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October 22, 2018

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National Housing Trust Fund

Urge Congressional Leaders to Attend NLIHC Briefing on Bold Solutions to Housing Crisis

NLIHC encourages advocates to ask their senators and representatives to attend our upcoming congressional briefing on “[Bold Housing Solutions: Opportunities to Expand the National Housing Trust Fund](#)” on Monday, October 29, from 10:30 a.m. to 11:30 a.m. ET in the Capitol Hill Congressional Visitor Center Room SVC 201.

Congress will have several legislative opportunities in 2019 to expand the national Housing Trust Fund (HTF), the first new resource in a generation exclusively targeted to building and preserving rental homes for extremely low income people. Housing finance reform legislation, infrastructure investment proposals, and new bills like Senator Warren’s (D-MA) “[American Housing and Economic Mobility Act of 2018](#)” could all provide outstanding opportunities to expand this important affordable housing resource.

Speakers at the briefing will include Jennifer Hollar, director of Policy and Special Projects, Vermont Housing and Conservation Board; Shauna Sorrells, CEO, Housing Opportunities Commission of Montgomery County, MD; Mary Tingerthal, commissioner, Minnesota Housing Finance Agency; and Ed Gramlich, senior advisor, NLIHC. The discussion will be moderated by Sarah Mickelson, senior policy director, NLIHC.

The speakers will discuss the findings from NLIHC’s new report, [Getting Started: First Homes Being Built with 2016 National Housing Trust Fund Awards](#), and share how initial HTF investments are improving local communities. Speakers will also share how legislative opportunities to expand the HTF would help address the underlying cause of the affordable housing crisis – the severe shortage of rental homes affordable to people with the lowest incomes.

Learn more and register for the congressional briefing at: <https://bit.ly/2NE4lpC>

Contact your members of Congress at: <https://bit.ly/2J3RfRH>

Congress

Representative Clyburn Proposes Renters Credit and Local Zoning Reforms

Representative James E. Clyburn (D-SC) introduced on October 9 the “Housing Opportunity, Mobility and Equity (HOME) Act of 2018” ([H.R. 7050](#)), the House version of the Senate legislation ([S.3342](#)) proposed by Senator Cory Booker (D-NJ).

The ambitious proposal would help to bridge the widening gap between wages and housing costs by creating a new refundable tax credit for low income renters who face impossible choices between paying rent and meeting other basic needs. The refundable renters’ credit would cover the difference between what the household can afford – 30% of their income – and their rent capped at 100% of public housing authorities’ Fair Market Rents. The bill also requires entities receiving federal Community Development Block Grant (CDBG) funds to pursue inclusive local zoning strategies, such as new unit-development policies, programs, or regulatory initiatives. In doing so, the bill expands and targets federal resources to make homes affordable for those with the lowest incomes and greatest needs, while also requiring local governments and the private sector to do better for the middle class.

The HOME Act of 2018 is available at: <https://bit.ly/2ErBTYJ>

NLIHC's *Memo* article comparing the Senate version of the bill from Senator Booker with a similar proposal from Senator Kamala Harris (D-CA) at: <https://bit.ly/2yJ5g2C>

Senator Booker's HOME Act is available at: <https://bit.ly/2LP7mac>

NLIHC's factsheet "Bold Proposals for Renters' Tax Credits" is available at: <https://bit.ly/2J558yW>

Senator Heller Proposes New Housing Tax Credit for Seniors

Senator Dean Heller (R-NV) introduced on October 11 the "Seniors Housing Tax Credit Act" ([S.3580](#)), a bill to create a new tax credit to help make housing affordable to extremely low income senior households. According to the Senator's [press release](#) announcing the bill's introduction, the legislation would provide dollar-for-dollar tax credits to housing providers who rent to extremely low income seniors.

Under Senator Heller's proposal, tax credits would be allocated to each state, which would then award those credits to owners and developers who rent properties to extremely low income seniors. Eligible households would pay no more than 30 percent of their incomes for rent and utilities, and the housing providers would receive the tax credit as "compensation for any potential loss."

Senator Heller's bill is the most recent in a series of bold, innovative proposals to address the growing affordable housing crisis in America. Senator Warren has introduced the "[American Housing and Economic Mobility Act](#)," the core of which would invest \$445 billion in the national Housing Trust Fund to address the underlying cause of the affordable housing crisis – the severe shortage of rental homes affordable to people with the lowest incomes. Senator Cory Booker (D-NJ) and Representative James Clyburn (D-SC) have introduced the "[Housing, Opportunity, Mobility, and Equity \(HOME\) Act](#)" and Senator Kamala Harris (D-CA) and Representative Scott Peters (D-CA) introduced the "[Rent Relief Act](#)" – both of which would provide tax relief directly to housing cost-burdened households.

All of the proposals that have been introduced would help bridge the widening gap between incomes and housing costs to help renters who face impossible choices between paying rent and meeting their other basic needs, like putting groceries on the table and taking care of their health.

Text for the "Seniors Affordable Housing Tax Credit Act" (S.3580) is available at: <https://bit.ly/2IZ9QOH>

The press release from Senator Heller is at: <https://bit.ly/2yEF60I>

Learn about other renters' tax credit proposals at: <https://bit.ly/2J558yW>

Representative DeSaulnier Proposes Creation of HUD Office of Housing Innovation

Representative Mark DeSaulnier (D-CA) introduced [H.R. 7054](#), the "Housing Innovation Act," which would establish an Office of Housing Innovation within HUD. The new office would focus on "developing new approaches for increasing and diversifying the supply of housing and for meeting the challenges of housing shortages, housing affordability, and traffic congestion, and for other purposes."

Under the bill, the Office of Housing Innovation would administer three types of grants: one to localities committed to addressing affordable housing issues through planning and regulatory reform, another to further

pilot projects and research on innovative solutions to addressing the lack of affordable housing, and a third for public awareness and outreach.

The largest grant program, capped at \$2 million per grantee, would support efforts to address the housing needs of eligible localities through planning and regulatory reform efforts. These reform efforts would aim to increase the supply of affordable housing, improve the affordability of the existing housing supply and commute times, and diversify the housing supply to include “more multifamily housing options or newer and less common forms of housing, such as multifamily housing focused on smaller private spaces and more shared amenities, micro-unit housing, housing developments that incorporate co-working spaces, and housing for students.” The competitive grants would be evaluated on the extent to which localities justify the need for a comprehensive planning process to address affordable housing needs of the locality, demonstrate an intent to collaborate with regional planning efforts, and detail the specific steps the locality intends to take if awarded the grant.

To learn more about the bill, read the Housing Innovation Act of 2018 at: <https://bit.ly/2PIQoIR>

Read the press release from Representative DeSaulnier’s office at: <https://bit.ly/2EurHyo>

Treasury Department

Treasury Department and IRS Provide Advance Version of Proposed Opportunity Zone Regulations

The U.S. Department of the Treasury (Treasury) and the Internal Revenue Service (IRS) sent [IRS Newswire IR-2018-206](#) on October 19 announcing an [advance version of proposed Opportunity Zone](#) tax incentive regulations. Opportunity Zones, created by the 2017 Tax Cuts and Jobs Act, were designed to spur investment in distressed communities through tax benefits to investors. State governors, the mayor of the District of Columbia, and chief executives of five U.S. territories nominated Opportunity Zones, and the Department of Treasury designated 8,761 zones. Opportunity Zones retain their designation for 10 years.

There are no provisions in the advanced version of the proposed regulations specifying that investments must benefit low income people, build affordable housing, or employ low income residents. Nor are there protections to prevent displacement of low income people as a result of the new investments in the distressed communities.

An Opportunity Zone is composed of “low income” census tracts that have a poverty rate of at least 20% and median family income no greater than 80% of the area median income. A census tract that is not “low income” may be designated as part of a qualified Opportunity Zone if it is contiguous with low income tracts that make up a qualified Opportunity Zone and it has a median household income that does not exceed 125% of the median income of the contiguous low income census tracts that form a qualified Opportunity Zone. Up to 5% of the census tracts may qualify under this exemption.

Opportunity Zones provide incentives for investors to reinvest unrealized capital gains. Investors can temporarily defer inclusion in gross income capital gains that are reinvested into Qualified Opportunity Funds (QOFs). Investors can roll existing capital gains into QOFs with no up-front tax bill. If investors hold their QOF investments for five years, the basis of their original investment is increased by 10% (meaning they will only owe taxes on 90% of the rolled-over capital gains). If investors hold for seven years, the basis increases by a further 5%. Investors can defer their original tax bill until December 31, 2026 at the latest, or until they sell their QOF Fund investments, if earlier. In addition, investors can exclude from taxable income any capital gains on QOF investments held for at least 10 years. In other words, after settling their original tax bill, patient investors in QOFs will face no capital gains taxes on their Opportunity Zone investments.

The proposed rule covers very technically complex tax-related provisions. It discusses topics such as gains eligible for deferral, the types of tax payers eligible to elect gain deferral, attributes of included income when gain deferral ends, offsetting-positions transactions and straddles, and gains of partnerships and other pass-through entities.

The proposed regulations also provide that if at least 70% of the tangible business property owned or leased by a trade or business is qualified Opportunity Zone business property, the requirement that “substantially all” of such tangible business can be satisfied if other requirements are met. If the tangible property is a building, the proposed regulations provide that “substantial improvement” is measured based only on the basis of the building (not of the underlying land).

In addition to the proposed regulations, Treasury and the IRS issued [Rev. Rul. 2018-29](#) providing guidance on the “original use” requirement for land purchased after 2017 in qualified Opportunity Zones.

The advanced version of the Opportunity Zone regulations are at: <https://bit.ly/2CUIXN4>

An IRS FAQ about Opportunity Zones is at: <https://bit.ly/2JtrAAU>

Enterprise Community Partners has an Opportunity Zone webpage at: <https://bit.ly/2yXv775>

Our Homes, Our Votes

Homes for All Minnesota Hosts Pre-Election Candidate Forum

[Homes for All Minnesota](#) hosted a forum in September for the two candidates running for lieutenant governor in Minnesota. The forum, *Foundation for our Future: Housing as an Economic Driver*, provided each candidate with an opportunity to discuss her vision for affordable housing in the state. With participation from both major parties’ candidates, a full room, and a widely-viewed live stream, the forum added significant momentum to the affordable housing conversation ahead of the November 2018 election.

Homes for All Minnesota is a statewide coalition of more than 200 organizations representing a variety of affordable housing stakeholders, including nonprofits, developers, direct service providers, faith communities, philanthropic organizations, and local governments. The coalition works to amplify a core message of addressing the full continuum of affordable housing needs through focused advocacy efforts with state policymakers and increasing public awareness.

In recent years, Homes for All Minnesota successfully elevated the profile of affordable housing in all regions of the state, resulting in an additional \$400 million to build and preserve affordable housing since 2012. There is a growing interest to work on this issue among lawmakers from both parties, as every Minnesota county is facing growing housing needs. Given the depth of the need for more affordable housing and complexity of housing issues, however, more engagement and education is needed.

While candidates often mention housing as an important issue, it is often pushed aside for other competing priorities. Homes for All Minnesota strives to clearly communicate to state-level candidates and the next governor that affordable housing must be viewed as a top priority, comparable to roads, bridges, education, and healthcare. Minnesota can no longer wait to act; the housing affordability crisis is growing, and Minnesotans statewide are experiencing its impact.

The timing was ripe to build momentum on housing issues with the gubernatorial race underway and the entire Minnesota House of Representatives up for re-election. Homes for All Minnesota decided that a gubernatorial

forum would be the perfect opportunity to provide the two campaigns with a platform to have a conversation about affordable housing, get commitments from the campaigns to elevate affordable housing as an issue, and get them on the record supporting policy solutions.

Homes for All Minnesota spent significant time and energy to make the event a success. More than 200 people attended the forum in Duluth, and many more from across the state tuned in to watch through the live stream. Both candidates for lieutenant governor, Donna Bergstrom (GOP) and Peggy Flanagan (DFL), participated in the event, and the Duluth Mayor Emily Larson provided opening remarks.

Homes for All Minnesota shared its thoughts on what made the forum successful:

Homes for All used existing resources and strategic partners wisely: The coalition has policy, communications, and outreach teams in place to help lead the coalition's work throughout the year, and the forum planning committee was comprised of members from each of those committees as well as new partners. Sponsorships were secured that allowed the coalition to purchase posters and buttons for the forum that can be reused for future events. Additionally, there were some unused funds which will help support advocacy efforts at the State Capitol in 2019, especially for compensating (for the first time) affordable housing residents and people with lived experiences when they are asked to testify and share their stories.

The moment was right: The growing need for affordable housing across the state has put pressure on state lawmakers, the business community, and local governments to engage in conversations about solutions. Housing has become an important issue for candidates across the state. Framing the forum around housing as an economic driver—and focusing on a range of options and solutions—provided partners and candidates the opportunity to build on the existing momentum and have a constructive conversation.

It was a win-win for the candidates and respective gubernatorial campaigns: By participating in a forum—and not a debate—candidates were able to showcase their respective platforms and solutions for affordable housing. The forum was intentionally designed to be a thoughtful conversation with each candidate about the affordable housing challenges in Minnesota and how to address them. Homes for All knows the solutions must have bipartisan support, and the forum created an excellent opportunity to highlight the bipartisan nature of affordable housing.

The community helped to shape the forum: When registration for the event went live, participants were offered the opportunity to submit questions in advance to help influence what topics would be discussed. More than 50 questions were submitted from all over the state, including from people who signed up to view the live stream. These questions helped organizers understand their communities' priorities and what was important to participants. They gave Homes for All key information from which to develop the forum questions and to prepare candidates for a thoughtful conversation. Additionally, Homes for All held a Tweetchat a week prior to the forum to rally support and spread the word.

Preparation and planning were key: Homes for All began preparations for the forum months in advance. The communications team developed a strong media plan, and the policy team developed core messages and questions for candidates. Very little was left to chance. While planning for the forum required a significant amount of work, it paid off. The campaigns were able to engage with Homes for All Minnesota in a meaningful dialogue in advance so that the candidates were prepared. The partner organization networks were also well prepared to attend the forum or the live stream.

If your state is interested in engaging with candidates in a similar fashion, Homes for All Minnesota recommends using the existing networks and resources you already have in your state. Hosting such an event may seem like a lot of time and effort, but the payoff is worth the investment! Follow Homes for All Minnesota on [Twitter](#) and [Facebook](#) for more inspiration.

Opportunity Starts at Home

Utah Housing Coalition Hosts First *Opportunity Starts at Home* Multi-Sector Congressional Panel

The [Utah Housing Coalition](#) (UHC) hosted its first congressional panel (pictured below) on affordable housing under the banner of the [Opportunity Starts at Home](#) multi-sector affordable housing campaign. UHC is one of the seven state grantees of the national campaign. The panel focused on the deep intersections between housing, hunger, education, and healthcare in urban and rural Utah. The event engaged residents, local policy experts, and bipartisan candidates for Congress. UHC now has a formula for a “forum in a box” to talk about housing and its multi-sector connections with elected officials, candidates, policy experts, and the broader community throughout the state.

The original intent behind the event was to find a way for residents to engage in civic issues. Voter apathy exists across the state, both in terms of voter turnout and voter awareness about the positions of elected officials and candidates for public office at every level. This forum was designed to bridge that gap by offering an opportunity to dialogue with candidates on key issues and on participants’ experiences as Utahans. When residents have more opportunities to engage with candidates, they better understand the policy process and are more involved in affecting policies that impact them and their communities.

A second goal of the event was to educate elected officials and candidates about the reality of the affordable housing crisis in Utah and its spillover impacts on other areas of people’s lives. The event allowed UHC and residents to articulate these messages to current U.S. Representatives Chris Stewart (R-2nd District) and John Curtis (R-3rd District) and candidates running for Utah’s second, third, and fourth congressional districts.



"This event was an opportunity to change the way our local officials think about the issues facing their communities," said June Hiatt, UHC director of policy and advocacy. "We often think about the challenges that families face in silos; rarely do we discuss these issues in an intersectional way. It is critical that our elected officials understand how these economic and social challenges are connected so they are able to enact policy measures that get at the root of these problems."

The Utah Housing Coalition was also intentional about including local panelists with lived-experience, such as a resident of a senior assisted living housing project and a resident who is receiving a Housing Choice Voucher. Four multi-sector policy experts also served as panelists: Gina Cornia from Utahns Against Hunger, Jay Blain from the Utah Education Association, Alan Pruhs from the Association for Utah Community Health Centers, and Michele Weaver from the Rural Community Assistance Corporation.

"We talk to people all the time where they are literally making choices between buying food and keeping their housing," said Gina Cornia, executive director of Utahns Against Hunger. "And it's a month-to-month struggle."

"We have students that move three, four, or five times during the school year," said Jay Blain, director of policy and research at the Utah Education Association. "That means going to a new classroom, getting used to new

teachers, new schools, new sets of friends, new environments. That can only be disruptive to their learning . . . [and it] disrupts the school as well,” he said. “It’s also affecting teachers.”

“Everything in healthcare is connected to these issues,” said Alan Pruhs, executive director of the Association for Utah Community Health Centers. “I don’t believe there is a clinician around that can improve a person’s health without them also having access to housing.”

Given the event’s success, UHC is considering replicating the forum at local community levels as well, such as with local school board officials. They now have a format that can be deployed across the state. UHC will improve on the model by involving public housing residents.

Please follow the [Opportunity Starts at Home](#) multi-sector affordable housing campaign on all social media platforms: [Twitter](#), [Instagram](#), [Facebook](#), and [LinkedIn](#).

Fair Housing

NLIHC Submits Comments Regarding HUD’s Proposal to “Streamline” AFFH Rule

NLIHC submitted comments in response to HUD’s Advance Notice of Proposed Rulemaking (ANPR) seeking to “streamline” the July 16, 2015 Affirmatively Furthering Fair Housing (AFFH) rule. NLIHC urged HUD to not make any changes to the AFFH rule until all 1,200 program participants have had substantial experience with it. Instead, HUD should immediately resume implementing the AFFH rule.

HUD published in the *Federal Register* on August 16, “[Affirmatively Furthering Fair Housing: Streamlining and Enhancements](#),” an ANPR inviting public comment on amending the AFFH rule (see *Memo*, [8/20](#)). The ANPR asked the public to comment on eight sets of questions.

The opening summary of the ANPR listed five changes that HUD will propose making:

1. Minimize regulatory burden;
2. Create a process that is focused primarily on accomplishing positive results, rather than on performing an analysis of community characteristics;
3. Provide for greater local control;
4. Encourage actions that lead to greater housing supply; and
5. Use HUD resources more efficiently.

NLIHC urged HUD to not make any changes to the July 16, 2015 AFFH rule. Before HUD effectively suspended implementation on January 5, 2018, the rule had just begun to be implemented by a very small number of the approximately 1,200 local jurisdictions that would ultimately be required to comply over the coming years. Rather than amending the AFFH rule, NLIHC wrote that HUD should immediately resume implementing it.

Before responding to the eight sets of questions HUD posed in the ANPR, NLIHC addressed issues HUD raised in the background section of the ANPR. NLIHC wrote that HUD misconstrued research on the impacts of moving to areas of opportunity and exaggerated the timeframe the AFFH rule was in effect. NLIHC challenged HUD’s claims that the local government Assessment Tool was ineffective and that the AFFH rule did not sufficiently address the inadequate supply of affordable housing. NLIHC reminded HUD that the 2015 rule was developed with extensive stakeholder input over many years, and that the rule corrected the many deficiencies of the Analysis of Impediments (AI) to fair housing choice process.

Answering the eight sets of questions HUD posed in the ANPR, NLIHC:

1. Endorsed the AFFH rule's requirement for genuine public participation that is separate from the Consolidated Plan public participation process when drafting an Assessment of Fair Housing (AFH).
2. Supported the requirement that program participants continue to use uniform, standard data.
3. Opposed HUD's notion that program participants only be required to rely on experiences instead of using data.
4. Affirmed that program participants should provide detailed reports about their AFFH analysis, rather than a general summary; public officials need details to responsibly set priorities, and the public needs details to monitor compliance and keep officials accountable.
5. Suggested that program participants annually report on their AFFH efforts in order for officials and the public to detect difficulties and make corrections or adjustments.
6. Underscored the need for AFHs to be updated at least in sync with the Consolidated Plan and PHA Plan cycles lest they fail to reflect substantial changes.
7. Stated that because the AFFH rule offers program participants great latitude in determining the number and types of fair housing obstacles to address and in establishing objectives in addressing such obstacles, there is no need to amend the rule in regard to these concerns as raised by HUD.
8. Responded that there is no need to amend the rule to explicitly list the types of elements that would distinguish a program participant's acceptable efforts to address fair housing issues from those that would be considered unacceptable; the only consideration should be whether the public agrees that an AFH identifies meaningful goals and activities.
9. Replied that there is no need to amend the rule to specify certain levels of effort or specific actions that would be considered for a program participant to be in compliance; conditions vary from community to community, and ultimately it is up to the public to judge whether a program participant's efforts are sufficient.

NLIHC's comment letter is at: <https://bit.ly/2RYExaX>

HUD's ANPR is at: <https://bit.ly/2OD43jG>

More about the AFFH rule is on [page 7-5 of NLIHC's 2018 Advocates' Guide](#), and more information about the flawed AI process is on [page 7-17 of NLIHC's 2018 Advocates' Guide](#)

HUD

HUD Posts Moving to Work PHA Plan Supplement and Notice Inviting Small PHAs to Apply for First MTW Cohort

HUD's Moving to Work (MTW) Demonstration Program office published two documents the week of October 15, a special MTW PHA Plan Supplement and Notice PIH-2018-17 inviting small PHAs to apply for MTW status.

NLIHC continues to assess the MTW Demonstration Program Operations Notice published on October 5 (see *Memo*, [10/9](#)) and republished on October 11 to include an Appendix that was mistakenly omitted on October 5 (see *Memo*, [10/15](#)). The Operations Notice establishes requirements for implementing the MTW demonstration program for public housing agencies (PHAs) applying for one of the 100 new MTW slots authorized in 2016. NLIHC will provide more analysis next week. Comments are due November 26.

MTW PHA Supplement

HUD published in the *Federal Register* on October 9 an MTW PHA Plan Supplement for a 60-day Paperwork Reduction Act comment period. The MTW PHA Plan Supplement will take the place of the MTW Plan/Report (Form 50900) for MTW Expansion PHAs and will be submitted once per year as part of the standard PHA Plan process. MTW Expansion PHAs will indicate the MTW activities they intend to implement from the long list of MTW Waivers provided in the Appendix to the Operations Notice. Comments are due by December 10.

The Supplement lists all of the MTW Waivers that a PHA can use without obtaining HUD approval, and has a series of check boxes and some opportunities for narrative responses. For example under the work requirement waiver for public housing residents, some of the questions asked are:

- Will households . . . be subject to one of the many rent provisions, such as stepped rents?
- Does the work requirement apply to new admissions only, previously admitted residents, or both?
- Does the work requirement entail a specific number of hours worked over a set period of time?
- Does it apply to the household or to each individual member?
- What kinds of activities qualify as “work”?
- Will households be evicted for failing the work requirement?

NLIHC will begin to take a closer look at the Supplement and submit comments. One thing jumps out immediately. On the first page HUD asks the MTW PHA to provide a narrative description of how the PHA seeks to address the three statutory objectives during the coming year. Those three statutory objectives are to reduce costs, give households incentives to achieve economic self-sufficiency, and increase housing choice. NLIHC observed that for each waiver the Supplement asks whether the waiver will have any cost implications and requests the PHA to estimate the amounts of cost implications. There are not similar questions regarding the two other statutory objectives that affect residents: economic self-sufficiency and housing choice. Informally, HUD explains that the cost question was in response to a HUD Inspector General report, and that HUD would consider adding similar questions about self-sufficiency and housing choice.

Notice PIH-2018-17

This Notice invites PHAs with a combination of 1,000 or fewer public housing units and vouchers to apply for one of 30 MTW slots for the first of four cohorts. This cohort will evaluate the overall effects of MTW flexibility on the PHA and its residents. HUD will compare outcomes related to the three statutory objectives (see above) between the MTW PHAs and PHAs assigned to a control group. Applicant PHAs will be assigned by lottery to be MTW PHAs, waitlist PHAs, or control group PHAs.

A PHA’s MTW Plan and application must undergo a public input process that includes:

- Notifying public housing residents and voucher participants of the PHA’s intent to apply for MTW status. This notice must be in advance of developing an MTW Plan.
- The PHA must hold at least two resident meetings, separate from and before a required public hearing.
- After the two resident meetings, the PHA must publish a notice that a hearing will be held about the draft MTW Plan. That draft MTW Plan and all relevant information must be available to the public for at least 30 days before an application is sent to HUD.
- The PHA must conduct a public hearing to discuss the draft MTW Plan and invite public comment.
- The PHA’s Board of Commissioners must approve the MTW Plan no less than 15 days after the public hearing.

The section of the Notice describing the MTW Plan provides a very general set of components to be included in the MTW Plan. PHAs are to describe what types of initiatives the PHA seeks to implement and why; specific

activities do not have to be included. The PHA must describe how it proposes to use MTW Funds, including if/how the PHA would use MTW Funds in a fungible manner (i.e. use public housing capital funds for vouchers or for “non-traditional local activities”).

The *Federal Register* notice inviting Paperwork Reduction Act comments on the MTW PHA Plan supplement is at: <https://bit.ly/2q0crPG>

The MTW PHA Plan Supplement is at: <https://bit.ly/2EzA63K>

Notice PIH-2018-17 is at: <https://bit.ly/2Ct19ed>

U.S. Department of Homeland Security

House Democrats Seek to Block ‘Public Charge’ Rule

Representative Judy Chu (D-CA) and 49 Democratic colleagues in the House introduced the “No Federal Funds for Public Charge Act of 2018” ([H. R. 7052](#)) on October 9. The bill, which was referred to the House Committee on the Judiciary, aims to prevent the use of any federal funds, including fees, to “implement, administer, enforce, or carry out” the proposed Department of Homeland Security rule, “Inadmissibility on Public Charge Grounds.” Under the public charge rule, noncitizens seeking admission to the U.S., applying for lawful permanent resident status (a green card), or seeking an extension of, or changes to, their non-immigrant status are subject to a review to determine whether they are or might become a “public charge” – someone primarily dependent on the government for subsistence (see *Memo* [10/15](#)).

The U.S. Department of Homeland Security (DHS) formally published for public comment its [draft public charge rule](#) in the *Federal Register* on October 10. Comments are due December 10. The Protecting Immigrant Families (PIF) Campaign released a [statement](#) signed by more than 1,500 organizations, including NLIHC, across all fifty states and DC opposing the proposed public charge rule.

The bill was cosponsored by Representatives Debbie Wasserman Schultz (D-NY), Pramila Jayapal (D-WA), Gwen Moore (D-WI), Adriano Espaillat (D-NY), Keith Ellison (D-MN), Chellie Pingree (ME), Jan Schakowsky (D-IL), Yvette Clarke (D-NY), Jimmy Panetta (D-CA), Eleanor Holmes Norton (D-DC), Michelle Lujan Grisham (D-NM), Barbara Lee (D-CA), Karen Bass (D-CA), Mike Thompson (D-CA), Ro Khanna (D-CA), Mark Pocan (D-WI), Janet Napolitano (D-CA), Frederica Wilson (D-FL), Andre Carson (D-IN), Luis Gutiérrez (D-IL), Jim McGovern (D-MA), Adam Smith (D-WA), Bonnie Watson Coleman (D-NJ), Tony Cárdenas (D-CA), Jimmy Gomez (D-CA), Mike Quigley (D-IL), Earl Blumenauer (D-OR), Jerrold Nadler (D-NY), John Lewis (D-GA), Rosa DeLauro (D-CT), José Serrano (D-NY), Frank Pallone (D-NJ), Mark DeSaulnier (D-CA), Dina Titus (D-NV), Nydia Velázquez (D-NY), Joseph Crowley (D-NY), Steve Cohen (D-TN), Gerald McEnerney (D-CA), Rick Larsen (D-WA), Darren Soto (D-FL), Albio Sires (D-NJ), Jared Huffman (D-CA), Kathleen Rice (D-NY), Bennie Thompson (D-MS), Suzanne Bonamici (D-OR), Eddie Bernice Johnson (D-TX), Lucille Roybal-Allard (D-CA), Hank Johnson (D-GA), and Raymond Eugene Green (D-TX). Representatives Eliot Engel (D-NY), Elijah E. Cummings (D-MD), and David Price (D-NC) signed on to cosponsor the bill on October 12.

In a [press release](#) announcing the introduction of the bill, Representative Chu stated:

“The so-called ‘public charge’ rule is a blight. It creates two distinct classes of tax payers, creating an unfair ‘pay-to-play’ system. Benefits like SNAP are proven at reducing poverty and improving future achievement, but now, Trump is trying to stigmatize the program – and others like it – so that immigrants will be afraid to use it. Immigrants are our neighbors and co-workers, and play a vital role in

our communities. This proposed rule only makes their lives more difficult solely based on where they were born. It is a hateful policy devoid of merit or morality and not one dollar of federal money should be used to implement it, should it become finalized. I'm proud that so many of my colleagues have joined me to stop Trump's attempt to weaponize federal policy in his hateful war on immigrants."

The PIF Campaign, co-chaired by the Center for Law and Social Policy (CLASP) and the National Immigration Law Center (NILC), have launched a [new website](#) that includes a partner toolkit [comment FAQ](#), [analysis](#) of the proposed changes to the public charge rule, and a comprehensive [promotional toolkit](#) for Facebook, Twitter, and Instagram that has sample graphics and text for social media and email.

Read the No Federal Funds for Public Charge Act of 2018 (H. R. 7052): <https://bit.ly/2NN5L0M>

The proposed rule is at: <https://bit.ly/2RGm2rw>

An easier-to-read, but 434-page version of the proposed rule, is at: <https://bit.ly/2IRcsOD>

Read the *Memo* article from October 15 at: <https://bit.ly/2pY03je>

Read the *Memo* from October 9 on the Fact Sheet provided by the National Housing Law Project (NHLP) at: <https://bit.ly/2RXdE7m>

View the NHLP Fact Sheet, "What Housing and Homelessness Advocates Should Know" about the public charge rule at: <https://bit.ly/2IECGno>

Research

NLIHC and PAHRC Issue New Report on 'Year 30' and on Balancing Preservation and Mobility in the Tax Credit Program

NLIHC and the Public and Affordable Housing Research Corporation (PAHRC) released a new report on October 17 titled [*Balancing Priorities: Preservation and Neighborhood Opportunity in the Low Income Housing Tax Credit Program Beyond Year 30*](#). The report sheds light on preservation challenges with an examination of the neighborhood characteristics of LIHTC units reaching the end of their affordability and income restrictions and a discussion of how scarce resources for affordable housing lead to the dilemma between prioritizing the preservation of affordable housing versus promoting mobility for low income families to access higher-opportunity neighborhoods. The report addresses this dilemma by offering a broader vision for a housing safety net.

The Low Income Housing Tax Credit (LIHTC) has financed the construction, rehabilitation, or preservation of approximately three million rental housing units affordable to low-income households since its inception in 1987, making it the largest national affordable housing program in the U.S. With some limited exceptions, federal law requires existing LIHTC housing to remain affordable for a minimum of 30 years, with some states extending the affordability period beyond that. As the LIHTC program ages, the risk of current LIHTC units being lost from the affordable housing stock grows. By 2030, nearly half a million current LIHTC units, or nearly a quarter of the total stock, will reach their 30-year mark and the end of their federally mandated affordability restrictions. Without new capital investment for rehabilitation and renovation, many of these units are also at-risk of physical deterioration.

The report finds nearly 200,000 (42%) units reaching Year 30 are particularly at-risk for physical deterioration because they are in the least desirable neighborhoods where rental income to address capital needs is likely

limited, while nearly 17,000 (4%) units with for-profit owners in highly desirable neighborhoods are particularly at-risk of converting to higher-cost, private-market housing.

The report argues that scarce resources for preservation and new production will necessitate difficult decisions between preserving the existing LIHTC stock, much of which is in lower opportunity neighborhoods, versus preserving and expanding the stock in higher opportunity neighborhoods. To address this dilemma, the report advocates for a broader housing safety net based on a fully funded Housing Choice Voucher program with expanded production subsidies targeted to where they are most needed.

Balancing Priorities: Preservation and Neighborhood Opportunity in the Low Income Housing Tax Credit Program Beyond Year 30 is available at: <https://bit.ly/2pVyXcD>

Report Finds Rapid Re-housing Is an Effective Low-Cost Intervention to Homelessness

In the report titled [*Rapid Re-housing's Role in Responding to Homelessness*](#), the Urban Institute reviews literature on the effectiveness of rapid re-housing. A short-term, crisis-response program, rapid re-housing has proven to be a low-cost intervention that allows homeless families to quickly leave shelters and find stable housing.

Rapid re-housing provides housing search services, rent and move-in assistance, and case management services to help people exit homelessness and find long-term housing. HUD's [*Family Options Study*](#), the most rigorous study of housing interventions for homeless families to-date, shows that families randomly assigned to rapid re-housing exited shelters more quickly than families assigned to their community's usual care (2.9 months versus 3.1 months). A study of the rapid re-housing program by the U.S. Department of Veteran Affairs' (VA) found that monthly income increased for participants by almost \$100 between program entry and program exit. Studies have also found that 70% of rapid re-housing program participants successfully find permanent housing prior to their program exit. Lastly, an important feature of the program is its lower cost than other interventions. The *Family Options Study* found the average monthly cost of rapid re-housing was \$880, significantly lower than transitional housing (\$2,706) or emergency shelter (\$4,819).

Rapid Re-housing's Role in Responding to Homelessness can be found at: <https://urbn.is/2OZ7iWv>

Existing Source-of-Income Non-Discrimination Laws Protect Only One in Three of Housing Voucher Holders

A report by the Center on Budget and Policy Priorities (CBPP), [*Prohibiting Discrimination Against Renters Using Housing Vouchers Improves Results*](#), finds that only one out of three housing voucher holders are protected by source-of-income (SOI) non-discrimination laws. Based on interviews with policy experts and practitioners, the authors recommend ways to improve the effectiveness of and build public support for SOI non-discrimination laws.

Source-of-income non-discrimination laws prohibit landlords from discriminating against potential tenants based on their sources of income like alimony or disability benefits, and they frequently prohibit discrimination against households with Housing Choice Vouchers (HCVs). Ten states, the District of Columbia, and approximately 50 counties and cities have such non-discrimination protections for voucher holders, but only 34% of households using HCVs in the U.S. are protected by them. A recent HUD report (see *Memo*, [8/27](#)) found that landlords in places without SOI non-discrimination laws were significantly more likely to reject

vouchers than landlords in places with these laws. The voucher denial rates were 77% and 35% in places without and with these laws, respectively.

CBPP interviewed policy experts and practitioners from various states, counties, and cities to gain insights into enacting and implementing SOI non-discrimination laws. Based on these interviews, the authors recommend that an administrative agency responsible for monitoring and enforcement of SOI non-discrimination laws be clearly identified and sufficiently funded to collect, investigate and remedy complaints, perform regular compliance testing, continuously inform HCV participants and landlords about the law's requirements, work with local housing authorities to encourage complaints when violations occur, and publicly report the number of complaints, resolutions, compliance tests, and overall effectiveness.

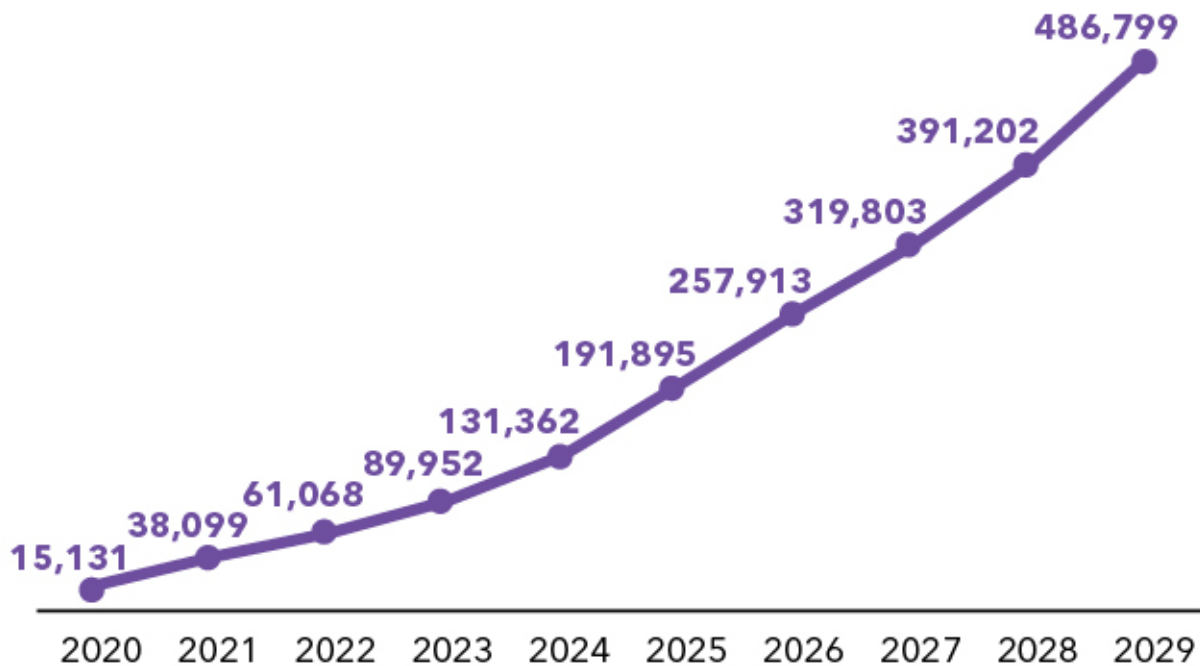
The experts identified landlord opposition as one of the main challenges to enacting SOI non-discrimination protections. The report recommends encouraging landlord support by reminding them that voucher payments are a reliable source of income, landlords still charge market-rate rents and security deposits for voucher holders, and regular tenant screening criteria are applicable for voucher holders. The authors note that as SOI non-discrimination laws become more widespread, political support for a federal law may arise.

Prohibiting Discrimination Against Renters Using Housing Vouchers Improves Results can be found at: <https://bit.ly/2yzl8V2>

Fact of the Week

Nearly Half a Million Low Income Housing Tax Credit Homes Will Lose Their Affordability Restrictions from 2020 to 2029

CUMULATIVE COUNT OF LIHTC UNITS LOSING ALL AFFORDABILITY RESTRICTIONS (2020-2029)



Source: NLIHC and PAHRC, 2018
© 2018 National Low Income Housing Coalition and PAHRC



Source: NLIHC and PAHRC, 2018

Disaster Housing Recovery

DHRC Requests Clarity from FEMA about its Failure to Notify Hurricane Maria Survivors

The NLIHC-led Disaster Housing Recovery Coalition (DHRC) sent a [letter](#) to FEMA Administrator Brock Long on October 19 raising questions about statements made by the FEMA regarding its plans, policies, and processes for notifying survivors of Hurricane Maria from Puerto Rico of a new proof-of-ownership sworn-statement document available to those previously denied assistance through the Individuals and Households Program (IHP).

In FEMA's October 8 [response](#) to a September 14 [letter](#) from NLIHC President and CEO Diane Yentel raising due-process concerns, Christopher B. Smith, director of the individual assistance division of the FEMA Recovery Directorate, made some ambiguous claims about which the DHRC has requested clarification.

DHRC members had called on FEMA to send out a form letter to all Hurricane Maria survivors who were previously denied IHP assistance because FEMA had determined they did not possess titles to their properties. The letter would inform survivors of the availability of a new, FEMA-approved, alternative [sworn statement](#) designed to help residents prove ownership of their homes in the context of Puerto Rico probate estate laws. The DHRC asked that the letter invite IHP applicants to re-apply for assistance to which they may be entitled—whether they initially appealed or not.

The sworn statement was developed collaboratively by FEMA's Office of Chief Counsel and DHRC members Ayuda Legal Huracán Maria, Fundación Fondo de Acceso a la Justicia, and Servicios Legales de Puerto Rico. The DHRC requested that FEMA send the new document along with its form letter as a way to encourage those denied assistance previously to reapply. The DHRC also requested that the 30-day appeal period should not apply to previously denied applicants.

Senators Robert Menendez (D-NJ), Elizabeth Warren (D-MA), Edward Markey (D-MA), Bernie Sanders (I-VT), Robert Casey (D-PA), Richard Blumenthal (D-CT), Sherrod Brown (D-OH), and Kamala Harris (D-CA) also sent a [letter](#) on August 2 to Administrator Long urging him to broadly publicize the newly approved documentation. "Currently, FEMA has deemed 333,118 IHP applications ineligible," the letter states. "As a result, more than 10 months after Hurricane Maria, hundreds of thousands of American citizens in Puerto Rico are still waiting for relief." In a separate [letter](#) dated September 5, Representative Sean Patrick Maloney (D-NY) admonished Administrator Long for applying an inconsistent system of approval and notification of homeowners to changes in its application process.

The DHRC September 14 letter to the FEMA administrator is at: <https://bit.ly/2Ct3zJV>

The October 8 response from the FEMA Individual Assistance division director is at: <https://bit.ly/2PbXEQf>

The October 19 DHRC follow-up letter to the FEMA administrator is at: <https://bit.ly/2NQOfJ0>

The sworn statement is at: <https://bit.ly/2p8UQor>

Housing Recovery Updates Related to the 2018 Disasters – October 22, 2018

The following is a review of housing recovery developments related to Hurricanes Florence and Michael since last week's *Memo to Members and Partners* (for the article in last week's *Memo*, see [10/15](#)). NLIHC also posts this information at our [On the Home Front](#) blog.

General

The Practicing Law Institute has a free on-demand web program on "[FEMA Assistance and Overall Disaster Relief](#)" for any attorneys interested in helping with pro bono disaster legal services.

During a tour on October 15 through Hurricane Michael-impacted areas in Florida and Georgia, President Trump praised the federal and state response and [said](#) he would ask Congress for additional emergency disaster assistance. Congress recently approved \$1.68 billion for disaster recovery following Hurricane Florence and is likely to pass additional aid following the November midterm elections.

Hurricane Michael

FEMA Administrator Brock Long on October 12 [criticized](#) residents that did not evacuate prior to the arrival of Hurricane Michael. He stated that those living on the coast have “not learned the lesson” to heed evacuation warnings and stressed the need for additional resiliency in these communities. NLIHC conducted an [analysis](#) that suggested as many as 80,000 families lacked reliable transportation and thousands more lacked financial resources to evacuate.

More than 1,100 people from areas impacted by Hurricane Michael were [still missing](#) as of October 17. Most of those missing are from Panama City, many of whom are older, have a disability, or are low income. Cell reception is still being restored throughout the area, so many people may be safe but unable to contact relatives and friends. At least [35 people](#) have died because of the hurricane. As of October 19, over 100,000 households still [lacked power](#).

Florida

FEMA

A total of 12 counties in Florida are [eligible](#) for Individual Assistance and Public Assistance (Categories A and B). An additional four counties are eligible only for Public Assistance (Categories A and B).

The U.S. Army Corps of Engineers is [assisting](#) homeowners with temporary roof repairs through the Operation Blue Roof program, which provides blue plastic sheeting as temporary covering to prevent additional damage.

HUD

HUD issued a [press release](#) with information about the various forms of relief available to households impacted by Hurricane Michael in Florida. This assistance includes immediate foreclosure relief on Federal Housing Administrations (FHFA)-insured mortgages and increased insurance options and availability.

USDA

USDA [approved](#) a waiver on October 14 that allows SNAP recipients to buy hot foods with their benefits through October 31. USDA has also [granted](#) Florida the ability to approve automatic mass replacements of SNAP benefits for residents of counties and ZIP codes that experienced power outages and flooding.

State Action

Survivors can pick up emergency supplies at a number of distribution locations. The Florida Division of Emergency Management maintains a [list](#) of these locations as well as a [map](#). The state has also created a [webpage](#) for individuals to report individuals missing, well-being checks, and other concerns about loved ones. Additionally, utility companies and the state have created a [dashboard](#) to track power outages.

A [press release](#) from Governor Scott states that FEMA has approved Transitional Sheltering Assistance (TSA) for residents in Bay County. TSA allows survivors to stay in FEMA-funded hotels while they look for longer-term housing solutions.

Following coordination between the governors of the three states, pharmacies in Alabama and Georgia are now [authorized](#) to offer prescription refills to survivors from Florida.

Residents in any county approved for Individual Assistance are eligible to apply for [Disaster Unemployment Assistance](#) through the Florida Department of Economic Opportunity (DEO). The deadline to apply is

November 14. The Florida DEO will also [administer](#) the National Dislocated Worker Grant, which provides temporary employment opportunities that support storm response and recovery efforts.

The Florida Housing Finance Corporation is helping those displaced by the storm [find affordable rental housing](#) through its service Socialserve. Those looking for housing can visit www.FloridaHousingSearch.org. Florida Housing will also initiate the State Housing Initiative Partnership (SHIP) program, which provides local governments with funds for homeownership and rental housing programs. Each fiscal year, Florida Housing can earmark up to \$5 million for recovery efforts.

Local Perspectives & Resources

A legal aid hotline for Hurricane Michael is now [open](#): 1-866-550-2929

Georgia

President Trump issued a Major Disaster Declaration ([DR-4400](#)) for Georgia on October 15. Thirteen counties are [eligible](#) for Individual Assistance, and a total of 31 counties can receive Public Assistance (Categories A and B).

Food and water distribution centers can be found [here](#) and a map of shelters can be found [here](#).

Alabama

President Trump issued an Emergency Declaration ([EM-3407](#)) for Alabama on October 13. The declaration [provides](#) Public Assistance (Category B) in 17 counties and the Poarch Creek Reservation and Trust Lands.

Hurricane Florence

North Carolina

FEMA

Residents in Anson, Orange, and Union counties are now [eligible](#) for IA through FEMA. An additional thirteen counties are now [eligible](#) for Public Assistance (PA) Categories A and B (emergency protective measures and debris removal). Additionally, twenty-seven counties previously eligible for PA Categories A and B are now also eligible for all permanent work assistance (Categories C – G). PA provides grants to state, tribal, and local governments, where the federal share covers not less than 75% of eligible costs.

In a [FAQ](#) for survivors who were impacted by both Hurricanes Florence and Matthew, FEMA provides guidance and clarification regarding the application process. Another [FAQ](#) addresses concerns regarding proving homeownership.

FEMA has given [final notice](#) to the public that it will place temporary housing units (THUs) on commercial or private sites located in or affecting a floodplain or wetland. Units will be placed on a survivor's property when possible, and all THU installations are temporary and will comply with local, state, federal, and tribal laws and requirements.

FEMA [encourages](#) anyone who was displaced from their HUD-assisted housing to apply for FEMA assistance. These households may receive help from FEMA until they are relocated back to HUD-assisted or public housing or sign a new lease using a Housing Choice Voucher.

A [fact sheet](#) provides additional information on “duplication of benefits.” FEMA may consider any disaster assistance – including money from insurance, charities, or other government agencies – when determining the

amount of FEMA assistance for a survivor. This does not include government benefits received prior to the disaster.

State Government

Governor Roy Cooper [signed](#) “An Act to Enact the 2018 Hurricane Florence Disaster Recovery Act” ([SB 3](#)) on October 16. In a statement, Governor Cooper said he “appreciate[s] legislators responding quickly and taking this initial step to help North Carolinians recover,” but he stated he also wants to “provide more for affordable housing.” The bill appropriates \$394.5 million from the Hurricane Florence Disaster Recovery Fund for the 2018-2019 fiscal year. The North Carolina Housing Finance Agency receives \$10 million of that total.

Local Perspectives & Resources

HUD Secretary Ben Carson and Labor Secretary Alex Acosta joined members of North Carolina’s congressional delegation to [tour](#) the impacts of Hurricane Florence in Wilmington, NC on October 15.

Community members in Wilmington [demanded](#) answers about housing assistance from City Council members. Several apartment complexes have closed due to unsafe conditions, leaving tenants with few options in an already tight rental market.

The Charlotte Observer [reports](#) that FEMA has begun delivering travel trailers, RVs, and manufactured homes for North Carolinians in need of temporary housing while their homes are repaired.

The Housing Assistance Council created a [Hurricane Florence supplement](#) to their [Disaster Guide](#).

South Carolina

The [deadline](#) for applying for assistance with FEMA or the Small Business Administration was November 20.

South Carolina has [closed](#) all of the emergency shelters opened in response to Hurricanes Florence and Michael.

Housing Recovery Updates Related to the 2017 Disasters – October 22, 2018

The following is a review of additional housing recovery developments related to Hurricanes Harvey, Irma, and Maria, and the California wildfires since last week’s *Memo to Members and Partners* (see *Memo*, [10/15](#)). NLIHC also posts this information at [On the Home Front](#).

2017 Disasters

Federal Response

FEMA

- FEMA issued a [press release](#) announcing it had reimbursed the State of Texas through the Public Assistance grant program for mold removal and cleanout of the Port Arthur Housing Development Southwood Crossing apartment complex following Hurricane Harvey.
- FEMA released [updated versions](#) of county-by-county infographics showing the Hurricane Harvey response and rebuilding process with data through September 28. A [statewide overview](#) for Texas is also available, with data through October 1.

HUD

- Enterprise Community Partners submitted a [letter](#) to the HUD assistant secretary for community planning and development containing ten recommendations for how to best guide and support grantees in their use of Community Development Block Grant–Disaster Recovery (CDBG-DR) funds for mitigation. According to the letter, “the recommendations seek to provide context, requirements, and incentives that would allow HUD and grantees to have a greater impact in reducing risk to natural hazards for a generation or more.” NLIHC and the DHRC participated in the development of these recommendations.

State Action

- Texas General Land Office (GLO) Commissioner George P. Bush [announced](#) the posting of Regional Housing Guidelines for the Homeowner Assistance Program for the [Central/Golden Crescent Region](#) and the [Coastal Bend Council of Government \(COG\) Region](#). The draft guidelines are available for a 30-day public comment period, through November 11. Comments can be submitted to: CDR@recovery.texas.gov
- Texas GLO [announced](#) the submission of [Amendment 1](#) to the State Action Plan for Hurricane Harvey recovery to HUD for final approval on October 12. The amendment includes plans for the distribution and eligible uses of direct allocations totaling \$2.3 billion for Harris County (\$1.115 billion) and the City of Houston (\$1.155 billion).
- Public comments on the Florida Department of Economic Opportunity’s amendment to its CDBG-DR State Action [Plan](#) are due by November 9.
- The Florida Department of Economic Opportunity’s Rebuild Florida has [information and resources](#) to help low- and moderate-income residents whose homes were destroyed or severely damaged by Hurricane Irma in 2017.

Local Perspectives

- NLIHC state partner and DHRC member Texas Housers points to a flawed, decentralized recovery effort in response to Hurricane Harvey in Texas in a new [blog](#). According to Texas Housers, the reliance on local jurisdictions to supply 25% of the funding for hazard mitigation promotes “unequal recoveries to rebuild Texas at the expense of low- and moderate-income people and communities of color.” The blog post highlights that “larger cities and counties with deeper pockets are already at an advantage in applying for, securing, and matching these funds. The temptation for a city or county to redirect available CDBG funding from low- and moderate-income people to meet the match requirement is very high.” The article links to a [map](#) showing applications to the Texas Department of Emergency Management for funding through the FEMA Hazard Mitigation Grant program by request location.
- Centro, the Center for Puerto Rican Studies at Hunter CUNY, released [Rebuild Puerto Rico: A Guide to Federal Policy and Advocacy](#). The guide describes the wide range of federal programs available for disaster relief and recovery, as well as non-disaster programs related to affordable housing and economic development. In addition to an overview of federal programs, the guide provides information on entry points for advocacy around specific programs. An overview of the document is available [here](#).
- The Federal Reserve Bank of Dallas is hosting a *Community Town Hall: A Conversation on Disaster Recovery Featuring Federal Reserve Chair Jerome H. Powell and Dallas Fed President Robert S. Kaplan* on November 15 from 10:00 a.m. to noon in Houston. Registration has closed.
- DHRC member Adi Martínez Román was quoted in an [article](#) in *The Indiana Lawyer.com* on Hurricane Maria’s impacts on Puerto Rican communities. The article highlights FEMA’s denial of 61% of the

applications for assistance by Puerto Rican survivors as a result of FEMA’s determination that applicants lacked appropriate proof of homeownership.

- The Instituto Desarrollo Juventud (Youth Development Institute) released [preliminary findings](#) from a study commissioned by Estudios Técnicos, Inc. (ETI). Early analysis shows the substantial impact Hurricane Maria had on children in Puerto Rico.
 - *USA Today* published an [article](#) in September by DHRC member Jorge Luis Vasquez Jr. from LatinoJustice PRLDEF describing his firsthand account of the conditions in Puerto Rico one year-post Hurricane Maria.
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From the Field

Austin City Council Introduces \$250 Million Housing Ballot Referendum

Voters in Austin, TX, will have the opportunity to approve a ballot referendum that would dedicate \$250 million toward affordable housing. Proposed as part of a larger local bond measure, “Proposition A” would dedicate funding to land acquisition, rental housing development, affordable homeownership, and home repair programs. The Austin City Council and [Keep Austin Affordable](#), a coalition of local nonprofits and community members united by a desire to increase affordable housing in the city, view the referendum as a strong step forward towards addressing Austin’s serious lack of affordable housing.

Proposition A would provide \$100 million for acquiring land for community interests like new affordable housing and \$94 million for rental housing development. The remaining \$56 million would be split between income-qualified homeownership and home repair programs. This measure would dwarf the city’s most recent affordable housing bond measure which committed \$65 million in 2013.

Austin remains one of the most highly income-segregated metropolitan areas in the U.S., and low income residents, who primarily reside in the eastern portion of the city, are increasingly facing displacement pressures. Proposition A is the most recent effort by the City to fight displacement and increase affordability. The City joined the [All In Cities](#) anti-displacement network in developing the [Austin Strategic Planning Blueprint](#), which addresses displacement, promotes resident diversity, and calls for 60,000 newly constructed homes for households with incomes at 80% of area median income and below.

Read the bond measure that includes Proposition A at: <https://bit.ly/2ym0WqC>

Read the *Austin Strategic Planning Blueprint* at: <https://bit.ly/2AdG18Y>

Take Action

NLIHC Signs SAVE for All Campaign Principles

NLIHC has signed the Strengthening America’s Values and Economy (SAVE) for All Campaign [principles](#). The campaign brings together national, state and local advocacy groups, service providers, faith-based organizations, policy experts, and labor and civil rights organizations from every state to promote a just federal government and protect vulnerable populations.

The campaign aims to send the message to Congress that there are numerous, well-organized constituents who want Medicaid, Medicare, the Affordable Care Act, SNAP, Supplemental Security Income, housing, child care, and so many other vital programs to be protected. SAVE for All has four principles:

- Protect low income and vulnerable populations.
- Promote job creation and strengthen the economy for all.
- Increase revenues from fair sources.
- Seek responsible savings from wasteful spending in the Pentagon and elsewhere.

NLIHC is a member of the SAVE for All Campaign, as are many of our state partners. NLIHC encourages our partners to sign on as well.

Read the SAVE for All Campaign Principles at: <http://bit.ly/2OACMT6>

Sign up for the SAVE for All Campaign at: <http://bit.ly/2CTcVje>

Resource

Factsheet: Raising Rents and Impose Work Requirements Would Increase Homelessness

The Center on Budget and Policy Priorities (CBPP) published a [factsheet](#) on two separate proposals from the Trump administration and Representative Dennis Ross (R-FL), both of which would raise rents on vulnerable households. CBPP's analysis finds that these proposals to increase rents and impose work requirements would force more people currently receiving rental assistance – including families with children, people with disabilities, seniors, and other vulnerable populations – into homelessness.

The proposed legislation from both the Trump administration and Representative Ross would raise rents on nearly all households receiving HUD rental assistance and allow public housing authorities to impose harmful and administratively burdensome work requirements. Slashing federal housing benefits would leave even more low income people without stable homes, [making it harder](#) for them to climb the economic ladder and live with dignity. [Research](#) shows that when people have stable, decent, and accessible homes they can afford, they are better able to find employment, achieve economic mobility, age in place, perform better in school, and maintain improved health. CBPP's factsheet provides additional information on how these specific proposals would reduce the effectiveness of rental assistance for ending homelessness by leaving HUD-assisted households without enough money to cover rent and other necessities.

Read the CBPP factsheet at: bit.ly/2EpTLmq

Read NLIHC's factsheet on the Ross proposal at: bit.ly/2OmaBr5

Read NLIHC's factsheet on the Trump proposal at: bit.ly/2RKMLV8

Events

National Housing Law Project to Hold Webinar on Nuisance and Crime-Free Housing Ordinances

The National Housing Law Project (NHLP) will hold a webinar, “Nuisance and Crime-Free Housing Ordinances and Policies: Protections for Survivors of Domestic and Sexual Violence” on Thursday, October 25 at 3:30 p.m. ET. Register for the webinar at: <https://adobe.ly/2CCTomP>

The webinar will introduce the issue of nuisance ordinances and crime-free housing policies, including how they jeopardize housing security for survivors of domestic and sexual violence. It will also discuss federal and state-level protections for survivors and other groups impacted by nuisance ordinances. NHLP will share resources concerning the nuisance and crime-free issue.

Pittsburgh to Host Next NeighborWorks Training Institute, December 3-7

Pittsburgh is home to the next [NeighborWorks Training Institute \(NTI\)](#), December 3-7. The NTI offers more than 100 course offerings lasting from one to five days each. In addition, the NTI will offer a one-day symposium, “[Looking Back to Move Forward: 40 Years of Community-Led Transformation \(ML931\)](#)” on December 5.

NTI courses provide professional skill-building 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; and single-family and small business lending.

Read more about the NTI at: <https://bit.ly/2oMGTfB>

Register for the NTI at: <https://bit.ly/1ATs8Ia>

NLIHC in the News

NLIHC in the News for the Week of October 14

The following are some of the news stories that NLIHC contributed to during the week of October 14.

- “Cities Tell Airbnb To Make Room For Affordable Housing,” *The Huffington Post*, October 18 at: <https://bit.ly/2yp5U5Q>
- “St. Louis' poorest residents ask: Why can't our houses be homes?,” *Public Radio International*, October 17 at: <https://bit.ly/2Pcu5xZ>
- “\$15 an hour: A higher wage, but hardly a living,” *CBS News*, October 15 at: <https://cbsn.ws/2AjAPIf>
- “The Bay Area's tech boom is hurting businesses,” *CNN.com International*, October 15 at: <https://cnn.it/2yF54B7>
- “Affordable housing set for spotlight of next presidential campaign,” *The Hill*, October 15 at: <https://bit.ly/2yflml1>

- “Home Sweet Home Out of Reach in the Wood River Valley,” *US News & World Report*, October 13 at: <https://bit.ly/2Akr9XQ>
-

NLIHC News

Where to Find Us – October 22

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

- [Neighborhood Partnerships Conference](#), Salem, OR, on October 22
 - [Utah’s 14th Annual Homelessness Summit](#), Salt Lake City, UT, on October 25
 - [Utah Housing Matters Conference](#), Ogden, UT, on November 7
 - [Facing Race: A National Conference](#), Detroit, MI, November 8-9
 - [Maine Affordable Housing Coalition Conference](#), Portland, ME, on November 14
 - [Housing Empowers 2018 Annual Conference](#), Columbia, MO, on November 17
 - [NHC Solutions for Affordable Housing Convening](#), Washington, DC, on November 27
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