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## Membership Month

### NLIHC Exceeds 2019 Membership Month Goals!

Today is the last day of NLIHC's 2019 Membership Month – and we've exceeded our goals! Thanks to all of you who helped us welcome over 100 new NLIHC members! Let's finish out Membership Month by recruiting even more organizations and advocates to Join the Movement and [become members today](#). Please continue using the #JoinNLIHC tag in social media posts about Membership Month.

Tomorrow we will select the winner of our new member drawing for complementary travel and registration to NLIHC's Policy Forum & Lobby Day in March, 2020!

Thanks to all of you who support NLIHC's work through membership. Our leadership in the movement to end homelessness and housing poverty is made possible because of you.

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## Budget and Appropriations

### Stopgap Spending Bill Enacted to Fund Government through November 21

The Senate passed by a vote of 82-15 a stopgap funding measure, known as a continuing resolution (CR), on September 26. President Donald Trump signed the CR on September 27, extending Congress's deadline to pass twelve fiscal year 2020 (FY20) spending bills to November 21.

The CR continues FY19 funding levels for the majority of affordable housing and community development programs. The bill includes an important adjustment for Section 202 Housing for the Elderly Program, preventing delays for project rental assistance contracts (PRAC) that would otherwise expire at the beginning of the new fiscal year.

Congress must now pass, and the president must sign, FY20 spending bills by November 21 or pass another CR to avoid a government shutdown. The Campaign for Housing and Community Development Funding ([CHCDF](#)) developed a factsheet overviewing the potential impacts of a longer-term CR or government shutdown on affordable housing and community development programs.

Read CHCDF's factsheet, "Impacts of Inconsistent Funding on Affordable Housing Programs," at: <https://bit.ly/2n0fDfS>

Review NLIHC's updated budget chart at: <https://bit.ly/2rl7MZC>

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## Congress

### California Members of Congress Propose Solutions to Homelessness in Letter to President Trump

A bicameral group of 45 Democratic members of the California congressional delegation sent a [letter](#) on September 19 to President Donald Trump criticizing his recent threats to further criminalize homelessness in their state (see [Memo 9/16](#)). The letter provides alternative proposals to address the root causes of homelessness and urges the president to abandon policy proposals that would increase homelessness.

Last week, the White House Council of Economic Advisors released a report that suggests increased policing as a tool to solve the crisis. In response, the members of Congress state: "Let us be clear: policing and

criminalizing your citizens won't end homelessness," noting that providing supportive housing is less costly than sending individuals to jail or a hospital.

The letter also states that the administration's recent budget requests and housing policy proposals demonstrate a "fundamental misunderstanding" of the homelessness crisis. The members of Congress list the recommendations in the president's fiscal year 2020 budget request that could increase homelessness, including reducing or eliminating resources for critical affordable housing and community development programs and increasing rents for low-income families. They also urge the president to reverse proposals that would prevent mixed-status immigrant families from accessing subsidized housing and would keep LGBTQ individuals experiencing homelessness from safely seeking shelter.

The letter urges the president to support proposals and programs that provide relief from homelessness, including increased funding for the Housing Choice Voucher and HUD-VASH (Veteran Affairs Supportive Housing) programs, homelessness assistance grants, and supportive services.

Read the California delegation letter at: <https://tinyurl.com/y2l3kyy1>

Read NLIHC's statement on the White House report on homelessness at: <https://bit.ly/2kUrbj>

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## **Representative Ocasio-Cortez Releases Ambitious Proposal to Address Poverty**

Representative Alexandria Ocasio-Cortez (D-NY) unveiled "A Just Society," an ambitious anti-poverty proposal, on September 25. The proposal aims to improve federal anti-poverty interventions through six bills that would, among other things, revise, update and improve the national poverty measure; improve tenant protections; extend public benefits to immigrants regardless of their immigration status and to individuals who have been involved with the criminal justice system; encourage federal contractors to offer better wages and benefits to their workers; and ratify the U.N. Covenant on Economic, Social, and Cultural Rights.

Ocasio-Cortez's housing plan, the "Place to Prosper Act," would create an access-to-council fund to ensure low-income renters facing eviction can secure legal representation and would restrict the reasons a tenant could be evicted. The bill would also enforce a national 3% cap on annual rent increases, prohibit housing discrimination on the basis of source of income, and impose disclosure requirements on corporate landlords. The bill also aims to improve housing conditions by allocating \$10 billion for toxin abatement for fiscal years 2020-2029.

Read more about *A Just Society* at: <https://bit.ly/2lOotgy>

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## **Housing Trust Fund**

### **NLIHC and Other Groups Send Letters to Treasury and FHFA Urging Continued Funding to the HTF and CMF**

NLIHC sent a [letter](#) to Treasury Secretary Steve Mnuchin and Federal Housing Finance Agency (FHFA) Director Mark Calabria on September 24 urging the agencies to continue Fannie Mae and Freddie Mac payments to the national Housing Trust Fund (HTF) as they move forward with efforts to recapitalize Fannie and Freddie (see [Memo 9/9](#)). NLIHC joined twelve other organizations in a second [letter](#) to Secretary Mnuchin and Director Calabria on September 25 that stressed the importance of continued funding to the HTF and the Capital Magnet Fund (CMF).

The HTF, created by Congress in 2008 to address the affordable housing needs of America’s lowest-income households, and the CMF, which provides competitive financing for affordable housing and community development projects, are funded through a small fee on the housing finance activities carried out by Freddie Mac and Fannie Mae, overseen by the FHFA.

The FHFA director has statutory authority to halt payments to the HTF and CMF under certain, very limited, circumstances; former FHFA Director Ed DeMarco did so when Fannie and Freddie were put under government conservatorship after the housing crash of 2008. Halting payments to the HTF would prevent the creation and preservation of affordable, accessible homes for the lowest-income families. NLIHC’s [interim analysis](#) found that states used the \$174 million in the 2016 HTF awards to fund 138 projects with more than 1,500 homes serving people formerly experiencing homeless, seniors, people with disabilities, abuse victims, and other vulnerable people.

In the letters, NLIHC and our partners urge FHFA and Department of Treasury to continue payments to the HTF and the CMF. The letters note that the required contributions are not enough to cause a substantial financial burden to Fannie Mae or Freddie Mac under any capital restoration plan that may be undertaken. Although these funds are a tiny fraction of two housing finance entities’ overall revenues, they are extremely important for addressing the nation’s ongoing affordable housing crisis.

Read the letter from NLIHC at: <https://tinyurl.com/y5fd2pav>

Read the letter from NLIHC and partners at: <https://tinyurl.com/y4tfrw8z>

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## Our Homes, Our Votes: 2020



### Presidential Candidates Continue to Address Homelessness and Affordable Housing on the Campaign Trail

The 2020 presidential candidates are making affordable housing a central part of their campaigns as never before. In just the last week:

- Senator Warren [toured](#) the Golfview Mobile Home Court in North Liberty, IA, where earlier this year residents suffered a [rent increase of 58%](#);
- Staff from South Bend Mayor Buttigieg’s campaign [prepared and served](#) a meal with and for residents of the YMCA Supportive Housing Campus in Des Moines, IA;
- People’s Action and Iowa Citizens for Community Improvement Action Fund held a “People’s Presidential Forum” in Des Moines, IA on September 21. Senators Bernie Sanders and Elizabeth Warren, South Bend Mayor Pete Buttigieg, and former HUD Secretary Julián Castro all addressed affordable housing during their remarks. A webcast of the event is available at: <https://bit.ly/2nygKUz>. NLIHC’s *Our Homes, Our Votes: 2020* project chronicled their remarks on affordable housing at #OurHomesOurVotes2020; and
- Former HUD Secretary Julián Castro [toured](#) a homeless encampment in East Oakland, CA. Earlier in the week he provided [meals](#) to people experiencing homelessness in Las Vegas, NV.

NLIHC’s nonpartisan [Our Homes, Our Votes: 2020](#) candidate and resident engagement project is working to elevate affordable housing and homelessness in the 2020 elections and monitoring what all the presidential candidates say and do to raise the profile of the nation’ affordable housing crisis – as well as what they *promise* to do to address the crisis if they are elected. Check out the [Our Homes, Our Votes: 2020 candidate profiles](#) for more.

## CommunityVotes Turns Out Voters in New York

[CommunityVotes](#), a New York state-based non-profit that provides support to community-based service organizations to help them engage citizens who traditionally do not exercise their right to vote, released the [results](#) of its voter turnout efforts in 2017.

CommunityVotes supported seven nonprofit partners that engaged over 4,300 voters. Of those, 685 pledged to vote and 421 registered to vote. The organizations involved used a combination of tactics including sending postcards, making phone calls and conducting thousands of in-person conversations. The effort turned out voters at 13% higher rates than comparable voters in the primary election and at 10% higher rates for the general election.

The CommunityVotes example makes clear that voter engagement works. As nonprofit organizations make their voter engagement plans, NLIHC's nonpartisan voter and candidate engagement project, [Our Homes, Our Votes: 2020](#), has a range of resources and tools available to support registration and mobilization of low-income renters. Also be sure to check out our webinar and podcast [series](#) for more tactics, strategies and resources.

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## Take Action! Sign Letter to Debate Moderators Urging Questions on Housing Solutions

The next debates for leading democratic candidates take place on October 15 in Ohio. We have reopened the *Our Homes, Our Votes: 2020* sign-on letter to debate moderators; new organizational signers are welcome to [add their names](#). More than 700 organizations have already signed onto the letter; advocates can check to see if your organization is included in the full list at [www.ourhomes-ourvotes.org/sign-on-letter](http://www.ourhomes-ourvotes.org/sign-on-letter).

Please forward the sign-on letter to your networks and promote this important advocacy opportunity. The message is simple: moderators should put the housing crisis front-and-center in the debates by asking candidates to share their plans for addressing housing poverty and homelessness. [Read the full letter here](#).

And mark your calendars for a pre-debate tweetstorm on October 10, 3:00 p.m. ET!

For more information about *Our Homes, Our Votes: 2020*, visit [www.ourhomes-ourvotes.org](http://www.ourhomes-ourvotes.org). Be sure to follow on Twitter: @OurHomesVotes and Facebook: @OHOV2020 and please always use #OurHomesOurVotes2020 in your posts.

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## Now Available: Recording of First Webinar in *Our Homes, Our Votes: 2020* Series

The first episode of the 15-month webinar and podcast series "*Our Homes, Our Votes 2020: Third Thursdays at Three*" is now available at [www.ourhomes-ourvotes.org/webinars](http://www.ourhomes-ourvotes.org/webinars). The webinar originally broadcast on September 19. The topic for the first presentation was legal considerations for 501(c)(3) nonprofit organizations planning to engage in elections. Tim Mooney, senior counsel with the Bolder Advocacy Program at Alliance for Justice, shared important tips with nonprofit advocates eager to engage in a way that does not threaten their tax-exempt status.

The next webinar in the "Third Thursdays at Three" series, focusing on how to plan for a voter and candidate engagement campaign at your organization, is at 3:00pm ET on October 17. Attendees will learn about key considerations regarding capacity, assigning roles, setting goals, and establishing strategic partnerships to maximize opportunities to increase voter turnout, education and registration among low-income renters and their allies. RSVP for the next presentation [here](#).

The full list of upcoming topics for "Third Thursdays at Three" follows below:



- Developing a voter engagement plan (October 17, 2019)
- Helpful tools and partners (November 21, 2019)
- Voter Registration Part 1 – Messaging, events, and canvassing (December 19, 2019)
- Voter Registration Part 2 – Registering residents of subsidized housing (January 16, 2020)
- The role of housing providers (February 20, 2020)
- Getting candidates on the record – issue surveys, town halls, and forums (March 19, 2020)
- Educating voters – voting logistics and candidate positions (April 16, 2020)
- Housing issues and ballot initiatives (May 21, 2020)
- Overcoming common obstacles to voting (June 18, 2020)
- The challenge of voting while homeless (July 16, 2020)
- Voter Mobilization Part 1 – Early voting and vote-by-mail (August 20, 2020)
- Voter Mobilization Part 2 – Protecting against voter intimidation (September 17, 2020)
- Election Day! Getting Out The Vote (October 15, 2020)
- Holding candidates to their promises (November 19, 2020)

## HUD

### HUD Designates Difficult Development Areas and Qualified Census Tracts for 2020

HUD [published](#) in the *Federal Register* on September 25 its [list](#) of the 2020 Difficult Development Areas (DDAs) and Qualified Census Tracts (QCTs), which are used in the Low Income Housing Tax Credit (LIHTC) program. LIHTC properties in DDAs or QCTs can receive a 30% basis boost in qualified costs, increasing tax credits and resulting in greater investment equity in a project.

HUD designates DDAs and QCTs each year. DDAs are areas with high development costs relative to incomes. QCTs are census tracts with a poverty rate of at least 25% or in which 50% of the households have incomes below 60% of AMI.

The new DDAs and QCTs take effect January 1, 2020. For LIHTC applications submitted in 2020 for projects located in DDAs or QCTs that subsequently lose their DDA or QCT designations, the designations for the project remain in effect as long as the tax credits are allocated within 730 days from the date a complete application is filed.

The September 25 *Federal Register* notice is available at: <https://bit.ly/2lvtz1q>

The 2020 list of DDAs and QCTs is available at: <https://bit.ly/2egI3MY>

More information about the Low Income Housing Tax Credit program is available in NLIHC'S 2019 *Advocates' Guide* at <https://bit.ly/2IEoeET>

## Disaster Housing Recovery

### Two Tropical Storms Strike U.S. States and Territories

Two tropical storms crossed over parts of the United States this past week. Remains of [Tropical Storm Imelda](#) hit Southeast Texas, dumping large amounts of rain on the region and claiming five lives. Widespread flooding was reported in many of the same areas hit by Hurricane Harvey in 2017. Areas east of Houston experienced some of the worst flooding, with nearly 800 homes flooded in Chambers County alone.



Texas Governor Greg Abbot (R) issued a disaster declaration, but officials were surveying storm damage to determine whether the situation qualifies for FEMA relief. In order to qualify for FEMA Individual Assistance, there need to be 800 homes in the area that took in 18 inches or more of water and are not covered by insurance. Whether FEMA offers assistance or not will be crucial, especially to low-income families in the area.

Meanwhile in the Caribbean, Tropical Storm Karen crossed over Puerto Rico, bringing heavy rains and prompting flash flood warnings on the eastern section of the island. Hours before the storm's landfall, Puerto Rico was rocked by a 6.0-magnitude earthquake. The earthquake was centered off-shore, and minor damage was reported on the western side of the island. The damage from Tropical Storm Karen was also relatively minor, although the Puerto Rico National Guard reported several emergency rescues and scores of individuals with homes still damaged from Hurricane Maria moved to designated shelters.

While both the storm and the earthquake cause relatively modest damage, they reinforce the need for HUD to release billions of dollars in federal disaster mitigation funding to the island. HUD continues to withhold these resources from Puerto Rico weeks after the statutory September 4 deadline. The NLIHC-led Disaster Housing Recovery Coalition of over 800 national, state and local organizations has [continued to request](#) the prompt release of these desperately needed federal mitigation dollars.

Read a *New York Times* story on damage from Tropical Storm Imelda: <https://nyti.ms/2kKvqPy>

Read the DHRC's statement on the missed statutory deadline: <https://bit.ly/2lGFetF>

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## **Government Accountability Office Releases Two Reports Criticizing Federal Disaster Recovery Efforts**

The Government Accountability Office (GAO) released two reports describing multiple deficiencies in federal disaster response. [The first report](#) found that FEMA and the American Red Cross failed to adequately recognize the capacity of voluntary organizations brought on to handle mass-care operations. These failures led to survivors lacking shelter, food, and supplies in the days following the disasters. The report focused specifically on the response to Hurricane Harvey, where shelters were massively understaffed as FEMA had not assessed the staffing capability of volunteer organizations to handle the influx of residents. The GAO provided several recommendations, including greater coordination between local and national volunteer groups and FEMA.

[The second report](#) criticized the Department of Health and Human Services' (HHS) for failing to address the medical needs of survivors of Hurricanes Maria and Irma. The agency failed to have an adequate patient tracking system in place to determine who was evacuated to hospitals on the mainland. The report also cited understaffing in the agency as well as long delays in reaching isolated interior villages to provide medical care. The report recommended several solutions, including the quick onboarding of new HHS staff and more substantive planning.

Read the report on FEMA and the American Red Cross staff capacity issues at: <https://bit.ly/2nsPzua>

Read the report on HHS at: <https://bit.ly/2lndFG4>

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## **Disaster Housing Recovery Updates - September 30, 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 [9/23](#)).

### **Federal Action & National News**



Disaster Housing Recovery Coalition (DHRC) member Enterprise Community Partners [wrote an op-ed](#) for *Morning Consult* on the need for affordable housing to be built to withstand natural disasters.

The Natural Resources Defense Council published a [blog post](#) looking at the greater rains, floods and costs of recent storms.

[An op-ed](#) by Jeff Schlegelmilch, deputy director of the National Center for Disaster Preparedness at Columbia University's Earth Institute, highlighted the lack of consistency in federal funding for disaster recovery.

## **California Wildfires**

Low-income, forested communities in California have proven to not only be the [most vulnerable to wildfires but also the most lacking in funding for recovery](#). Although state legislation was passed to establish a \$1 billion fund to assist low-income residents undertake repairs, that funding has been stripped.

[Low-income people in California have been left out of housing-related efforts in disaster plans](#), continuing an historic pattern in which such plans are catered to white middle class families. Homelessness advocates have been calling on local governments to address this issue with FEMA so that a wider demographic of people are helped after wildfires, regardless of their pre-fire living situations.

Advocates have [called for more affordable housing in areas of California](#) like San Diego that are particularly wildfire-prone and where housing prices have increased dramatically in recent years.

## **Hurricane Michael & Hurricane Dorian**

### *Florida*

The Gulf County Board of Commissioners decided on a [strategy to equally divide its almost \\$6 million in recovery funds](#) among its districts.

Senator Gainer (R-FL) has [plans to provide more affordable housing](#) in the state in wake of the recent destructive hurricanes. The state has allocated \$200 million for affordable housing, intending to use the funds to help those who have been displaced.

## **Tropical Storm Imelda**

### *Texas*

Low-income individuals affected by Tropical Storm Imelda [can seek free legal help through Lone Star Legal Aid](#). The assistance provided can range from helping to resolve landlord-tenant issues to answering insurance questions, and more.

## **Hurricane Florence & Hurricane Dorian**

### *North Carolina*

North Carolina Governor Roy Cooper (D) has [asked the federal government](#) for disaster assistance after Hurricane Dorian struck the state earlier this month.

A year after Hurricane Florence, residents are wondering [what happened to all the recovery money?](#)

## **2017 Disasters**

*Hurricane Harvey*: The Long Term Recovery Group has successfully [raised \\$4.6 million in donations for Hope Meadows](#), a neighborhood built for forty Victoria County families whose homes were destroyed by Hurricane Harvey.

## 2013 Colorado Floods

[Mobile home residents](#) in Colorado are still experiencing the effects of the 2013 floods. Many mobile homes that destroyed were never replaced.

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## Opportunity Starts at Home



### New Study Finds Medicaid Expansion Can Significantly Reduce Evictions

A new study published in *Health Affairs*, "[Can Medicaid Expansion Prevent Housing Evictions?](#)" found that early Medicaid expansion in California was associated with an average reduction of 24.5 fewer evictions per month per county. The researchers compared 51 counties in California that expanded Medicaid to 235 counties in states that did not expand Medicaid. The results suggest that for every 1,000 new Medicaid enrollees in California, Medicaid expansion was associated with approximately 22 fewer evictions per year. The most pronounced effects were found in counties with high rates of uninsured residents before expansion.

"Medicaid expansion has been shown to reduce medical debt and poverty by alleviating the financial burden of medical care on low-income beneficiaries and their families," write the study's authors. "Health care coverage may be keeping households from falling over the brink, helping them meet their living expenses as the growing cost of medical care constrains household budgets. Our findings indicate that Medicaid not only is an important part of the health care safety net but also may be considered a key strategy for addressing poverty-related housing instability."

Learn more about how Medicaid policy improved housing stability in California at: <https://bit.ly/2lpDNQO>

Learn more about how housing policies can improve health outcomes at: <https://bit.ly/2XP2ZIJ>

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## Research

### Study Examines First-Year Implementation of Small Area Fair Market Rents

A report published by the Poverty & Race Research Action Council, "[Measuring Fidelity to HUD's Small Area Fair Market Rents \(SAFMRs\) Rule: Lessons from First Year Implementation](#)," evaluates the implementation of the SAFMR rule in its first full year. The authors argue that public housing agencies (PHAs) could implement the rule in ways that better advance the goal of expanding housing access for Housing Choice Voucher (HCV) recipients in high-rent neighborhoods.

The Small Area FMR (SAFMR) rule reforms voucher payment standards. Whereas traditional Fair Market Rents determine a single rent standard for an entire metropolitan region, SAFMRs set varying rent standards in different U.S. Postal Service ZIP codes in a metropolitan region (see *Memo*, [11/14/16](#)). This method of setting payment standards can help voucher recipients move to higher-opportunity neighborhoods where rents are higher than the average for a metropolitan region. The SAFMR rule was implemented in April 2018 by mandate in 24 metropolitan areas (see *Memo*, [5/14/18](#)). Under the rule, PHAs retain flexibility to set payment standards between 90% and 110% of an SAFMR, to account for recent changes in rental markets. That flexibility also

allows PHAs to pursue aggressive strategies for expanding access: they could encourage more movement into higher-opportunity neighborhoods by paying more than the SAFMR in those areas.

The authors examined the implementation strategies of 180 PHAs in the 24 metropolitan areas by looking at payment-standard data. The authors classified an implementation strategy as having “high fidelity” to the rule’s goal of increasing access to higher-opportunity neighborhoods if the PHA used its discretion to set higher voucher payment standards (closer to 110% of SAFMR) in high-opportunity areas and lower standards (closer to 90%) in low-opportunity areas. The authors found that, in aggregate, PHAs in the 24 metropolitan areas did not implement the rule in this fashion. Although PHAs generally maintained an overall average payment standard of 100% of SAFMRs, payment standards were consistently higher than 100% of published SAFMRs in low-opportunity neighborhoods and consistently below 100% of published SAFMRs in high-opportunity neighborhoods. The authors also found that PHAs gave landlords more detailed information about the goals of the change than they gave tenants.

The authors offer three recommendations. First, HUD should invest more resources in educating PHAs, tenants, and landlords about the goals of the rule change and how setting voucher payment standards relates to those goals. Second, HUD should provide guidelines that are more explicit about the value of setting low payment standards in low-rent areas and high payment standards in high-rent areas. Finally, HUD should collect PHAs’ administrative plans, payment standards, and communications with tenants and landlords, to create a central, public repository of those materials.

NLIHC strongly supports the SAFMR rule to the extent that it gives voucher holders more residential options and access to higher-rent neighborhoods. In comments to HUD, NLIHC advocated for provisions holding voucher households harmless, since many may wish to stay in their current homes and neighborhoods for a variety of reasons. PHAs should consider renters’ preferences when deciding whether to lower payment standards.

The full report can be read at: <https://bit.ly/2mnzLZm>

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## Resources

### **Census Bureau Releases Data from 2018 ACS on Cost-Burdened Households**

The U.S. Census Bureau released new aggregate tables from the 1-Year 2018 American Community Survey (ACS) on September 26 showing millions of renter households are housing cost-burdened.

The ACS is an annual nationwide survey of approximately 3.5 million households that collects data about the demographic, housing, economic, and commuting characteristics of the U.S. population. The data include the population of households that are housing cost-burdened (that spend 30% or more of their incomes on housing costs). Of 40,717,205 renter households with positive incomes who paid cash rent in 2018, 20,232,386 (49.7%) were housing cost-burdened. Among the 9,311,261 renters with incomes less than \$20,000 that paid cash rent, 8,239,259 (88.5%) were housing cost-burdened.

The new data are available at: <http://data.census.gov>

Additional information on the American Community Survey can be found at: <http://www.census.gov/acs>

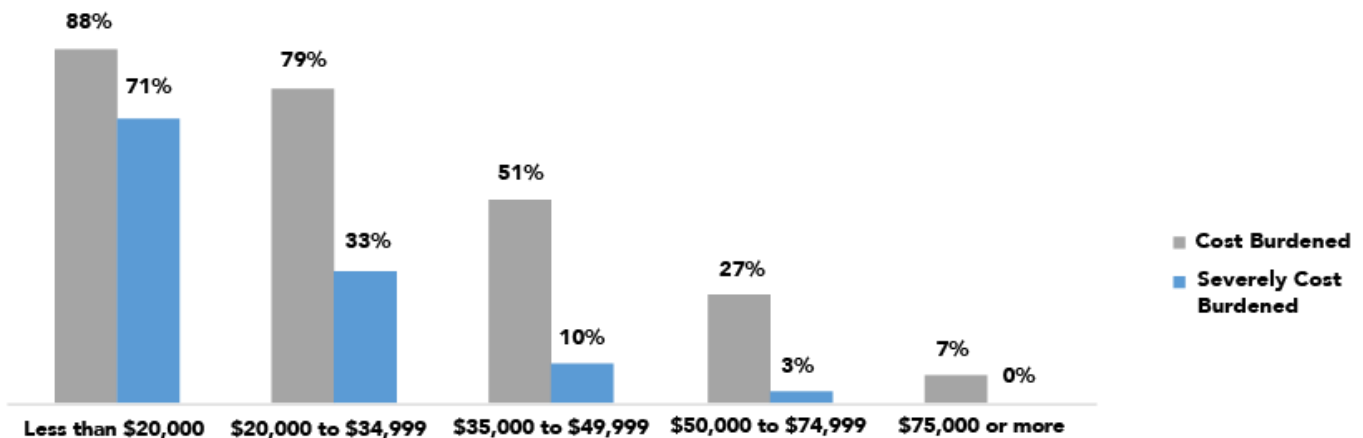
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## Fact of the Week

### Large Percentages of Households with Lowest Incomes are Housing Cost-Burdened and Severely Housing Cost-Burdened

Tag: Research, Fact of the Week *Keywords: cost burden, cost-burdened, ACS*

#### Share of Housing Cost-Burdened Renter Households by Income in 2018



Source: U.S. Census Bureau, 1-Year 2018 American Community Survey. Cost-burdened households spend 30% or more of their income on housing. Severely cost-burdened households spend 50% or more of their income on housing.

Source: U.S. Census Bureau, 1-Year 2018 American Community Survey. Housing cost-burdened households spend 30% or more of their income on housing. Severely cost-burdened households spend 50% or more of their income on housing.

## From the Field

### Minneapolis City Council Passes Historic Tenant Protections

The Minneapolis City Council unanimously passed on September 13 an ordinance that establishes historic new tenant protections. The ordinance limits tenant screening practices by landlords on the basis of criminal history, credit scores, and past evictions. It also caps the amount landlords can charge for a security deposit at one month's rent. The ordinance marks a significant milestone for renter protections in Minneapolis, which is now a renter-majority city. HOME Line, an NLIHC member and statewide tenant advocacy group, prominently provided leadership throughout the effort to pass the ordinance, along with other allies such as InquilinXs UnidXs por Justicia, the Alliance, ISIAAH, TakeAction Minnesota, Parks & Power, and PPNA Powderhorn Park Neighborhood Association.

Many Minneapolis renters - particularly low-income households, people of color, and individuals with criminal backgrounds and eviction histories - face barriers to accessing housing. In Minnesota, landlords can file an eviction action on the first day rent is overdue and can do so without notifying the tenant. Prior to the ordinance, screening practices allowed landlords to reject applicants based on one prior eviction filing, even when the eviction action was dismissed in court. Renters of color, particularly single, African American women with children, are disproportionately impacted by evictions. The use of criminal records and credit history to determine rental eligibility also has a disparate impact on communities of color. Expensive security deposits effectively prevent extremely low-income renters from accessing rental housing. This ordinance regulates the amount landlords can charge for security deposits, a policy already in effect in half of all states.

The ordinance enacts new limits on landlords' screening practices, restricting their ability to legally reject prospective renters due to criminal history, eviction history, and credit scores. Landlords henceforth cannot reject applicants due to misdemeanors older than three years, felonies older than seven years, and convictions for first-degree arson, assault, manslaughter, kidnapping, criminal sexual conduct, murder and aggravated robbery with sentencing dates older than ten years. The ordinance prevents landlords from denying applicants based on eviction judgments older than three years, settlements older than one year, and dismissed evictions. It does not prevent landlords from denying applicants on the lifetime sex-offender registry or individuals convicted of manufacturing or distributing controlled substances. Landlords cannot reject applicants due to insufficient credit history but can consider credit information if it is relevant to the applicants' ability to pay rent. Landlords must also consider a tenant's history of successful rent payments if they intend to use a "3-times the rent" minimum income guideline.

Property owners have two options for screening potential renters: conduct an individualized assessment or adopt the inclusive screening criteria detailed in the ordinance. If owners conduct individualized assessments, they are required to both consider supplemental evidence provided by the applicants and either justify or negate the relevance of the potentially negative information revealed in the screening. The ordinance goes into effect on June 1, 2020, except for landlords with 15 rental homes or fewer, who must comply by December 1, 2020.

Local housing advocates commended Minneapolis City Council President Lisa Bender and Council Member Jeremiah Ellison for introducing the ordinance. HOME Line worked in coalition with community members and allies throughout the public engagement process, including showing broad-based support through sign-ons to an endorsement letter prior to the Housing Policy & Development Committee's public hearing on the draft ordinance. The [sign-on letter](#) included statistics, research findings, and analyses that demonstrated how aggressive screening practices disproportionately harm low-income tenants and renters of color. The City Council made amendments to the ordinance after considering comments from the public hearing.

"Renters are an extremely important and increasingly large component of Minneapolis neighborhoods," said Eric Hauge, executive director of HOME Line. "Minneapolis and the broader Twin Cities area must continue to expand upon similar Renters First policies, treating tenants and rental housing as a critical community asset for a sustainable and equitable region."

For more information on this important victory for Minneapolis renters, contact Michael Dahl, public policy director for HOME Line at [michaeld@homelinemn.org](mailto:michaeld@homelinemn.org).

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## **NLIHC in the News**

### **NLIHC in the News for the Week of September 22**

The following are some of the news stories that NLIHC contributed to during the week of September 22:

- “Call for City to Take Aggressive Steps on Affordable Homeownership,” *City Limits*, September 27 at: <https://tinyurl.com/y2wu2dbb>
  - “Democratic Candidates 2020: Housing Report,” *Medium*, September 24 at: <https://tinyurl.com/yyn46awp>
  - “Rats, roaches, mold: Under USDA's watch, some rural public housing is falling apart,” *NBCNEWS.com*, September 23 at: <https://tinyurl.com/yya6xdep>
  - “10 Facts About Homelessness in the U.S.,” *US News & World Report*, September 23 at: <https://tinyurl.com/y4lmf7r5>
  - “Housing Organizations Slam White House Report on Homelessness,” *CityLab*, September 23 at: <https://tinyurl.com/yy36ktcu>
  - “Displaced Puerto Ricans Protest Lack of Affordable Housing in Central Florida,” *Bay News 9*, September 20 at: <https://tinyurl.com/y654zgd7>
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## NLIHC News

### Where to Find Us – September 30

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

- Housing Matters Speaker Series, Fannie Mae, Georgia State University, Atlanta, GA, September 30
  - Building Power To Organize For Change Conference, Fort Lauderdale, Florida, October 3-6
  - [2<sup>nd</sup> Annual Children’s HealthWatch Champion Award Ceremony](#), Boston, MA, October 10
  - [Inspire Luncheon](#), Connections for the Homeless, Chicago, IL, October 11
  - Baltimore Housing Authority’s Resident Advisory Board meeting, Baltimore, MD, October 15
  - [Community Catalyst's Annual Convening](#), Atlanta, GA, October 16-18
  - [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
  - Northern Virginia Housing Town Hall, Vienna, VA, 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
  - Housing Matters Speaker Series, Fannie Mae, Washington, DC, October 25
  - The State of Housing in Memphis, Memphis, TN, October 29
  - [Rural Housing Summit](#), San Jose, CA, November 7
  - [Homes RI Summit](#), Providence, RI, December 11
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## [NLIHC Staff](#)

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 Alayna Calabro, Field Intern, x252  
 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  
Alex Mears, Research Intern, x249  
Sarah Saadian Mickelson, Senior Director of Public Policy, x228  
Khara Norris, Director of Administration, x242  
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Ikra Rafi, Creative Services Specialist, x246  
Catherine Reeves, Development Coordinator, x234  
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Eddie Stephens, Communications/Graphic Design Intern, x250  
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Katama Vorsheim, Policy Intern, x241  
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Mia Wilson, Communications Specialist, x201  
Diane Yentel, President and CEO, x225