- Representative Jerrold Nadler (D-NY) is <u>circulating a letter requesting \$24 billion for tenant-based</u> rental assistance in FY20. The deadline to sign is March 29. Representatives can contact Melissa Connolly (melissa.connolly@mail.house.gov) to sign the letter.
- Representatives Gwen Moore (D-WI) and John Katko (R-NY) are <u>circulating a letter requesting \$3</u> <u>billion for homeless assistance</u> in FY 20. The deadline to sign is March 25. Representatives can contact Maryah Thompson (<u>Maryah.thompson@mail.house.gov</u>) to sign the letter.

#### **Fair Housing Programs**

• Representatives Al Green (D-TX) and Barbara Lee (D-CA) are <u>circulating a letter requesting \$52</u> <u>million for the Fair Housing Initiative program</u>, \$35.2 million for the Fair Housing Assistance program, and \$102 million for HUD's Office of Fair Housing and Equal Opportunity in FY 20. The deadline to sign is March 25. Representatives can contact Tenzin Pelkyi (<u>tenzin.pelkyi@mail.house.gov</u>) or Emma Mehrabi (<u>emma.mehrabi@mail.house.gov</u>) to sign the letter.

#### **HOME Investment Partnerships Program**

• Representative Marcia Fudge (D-OH) is <u>circulating a letter calling for \$1.5 billion in funding for the HOME Investment Partnerships program</u> (HOME) in FY20. The deadline for senators to sign the letter is April 1. Representatives can Kate McCann (<u>kate.mccann@mail.house.gov</u>) to sign.

#### **Community Development Block Grant Program**

- Senators Dianne Feinstein (D-CA), Tammy Baldwin (D-WI) and Chris Coons (D-DE) are <u>circulating a letter in support of \$3.8 billion for the Community Development Block Grant program</u> (CDBG) in FY20. The deadline for senators to sign the letter is April 4. Senators can contact Meghan Ladwig (<u>Meghan ladwig@baldwin.senate.gov</u>) to sign.
- Representatives James McGovern (D-MA), Mike Turner (R-OH), Mike Kelly (R-PA), Maxine Waters (D-CA), and Gregory Meeks (D-NY) are <u>circulating a letter in support of \$3.3 billion for the CDBG program</u> in FY20. The deadline to sign on is March 29. Representatives can contact Harsh Deshmukh (harsh.deshmukh@mail.house.gov) to sign the letter.

#### **Self-Help Housing Program (SHOP)**

- Representative Vicente Gonzalez (D-TX) is circulating <u>a letter requesting \$15 million for SHOP and \$5 million for Rural Capacity Building</u>. The deadline is March 29. Representatives can contact Fred Castro (<u>fred.castro@mail.house.gov</u>) to sign the letter.
- Senator Jeff Merkley (D-OR) is circulating <u>a letter requesting the same amounts</u> for the SHOP and Rural Capacity Building. The deadline is April 1. Senators can contact Meredith Booker (<u>Meredith Booker@merkley.senate.gov</u>) to sign the letter.

#### NeighborWorks America

• Representatives Debbie Mucarsel-Powell (D-FL) and Don Young (R-AK) are circulating <u>a letter</u> requesting \$170 million for NeighborWorks America. The deadline is March 29. Representatives can contact Courtney Fogwell (Courtney.fogwell@mail.house.gov) or Jesse von Stein (Jesse.vonStein@mail.house.gov) to sign the letter.

### **Details of President Trump's Budget Request Available**

Full details of President Donald Trump's fiscal year 2020 budget request for HUD programs was released on Monday, March 18, expanding on the <u>Budget in Brief</u> released on March 11 (see *Memo*, 3/11). The administration proposes to cut HUD by an astounding \$8.6 billion, 16.4% below 2019 enacted levels. This budget would impose deep cuts to affordable housing and community development, as well as to other essential programs that ensure basic living standards. See NLIHC's updated <u>budget chart</u> and <u>analysis</u> for more details.

The budget proposes to drastically cut housing benefits that help millions of low-income seniors, people with disabilities, families with children, veterans, and other vulnerable people afford their homes. Like the FY18 and FY19 budget requests, the FY20 proposal would reduce housing benefits for the lowest-income people by slashing federal investments in affordable homes, increasing rents, and imposing harmful work requirements on struggling families. If enacted, the budget could leave even more low-income people without stable homes, thereby undermining family stability, increasing evictions, and, in worst cases, leading to more homelessness.

NLIHC's updated budget chart is at: https://bit.ly/2rl7MZC

NLIHC's analysis is at: https://bit.ly/2CdNMhi

President Trump's proposed 2020 HUD budget at: <a href="https://bit.ly/2J188uZ">https://bit.ly/2J188uZ</a>

HUD's "congressional justifications" explain budget proposals for each HUD program.

# **Congress**

# Senator Warren and Colleagues Reintroduce Bold Affordable Housing Bill

Senator Elizabeth Warren (D-MA) reintroduced on March 13 an ambitious proposal, the "<u>American Housing</u> and <u>Economic Mobility Act</u>," to address the nation's dire shortage of affordable housing. The bill directly addresses the underlying cause of the affordable housing crisis – the severe shortage of affordable rental homes for people with the lowest incomes – through a robust investment in the national Housing Trust Fund (HTF).

The bill would also expand protections under the Fair Housing Act to ban housing discrimination based on sexual orientation, gender identity, marital status, and source of income. And the proposal would create new incentives for local governments to reduce barriers that drive up the cost of housing, thereby encouraging the private sector to do more to address the housing needs of the middle class.

Cosponsors of the bill include Senators Kirsten Gillibrand (D-NY) and Ed Markey (D-MA). The bill has a House companion bill cosponsored Democratic Representatives Cedric Richmond (LA), Elijah Cummings (MD), Gwen Moore (WI), Barbara Lee (CA), Ayanna Pressley (MA), Susan Wild (PA), Mark Pocan (WI), Eleanor Holmes Norton (DC), Steve Cohen (TN), Rashida Tlaib (MI), Jamie Raskin (MD), Ro Khanna (CA), Joseph Kennedy (D-MA), and Suzanne Bonamici (OR).

"The proposal expands investments in proven solutions – like the national Housing Trust Fund – at the scale necessary to help millions of the lowest income families who today face impossible choices between paying rent and putting food on the table, buying medication, or saving for a rainy day," stated Diane Yentel, NLIHC president and CEO. "Congress should quickly enact this ambitious bill to help end homelessness and housing poverty once and for all."

The core of the legislation is a 10-year federal investment of \$45 billion annually in the HTF. The HTF is the first new federal housing resource in a generation exclusively targeted to increase the supply of housing affordable to people with the lowest incomes who face the most severe impacts of the housing crisis. NLIHC's new report, *Getting Started*, shows how HTF resources are being used by states to build, rehabilitate and preserve homes for extremely low-income households. NLIHC's *The Gap: A Shortage of Affordable Homes* report finds a national shortage of 7 million rental homes for America's 11 million extremely low-income households. As a result, 71% of these households pay more than half of their limited incomes on rent.

The bill's expansion of protections under the Fair Housing Act, banning housing discrimination based on sexual orientation, gender identity, marital status, and source of income, will help remove barriers to housing choice for low-income families and individuals. Housing discrimination can prevent these families from living in neighborhoods of their choice, including areas of opportunity with access to jobs that pay decent wages, good schools, healthcare, and transit.

The proposal's new incentives to encourage local governments to address regulatory and zoning barriers that drive up housing costs will make it easier for the private sector to build more affordable rental homes for the middle class. In addition, the legislation would create a new competitive grant program to award communities that have removed local barriers to housing developments flexible funding to address their pressing infrastructure and community development needs and to build and modernize schools.

For more information on the proposal, see NLIHC's fact sheet at: <a href="https://bit.ly/2N0Aibg">https://bit.ly/2N0Aibg</a>

See Senator Warren's press release about the bill at: https://bit.ly/2zvSK7T

# Lawmakers Introduce Legislation to Require Carbon Monoxide Detectors in Federally Assisted Housing

Senator Kamala Harris (D-CA) introduced the "<u>Safe Housing for Families Act</u>" (S. 755) on March 12. The legislation would require that HUD provide carbon monoxide detectors in HUD-assisted housing units. Representatives Chuy Garcia (D-IL) and Joe Cunningham (D-SC) introduced companion legislation (H.R. 1690) in the House on the same day.

The effects of carbon monoxide poisoning occur almost immediately and can result in death in a matter of minutes. In addition, exposure to carbon monoxide can cause permanent brain damage, life-threatening cardiac complications, and fetal death or miscarriage. Since 2003, at least eleven federally assisted tenants have died from carbon monoxide poisoning.

For decades, HUD's Office of Lead Hazard Control and Healthy Homes (OLHCHH) has warned about the dangers of carbon monoxide as a poisonous gas that can be fatal at high levels of exposure. But HUD has yet to require the use of carbon monoxide monitors in all of its housing programs. Federally assisted housing residents are therefore at risk of carbon monoxide poisoning and subsequent death due to inspection practices that are not in line with prevailing science and the best practices described by OLHCHH and other federal agencies.

Carbon monoxide detectors are already required in HUD's voucher-based programs. And as recently as October 27, 2017, HUD issued regulations implementing the "Housing Opportunity Through Modernization Act of 2016" (HOTMA) provision that requires HUD to classify inoperable or missing carbon monoxide detectors as "life-threatening" violations of the Housing Quality Standards (HQS) for the Housing Choice Voucher and Project-Based Voucher programs. HUD should now extend these protections to all federally assisted homes in order to fulfill the statutory duty to provide safe and decent housing.

More about lead hazard control and healthy homes is on page 5-6 of NLIHC's 2018 Advocates' Guide.

Read the bill's text at: <a href="https://bit.ly/2TmvYWR">https://bit.ly/2TmvYWR</a>

# House Committee to Vote on 'Ending Homelessness Act'

The House Financial Services Committee will vote on the "Ending Homelessness Act," introduced by Committee Chair Maxine Waters (D-CA). The legislation is a comprehensive plan to ensure the lowest-income people have safe, decent, and affordable homes. The vote will take place on March 26 at 2:00 p.m. ET in room 2128 of the Rayburn House Office Building and will be broadcast live at: <a href="https://financialservices.house.gov/live/">https://financialservices.house.gov/live/</a>

The "Ending Homelessness Act" would invest \$13.27 billion over five years to address the shortage of affordable housing and to combat homelessness. The bill would provide \$1 billion annually to the national Housing Trust Fund (HTF), the first new affordable housing program in a generation targeted to those most in need, and \$50 million each year for rental assistance to be used in conjunction with HTF housing. The bill would provide 410,000 new affordable homes for the lowest-income households.

In addition to providing more affordable housing, the bill would fund outreach and case management to ensure homeless people are connected to the services they need and would help states and local jurisdictions better align their healthcare and housing interventions. It would also permanently authorize the McKinney-Vento Homeless Assistance Act and the U.S. Interagency Council on Homelessness—both of which are essential to ensure homeless people have access to emergency shelter and services, transitional housing, job training, primary health care, and education.

## Senate Committee to Hold Two-Day Hearing on Housing Finance Reform

The Senate Banking, Housing and Urban Affairs Committee will hold a two-part hearing on the Chair Mike Crapo's (R-ID) <u>housing reform outline</u>. The first part of the hearing will take place on March 26 am ET, and the

second part will occur on March 27 at 10 am ET. Both hearings will be held room 538 of the Dirksen Senate Office Building and can be watched online.

Witnesses for the first hearing are:

- Sue Ansel, president and CEO of Gables Residential, on behalf of The National Multifamily Housing Council
- Edward J. DeMarco, president of the Housing Policy Council
- Mark M. Zandi, chief economist for Moody's Analytics
- Hilary O. Shelton, Washington bureau director and senior vice president for advocacy and policy for the NAACP
- Adam Levitin, professor of law at the Georgetown University Law Center

Witnesses for the second hearing are:

- Michael Bright, president and CEO, The Structured Finance Industry Group
- Robert D. Broeksmit, president and CEO, Mortgage Bankers Association
- Lindsey Johnson, president, U.S. Mortgage Insurers
- Vince Malta, president-elect, National Association of Realtors
- Carrie Hunt, executive vice president of government affairs and general counsel, National Association of Federally-Insured Credit Unions
- Michael D. Calhoun, president, Center for Responsible Lending

More information and to watch the livestream of the first hearing go to: <a href="https://bit.ly/2uilWvI">https://bit.ly/2uilWvI</a>

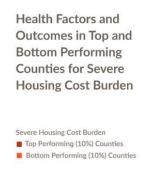
More information and to watch the livestream of the second hearing go to: <a href="https://bit.ly/2Y9B2Bs">https://bit.ly/2Y9B2Bs</a>

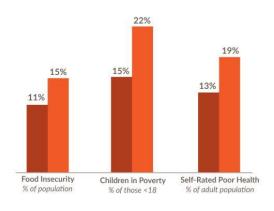
# **Opportunity Starts at Home**

Study Finds Severely Housing Cost-Burdened Households Experience Greater Food Insecurity, More Child Poverty, and Worse Health Outcomes

A study, the <u>Key Findings Report: 2019 County Health Rankings</u>, by County Health Rankings & Roadmaps (CHR&R), shows that severe housing cost burdens, spending 50% or more of incomes for rent and utilities, significantly impacts an array of outcomes. The study finds significant disparities between counties with the highest and lowest housing cost burdens with respect to their rates of child poverty, food insecurity, and fair/poor health. Across all counties, every 10% increase in the share of households severely cost-burdened is linked to 86,000 more people who are food insecure, 29,000 more children in poverty, and 84,000 more people in fair or poor health.

According to the study, more segregated counties have higher rates of severe housing cost burdens for everyone, but especially for black households. Across and within counties, severe housing cost burdens affect black households more than white households. Back households experience higher rates of child poverty, poorer birth outcomes, higher rates of premature death, and lower high school graduation rates than do white households.





countyhealthrankings.org

The study further documents that housing is inextricably linked with outcomes in other sectors, which is why multi-sector advocates are coming together through the <u>Opportunity Starts at Home</u> campaign. Check out the <u>website</u> to learn more about how housing impacts health, education, economic mobility, and more.

Also, follow the 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>.

The Key Studies Report: 2019 County Health Rankings is at: https://bit.ly/2U0BFOw

# **Disaster Housing Recovery**

# **Disaster Housing Recovery Coalition Submits Statement for the Record Urging Equitable Recovery**

On behalf of the Disaster Housing Recovery Coalition (DHRC) of more than 800 national, state, and local organizations, NLIHC submitted a <u>statement for the record</u> for the March 13 hearing, "Improving the Federal Response: Perspectives on the State of Emergency Management," convened by the House Homeland Security Subcommittee on Emergency Preparedness, Response, and Recovery (see *Memo* 3/18). The statement urges the committee to hold FEMA accountable for its repeated failures to address the housing needs of the lowest-income survivors, improve data transparency policies, and ensure special needs populations have access to crucial response and recovery assistance.

The statement argues that a top priority after every disaster should be to ensure all displaced families have safe, accessible, and affordable places to live while they get back on their feet. Over the past two years, however, FEMA has repeatedly failed to address the housing needs of the lowest-income families. As a result, vulnerable seniors, people with disabilities, families with children, people experiencing homelessness, and other individuals are forced to live in unhealthy, unsafe, and unaffordable homes, making it more difficult for them to fully recover. In the worst cases, they become homelessness. The lack of data transparency at FEMA directly complicates federal, state, and local disaster responses, resulting in worsened inequality and inequity. The DHRC provides a number of recommendations for <a href="Congress">Congress</a> and <a href="FEMA">FEMA</a> to address these issues and ensure the housing needs of low-income disaster survivors are met.

Read the full statement at: https://bit.ly/2U0ddgf

# **House Subcommittee to Hold Hearing on Administration of 2017 Disaster Recovery Funds**

The House Financial Services Subcommittee on Oversight and Investigations will hold a hearing, "The Administration of Disaster Recovery Funds in the Wake of Hurricanes Harvey, Irma, and Maria," on March 26 at 10:00 a.m. ET in Room 2128 of the Rayburn House Office Building.

#### Witnesses are:

- Fernando Gil Enseñat, secretary of housing, Puerto Rico
- Jeremy Kirkland, counsel to the inspector general, HUD
- Daphne Lemelle, executive director, Harris County Community Services Department
- Marion Mollegen-McFadden, senior vice president, Enterprise Community Partners

Learn more about the hearing at: <a href="https://bit.ly/2Jr0LSL">https://bit.ly/2Jr0LSL</a>

### Additional Disaster Housing Recovery Updates - March 25, 2019

The following is a review of disaster housing recovery developments since the last edition of *Memo to Members* and *Partners* (for the article in the previous *Memo*, see 3/18).

#### 2018 California Wildfires

The organizers of Butte County's annual homeless <u>count</u>, taking place on March 28, are still seeking volunteers. The number of people experiencing homelessness is expected to have increased since last year because of the wildfires.

Hundreds of California wildfire survivors are <u>still</u> living in cars, shelters, tents and other makeshift housing as FEMA struggles to find locations to place temporary housing units. Installing a single trailer at some sites requiring months to prepare could cost approximately \$150,000. FEMA reports it has received nearly 27,000 valid registrations for individual assistance but has approved fewer than 8,000.

#### **Hurricane Michael**

#### **Florida**

Hurricane Michael damaged or destroyed the homes of nearly 800 prison employees, and 284 were completely displaced. The storm's impact on the area has increased job <u>vacancies</u> in correctional facilities and sent thousands of inmates to other facilities across the state.

The superintendent of Bay District Schools <u>spoke</u> with the Florida State Board of Education on March 19 to address his students' greatest challenges: "[the lack of] housing and the mental capacity of all of us to deal with what we're facing." Since December, schools in Bay County have seen a spike in mental health referrals for children; as Superintendent Husfelt points out, however, the area has no housing available for additional counselors.

#### **Hurricane Florence**

#### North Carolina

New Hanover County Commissioners approved <u>plans</u> guiding hurricane recovery and mitigation on March 18. The plans include affordable housing, infrastructure, and economic recovery. Hurricane Florence struck six months ago, and local officials and residents are still <u>focused</u> on finding funding for affordable housing.

#### 2017 Disasters

#### Federal Response

HUD-approved Community Development Block Grant-Disaster Recovery (CDBG-DR) state action plans for <u>California</u>, <u>Southern Georgia</u>, and <u>Missouri</u>. These plans are for funds appropriated for the 2017 disasters.

The U.S. General Accountability Office (GAO) released on March 14 the <u>report</u> "Puerto Rico Hurricanes: Status of FEMA Funding, Oversight, and Recovery Challenges" as part of the ongoing review of disaster recovery efforts in Puerto Rico. The report reviewed program documents, funding data, and interviews with officials and found problems with incomplete, missing or conflicting guidance from FEMA as well as a lack of guidance for the alternative procedures process.

House Natural Resources Committee Chair Raul Grijalva (D-AZ) led a congressional delegation to Puerto Rico that included a <u>public hearing</u> on March 15. Local officials and residents took the opportunity to voice frustration with austerity measures and slow and inadequate disaster recovery.

FEMA extended the Direct Temporary Housing Program for survivors of the October 2017 California wildfires.

#### Local Perspectives and Resources

Houston's Housing and Community Development Department published a new report, <u>The Harvey Data Project</u>, the result of the City of Houston's efforts to more accurately assess the housing damage and impact on vulnerable communities resulting from Hurricane Harvey. The report found FEMA undercounted the damage by nearly \$2 billion, disproportionately impacting low-income communities.

Residents of <u>Salinas</u>, Puerto Rico, are still living in a damaged community, hindered by smaller amounts of FEMA assistance and non-Spanish speaking FEMA employees.

# **Our Homes, Our Voices**

# NLIHC to Offer *Our Homes, Our Voices* National Housing Week of Action Webinar on April 2

Federal investments in proven affordable housing solutions <u>benefit us all</u>. Join the growing grassroots movement to support increasing those investments during this year's <u>Our Homes, Our Voices</u> National Housing Week of Action, May 30-June 5! Advocates carried out more than 130 rallies, press events, teach-ins, meetings with elected officials, letter-writing campaigns, voter registration drives, tweetstorms, and other activities around the country during the 2018 Week of Action. Let's make 2019 even more powerful! NLIHC is hosting a <u>webinar</u> on Tuesday, April 2 at 3:00 p.m. ET to discuss best practices and resources available to you.

You can start planning an event in your community for the 2019 Week of Action by going to <a href="www.ourhomesourvoices.org">www.ourhomesourvoices.org</a>. There you will find guides for how to plan different types of activities and sample materials and content for you to use, including talking points, tweets, op-eds, press releases, social media images and posters. When you have identified an event, NLIHC will feature it on the website, directing supporters to you and inspiring others to plan activities.

During the Tuesday, April 2 <u>webinar</u>. attendees will hear suggestions about effective messaging, the best uses of templates and materials, and building turnout. The webinar will include advice and perspectives from organizers who conducted events during the 2018 Week of Action.

It's time to act - to raise our voices not only to protect vital affordable housing programs, but to expand them so that everyone, especially those with the lowest incomes, has an affordable place to call home. Sign up and begin planning today to participate in the 2019 National Housing Week of Action May 30-June 5. Join with the thousands of others who will make our voices heard!

Register for the Our Homes, Our Voices webinar at: https://bit.ly/2tONfxA. 10

Register for NLIHC's Housing Policy Forum: *Seizing the Moment for Bold Solutions* at: <a href="http://www.nlihcforum.org/">http://www.nlihcforum.org/</a>

Follow the Our Homes, Our Voices campaign on Twitter at: <a href="https://twitter.com/OurHomesVoices">https://twitter.com/OurHomesVoices</a>

Follow the *Our Homes, Our Voices* campaign on Facebook at: <a href="https://www.facebook.com/groups/OurHomesOurVoices/">https://www.facebook.com/groups/OurHomesOurVoices/</a>

# **Our Homes, Our Votes**

### Senator Warren Calls for a Big Investment in Housing during Presidential Candidate Town Hall

Senator Elizabeth Warren (D-MA), a candidate for president in 2020, participated in a CNN Town Hall on March 18 at Jackson State University in Mississippi. During the event, she spent nearly three full minutes talking about the need for affordable housing.

In her remarks, Senator Warren highlighted the lack of affordable housing and described the damaging and discriminatory multi-generation impacts of redlining. She then offered solutions for addressing affordable housing, including her proposal to build 3 million more new affordable rental homes — which her proposal to significantly expand the national Housing Trust Fund would accomplish.

"The idea is that we need to make a real investment in housing," Senator Warren said. "In the same way that we think about health care as a basic human right, having a decent and safe place to live should be a basic human right. And the squeeze is everywhere...we just don't have enough affordable housing in this country. We should make a big investment in housing."

"Senator Warren talking about solutions to the housing crisis on [a CNN townhall] is, without a doubt, the most we've ever had affordable housing talked about on the presidential campaign trail. And we're just getting started!" tweeted Diane Yentel, NLIHC president and CEO.

Senator Warren introduced the "<u>American Housing and Economic Mobility Act</u>" (AHEM Act) on March 13. NLIHC worked closely with Senator Warren on developing the bill, which directly addresses the underlying

cause of the affordable housing crisis – the severe shortage of affordable rental homes for people with the lowest incomes – through a robust \$445 billion investment over ten years in the national Housing Trust Fund (HTF). Her proposal would also expand Fair Housing Act protections, boost funding for rural and tribal housing, impose stronger requirements on banks and lenders, and encourage inclusionary zoning. Senator Warren had already made affordable housing a topic in recent campaign speaking engagements in Iowa and New Hampshire.

Presidential candidates Senators Cory Booker (D-NJ) and Kamala Harris (D-CA) have also offered bold affordable housing proposals (see *Memo*, <u>2/11</u>).

For details on the AHEM Act, see NLIHC's factsheet.

### Research

# Owners of Rental Properties Increase Spending in Home Improvement and Conversions to Homeownership

A report released by the Joint Center for Housing Studies at Harvard University, *Improving America's Housing*, found spending on home improvements and repairs reached a high of \$424 billion in 2017. Among many factors contributing to the booming home-improvement industry is a significant increase in spending by rental property owners, accounting for 30% of home improvements and routine maintenance expenditures in 2017, and the conversion of rental homes to homeownership.

Much of the spending by rental property owners is attributable to the growing demand for rental housing following the Great Recession. Despite a boom in multifamily construction in this period, construction costs rose faster than incomes, putting rents for new rental homes out of reach for many renters. Owners of existing rental properties responded to demand updated, but less expensive rental homes by investing in significant building upgrades.

The authors also attribute the recent strength of the remodeling market to substantial investments in rental and vacant units converted to owner-occupied housing. Converted units are a growing share of the housing stock, with 6.6 million units converted in 2016 and 2017. Some of these converted units were potentially lost from the stock of lower-cost rental housing. Owners of newly converted homes have made substantial investments to improve the conditions of these units, spending \$50 billion in total, or an average of \$7,500 per owner. Homeimprovement spending on homes that were owner-occupied during the entire two-year period averaged \$5,500.

A growing share of national improvement expenditures is made to repair and restore homes damaged from natural disasters. Homeowner spending for disaster-related improvements has almost doubled over the past two decades, exceeding \$27 billion in 2016 and 2017. Homeowners paid out-of-pocket for 40% of repair and restoration projects, with insurance covering the rest. Owners typically spread repairs and renovations over two or three years following a disaster, and the recent damage caused by wildfires and hurricanes in 2017 and 2018 is likely to result in an increased backlog of disaster-repair spending.

The report identifies factors expected to contribute to continuing strength in home-improvement expenditures over the coming years. With 80% of the 137 million homes in the U.S. at least 20 years old and 40% at least 50 years old, current and future spending on home improvements and renovations will be necessary to maintain their quality. As the baby boomer generation ages into their 70s and 80s, spending on home modifications to improve accessibility is expected to rise. Growth in the remodeling industry will also be facilitated by an

increase in homeownership among younger generations, as these new owners modify their homes to suit their needs and preferences.

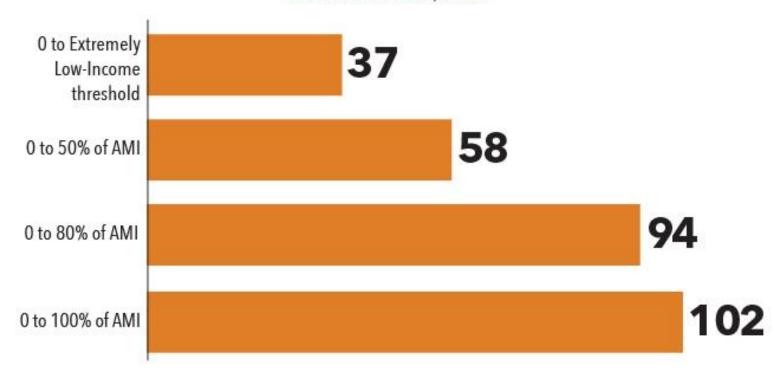
*Improving America's Housing* is available at: <a href="https://bit.ly/2HuddyA">https://bit.ly/2HuddyA</a>

#### Fact of the Week

There Are Only 37 Rental Homes Affordable and Available for Every 100 Extremely Low-Income Households Nationwide



AFFORDABLE AND AVAILABLE RENTAL HOMES PER 100 RENTER HOUSEHOLDS, 2017



Source: NLIHC tabulations of 2017 ACS PUMS data. AMI – Area Median Income. ©2019 National Low Income Housing Coalition

https://nlihc.org/gap



Source: NLIHC's *The Gap: A Shortage of Affordable Homes 2019*. NLIHC tabulations of 2017 ACS PUMS data.

## **National Housing Trust Fund**

### **NLIHC Sends Letter to FHFA Acting Director Calling for Release of HTF Funds**

NLIHC President and CEO Diane Yentel sent a <u>letter</u> on behalf of the national Housing Trust Fund (HTF) campaign to Federal Housing Finance Agency (FHFA) Acting Director Joseph Otting expressing concerns that the 2018 HTF annual allocations have not yet been transferred to HUD. These allocations have typically been transferred within 60 days from the end of the calendar year. The letter provided a list of the more than 1,900 local, state, and national organizations that have endorsed the HTF campaign.

The HTF is the first new housing resource since 1974 targeted to building, rehabilitating, preserving, and operating rental housing for extremely low-income people and is a crucial resource for addressing the nation's dire shortage of affordable housing. The HTF and the Capital Magnet Fund are funded through a small annual assessment on Fannie Mae's and Freddie Mac's books of business. The letter reads, "FHFA is obligated by law to transfer Fannie Mae's and Freddie Mac's 2018 annual Housing Trust Fund allocations totaling \$245 million to HUD. We urge you to do so as quickly as possible to allow states and communities to address the housing needs of their most vulnerable residents. Millions of the lowest income seniors, people with disabilities, families with children, veterans, people experiencing homelessness, and other individuals are in desperate need of safe, decent and affordable homes."

Read the letter at: <a href="https://bit.ly/2FkFbdr">https://bit.ly/2FkFbdr</a>

#### HUD

# **GAO Identifies Weaknesses and Improvements Needed by HUD Related to Physical Inspection Process and Oversight of Inspectors**

The Government Accountability Office (GAO) issued a report, <u>HUD Should Improve Physical Inspection</u> <u>Process and Oversight of Inspectors</u>, on March 21. The report identified a number of weakness and offers recommendations to address them. HUD's Real Estate Assessment Center (REAC) has a standardized process to identify physical deficiencies at public housing and privately-owned HUD-assisted multifamily properties. REAC's inspection process annually identifies properties that are in poor physical condition and contain life-threatening health and safety issues.

GAO concluded that the inspection process has several weaknesses. For example, REAC has not conducted a comprehensive review of its inspection process since 2001 even though new risks have emerged, such as property owners misrepresenting the conditions of their properties. A comprehensive review could help REAC identify risks and ensure it is producing inspections that are reliable, replicable, and reasonable. In addition, REAC does not track its progress toward meeting its inspection schedule for certain properties, which could hinder HUD's ability to take enforcement actions. In the wake of concerns that inspections were not always identifying troubled properties, REAC made eight recommendations in January 2017, to improve the inspection process, but HUD only approved three of the recommendations and had not implemented any of them as of December 2018.

REAC uses contractors to inspect properties. These contract inspectors are trained and overseen by quality-assurance inspectors hired directly by REAC. REAC's processes to select, train, and monitor both contract inspectors and quality-assurance inspectors, however, have weaknesses. For example:

- REAC does not verify the qualifications of contract inspector candidates before they are selected to begin training to become certified inspectors.
- REAC lacks formal mechanisms to assess the effectiveness of its training program for contract and quality-assurance inspectors. Unlike other professional inspection organizations, REAC does not have continuing education requirements.
- REAC has not met targets for the number and timeliness of its inspection oversight reviews of contract inspectors. For instance, REAC has not met its target of conducting three quality-assurance reviews of poor-performing contractors per quarter. As a result, if deficiencies at properties are not identified and recorded by contract inspectors, they may not be addressed in a timely manner. In addition, REAC's standards for its quality-assurance inspectors have not been updated to reflect their broader job duties, such as conducting inspector-oversight reviews and coaching and mentoring contract inspectors.

GAO provides 15 areas for improvement. For example:

- REAC should undertake a comprehensive review of the inspection process in order to better identify risks and ensure inspections are reliable, replicable, and reasonable.
- REAC should resume reporting on sampling errors and develop a process to address properties that fall below certain cutoff scores when the sampling error is taken into account. This would provide REAC the information it needs to identify properties that may require more frequent inspections or enforcement actions.
- REAC should improve its on-time performance of multifamily property inspections to provide HUD with more timely information on the physical condition of properties and the information needed to take any enforcement actions.

*HUD Should Improve Physical Inspection Process and Oversight of Inspectors* (GAO-19-254) is available at: <a href="https://bit.ly/2HAcuN2">https://bit.ly/2HAcuN2</a>

### Resource

# **Economic Roundtable Provides Tools to Identify Those Most At-Risk for Chronic Homelessness**

The Economic Roundtable published a report, <u>Early Intervention to Prevent Persistent Homelessness</u>, describing new predictive analytic tools to accurately forecast which populations are most at risk for chronic homelessness. The tools improve the efficiency and effectiveness of homeless interventions by matching the individuals most at-risk for persistent homelessness with the appropriate public services and interventions to prevent long-term chronic homelessness.

The Economic Roundtable posits that the best strategy to reduce homelessness involves differentiating the level of need among newly homeless individuals and early intervention with intensive help for those most at-risk of chronic homelessness.

Eight percent of low-wage workers who lose their jobs become chronically homeless, defined as over twelve consecutive months of homelessness or more than two episodes of homelessness in three years. Low-wage workers who are African American, male, and single face a disproportionate risk of experiencing chronic

homelessness after a job loss. The first predictive analytic tool identifies low-wage workers with especially high-risk for persistent homelessness and prioritizes them for access to early, comprehensive interventions adapted to their needs and vulnerabilities.

The second tool identifies youth receiving public assistance who are most at risk of experiencing chronic homelessness in the first three years of adulthood and prioritizes the most at-risk young adults to receive assistance. African American youth, individuals who were in the foster care system, youth who have been incarcerated, and youth who experienced homelessness as children are the most at-risk for long-term homelessness once they reach adulthood.

The predictive analytic tools were developed based on a population of those experiencing sheltered and unsheltered homelessness in Los Angeles County over a fifteen-year time frame. The models assess key attributes of individuals, including demographic characteristics, homeless and employment histories, and use of services provided by the health, behavioral health, social service, and justice systems. These tools can be reconfigured to use locally available data and are in the public domain for free use in cities throughout the United States.

Early Intervention to Prevent Persistent Homelessness is available at: https://bit.ly/2CsfpTM

## **Event**

# NHLP Hosts NLIHC and PARHC Webinar on National Housing Preservation Database, April 9

NLIHC and the Public and Affordable Housing Research Corporation (PAHRC) will co-present a <u>webinar</u> hosted by the National Housing Law Project (NHLP), *Saving Multifamily Homes-- How to Use the National Housing Preservation Database* (NHPD), on Tuesday, April 9 at 1:00 p.m. ET. The webinar will cover the basics of how advocates, public officials, and researchers can use the NHPD to identify and study federally-assisted housing at-risk of being lost from the affordable housing stock. Interested parties can register for the webinar at: <a href="https://adobe.ly/2uoEbQv">https://adobe.ly/2uoEbQv</a>

## **NLIHC** in the News

#### NLIHC in the News for the Week of March 17

The following are some of the news stories that NLIHC contributed to during the week of March 17.

- "Your skyrocketing rent isn't just bad for your savings—it can hurt your health," *Fast Company*, March 22 at: <a href="https://bit.ly/2U3cH0X">https://bit.ly/2U3cH0X</a>
- "2020 Democrats Think The Rent Is Too Damn High," *The Huffington Post*, March 21 at: https://bit.ly/2HygZYC
- "Does most of your paycheck go to rent? That may be hurting your health," *Chron.com*, March 19 at: <a href="https://bit.ly/2UWU2Bv">https://bit.ly/2UWU2Bv</a>
- "Finding solutions for Central Florida's affordable housing crisis | Commentary," *World News*, March 19 at: <a href="https://bit.ly/2FlRHJD">https://bit.ly/2FlRHJD</a>

• "The Des Moines metro needs 11,848 affordable units for low-income renters, a new study says," *The Des Moines Register*, March 15 at: <a href="https://bit.ly/2FtrUAi">https://bit.ly/2FtrUAi</a>

## **NLIHC News**

## **NLIHC Seeks Housing Policy Analyst**

NLIHC seeks a housing policy analyst responsible for identifying, analyzing, advocating, and engaging the Coalition's membership and network in action on federal policy and regulatory activities related to the Coalition's mission and priorities, including disaster housing recovery. The policy analyst will report to the NLIHC senior director for public policy.

#### The policy analyst will:

- 1. Monitor legislative, regulatory, and administrative developments, as well as other activities or events of interest on Capitol Hill and at HUD, the Federal Emergency Management Agency (FEMA), and other relevant agencies; ensure that local partners and the NLIHC-led Disaster Housing Recovery Coalition are apprised of key developments and events.
- 2. Monitor disaster housing recovery efforts by maintaining frequent contact with local partners; hold regularly scheduled calls for local partners about implementation issues.
- 3. Advocate Coalition positions before members of Congress and the Administration; prepare letters, visits, phone calls, and e-mails to congressional members and their staff.
- 4. Develop materials that translate pending proposals and actions into an accessible and understandable format for Coalition members and partners. Respond to requests for information from members and other network participants.
- 5. Help facilitate communications and education with members of Congress and the Administration by drafting letters, scheduling and participating in meetings, and leading conference calls, and preparing and sending communications to members, Administration officials, and their staff.
- 6. Represent NLIHC before selected national partners; participate in the planning and implementation of NLIHC's Disaster Housing Recovery Coalition.
- 7. Coordinate regular meetings of NLIHC's Disaster Housing Recovery Coalition; coordinate and facilitate working group meetings, prepare materials, and make presentations. Attend meetings and events of other coalitions.
- 8. Work, together with NLIHC field staff and NLIHC partners and allies in impacted communities, to stay abreast of disaster recovery issues and other housing concerns.
- 9. Research and prepare articles for NLIHC's *Memo to Members and Partners* e-newsletter, including updates on Capitol Hill, HUD, and FEMA, through web-based and other research and attendance at hearings and briefings.
- 10. Develop materials that translate pending proposals and actions, as well as disaster housing recovery and rebuilding implementation issues, into an accessible and understandable format for NLIHC members and partners. Respond to requests for information from members and other network participants.
- 11. Represent NLIHC at meetings and conferences in Washington, DC and across the nation.
- 12. Plan and implement briefings, dialogues, and other informational forums on issues related to Coalition priorities and initiatives.
- 13. Monitor, and provide updates for, the Coalition website. Attend and report at all meetings of Board of Directors; participate in staff meetings, trainings, and events.
- 14. Participate in the planning and implementation of all aspects of Coalition's annual policy forum, including speaker recruitment. Other duties as assigned.

#### **QUALIFICATIONS:**

Requirements include a bachelor's degree (master's degree preferred). A degree in Public Policy, Public Administration, Humanitarian Emergency Management or related area is a plus. Applicants should have at least two years of experience in project management, organizing, and/or public policy. Applicants should have a commitment to social justice and some knowledge of the fundamentals of affordable housing, homelessness, disaster recovery, or social service delivery. Candidates should be able to work in a diverse, high-paced environment and have strong writing and editing skills, oral and interpersonal communications, organizational skills, and attention to detail. Applicants should be proficient in the Microsoft Office suite and social media platforms.

An equal opportunity, affirmative action employer, NLIHC offers a competitive salary and benefits package. This is a full-time position located in Washington, DC. This is two-year grant-funded position with the possibility of extension.

Interested candidates should submit a resume, cover letter with salary requirement, and two writing samples to Paul Kealey, chief operating officer, and Sarah Mickelson, senior director of public policy, at: <a href="mailto:pkealey@nlihc.org">pkealey@nlihc.org</a> and <a href="mailto:smickelson@nlihc.org">smickelson@nlihc.org</a>

#### Where to Find Us – March 25

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

- Can I Live Congressional Briefing, Washington, DC, March 25
- National League of Cities Mayor's Conference, Detroit, MI, April 2-4
- Housing California Annual Conference, Sacramento, CA, April 16
- NACEDA People & Places 2019 Conference, Arlington, VA, April 16
- Arkansas Fair Housing Commission 2019 Annual Fair Housing/Fair Lending Conference, Little Rock, AR, April 18
- Denver Housing Forum, Denver, CO, April 19
- Building Michigan Communities Conference, Lansing, MI, April 30
- Colorado NAHRO Conference, Vail, CO, May 15
- National Association of Local Housing Finance Agencies Conference, Denver, CO, May 16
- Supportive Housing Network of New York Conference, New York, NY, June 13
- Mental Health America, Annual Conference: Dueling Diagnoses, Washington, DC, June 14
- Wisconsin Partnership for Housing Development Home for Everyone Conference, Eau Claire, WI, July 18-19
- Housing & Community Development Network of NJ Annual Conference, New Jersey (location TBD), October 18
- Rural Housing Summit, San Jose, CA, November 7

### **NLIHC Staff**

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Lily Barrett, Policy Intern, x241

Victoria Bourret, Housing Advocacy Organizer, x244

Josephine Clarke, Executive Assistant, x226

Abby Cooper, Research Intern, x249

Dan Emmanuel, Senior Research Analyst, x316

Ellen Errico, Creative Services Manager, x246

Ed Gramlich, Senior Advisor, x314

Paul Kealey, Chief Operating Officer, x232

Mike Koprowski, Director, Multisector Housing Campaign, x317

Joseph Lindstrom, Manager, Field Organizing, x222

Lisa Marlow, Communications Coordinator, x239

Sarah Mickelson, Senior Director of Public Policy, x228

Khara Norris, Director of Administration, x242

Catherine Reeves, Development Coordinator, x234

Brooke Schipporeit, Housing Advocacy Organizer, x233

Elayne Weiss, Senior Policy Analyst, x243

Chantelle Wilkinson, Housing Campaign Coordinator, x230

Renee Willis, Vice President for Field and Communications, x247

Gloria Yang, Communications & Graphic Design Intern, x250

Diane Yentel, President and CEO, x225