

Volume 24, Issue 40
October 21, 2019

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Congress

Senator Kamala Harris Introduces “Ending Homelessness Act of 2019”

Senator and presidential candidate Kamala Harris (D-CA) introduced the “[Ending Homelessness Act of 2019](#)” (S. 2613) on October 16. Co-sponsored by Senators Mazie Hirono (D-HI), Kirsten Gillibrand (D-NY), Patty Murray (D-WA), Richard Blumenthal (D-CT), and Amy Klobuchar (D-MN), the bill would establish federal grant programs to address the unmet needs of people experiencing homelessness and would authorize increased funding for existing programs including the national Housing Trust Fund (HTF), project-based rental assistance (PBRA), and project-based vouchers (PBVs).

The sweeping legislation calls for \$1 billion per year over five years for the creation of emergency relief grants to help address the unmet needs of people experiencing homelessness in areas with the highest need. It would also authorize \$1 billion per year for the national HTF; \$500 million per year over five years for rental assistance vouchers; and \$50 million per year for project-based vouchers (PBVs) or project-based rental assistance (PBRA). The bill would further mandate that any housing receiving HTF, PBVs or PBRA funding must maintain rent levels no higher than 30% of household income.

The legislation would also authorize funding for grant programs to expand outreach efforts and supportive services for individuals and families experiencing homelessness or who have recently experienced homelessness, including \$100 million per year from fiscal years (FY) 2022-2024 to hire case managers and social workers to perform outreach and coordination services, and \$20 million for FY20 for technical assistance to help expand the Healthcare and Housing Systems Integration Initiative. This collaborative initiative between the U.S. Interagency Council on Homelessness (USICH) and Health and Human Services aims to align policies and funding between health programs and housing providers to deliver supportive housing opportunities to people experiencing homelessness. The legislation would also make permanent authorization of appropriations for McKinney-Vento Homeless Assistance Grants and permanently extend USICH.

Representative Maxine Waters (D-CA) introduced a similar bill in the House on March 25 ([H.R. 1856](#); see [Memo](#), 4/8). The House bill passed out of the Financial Services Committee on March 28 but has yet to be brought to the floor for a full vote.

Read the text of the “Ending Homelessness Act of 2019” at: <https://bit.ly/2qm2e3v>

Learn more about the bill at: <https://bit.ly/2oKyoWe>

NLIHC and NHLP to Host Hill Briefing on Healthy Housing Solutions, October 23

NLIHC and the National Housing Law Project are hosting a [Capitol Hill briefing](#) on “Healthy Housing Solutions” on October 23 at 2:30 p.m. ET in the Dirksen Building, Room G50.

Carbon monoxide and lead-based paint pose grave threats in any housing, and some federally assisted housing programs lag behind private markets in addressing these dangers and preventing the severe effects of poisoning, including death. Carbon monoxide has been dubbed the “silent killer” and is particularly dangerous for children, the elderly, and people with disabilities. Lead poisoning has irreversible and devastating effects on children. Current data indicate that one-fifth of all children with lead poisoning in the U.S. - or 90,000 children - participate in HUD's Housing Choice Voucher program.

Panelists will discuss these dangers in more detail and share how two bipartisan bills – S. 2160, the “Carbon Monoxide Alarms Leading Every Resident to Safety Act” (CO ALERTS) and S. 1583, the “Lead-Safe Housing for Kids Act” – would help protect residents in federal housing programs.

The session will be led by Sarah Saadian Mickelson, NLIHC senior public policy director. Senator Bob Menendez (D-NJ) will give opening remarks.

Panelists are:

- Emily Benfer, visiting associate clinical professor of law, Columbia Law School
- Donna Black, HCV program participant and mother of two
- Dr. Sean Palfrey, medical director of the Lead Poisoning Prevention Program, Boston Medical Center
- Deborah Thrope, deputy director, National Housing Law Project
- Students from the Columbia University Health Justice Advocacy Clinic

Register to attend the Hill Briefing at: <https://tinyurl.com/yxec3gf9>

Senate Committee on Indian Affairs Discusses Barriers to Lending and Homeownership for Native Communities

The Senate Committee on Indian Affairs on October 16 held an oversight [hearing](#) on “Lending Opportunities: Opening the Door to Homeownership in Indian Country.” Tribal leaders, including Pueblo of Isleta Governor Max Zuni and Ft. Belknap Indian Community Council Member Nathaniel Mount, spoke about the need for housing in their communities and the opportunities and hurdles of federal programs. HUD Assistant Secretary for Public and Indian Housing Hunter Kurtz, Bureau of Indian Affairs Director Darryl LaCounte, and Center for Indian Country Development Director Patrice Kunesh discussed how they are working to alleviate some of the barriers to homeownership and lending that Native people face.

In their opening remarks, Mr. Zuni and Mr. Mount described the critical housing needs in their communities. Both remarked that younger tribal members who leave tribal areas to pursue educational or career opportunities struggle to find housing when they return because the number of homes and financing opportunities are limited. Mr. Mount noted that many families at Ft. Belknap live with 13 to 18 people spanning three generations in a single home. The last HUD-financed home on the reservation was built in 1994, and 150 families are on the housing authority’s waiting list. Both Isleta Pueblo and Ft. Belknap Indian Community have found the best home financing opportunities through Native-led institutions such as Island Mountain Development Group and Tiwa Lending Services, a Native Community Development Financial Institution (CDFI). In her testimony, Ms. Kunesh advocated for support to Native CDFIs as a way to expand much needed access to capital and credit in tribal areas.

Senators on the committee encouraged further action by both HUD and BIA to improve homeownership and lending opportunities on trust lands. Committee Chair John Hoeven (R-ND) told BIA Director LaCounte that the agency must keep working to streamline the loan application process, and several other members joined Chair Hoeven in questioning Mr. Kurtz about the limitations of HUD’s Section 184 Indian Home Loan Guarantee program. Mr. Kurtz acknowledged the program has had less success in securing loans on trust lands and said HUD is currently undertaking rule-making for Section 184 to improve it. He also promised to look into strengthening relationships with Native CDFIs.

Several witnesses shared that many private lenders are reluctant to provide loans for homes on trust lands and often charge much higher interest rates. In response to a question from Senator Steve Daines (R-MT) about how to shorten the timeframe for a home loan, Mr. LaCounte stated, “There are a whole lot of lending institutions that don’t want to lend money on reservations or to Indian people. They stall, delay, don’t provide us with what we need, and sometimes they just go away.” The lack of access to the market has led to the prominence of manufactured housing, the lending for which comprises about 70% of loans made on trust lands and comes with high interest rates.

Learn more about the hearing at: <https://bit.ly/33FMgjm>

Housing Trust Fund

House Financial Services to Hold Hearing on Housing Finance Reform

The House Financial Services Committee will hold a hearing, “The End of Affordable Housing? A Review of the Trump Administration’s Plans to Change Housing Finance in America.” The hearing will take place Tuesday, October 22 at 10:00 a.m. ET in 2128 Rayburn House Office Building.

The witnesses are:

- Steven Mnuchin, secretary, U.S. Department of the Treasury
- Ben Carson, secretary, HUD
- Mark Calabria, director, Federal Housing Finance Agency

Read more about the hearing at: <https://bit.ly/2J3tf2j>

View the live hearing at: <https://financialservices.house.gov/live/>

Disaster Housing Recovery

Lawsuit Alleges Discrimination Against Black and Latinx Renters During Hurricane Harvey Recovery



In a [lawsuit](#) filed in federal court, Disaster Housing Recovery Coalition (DHRC) member Texas RioGrande Legal Aid and three low-income renters of color allege that the decision by HUD and the Texas General Land Office to steer \$5 billion in Hurricane Harvey recovery funding to homeowners, developers, and landlords has disparately impacted black and Latinx disaster survivors who are more likely to rent their homes.

The plaintiffs in [the lawsuit](#) received little disaster assistance after surviving Hurricane Harvey in 2017. As a result, they were forced to live in cars, move out of their communities, or sleep on floors during the two years following the disaster. The suit alleges this was the typical experience for low-income renters after the storm, a claim supported by data collected by fellow DHRC member [Texas Housers](#) showing homeowners had far greater access to and eligibility for Hurricane Harvey disaster recovery programs than did renters.

The suit is similar to one filed after Hurricane Sandy by DHRC member Fair Share Housing Center of New Jersey. That suit alleged the state of New Jersey similarly provided the vast majority of recovery funds to homeowners, leaving few resources for renters of color.

Read the *New York Times* coverage of the suit at: <https://nyti.ms/31tfrEF>

Read the initial complaint at: <https://bit.ly/33NvwGZ>

Read about the data collected by Texas Housers at: <https://bit.ly/35KiqvN>

Appropriations Subcommittee Holds Hearing on HUD Disaster Recovery Program

The House Appropriations Subcommittee on Transportation, Housing, and Urban Development [held a hearing](#) on October 17 to address ongoing concerns with HUD’s refusal to provide Community Development Block Grant–Disaster Recovery (CDBG-DR) mitigation funding to Puerto Rico. Congress included a provision in its last disaster supplemental bill in February requiring HUD to release the mitigation funds to states and territories by September 4, but HUD continues to withhold funding for Puerto Rico. The NLIHC-led Disaster Housing Recovery Coalition (DHRC) of over 800 national, state, and local organizations [called](#) for Congress to hold the agency accountable after HUD missed the deadline.

The subcommittee members pressed HUD Chief Financial Officer Irv Dennis and HUD Principal Deputy Assistant Secretary for Community Planning and Development David Wohl on why the agency ignored the statutory deadline set by Congress. The HUD officials claimed the delay stems from concerns about a HUD Office of the Inspector General (OIG) audit of the Puerto Rico housing department, the resignation of Puerto Rico’s governor over the summer, and general concerns about the territory’s ability to manage the funds. These claims were dismissed by Chairman David Price (D-NC) and other committee members, who said the release of a Federal Register notice would not have prevented HUD from addressing management concerns, and the governor’s resignation would not have affected HUD’s partners in the Puerto Rico government. HUD OIG Counsel Jeremy Kirkland also appeared as a witness and said the audit of the Puerto Rico housing department did not find substantial problems and that any potential audit would not have prevented the Federal Register notice from being released by the congressional deadline.

Some members of Congress and witnesses also spoke in favor of enacting legislation supported by NLIHC and the DHRC to formally authorize HUD’s CDBG-DR program. Assistant Secretary Wohl said the passage of such a bill would make federal disaster recovery funding more quickly accessible, and OIG Counsel Kirkland expressed his office’s support for the move. The House may vote on the “[Reforming Disaster Recovery Act](#),” introduced by Representative Ann Wagner (R-MO) and Rep. Al Green (D-TX), in the coming weeks. The bill was unanimously passed out of the House Financial Services Committee.

Read the DHRC’s statement on HUD’s failure to release funding for Puerto Rico at: <https://bit.ly/2IGFetF>

Listen to a recording of the hearing at: <https://bit.ly/2BucEQR>

View a fact sheet on the Reforming Disaster Recovery Act at: <https://bit.ly/2XDJyfd>

House Subcommittee to Hold Hearing on Federal Recovery Efforts from Recent Disasters

The House Transportation and Infrastructure Subcommittee on Economic Development, Public Buildings, and Emergency Management will hold a hearing, “An Assessment of Federal Recovery Efforts from Recent Disasters,” on Tuesday, October 22 at 10:00 a.m. ET in Room 2167 of the Rayburn House Office Building. Witnesses have yet to be announced. The hearing will be broadcast live; watch it at: <https://bit.ly/2ITqqRw>

Additional Disaster Housing Recovery Updates - October 21, 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 [10/14](#)).

Federal Action & National News

Six governors [sent a letter](#) to congressional leadership pushing for faster disaster recovery funding. The governors, led by North Carolina Governor Roy Cooper (D), called for the passage of the “Reforming Disaster Recovery Act” ensure congressionally approved funding gets to disaster areas more quickly.

Disaster mitigation workers often suffer from a [lack of workplace safety and labor protections](#). The workers, often recent immigrants, commonly work for seven days a week mucking and rebuilding homes as independent contractors.

Monarch Housing Associates of New Jersey released a blog on climate change’s [impact](#) on the affordable housing crisis.

Tropical Storm Imelda & Hurricane Harvey

Texas

As the Houston municipal elections draw closer, Houston Mayor Sylvester Turner and Texas Governor Greg Abbott have continued to [argue publicly](#) about the cause of Houston’s slow recovery from Hurricane Harvey.

A disaster recovery loan agent for the Small Business Administration (SBA) was [indicted](#) for stealing personal information from applicants for Hurricane Harvey assistance. The agent added himself to victims’ existing financial accounts and used their information to open new lines of credit.

California Wildfires

The Sandalwood Fire [has damaged more than 70 mobile homes](#) and killed at least one person in Riverside County within the Villa Calimesa Mobile Home Park and surrounding area. Sources say the fire started on October 10 when burning trash from a garbage truck was dumped into nearby dry grass and quickly spread.

Hurricane Michael

Florida

Housing recovery efforts are progressing slowly in the Florida Panhandle, [largely due to the lack of affordable housing](#). Officials estimate that in the Panhandle town Panama City about 8,000-9,000 people, twenty-five percent of the town’s population, vacated the area because of the lack of housing.

At the one year mark of recovery efforts for Hurricane Michael, FEMA reiterated its intention to [see the recovery through](#). Florida Governor Ron DeSantis (R) also emphasized the amount of work [still left to be done](#) and said more assistance would be coming soon.

Florida is taking steps to address the mental health needs of the residents of the Florida Panhandle after Hurricane Michael by deploying [Florida’s first disaster recovery mental health coordinator](#). This resource could be an important one for the wellbeing of low-income hurricane survivors.

Georgia

A year after Hurricane Michael, South Georgia is still [recovering from its effects](#). With some of the poorest counties in the state, the region suffered substantial housing, agricultural, and financial damage and is just now starting to rebound.

Hurricane Florence & Hurricane Dorian

North Carolina

Legal aid attorneys with the North Carolina Pro Bono Resource Center will conduct a [Disaster Recovery Legal Services Bootcamp](#) on November 15.

HUD has announced that [North Carolina's spending of Hurricane Michael disaster recovery relief](#) is finally on schedule. Part of this spending includes building affordable housing in hurricane-impacted counties.

After FEMA denied North Carolina Governor Roy Cooper's request for assistance after Hurricane Dorian, the state government is [looking for additional sources of assistance](#). North Carolina Senators Thom Tillis (NC) and Senator Richard Burr (NC) called into question the governor's strategy, implying the governor knew such a request would be denied.

2016 and 2017 Disasters

2016 West Virginia Floods: State officials in West Virginia are [disputing claims](#) that a home construction firm rebuilding homes lost in the 2016 floods is overcharging the government and skirting state law.

2016 Louisiana Flooding: HUD has [issued more guidance](#) on the reimbursement of funds to homeowners who paid for SBA loans.

Hurricane Maria: [Advocates and residents claim](#) Puerto Rico's R3 program for disaster recovery is displacing low-income people while enriching large developers.

HUD

Recording and Slides from HUD Webinars on Amended Lead-Safe Housing Rule Now Available

HUD's Office of Lead Hazard Control and Healthy Homes (OLHCHH) hosted two 90-minute webinars on federal lead regulations and the Lead-Safe Housing Rule (LSHR) Amendment for pre-1978 housing. Presenters provided step-by-step explanations of how public housing agencies (PHAs), grantees, and owners need to respond to cases of elevated blood lead levels in children younger than six years old living in federally assisted homes. HUD has made recordings and the slides from the webinars available to the public.

The webinars presented:

- A review of rules concerning lead-safe work practices
- A description and discussion about the scope, requirements, and key definitions of the LSHR amendment
- An overview of available resources

There were two webinars, each geared toward a distinct audience.

- **LSHR Amendment Training for-HUD Funded Recipients Who Administer Tenant-Based Rental Assistance.** This webinar is for PHAs, grantees, and owners involved in Tenant-Based Rental Assistance (TBRA) programs.

The webinar slides and recording are at: <https://bit.ly/2OTh0sV>

- **LSHR Amendment Training for Conventional Public Housing and Project-Based Assistance Programs.** This webinar is for PHAs, grantees, and owners involved in administering conventional public housing and Project-Based Assistance Rental Assistance (PBRA) rental programs.

The webinar slides and recording are at: <https://bit.ly/2VQzzPI>

The website for HUD’s Office of Lead Hazard Control and Healthy Homes (OLHCHH) is at: <https://bit.ly/2Kk1uox>

Information about lead hazards and healthy homes is also available on [page 6-1](#) of NLIHC’s *2019 Advocates’ Guide*

Recording and Slides from HUD Webinar on Resident-Related RAD Issues Now Available

HUD held a webinar on October 10 on the key provisions of the Rental Assistance Demonstration (RAD) program that most affect public housing residents. After a brief background of “Why RAD” and RAD’s core principles, the webinar provides details about the RAD process, focusing on resident-engagement requirements. Much of the webinar explains the important resident rights built into RAD, such as the right to return to properties that have been converted from public housing to project-based rental assistance or project-based vouchers, no rescreening, relocation compensation, affordable rents, and resident-organizing rights.

The webinar recording is at <https://bit.ly/2nRytqB> and the slides are at <https://bit.ly/31pJtJg>

More information about RAD is available on page [4-33](#) of NLIHC’s *2019 Advocates’ Guide*.

HUD Launches Three Webpages on the Preservation of Multifamily Housing

HUD's Office of Multifamily Housing (MFH) announced the launch of three webpages to support owners of private, HUD-assisted multifamily housing and related stakeholders (e.g., residents). The webpages have resources to help address preservation-related issues and to meet compliance requirements for serving people with disabilities and other vulnerable populations. While primarily oriented to private property owners, the resources may also be of interest to residents and advocates.

Housing Linked with Services for People with Disabilities

MFH manages the Section 811 Supportive Housing for Persons with Disabilities program that provides funding to develop and subsidize rental housing with supportive services for very low- and extremely low-income adults with disabilities. By law, individuals with disabilities must have choices in the housing, health care, and related support services they receive. The materials on this webpage address updating or reconfiguring properties, identifying new service providers, and learning more about community integration. Specific topics include: accessibility, community integration, resources for making capital improvements, and information about supportive services partners.

The “Housing Linked with Service for Persons with Disabilities” webpage is at: <https://bit.ly/31nCSiJ>

Multifamily Housing Programs for Vulnerable Populations

MFHP administers a number of programs that provide housing linked with onsite and/or community-based supports, including housing for low-income seniors, people with disabilities, and families with children. This page provides information, tools, and resources for these multifamily projects. For example, the page includes

an online learning tool about the Service Coordinators in Multifamily Housing (SCMF) program, as well as a written Resource Guide with information about all aspects of the SCMF program.

The “Multifamily Housing Programs for Vulnerable Populations” webpage is at: <https://bit.ly/32tJgWY>

210 Transfer Authority

The little-known 210 Transfer Authority allows HUD to approve an owner's request to transfer project-based rental assistance (PBRA), along with existing debt held or insured by HUD and affordability restrictions, from one multifamily housing project to another. This webpage provides detailed official HUD guidance for making a 210 property transfer, a short video, and examples of successful transfers.

The “210 Transfer Authority” webpage is at: <https://bit.ly/35HWgKH>

Section 8(bb)

Although there is not a new webpage highlighting Section 8(bb), residents and advocates might also be interested in learning about the Section 8(bb) transfer authority preservation tool. Section 8(bb) of the Housing Act of 1937 (42 U.S.C. 1437f(bb)) provides HUD with a tool for preserving budget authority for project-based rental assistance (PBRA). Under Section 8(bb), if a PBRA Housing Assistance Payments (HAP) contract is terminated or expires and is not renewed, HUD is authorized to transfer any remaining budget authority to either a new or an existing PBRA HAP contract to assist eligible families, including those receiving project-based assistance at the time a contract terminates, under terms and conditions prescribed by HUD.

Information about MFH’s Section 8(bb) transfer authority is at: <https://bit.ly/35M6xp1>

More about the Project-Based Rental Assistance program is on [page 4-46](#) of NLIHC’s *2019 Advocates’ Guide*.

More about the Section 811 Supportive Housing for Persons with Disabilities program is on [page 4-56](#) of NLIHC’s *2019 Advocates’ Guide*.

More about the Section 202 Supportive Housing for the Elderly program is on [page 4-52](#) of NLIHC’s *2019 Advocates’ Guide*.

Safety Net Programs

Administration Expected to Reopen Comment Period on Proposed Rule Ending Categorical Eligibility for SNAP

The Trump Administration is expected to reopen the public comment period on a proposed rule to end broad-based categorical eligibility for the Supplemental Nutrition Assistance Program (SNAP) after new analysis from the Food and Nutrition Service (FNS), SNAP’s administering agency, suggested almost one million children could lose access to free school meals if the rule were implemented.

The rule published in the *Federal Register* on July 23 received over 127,000 comments during the initial 60-day public comment period (see [Memo](#), 7/29). Original analysis of the rule’s impact indicated that, if implemented, as many as 3 million low-income people would be kicked off the program, and 500,000 children would no longer qualify for free school meals. According to the new analysis, as many as 982,000 children could be impacted by the rule change, with 497,000 children shifting from free to reduced-price meals and 40,000 children losing eligibility for the program altogether.

The administration is expected to reopen the public comment period on the proposed rule for 14 days. Once reopened, the Food Research and Action Center (FRAC) will re-launch its [comment campaign](#) encouraging organizations and individuals to write in opposition to the proposal. NLIHC submitted a comment opposing the rule during the initial 60-day comment period (see [Memo](#), 9/16) and encourages advocates who have not already done so to submit comments against it.

Participate in FRAC’s comment campaign at: <https://bit.ly/30Rlva4>

Read the proposed rule at: <https://bit.ly/2Y179He>

Read FNS’s new analysis of the proposal at: <https://bit.ly/2VUPs7R>

Read NLIHC’s comment letter at: <https://bit.ly/2kcfXRq>

Opportunity Starts at Home



Black-White SAT Score Gap Is Higher in More Segregated Cities

Housing segregation is often cited as a root cause for educational achievement disparities between white and black students. A study by David Card and Jesse Rothstein, “[Racial Segregation and the Black-White Test Score Gap](#),” attempts to quantify the impacts of neighborhood segregation on SAT scores. Their conclusion is that the impact is significant.

The SAT is a standardized test used for college admissions across the country. Using large microdata samples across different metropolitan areas for 1998-2001 test cohorts, the authors find strong evidence that the black-white SAT score gap is significantly elevated in more segregated cities. After controlling for family background and a variety of other factors, the authors find that shifting from a completely segregated city to a completely integrated city would close about one-quarter of the black-white SAT score gap.

“The racial gap in student achievement is a pervasive and divisive feature of American life,” the study’s authors write. “There is a robust and quantitatively important relationship between Black relative test scores and the degree of segregation in different metropolitan areas. Our estimates suggest that the move from a highly segregated city to an integrated city is associated with a 45-point narrowing of the Black-White SAT gap – about one-quarter of the raw differential. We consistently find that neighborhood segregation exerts a strong negative effect on relative test scores.”

The study provides compelling and quantifiable evidence that educational advocates must also be housing advocates. The [Opportunity Starts at Home](#) multi-sector affordable homes campaign provides a platform for organizations from the education sector to join the housing movement along with many other multi-sector partners. Read more about the connections between housing and education [here](#).

Research

Wealth Inequality and Housing Cost-Burdened Households Increase Among Older Adults

The Joint Center for Housing Studies at Harvard University released “Housing America’s Older Adults 2019,” a supplement to its *State of the Nation’s Housing 2019* report. The supplement describes the growing population of U.S. households headed by someone at least 65 years old and identifies some of unique challenges faced by

older low-income households. Among the authors' key findings are that income and wealth inequality is increasing among older households and the number of housing cost-burdened older households has grown.

The number and share of U.S. households age 65 and over have increased in recent years. The number of such households increased by 4 million between 2012 and 2017. Older households made up 26% of all households in 2018 and are projected to make up 34% in 2038. Racial diversity and multigenerational living are increasing among this age group.

The report notes that income inequality among older households is increasing. Among households aged 50–64, the median income for the highest earners set a new record in 2017 (nearly \$204,000), while the median income for the lowest earners was below its level in 2000 (\$14,400). A similar pattern holds for those at least 65 years old: the median income for the highest earners rose 22% between 2012 and 2017, while the median income of the lowest earners fell 4%.

Homeownership plays a significant role in exacerbating the wealth gap among older US households, regardless of income level. Of households age 65 or older, 78.5% owned their primary residence in 2018. Homeowners generally have considerably greater net wealth: in 2016, the median homeowner at least 65 years old had a net wealth of \$319,000, whereas the median same-age renter had a net wealth of \$6,700. White households are likelier to own their own homes than black, Hispanic, or Asian households. In 2018, the black-white homeownership gap reached a 30-year high of 19.4 percentage points.

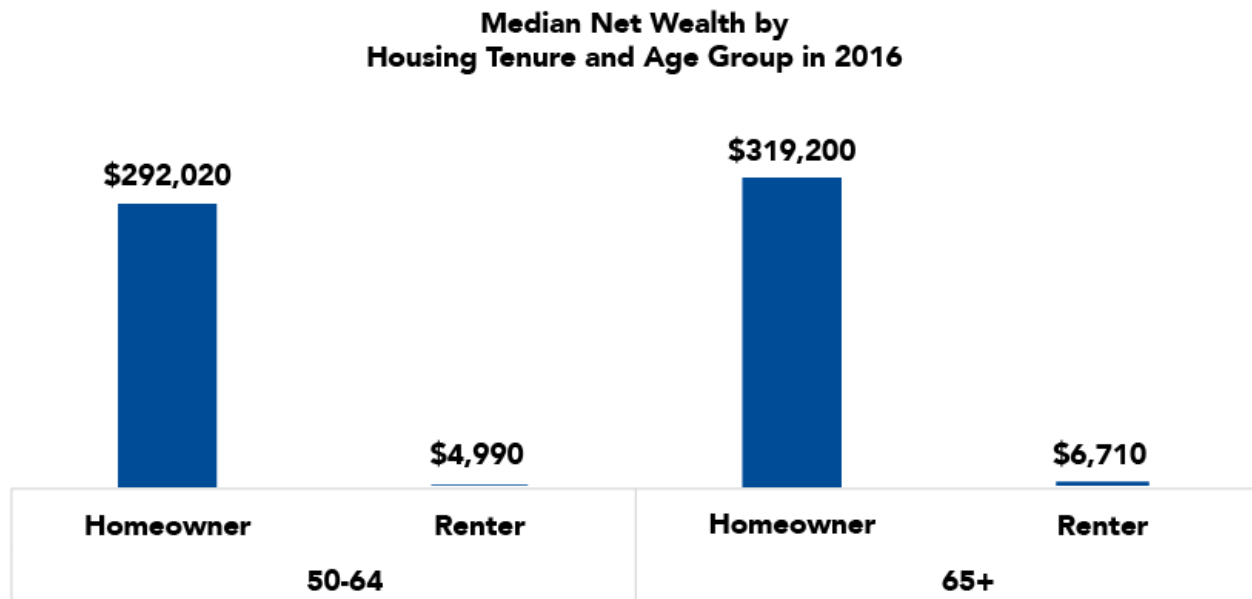
While the share of housing cost-burdened households (those spending more than 30% of their incomes on their housing) has remained essentially flat among households age 65 and over, the number of cost-burdened households in this age group has climbed to a new high of nearly 10 million. As the number of cost-burdened older adults rises, the older homeless population also climbs. Between 2007 and 2017, the share of homeless individuals age 50 and over jumped from 22.9% to 33.8%.

The authors also identify some housing needs particular to this older group. They note that nearly a third of households age 65 and over in 2017 lived in low-density communities, where residents typically need to be able to drive and where there are fewer transportation options for healthcare workers and service providers. The authors also note that older households are more likely to need accessibility features, like handrails and extra-wide doors, which are available in just 3.5% of all U.S. homes. Low-income renters may struggle to afford to install such improvements themselves.

The full report can be found at: <https://bit.ly/2MM23WR>

Fact of the Week

Older Renters Have Far Lower Net Wealth than Older Homeowners



Source: JCHS tabulations of Federal Reserve Board, 2016 Survey of Consumer Finances.

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From the Field

Governor Newsom Signs Two Bills to Expand Housing Resources in Rural California for Tribal Communities and Farmworkers

Housing advocates in California are celebrating a strong legislative session that provided billions of dollars in new funding for housing programs and a new ban on source-of-income discrimination, among other important measures (see *Memo*, [9/23/2019](#)). Two recently signed bills address housing needs in rural California. Governor Gavin Newsom (D) signed on October 11 Assembly Bill 1010 (AB 1010), which clarifies eligibility for tribes and tribal housing entities using state funds, expanding access to many programs that had previously excluded tribal communities or had ambiguous eligibility. Two days later, Governor Newsom signed Assembly Bill 1783 (AB 1783), which allows for expanded development of rental farmworker housing on excess farmland.

AB 1010 is an important step forward in addressing tribal housing needs in California. Tribes are co-sovereigns subject to federal law and, generally, not subject to state laws on tribal trust land. In many states there can therefore be confusion about which program resources are and are not available to tribes. AB 1010 amends statutes for programs administered by the California Department of Housing and Community Development, using consistent language for all programs to refer to tribal entities and establish their right to participate in essential housing and development programs.

In addition to clarifying program eligibility, the bill reconstitutes the California Indian Assistance Program (CIAP). The CIAP, established in 1974, assisted tribes in leveraging federal HUD, USDA, and EPA funds for development and preservation until it was eliminated in 2006. CIAP is now reconstituted with a focus on improving tribal capacity to access more resources. Assemblymember Eduardo Garcia (D) introduced AB 1010 to address growing tribal housing and development concerns in his district, which includes many tribal lands in Riverside and Imperial Counties, most notably the Torres-Martinez Indian Reservation. Tribal lands in California struggle with an extreme scarcity of quality, affordable, and accessible homes, as described in [California Tribal Housing Needs and Opportunities: A Vision Forward](#), a recent report released by the Rural Community Assistance Corporation and the California Coalition for Rural Housing (CCRH), an NLIHC state partner (see Memo, [8/26/2019](#)).

AB 1783 addresses the acute shortage of housing for California farmworkers, [approximately 85%](#) of whom are renters. The rental housing shortage in California has especially impacted farmworkers in areas that lost significant housing in the recent wildfires. AB 1783 allows for the streamlined construction and approval of homes for workers on excess farmland. Land zoned for agriculture can now be developed as long as it complies with basic environmental restrictions and other local building safety codes.

Assemblymember Robert Rivas (D) introduced AB 1783 after seeing increasingly deplorable living conditions for farmworkers, which he described as over-crowded and low-quality spaces. In some cases, farmworkers are homeless because their wages are not enough to afford rapidly rising rents. The expectation is that zoning allowances and fee waivers in AB 1783 will incentivize housing development (provided funding is available), the willingness of farm operators to dedicate a portion of their land to housing, and the capacity of both farm operators and local nonprofit organizations to build and operate housing for agricultural workers.

Events

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

NLIHC and the Public and Affordable Housing Research Corporation (PAHRC) will co-host the first of two webinars on the preservation of affordable housing tomorrow, October 22 at 2:00 p.m. ET. As America's publicly supported housing stock continues to age, many affordable rental homes face growing capital needs and expiring rent restrictions – what's at risk and what can be done? [Register now](#) 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 Announces ‘Tenant Talk Live’: Calls/Webinars with and for Resident Leaders

As NLIHC seeks to defend federal affordable housing programs and work for their expansion, the voices of public housing residents, residents in other federally-subsidized housing, and voucher holders are critically important.

We are pleased to announce the launch of [Tenant Talk Live](#)—a bimonthly call/webinar with resident leaders from across the country. Through these calls/webinars every other month NLIHC will provide opportunities for residents to **connect** with NLIHC and one another; to **share** best practices; and to **learn** how to be more involved in influencing federal housing policies and to lead in your community.

The first *Tenant Talk Live* call/webinar is scheduled for **Monday, October 28, at 6:00 p.m. ET (5:00 p.m. CT/4:00 p.m. MT/ 3:00 p.m. PT).**

[Register Here!](#)

During the first session NLIHC staff will provide updates on the [Housing Opportunity Through Modernization Act \(HOTMA\)](#) and [Our Homes, Our Votes: 2020](#)—an NLIHC-led non-partisan project to engage candidates on affordable housing and to register, educate, and mobilize more renters and affordable housing advocates to be involved in voting. Much of the call will be dedicated to peer-sharing. Our featured presenter is J.R. Fleming, executive director, [Chicago Anti-Eviction Campaign](#).

NLIHC is committed to connecting and engaging with resident leaders in new, more robust ways. Please email us at outreach@nlihc.org if you have a topic you would like to propose for peer-sharing or if you want to be a speaker on an upcoming call/webinar.

Together we can end housing poverty and homelessness in America once and for all.

NeighborWorks Brings Training Institute to Portland, OR, December 9-13

The next [NeighborWorks Training Institute \(NTI\)](#) will be held the week of December 9-13 in Portland, OR. Online registration is [now open](#).

In addition to offering courses lasting from one to five days each, the NTI will feature a special Wednesday symposium, “[Expanding Financial Opportunity: Catapulting Communities Forward](#).”

The NTI offers courses and certifications for nonprofit professionals in affordable housing development and financing; housing asset management; community engagement; community revitalization; community economic development; housing construction and rehabilitation; financial capability and homeownership education, coaching, and counseling; nonprofit management and leadership; Native American and rural community development; and single-family and small business lending.

Online registration for the NTI is at: <https://bit.ly/1ATs8Ia>

NLIHC in the News

NLIHC in the News for the Week of October 13

The following are some of the news stories that NLIHC contributed to during the week of October 13:

- “More than 16,000 Kids in Chicago Public Schools Are Homeless. Teachers Just Went on Strike to Help Them.,” *Vice (US)*, October 17 at: <https://tinyurl.com/yv4mzm3>
- “BETO: Working Hard for Working Folks,” *Daily Kos*, October 17 at: <https://tinyurl.com/y57ud7x7>
- “She rescued dogs. He led a lawsuit against the city. They died together, homeless, under the wheels of a car.,” *Houston Chronicle*, October 16 at: <https://tinyurl.com/y2ftf3fm>
- “Column: Soaring rent, tuition are putting people on the street,” *The Columbus Dispatch*, October 14 at: <https://tinyurl.com/y44cxau9>
- “Orlando mayoral candidates tout solutions to affordable housing, pedestrian safety,” *Orlando Sentinel*, October 14 at: <https://tinyurl.com/y5qduoel>

NLIHC News

NLIHC Publishes Tenant Talk: Protecting Public Housing from Political Storms

NLIHC released on October 17 the fall 2019 edition of [*Tenant Talk: Protecting Public Housing from Political Storms*](#), a publication dedicated to low-income residents and their allies. This newest edition focuses on the issues faced by public housing residents, the history of public housing in the U.S., new threats to the program, and opportunities to protect and expand this critically important affordable housing program.



This *Tenant Talk* describes the various ways the federal government is “repositioning” public housing through the Rental Assistance Demonstration (RAD), demolition/disposition, and voluntary conversion of public housing to project-based vouchers, and how such efforts could impact public housing residents. The publication reviews the required renter protections under RAD and other repositioning measures and provides guidance to residents on how to ensure those protections are provided and how to advocate for safe, affordable, and accessible public housing into the future.

Readers are provided an overview of the history of public housing and its segregationist beginnings, from the first development in Atlanta and public housing's subsequent growth during the New Deal to its evolution in the 1940s-1960s, the Nixon moratorium in the 1970s, and new threats today. This history shows public housing's challenges are due to political choices rather than the nature of the program.

As always, *Tenant Talk* spotlights organizing victories achieved by residents and advocates, focusing in this edition on New York and Nebraska. There are perspectives of low-income resident leaders in Florida and Oregon as well, including a new NLIHC board member's story of despair leading to activism. The issue also provides updates on public housing legislation on Capitol Hill and what resident-advocates can do to support positive policy changes.

Tenant Talk is available online at: <https://bit.ly/2ZgnWTL>, but if you would like to receive it for free through the mail, please fill out [this quick and easy form](#) to let us know how many copies you would like. Please share the form with others who might be interested.

Where to Find Us – October 21

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

- [PRSA 2019 International Conference](#), San Diego, CA, October 18–22
- [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
- 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

NLIHC Staff

Sonya Acosta, Policy Analyst, x231
Kyle Arbuckle, Housing Advocacy Organizer, x227
Andrew Aurand, Vice President for Research, x245
Victoria Bourret, Housing Advocacy Organizer, x244
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
Noah Patton, Housing Policy Analyst, x227
Ikra Rafi, Creative Services Specialist, x246
Catherine Reeves, Development Coordinator, x234
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