



Memo To Members & Partners

A weekly newsletter from the National Low Income Housing Coalition

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Affirmatively Furthering Fair Housing

Court Dismisses Advocates' Challenge to HUD's Withdrawal of AFFH Tool

Chief Judge Beryl Howell of the U.S. District Court for the District of Columbia dismissed a motion by advocates for a preliminary injunction against HUD for withdrawing the Assessment Tool required to complete an Assessment of Fair Housing (AFH) under the July 16, 2015 Affirmatively Furthering Fair Housing (AFFH) rule. The plaintiffs are the National Fair Housing Alliance (NFHA), the Texas Low Income Housing Information Service (Texas Housers), and Texas Appleseed (see *Memo*, [5/14](#)). In the August 18 opinion, the judge found that the plaintiffs lacked standing to sue, and that even if they had standing the plaintiffs would not have been entitled to preliminary injunctive relief.

“The federal government, states, and local communities have been required by law since 1968 to work to undo the segregated communities that federal housing policy created in the first place,” said Diane Yentel, NLIHC president and CEO. “But it has only been for the last two years that communities were equipped with the tools and guidance needed to meet their obligations under the law. [The] ruling by the court is deeply disappointing. It allows HUD to scrap the years of extensive input and intensive work that went into the fair housing rule and instead revert to the agency’s previous flawed and failed system. In doing so, Secretary Carson will continue his pattern of attempts to weaken and disrupt the agency’s responsibility to uphold its fair housing duties.”

This ruling leaves HUD in a position to move forward with reconsidering and, potentially, rewriting the AFFH rule. Last week, HUD published an Advance Notice of Proposed Rulemaking (ANPR) to do just that. Plaintiffs and advocates are considering other options to ensure that HUD carry out its fair housing responsibilities.

Read NLIHC’s full analysis of the judge’s ruling at: <https://bit.ly/2wdU0tD>

Read NLIHC’s statement on the ruling at: <https://bit.ly/2nPnjPw>

Read National Fair Housing Alliance’s statement here at: <https://bit.ly/2LbsMJx>

The Court Opinion is at: <https://bit.ly/2N2xTh0>

The Court Order is at: <https://bit.ly/2vV9kMo>

More information about the AFFH rule is on page 7-5 of NLIHC’s *2018 Advocates’ Guide* at:
<https://bit.ly/2G2zU8q>

More information about the AI process is on page 7-17 of NLIHC’s *2018 Advocates’ Guide* at:
<https://bit.ly/2IckAIB>

HUD Publishes Advanced Notice of Proposed Rulemaking for Streamlining AFFH

HUD published in the *Federal Register* on August 16 an Advance Notice of Proposed Rulemaking (ANPR), [“Affirmatively Furthering Fair Housing: Streamlining and Enhancements”](#), inviting public comment on amending the Affirmatively Furthering Fair Housing (AFFH) rule. NLIHC previously reported that the Office of Information and Regulatory Affairs (OIRA) at the Office of Management and Budget received a “prerule” on August 2 (see *Memo*, [8/6](#)). [OIRA concluded its review](#) of the prerule after only five working days. Comments are due October 15.

According to an August 13 *Wall Street Journal* interview with HUD Secretary Ben Carson, HUD is aiming to have a new rule in place by the fall. Compared with the five years the previous administration took to gather stakeholder input before issuing the AFFH rule, the current administration is seeking to rush through drastic changes in a matter of months.

The opening summary of the ANPR lists five changes HUD seeks to make:

1. Minimize regulatory burden.
2. Create a process focused primarily on accomplishing positive results, rather than on performing an analysis of community characteristics.
3. Provide for greater local control.
4. Encourage actions that lead to greater housing supply.
5. Use HUD resources more efficiently.

The ANPR asks the public to comment on eight sets of questions. Read NLIHC's comprehensive assessment of the ANPR at: <https://bit.ly/2Pq2xIV>

The Advance Notice of Proposed Rulemaking is at: <https://bit.ly/2OD43jG>

More information about AFFH is on page 7-5 of NLIHC's [2018 Advocates' Guide](#).

Opportunity Starts at Home

National League of Cities Joins *Opportunity Starts at Home* Steering Committee

The [National League of Cities](#) (NLC) announced on August 16 that it has joined the [Opportunity Starts at Home](#) Steering Committee. Through the campaign's Steering Committee, NLC will work to involve its member cities more directly in advocating for federal policy solutions to the nation's shortage of affordable homes for the lowest income families.

NLC joins the campaign's other steering committee members: NLIHC, National Alliance to End Homelessness, Center on Budget and Policy Priorities, Make Room, Catholic Charities USA, Children's HealthWatch, Children's Defense Fund, Community Catalyst, Food Research & Action Center, NAACP, National Alliance on Mental Illness, National Association of Community Health Centers, National Education Association, and UnidosUS.



"America's housing crisis is worsening as housing prices continue to rise while wages stay flat," said NLC President Mark Stodola in a [press release](#) about NLC's participation in the campaign. "Research has shown that there's not a single city, county or state where a worker earning minimum wage can afford a two-bedroom rental by working a standard 40-hour week. We must act now so America's cities can continue to be the strength of our nation, with affordable housing that contributes to the economic vitality of our communities."

"City leaders cannot close the housing affordability gap on our own," said Councilmember Gyna Bivens of Ft. Worth, Texas, and chair of NLC's Community and Economic Development Federal Advocacy Committee. "We need Congress to prioritize affordable housing and work with local partners to coordinate federal housing resources."

NLC was founded in 1924 by a small number of state municipal leagues that recognized the need for a national organization to strengthen local government. Now more than 1,600 cities, towns, and villages of all sizes are NLC members and another 18,000 communities participate through their state municipal leagues. NLC is a founding partner of Mayors & CEOs for Housing Investment, a coalition of local governments and business leaders dedicated to advancing public-private partnerships that tackle affordable housing and homelessness and actively oppose federal funding cuts.

Read the NLC press release at: <https://bit.ly/2MxTrFb>

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

Take Action

Ask Your Senators to Co-sponsor Important Housing Legislation

Please ask your senators to co-sponsor two new bills – one that would help low income families move to areas of opportunity and one that would address the impacts of the U.S. affordable housing crisis and propose solutions. NLIHC supports the “Housing Choice Voucher Mobility Demonstration Act of 2018” (S. 2945) and the “Task Force on the Impact of the Affordable Housing Crisis Act of 2018” (S. 3231), both introduced by Senator Todd Young (R-IN). [Call your senators](#) to urge them to co-sponsor these important bills.

The “Housing Choice Voucher Mobility Demonstration Act of 2018” would help more low income households using housing vouchers move to communities of their choice, including those with access to jobs with decent pay, good schools, transportation, and healthcare. Through the demonstration, HUD and public housing agencies (PHAs) would be able to develop new models for improving voucher mobility and provide counseling to help HUD-assisted families move to areas of opportunity. The House of Representatives [recently passed](#) similar legislation (HR 5793) by an overwhelming majority.

The “Task Force on the Impact of the Affordable Housing Crisis Act of 2018” would establish a bipartisan task force to evaluate and create recommendations regarding the nation’s affordable housing crisis. The task force would examine and quantify how the affordable housing crisis impacts people’s lives and increases costs for non-housing programs (health, education, social services, and others) at the federal, state, and local levels. The task force will also make recommendations to Congress on how to use affordable housing to improve the effectiveness of other federal programs.

To contact your senators’ offices by phone, call the congressional switchboard at 202-224-3121 or click here: <https://bit.ly/2lBR7eM>

Congress

Representative Peters Introduces Rent Relief Act in the House

Representative Scott Peters (D-CA), co-chair of the New Democrat Coalition Housing Task Force, introduced in the House H.R. 6671, the “Rent Relief Act of 2018,” to provide cost-burdened renters with a refundable tax credit. The bill is the House companion to legislation introduced in the Senate by Senator Kamala Harris in July.

The bill aims to reduce the rent burden on low income renters by creating a refundable tax credit for individuals who live in rental housing and who pay more than 30% of their gross income for the taxable year on their rent and utilities. Individuals living in government-subsidized rental housing would claim the value of one month's rent as a refundable tax credit. This bill will reduce the cost burden on low income renters and allow individuals and families additional money to be spent on healthcare, education, child care, and other needs.

Representative Peters, who represents San Diego, explained that the bill is necessary “to provide short-term relief for renters, while local, state and federal governments work toward long-term solutions to our nation’s housing shortage.”

Congressional interest in a renters’ tax credit continues to grow. In addition to the legislation from Senator Harris and Representative Peters, proposals for a renters’ tax credit have been introduced by Senator Cory Booker (D-NJ) and Representative Joe Crowley (D-NY).

For a comparison of the renters’ tax credit proposals, see NLIHC’s factsheet at: <https://bit.ly/2npi5K2>

See Representative Peters’s press release about the bill at: <https://bit.ly/2MkuLAC>

House Subcommittee Holds Field Hearing on Housing and Opioid Recovery

The House Financial Services Subcommittee on Housing and Insurance held a field hearing titled “The Role of Federal Housing and Community Development Programs to Support Opioid and Substance Use Disorder Treatment and Recovery” on August 16. Representative Andy Barr (R-KY) spoke about legislation he introduced, the “Transitional Housing for Recovery in Viable Environments Demonstration Program (THRIVE) Act” (HR 5735), that would divert 10,000 vouchers, or \$83 million, away from the Housing Choice Voucher program to pay for transitional recovery housing for people with substance-use disorders. The bill passed in the House by a vote of 230-173 and now awaits consideration in the Senate. NLIHC opposes the bill because it provides no additional funding and would lengthen affordable housing waiting lists for low income families, seniors, people experiencing homelessness, and people leaving substance-use treatment or recovery housing.

While H.R. 5735 aims to provide housing resources for people entering recovery housing for substance use disorders, it would divert scarce resources away from the lowest income people. Additionally, by allowing entities that provide drug treatment services, not public housing authorities, to administer the housing vouchers, HR 5735 would make it difficult for HUD to properly oversee and monitor the program. Moreover, HUD is not the appropriate federal agency to establish standards for substance-use recovery. Rather, the Department of Health and Human Services should lead on this effort.

The bill also allows service providers to impose arbitrary and counterproductive time limits on recipients of the vouchers. In his written testimony, witness Jerod Thomas of Shepherd’s House, a transitional residential treatment program for men, recommended applying time limits as well as work and other self-sufficiency requirements on housing assistance received by people recovering from substance use disorders (SUDs). But such time limits and other requirements would only cut people off from the very housing benefits that make it possible for them to maintain their sobriety post-treatment. His testimony also incorrectly states that people recovering from SUDs or alcohol addiction, or who have a history of criminal conduct, are not eligible to receive housing vouchers.

Learn more about the hearing at: <https://bit.ly/2MRK4gr>

Our Homes, Our Votes

Register for August 21 *Our Homes, Our Votes* Webinar on Nonpartisan Voter Mobilization

Register now for NLIHC's final *Our Homes, Our Votes* webinar in the six-part series on nonpartisan voter engagement. This webinar, "Voter Mobilization: Getting Out the Vote!," takes place on August 21 at 3:00 pm ET. Register for the webinar series today at: <https://bit.ly/2KooyTi>

The webinar will explore what to consider when providing rides to the polls and coordinating election-day reminder calls. Presenters will also discuss the best ways to engage low income renters in communities that have early voting or vote-by-mail options. Guest presenters will include José Quinonez, director of community impact for the Arlington Partnership for Affordable Housing, and Maria Bruno, *Ohio Votes* coordinator for the Coalition on Homelessness and Housing in Ohio (COHHIO).

Recordings from past webinar broadcasts can be found on our new [Our Homes, Our Votes website](#). The website is a one-stop-shop for information and resources on expanding registration and turnout of low income renters and allies in the electoral process. Visit the new website at: www.ourhomes-ourvotes.org

Disaster Housing Recovery

NLIHC Summarizes Key Provisions of August 14 Disaster Recovery Block Grant *Federal Register Notice*

NLIHC has prepared summaries of the key provisions of the [Community Development Block Grant-Disaster Relief \(CDBG-DR\) Federal Register Notice](#) published on August 14. The Notice guides states' use of \$10 billion in CDBG-DR funding. Although Congress appropriated \$28 billion for the 2017 disasters, the Notice applies only to the \$10 billion for "unmet needs." A future Notice will provide direction pertaining to the use of mitigation funds and the electrical power systems in Puerto Rico and the Virgin Islands (see *Memo*, [8/13](#)).

The top four key features of the Notice are:

1. The public review and comment period is increased to 30 calendar days from 14.
2. For multifamily housing, the required affordability period is changed from 20 years to:
 - a. 15 years if CDBG-DR is used to rehabilitate or reconstruct a multifamily rental property that has eight or more units.
 - b. 20 years if CDBG-DR is used to newly construct a multifamily rental property that has five or more units.
3. There is no reduction in the requirement that 70% of the funds be used for activities that benefit low and moderate income households, those with incomes at or below 80% of the area median income.
4. Because incomes in Puerto Rico are "unusually low," HUD will increase the low and moderate income thresholds for determining whether an activity benefits "low and moderate income" people. HUD will publish the new thresholds on the HUD Exchange website.

NLIHC has prepared two versions of the summary. One covers key provisions of the August 14 Notice. Because the Notice amends the February 9 *Federal Register* Notice that guided the states on use of the \$7.4 billion previously awarded to them, NLIHC's second version integrates the August 14 provisions into an NLIHC outline related to the earlier Notice.

The August 14 *Federal Register* Notice is at: <https://bit.ly/2w5LnRZ>

NLIHC's summary of selected features of the Notice is at: <https://bit.ly/2nIyTM2>

NLIHC's summary integrating the key features of the August 14 Notice into NLIHC's outline of the February 8 Notice is at: <https://bit.ly/2OJYQ9v>

Page numbers referenced in NLIHC's summaries are from a large format version of the August 14 *Federal Register* Notice at: <https://bit.ly/2OqPXSm> and the February 9 *Federal Register* Notice at: <http://bit.ly/2EdocMr>

Members of Congress Urge HUD to Release Disaster Recovery Block Grant Mitigation Dollars

A bicameral and bipartisan group of members of Congress sent a [letter](#) to HUD Secretary Ben Carson urging his agency to quickly release almost \$14 billion in Community Development Block Grant-Disaster Recovery (CDBG-DR) funds set aside for disaster mitigation projects. This funding was included in the February “Bipartisan Budget Act of 2018” and was intended for emergency aid. HUD has not yet, however, taken the steps necessary to allocate the money to the states. The letter states that this funding is crucial for “communities to insulate themselves from future risk and to help provide security to constituents and recovery communities.”

Read the letter at: <https://bit.ly/2OIVwvl>

Additional Updates on Disaster Housing Recovery – August 20

The following is a review of additional housing recovery developments related to Hurricanes Harvey, Irma, and Maria, and the 2017 California wildfires since last week’s *Memo to Members and Partners* (for the article in last week’s *Memo*, see [8/13](#)). NLIHC also posts this information at our [On the Home Front](#) blog.

Federal Response

Congress

The Puerto Rican government submitted a [recovery plan](#) to Congress on August 8 that estimated the cost for reconstruction at \$139 billion. This estimate is almost twice as much as the island’s government reported in November, 2017. Governor Ricardo Rosselló [stated](#) that “all the initiatives have the purpose of making us stronger and resilient, while guaranteeing a long-term economic recovery.”

HUD

The Federal Housing Administration (FHA) [announced](#) on August 16 a final 30-day extension of its foreclosure moratorium for FHA-insured homeowners in Puerto Rico and U.S. Virgin Islands. FHA also offers several other mortgage relief options for FHA borrowers.

HUD will host a [Multifamily Housing Tax Credit Workshop](#) to discuss developing affordable housing following Hurricane Maria. The workshop will be held in San Juan, PR, on August 21.

FEMA

FEMA’s Core Advisory Group Disability Integration Team is hosting seven briefings across Puerto Rico to identify issues and barriers for people with disabilities. Meetings will include a variety of stakeholders and take place in various locations. Check [here](#) for more information.

FEMA published a [fact sheet](#) for survivors of Hurricane Harvey currently living in FEMA-provided temporary housing units (THUs).

Local Perspectives

Hundreds of families displaced by Hurricane Maria still lack viable housing options. This [article](#) from the *Washington Post* shares stories of some of these survivors and why the options FEMA provided did not work for Puerto Ricans.

The Houston Bar Foundation and Houston Volunteer Lawyers held four [free legal advice clinics](#) in various locations on Saturday, August 18.

Already one of the poorest communities along the Texas Gulf Coast before Hurricane Harvey, Port Arthur has [struggled to recover](#) following the storm. Funding for recovery has been slow to reach the community, particularly since the Texas General Land Office focused initial funding on Houston.

HUD

HUD Issues Notice Detailing HOME Homebuyer Program Policy Requirements

HUD's Office of Affordable Housing Programs (OAHP) issued [Notice CPD 18-09](#), providing guidance to jurisdictions about the homebuyer program requirements of the Home Investment Partnerships Program (HOME). The Notice describes the requirements that must be met concerning individual homebuyers.

HOME Participating Jurisdictions (PJs) must implement the requirements for all homebuyers receiving HOME assistance or purchasing a home developed with HOME funds. The Notice is intended help PJs develop written policies and procedures for homebuyer projects and programs related to homebuyer underwriting standards, responsible lending standards, and standards for refinancing and subordination of a HOME loan.

The Notice also addresses the requirement that all HOME-assisted homebuyers must receive housing counseling provided by a HUD-approved counselor and housing counseling agency. In addition, it provides guidance on the requirements applicable to PJs that provide HOME homeownership assistance through lenders that also provide the primary mortgage.

The purpose of these requirements is to maximize the likelihood that homebuyers assisted with HOME funds will successfully sustain homeownership. Comprehensive homebuyer policies are intended to protect HOME investments by mitigating many of the risks that result from deficient underwriting and risky mortgage loan features. Adequate standards also provide certain protections for the low income households served and ensure that they receive equitable treatment. Without prudent underwriting, borrowers may not be able to afford the expenses involved in homeownership while still meeting their other financial demands. Expensive and risky mortgage products can hinder a borrower's ability to repay the mortgage, increasing the risk of default and foreclosure.

Notice CPD 18-09 is at: <https://bit.ly/2nFTgJW>

Research

Formerly Incarcerated People Are Nearly 10 Times More Likely to be Homeless

A report by Lucius Couloute of the Prison Policy Initiative, [*Nowhere to Go: Homelessness among formerly incarcerated people*](#), finds that formerly incarcerated people are nearly ten times more likely to be homeless than the general public. The rate of homelessness for formerly incarcerated people was 203 per 10,000 people. Another 367 per 10,000 were marginally housed in hotels, motels, or rooming houses but not counted as homeless.

Formerly incarcerated women were more likely than men to be homeless (264 per 10,000 vs. 195 per 10,000), and blacks and Hispanics were more likely than whites to be homeless (240 per 10,000, 191 per 10,000 and 148 per 10,000, respectively). Women of color were the most likely to be homeless. Homeless women were more likely to be sheltered, while homeless men were more likely to be unsheltered. People who had been incarcerated more than once were more likely to be homeless than those who had been in prison only once (279 per 10,000 vs. 141 per 10,000).

The causes of homelessness among former prisoners include discrimination, a reliance on criminal records to screen potential tenants, the shortage of affordable housing, large security deposits, and other application requirements like professional references. The report also notes that the lack of safe and stable housing can reduce healthcare services and make it harder to obtain employment or to access educational opportunities.

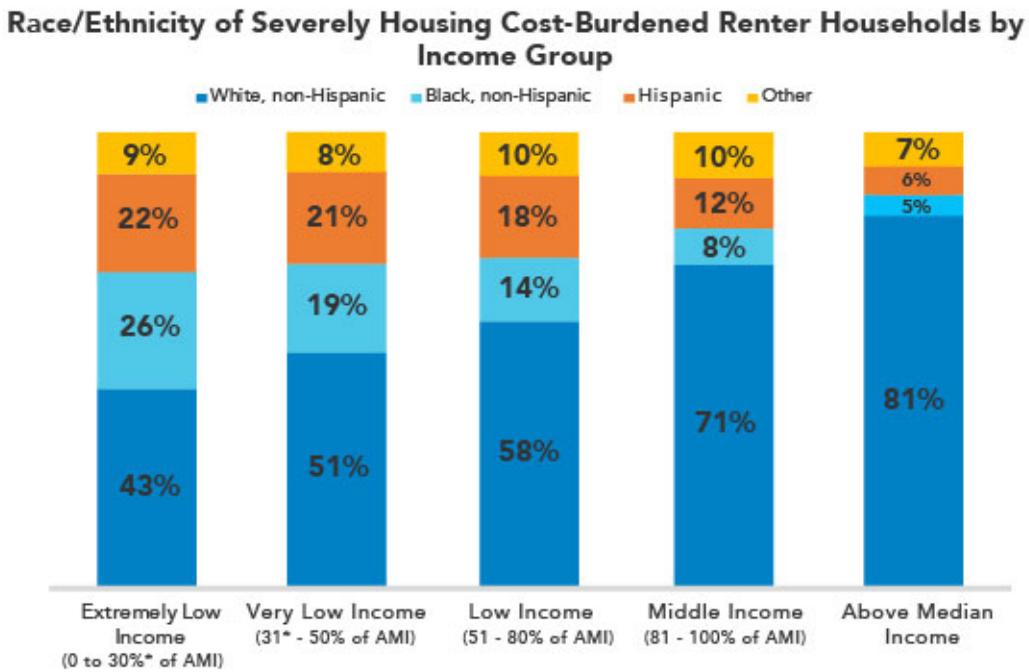
To solve this housing crisis among the formerly incarcerated, the report recommends that states create better systems to help incarcerated people understand their housing options before leaving prison and that they help them obtain short-term or permanent housing, including rental assistance. The report also encourages cities and states to “ban the box” asking about criminal records on housing applications, end the criminalization of homelessness, and expand social services for people without a home.

Data for the report came from the *2008 National Former Prisoner Survey*. A product of the “Prison Rape Elimination Act,” the survey asked mainly about sexual assault and rape but also contained questions about housing.

Nowhere to Go: Homelessness among formerly incarcerated people is available at: <https://bit.ly/2MdVK0I>

Fact of the Week

Racial and Ethnic Diversity of Severely Housing Cost-Burdened Renters Varies Significantly by Income



Note: Severely housing cost-burdened renters spend more than half of their income on rent and utilities. AMI = Area Median Income. * Or poverty guideline, where higher. Source: NLIHC tabulation of 2016 ACS PUMS.

Source: NLIHC tabulation of 2016 ACS PUMS.

From the Field

Texas Advocates Monitor FEMA to Ensure Fair Disaster Recovery Process Following June Storms

The Federal Emergency Management Agency (FEMA) is providing federal disaster assistance to Rio Grande Valley residents following the heavy rain and flooding the region experienced this past June. President Trump issued the federal disaster declaration on July 6, and impacted residents now have sixty days to submit claims for assistance. Disaster recovery centers are open in the towns of Weslaco, Mission, and McAllen, Texas. Housers, an NLIHC state partner, is joining with other housing advocates to monitor the disaster recovery assistance process to ensure that low income families are not neglected, as was the case in eastern Texas and Puerto Rico following Hurricanes Harvey and Maria.

FEMA has a history of responding to disasters in the region in a manner that neglects lower income communities of color. Low income renters in the Rio Grande Valley recently [won a legal case against FEMA](#) over the practice of denying assistance to owners of properties suffering from “deferred maintenance” in the aftermath of Hurricane Dolly in 2008. FEMA applied such denials against applicants with properties in poor condition prior to the storm. Many of the region’s residents lack resources to ensure their homes are adequately maintained, and these standards were not communicated to applicants. A federal judge ruled that FEMA

violated the law by not properly conveying these standards to applicants and that the policy itself was exclusionary towards low income residents.

Advocates have also expressed concerns about the cultural and language competency of agency officials assisting in the rollout of the disaster response. Many of the region's residents are primarily Spanish-speaking and have reported that the agents assisting with recovery efforts largely speak only English. Federal, state, and local officials have sent letters to FEMA requesting that more Spanish-speaking agents be sent to the region to help with recovery.

"We are watching closely to ensure that FEMA is providing recovery assistance in an equitable manner," said Josue Ramirez, Rio Grande Valley co-director at Texas Housers. "Low income people face the greatest disruption after weather disasters in Rio Grande Valley, and federal assistance must ensure they have a chance to recover what they lost."

For more information about efforts to pursue equitable disaster recovery in the Rio Grande Valley, contact Christina Rosales at Texas Housers at: christina@texashousing.org

Resources

National Housing Law Project Updates *Affordable Home on Reentry* Tool

The National Housing Law Project (NHLP) updated *An Affordable Home on Reentry*, a tool for advocates working with people who have criminal records and are seeking access to federally assisted housing. The manual describes the admissions processes for the major housing programs and the steps for challenging a denied application. It also provides guidance to help advocates influence local policies and practices to expand housing opportunities for people involved in the criminal justice system.

The revised manual features live links and improved navigation. It covers updates in law and policy including:

- Federal statutes and regulations governing admissions and continued occupancy for individuals with a criminal record.
- Protections for applicants under fair housing and other civil rights laws.
- Housing providers' access to and use of criminal records and drug rehabilitation information.
- Consumer protections for housing applicants and a detailed look at private criminal history reports.
- A roadmap for advocates seeking to change or improve local housing authority admissions policies.
- Examples of partnerships between housing authorities and service providers to create housing opportunities.
- Policy strategies to address the housing needs of individuals with criminal records.

An Affordable Home on Reentry is available at: <https://bit.ly/2L1mso8>

NLIHC in the News

NLIHC in the News for the Week of August 12

The following are some of the news stories that NLIHC contributed to during the week of August 12.

- "Readers' Mailbag: Being moved out of their homes," *Lake News Online*, August 16 at: <https://bit.ly/2wjvojp>

- “Renters can’t afford a one-bedroom apartment working for minimum wage in D.C., study finds,” *Street Sense Media*, August 14 at: <https://bit.ly/2MVY6xR>
 - “HUD Plans Overhaul Of Obama-Era Fair Housing Rule That Aims To Prevent Housing Discrimination,” *Bisnow*, August 13 at: <https://bit.ly/2nKaoOH>
 - “The Rising Cost Of Housing,” *Wisconsin Public Radio*, August 13 at: <https://bit.ly/2nKfgmR>
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NLIHC News

Where to Find Us – August 20

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

- [NeighborWorks Training Institute](#), Louisville, KY, on August 20
 - [Oklahoma Coalition for Affordable Housing’s 2018 Affordable Housing Conference](#), Oklahoma City, OK, August 21-22
 - [Florida Housing Coalition Annual Conference](#), Orlando, FL, August 27-28
 - [NACCED Annual Conference](#), Minneapolis, MN, on September 24
 - [Foundation for a Healthy St. Petersburg \(FHSP\) Housing Meeting](#), St. Petersburg, FL, on September 27
 - [Federal Reserve Bank of Philadelphia: Reinventing Our Communities: Investing in Opportunity](#), Baltimore, MD, on October 1
 - [2018 Governor's Conference on Housing and Economic Development](#), Atlantic City, NJ, on October 3
 - [Georgia ACT Affordable Housing Conference](#), Atlanta, GA, on October 10
 - [Utah’s 14th Annual Homelessness Summit](#), Salt Lake City, UT, on October 25
 - [Maine Affordable Housing Coalition Conference](#), Portland, ME, on November 14
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