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Budget and Appropriations

NLIHC and Partners Urge Congressional Subcommittees to Support Affordable Housing in Final Spending Bill

NLIHC, the Center on Budget and Policy Priorities, the National Alliance to End Homelessness, and the National Housing Law Project sent a [letter](#) on October 4 to the chairs and ranking members of the House and Senate Appropriations Subcommittees on Transportation, Housing and Urban Development, and Related Agencies (THUD) urging them to provide the highest possible level of funding for affordable housing programs. The two chambers are currently working to resolve differences between the House and Senate spending bills.

Federal rental assistance is crucial to maintaining housing stability for many low-income individuals and families. The letter thanks the congressmembers' previous support of affordable housing and urges them to utilize funding made available by the recent bipartisan budget agreement to strengthen HUD programs. NLIHC and their partners encourage members to prioritize homeless assistance grants, housing vouchers, the family self-sufficiency program, and public housing to have the greatest impact for low-income households. The letter also urges the THUD subcommittee to include language from the fiscal year 2020 House bill that would prevent HUD from implementing proposed rules to evict mixed-status immigrant families and to roll back protections for transgender individuals experiencing homelessness.

Read the letter from NLIHC and partners at: <https://tinyurl.com/yxq2zcbw>

Congress

Representative Velazquez Introduces Legislation to Address Public Housing Capital-Needs Backlog

Representative Nydia Velazquez (D-NY) introduced the “[Public Housing Emergency Response Act](#)” (H.R. 4546) on September 27. If enacted, the bill would authorize an additional \$70 billion for HUD’s Public Housing Capital Fund, including \$32 billion for the New York City Housing Authority (NYCHA), the nation’s largest public housing agency.



Co-sponsored by every member of New York City’s congressional delegation, the legislation aims to address public housing’s severe capital-needs backlog. Years of federal disinvestment in public housing have left public

housing in a state of disrepair. Last spring, New York Governor Andrew Cuomo declared NYCHA was in a “state of emergency” in response to the severely deteriorating conditions in NYCHA properties.

NLIHC Senior Director of Public Policy Sarah Saadian Mickelson spoke at a press event for the bill, emphasizing NLIHC’s support for the legislation and the crucial role public housing plays in ensuring people with extremely low incomes are able to remain safely and stably housed.

Read Representative Velazquez’s press release at: <https://bit.ly/2IkX7Xt>

Read the bill text at: <https://bit.ly/2V8NU9S>

Read more about the Public Housing Emergency Response Act at: <https://bit.ly/2VhPXZy>

Senators Shaheen and Smith Introduce Bill to Preserve Affordable Housing in Rural Areas

Senators Jeanne Shaheen (D-NH) and Tina Smith (D-MN) introduced on September 26 the “[Rural Housing Preservation Act of 2019](#)” (S. 2567). The bill would expand U.S. Department of Agriculture (USDA) Rural Development (RD) rental assistance programs, permanently authorize a program to preserve and revitalize multifamily housing in rural areas, and direct RD to better align its policies with the Low Income Housing Tax Credit (LIHTC) Program, thereby expanding financing opportunities.

RD-assisted housing is a crucial source of affordable, accessible homes for low-income households living in rural areas. Many USDA properties financed through the Section 515 and 514 programs, however, are projected to lose their affordability provisions in the coming decades, and no new properties have been financed in several years. Additionally, rental assistance through RD’s Section 521 program is available only while a mortgage assisted through the Section 514, 515, or 516 programs is active.

The new legislation aims to address this problem by expanding rental assistance in two ways. First, the bill would decouple Section 521 rental assistance from the mortgage, allowing the assistance to continue – subject to funding availability – even after the mortgage is paid in full. Second, the bill expands the Section 542 Rural Development Voucher program. Currently, these vouchers are available only to tenants of RD-assisted properties where owners have pre-paid their mortgages; this bill extends the eligibility to tenants in properties with matured loans and directs RD to model the program after HUD’s [Enhanced Voucher program](#). The bill also permanently authorizes the Multifamily Housing Revitalization program, currently a demonstration, to help preserve this critical housing resource in rural areas.

Learn more about the bill at: <https://tinyurl.com/y5fpqjay>

Housing Trust Fund

Senators Collins and Reed Urge FHFA to Protect Housing Trust Fund and Capital Magnet Fund

Senators Susan Collins (R-ME) and Jack Reed (D-RI) sent a [letter](#) on September 27 to Federal Housing Finance Agency (FHFA) Director Mark Calabria, urging the agency to continue contributions to the national Housing Trust Fund (HTF) and Capital Magnet Fund (CMF), regardless of any housing finance reforms pursued by the administration, including recapitalization of Fannie Mae and Freddie Mac. Senators Collins and Reed are long-time champions of the national HTF and currently serve as chair and ranking member of the Senate Appropriations Subcommittee that oversees funding for HUD programs.

The letter was sent in anticipation of changes [announced](#) by the Trump administration on September 30 to allow Fannie Mae and Freddie Mac to retain up to \$45 billion in aggregate capital. The HTF, created by Congress in

2008 to address the affordable housing needs of America's lowest-income households, is funded through a small fee on the housing finance activities carried out by Fannie Mae and Freddie Mac. Under the law, the FHFA director has limited authority to halt payments to the HTF and CMF, including when such payments would prevent Fannie and Freddie from successfully completing a capital restoration plan.

[NLIHC](#) and [other organizations](#) previously weighed in with the FHFA and the Department of the Treasury to ensure funding for the HTF and CMF is not compromised. Halting payments to the HTF would prevent the creation and preservation of affordable, accessible homes for the lowest-income families.

Read the letter from Senators Collins and Reed at: <https://tinyurl.com/y2h26n3g>

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

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

Our Homes, Our Votes: 2020



Take Action: Deadline to Sign Letter to Debate Moderators Urging Questions on Affordable Housing Solutions is Tomorrow!

More than 800 organizations have signed onto a [national letter](#) calling on the moderators of the fourth presidential debate to ask the candidates about their affordable housing solutions. The deadline for signing on is Tuesday, October 8! If your organization has not already done so, [sign the letter today!](#)

Ten candidates have 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 the first two Democratic presidential debates have failed, however, to directly ask the candidates what they would do about America's housing affordability crisis.

Add your organization to a [national letter](#) today urging the *CNN* and *New York Times* debate moderators, Erin Burnett, Anderson Cooper, and Marc Lacey, to ask the candidates about the most important issue affecting our nation's economic and overall wellbeing – affordable housing.

NLIHC also encourages every individual to [tell](#) *The New York Times* directly that you want to hear about this issue on the debate stage. Marc Lacey from the *Times* has a [portal](#) through which people may submit questions. Let him know that candidates should answer the question: What's your plan to end the nation's affordable housing crisis? Submit your question on affordable housing today, and then share it on social media:

<https://tinyurl.com/yyxwppxz>

And mark your calendars for a pre-debate tweetstorm (see [related article](#) in this *Memo to Members and Partners*) on October 10, 3:00 p.m. ET!

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

Take Action: Join October 10 Pre-Debate *Our Homes, Our Votes: 2020* Tweetstorm

Participate in the *#OurHomesOurVotes2020* tweetstorm on Thursday, October 10 from 3:00 p.m. to 4:00 p.m. ET to urge the moderators of the next presidential debate to ask a question on affordable housing and to encourage candidates to talk about their affordable housing proposals at the nationally televised event.

The lack of affordable housing and homelessness are a national crisis on the top of minds of voters and is front-page [news](#) across the country. The 2020 presidential candidates are responding as never before: Ten candidates have released plans and proposals to address the crisis, with most centering on the needs of the lowest-income renters and people experiencing homelessness, and [several candidates mentioned](#) affordable housing during the past debates.

Despite this elevated attention of the issue, the moderators of first three Democratic presidential debates failed to directly ask the candidates what they would do to address homelessness and housing poverty in America. ***Voters and advocates alike want to know where the candidates stand on affordable housing!***

The next Democratic presidential debate will be held on Tuesday, October 15 at 8:00 p.m. ET in Westerville, Ohio. Will the debate moderators ask the candidates about their solutions to the affordable housing crisis in America? Join NLIHC and our [Our Homes, Our Votes 2020](#) partners to urge them to though the October 10 tweetstorm!

Following are sample tweets. Sample images to be used in your tweets can be downloaded at: <https://tinyurl.com/yyyytke4>

- [.@ErinBurnett](#) #DYK that 60% of people in the U.S. say housing affordability is a serious problem in the area where they live? We agree. What do the candidates think? #DemDebates #OurHomesOurVotes2020
- [.@AndersonCooper](#) #DYK that 8 in 10 people in the U.S. think the pres. & Congress should take major action to make housing more affordable for low-income households? We agree. What do the candidates think? #DemDebates #OurHomesOurVotes2020
- [.@MarcLacey](#) #DYK that 76% of the public says it's harder today to find stable housing compared to previous generations? We agree. What do the candidates think? #DemDebates #OurHomesOurVotes2020
- [.@JoeBiden](#) We look forward to hearing more about your national goal of ensuring 100% of formerly incarcerated individuals have housing. Talk about it at the next #DemDebates! #OurHomesOurVotes2020
- [.@CoryBooker](#) We're looking forward to hearing you talk about your plans to create a Renters Credit and expand the Housing Trust Fund to help millions of Americans struggling to cover rent. Talk about it on the #DemDebates stage! #OurHomesOurVotes2020
- [.@PeteButtigieg](#) We agree "families can't be secure if the cost of housing means they can't make ends meet..." We want to hear more on your plan to ensure #affordablehousing for families at the next #DemDebates #OurHomesOurVotes2020
- [.@JulianCastro](#) We want to hear more about how you plan to solve the rental affordability crisis & provide fair housing for all by expanding the Housing Trust Fund, rental assistance & more during next #DemDebates #OurHomesOurVotes2020
- [.@TulsiGabbard](#) More than 800 organizations and millions of voters will be waiting to hear how you will address the nation's #affordablehousing crisis at the #DemDebates. Check it out <https://tinyurl.com/yx9u6qxu> #OurHomesOurVotes2020
- [.@KamalaHarris](#) We look forward to hearing more on how you plan to combat the racial homeownership gap and provide relief to cost-burdened renters. Talk about it during the next #DemDebates! #OurHomesOurVotes2020

- [.@AmyKlobuchar](#) We look forward to hearing more on how you plan to expand #affordablehousing & address the rural housing crisis. Talk about it during the next #DemDebates! #OurHomesOurVotes2020
- [.@BetoORourke](#) More than 800 organizations and millions of voters will be waiting to hear how you will address the nation's #affordablehousing crisis at the #DemDebates. Check it out <https://tinyurl.com/yx9u6qxu> #OurHomesOurVotes2020
- [.@BernieSanders](#) We want to hear more about your newly released housing plan and how you plan to expand the Housing Trust Fund during the next #DemDebates! #OurHomesOurVotes2020
- [.@TomSteyer](#) More than 800 organizations and millions of voters will be waiting to hear how you will address the nation's #affordablehousing crisis at the #DemDebates. Check it out <https://tinyurl.com/yx9u6qxu> #OurHomesOurVotes2020
- [.@EWarren](#) We look forward to hearing more on how you plan to expand the Housing Trust Fund and more to remove barriers to #affordablehousing during the next #DemDebates #OurHomesOurVotes2020
- [.@AndrewYang](#) More than 800 organizations and millions of voters will be waiting to hear how you will address the nation's #affordablehousing crisis at the #DemDebates. Check it out <https://tinyurl.com/yx9u6qxu> #OurHomesOurVotes2020

Before you tweet, [tell](#) *The New York Times* that you want to hear about this issue on the debate stage. The *Times* debate moderator, Marc Lacey, is open to question suggestions. Tell him candidates should answer the question: What's your plan to end the nation's affordable housing crisis? Submit your question today at: <https://tinyurl.com/yxwppxz> and then share it on social media!

Tomorrow, October 8, is the deadline for organizations to sign the *Our Homes, Our Votes: 2020* [letter](#) to the debate moderators urging them to ask the candidates what they will do to address the nation's affordable housing crisis. More than 800 organizations have already signed onto the letter; advocates can see if your organization has already signed at: www.ourhomes-ourvotes.org/sign-on-letter

Follow @OurHomesVotes on Twitter for additional content to share and retweet.

For more information on all the presidential candidates' positions on affordable housing, go to: <https://www.ourhomes-ourvotes.org/>

***Our Homes, Our Votes: 2020* Provides Presidential Debate Watch Guide**

The next Democratic presidential debate will take place on October 15 in Westerville, Ohio. The NLIHC-led [Our Homes, Our Votes: 2020](#) nonpartisan voter and candidate engagement project provides fact sheets of each candidates' housing plans as well as a [Democratic Debate Watch Guide](#) for advocates to use while viewing the debates.

There is also still one more day for organizations to sign the *Our Homes, Our Votes: 2020* [letter](#) to the debate moderators urging them to ask the candidates how they would address the nation's affordable housing crisis. The deadline is tomorrow, October 8. More than 800 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.

In addition to signing the letter, individuals are encouraged to [tell](#) *The New York Times* that you want to hear about this issue on the debate stage. One of the debate moderators, Marc Lacey, is open to question suggestions through an online [portal](#). Let him know that candidates should answer the question: What's your plan to end the nation's housing crisis?

The issue of affordable housing is rising on the national agenda as candidates increasingly understand the issue is of the utmost importance to voters. A recent [national poll](#) shows that 85% of the public believes that a safe, decent, affordable place to live should be a top national priority, but candidates need to hear directly from their constituents 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 momentum and to make sure candidates at all levels tell voters what they will do to end homelessness and housing poverty in America.

Advocates and voters are encouraged to host events such as forums, roundtables, and debate watch parties to continue raising affordable housing on the national agenda.

Visit the [Our Homes, Our Votes: 2020](#) website and check out the other available resources for engaging candidates and residents and raising housing affordability as a top issue in the elections.

Reminder: Pre-debate tweetstorm Thursday, October 10, 3:00 pm to 4:00 pm ET. Check out a [related article](#) in this *Memo to Members and Partners* for sample tweets and images.

Register Today for October 17 *Our Homes, Our Votes: 2020* Webinar on Tools and Partners for Voter Engagement

Registration is open for NLIHC's 15-month "[Third Thursdays at Three](#)" webinar and podcast series on nonpartisan voter and candidate engagement, *Our Homes, Our Votes: 2020*. The second webinar will be held on October 17 at 3:00 p.m. ET, focusing on planning a strong voter-engagement campaign for 2020, including valuable tools and partners for your campaign. This webinar will include discussions about staff capacity, partnerships with election officials, and funding to develop an effective campaign. Register for the webinar at: <https://tinyurl.com/y3t9gfr2>

NLIHC is committed to providing high-quality resources, tools, and training on increasing voter registration and turnout rates among low-income renters and on engaging candidates leading up to the 2020 elections. These webinars and podcasts will cover many facets of voter and candidate engagement, featuring experts and advocates with frontline experience.

The presentations will take place at 3:00 p.m. ET on the third Thursday of each month. All sessions will be recorded and posted to the *Our Homes, Our Votes: 2020* website for those who cannot attend the live broadcasts. The full list of webinar topics:

- Session 1: Legal Considerations for Election Engagement for 501 (c3) organizations, September 19
- Session 2: Developing an Effective Plan for Voter Engagement Work, October 17
- Session 3: Helpful Tools and Partners for Election Engagement, November 21
- Session 4: Voter Registration Part 1 – Messaging, Events, and Canvassing, December 19
- Session 5: Voter Registration Part 2 – Finding and Registering Residents of Subsidized Housing, January 16
- Session 6: The Role of Housing Providers in Registering and Mobilizing Voters, February 20
- Session 7: Getting Candidates on the Record, March 19
- Session 8: Educating Voters, April 16
- Session 9: Housing Issues and Ballot Initiatives, May 21
- Session 10: Overcoming Common Obstacles to Voting, June 18
- Session 11: The Challenge of Voting While Homeless, July 16
- Session 12: Voter Mobilization Part 1 – Early Voting and Vote-by-Mail, August 20
- Session 13: Voter Mobilization Part 2 – Protecting Low Income People from Voter Intimidation and Voter Caging Tactics, September 17

- Session 14: Election Day! Getting Out the Vote, October 15
- Session 15: After the Vote – Holding Candidates to their Promises, November 19

Register once for all webinars and receive reminders at: <https://tinyurl.com/y3t9gfr2>

Fair Housing

New Resources to Help Advocates Submit Comments against HUD’s Proposed Disparate Impact Rule Changes; Day of Action on October 10

The [Fight for Housing Justice](#) campaign and the [Defend Civil Rights](#) campaign have each provided new materials to help advocates write and submit comments against HUD’s extremely harmful proposed revisions to the Disparate Impact rule. NLIHC and the two campaigns urge advocates to submit comments and to individualize them so HUD has to explain its reasons for attempting to gravely weaken the Disparate Impact rule as a fair housing enforcement tool. Comments are due October 18.

HUD has proposed radical changes to the 2013 Disparate Impact rule that would make it virtually impossible for people in the Fair Housing Act’s “protected classes” to bring charges of disparate impact against housing providers, governments, or businesses (see *Memo*, [8/19](#)). Disparate impact theory enables people to show that a housing policy or practice had a discriminatory impact on them because of their race, sex, national origin, disability, or other protected class characteristic even if the policy appears on its face to apply to everyone equally.

Fight for Housing Justice Campaign

The [Fight for Housing Justice](#) campaign continues to update its website. The campaign modified its [general advocate comment](#) letter and added fact sheets explaining how the proposed rule [harms domestic violence survivors](#) and jeopardizes [fair chance housing opportunities for people with arrest and conviction records](#). The campaign is also scheduling a “Day of Action” to #FightforHousingJustice on October 10.

The [Fight for Housing Justice website](#) now also has a sample [comment letter focused on the impact on survivors of gender-based violence](#) as well as [background to help commenters](#) write about that topic (provided by the ACLU Women’s Rights Project). [Slides](#) from the campaign’s September 26 “Office Hours” are also on the website. The website already had general tips for making comments, talking points for commenters, a portal for individuals to write and send simple comments, and a one-pager, “How You Can Stop HUD from Harming Immigrants’ Fair Housing Rights.”

As part of the Day of Action on October 10, the campaign is encouraging advocates to help generate many unique comments by engaging their networks, holding commenting parties, and enabling people with limited access to the internet to have an opportunity to share their opposition. The [Day of Action webpage](#) urges people to raise awareness with co-workers, friends, and family. It also has suggestions for hosting a commenting party, complete with sample party invitation text, social media messages, and a video.

The [Fight for Housing Justice](#) campaign is comprised of the National Housing Law Project, the Western Center on Law and Poverty, and the Shriver Center on Poverty and Law.

The [Fight for Housing Justice](#) campaign’s updated general advocate sample comment letter is at: <https://bit.ly/2kUjXNf>

The [Fight for Housing Justice](#) campaign’s website is at: <https://www.fightforhousingjustice.org>

Defend Civil Rights Campaign

The *Defend Civil Rights* [campaign](#) has court-case background material pertaining to five protected classes, as well as one general and four sector-specific sample comment letters. The court case materials cover legal cases impacting African Americans, Latinxs, families with children, people with disabilities, and women. In addition to the general sample comment letter, there are sample comment letters related to gender-based violence, education, transportation, and fair housing. These materials are not available at defendcivilrights.org but here:

- Fair Housing for African Americans is at: <https://bit.ly/2mHXV14>
- Fair Housing for Latinxs is at: <https://bit.ly/2p9h3pJ>
- Fair Housing for families with children is at: <https://bit.ly/2nouDoJ>
- Fair Housing for people with disabilities is at: <https://bit.ly/2omzMxm>
- Fair Housing for women is at: <https://bit.ly/2okmJMW>
- General sample comment letter is at: <https://bit.ly/30Mor7s>
- Gender-based sample comment letter is at: <https://bit.ly/2OfDx2M>
- Education-oriented sample comment letter is at: <https://bit.ly/2MdKOxc>
- Fair housing-oriented sample comment letter is at: <https://bit.ly/2oc1HR8>
- Transportation-oriented sample comment letter is at: <https://bit.ly/2Ikyk5P>

The *Defend Civil Rights* campaign is comprised of seven civil rights organizations, led by the National Fair Housing Alliance. The *Defend Civil Rights* campaign website is at: [https://www.defendcivilrights.org](http://www.defendcivilrights.org)

National Low Income Housing Coalition

NLIHC has prepared a [sample comment letter](#) for advocates to use to respond to the drastic changes HUD is proposing to the 2013 fair housing Disparate Impact rule (see *Memo*, [9/16](#)).

If you are not sure how to submit a comment letter via <https://www.regulations.gov/>, here are step-by-step instructions: <https://bit.ly/2ILGiNa>

NLIHC also prepared a [summary of key features](#) of the proposed rule and a [side-by-side comparison](#) of a key section (§100.500) of the current rule and proposed changes to it.

An easy-to-read version of the proposed rule is at: <https://bit.ly/2yxRy2F>

The formal *Federal Register* version of the proposed rule is at: <https://bit.ly/2ZalOvj>

More about disparate impact is on [page 7-8](#) of NLIHC's *2019 Advocates' Guide*.

Disaster Housing Recovery

Senator Rubio Introduces ‘Disaster Assistance Simplification Act’

Senator Marco Rubio (R-FL) introduced “[Disaster Assistance Simplification Act](#)” on September 26. The legislation addresses existing issues between HUD’s disaster assistance programs and the Small Business Administration’s (SBA) disaster loan program, which provides low-interest loans to homeowners to help them repair their homes after a disaster. In the past, homeowners eligible for SBA disaster loans have had the amount of the loan they qualified for deducted from other assistance received from HUD, whether or not they accepted the loan. Removing the loan amount from subsequent assistance awards was done to prevent a “duplication of benefits” wherein one government program



is paying off debt accrued as part of a separate government program. More recently, Congress included a provision in its disaster supplemental bill to prevent HUD from discounting the value of the loan from other assistance for the recent disasters.

Senator Rubio's Disaster Assistance Simplification Act would codify for all future disasters this prohibition of HUD's removing the loan amount from disaster assistance awards or considering whether individuals had applied for, but not accepted, SBA loans. If enacted, some advocates worry that not deducting the loan could continue to divert scarce recovery dollars away from the lowest-income disaster survivors who are ineligible for SBA disaster loans.

Read the text of the bill at: <https://bit.ly/2LK3UMy>

DHRC Releases New Fact Sheets on the Housing Impact of Recent Major Disasters

The Disaster Housing Recovery Coalition (DHRC) – an NLIHC-led coalition of over 800 organizations collaborating to ensure equitable disaster housing recovery, especially for the lowest-income people and communities – has released a set of [new fact sheets](#) on the housing impacts of major disasters in 2017 and 2018. Developed by NLIHC with the assistance of DHRC members and partners, the fact sheets detail how many aspects of each recovery effort were not accessible to those most in need of assistance. The fact sheets cover Hurricanes [Harvey](#), [Maria](#), and [Michael](#) as well as the 2018 [California Wildfires](#) and address specific recovery issues such as high assistance denial rates among low-income survivors, the extremely slow pace of federal funding, and the failure to utilize housing programs proven to work during previous disaster recovery efforts. They also include timelines of the approval and release of federal recovery funding as well as the disasters' costs and damage to life and property.

In addition to the fact sheets, a recent DHRC webinar on the state of recovery in Puerto Rico on the two-year anniversary of Hurricane Maria is [now available online](#) and with Spanish-language subtitles. The webinar covers ongoing issues in the Puerto Rico recovery and describes DHRC members and partners' ongoing efforts to address the delays in federal disaster assistance to the island and to ensure the Puerto Rican people have a voice in how those funds are spent.

View the new fact sheets on the NLIHC disaster recovery resources page at: <https://bit.ly/2GH3Dqb>

View the Hurricane Maria two-year commemoration webinar at: <https://bit.ly/33400Ur>

Additional Disaster Housing Recovery Updates – October 7, 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 [9/30](#)).

Federal Action & National News

While speaking on the House floor, Representative Joe Neguse (D-CO) [called on FEMA](#) to release interim federal rules regarding federal disaster recovery grants reimbursing state and local governments for infrastructure repairs.

The National Governors Association [published a white paper](#) with recommendations on how to improve state disaster preparedness and resiliency.

[Politifact published an article](#) looking at the veracity of claims surrounding the Trump administration's decision to use money from FEMA's budget to pay for border-patrol detention operations.

Tropical Storm Imelda

Texas

[Tropical Storm Imelda's landfall](#) has again challenged Houston and southeast Texas' ability to withstand catastrophic storm flooding. Some emergency response services were vastly improved, but much work remains to be done.

Survivors of flooding caused by Tropical Storm Imelda [still do not know](#) if they will qualify for FEMA Individual Assistance.

California Wildfires

Over the past several decades, affordable housing in the San Francisco Bay Area [has been pushed out to wildfire zones](#), making lower-income individuals even more susceptible to natural disasters.

[A grant from two California foundations](#) is allowing Disaster Housing Recovery Coalition (DHRC) member Community Housing Improvement Program to build several affordable housing communities in Butte County. The area lost approximately 14% of its housing stock in the 2018 Camp Fire.

Fire survivors in Santa Rosa [protested](#) a decision by insurance companies to end rental assistance payments to disaster survivors. The payments help survivors rent homes in the area while they recover from the 2017 fires.

Hurricane Michael & Hurricane Dorian

Florida

Mexico City Beach is [still feeling the economic effects](#) of Hurricane Michael. Almost a year later, businesses are still trying to regain the momentum that was lost due to reduced staff caused largely by the lack of affordable housing in the area.

The changing climate and resulting extreme weather has created [an uneasy relationship with mortgage lenders and homeowners in hurricane-prone zones](#) such as those in Florida. An unease is especially felt by low-income disaster survivors, who often lack access to assistance during disaster recovery.

Hurricane Florence & Hurricane Dorian

North Carolina

The Wilmington area is still trying to recover from Hurricane Florence, [focusing on affordable housing](#). Disaster recovery groups like Golden LEAF have been assisting area families most impacted by the storm.

2017 Disasters

Hurricane Maria and Irma: A [recent report by the Federal Reserve](#) finds that while the Puerto Rico economy has somewhat improved since Hurricanes Maria and Irma struck the island, the economy of the U.S. Virgin Islands is still "mired in a deep slump."

Hurricane Maria: [Immigrants living in Puerto Rico](#) have struggled to put their lives back together after Hurricane Maria. Experts say, however, that many improvements achieved since the storm are due in great part to the immigrants who stayed and persevered.

‘Housing is Safety’ - New Podcast and Blog with the National Network to End Domestic Violence

In recognition of Domestic Violence Awareness Month, the [Opportunity Starts at Home](#) multi-sector affordable homes campaign released a new podcast [episode](#) on October 1 on the intersections of affordable housing and domestic violence with two experts from the National Network to End Domestic Violence (NNEDV): Monica McLaughlin, director of public policy, and Debbie Fox, senior housing policy and practice specialist. The campaign also published on the same day a companion [blog](#) written by NNEDV, “Housing is Safety.” NNEDV is a member of the campaign’s multi-sector [Opportunity Roundtable](#).

According to the NNEDV, “victims of domestic violence struggle to find permanent housing after fleeing abusive relationships. Many have left in the middle of the night with nothing but the clothes on their backs, and now must entirely rebuild their lives. As long-term housing options become scarcer, victims are staying longer in emergency domestic violence shelters. As a result, shelters are frequently full and must turn families away.”

Listen to the podcast episode at: <https://bit.ly/31UvvAx>

Read the blog at: <https://bit.ly/2okb6Wh>

Research

Restrictive Zoning and Political Opposition to Development Linked to High Housing Costs and Segregation in California

A study published by the Turner Center for Housing Innovation at UC Berkeley, “[Land Use Politics, Housing Costs, and Segregation in California Cities](#),” found that restrictive, anti-density land-use regulations predict higher housing prices in California’s metropolitan jurisdictions. Political opposition to housing development, as reported by planners, was found to predict higher housing prices, longer project delays, and a lower likelihood of zoning reform. Finally, the author found that both restrictive zoning and political opposition to development predict lower shares of black, Hispanic, and blue-collar residents.

The author used data from the 2018 Turner California Residential Land Use Survey (TCRLUS) to construct measures of anti-density zoning regulations and political opposition to development. These measures were then merged with data on housing costs, racial segregation, and occupational segregation from the American Community Survey and the Bureau of Economic Analysis.

The author found that land-use regulation data explain some of housing cost patterns in California. Larger minimum lot-size requirements, which restrict the intensity of land use, consistently predict higher housing costs. Political support for or opposition to housing development was measured on a six-point intensity scale, which the author calculated using TCRLUS questions that gauged opposition from citizens and officials. Net political support for development was found to be a robust predictor of lower rents, lower housing values, and smaller units. Citizen opposition predicted significantly more delays for both single- and multi-family projects and a lower likelihood of zoning reform within the last five years, even though the proportion of land zoned for single-family housing was relatively constant across areas of varying citizen opposition. High citizen opposition was likely to be found in areas with more highly educated and non-Hispanic white residents.

Additionally, the author found significant relationships between restrictive zoning and segregation based on race and class. A larger share of land zoned for single-family detached housing predicted a lower share of black

and Hispanic residents and a higher share of white residents. Both a larger share of land zoned for single-family detached housing and higher minimum lot-size restrictions predicted lower shares of blue-collar workers. Further analysis suggested that the link between zoning and racial exclusion runs through home prices. Political support for housing was also strongly correlated with the shares of black, Hispanic, and blue-collar populations, suggesting a high demand and acceptance of multi-family housing development in more minority and working-class communities.

The author notes that these findings do not definitively identify causal relationships and instead may highlight the ways prosperous, high-opportunity areas seek to preserve their elite status. Nonetheless, the study identifies restrictive zoning and local political opposition as durable barriers to increasing the supply of affordable housing and promoting racial inclusion.

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

Resources

Fannie Mae Commentary Highlights Local Affordable Housing Programs and Policies

A recent [Multifamily Market Commentary from Fannie Mae](#) offers a succinct summary of state and local programs and policies aimed at increasing the supply of affordable housing. It reviews the creation of programs focused on public assets such as government-owned land or funds, as well as changes to local development regulations. It notes that such programs and policies often exchange public assets for long-term rent restrictions.

Drawing on research from the Grounded Solutions Network, the commentary explains how inclusionary housing programs work, typical features of such programs, and their growing prevalence nationwide. The report notes that 75% of inclusionary housing programs in the U.S. have been developed since 2000.

The report also summarizes other development incentives like density bonuses, fee reductions, use of public land, and direct subsidies that can increase the supply of affordable housing. The commentary provides an explanation of how state and city housing trust funds can support the preservation and production of affordable housing.

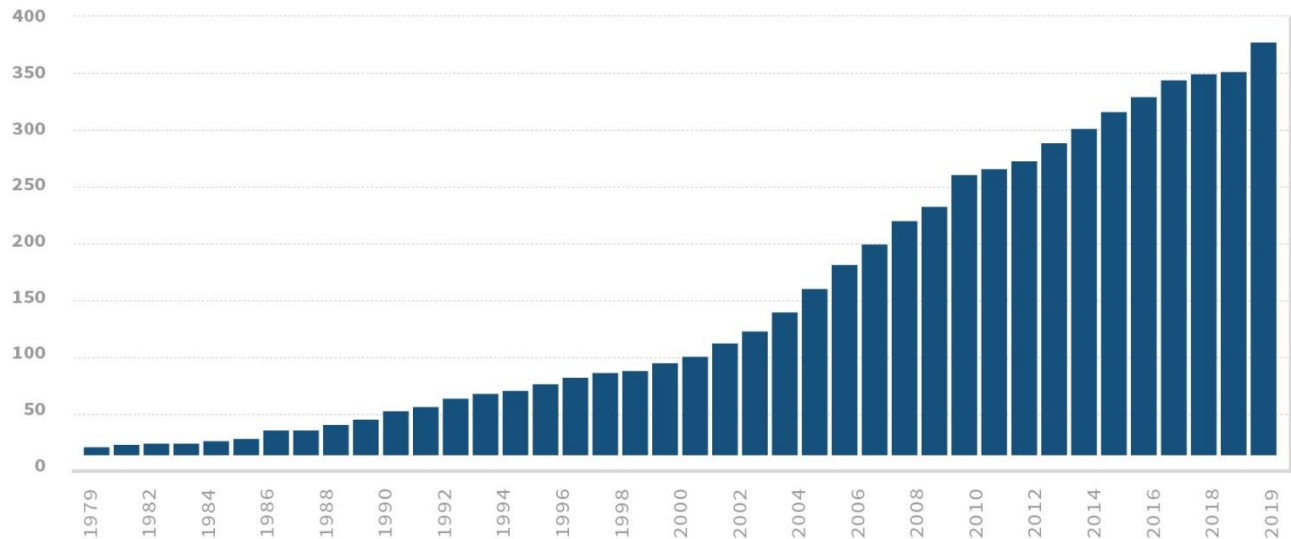
Finally, the commentary describes Fannie Mae's involvement in financing multifamily properties with rent restrictions. In 2018, Fannie Mae financed \$1.4 billion for properties with rent restrictions for households with incomes between 60% and 80% of area median income. In their 2018 Annual Housing Activities Report, Fannie Mae reports financing 80,990 homes in multifamily properties affordable to very low-income households with incomes at or below 50% of the area median income.

The full commentary can be read at: <https://bit.ly/2owRXk4>

Fact of the Week

Number of Inclusionary Zoning Programs Has Grown Dramatically in Past 40 Years

Cumulative Number of Inclusionary Housing Programs Adopted by Year*



Source: Grounded Solutions Network and graphic created by Fannie Mae

*This chart is based on an ongoing national survey conducted by Grounded Solutions Network for programs which provided a year of adoption. However, including programs which did not provide a year of adoption, there are likely well over 1,000 programs.

Source: Grounded Solutions Network and graphic created by Fannie Mae

From the Field

New Hampshire Legislature Passes Budget with New Investments in Affordable Housing

Following a governor's veto in the spring and a three-month continuing resolution, a final budget agreement was passed by the New Hampshire legislature and signed by Governor Chris Sununu (R) on September 25. Affordable housing advocates in New Hampshire are celebrating several wins in their biennial budget, including significant increases in funding for the state housing trust fund and homeless services, the establishment of a new housing appeals board, the launch of a new supportive housing services Medicaid benefit, and a new lead-remediation fund. These affordable housing victories are the result of a coordinated campaign effort led by Housing Action NH, an NLIHC state partner.

New Hampshire's Affordable Housing Fund, the state housing trust fund, was established in 1988. Appropriations for the trust fund over the years had been generally small and intermittent, however. The new budget deal indicates a change in course, providing a \$5 million per-year real estate transfer tax carve-out and a general \$5 million appropriation, totaling \$10 million over the next two years and a new dedicated funding source. Support for the new investments was bipartisan, with the proposal introduced by State Senator Jeb Bradley (R) with the strong backing of the Senate's Democratic majority.

Homeless services in the Granite State will also get a boost, the first major increase in state funding for homeless services in the last 20 years. The new funding includes a new eviction-prevention fund, the expansion of case management, a rapid re-housing program and new resources for outreach to homeless youth. Homeless service providers are also pleased the budget directs the commissioner of the New Hampshire Department of Health and Human Services to create a new supportive housing services Medicaid benefit through a state plan amendment or federal waiver process.

“Our affordable housing advocates were heard loudly and clearly,” said Housing Action NH Director Elissa Margolin. “The newest data revealing a vacancy rate below 1%, climbing rents and workforce shortages got the attention of policy makers, and we are pleased that they responded with real solutions.”

The final agreement also included the creation of a new review alternative for housing-related appeals. The Housing Appeals Board, a new appeals alternative to the traditional Superior Court, promises to cut down significantly on lengthy delays and legal expenses. The establishment of the new appeals board is considered a major win for nonprofit affordable housing developers who, until now, have often chosen to forego the expensive court appeals process.

Events

NLIHC to Host Orientation Webinar for New Members, October 15

NLIHC invites all NLIHC members who have joined the Coalition in 2019 – and any other NLIHC members, new or old - to participate in a [membership orientation webinar](#) on October 15 at 2:00 p.m. ET. The webinar will provide an in-depth look at NLIHC and how we work to end homelessness and housing poverty in America. The session will also offer you the opportunity to better understand the importance of your role in the Coalition, as well as to familiarize yourself with our resources.

Topics that will be discussed:

- NLIHC History, Mission, and Goals
- The Teams Within NLIHC
- Our Model for Effective Advocacy
- Resources for Members
- Membership Specifics

To register, visit: <https://bit.ly/30IgVKN>

NLIHC and PAHRC to Co-Host Housing Preservation Webinar on October 22

As America’s publicly supported housing stock continues to age, many affordable rental homes face growing capital needs and expiring rent restrictions. NLIHC and the Public and Affordable Housing Research Corporation (PAHRC) will co-host the first of two housing preservation webinars on October 22 at 2:00 p.m. ET. [Register today](#) for *Understanding Preservation Needs, Risks, and Tenant Protections*. Attendees will hear from four knowledgeable panelists on housing preservation risks, preservation needs in Low Income Housing Tax Credit properties and in rural communities, the importance of tenant protections, and federal strategies for preservation.

The presenters are:

- Vincent Reina, assistant professor, University of Pennsylvania

- Bridgett Simmons, staff attorney, National Housing Law Project
- Dan Emmanuel, senior research analyst, NLIHC
- Lance George, director of research and information, Housing Assistance Council

The second webinar, scheduled for November, will cover state and local strategies for preservation.

NLIHC in the News

NLIHC in the News for the Week of September 29

The following are some of the news stories that NLIHC contributed to during the week of September 29:

- “Kamala Harris wants to spend \$9.5 billion to end chronic homelessness,” *The Mercury News*, October 3 at: <https://tinyurl.com/y2alwgh3>
 - “The wages of cruelty: Tormented by impeachment, Trump torments the weakest,” *Salon.com*, September 30 at: <https://tinyurl.com/y3xs7ksf>
 - “Cleveland’s poverty numbers should shock us all into advocacy,” *Cleveland.com*, September 30 at: <https://tinyurl.com/y5qh33gv>
 - ““Not the golden ticket”: Colorado Democrats may change Section 8 voucher rules,” *The Denver Post*, September 30 at: <https://tinyurl.com/y4kvonkb>
 - “Close Up: Affordable housing and civility in Iowa,” *KCCI Des Moines*, September 30 at: <https://tinyurl.com/yxfsqjjq>
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NLIHC News

Where to Find Us – October 7

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

- [2nd 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
 - Housing Matters Speaker Series, Fannie Mae, Washington, DC, October 25
 - [Southern California Association of Non Profit Housing 2019 Annual Conference](#), Los Angeles, CA, 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
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NLIHC Staff

Sonya Acosta, Policy Analyst, x231
Kyle Arbuckle, Housing Advocacy Organizer, x227
Andrew Aurand, Vice President for Research, x245
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Alayna Calabro, Field Intern, x252
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Ikra Rafi, Creative Services Specialist, x246
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Brooke Schipporeit, Housing Advocacy Organizer, x233
Eddie Stephens, Communications/Graphic Design Intern, x250
Dan Threet, Research Analyst, x202
Katama Vorsheim, Policy Intern, x241
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