



Volume 24, Issue 33
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In This Issue:

Point of View

- Disaster Disparities – by *Diane Yentel, NLIHC President and CEO*

Disaster Housing Recovery

- Hurricane Dorian: More than 342,000 Households with Low Incomes in Evacuation Areas Challenged to Find a Way Out
- Members of Congress Call on HUD to Release Disaster Mitigation Aid to Puerto Rico and U.S. Virgin Islands
- Additional Disaster Housing Recovery Updates – September 3, 2019

Membership Month

- Join the Movement! September is NLIHC Membership Month!

Take Action

- Deadline Tomorrow! Sign Letter Urging Presidential Debate Moderators to Question Candidates on Affordable Housing

Our Homes, Our Votes: 2020

- *Our Homes, Our Votes, Our New Hampshire* Hosts Roundtable with Presidential Candidate Bill Weld
- Tips for Hosting a Candidate Forum on Affordable Housing

Resources

- *Protecting Immigrant Families* Offers Updated Public Charge Materials and September 5 Webinar

HUD

- HUD Publishes FY20 Fair Market Rents

Opportunity Starts at Home

- *Opportunity Starts at Home* to Hold Congressional Briefing, September 18

Research

- NYCHA's Strategies for Meeting Public Housing Capital Repair Needs Face Serious Obstacles
- Harvard Joint Center for Housing Studies Report Shows Decline in First-Time Homebuying

Fact of the Week

- Extremely Low-Income Households are Forced to Rent Homes They Cannot Afford

From the Field

- Advocates Thwart Major Cuts to Alaska's Housing and Homeless Programs

NLIHC in the News

- NLIHC in the News for the Week of August 25

NLIHC News

- NLIHC Issues 2018 Annual Report
- NLIHC Seeks Communications/Media/Graphic Design Intern for Fall
- Where to Find Us – September 3

Point of View

Disaster Disparities – by *Diane Yentel, NLIHC President and CEO*

Another massive hurricane is approaching Florida, Georgia and South Carolina, and, as always, the lowest-income people in its path will be hardest hit. Deeply poor households are disproportionately harmed by disasters: they are least able to evacuate prior to a storm, least likely to have savings available to help them get back on their feet quickly after a storm, and, without dedicated focus and advocacy, they are most likely to be left behind in rebuilding efforts.

Evacuations are expensive and can be extraordinarily difficult for the lowest-income people. Evacuations require a functioning car with a full tank of gas. Emergency disaster shelters fill up quickly, forcing people to drive further or to stay in a hotel or motel room, both of which require more money. Hotels often require a credit card at check-in, another barrier for low-income people. People experiencing homelessness may not be aware of evacuation orders; people with disabilities can have unique challenges.

Special outreach and attention by city and state officials is crucial to ensuring that the most vulnerable people survive the storm. Without it, the consequences are grave. Of the two thousand people that died from Hurricane Katrina, almost all were low-income people of color, and three quarters of them were seniors. Similarly, with Hurricane Maria, three thousand people died, mostly low-income seniors and people with disabilities.

The disparities and failings of our country's disaster response, recovery and rebuilding system continue long after evacuation. After each storm, many of the lowest-income and most vulnerable survivors become homeless. More than a year and a half after Hurricane Harvey, the number of people experiencing homelessness in the Houston area has increased for the first time in seven years. Nearly 20% of the people living unsheltered in the city cited the hurricane and FEMA's lack of assistance as the cause of their homelessness. Homelessness rates increased by double digits from 2017 to 2018 in both Connecticut and Massachusetts, where large numbers of Puerto Ricans fled after Hurricane Maria, with no adequate housing assistance from FEMA. When FEMA arbitrarily cut off their assistance, they entered the local homeless system.

FEMA's immediate post-disaster housing assistance program, putting displaced people up temporarily in hotels or motels, further isolates or harms the lowest-income people. Many hotels do not participate, including some that are closest to jobs or otherwise most convenient. Those that do participate can charge prohibitive (for the lowest-income people) fees on top of what FEMA pays. Other participating hotels or motels require security deposits or credit cards at check-in, additional barriers for low-income families who have already depleted their limited savings.

For the last two years, FEMA has refused to implement the Disaster Housing Assistance Program of short-term rental assistance and wrap-around services. Instead, they evicted those survivors who were able to access FEMA-funded motels under arbitrary deadlines, regardless of whether their homes were repaired or the survivors had secured alternative housing. When FEMA evicted survivors of Hurricane Maria from motels last summer, hundreds became homeless.

Disparities continue in rebuilding after disasters. Time and again, from Hurricane Katrina to Hurricane Harvey, we have seen federal disaster rebuilding dollars favoring higher-income white communities over lower-income black communities. Programs that award funds based on the pre-storm value of a home rather than on the cost to reconstruct it – as they did in New Orleans after Katrina - discriminates against mostly lower-income black families that may disproportionately live in economically declining or distressed communities. After Hurricane

Harvey, white families in higher-income neighborhoods received about \$60,000 per resident. Black families in poorer neighborhoods received, on average, \$84/person.

The bottom line is our disaster housing recovery and rebuilding system was designed solely for the middle-class: it never contemplated or accommodated for the unique needs of the lowest-income people, low-income communities or color, people with disabilities and others, so it consistently leaves them behind. It is time for a wholesale redesign to prioritize the lowest-income and most vulnerable people and achieve equitable and complete recovery and rebuilding.

The NLIHC-led Disaster Housing Recovery Coalition (DHRC) of over 850 organizations from across the country, most from communities impacted by the last two decades of hurricanes and other disasters, is working to do just that. In late October, we are convening a working group of the DHRC in Houston, to reimagine and redesign the disaster housing system based on decades of hard-won lessons learned and best practices. We will publish our policy recommendations and work with members of Congress and presidential candidates to get it done.

[Join us](#) in this work. And join us in keeping everyone in the path of Hurricane Dorian in our thoughts. When the winds die down and the water recedes, NLIHC and the DHRC will be at their side for the hard work and advocacy to achieve equitable and complete disaster recovery.

Onward,

Diane Yentel

Disaster Housing Recovery

Hurricane Dorian: More than 342,000 Households with Low Incomes in Evacuation Areas Challenged to Find a Way Out

As Hurricane Dorian approaches the U.S., government officials have issued mandatory and voluntary evacuations along the East Coast from southern Florida to North Carolina. More than 342,000 low-income households with incomes less than \$25,000 live in these evacuation areas, nearly 52% of whom are renters. Households with low incomes are more likely than others to face significant challenges in evacuating.

Population of Evacuation Areas (Mandatory and Voluntary)					
	Households with Annual Incomes Less than \$25,000	Households 65+ years of age	Occupied Mobile Homes	Households without a Vehicle	People in Institutional Group Quarters
North Carolina	9,443	14,557	6,075	1,976	1,261
Florida	205,438	309,435	71,182	55,095	40,501
Georgia	47,681	45,978	16,784	14,473	17,588
South Carolina	80,086	107,723	38,487	21,688	21,293
Total	342,648	477,693	132,528	93,232	80,643

Source: ACS 2013-2017.

The potential costs of evacuation include gas, food, accommodations, and the loss of income from missed work, all making it extremely difficult for poor renters to escape the path of a hurricane. According to the Federal Reserve, forty-one percent of adults in their latest financial well-being survey could not cover at least \$400 of unexpected expenses - like evacuation costs - with their savings (See [Memo, 4/30](#)). The same survey found that one out of every 10 households with incomes below \$40,000 had no savings, checking, or money market account at all.

More than 93,000 households in the evacuation areas lack vehicles, making evacuation difficult in auto-centric communities. Of the households with no vehicles, 68.5% are renters.

Members of Congress Call on HUD to Release Disaster Aid to Puerto Rico and U.S. Virgin Islands

More than two dozen members of Congress sent a [letter](#) to HUD Secretary Ben Carson on August 21 urging him to release a Federal Register notice to trigger the release of desperately needed grant funds for Puerto Rico and the U.S. Virgin Islands (USVI).

Senator Bob Menendez (D-N.J.), Representative Darren Soto (D-FL) and 25 other Democratic lawmakers from both the House and Senate sent the letter to Secretary Carson calling for release of the notice related to Puerto Rico and USVI disaster mitigation funds from the Community Development Block Grants-Disaster Recovery (CDBG-DR) program. The release of \$8.3 billion for Puerto Rico and \$774 million for USVI has been held up by HUD, which has recently announced the agency will appoint a federal financial monitor to oversee Puerto Rico's disaster funds.

“More than a year and a half after enactment of the Bipartisan Budget Act of 2018 (PL 115-123), it is unconscionable that HUD has failed to publish the FRN to disburse the CDBG-DR funds needed to help mitigate the potential effects of future disasters in Puerto Rico and the U.S. Virgin Islands,” the Congressional letter says. “As we are currently in the middle of the 2019 hurricane season, this funding is more critical than ever given the extreme loss of life caused by Hurricanes Irma and Maria and the vulnerabilities to which Puerto Rico and the U.S. Virgin Islands are still exposed.”

HUD released a [Federal Register notice](#) allocating nearly \$6.875 billion in mitigation funding to multiple states recovering from 2015, 2016 and 2017 disasters, but not to Puerto Rico or the USVI. HUD announced in July that those funds would be dealt with separately due to HUD's concerns regarding the islands' capacity to administer the funds and the potential for misuse. Puerto Rico and USVI advocates have vigorously disputed that decision. The NLIHC-led Disaster Housing Recovery Coalition of more than 850 organizations released a [press statement](#) on July 31 calling on Congress to hold President Trump accountable for continuously leaving Puerto Rico and the USVI behind in the recovery.

Read the Congressional letter to HUD at: <https://bit.ly/2k0nHfK>

Additional Disaster Housing Recovery Updates – September 3, 2019

The following is a review of additional disaster housing recovery developments since the last edition of *Memo to Members and Partners* (for the article in the previous *Memo*, see [8/26](#)).

Federal Action

[At least 6 states](#) have opted to name Disaster Recovery or Climate Change czars in the last year. The move shows a shift at the state level to prioritize the impact of climate change.

Despite having received several GAO reports admonishing FEMA for its disaster-response efforts, the agency is [continuing to struggle](#) when pre-planning for disasters. Some advocates blame political pressure being imposed on the agency and a lack of leadership.

Midwest Tornadoes

Only [23% of Dayton-area renters](#) displaced by this summer's tornadoes have applied for FEMA assistance. Local officials are urging individuals to apply by the deadline on September 3.

2018 California Wildfires

Survivors with unmet needs not covered by FEMA assistance can now apply for a [new recovery program](#) from PG&E.

Hurricane Michael

Panama City, FL, was inundated with [disreputable contractors](#) after Hurricane Michael. Many residents signed fraudulent contracts that significantly set back their recovery.

Hurricane Florence

Disaster Housing Recovery Coalition (DHRC) member Habitat for Humanity is [continuing its efforts](#) to rebuild in New Bern, NC.

[More than 750 homes](#) damaged or destroyed by Hurricane Matthew in South Carolina have been rebuilt so far, with 550 homes left to repair. Once those homes are completed, efforts will shift to homes damaged or destroyed during Hurricane Florence.

2017 Disasters

Hurricane Harvey: The City of Port Arthur, TX, has been in [recovery limbo for 2 years](#). As repairs are slowly made, the city is imploring former residents to return. Houston is [lagging behind](#) the rest of the state in recovering from Hurricane Harvey. The city is operating its own billion-dollar program, but only one house has been rebuilt to-date.

Hurricane Maria: With HUD's announcement that it would be moving forward to release disaster recovery funds for states in the continental U.S., Puerto Rico [is being left](#) out of billions of dollars in disaster assistance funds.

West Virginia Flooding: As West Virginia [receives millions of dollars](#) to fund recovery from the 2016 floods, officials say the current assistance program has successfully completed repairing just over 50 homes.

Membership Month

Join the Movement! September is NLIHC Membership Month!

September is NLIHC's annual Membership Month, and we are setting our sights on a third straight year of more than 100 new members. NLIHC is a membership organization comprised of over 1,200 housing advocates,

resident associations, local governments, non-profit organizations, and others. [Join the national movement](#) to end homelessness and housing poverty in America!



During this time of repeated harmful actions and threatening proposals from the Trump administration, NLIHC members provide a powerful and influential voice and coordinated resistance. The movement for housing justice to end homelessness and housing poverty is growing, and NLIHC’s leadership of new campaigns and innovative policy proposals relies on the support of our broad and active membership. NLIHC Membership Month provides an opportunity to celebrate our members across the country and to grow our collective strength.

During Membership Month, NLIHC will be unveiling new opportunities for members and advocates to take action and spotlighting legislative efforts that require the active engagement of constituents throughout the country. These constituents are also voters, of course, and Membership Month this year will also highlight the nonpartisan voter and candidate engagement efforts of NLIHC’s [Our Homes, Our Votes: 2020](#) partner-leaders.

The Membership Month theme this year is “Join the Movement” as NLIHC has always led the movement for affordable homes for those most in need. To highlight the breadth of our membership, Membership Month will showcase the many different kinds of advocates who support our work and build the momentum of NLIHC campaigns.

If you are not an NLIHC member, [join us today](#) and become part of the movement to end homelessness and housing poverty in America.

- [Join NLIHC](#) during September and be entered into a raffle to win a free registration and hotel stay at NLIHC’s Annual Housing Policy Forum in Washington, DC, March 24-27, 2020. Membership with NLIHC begins at \$5 for low-income and student members, with suggested membership rates for other individuals and organizations. Join at whatever contribution level you can afford.

If you are already a member, help us strengthen the movement.

- [Recruit others to join you](#) – friends, family members, colleagues, and partner organizations! For every new member you recruit, you will be entered into a raffle to win a free registration and hotel stay at NLIHC’s Annual Housing Policy Forum in Washington, DC, March 25-27, 2020.

Become an NLIHC member – or renew your membership - at: <https://nlihc.org/membership>

Have questions about Membership Month or want to check the status of your membership? Please contact NLIHC’s Field Team at: outreach@nlihc.org

Take Action

Deadline Tomorrow! Sign Letter Urging Presidential Debate Moderators to Question Candidates on Affordable Housing

More than 450 organizations have signed onto a [national letter](#) calling on the moderators of the third presidential debate to ask the candidates about their affordable housing solutions. The deadline for signing on is Wednesday, September 4! If your organization has not already done so, [sign the letter today!](#)

Ten candidates have already released their plans and proposals to address the housing crisis, with most centering on the needs of people experiencing homelessness and the lowest-income renters. The moderators of first two Democratic presidential debates have failed, however, to directly ask the candidates what they would do about America's housing affordability.

Add your organization to a [national letter](#) urging the *ABC* and *Univision* debate moderators, George Stephanopoulos, David Muir, Linsey Davis and Jorge Ramos, to ask the candidates about the most important issue impacting our nation's economic and overall wellbeing—affordable housing.

[Sign your organization onto the letter](#) to the debate moderators today!

Learn more about NLIHC's nonpartisan voter and candidate engagement project, [Our Homes, Our Votes: 2020](#), to raise the issue of affordable housing in the 2020 elections, engage candidates on the issue, track their comments and proposals, and involve more low-income renters in voting. Visit: www.ourhomes-ourvotes.org

Our Homes, Our Votes: 2020

Our Homes, Our Votes, Our New Hampshire Hosts Roundtable with Presidential Candidate Bill Weld

NLIHC's [Our Homes, Our Votes: 2020](#) held another presidential candidate event on August 28. NLIHC state partner Housing Action NH hosted a roundtable discussion on affordable housing with Republican presidential candidate and former Massachusetts Governor Bill Weld under the banner of [Our Homes, Our Votes, Our New Hampshire](#). The event was co-hosted by [CATCH Neighborhood Housing](#), a community-based New Hampshire non-profit dedicated to strengthening communities by creating opportunities for affordable, quality housing for people otherwise not being served.

“The duty of the president of the United States is to take care of the people in the United States and to make sure that they're provided for,” former Governor Weld said to an audience of residents. “If you have to choose between shelter or food, that is not acceptable. Additionally, 15% of the U.S. population living in poverty is unacceptable.”

Mr. Weld talked about the effects of economic inequality in America and the importance of social cohesion, and he responded to questions on affordable housing and ending homelessness. He emphasized the federal government's role in providing affordable housing to those in need: “The individual can never be thrust into the corner—never thrusting the individual in a corner means the federal government has a role to play in ensuring that everyone has a place to call home.”

Elissa Margolin, executive director of Housing Action NH, also spoke at the event, noting the difficulties of accessing affordable housing in New Hampshire and the statewide vacancy rate of 0.8%. CATCH

Neighborhood Housing President and CEO Rosemary M. Heard spoke about the affordable homes her organization develops and operates for low-income people and families and about the need to do more.

NLIHC's nonpartisan [Our Homes, Our Votes: 2020](#) project partners in New Hampshire, Iowa and beyond to urge all of the 2020 presidential candidates to elevate the issue of affordable housing and the needs of low-income residents. Several events have already been held, and more will be announced soon.

Find tools and resources you can use for your own nonpartisan engagement of candidates on the issue of housing affordability, tips for hosting candidate forums, a webpage tracking what the 2020 presidential candidates are saying and proposing about affordable housing, and many other resources related to low-income voter engagement at: <https://ourhomes-ourvotes.org>

Follow @OurHomesVotes on Twitter and @OHOV2020 on Facebook with #OurHomesOurVotes2020 for the latest on our efforts to raise the profile of affordable housing in the 2020 elections

Tips for Hosting a Candidate Forum on Affordable Housing

Tag: Our Homes, Our Votes

Raising affordable housing on the national agenda will happen only when candidates understand the issue is important to voters. A recent [national poll](#) shows that more than 8 in 10 think housing affordability should be a national priority for policy makers, but candidates need to hear directly from their constituents early and often on the campaign trail. With the recent surge in [presidential candidates](#) talking about their plans to address the nation's housing affordability crisis, it is on all of us to keep up the drumbeat and to make sure candidates at all levels tell voters what they will do to end homelessness and housing poverty.

Advocates are encouraged to host affordable housing forums with candidates—national, state or local—in your communities. The NLIHC-led [Our Homes, Our Votes: 2020](#) project provides a candidate-engagement [tool kit](#) with practical tips on how to have a successful candidate forum. Here are just a few:

- **Keep it nonpartisan:** This means inviting all the candidates for an elected position - and not just the Democrat and Republican candidates. Inviting only the major parties shows partisan preference to those two groups.
- **Bring cameras and invite the media:** Do your best to get commitments from media outlets to broadcast the event or cover it in their publications. Let the candidates know the media has been invited. Use live-streaming options such as Facebook or consider posting recordings to your website or blog.
- **Make it easy to attend:** Especially when organizing events at which many attendees may be low-income, always consider the barriers that could keep people from attending. Offer food or childcare services, which can often be coordinated through volunteers. If you have the capacity, organize carpools to the event to boost attendance

Check out the [tool kit](#) for a full description of concrete ideas and best practices for having a successful candidate forum. While there, check out the other resources for engaging candidates and raising housing affordability as a top issue in the elections.

Affordable homes are built with ballots!

Resources

Protecting Immigrant Families Offers Updated Public Charge Materials and September 5 Webinar

Now that the harmful “public charge” rule is final (see *Memo*, 8/19), [Protecting Immigrant Rights \(PIF\)](#) has updated its materials designed to help advocates inform immigrant communities about who will be affected and what their rights are. In particular, PIF has an easy-to-read [12-page analysis](#) along with frequently asked questions about the final rule. Also, PIF will hold a “Public Charge 101” webinar on September 5 at 1:00 p.m. ET on the basics of the public charge rule. Register at: <https://bit.ly/2ZtQHLn>

PIF has also updated [slides](#) organizations can tailor for local information sessions geared to service providers, advocates, and community leaders. Soon PIF will also have slides designed for immigrant communities. Fact sheets titled “Let’s Talk about Public Charge,” “Getting the Help You Need,” and “You Have Rights, Protect Your Health” are available in a number of languages. Advocates should check the PIF website periodically as new material is added.

PIF’s “Changes to Public Charge: Analysis and Frequently Asked Questions, Updated August 2019” is at: <https://bit.ly/3447Vm8>

PIF’s “Public Charge Finalization Presentation” slide template is at: <https://bit.ly/2ZvrBMc>

The Protecting Immigrant Families website is at: <https://protectingimmigrantfamilies.org>

Register for the September 5 webinar at: <https://bit.ly/2ZtQHLn>

HUD

HUD Publishes FY20 Fair Market Rents

HUD announced in the August 30 *Federal Register* the publication of [FY20 Fair Market Rents](#) (FMRs). FMRs are used to determine payment standards for the Housing Choice Voucher (HCV) program, initial renewal rents for some expiring project-based Section 8 contracts, initial rents in the Moderate Rehabilitation Single Room Occupancy program, and rent ceilings for the HOME Investment Partnerships program and the Emergency Solutions Grants program. They are also used in the calculation of flat rents in public housing. Public housing agencies (PHAs) and other interested parties may comment on the FMRs and request a reevaluation within 30 days of their publication.

FMRs are based on the most recent American Community Survey (ACS) data, trended to 2020. HUD modified its methodology this year to incorporate local and regional trend factors rather than one national trend factor to better reflect regional differences. Reevaluation requests must be submitted by the end of the 30-day comment period. PHAs representing at least half of the voucher tenants in multijurisdictional FMR areas must agree that the reevaluation is necessary. The requestor must be able to supply HUD with data more recent than the 2017 ACS on gross rents of standard quality rental units. On or around October 2, HUD will post a list of areas requesting reevaluations, keeping FY19 FMRs in effect in those areas. Data for reevaluations must be supplied to HUD by January 10, 2020.

Questions about how to conduct FMR surveys (data collection) can be addressed to Marie L. Lihn or Peter B. Kahn of the Program Parameters and Research Division at pprd@hud.gov. HUD will use the data provided to

them to reevaluate FMRs. HUD will post a list of areas failing to deliver data on January 13, 2020, making the FY20 FMRs effective in these areas.

Comments and requests for reevaluations must be submitted through <http://www.regulations.gov/> or by mail to: HUD Regulations Division, Office of General Counsel, Department of Housing and Urban Development, 451 7th Street, SW, Room 10276, Washington, DC 20410-0500. HUD encourages electronic submissions.

The FY20 FMRs and related documents are available at: <https://bit.ly/2bX49my>

Opportunity Starts at Home

Opportunity Starts at Home to Hold Congressional Briefing, September 18

The [*Opportunity Starts at Home*](#) multi-sector affordable homes campaign will host a congressional briefing on Wednesday, September 18, 1:30–2:30 p.m. ET at the U.S. Capitol Visitor Center in Washington DC (Room SVC 215). The [briefing](#) will feature three multi-sector Steering Committee members of the national campaign:

- A representative from [Children's HealthWatch](#) will present the findings from its ground-breaking research on the deep connections between housing and health outcomes.
- A representative from [Children's Defense Fund](#) will discuss its recent [Ending Child Poverty Now](#) report, which demonstrated that housing vouchers are one of the most powerful federal tools to significantly and efficiently reduce childhood poverty.
- A representative from [National League of Cities](#) will highlight its recent [Homeward Bound](#) report, which provides federal and local policy recommendations developed by over 20 mayors, councilmembers, and local leaders across the country.

As the presentations will demonstrate, the research is clear that stronger investments in affordable homes would generate multiplying returns in the form of better health outcomes and reduced healthcare expenditures, more vibrant and productive local economies, and increased economic mobility for low-income people. Register for the briefing [here](#).

Research

NYCHA's Strategies for Meeting Public Housing Capital Repair Needs Face Serious Obstacles

A recently published research brief from the Furman Center, [NYCHA's Road Ahead: Capital and Operating Budget Needs, Shortfalls, and Plans](#), reviewed how the New York City Housing Authority (NYCHA) plans to address its massive public housing repair needs in the coming years and identified a number of serious potential challenges.

In a 2017 Physical Needs Assessment, engineering consultants estimated the cost of repairing and replacing necessary building systems within NYCHA's public housing over five years to be \$31.8 billion, a dramatic increase from the 2011 five-year estimate of \$16.5 billion. NYCHA reports that it expects only \$6.4 billion in funding from federal, state, and city governments over the next five years. On average, the agency's 316 developments and 2,351 residential buildings were built 58 years ago, and many are in need of significant rehabilitation or replacement. A history of underfunding has led to deferred maintenance and capital investment

that has significantly exacerbated capital needs. In addition, a January 2019 agreement with the federal government requires NYCHA to immediately begin remediating lead in its apartments.

NYCHA outlined a three-part strategy for generating capital funds for rehabilitation and repair. The first component of the strategy, “PACT-to-Preserve,” would convert 62,000 units to private management under the Rental Assistance Demonstration (RAD), with NYCHA retaining land ownership and subsidizing rents with HUD Section 8 Project-Based Rental Assistance and Tenant Protection Vouchers. This conversion would allow NYCHA to seek private lending for the properties, generating \$12.8 billion. The second component, “Build-to-Preserve,” would ground-lease NYCHA land to developers for in-fill, mixed-income properties to raise another \$2 billion. The third, “Transfer-to-Preserve,” would sell transferable development rights, including “air rights” above NYCHA properties, to owners of properties adjacent to NYCHA sites that are underbuilt relative to allowed zoning, bringing the agency an estimated \$1 billion.

The brief’s authors identify several key hurdles that could impede this plan. The first part of NYCHA’s plan may require Congress to lift the cap on the number of RAD conversions allowed across the country (currently capped at 455,000 units) and authorize new Tenant Protection Vouchers. The level of federal subsidy paid for RAD units with Tenant Protection Vouchers would not be sufficient to cover necessary repairs. Second, NYCHA may not be able to obtain the necessary bond financing for rehabilitation work of properties converted to Section 8. Third, it is not clear whether the market for in-fill development or air rights will generate the funds projected.

These obstacles are compounded by the likelihood of lengthy lawsuits. The Manhattan Borough president has sued NYCHA over in-fill development, arguing that developments should be forced to go through the much lengthier Uniform Land Use Review Procedures to gain zoning approvals. The City would also have to amend rules to allow NYCHA to sell air rights to non-adjacent lots for NYCHA to meet its revenue projections. In light of the difficulties these plans face, the authors call for a major increase in government support and private investment.

NYCHA’s Road Ahead: Capital and Operating Budget Needs, Shortfalls, and Plans is available at: <https://bit.ly/2Lg5DHZ>

Harvard Joint Center for Housing Studies Report Shows Decline in First-Time Homebuying

The Joint Center for Housing Studies at Harvard University released [*The Shifting Profile of First-Time Homebuyers: 1997–2017*](#), which shows a decline in the annual volume and rate of first-time homebuying over that time period. The authors also observe that first homes have become larger and more expensive.

The authors used data from the American Housing Survey (AHS) between 1997 and 2017 to estimate trends in the annual volume and demographics of first-time homebuyers. Because of a redesign of the AHS in 2015, the authors focused on long-term trends between 1997 and 2013 compared to 2017. First-time homebuyers purchased approximately 1.8 million homes in the U.S. in 2017, a decline from 2.13 million in 1997. While recent volume has increased from a low of 1.46 million households in 2013, purchases remain well below their pre-crisis levels. The authors attribute some of the decline in volume of purchases to “cohort” effects—Baby Boomers completed their prime homebuying years in the late 1990s, and the smaller Gen X cohort came into its prime homebuying years in the 2000s. The volume has begun to rebound since the low in 2013, which the authors attribute in part to the aging of the Millennial cohort, but they note that homebuying volume remains well below levels prior to 2007.

The median age of first-time homebuyers declined between 1997 and 2009, from 32 to 30, before climbing to 34 in 2017. The authors did not find consistent or dramatic trends in the age distribution of first-time homebuyers in that time. Compared with all households, there was a lower share of black households and a

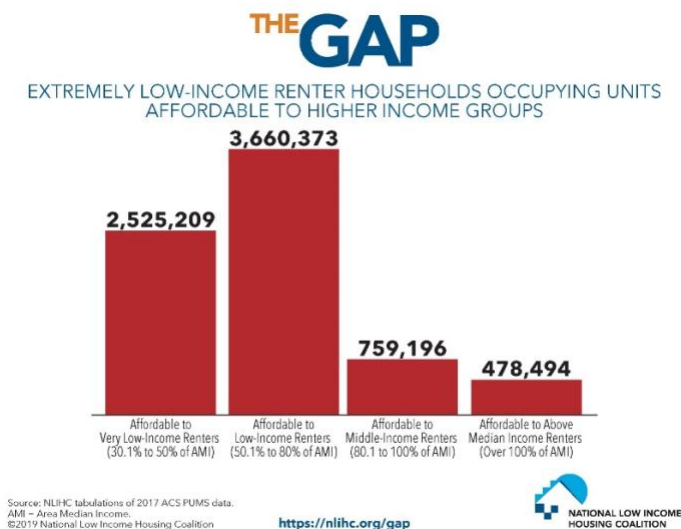
higher share of Asian households among first-time homebuyers in 2017. Noise in the data prevented the identification of large changes in the overall racial/ethnic distribution of first-time homebuyers over time. There was a clear change in marital status among first-time homebuyers: the married shared of first-time homebuyers declined from 61% in 1997 to 46% in 2013. The share of first-time buyers that were newly formed households increased from 12% in 1997 to 26% in 2013, which the authors observe could reflect a trend of adult children living with their parents to save money prior to buying a home.

The income distribution of first-time homebuyers has remained fairly consistent over time, in real terms, while inflation-adjusted home prices have increased. Fewer first-time buyers are purchasing homes for less than \$100,000, and more are purchasing homes for more than \$300,000. The share of buyers purchasing homes larger than 1,000 square feet and detached single-family homes has increased.

The Shifting Profile of First-Time Homebuyers: 1997-2017 is available at: <https://bit.ly/2PkEEQU>

Fact of the Week

Extremely Low-Income Households are Forced to Rent Homes They Cannot Afford



Source: NLIHC's [The Gap: A Shortage of Affordable Homes 2019](#). NLIHC tabulations of 2017 ACS PUMS data.

From the Field

Advocates Thwart Major Cuts to Alaska's Housing and Homeless Programs

Alaska Governor Mike Dunleavy (R) had proposed in February to cut state spending by at least \$650 million to provide a \$3,000 permanent-fund dividend to every Alaskan without increasing taxes. After two special legislative sessions and much pushback from advocates and Alaska legislators, the governor signed a bill on August 19 that will provide a permanent-fund dividend of \$1,600 to every Alaskan and more funding to services and programs than previously expected, though some critical programs were still cut. The Alaska Coalition on Housing and Homelessness (ACHH), an NLIHC state partner, urged its members to call their legislators to reject the governor's harmful budget cuts, which would have resulted in vulnerable Alaskans losing housing assistance and other essential services.

The Alaska legislature rejected the governor's initial budget proposal by passing less than a third of the cuts he had called for. In July, the governor line-item vetoed \$390 million from the spending bill passed in the legislature, and there were insufficient votes to override his vetoes. The governor's budget would have cut nearly \$10 million from four key affordable housing programs if no further action was taken.

In response to the governor's vetoes, the House and Senate went into special session, where they debated and passed budget bills [SB2002](#) and [HB2001](#). Both bills collectively restored a significant portion of the funding that was cut in the governor's line-item vetoes by reducing the dividends to be paid to Alaskans. The four homeless-services line items – the Homeless Assistance Program, Special Needs Housing Grant, Human Services Community Matching Grant, and Community Initiative Matching Grant - were all restored.

The governor signed SB2002 and HB2001, but only after cutting half the bills' line items. FY20 funding for housing programs and services were reduced significantly, but much less than the governor had originally proposed. The Human Services Community Matching Grant and the Community Initiative Matching Grant - grants that prevent and alleviate challenges for people with serious mental or physical hardships - were flat-funded. The Special Needs Housing Grant, which provides long-term rental assistance for seventeen successful housing programs targeting the most vulnerable homeless populations, received a \$2 million increase.

The Homeless Assistance Program (HAP) was cut by \$3.6 million (half of the general-fund contribution). The Alaska Housing Finance Corporation used the \$2 million increase in Special Needs Housing Grants to help offset the cut to HAP and was able to fund current HAP grantee service agencies at 80%. In reference to the cut to HAP, ACHH Executive Director Brian Wilson said, "It's just going to lead to increases of homelessness and have a negative effect for our most vulnerable populations."

The Alaska Coalition on Housing and Homelessness had urged lawmakers and the governor to spare social programs designed to keep people sheltered. ACHH encouraged service and housing providers, community members and those impacted by the cuts to communicate to the governor's office and Alaska policymakers about how the programs funded by the grants have a positive impact in their communities.

To learn more about the Alaska Coalition on Housing and Homelessness, contact Executive Director Brian Wilson at director@alaskahousing-homeless.org or 907-523-0660.

NLIHC in the News

NLIHC in the News for the Week of August 25

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

- "Climate Change Is Making the Affordable Housing Crunch Worse," *The Pew Charitable Trusts*, August 30 at: <https://tinyurl.com/y2xqo395>
- "Puerto Rico left out of billions of dollars in disaster mitigation relief," *Curbed*, August 27 at: <https://tinyurl.com/y5x5mry9>
- "Tackling the Housing Affordability Crisis," *St. Louis Post-Dispatch*, August 27 at: <https://tinyurl.com/y573mvt4>
- "Study: HUD-subsidized, privately owned apartments in Houston are segregated," *Houston Chronicle*, August 27 at: <https://tinyurl.com/y2xgzz5a>
- "1A Across America: How U.S. Cities Are Tackling The Affordable Housing Crisis," *1A*, August 27 at: <https://tinyurl.com/y6yvnw8>

NLIHC Issues 2018 Annual Report

NLIHC issued its [2018 Annual Report](https://bit.ly/2L3WEL8) on August 28. The report features NLIHC's year of movement building for affordable homes for those most in need. The report is available at: <https://bit.ly/2L3WEL8>

“The year 2018 was a one of extraordinary challenges, significant wins and new possibilities,” wrote NLIHC President and CEO Diane Yentel in the preface to the report. “Despite the challenges, I’ve never felt so hopeful we will achieve big, positive change together – indeed we already are.”

Diane reviews the threats and challenges of 2018: the administration’s attack on the social safety net and attempts to slash funding to key HUD programs; the new wave of natural disasters destroying homes, lives and communities; the deterioration of public housing due to insufficient funding; and the worsening housing crisis and rise of homelessness in many communities.

Despite these threats and challenges, Diane shares, 2018 was one of significant achievements and momentum-building. NLIHC and our members and partners succeeded in defeating the administration’s most harmful proposals; secured a 10% increase in HUD funding to the benefit of tens of thousands of additional low-income families; protected the national Housing Trust Fund and positioned it for greater investments in it in the future; secured numerous affordable housing and tenant-protection wins in state and local elections; grew public and policy-maker awareness about the need and solutions; influenced significant pieces of legislation; and more.

The report showcases NLIHC’s:

- Launch of the [Opportunity Starts at Homes](#) multi-sector affordable homes campaign with leader-organization partners in health, education, civil rights, child welfare, faith and other sectors.
- Leadership of the second annual [Our Homes, Our Voices](#) National Housing Week of Action with more than 130 events and activities in 35 states around the country.
- Progress on the [Our Homes, Our Votes](#) nonpartisan voter and candidate engagement project.
- Leadership of the [Disaster Housing Recovery Coalition](#), its growth to more than 800 national and local organization members, and its policy work to ensure equitable housing recovery for those most in need.
- 2018 Housing Policy Forum on building the affordable homes movement at which Senators Corey Booker (D-NJ) and Sherrod Brown (D-OH), Color of Law author Richard Rothstein, and political analyst Charlie Cook spoke, and many affordable housing experts, advocates, practitioners, and resident leaders engaged with the forum’s hundreds of attendees.
- Media engagement efforts, resulting in more than 6,100 news stories (print, online, radio, and television) throughout the country relying on NLIHC’s expertise and citing our research publications, [Out of Reach](#), [The Gap: A Shortage of Affordable Homes](#), and others.
- Partnership with and support for NLIHC’s 62 state partners around the country and leadership of important national advocacy coalitions like the Campaign for Housing and Community Development, the national Housing Trust Fund Policy Committee, and the Housing and Criminal Justice Reform Task Force.
- And much more.

Read the full report at: <https://bit.ly/2L3WEL8>

NLIHC Seeks Communications/Media/Graphic Design Intern for Fall

NLIHC is accepting applications for a communications/media/graphic design for the fall 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, to work from September until mid-December.

The 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. This intern also assists with sending out e-communications; revises collateral print material such as brochures, flyers, and factsheets; and updates content on the NLIHC website. Some graphic design experience is highly desired.

Fall interns are expected to work 25 hours a week. NLIHC provides modest stipends.

A cover letter, resume, and examples of your graphic-design work are required for consideration.

Interested students should send their materials to: Ikra Rafi, Creative Services Specialist, National Low Income Housing Coalition, 1000 Vermont Avenue, NW, Washington, DC 20005 via email to: irafi@nlihc.org

Where to Find Us – September 3

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

- [Housing Iowa Conference](#), Cedar Rapids, IA, September 4
 - [National Association of Latino Elected Officials National Policy Institute on Emergency Response and Management](#), Long Beach, CA, September 13
 - United Tenant Council of Councils Annual Resident Summit, Detroit, MI, September 13
 - Vital Services Conference, Jamestown, ND, September 18-19
 - [Non-Profit Housing Association of Northern California's 40th Annual Housing Conference](#), San Francisco, CA, September 20
 - Urban Land Institute Fall Meeting, Washington, DC, September 20
 - [National Alliance of Resident Services in Affordable and Assisted Housing Conference](#), New Orleans, LA, September 25-26
 - 2nd Annual Children's HealthWatch Champion Award Ceremony, Boston, MA, October 10
 - [Housing & Community Development Network of NJ Annual Conference](#), New Brunswick, NJ, October 18
 - [AHIC's 2019 Fall Affordable Housing Summit](#), Nashville, TN, October 23.
 - New Mexico Coalition to End Homelessness Conference, Albuquerque, NM, October 24
 - [Housing Action Illinois 2019 Housing Matters! Conference](#), Bloomington, IL, October 24-25
 - [Southern California Association of Non Profit Housing 2019 Annual Conference](#), Los Angeles, CA, October 25
 - Rural Housing Summit, San Jose, CA, November 7
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NLIHC Staff

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Kyle Arbuckle, Housing Advocacy Organizer, x227
Andrew Aurand, Vice President for Research, x245
Victoria Bourret, Housing Advocacy Organizer, x244
Josephine Clarke, Executive Assistant, x226
Dan Emmanuel, Senior Research Analyst, x316
Ed Gramlich, Senior Advisor, x314
Kim Johnson, Housing Policy Analyst, x243
Paul Kealey, Chief Operating Officer, x232
Mike Koprowski, Director, Multisector Housing Campaign, x317
Joseph Lindstrom, Manager, Field Organizing, x222
Lisa Marlow, Communications Coordinator, x239
Sarah Mickelson, Senior Director of Public Policy, x228
Khara Norris, Director of Administration, x242
Noah Patton, Housing Policy Analyst, x227
Catherine Porter, Research Intern, x249
Ikra Rafi, Creative Services Specialist, x246
Catherine Reeves, Development Coordinator, x234
Brooke Schipporeit, Housing Advocacy Organizer, x233
Dan Threet, Research Analyst, x202
Chantelle Wilkinson, Housing Campaign Coordinator, x230
Renee Willis, Vice President for Field and Communications, x247
Mia Wilson, Communications Specialist, x201
Diane Yentel, President and CEO, x225