Memo to Members

Volume 22, Issue 25 July 3, 2017

In This Issue:

Our Homes, Our Voices Week of Action

New Events and Resources for National Housing Week of Action, July 22-29

Take Action

- Join More than 1,000 Organizations in Protecting and Expanding the National Housing Trust Fund
- Tell Congress to Fully Fund Rural Housing Investments

United for Homes

• United for Homes Webinar on Direct Action and Mortgage Interest Deduction Reform

Congress

- Ranking Member Waters Introduces Bill to Preserve Public Housing, Protect Tenants
- Senate Republicans Delay Vote on ACA Repeal Bill

Budget and Appropriations

- Senate Democrats Seek a Budget Deal to Lift Harmful Spending Caps
- House Appropriations Subcommittee Votes on FY18 USDA Spending Bill
- Financial Services Committee Democrats Request Hearing on Proposed Cuts to Housing Programs

HUD

- HUD Offers Four Short Videos on Using CDBG for Public Services
- HUD Issues Two Family Self-Sufficiency Guides
- PIH Notice Implements FY17 Voucher Funding Provisions

National Housing Trust Fund

• Senate Banking Committee Discusses Housing Finance Reform

Research

- Privately Owned Subsidized Housing Lowers Chance of Living in Poor Neighborhoods
- Urban Institute Report Finds Housing Discrimination against Same-Sex Couples and Transgender Individuals

Fact of the Week

Lowest Income Severely Rent-Burdened Households Have Greatest Food Insecurity

Other NLIHC News

- Support NLIHC While Shopping Amazon Smile!
- NLIHC Seeks Interns for Fall Semester
- Where to Find Us July 3

NLIHC in the News

Our Homes, Our Voices Week of Action

New Events and Resources for National Housing Week of Action, July 22-29

The *Our Homes, Our Voices* Housing Day of Action has expanded into a *National Housing Week of Action*, a full week of activities July 22-29 across the country calling for increased federal investments in affordable housing and community development. To date, local housing advocates have planned 25 events in communities across the country. <u>Visit the website</u> to learn about the Week of Action and the "*Our Homes, Our Voices*" campaign, and stay tuned for further updates.

The Week of Action events include rallies, storytelling, letter-writing campaigns, bus tours, press events, and more—all urging members of Congress to fully fund investments in affordable housing and community development. Visit the Week of Action events page to view the complete list. Several additional events are in planning stages and will be added soon. If you don't see your event listed on the website, please contact ourhomes@nlihc.org to share information about your event.

Event Organizers' Webinar on Monday, July 10, 2pm ET

Join NLIHC for a webinar discussion about the *Our Homes, Our Voices* Housing Week of Action on Monday, July 10 from 2-3 pm ET. Housing advocates across the country will share challenges, success stories, and next steps before July 22 to ensure the campaign achieves its highest impact.

Learn more about the webinar and register to attend.

Resources for Your Event

NLIHC has developed <u>a suite of resources</u> that you can use to plan, host, and promote your event. Resources include postcards for letter-writing campaigns, social media infographics, draft invitations to elected officials, and sample op-eds.

Advocates and event organizers can also order t-shirts for the National Housing Week of Action to promote the campaign or wear to an event. Order t-shirts this week in order to make sure they are delivered in time for your group's event.

We encourage all who care about affordable housing and community development to get involved in the "Our Homes, Our Voices" National Housing Week of Action, July 22-29 and let us know what you are planning by emailing ourhomes@nlihc.org.

Take Action

Join More than 1,000 Organizations in Protecting and Expanding the National Housing Trust Fund

More than 1,000 national, state, and local organizations have signed onto NLIHC's letter urging Congress to protect and expand the national Housing Trust Fund (HTF), which President Trump proposed to eliminate in his FY18 budget. While a copy of the letter has been delivered to all members of Congress, there is still time for organizations concerned about homelessness and the lack of affordable homes to sign onto the national HTF letter before an updated version is sent to Capitol Hill later in the budget process.

The HTF is the first new housing resource in a generation exclusively targeted to help build and preserve housing affordable to people with the lowest incomes, including those who are homeless. Congress must protect

the HTF from the administration's attack and instead significantly increase its funding to address the critical affordable housing needs of the lowest income renters in every community in the U.S.

Sign the letter urging Congress to protect and expand the HTF and share it with your networks.

The letter with the current list of signatories is at: http://bit.ly/2rSLcWF

Contact your Congressional delegation directly at: http://bit.ly/21BR7eM

Tell Congress to Fully Fund Rural Housing Investments

NLIHC urges advocates to contact their members of Congress to oppose the Trump administration's proposed cuts to rural housing for FY18 and to fully fund rural housing programs. The president's budget proposes significant reductions to the U.S. Department of Agriculture (USDA) rural housing budget, including a \$60 million cut to Section 521 Rural Rental Assistance, the elimination of the Multifamily Preservation and Revitalization program, and the elimination of key homeownership programs, including Section 502 Direct Homeownership Loans and Section 523 Mutual Self-Help Housing.

NLIHC and nearly 600 organizations from across the country have signed onto a letter circulated by the National Rural Housing Coalition (NRHC) opposing the proposed cuts. The letter criticized the administration's response to the problems facing rural America as what "can only be described as a wholesale retreat."

NLIHC encourages advocates to call their members of Congress to urge them to oppose the president's proposed budget and USDA reorganization plan and to fully fund rural housing programs.

Contact your Congressional delegation directly at: http://bit.ly/2rr1AkV

Read NRHC's press release about rural advocates' letter to Congress at: http://prn.to/2tmTGWB

Review NLIHC's analysis of the Trump administration's proposed budget, including funding for USDA Rural Housing programs, at: http://nlihc.org/sites/default/files/Trump-Budget.pdf

United for Homes

United for Homes Webinar on Direct Action and Mortgage Interest Deduction Reform

United for Homes endorsers are invited to join a webinar, "Direct Action and the United for Homes Campaign: Disruption and Agitation in the Effort for MID Reform," on July 12 at 2 pm ET. Presenters from NLIHC and a number of United for Homes endorsing organizations will discuss the importance of involving funding solutions like MID reform in local efforts that draw attention to the ongoing crisis of homelessness and the affordable housing shortage.

The upcoming webinar will feature Randy Shaw, editor of Beyond Chron and the Director of San Francisco's Tenderloin Housing Clinic, a United for Homes endorser. Mr. Shaw is the author of four books on activism, including *The Activist's Handbook: Winning Social Change in the 21*st Century and The Tenderloin: Sex, Crime and Resistance in the Heart of San Francisco. On the webinar, Mr. Shaw will discuss the importance of direct action throughout the history of housing policy change in America.

United for Homes webinars highlight best practices for advocacy and provide a broader understanding of how mortgage interest deduction reform is helpful to social movements focused on more than just housing. The most recent webinar in June, "Housing, Racial Equity, and United for Homes," provided campaign overviews and perspectives from endorsers who work on social justice for communities of color. Anj Chaudhry from the

National Coalition for Asian and Pacific American Community Development, Lot Diaz from the National Council of La Raza, and Pinky Clifford from the Oglala Sioux Tribe Partnership for Housing all shared information about how United for Homes would benefit the communities in their networks. Watch the June webinar at: http://www.unitedforhomes.org/webinars/

Future webinars will feature guest experts, policymakers, advocates, and researchers on topical issues. All UFH webinars are available on the UFH website at: http://www.unitedforhomes.org/webinars/

If you have not already registered for the monthly UFH endorser webinars, register for the July 12 event at: http://bit.ly/2irHS2E. Once you register, you will not need to register again for the monthly UFH endorser webinars.

If you are not already a UFH endorser, please join the campaign at: http://www.unitedforhomes.org/join-the-movement/

If you are not sure if you are a UFH endorser, check the list of current endorsers at: http://www.unitedforhomes.org/national-supporters/

Congress

Ranking Member Waters Introduces Bill to Preserve Public Housing, Protect Tenants

Representative Maxine Waters (D-CA), Ranking Member of the Committee on Financial Services, introduced the "Public Housing Tenant Protection and Reinvestment Act of 2017" on June 29. The bill seeks to preserve public housing and transform neighborhoods by authorizing full funding for public housing and providing additional funds to address the significant backlog of capital needs. The bill would require that, when public housing must be demolished or sold, the units affected would have to be replaced on a one-for-one basis, reinstating a provision that Congress eliminated in 1995. The bill also increases tenant protections to help ensure that residents who choose to may stay in their communities when public housing is redeveloped.

In a press statement, Ms. Waters said "We must renew our commitment to serving those most in need by fully funding the public housing program, implementing one-for-one replacement of each demolished public housing unit, and by providing the necessary financial tools to rehabilitate and preserve this important public asset. Despite the hostile posture of the Administration toward important housing programs, I vow to continue the fight every day for vulnerable families."

The bill is supported by the NLIHC, the National Alliance of HUD Tenants (NAHT), and the National Housing Law Project (NHLP):

"NLIHC applauds Representative Waters for reintroducing this critical piece of legislation to preserve public housing, transform neighborhoods, and protect tenant rights," said Diane Yentel, president & CEO of NLIHC. "This bill will ensure public housing continues to serve as a bridge out of poverty for millions of people. We hope Congress acts quickly to enact these protections and ensure full-funding for public housing programs that will help families facing challenges obtain adequate and affordable housing."

The bill's original cosponsors include Representatives Nydia Velázquez (D-NY), Stephen Lynch (D-MA), Al Green (D-TX), Gwen Moore (D-WI), Keith Ellison (D-MN), and Juan Vargas (D-CA).

Read a summary of the bill at: http://bit.ly/2tqXuJv

Review the text of the bill at: http://bit.ly/2uohutJ

Read a section-by-section analysis of the bill at: http://bit.ly/2tp2oqS

Basic information about public housing is available on page 4-8 of NLIHC's 2017 *Advocates' Guide:* http://bit.ly/2slUrTJ

Senate Republicans Delay Vote on ACA Repeal Bill

Senate Majority Leader Mitch McConnell (R-KY) decided to delay a vote on a bill that would repeal and replace the Affordable Care Act until after the July 4 recess. The decision came after the Senate GOP leadership determined the bill did not have enough support to pass. "The Better Care Reconciliation Act of 2017" – like the "American Health Care Act" that was approved by the House of Representatives – would cause 22 million people to lose health insurance and slash Medicaid funding for supportive housing services that benefit people experiencing homelessness.

The Senate bill would roll back Medicaid expansion, change the structure of Medicaid, converting it into a block grant, and dramatically cut its funding. The bill also allows states to impose work requirements, higher premiums, and emergency room co-payments within Medicaid. These changes would be devastating for low income households, especially homeless individuals receiving supportive services through Medicaid.

Republican leadership is now considering a range of requests from senators who initially opposed the bill or were undecided, including Senators Deal Heller (R-NV), Shelley Moore Capito (R-WV) and Bill Cassidy (R-LA).

During the July 4 recess, it is critical that housing advocates call their senators and ask them to oppose any healthcare bill that cuts, caps, or phases out Medicaid for millions of the lowest income people.

To contact your senators, call the congressional switchboard toll free at 202-224-3121.

Look up your federal elected officials on NLIHC website: http://bit.ly/2s3UwGJ

Budget and Appropriations

Senate Democrats Seek a Budget Deal to Lift Harmful Spending Caps

Senate Democrats sent a letter on June 26 to Majority Leader Mitch McConnell (R-KY) and Senator Appropriations Committee Chair Thad Cochran (R-MS) stressing the need for a bipartisan, bicameral budget deal that lifts the harmful budget caps required by the Budget Control Act of 2011 (BCA). The letter underscores the importance of parity between defense and non-defense discretionary programs in any budget deal and of prioritizing appropriations bills free of "poison pill riders."

The letter was signed by Senate Democratic Leader Chuck Schumer (D-NY), Senator Patrick Leahy (D-VT), the Ranking Member of the Senate Appropriations Committee, and Senators Dick Durbin (D-IL), Patty Murray (D-WA), and Debbie Stabenow (D-MI).

The Bipartisan Budget Act of 2015, which provided temporary relief from the BCA spending caps, expires on September 30. Without a new agreement, tight spending caps will return for the FY18 budget and pose a significant risk to housing programs.

Many lawmakers on both sides of the aisle have stated that the current spending caps are unworkable and could set up the FY18 appropriations process for failure. Representative Kay Granger (R-TX), a senior member on the House Appropriations Committee, agreed that a budget deal is needed because the current spending caps are too low. "We need to get rid of sequestration," she said, referring to the mandatory defense and nondefense

spending cuts required under the BCA. It remains unclear, however, if and when lawmakers will begin negotiating a deal to lift the caps or end sequestration.

The Campaign for Housing and Community Development Funding (CHCDF), convened by NLIHC, has called on Congress to provide relief from these austere spending caps and to ensure affordable housing, community development, and transportation programs receive the highest allocation of discretionary funds possible. CHCDF also urges Congress to continue to treat defense and nondefense programs equally when providing budget relief.

Read the senators' letter at: http://bit.ly/2topqho

Learn more about Budget and Appropriations at: http://nlihc.org/issues/budget

Read CHCDF's letter to Congress urging them to lift the budget caps at: http://bit.ly/2p0QAVR

Learn more about CHCDF at: http://nlihc.org/partners/chcdf

House Appropriations Subcommittee Votes on FY18 USDA Spending Bill

The House Appropriations Subcommittee on Agriculture, whose jurisdiction includes U.S. Department of Agriculture (USDA) rural affordable housing programs, voted on its FY18 spending bill. The draft bill adheres to a discretionary allocation of \$20 billion—\$876 million below the enacted FY17 allocation and \$4.64 billion above President Trump's budget request.

While the Subcommittee's bill rejects President Trump's proposal to eliminate or severely cut funding for rural housing and development programs, these programs would still see their funding significantly reduced from FY17 spending levels. Several members noted that these programs warrant growth, not bare-minimum investments. The bill would provide:

- \$1.345 billion to renew rental assistance contracts for low income families and elderly members of rural communities. This is almost a \$60 million decrease from FY17. This is the same amount of funding proposed by President Trump. It is unclear whether this is sufficient to cover all existing contracts.
- \$900 million in direct loans to low income rural families seeking homeownership. This is a \$100 million decrease from FY17.
- \$24 billion in loan authority for the Single-Family Housing guaranteed loan program. This amount is unchanged from FY17.
- \$34.65 million for the Section 502 Direct Loan Program, or about half of the FY17 allocation.

During the vote, Appropriations Ranking Member Nita Lowey (D-NY) criticized the FY18 appropriations process. "There is no budget, no plan to adjust the inadequate spending caps or the harmful sequester," she said. "The American people deserve more than this dysfunction. Let's cut the charade. Let's get to work on a responsible bipartisan process." (see <u>Memo 6/26</u>.)

Read the text of the proposed bill at: http://bit.ly/2tq26R3

Watch the hearing at: http://bit.ly/2unUKK1

Financial Services Committee Democrats Request Hearing on Proposed Cuts to Housing Programs

Financial Services Committee Ranking Member Maxine Waters (D-CA), along with all the Committee's Democratic members, sent a letter on June 27 to Committee Chair Jeb Hensarling (R-TX) requesting hearings with HUD Secretary Ben Carson and U.S. Department of Agriculture (USDA) Secretary Sonny Perdue to discuss President Trump's fiscal year (FY) 2018 budget request, which slashes affordable housing and other essential programs.

"This Committee must be vigilant in examining this budget request and the potential negative consequences for individuals and families, including the impact of the rent reform proposals that would increase rent burdens on many of the lowest income households in this country," the Committee Members wrote. "In general, the proposed HUD budget raises serious questions regarding HUD's ability to serve our nation's most vulnerable households, and about this Administration's commitment to carrying forth the statutory mission of HUD."

The president's budget blueprint proposes a 15% or \$7.4 billion reduction to HUD's budget from FY17 enacted levels, as well as significant cuts to USDA's rural housing programs and the elimination of key USDA rural development programs. The budget also includes several provisions that give HUD the authority to increase the financial burden on current and future tenants.

The Campaign for Housing and Community Development Funding (CHCDF), led by NLIHC, urges Congress to work together to fully fund HUD and USDA housing and community development programs, and provide relief from the austere spending caps required by the Budget Control Act of 2011.

Read the full letter from Financial Services Committee Democrats at: http://bit.ly/2tuBnTe

Review NLIHC's analysis of the Trump Administration's budget request at: http://bit.ly/2rwM9ae

Read the CHCDF's letter to Congress on FY18 budget and appropriations at: http://bit.ly/2p0QAVR

HUD

HUD Offers Four Short Videos on Using CDBG for Public Services

HUD's Office of Community Planning and Development (CPD) <u>posted on its website</u> four short videos on using Community Development Block Grant (CDBG) funds for public service activities. CDBG entitlement communities and states may not use more than 15% of their annual allocation, plus any program income, for public service activities. The first two videos explain eligible and ineligible public service activities (4 minutes) and how to ensure a public service program meets a CDBG national objective, such as benefitting low and moderate income households (8 minutes). A third video discusses building an effective public service program (14 minutes) and the fourth provides a short summary (1 minute).

NLIHC notes that the second video does not mention the regulatory provisions about assessing a claim that a public service activity meets the national objective of benefitting low and moderate income households, those with income at or below 80% of the area median income, also referred to as "lower income." The regulations enable advocates to challenge a claim that any CDBG activity benefits lower people by providing "substantial evidence to the contrary." If provided such evidence, HUD has the responsibility to assess "the full range of direct effects of the assisted activity." The regulations add that recipients must ensure that activities do not benefit moderate income persons (with incomes between 51% and 80% AMI) to the exclusion of low income persons (with incomes at or below 50% AMI).

Potential issues can arise with the Limited Clientele Test "presumed benefit" option and the Area Benefit Test. For example, the Limited Clientele Test presumes certain populations are lower income, such as elderly people. However, providing services to elderly people at a senior center in an affluent area might be of questionable benefit to truly lower income elderly people. The Area Benefit Test can consider an activity to be of benefit to lower income people if 51% of the population in the service area are lower income. Advocates need to look closely at a service in a nominally lower income area to assess whether the service truly serves lower income people.

The four videos are at: http://bit.ly/2tl8tVa

More information about CDBG is on page 8-3 of NLIHC's 2017 Advocates' Guide at: http://bit.ly/2sRPsZs

HUD Issues Two Family Self-Sufficiency Guides

To celebrate 25 years of the Family Self-Sufficiency (FSS) Program, HUD's Office of Public and Indian Housing (PIH) and Office of Multifamily Housing Programs (Multifamily) each issued FSS guidebooks for their respective programs. The guidebooks provide information about promising practices that can help PHAs and private owners establish and run effective FSS programs.

FSS helps households who volunteer to participate in the program increase their earnings and build financial capability and assets by providing them with:

- A financial incentive to increase their earnings in the form of an escrow savings account that increases as their earnings increase.
- Case management or coaching to help participants access services that they might need to overcome barriers to employment, strengthen financial capability, and address other challenges.

Public housing residents and Housing Choice Voucher participants could have participated in an FSS program for 25 years. Some public housing agencies (PHAs) are required to administer FSS programs, while others are not. Congress has appropriated \$75 million for PHA FSS programs in recent years.

Participation in FSS for HUD-assisted multifamily housing was authorized relatively recently by the "Consolidated Appropriations Act of 2015," but Congress has not appropriated FSS funds for Multifamily. Private owners of HUD-assisted multifamily housing may use residual receipts to hire FSS program coordinators. Notice H-2016-08 implemented FSS policies and procedures for Multifamily housing (see *Memo*, 9/6/16).

The PHA-tailored guidebook, *Administering an Effective Family Self-Sufficiency Program: A Guidebook Based on Evidence and Promising Practices*, is at: http://bit.ly/2t3fDu8

PIH has an online FSS training based on the guidebook at: http://bit.ly/2riHGEG

The Multifamily oriented guidebook, Family Self-Sufficiency Program: Guidebook for Owners of Project-Based Section 8 Developments, is at: http://bit.ly/2sbNOQz

Multifamily has a new FSS website at: http://bit.ly/2t3dC1h

Notice H-2016-08 is at: http://bit.ly/1Ig8b2p

PIH Notice Implements FY17 Voucher Funding Provisions

Each year, HUD's Office of Public and Indian Housing (PIH) issues a notice explaining how it will implement the latest appropriations act provisions for the Housing Choice Voucher program. Notice PIH 2017-10 contains the provisions for FY17. While much of the text is like previous years' notices, this years' Notice has two provisions that anticipate more public housing agencies (PHAs) will need to tap a set-aside fund to prevent households' vouchers from termination due to inadequate Congressional appropriation.

Notice PIH 2017-10 includes typical provisions pertaining to tenant protection vouchers (TPVs) and Veterans Affairs Supportive Housing (VASH), Tribal VASH, Mainstream 5-Year Program, and Family Unification (FUP) vouchers. The TPV section the Notice discusses the \$5 million set-aside for households living in low vacancy areas who are in danger of paying more than 30% of their income for rent and utilities (see *Memo*, 8/22/16), elaborates on the difference between relocation and replacement TPVs, and explains that, due to limited funding, TPVs will be provided only for units that were occupied at the time a PHA applied for TPVs (instead of occupied within 24 months prior to an action causing HUD-assisted housing to leave the assisted stock).

Notice PIH 2017-10 has two provisions indicating that HUD anticipates more PHAs than usual will not have sufficient voucher funding to continue to assist all households that have vouchers.

First, because the appropriations act allows HUD to offset a PHA's 2017 allocation based on excess amounts of net restricted assets, including any HUD-held programs reserves, HUD will use a small offset for reallocation in 2017 to help prevent the termination of voucher assistance due to insufficient funding.

Second, as in most recent years, the FY17 appropriations act allows HUD to set aside \$75 million to adjust PHA allocations under four categories:

- 1. Preventing voucher terminations due to insufficient funds (Shortfall Funds)
- 2. Unforeseen circumstances and portability cost increases
- 3. Project-Based Vouchers
- 4. HUD-VASH vouchers

This year, however, HUD estimates that the entire \$75 million will be needed to prevent households' vouchers from termination due to insufficient funds. Therefore, HUD will not take applications for funding adjustments in the other three categories.

As in previous years, to apply for Shortfall Funds, a PHA must stop issuing vouchers (with three exceptions), cease absorbing portable vouchers, and rescind vouchers issued to applicant households. Unlike previous years, the Notice clarifies that a PHA does not have to rescind an applicant's voucher if the applicant has submitted a Request for Tenancy Approval and the unit has passed inspection. Notice PIH 2017-10 updates the Shortfall Fund eligibility criteria that were in Notice PIH 201-7 (see *Memo*, 5/1).

Notice PIH 2017-10 is at: http://bit.ly/2slFL6Q

More about Housing Choice Vouchers is on page 4-38 of NLIHC's 2017 Advocates' Guide at: http://bit.ly/2ptO8du

More about Tenant Protection Vouches is on page 4-50 of NLIHC's 2017 Advocates' Guide at: http://bit.ly/2tgh6xu

More about Family Unification Vouchers is on page 4-43 of NLIHC's 2017 Advocates' Guide at: http://bit.ly/2sVFlTv

More about the Veterans Affairs Supportive Housing (VASH) is on page 5-50 of NLIHC's 2017 Advocates' Guide at: http://bit.ly/2sr3Ggq

National Housing Trust Fund

Senate Banking Committee Discusses Housing Finance Reform

The Senate Committee on Banking held a hearing on June 29 to discuss principles of housing finance reform. Senators expressed increasing interest in a bipartisan housing finance reform bill this year to determine the future of Fannie Mae and Freddie Mac and the broader housing finance system. The expert witness panel and several Committee Members agreed that one of the primary goals of any housing finance reform legislation must be to address the affordability crisis in the housing market, including the rental market.

Referencing data from NLIHC's report, *The Gap: A Shortage of Affordable Homes*, Senator Elizabeth Warren (D-MA) highlighted the nation's growing affordability crisis and the nationwide shortage of 7.4 million rental homes affordable and available to the lowest income people. Senator Warren called for the Committee to remain focused on increasing affordable housing opportunities, and referenced the 2014 Johnson-Crapo legislative proposal to fund the national Housing Trust Fund (HTF), the Capital Magnet Fund and Market Access Fund through a 10 basis point fee assessment on users of the new housing finance system. She also stressed the importance of maintaining Fannie and Freddie's affordable housing goals, which were not included in Johnson-Crapo.

Many Senators further highlighted that housing finance reform must ensure the availability of affordable and accessible capital in rural and underserved markets.

Learn more about the hearing here at: http://bit.ly/2t2GBW6

Learn more about the future of housing finance at: http://bit.ly/2syHxjr

Learn more about the national Housing Trust Fund at: http://nlihc.org/issues/nhtf

Research

Privately Owned Subsidized Housing Lowers Chance of Living in Poor Neighborhoods

In an article published by Housing Policy Debate, *Subsidized Housing and Residential Trajectories: An Application of Matched Sequence Analysis*, Kwan Ok Lee, Richard Smith, and George Galster examine how residing in subsidized housing impacts a household's access to quality neighborhoods in the future. The authors found that newly-formed households in privately owned assisted housing, including Low Income Housing Tax Credit and HUD-assisted properties, were less likely to live in high-poverty neighborhoods over the following 20-year period compared with newly formed households in public housing and market-rate housing. However, households formed in either privately owned assisted housing or public housing were more likely to live in racially segregated neighborhoods than similar households in unassisted housing.

The authors examined the 20 year moving patterns of households formed between 1988 and 1992 with incomes below 80% of the county median. The authors matched each household that began in public housing or privately owned subsidized housing with a similar household that began either in market rate housing. The authors ranked the neighborhoods to which these households subsequently moved, based on commonly used indicators of neighborhood quality, including the poverty rate and racial composition.

Households formed in privately owned assisted housing were less likely to spend longer periods of time in high-poverty neighborhoods than similar households formed in unsubsidized housing. Eighteen percent of

households formed in privately owned assisted housing lived in high-poverty areas during most of the twenty-year period compared with 25% of similar households in market-rate housing and 45% of similar households in public housing. Households formed in privately owned assisted housing also spent more time in neighborhoods with higher educational attainment and lower unemployment than similar households in market-rate housing.

However, over the course of 20 years, households formed in both public housing and privately owned assisted housing remained in more highly segregated neighborhoods compared to similar households formed in market-rate housing. Newly formed households in public housing and those in privately owned subsidized housing were equally as likely to remain in exclusively minority-concentrated neighborhoods over the study period (58% vs 59%).

The authors conclude that privately owned assisted housing did better in promoting exposure to neighborhoods of higher socioeconomic status than either public housing, or private-market housing. Given the growing research documenting the importance of neighborhood effects, this finding suggests that privately owned assisted housing may be superior to traditional public housing in promoting positive long term outcomes for assisted households. However, both privately owned assisted housing and public housing underperform relative to private market housing in promoting exposure to more racially integrated neighborhoods.

Subsidized Housing and Residential Trajectories: An Application of Matched Sequence Analysis is available at: http://bit.ly/2unUJWA

Urban Institute Report Finds Housing Discrimination against Same-Sex Couples and Transgender Individuals

A report by the Urban Institute, titled *A Paired-Testing Pilot Study of Housing Discrimination against Same-Sex Couples and Transgender Individuals*, finds that transgender individuals and male homosexual couples face discrimination from housing providers. The report is the first systematic, in-person study of housing discrimination based on sexual orientation and transgender status.

To detect discrimination, the study used paired testing in which two people with similar characteristics, including age, ethnicity, race, and income, were paired together. The only perceivable difference between the two people was the characteristic tested as the basis for discrimination. In this case, homosexual individuals were paired with heterosexual individuals, both of whom represented themselves part of a couple. Transgender individuals were paired with cisgender individuals who identify with their gender at birth. The authors then measured the difference in treatment the individuals in each test-pair received from housing providers. The measured differences were whether or not each individual was able to make an appointment; if they could make an appointment, the number of units they were told about and shown; and quoted housing costs. The researchers conducted 1,200 in-person tests and 600 remote (telephone or email) tests with lesbian and gay male couples in Dallas-Fort Worth and Los Angeles metropolitan areas. They also conducted 200 in-person tests with transgender individuals in Washington, DC. Half the transgender testers disclosed their transgender status and half did not, allowing researchers to assess testing protocols.

Gay men were slightly less likely to be able to make an appointment with a housing provider than their heterosexual counterpart. When both paired testers could meet with a provider, gay men were 1.7 percentage points less likely to be told about any available units and were told of .22 fewer units, on average. Housing providers were more likely to show heterosexual men at least one rental unit without any housing-quality problems, but were 8.0 percentage points more likely to quote gay men a higher net housing cost. The average annual net cost quoted to gay men was \$272 higher than the cost quoted to their heterosexual counterpart.

Compared to their heterosexual counterparts, lesbian women were equally able to schedule an appointment with a housing provider, but were 1.9% percentage points less likely to be told that at least one unit was available

when both paired testers could make an appointment. Lesbian women were told about and shown the same average number of units when both testers were able to make an appointment.

Transgender testers who disclosed their status were 11.0 percentage points less likely to be told that a unit was available and were told about .39 fewer available units on average than cisgender counterparts, when both testers were able to make an appointment with a housing provider. Transgender testers who did not disclose their status were equally likely to be told units were available and told about the same number of units as their cisgender counterparts, but they inspected an average of .32 fewer units than their cisgender counterparts.

The authors identified several limitations of the study, some of which are inherent to paired testing. Researchers can only test for discrimination in the early stages of a housing search that do not require verification of personal information such as credit checks, because testers assume identities with characteristics that are not necessarily their own.

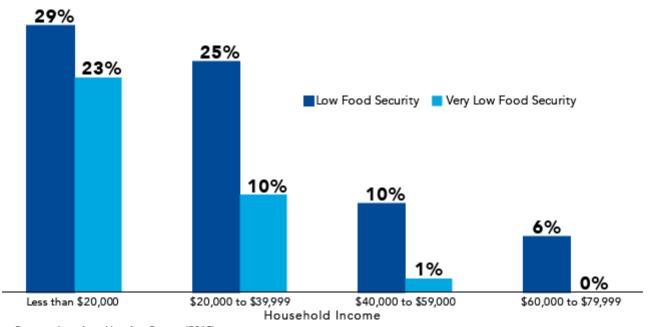
The authors recommend future research to address other limitations, including testing for discrimination against single homosexual individuals (not only couples), expanding tests to a greater number and more diverse set of metropolitan areas, and conducting a larger number of tests with transgender individuals to compare results between transgender men and transgender women.

A Paired-Testing Pilot Study of Housing Discrimination against Same-Sex Couples and Transgender Individuals is available at: http://urbn.is/2t8NLWh

Fact of The Week

Lowest Income Severely Rent-Burdened Households Have Greatest Food Insecurity

Percent of Severely Rent-Burdened Households Reporting Food Insecurity Across Income Groups



Source: American Housing Survey (2015).

Note: Severely rent-burdened households spend more than half of their income on rent and utilities.

Source: American Housing Survey (2015)

Other NLIHC News

Support NLIHC While Shopping Amazon Smile!

When you shop online this summer, you can support NLIHC by shopping on <u>Amazon Smile</u>. Amazon Smile is a simple and automatic way for you to support NLIHC and our mission to ensure that the lowest income households in America have access to affordable and decent homes. With every Amazon Smile purchase, Amazon will donate a portion of the purchase price to NLIHC at no additional cost to you!

Click here to start supporting NLIHC's work while shopping: http://amzn.to/2ew9GOn

Thank you for your support and happy shopping!

NLIHC Seeks Interns for Fall Semester

NLIHC is accepting applications for internship positions for the fall 2017 semester. Interns are highly valued and fully integrated into our staff work. We seek students passionate about social justice issues with excellent writing and interpersonal skills.

The available positions are:

- **Field Intern**. Assists the NLIHC Field team in creating email campaigns focused on important federal policies, writing blogs, managing our database of membership records, mobilizing the field for the legislative efforts, and reaching out to new and existing members.
- **Research Intern**. Assists in ongoing quantitative and qualitative research projects, writes weekly articles on current research for NLIHC's weekly *Memo to Members* newsletter, attends briefings, and responds to research inquiries. Quantitative skills and experience with SPSS a plus.
- Communications/Media/Graphic Design Intern. Prepares and distributes press materials, assists with media research and outreach for publication releases, works on social media projects, maintains a media database, and tracks press hits. Also assists with sending out e-communications; designing collateral print material such as brochures, flyers, and factsheets; and updating content on the NLIHC website. Graphic design and Adobe Creative Cloud (Illustrator, InDesign, and/or Photoshop) experience needed. Please provide 3 design samples and/or link to online portfolio in addition to a writing sample.

Fall interns are expected to work 25 hours a week beginning in August or September and finishing up in December. A modest stipend is provided. A cover letter, resume, and writing sample are required for consideration. In your cover letter, please specify the position(s) for which you applying and that you are interested in the fall 2017 internship.

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

Where to Find Us – July 3

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

• National Alliance to End Homelessness conference in Washington, DC on July 18 and 19

- A Home for Everyone's "Making Housing a Priority" Conference in La Crosse, WI, July 19-20
- The Monarch Housing and New Jersey Housing and Community Development Network <u>2017 New</u> <u>Jersey Congressional Reception</u> in Washington DC on July 26
- NeighborWorks Training Institute in Philadelphia, PA, August 14-16
- The United Native American Housing Association Summer Meeting in Polson, MT on August 21
- Kansas Housing Conference in Wichita, KS on August 23
- The Hudson Valley Pattern for Progress Event in Newburgh, NY on September 14
- Tennessee Housing Development Agency Conference in Nashville, TN on September 21
- The Housing Washington 2017 "24th Annual Affordable Housing Conference" in Spokane, WA, October 2-4
- Empower Missouri annual conference in St. Louis, MO, October 5-6
- Grounded Solutions Intersections 2017 in Oakland, CA, October 9-12
- Ohio Housing Conference in Columbus, OH on November 7
- ReFrame Association Conference: Home, Health, and Hope in Kingsport, TN on November 9
- Yale University event in New Haven, CT on November 28

NLIHC in the News

NLIHC in the News for the Week of June 25

The following are some of the news stories that NLIHC contributed to during the week of June 25:

- "Avanath Capital Management CEO Daryl Carter Sets The Record Straight On Affordable Housing," *The Huffington Post*, June 30 at: http://bit.ly/2spr3vX
- "Low-income residents losing homes as New Orleans rents soar," *Business Insider*, June 29 at: http://read.bi/2sq042Y
- "Central Florida may get apartments built using shipping containers," *Miami Herald*, June 29 at: http://hrld.us/2suZjRE
- "It's Not Just You: 5 Signs Rent Is Totally Out of Control," *Time Magazine*, June 26 at: http://ti.me/2tymQ9c

NLIHC Staff

Andrew Aurand, Vice President for Research, x245 Josephine Clarke, Executive Assistant, x226 Dan Emmanuel, Research Analyst, x316 Ellen Errico, Creative Services Manager, x246 Ed Gramlich, Senior Advisor, x314

Bianca Guerrero, Communications and Outreach Intern, x230

Sarah Jemison, Housing Advocacy Organizer, x244

Paul Kealey, Chief Operating Officer, x232

Aubrey Kearney, Policy Intern, x252

Miriam Keller, Policy Intern, x241

Joseph Lindstrom, Manager, Field Organizing, x222

Lisa Marlow, Communications Specialist, x239

Sarah Mickelson, Director of Public Policy, x228

Ben Miller, Field Intern, x249

Khara Norris, Director of Administration, x242

Lindsey Otto, Communications/Graphic Design Intern, x250

Katherine Randall, Research Intern, x249

James Saucedo, Housing Advocacy Organizer, x233

Christina Sin, Development Coordinator, x234

Elayne Weiss, Senior Housing Policy Analyst, x243

Renee Willis, Vice President for Field and Communications, x247

Diane Yentel, President and CEO, x228