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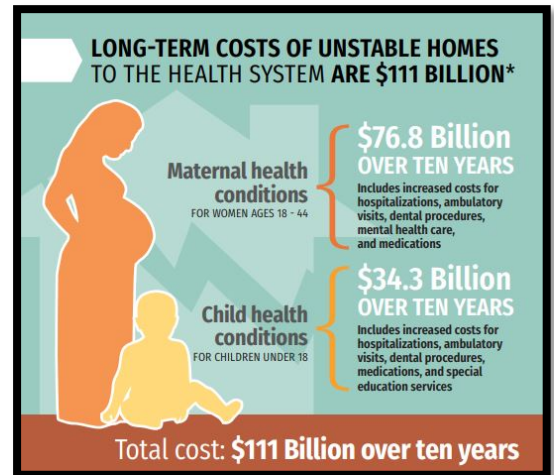
Opportunity Starts at Home

Children's HealthWatch: Unstable Housing Will Cost U.S. \$111 Billion in Avoidable Healthcare Costs

Research from [Children's HealthWatch \(CHW\)](#), one of the nation's leading networks of pediatricians, public health researchers, and children's health policy experts, demonstrates that unaffordable and unstable housing not only causes and perpetuates health disparities among individuals, but also balloons healthcare costs in the U.S. CHW, based at Boston Medical Center, is one of the founding partners of the [Opportunity Starts at Home](#) campaign.

In its groundbreaking [study](#), CHW found that unstable housing among families with children will cost the U.S. \$111 billion in avoidable health and education expenditures over the next ten years.

The authors calculated the nationwide health-related costs of mothers and children who have either: 1) experienced homelessness; 2) moved two or more times; or 3) been behind on rent in the previous year. Over the next 10 years, assuming the current number of families living in unstable homes persists, the U.S. health system will spend \$76.8 billion treating mothers experiencing worse physical and mental health and \$34.3 billion treating children. Such costs include more hospitalizations, medications, dental procedures, ambulance visits, mental health care services, and special education services for children.



"A stable home is like a vaccine for my patients and their families," said Dr. Megan Sandel, practicing pediatrician and principal investigator with CHW. "It keeps them healthy now and in the future. But the pharmacy is not fully stocked. We need investments to ensure everyone has access to the stable home vaccine."

Read the full report at: <https://bit.ly/2hDjRE2>

Be sure to follow the *Opportunity Starts at Home* campaign on all social media platforms: [Twitter](#); [Instagram](#); [Facebook](#); and [LinkedIn](#).

Our Homes, Our Votes

Register Today for *Our Homes, Our Votes* July 17 Webinar: Introductory Voter Registration and Engagement

Registration is open for NLIHC's introductory *Our Homes, Our Votes* webinar on nonpartisan voter registration, education, and mobilization on July 17 at 3:00 pm ET. This first session will provide an overview of why it is essential for housing organizations to be involved, tips for getting buy-in from your board, resources for planning, legal considerations, and considerations specific to faith-based organizations. Register for the webinar at: <https://bit.ly/2KooyTi>

NLIHC is conducting a series of six webinars in July and August that will provide information, tools and strategies to help organizations and leaders engage more low income renters in the upcoming 2018 elections and beyond. The *Our Homes, Our Votes* webinar series will provide key strategies and tools for nonpartisan voter

registration, education, and mobilization, as well as candidate engagement. The *Our Homes, Our Votes* project seeks to have candidates for office address issues of homelessness and affordable housing and commit to real solutions.

The webinars will occur every Tuesday at 3:00 pm ET beginning on July 17. The full list of webinar topics:

- *Our Homes, Our Votes: An Introduction, and an Exploration of Legal Considerations*, Tuesday, July 17
- *Building the Base: Voter Registration of Low Income Renters and Their Allies*, Tuesday, July 24
- *The Importance of Voter Lists! A Key Tool for Successful Mobilization*, Tuesday, July 31
- *An Informed Debate: Effectively Engaging Candidates while Remaining Non-Partisan*, Tuesday, August 7
- *“I Vote for More Affordable Homes!” Educating Voters Before Election Day*, Tuesday, August 14
- *Voter Mobilization: Getting Out the Vote*, Tuesday, August 21

Through *Our Homes, Our Votes*, advocates and residents across the country will engage in the electoral process so that all candidates for elected office at every level—federal, state, and local—know that affordable housing is a critical issue they must address to earn our votes.

Housing is built with ballots!

Register once for all webinars and receive reminders for future webinars at: <https://bit.ly/2KooyTi>

Disaster Housing Recovery

Court Orders Temporary Extension of TSA for Those Displaced by Hurricane Maria

A federal court barred FEMA from evicting from hotels and motels nearly 2,000 families displaced by the 2017 natural disasters until July 24 to allow the court to hear further arguments in a lawsuit filed on behalf the families affected. The court’s decision temporarily extends FEMA’s Transitional Shelter Assistance (TSA) hotel program, which FEMA had decided to arbitrarily end on June 30 regardless of whether survivors had secured stable, affordable homes.

On June 30, the U.S. District Court of Appeals in Massachusetts blocked FEMA’s plans to evict the families after a lawsuit was filed by Disaster Housing Recovery Coalition (DHRC) member [LatinoJustice PRLDEF](#) on behalf of plaintiffs who evacuated Puerto Rico in the aftermath of Hurricane Maria. FEMA released a [statement](#) extending TSA through July 5 to comply with the Court’s order and extending transportation assistance for 60 days to those who choose to return to Puerto Rico. The DHRC responded to the court decision in a press [release on July 1](#).

On July 3, the District Court [ordered](#) FEMA to extend the deadline for the TSA program until July 23 (with a checkout on July 24). FEMA must file its opposition by July 13, and the plaintiffs have until July 18 to respond. The DHRC released a second press [statement](#) commending the court’s July 3 decision.

Because FEMA has also rejected requests made by impacted individuals, the governor of Puerto Rico, dozens of members of Congress, and homelessness and housing advocates to activate longer-term housing solutions

like the Disaster Housing Assistance Program (DHAP), survivors face the increased risk of evictions and, in worst cases, homelessness.

Read the DHRC's press releases here: <https://bit.ly/2KIR8hT> and here: <https://bit.ly/2NINoB6>

Additional Disaster Housing Recovery Updates – July 9

The following is a review of additional housing recovery developments related to Hurricanes Harvey, Irma, and Maria, and the California wildfires since last week's *Memo to Members and Partners* (for the article in last week's *Memo*, see [7/2](#)). NLIHC also posts this information at our [On the Home Front](#) blog.

Federal Response

HUD

On July 3, NLIHC President and CEO Diane Yentel sent a [letter](#) on behalf of the Disaster Housing Recovery Coalition (DHRC) of more than 700 national, state, and local organizations to HUD Secretary Ben Carson and Deputy Secretary Pam Patenaude urging them to issue a *Federal Register Notice* for the next allocation of CDBG-Disaster Recovery funds with robust transparency and accountability requirements for states and local communities administering disaster recovery programs. The letter includes recommendations to ensure the effective and equitable allocation of limited resources and to provide rigorous oversight.

The New York Times published a [story](#) about a New York City family struggling to find permanent affordable housing after their anticipated last day at a local hotel. The family of four was sent to a group hotel, where they will be living in a one-bedroom apartment and required to sign in and out and abide by a 9:00 p.m. curfew.

Online Tool for Sharing Stories of Disaster Survivors with Elected Officials: Personal stories from disaster survivors can make a compelling case for the development of more responsive federal policies and programs now and in the future. The DHRC is collecting these accounts from survivors of the hurricanes and wildfires of 2017 and from their advocates through a brief online form. Stories can be submitted in both [English](#) and [Spanish](#). Clients can opt to remain anonymous.

HUD

HUD Issues Two RAD Notices Implementing FY18 Appropriations Act Provisions and Making Additional Changes

HUD published two *Federal Register* notices on July 3 that affect the Rental Assistance Demonstration (RAD) program. The [first notice](#) implements provisions of the FY18 Appropriations Act. The [second notice](#) formally announces five additional changes to the RAD program detailed in a new joint [Notice PIH-2018-11/H-2018-5](#), which supplements the existing RAD Notice PIH 2012-32/H-2017-03 REV3.

The FY18 Appropriations Act increased the number of public housing units that could be converted to Project-Based Vouchers (PBVs) or Project-Based Rental Assistance (PBRA) by 225,000 units, up to a total of 455,000 units. The original FY12 demonstration limited RAD to 60,000 units. In addition, the FY18 Appropriations Act extended the deadline for public housing agencies (PHAs) to apply for RAD to September 30, 2024.

For “First Component” (public housing) RAD conversions, the [first notice](#) explains that any of the 125,000 units currently on the RAD waitlist that HUD approves for conversion before January 1, 2019, will have contract rents based on those units’ FY18 Capital Fund Formula Grant, the FY16 Operating Fund level, and tenant rents. RAD conversions that HUD approves after January 1, 2019, will have contract rent levels based on those units’ FY18 Capital Fund, FY18 Operating Fund, and tenant rent levels. PHAs on the waitlist that has submitted Letters of Intent have 60 days to submit a full RAD application.

In addition, PHAs that have RAD awards based on an earlier RAD rent base year (e.g., FY12, FY14, or FY16) may withdraw a project and reapply to obtain RAD rents based on the policy in place at that time. For example, if the withdrawal and reapplication take place after January 1, 2019, the project may secure FY18 RAD rents. Consistent with the FY18 Appropriations Act, the first notice allows multi-phase RAD awards made after March 22, 2018, to submit an application for the final phase by September 30, 2024.

For “Second Component” RAD conversions that apply to the Rent Supplement (Rent Supp), Rental Assistance Program (RAP), Moderate Rehabilitation (Mod Rehab), Single Room Occupancy (SRO), or Section 202 PRAC programs, the [first notice](#) clearly states that current households cannot be rescreened or evicted because they were over-income at the time of the conversion. In addition, Rent Supp and RAP properties converted under RAD to PBRA that are in HUD-defined high-cost areas will have initial rents set at comparable market rents.

The *Federal Register* [second notice](#) and [Notice PIH-2018-11/H-2018-5](#) describe five changes to the current RAD implementation Notice PIH 2012-32/H-2017-03 REV3:

1. PHAs may establish project-specific utility allowances for RAD projects. If conversion results in the reduction of utility costs, the RAD contract rent paid to the owner may be increased by a portion of the utility savings. The extent of the “portion” is not indicated.
2. HUD will allow a 25% increase in the allowable development fee for owners who adopt a waitlist preference for households exiting homelessness or permanent supportive housing (PSH). The preference must apply to at least 25% of a property’s units. The homeless or PSH households must be referred by the Continuum of Care (CoC) and the PHA or owner must have an agreement in place with the CoC.
3. HUD will not approve a proposed RAD conversion if a PHA intends to use Section 18 regulations to dispose of other units at the project that would have the effect of undermining RAD’s basic one-for-one unit replacement policy. Also, if a PHA is seeking Section 18 approval to dispose of 25% of the units at a project so that 100% of the units rehabilitated or replaced through RAD can be operated under project-based assistance, RAD relocation rules apply to residents of Section 18 units, including resident notice and meeting requirements, the right to return, and receipt of relocation assistance and payments.
4. The RAD rent-setting flexibility applied to multiple projects referred to as “rent bundling” is expanded to allow PHAs to blend the subsidy between RAD PBVs and non-RAD PBVs. The rents of non-RAD PBVs are reduced by the equivalent increase of the RAD PBV rents.
5. Very small PHAs with portfolios of 50 units or fewer will have a streamlined conversion process if certain requirements are met:
 - a. The RAD conversion or Section 18 disposition or demolition will remove all its public housing units.
 - b. The RAD conversion does not involve any rehabilitation, new construction, or relocation.
 - c. The PHA has an overall Public Housing Assessment System (PHAS) score of at least 75, has a Physical Assessment Sub-System (PASS) score of at least 30, and does not have a PHAS “substandard” designation or a PHAS Capital Fund “troubled” designation.

More about RAD is on page 4-15 of NLIHC’s [2018 Advocates’ Guide](#).

Research

Report Examines Youth Homelessness, Provides Recommendations

The True Colors Fund, in partnership with the National Law Center on Homelessness & Poverty, published the [*State Index on Youth Homelessness 2018*](#). The report estimates that, nationwide, 4.2 million youth and young adults under the age of 25 experience homelessness each year. The report ranks each state on its laws, policies, systems, and environment for addressing youth homelessness; identifies notable practices; and provides recommendations for each state. No state in the country currently addresses youth homelessness fully, according to the report.

Certain groups are overrepresented among youth who experience homelessness. LGBTQ youth are 120% more likely to experience homelessness when compared with their heterosexual and cisgender peers. African American youth are 83% more likely to experience homelessness. African American young men who identify as LGBTQ endure the highest rates of homelessness, with one in four reporting homelessness in the past year (not including those who only reported couch-surfing). LGBTQ youth of color are especially vulnerable to discrimination and institutional racism in education, housing, and employment, and can encounter barriers when they attempt to access social services and support programs.

The *State Index on Youth Homelessness* scores each state on its laws, policies, systems and environment related to youth homelessness. The maximum possible score is 100. The states scoring the best were Washington (65 out of 100), Massachusetts (63), and California (61). The states with the lowest scores were Alabama (27), South Carolina (27), and Idaho (30). Only 17 states received a score greater than 50. These results demonstrate that all states need to make significant improvements to their laws, policies, and systems for addressing youth homelessness.

The report provides a broad range of recommendations for states. These recommendations include, but are not limited to, enacting state laws and policies that ensure a comprehensive set of supports and services like drop-in centers, street outreach, community programs, short-term assistance, and other housing solutions for youth experiencing homelessness (including adequate funding). They also include creating a state entity for designing, implementing, and evaluating youth homelessness programs; providing protections against discrimination based on age, sexual orientation, and gender identity for youth seeking services; banning conversion therapy and other ineffective services for LGBTQ youth; and preventing or limiting contact with the criminal or juvenile justice system for youth experiencing homelessness and connecting them to critical services.

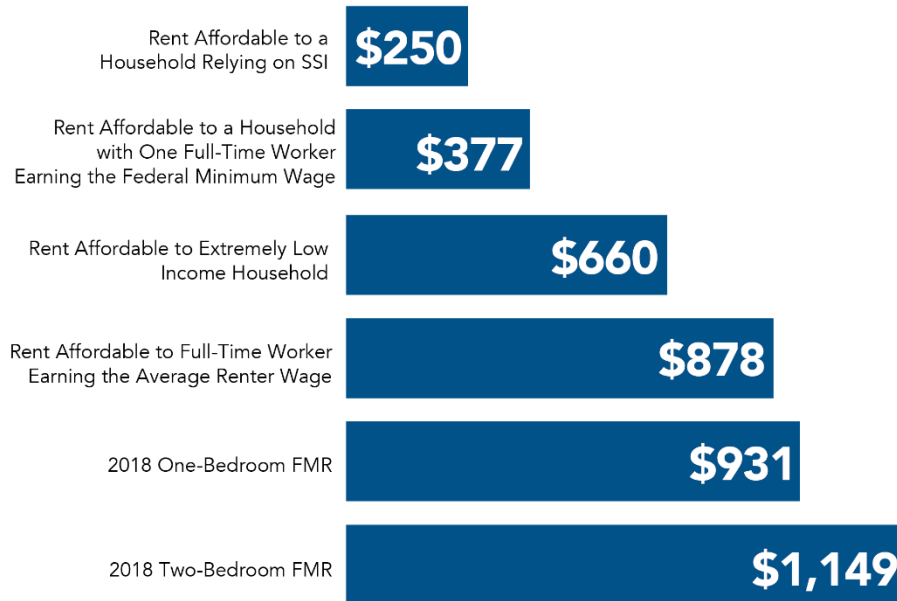
For a full description of the index and recommendations for each state, see *The State Index on Youth Homelessness 2018* at: <https://bit.ly/2IMj9Qh>

Fact of the Week

Rents Are Unaffordable for Many Renters, Especially Those with Extremely Low Incomes

OUT of REACH

RENTS ARE OUT OF REACH FOR MANY RENTERS



Fair Market Rent = Fair Market Rent.

Source: NLIHC calculation of a weighted-average HUD fair market rent. Affordable rent for average renter wage is based on BLS QCEW, 2016, adjusted to 2018 dollars. Other rents are based on HUD Income Limits and Social Security Administration, 2018.

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Source:

NLIHC's [Out of Reach: The High Cost of Housing 2018](#). NLIHC calculation of a weighted-average HUD fair market rent. Affordable rent for average renter wage is based on BLS QCEW 2016, adjusted to 2018 dollars. Other rents are based on HUD Income Limits and Social Security Administration, 2018.

From the Field

Housing Alliance Delaware Releases State of Housing and Homelessness Report

Housing Alliance Delaware, an NLIHC state partner, released its annual report, [The State of Housing & Homelessness in The First State](#), on July 2. The report provides a comprehensive analysis of Delaware's housing environment, from homelessness to rental affordability and homeownership. One of the greatest challenges highlighted in the report is the state's severe shortage of rental homes.

There are only 24 available and affordable rental homes for every 100 extremely low income (ELI) households in Delaware. Renters who do find homes have difficulty paying the monthly rent. At the current Delaware minimum wage of \$8.25 an hour, a renter would have to work 106 hours per week, or 2.6 full time jobs, for all 52 weeks of the year to afford a two-bedroom apartment at HUD's Fair Market Rent (FMR). High rental costs

force many ELI households to spend more than half of their incomes on housing. These households spend less on other basic necessities and are at a greater risk of missed rental payments, eviction, and homelessness.

Due largely to the lack of the affordable housing supply, the number of people experiencing homelessness in the state is on the rise. The 2018 HUD Point-in-Time Count in Delaware found 1,082 individuals and families statewide experiencing homelessness on a single night, a 6% increase from 2017. The Alliance's report did find that individuals are transitioning from homelessness to housing stability more quickly than in previous years.

Housing Alliance Delaware recommends several policy solutions for solving the state's affordable housing challenges. One is to preserve and increase the supply of Housing Choice Vouchers to reduce housing authorities' long and onerous waiting lists. Increasing the minimum wage is another solution that can lift ELI renter household incomes, thereby reducing housing cost burdens. Lastly, the Alliance recommends requiring permanent affordability of subsidized rental housing to prevent the loss of affordable units to the private market.

"We have the means to effectively end homelessness in Delaware. In addition, we are capable of bringing homeownership closer into reach for more Delawareans," said Christina M. Showalter, executive director of Housing Alliance Delaware. "With work, we can ensure that Delaware residents have a place to call home that is affordable and safe, and in an area of opportunity."

Read *The State of Housing & Homelessness in the First State* at: <https://bit.ly/2Nt4vRw>

For more information contact Tina Showalter at: tshowalter@housingalliance.org

NLIHC in the News

NLIHC in the News for the Week of July 1

The following are some of the news stories that NLIHC contributed to during the week of July 1.

- "Please Admit You Don't Like Poor People So We Can Move On," *Medium*, July 5 at: <https://bit.ly/2MTtGLX>
 - "Judge extends FEMA temporary housing for Puerto Ricans displaced after hurricane," *NBCNews.com*, July 3 at: <https://nbcnews.to/2ITUp6g>
 - "Where America's lowest earners just got a raise," *CBS News*, July 2 at: <https://cbsn.ws/2MJfOUt>
 - "Families Who Fled Hurricane Maria Could Lose Their Homes. Again.," *Mother Jones*, July 2 at: <https://bit.ly/2u2Yjrm>
 - "Metro Phoenix renters must earn almost \$20 an hour to afford an apartment," *The Arizona Republic*, July 1 at: <https://bit.ly/2KCEIrE>
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NLIHC News

Where to Find Us – July 9

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

- [A Home for Everyone 2018](#), Green Bay, WI, on July 17
- [Homes for All #RenterPower2018 Assembly](#), Atlanta, GA, July 18-22

- [POAH Quarterly Board Gathering](#), Boston, MA, on August 7
 - [Oklahoma Coalition for Affordable Housing's 2018 Affordable Housing Conference](#), Oklahoma City, OK, August 21-22
 - [Florida Housing Coalition Annual Conference](#), Orlando, FL, on August 27
 - [NACCED Annual Conference](#), Minneapolis, MN, on September 24
 - [Federal Reserve Bank of Philadelphia: Reinventing Our Communities: Investing in Opportunity](#), Baltimore, MD, on October 1
 - [Utah's 14th Annual Homelessness Summit](#), Salt Lake City, UT, on October 25
-

NLIHC Staff

Sonya Acosta, Policy Analyst, x231
 Andrew Aurand, Vice President for Research, x245
 Victoria Bourret, Housing Advocacy Organizer, x244
 Josephine Clarke, Executive Assistant, x226
 Kimberly Curtis, Opportunity Starts at Home Intern, x229
 Dan Emmanuel, Senior Research Analyst, x316
 Ellen Errico, Creative Services Manager, x246
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