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Opportunity Starts at Home

***Opportunity Starts at Home* Campaign Holds Inaugural Roundtable Meeting**

The [*Opportunity Starts at Home*](#) multisector affordable housing campaign hosted its first [Opportunity Roundtable](#) meeting on September 18. Representatives from 70 organizations from many different sectors, including housing, education, healthcare, civil rights, anti-poverty, seniors, faith-based, anti-hunger, veterans, LGBTQ, and others, have joined this new initiative designed to foster cross-sector engagement in support for affordable homes for the lowest income people in America.

“The Roundtable is built so that organizations from different sectors can come together and engage in new ways,” said Nan Roman, president and CEO of the National Alliance to End Homelessness, who opened the meeting. “Powerful new partnerships are forming as we broaden the movement for affordable homes.”

Participants were presented with an overview of the campaign’s mission, goals, short and long-term plans, and policy agenda. Participants then broke into small groups to discuss their own expectations for the Roundtable, to provide detailed feedback to the campaign about its ongoing strategies and tactics, and to brainstorm collaborative opportunities for the future. The Roundtable, which will convene in Washington, DC, three times annually, is primarily open to organizations with a national-level focus.

“America’s affordable housing crisis demands broad attention from everyone, not just housing advocates,” said Mike Koprowski, *Opportunity Starts at Home* national campaign director. “We all have a stake in solving this problem, so it makes sense that leaders from various sectors are coming together via the Roundtable.”



Nan Roman, president and CEO of the National Alliance to End Homelessness, presenting at the inaugural Opportunity Roundtable

To learn more about the Opportunity Roundtable, check out the campaign’s [website](#). Also, please follow the campaign on all social media platforms: [Twitter](#), [Instagram](#), [Facebook](#), and [LinkedIn](#).

Opportunity Starts at Home Campaign Steering Committee Urges Congress to Support Housing Voucher Mobility Demonstration

The Steering Committee of the [*Opportunity Starts at Home*](#) multi-sector affordable housing campaign sent a [letter](#) on September 20 urging Congress to include in its final Transportation, Housing and Urban Development (THUD) FY19 funding bill the House provision that invests \$50 million for the Housing Choice Voucher Mobility Demonstration.

The Housing Choice Voucher Mobility Demonstration would provide low income households with expanded access to affordable homes located in high-opportunity neighborhoods with strong schools, better job prospects, and other resources. In the letter, the Steering Committee emphasizes the growing research showing that when children in poor families grow up in neighborhoods with low poverty, quality schools, and low crime, they are significantly more likely to attend college, less likely to become single parents, and more likely to earn dramatically more as adults over the course of their lifetimes.

The demonstration would empower participating housing agencies to inform families with children about the benefits of high-opportunity neighborhoods, help interested families identify housing possibilities in those neighborhoods, recruit landlords to participate in the program, and support families during and after the move. To enable this demonstration and to incentivize housing agencies to join, roughly 2,000 new vouchers would be made available. The demonstration would be evaluated for its effectiveness.

The *Opportunity Starts at Home* Steering Committee currently consists of 15 leading national organizations: the National Low Income Housing Coalition, Center on Budget and Policy Priorities, Children’s HealthWatch, Make Room, National Alliance to End Homelessness, Catholic Charities USA, Children’s Defense Fund, Community Catalyst, Food Research and Action Center, NAACP, National Alliance on Mental Illness, National Association of Community Health Centers, National Education Association, National League of Cities, and UnidosUS.

Read the Steering Committee’s letter at: <https://bit.ly/2NveKIX>

Follow the campaign on all social media platforms: [Twitter](#), [Instagram](#), [Facebook](#), and [LinkedIn](#).

National Housing Trust Fund

House Committee to Hold Hearing on GSE Reform

The House Financial Services Committee will hold a hearing on “Oversight of the Federal Housing Finance Agency’s role as conservator and regulator of the Government Sponsored Enterprises (GSEs)” on September 27 at 10:30 a.m. ET. Committee Chair Jeb Hensarling (R-TX) and Representative John Delaney (D-MD) recently released a discussion draft of the latest attempt to reform the housing finance system. NLIHC is concerned that the bill may divert funding away from the national Housing Trust Fund, which is currently funded through a small assessment on Fannie Mae’s and Freddie Mac’s annual books of business (see [Memo 9/10](#)). The hearing will be live-streamed at: <http://bit.ly/2zmb0Ri>

Disaster Housing Recovery

States and Virgin Islands Seek Public Comments on Amendments to Disaster Recovery Action Plans

Agencies in both the U.S. Virgin Islands and Texas opened the period for public comment on proposed amendments to their State Action Plans for distributing Community Development Block Grant-Disaster Recovery (CDBG-DR) funds. These amendments will adjust plans previously approved by HUD. The Florida Department of Economic Opportunity will most likely be publishing an amendment to its State Action Plan in October after seeking public feedback through an online questionnaire.

The U.S. Virgin Islands received a total of \$1.86 billion in CDBG-DR funds, and HUD has already approved an Action Plan for activities amounting to nearly \$243 million. The U.S. Virgin Islands Housing Finance Authority published on September 17 the proposed [amendment](#), which pertains to an additional \$779 million in activities. The public comment period for the amendment is open through October 16, and public meetings will take place on St. Croix on September 24, St. John on September 26, and St. Thomas on October 2. Additional details can be found in the U.S. Virgin Islands Housing Finance Authority's [announcement](#), and the HUD requirements are available in the [August 14, 2018 Federal Register](#).

The Texas General Land Office (GLO) released its proposed [amendment](#) to the Texas State Action Plan on September 6. A [blog](#) by Texas Housers states that, even with the proposed adjustments, the GLO's proposal for distributing CDBG-DR funds will fail to meet the needs of residents in places like Port Arthur, TX. According to Texas Housers' analysis and tracking of the Hurricane Harvey recovery in Texas, the methodology proposed by the GLO for calculating need and distributing funds to impacted residents underestimates the cost for recovery in low income communities. The Texas GLO estimates the cost of addressing additional unmet needs in Port Arthur at \$12.9 million – less than half of the \$28.2 million estimated by Texas Housers. The Texas GLO State Action Plan is open for [public comment](#) until 5:00 p.m. CT on October 6.

Hurricane Florence Disaster Housing Recovery Updates

The following is a review of housing recovery developments related to Hurricane Florence from the past week. NLIHC also posts this information at [On the Home Front](#).

General

NLIHC's updated estimates suggest that almost 95,000 rental homes affordable to very low income households and nearly 30,000 federally assisted units are located in counties where significant damage is most likely to have occurred a result of Hurricane Florence. Approximately 98,000 very low income renter households live in these counties. NLIHC provides a [blog](#) with additional details about these estimates, including a map of the federally assisted housing in the impacted area.

These [pictures](#) show the extent of the flooding from Hurricane Florence in many communities and the likely damage that will result. Although the rain and wind have mostly stopped, rivers and tributaries continue to rise. This [map](#) shows the communities still at high risk of new flooding. Meanwhile, an [analysis](#) from *The Washington Post* estimates that only about 10% of homes in the counties impacted by Hurricane Florence have flood insurance. Although the federal government requires residents of certain areas to have such insurance, many are unable to afford it or think it is unnecessary. Flood insurance can cover up to \$250,000 in damages, whereas FEMA assistance maxes out at \$34,000. Low income families are least likely to be able to afford flood insurance or the recovery and rebuilding costs.

Early [estimates](#) of property damage from Hurricane Florence range between \$17 billion and \$22 billion, but they could be higher depending on flooding.

North Carolina

FEMA

A Major Disaster Declaration ([DR-4393](#)) was issued by President Trump on September 14 for eight counties in North Carolina in the aftermath of Hurricane Florence: Beaufort, Brunswick, Carteret, Craven, New Hanover, Onslow, Pamlico, and Pender. An additional ten counties have been [designated](#) for Individual Assistance (IA) and Public Assistance (PA Categories A and B): Bladen, Columbus, Cumberland, Duplin, Harnett, Lenoir, Jones, Robeson, Sampson, and Wayne. More counties may be designated as assessments continue. FEMA explanations of IA and PA programs are at: [HQ-18-127-FactSheet](#).

As of September 19, FEMA was sheltering nearly [15,000](#) people in [225](#) shelters throughout both North and South Carolina.

USDA

The Food and Nutrition Service (FNS) of the U.S. Department of Agriculture (USDA) [announced](#) two waivers for North Carolina participants in the Supplemental Nutrition Assistance Program (SNAP). Because many North Carolina residents evacuated to shelters where they cannot store food and lack access to cooking facilities, the first waiver allows SNAP participants to buy hot foods with their benefits through October 31. Under normal circumstances, hot foods and foods ready for immediate consumption cannot be purchased using SNAP benefits.

All students in schools affected by Hurricane Florence are eligible for [free school meals](#) through October 26. The Food Bank of Central and Eastern North Carolina are assisting with the distribution of meals during school closures.

FNS has granted the state of North Carolina [waivers](#) regarding SNAP for Women, Infants, and Children (WIC). The state can issue benefits remotely, waive some education requirements where offices are closed, and replace food purchased with SNAP that was damaged or stolen.

Small Business Administration

The 18 counties included in the disaster declaration are [eligible](#) for both Physical and Economic Injury Disaster Loans from the Small Business Administration (SBA). Residents of an additional 13 counties are eligible for Economic Injury Loans only. Physical Injury loans are for repairing damaged or destroyed property (real estate, equipment, inventory, etc.), and Economic Injury loans are to help meet working capital needs caused by the disaster.

The SBA has [opened](#) a Business Recovery Center in Greenville, NC. SBA representatives at the center can help provide information about disaster loans or assist with completing applications.

State Government

North Carolina Governor Roy Cooper [called](#) for a special session of the state General Assembly to begin on October 9 to fund initial needs for Hurricane Florence recovery.

For individuals who find themselves [unemployed](#) as a result of Hurricane Florence in the counties of Beaufort, Brunswick, Carteret, Craven, New Hanover, Onslow, Pamlico and Pender can file an application for Disaster Unemployment Assistance (DUA) by October 17. Individuals can call 1-866-795-8877 from 8:00 a.m. to 5:00

p.m. ET to apply for DUA benefits. For local resources and questions, individuals can contact their [County Emergency Management Agencies](#) or call [211](#) for information on shelters, food assistance, and storm recovery help.

The State of North Carolina's Department of Public Safety has an Emergency Management webpage devoted to Hurricane Florence showing which counties have evacuation orders, disaster declarations, the locations of shelters, and other basic state information. The webpage is at: <https://www.ncdps.gov/florence>

Local Perspectives & Resources

Legal Aid of North Carolina and other pro-bono legal services have a [hotline](#) for disaster-related legal issues: 1-833-242-3549.

Flooding in North Carolina has [limited](#) potential emergency shelter options for people experiencing homelessness prior to the Hurricane Florence, and homeless shelters are becoming more crowded as a result. Some of that influx is from farmworkers in the area, many of whom are undocumented. Because the media and government issued very few evacuation and other disaster warnings in Spanish, many Spanish-speaking farmworkers were unprepared for the storm. The North Carolina Farmworker Health Program reports at least 150,000 farmworkers are at risk of displacement.

Residents of the Trent Court public housing development in New Bern, NC, had their homes [badly damaged](#) by Hurricane Florence, with some of the 218 units being flooded with eight feet of water. Prior to the storm, the city had approved a plan to tear down the development, which already had several [safety issues](#), relocate its residents, and rebuild only 80 affordable homes in its place.

Solomon Towers, a public housing development in Wilmington, NC, was badly [damaged](#) during heavy rains from Hurricane Florence. The building flooded through the roof, which had not been properly maintained. Many residents remain in their apartments despite the flooding and lack of power.

Many of the cities impacted by Hurricane Florence are smaller and have limited [rental housing](#). Both Wilmington and Fayetteville in North Carolina have fewer than 1,500 available apartments each, many of them single-family homes. Many landlords are still assessing the damage done to apartments, but the storm will likely lead to a severe rental shortage.

North Carolina has a large livestock sector, and many of the state's repositories for animal waste are [damaged or overflowing](#) as a result of Hurricane Florence. This waste could be introduced into the water supply, causing health and safety issues for nearby communities, some of the poorest in the state.

South Carolina

FEMA

A Major Disaster Declaration ([DR-4394](#)) was issued by President Trump on September 16, for eight counties in South Carolina in the aftermath of Hurricane Florence: Berkeley, Charleston, Dorchester, Georgetown, Horry, Marion, Orangeburg, and Williamsburg.

Small Business Administration

Residents in Dillon, Horry, and Marlboro counties are eligible for Economic Injury Loans through SBA.

USDA

People who lost food purchased with SNAP benefits have until October 15 to report the food loss and request a [replacement of benefits](#). Normal regulations require households to report food loss within ten days of purchase. This waiver applies to 26 counties throughout South Carolina.

State Government

South Carolina Governor Henry McMaster and officials from the South Carolina Emergency Management Division and the State Disaster Recovery Office [sent letters](#) to South Carolina's congressional delegation requesting continued support. The letters confirm that Governor McMaster has requested both public and individual assistance for 23 counties. The state also provides a preliminary estimate of \$1.2 billion needed for disaster recovery, including \$540 million for the Community Development Block Grant-Disaster Recovery (CDBG-DR) program.

The South Carolina Emergency Management Division has a webpage devoted to Hurricane Florence. It has updates on which evacuation orders have been lifted, a list of shelters, updates on road conditions, and other important information. The webpage is at: <https://www.scemd.org>

Virginia

An Emergency Declaration ([EM-3403](#)) was issued for Virginia on September 11 in anticipation of Hurricane Florence. This declaration makes possible the provision of Public Assistance to any county in the state to help state, local, and tribal governments and certain nonprofits with their emergency work and the repair or replacement of disaster-damaged facilities.

Federal and State Agencies Provide Information Regarding Disaster Regulations

HUD's Office of Multifamily Housing Programs held a stakeholder conference call on September 13 in anticipation of damage to HUD-assisted homes due to Hurricane Florence. HUD is urging Multifamily property owners with vacancies in Florida, Georgia, Kentucky, New Jersey, New York, and Tennessee to notify HUD.

HUD's Office of Public and Indian Housing (PIH) published a [Federal Register](#) notice on September 12 informing public housing agencies (PHAs) about waivers of HUD requirements they may request in the aftermath of a presidentially-issued Major Disaster Declaration (MDD) during calendar year 2018. In order to obtain a waiver, a PHA in an MDD county must submit a request to HUD no later than four months after the disaster is declared.

The Housing Finance & Development Authorities of Ohio, South Carolina and Indiana sent emails reminding owners of properties assisted by the Low Income Housing Tax Credit (LIHTC) that IRS [Internal Revenue Procedures 2014-49](#) and [2014-50](#) provide LIHTC owners temporary relief from income requirements for individuals displaced by a major disaster. Households are eligible for emergency housing in tax credit properties if their principal residence was located in an area eligible for individual assistance. Units leased as emergency housing are subject to the program rent limits. For affected North Carolina households moving to a South Carolina property, the relief period ends September 14, 2019. These regulations apply to those in counties eligible for FEMA Individual Assistance (IA).

USDA Rural Development provided guidance for loan holders and servicers in the Section 502 Single Family Housing Guaranteed Loan Program. Loan servicers are encouraged to extend forbearance alternatives to borrowers impacted by Hurricane Florence and must establish a 90-day suspension of foreclosure actions. Complete details are located in [Chapter 18](#), Section 4, 7 CFR 3555.307 of the SFHGLP Handbook.

Additional 2017 Disaster Housing Recovery Updates

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 [9/17](#)). NLIHC also posts this information at [On the Home Front](#).

Federal Response to 2017 Disasters

Congress

Senator Bernie Sanders (I-VT) posted a [video](#) on housing title issues and FEMA individual assistance denials in Puerto Rico, titled "American Citizens Are Being Denied Disaster Aid."

Representative Nydia Velazquez (D-NY) has filed [H.R. 6826](#), a bill to amend the Small Business Act to provide for disaster loans to repair, rehabilitate, or replace property damaged or destroyed by Hurricanes Harvey, Irma, or Maria.

HUD

HUD's Office of Multifamily Housing Programs in San Juan, Puerto Rico, will hold a [meeting](#) on Tuesday, September 25 to discuss ongoing Hurricane Maria recovery efforts for multifamily owners of properties in Puerto Rico and the Virgin Islands. Registration is open until COB on September 21. Register for the Spanish session [here](#) and the English session [here](#).

FEMA

Hundreds of Hurricane Maria survivors still without homes were evicted on September 14 from temporary shelter in hotels provided by FEMA's Transitional Shelter Assistance (TSA) program. *NBC News* published a comprehensive [story](#) on the end of TSA in the absence of the Disaster Housing Assistance Program (DHAP). Pastor Jose Rodriguez from [Iglesia Episcopal Jesus de Nazaret](#) in Orlando Florida said, "In a day or two, the people will be trickling out into the streets."

State Action

The Department of Housing and Community Development of the Commonwealth of Massachusetts has provided transitional funds for up to 12 months for households affected by Hurricane Maria. The Massachusetts Evacuee Transitional Assistance Reserve ([METAR](#)) will assist with moving expenses, rent, and first or last month's rent or security deposits for those transitioning from shelters into more suitable housing. Hurricane Maria evacuees on state-aided public housing waitlists are Priority 1 (Displaced by Natural Forces). The Massachusetts Emergency Management Agency provided a [notification](#) to FEMA evacuees hosted by the Commonwealth.

A *Wall Street Journal* [article](#) reports the government of Puerto Rico is offering homeowners federal financial assistance only if they move out of flood-prone areas—not wanting to rebuild on land that is vulnerable to soil erosion and chronic flooding from storms like Hurricane Maria. Advocates say that many living in neighborhoods targeted for relocation are unaware of these discussions and have not been included in the process.

Local Perspectives

The *New York Times* published a [letter to the editor](#) on September 12 by Sandra Brown with Lone Star Legal Aid responding to the September 3 [article](#) “A Year After Hurricane Harvey.” Ms. Brown states that the poorest of Hurricane Harvey survivors became “entangled in disputes and complications with the Federal Emergency Management Agency.”

A new [study](#) published in *The Journal of Emergency Management* found that people displaced by Super Storm Sandy were more likely to have PTSD, anxiety, and stress compared to people who were not displaced or were able to stay with friends or family.

An [article](#) from NPR shares the stories of several low income families struggling to recover following recent fires in California. Many low income families and individuals may not have renters’ insurance and receive help for only a small portion of their needs from FEMA. Poverty rates frequently increase in counties impacted by disaster since wealthier residents leave and lower income residents become poorer.

Congress

House Subcommittee to Hold Hearing on Oversight of Public Housing in Cairo, Illinois

The House Financial Services Subcommittee on Housing and Insurance will hold a hearing on a recent HUD Inspector General (IG) report on HUD’s oversight of the Alexander County Housing Authority (ACHA) in Cairo, IL, an agency HUD recently took possession of after years of management issues and deteriorating housing conditions. The hearing will take place on September 25 at 4 pm ET in Room 2128 of the Rayburn House Office Building and will be broadcast [live](#). Acting Deputy HUD Inspector General Jeremy Kirkland will be the sole witness.

The IG report found that HUD could have and should have done more to oversee the administration of ACHA given issues with the housing authority’s governance and operations, including misuse of funds, conflicts of interest, and failure to comply with HUD policies and federal civil rights laws. The report provides HUD’s Office of Public and Indian Housing (PIH) recommendations to improve PIH’s administration and oversight of troubled public housing authorities.

The report also found that, despite HUD’s attempts to bring ACHA into compliance, its efforts did not resolve the deplorable conditions residents experience living in ACHA properties. HUD took possession of ACHA in 2016 and announced in 2017 that it planned to demolish two ACHA communities in Cairo, requiring about 400 residents to move out. The city does not have sufficient housing stock for the displaced families, however, so many will have to move away from the city.

View the live hearing at: <https://bit.ly/2DdMwOa>

Read the HUD IG report at: <https://bit.ly/2PRG3db>

Budget

Congress Nears Deadline to Pass FY19 THUD Spending Bill

The House and Senate continue to negotiate a final deal on a four-bill spending package (“minibus”) that includes the FY19 Transportation-HUD (THUD) and Agriculture spending bills. Several issues are stalling negotiations, including a House Republican provision that would set aside \$585 million for a “Fund for America’s Kids and Grandkids,” which can only be spent once the federal deficit is eliminated. Many Democrats object to this proposal since it prevents the money from being spent for the foreseeable future. Congress has until September 30, the last day of the current fiscal year, to negotiate a deal on the minibus. Without an agreement, Congress will likely fund HUD and USDA affordable housing programs through a stopgap funding measure running through December 7. Lawmakers plan to attach the stopgap funding bill, known as a continuing resolution, to a different spending package that has already been negotiated.

NLIHC Membership Month

NLIHC Members Open the Door to Equitable Disaster Housing Recovery for Those Most in Need

NLIHC members made it possible for NLIHC to respond swiftly to the 2017 hurricanes and wildfires with the establishment of the Disaster Housing Recovery Coalition (DHRC) - now consisting of more than 720 local, state, and national organizations - to promote a just and equitable housing recovery for those most in need. NLIHC staff and members with experience in disaster housing recovery going back to Hurricane Katrina and subsequent storms share best practices for the equitable application of federal resources to each new disaster. The DHRC’s frequent national conference calls and email updates provide those in the field with real-time and actionable information across multiple disaster zones and hurricane and wildfire seasons. Support equitable disaster housing recovery by [becoming an NLIHC member today!](#)

Just one example of the DHRC’s actions is how its members pooled together their experience and knowledge to address FEMA’s high rate of denials for its Individuals and Households Assistance Program (IHP) in Puerto Rico. Data provided by FEMA in April indicated that over 663,000 Hurricane Maria IHP applicants were denied assistance. DHRC legal aid partners in Puerto Rico pointed to the lack of formal title documents for proof of ownership as a reason for many of these denials coupled with FEMA’s lack of understanding of the Island’s probate-estate laws that recognized ownership without titles.

Although more prevalent in Puerto Rico, the lack of formal titles for long-time residents was not unique to the island. DHRC partners in Texas drafted an alternative affidavit as proof-of-ownership for Hurricane Harvey recovery. FEMA not only approved this document but committed to reassess all previous denials based on ownership title issues. With assistance from the DHRC Texas partners and others who worked with FEMA after Hurricane Katrina and Superstorm Sandy, DHRC members in Puerto Rico collaborated with a FEMA Office of Chief Counsel attorney to draft a similar [sworn statement](#) in English and Spanish reflective of Puerto Rico’s probate-estate laws. FEMA approved the sworn statement as an acceptable proof-of-ownership document without the need for notarization.

The DHRC continues to work to ensure that the potentially hundreds of thousands eligible for but denied FEMA assistance because of title issues are provided another opportunity to reapply. NLIHC works with members of Congress to secure action by FEMA, as in this [letter](#) from eight U.S. senators to FEMA Administrator Brock Long. A [letter](#) from the 720 DHRC members was also sent to the FEMA administrator, outlining continued challenges at the Disaster Recovery Centers in Puerto Rico for applicants submitting the

alternative sworn statement. The DHRC has called on FEMA to directly notify *all* Hurricane Maria IHP applicants previously denied assistance due to title challenges of this opportunity to reapply.

Want to support NLIHC's continued disaster housing recovery response in the aftermath of Hurricane Florence? [Join NLIHC](#) today or [help grow the network](#). Share how you are involved in NLIHC's Disaster Housing Recovery Coalition this week or let us know you joined. Please tweet @NLIHC and use #MembersAreTheKey, #JoinNLIHC, and/or #NLIHCMember. For more ideas on how to spread the word during Membership Month, visit: <http://nlihc.org/membership-month>

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

View the approved sworn statement for Puerto Rico at: <https://bit.ly/2p8UQor>

View the letter from the U.S. senators to FEMA Administrator Brock Long at: <https://bit.ly/2xvvPIy>

View the DHRC letter to the FEMA administrator at: <https://bit.ly/2NIV8qr>

Our Homes, Our Votes

Legally Speaking, Nonprofits Can – and Should - Engage in Nonpartisan Voter Registration, Education, and Mobilization

Affordable homes are built with ballots as much as with bricks and drywall. Advocates for expanded housing affordability, including low income renters, need to be a significant voting bloc because raising affordable housing on the national agenda will only happen when candidates for elected office understand the issue is important to voters. Legally speaking, nonprofit 501(c)(3) organizations can, and should, engage in nonpartisan voter registration, education, and mobilization. The NLIHC-led [Our Homes, Our Votes](#) project shows you how.

For detailed information on legal and other considerations related to nonprofit voter engagement:

- Listen to the recorded webinar [Our Homes, Our Votes: An Introduction](#) and check out the *Our Homes, Our Votes* “[An Exploration of Legal Considerations](#)”.
- Read “Nonprofits, Voting & Elections: A Guide to Nonpartisan Voter Engagement” produced by Nonprofit VOTE at: <https://bit.ly/2NVGbuV>
- Take a look at the “Permissible Activities Checklist” put together by Nonprofit VOTE at: <https://bit.ly/2PRBRKa>
- Contact the Office of the Secretary of State or Board of Elections in your state to learn your state's rules for voter registration drives.
- Visit the League of Women Voters website at www.vote411.org for the latest information on voting in your state.

Help make affordable homes a priority with candidates for public office in 2018 and beyond by engaging in the [Our Homes, Our Votes](#) initiative!

HUD

HUD Offers Webinar to Discuss Preservation of Pre-1974 Section 202 Direct Loan Properties

HUD will conduct a 90-minute webinar on preservation options for pre-1974 Section 202 Supportive Housing for the Elderly Direct Loan properties. The webinar, to be held on October 9 at 2:00 p.m. ET, is intended for pre-1974 Section 202 Direct Loan property owners, public housing agencies, and other stakeholders interested in learning strategies to preserve the affordability of these properties. You must have a HUD Exchange account to register. [Follow these instructions for registering](#). Register at: <https://bit.ly/2xC4H9U>

The webinar will include guidance on a recent HUD notice related to prepayment and refinancing of Section 202 Direct Loans, [Notice H 2013-17](#). It will also discuss strategies to obtain and utilize tenant protection vouchers and Senior Preservation Rental Assistance Contracts (SPRACs), Notices [H 2018-01](#) and [H 2018-02](#).

Following the overview of these preservation options, participants will be able to participate in a Q&A session with the presenters.

For information about the webinar, contact Helena Waziri, recap.training@cloudburstgroup.com, 240-582-3626.

More information about the Section 202 Supportive Housing for the Elderly program is on page 4-29 of NLIHC's [2018 Advocates' Guide](#).

Research

The U.S. Government Accountability Office Reviews Cost-Efficiency of Housing Tax Credit Projects

The U.S. Government Accountability Office (GAO) released a [report](#) analyzing variations in development costs for Low Income Housing Tax Credit (LIHTC) projects, recommending policy solutions to increase efficiency and affordability. The GAO found wide variability in cost-related data and vulnerability to fraud for the program.

Based on LIHTC projects completed between 2011 and 2015 across 12 allocating agencies, the GAO found that the median per-unit cost was \$204,000, with the least expensive project costing \$104,000 per unit and the most expensive project costing \$606,000 per unit. Larger projects, consisting of more than 100 units, cost about \$85,000 less per unit on average than smaller projects; projects in urban areas cost about \$13,000 more than ones in nonurban areas; and, projects for senior tenants cost about \$7,000 less than those for other tenants.

One major concern the GAO found when analyzing LIHTC projects was the lack of additional measures used to manage development costs. Only 5 of the 12 LIHTC allocating agencies require detailed contractor certifications upon project completion to help protect against fraud involving misrepresentation of contractor costs. The IRS, the agency responsible for LIHTC oversight, does not require such controls. Additionally, the IRS does not require agencies to collect and report development-cost data that would enable program-wide assessments of these costs. As a result, the GAO found inconsistencies among agencies regarding what cost-related data to collect, how to maintain these data, and how to define related variables.

In order to standardize data, prevent fraud, reduce high development costs, and promote the open evaluation of cost drivers and cost-management practices, the GAO recommends a number of policy solutions. Congress should consider designating an agency to collect and maintain cost data for LIHTC projects across all allocating agencies. The GAO also urges the IRS to require general contractor cost certifications for LIHTC projects to ensure these are consistent with the developer cost certification. They also recommend the IRS’s commissioner of the Small Business/Self-Employed Division encourage agencies to collaborate in order to standardize cost data. Lastly, the report calls for the IRS to communicate to credit-allocating agencies how to collect information on and review LIHTC syndication expenses.

Abt Associates also released a [report](#) analyzing variations in LIHTC development costs for over 2,500 projects placed into service between 2011 and 2016 and found the median per-unit total development cost to be \$164,757. The Abt report found that location, project and unit size, and project type all strongly affected development costs. NLIHC’s summary of the Abt report can be found [here](#).

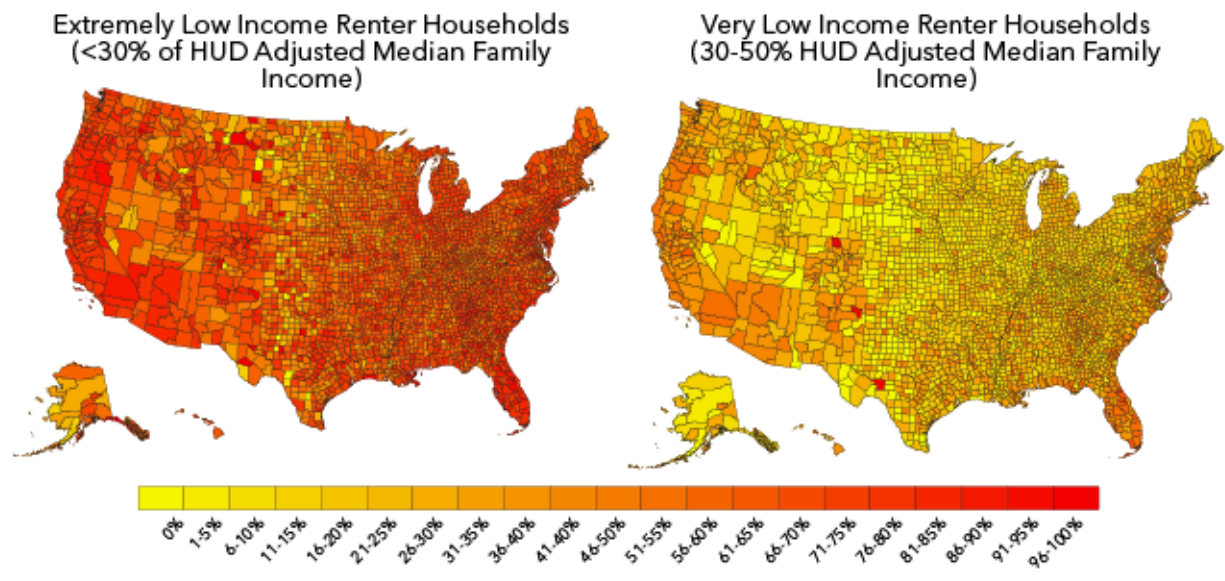
Read the full GAO report at: <https://bit.ly/2PQ5RWZ>

Read the full Abt Associates study on LIHTC development costs at: <https://bit.ly/2O59wQp>

Fact of the Week

High Percentage of Severely Housing Cost-Burdened Extremely Low Income Renter Households throughout the U.S.

Percent of Severely Cost-Burdened Renter Households within Income Groups (U.S. Counties)



Source: NLIHC tabulations of CHAS 2011-2015 data
Note: Severely cost-burdened households spend more than 50% of their income toward housing costs.

Source: NLIHC tabulation of CHAS 2011-2015 data.

From the Field

Housing Action IL Voter Registration: Modest Tactic, Big Results

NLIHC state partner Housing Action Illinois and 20 other groups were awarded a small grant this summer to engage in nonpartisan voter registration ahead of the 2018 midterm elections. If each organization reaches its goal, 5,000 new Chicagoans will be registered to vote. Housing Action Illinois is focused primarily on registering low income renters and people who are homeless. Because this population less likely to vote, politicians at every level do not prioritize their needs in their campaigns. Housing Action Illinois expresses confidence their work will turn out voters this year and demonstrate that low income renters and people experiencing homelessness are an important constituency for future campaigns.

This voter registration work presented a unique challenge because Housing Action Illinois is an advocacy organization that does not provide direct services to residents, and the staff does not have daily contact with potential voters. To meet their goal of registering at least 250 low income residents, project organizers needed to find methods to directly reach potential voters and decided to rely on their biggest asset - their more than 150 partner organizations that provide direct services. These partner organizations work closely with low income renters and the homeless but do not traditionally do voter engagement.

To assess interest in registering voters and to spur action, Housing Action Illinois organizers hosted a webinar on nonpartisan voter registration. They planned to collect the information about anyone interested in voter registration for more follow up. While they invited many, they expected representatives from a modest number of partner organizations would join the webinar. But participation by a broad range of individuals and partners far exceeded their expectations.

Organizers covered a range of points and concepts specific to organizations starting a voter registration drive in Illinois on the webinar, for example:

- That it is completely legal for organizations to help the people they serve exercise their right to vote.
- That there are many myths about voting, and it is important to understand who can vote. For example, in Illinois voting rights are restored to justice-involved individuals who are no longer in prison.
- That it is simple (and legal) to integrate voter registration into an organization's day-to-day operations, like during new client intake processes.
- That there are many ways to register and prove citizenship/residency, which is particularly important for individuals without permanent addresses.

The webinar addressed the sentiment among many nonprofits that they have a responsibility to help their clients, family, and friends have their voices heard. The session gave participants concrete tips and tools that are simple, actionable, and scalable. A small tactic that made the most difference for Housing Action Illinois's work was a one-question survey at the end of the webinar, "Would you like to partner with Housing Action Illinois on voter registration? Yes/No/Unsure."

After the webinar, Housing Action Illinois Stevenson Center Policy Fellow Jerome Sader individually called everyone who responded "Yes" or "Unsure." He provided them with encouragement, technical assistance, materials, and anything else they needed during these 30-minute phone calls. Some partners already felt confident about what they were doing but wanted to stay in touch with Housing Action Illinois, while others sought guidance about how they could get started.

Through these webinars and calls, Housing Action Illinois has identified a small army of partners committed to nonpartisan voter registration. Jerome will continue to provide support, and he expresses confidence that

Housing Action Illinois will exceed its goal of registering at least 250 new voters, contributing to the collective goal of 5,000.

National voter registration day is Tuesday, September 25. NLIHC's [Our Homes, Our Votes website](#) has tools and resources to help organizations engage in nonpartisan voter registration efforts. The [resources](#) walk you through how to fit voter registration into your agency's regular activities with residents, plan voter registration efforts, and bring voter registration drives into the communities you serve. Voter registration deadlines vary from state to state—and many are coming up soon. To find the voter registration deadlines in your state, click here: <https://bit.ly/2PCNIB9>

Resource

Nominations Open for \$200,000 Award in Housing Affordability

Ivory Homes, the largest homebuilder in Utah, is accepting nominations for the annual "[Ivory Prize in Housing Affordability](#)." This \$200,000 award recognizes the most ambitious solutions to addressing housing affordability. The prize is designed to award innovators for their efforts and provide material support to advance their projects.

Organizations and individuals are eligible. The prize will be awarded to a private-sector organization, nonprofit organization, or public-private partnership that has focused on innovations and creativity in at least three areas that impact and influence housing affordability: construction and design for both new housing and rehabilitation, regulatory reform/public policy, and housing finance. Preliminary nominations are strongly encouraged to be submitted by November 15, 2018. The final nomination deadline is December 15, 2018.

For more information, go to: <https://bit.ly/2wtmRv4>

NLIHC in the News

NLIHC in the News for the Week of September 16

The following are some of the news stories that NLIHC contributed to during the week of September 16.

- "Trump administration seeks to limit access to U.S. for immigrants who use or are likely to use public assistance," *The Washington Post*, September 22, 2018 at <https://wapo.st/2O2FLTo>
 - "Sanders announces \$3 million for affordable housing in Vermont," *The Mountain Times*, September 19 at: <https://bit.ly/2I3JNp4>
 - "Giving Hope event raises funds for working families," *Daily Herald*, September 18 at: <https://bit.ly/2xEGvDV>
 - "California's homeless population jumps 13.7% in one year," *California Political Review*, September 17 at: <https://bit.ly/2xyegHT>
 - "New apartments aim to meet dire affordable housing need, lift Phoenix-area neighborhoods," *The Arizona Republic*, September 17 at: <https://bit.ly/2xtyFxW>
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NLIHC News

Where to Find Us – September 24

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

- [NACCED Annual Conference](#), Minneapolis, MN, on September 24
- [Foundation for a Healthy St. Petersburg \(FHSP\) Housing Meeting](#), St. Petersburg, FL, on September 27
- [Southern California Association of Non-Profit Housing Annual Conference 2018](#), Los Angeles, CA, on September 28
- [11th Annual Tenant and Tenant Association](#), Washington, DC, on September 29
- [Federal Reserve Bank of Philadelphia: Reinventing Our Communities: Investing in Opportunity](#), Baltimore, MD, on October 1
- [The Atlantic's Roundtable Breakfast](#), Washington DC, on October 3
- [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

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
Dan Emmanuel, Senior Research Analyst, x316
Ellen Errico, Creative Services Manager, x246
Justin Godard, Housing Advocacy Organizer, x233
Ed Gramlich, Senior Advisor, x314
Paul Kealey, Chief Operating Officer, x232
Mike Koprowski, Director, Multisector Housing Campaign, x317
Joseph Lindstrom, Manager, Field Organizing, x222
Lisa Marlow, Communications Specialist, x239
Sarah Mickelson, Senior Director of Public Policy, x228
Khara Norris, Director of Administration, x242
Dina Pinsky, Research Intern, x249
Catherine Reeves, Development Coordinator, x234
Lauren Ricci, Policy Intern, x241
Debra Susie, Disaster Housing Recovery Coordinator, x227
Elayne Weiss, Senior Policy Analyst, x243
Chantelle Wilkinson, Housing Campaign Coordinator, x230
Renee Willis, Vice President for Field and Communications, x247
Gloria Yang, Communications & Graphic Design Intern, x250
Diane Yentel, President and CEO, x225