

**Volume 22, Issue 41**  
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## **In This Issue:**

### **Take Action**

- Ask Congress to Reinvest Savings from Homeownership Tax Reform into Key Affordable Rental Housing Programs
- Join NDD United in Series of Activities Calling on Congress to Fully Fund Non-Defense Programs

### **NLIHC News**

- NLIHC's 2018 Housing Policy Forum to Address Building the Movement for Fair Housing
- Celebrate 2018 Housing Leadership Award Honorees Susan Collins, Lisa Hasegawa, and Matt Desmond

### **Disaster Recovery**

- Congress on Track to Pass Additional \$36.5 Billion in Disaster Aid
- Senators Blumenthal and Cassidy Call on FEMA to Prioritize Housing Assistance for Hurricane Victims
- Members of Congress Urge FEMA to Act on Public Assistance for Puerto Rico and to Address Reports of Misuse of Resources
- House Panel to Hold Hearing on Puerto Rico Hurricane Recovery
- Additional Updates on Disaster Housing Recovery

### **United for Homes**

- NLIHC, Representative Ellison, and Senator Merkley Host Congressional Briefing on Tax Reform
- Minority Households Do Not Receive Fair Share of Mortgage Interest Deduction

### **Congress**

- Senate Committee to Hold HUD Confirmation Hearings

### **Budget and Appropriations**

- Senate Passes Budget Resolution

### **HUD**

- Advocates Detail Residents' RAD Problems

## **National Housing Trust Fund**

- House Subcommittee to Hold Hearing on Housing Finance Reform

## **Research**

- Rental Options Are Limited for Voucher Holders in the Largest Counties
- HUD Study Examines Cost Burdens among Housing Choice Voucher Recipients

## **Fact of the Week**

- Whites Receive Disproportionate Share of Mortgage Deduction Benefit

## **From the Field**

- Housing Alliance Delaware Celebrates Merger, Issues Housing and Homelessness Report

## **NLIHC in the News**

- NLIHC in the News for the Week of October 15

## **More NLIHC News**

- NLIHC Seeks Hurricane Housing Recovery Project Coordinator
- NLIHC Seeks Interns for Winter/Spring 2018 Semester
- Amazon Will Donate to NLIHC at No Cost to You through Amazon Smile!
- Where to Find Us – October 23

## Take Action

### Ask Congress to Reinvest Savings from Homeownership Tax Reform into Key Affordable Rental Housing Programs

Ask your representatives to sign onto [Representative Keith Ellison's \(D-MN\) "Dear Colleague" letter](#) urging Congress to reinvest any savings from changes to the mortgage interest deduction and other homeownership tax benefits into key affordable rental housing programs for people with the greatest needs.

As Congress begins to focus on comprehensive tax reform, it has become clear that policymakers are actively considering reforms to the mortgage interest deduction and other homeownership tax benefits that largely serve higher-income households. Representative Ellison has issued a Dear Colleague letter calling on Congress to reinvest any savings from reforming these tax benefits - whether through direct changes or by increasing the standard tax deduction - into rental housing programs for families with low incomes. These programs include the national Housing Trust Fund, the Low Income Housing Tax Credit with improvements to ensure deeper income targeting, and other rental assistance and production programs.

#### BACKGROUND

Our nation is in the midst of an affordable housing crisis. Growing demand has resulted in higher rents, and more families than ever before struggle to pay their rent each month. Every Congressional district and state across the nation is impacted. But, despite the need, federal investments that reduce homelessness and housing poverty are sorely underfunded. As a result, just one in four families eligible for housing assistance receives the help they need.

Comprehensive tax reform provides one of the best opportunities to end homelessness and housing poverty once and for all. By reinvesting the savings from reforming the mortgage interest deduction and other homeownership tax benefits, Congress can make the critical investments that our nation needs to help America's families, our local communities, and our national economy thrive. Given America's growing affordable rental housing crisis, it is critical that Congress reinvest scarce federal resources into providing affordable rental homes for people with the greatest needs.

The key to reducing poverty and increasing economic mobility in the U.S. is access to safe and affordable homes. Increasing access to affordable homes bolsters child and family success, economic growth, wages, and productivity. And each dollar invested in developing and preserving affordable homes boosts local economies by leveraging public and private resources to generate income and supports job creation and retention.

See [NLIHC's Factsheet](#) on the mortgage interest deduction.

#### HOW YOU CAN TAKE ACTION

1. Ask your representative to sign onto Representative Ellison's Dear Colleague letter, urging Congress to reinvest any savings from reforming the mortgage interest deduction and other homeownership tax benefits into providing affordable rental housing to low-income families. The deadline for representatives to sign on is **October 27!**
2. Thank your representative if he or she has already signed onto Mr. Ellison's Dear Colleague letter. It's important that our champions hear from you!

Representatives who have already signed onto the letter are: Gwen Moore (D-WI), Alma Adams (D-NC), Bob Brady (D-PA), Andre Carson (D-IN), David Cicilline (D-RI), Yvette Clarke (D-NY), Bonnie Watson Coleman (D-NJ), John Conyers (D-MI), Mark DeSaulnier (D-CA), Adriano Espaillat (D-NY),

Al Green (D-TX), Raul Grijalva (D-AZ), Luis Gutierrez (D-IL), Alcee Hastings (D-FL), Denny Heck (D-WA), Pramila Jayapal (D-WA), Hakeem Jeffries (D-NY), Ruben Kihuen (D-NV), Rick Larsen (D-WA), Brenda Lawrence (D-MI), Barbara Lee (D-CA), Gregory Meeks (D-NY), Grace Napolitano (D-CA), Richard Nolan (D-MN), Eleanor Holmes Norton (D-DC), Chellie Pingree (D-ME), Mark Pocan (D-WI), Bobby Rush (D-IL), Tim Ryan (D-OH), Jose Serrano (D-NY), Louise Slaughter (D-NY), Darren Soto (D-FL), and Nydia Velazquez (D-NY).

[Make a Call!](#)

3. Sign our petition in support of Mr. Ellison's Dear Colleague letter and join more than 2,000 housing advocacy organizations who support reinvesting savings from reforms to homeownership tax benefits into affordable housing programs.

[Sign here!](#)

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## Join NDD United in Series of Activities Calling on Congress to Fully Fund Non-Defense Programs

The Senate passed their budget resolution on October 19 calling for flat funding for non-discretionary programs in FY18 and cuts of over \$600 billion over the following 10 years. These cuts are unacceptable. In an effort to move Congress away from additional cuts to nondefense programs and toward a bipartisan deal to raise the budget caps, NDD United will release a new report, *Faces of Austerity 2.0: How Budget Cuts Continue to Make Us Sicker, Poorer, and Less Secure*. **This online report will go live at [www.raisethecaps.org](http://www.raisethecaps.org) on October 25.** NDD United has planned a number of events throughout the day to accompany its release. **Help to get the word out and participate!**

There are many ways to get involved and help get the word out about the report and accompanying events.

**Toolkit:** NDD United wants to “make as much noise as possible” throughout the day and the days following until Congress comes together to raise the austere funding levels. NDD United has prepared a [toolkit](#) with a number of resources to help organizations and individuals get engaged in both traditional and social media. Please share this toolkit widely. Elements of the toolkit can be cut and pasted for your own campaigns.

**Facebook Live Event:** At 9:30 am ET, October 25th, five individuals featured in the report will be interviewed by Representative Steny Hoyer (D-MD) and potentially another member of Congress about the impact of budget cuts on their lives and communities. Help drive viewers to the Facebook live-stream event. Organizations are encouraged to watch and comment during the event, as well as share the live-stream on their own pages. NDD United will be sharing Mr. Hoyer's stream on its website. Organizations can edit and share the following sample Facebook post:

Like and follow our partner on the federal budget, NDD United, on Facebook to learn more about the Americans featured in their new report, *Faces of Austerity 2.0: How Budget Cuts Continue to Make Us Sicker, Poorer, and Less Secure*, and learn about how federal budget cuts affect people’s lives and communities. Representative Steny Hoyer is confirmed to participate and others have been invited. NDD United will share the live-stream Wednesday, October 25 at 9:30 am ET.  
<https://www.facebook.com/NDD-United-533930649983654/> (thumbnail image w/ title should appear)

**Congressional Briefing:** At 12:00 pm ET on October 25, NDD United will be holding a Congressional briefing featuring the same five speakers in the Capitol Visitors Center. Be sure to RSVP if you are in Washington and plan to attend. If not, NDD United will share a live-stream via Twitter from @NDDUnited. Also share the invitation with members of your networks. Below are the details:

### **Faces of Austerity 2.0**

October 25, 2017

12:00 pm - 1:30 pm

House Visitors Center, Room 201 A & B

Capitol Building, Washington DC

Bag lunch will be served

Official [flyer](#) (including information on the speakers)!

RSVP to [CRDFELLOW3@DC-CRD.COM](mailto:CRDFELLOW3@DC-CRD.COM) and include "Austerity" in the subject line.

**Twitter Storm:** At some point in the afternoon on October 25, NDD United will host a twitter storm using #RaisetheCaps. Additional details will follow. Organizations are encouraged to tweet throughout the day, as well.

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## **NLIHC News**

### **NLIHC's 2018 Housing Policy Forum to Address Building the Movement for Fair Housing**

NLIHC's [2018 Housing Policy Forum: Building the Movement](#) will address fair housing in American on the 50<sup>th</sup> anniversary of the Fair Housing Act. Confirmed and invited speakers include **Richard Rothstein**, the author of *The Color of Law* and research associate at the Economic Policy Institute, and **Sherrilyn Ifill**, president and director-counsel of the NAACP Legal Defense Fund. **Representative Keith Ellison** (D-MN) has been invited to speak about the affordable housing landscape and building the movement to rebalance federal housing policy to address homelessness and housing poverty in the U.S. The Forum will take place in Washington, DC, March 19-21, 2018. Register [today](#).

The Forum will provide a wide array of opportunities to engage with affordable housing advocates, thought-leaders, policy experts, researchers, housing providers, low income residents, and leaders from Capitol Hill and the administration about building the affordable housing movement in 2018 and beyond. In addition to addressing fair housing, the Forum will explore the threats and opportunities for affordable housing in 2018 and beyond; the keys to resident-led organizing; successful state and local organizing; making housing an issue with the media; and effective story-telling for affordable housing. The forum will also feature sessions on a national campaign to expand the affordable housing movement with non-traditional allies; non-partisan voter registration, engagement and mobilization prior to the 2018 elections; getting candidates for public office to address affordable housing in their campaigns; using dynamic research to change the story and influence policy solutions; ensuring housing protections for LGBTQ individuals; housing the formerly incarcerated; and others. There will also be opportunities to engage with leaders and staff at HUD and in Congress on affordable housing challenges, solutions and priorities.

The [2018 Housing Leadership Award honorees](#), Senator Susan Collins (R-ME), Matt Desmond, and Lisa Hasegawa, will be recognized for their contributions to affordable housing at NLIHC's annual Housing Leadership Reception on the evening of March 20 (separate ticket is required).

A limited number of shared-lodging hotel scholarships will be awarded on a first-come-first-served basis to low income residents who are NLIHC members and who pay their own Forum registration fee (“self-pay participants”). Scholarships will be awarded to ensure a broad geographic distribution. A special session for low income residents will be held on the morning of March 19. To apply for a scholarship, send an email expressing interest to [jsaucedo@nlihc.org](mailto:jsaucedo@nlihc.org).

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## **Celebrate 2018 Housing Leadership Award Honorees Susan Collins, Lisa Hasegawa, and Matt Desmond**

Make a contribution to [celebrate](#) NLIHC’s 2018 Housing Leadership Award honorees, **Senator Susan Collins, Lisa Hasegawa, and Matthew Desmond**. Your donation in their honor will be recognized at NLIHC’s annual Leadership Awards Reception in Washington, DC on March 20, 2018.

U.S. Senator Susan Collins (R-ME) will receive the 2018 Edward W. Brooke Housing Leadership Award for her years of leadership in Congress, unwavering commitment to addressing the needs of the lowest income people in the U.S., and steadfast support for federal affordable housing and homelessness programs.

Dr. Matthew Desmond, MacArthur Genius awardee and Pulitzer Prize-winning author of *Evicted: Poverty and Profit in the American City*, will receive the 2018 Sheila Crowley Housing Justice Award for his groundbreaking work to elevate the need for affordable housing for the lowest income people in America.

Lisa Hasegawa, former executive director of the National Coalition for Asian and Pacific American Community Development and NLIHC board member, will receive the 2018 Cushing Niles Dolbeare Lifetime Service Award for her years of dedication to affordable housing on behalf of the Asian American and Pacific Islander community.

Celebrate these individuals and their contributions to affordable housing by making a contribution in their honor the NLIHC 2018 Leadership Awards Reception at: <http://bit.ly/2fS0tEH>

The Housing Leadership Awards Reception is NLIHC’s only fundraising event, the proceeds from which help advance NLIHC’s mission of achieving socially just policies that ensure the lowest income people in America have decent, affordable homes.

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## **Disaster Recovery**

### **Congress on Track to Pass Additional \$36.5 Billion in Disaster Aid**

President Donald Trump is expected to sign an emergency supplemental spending bill as early as Wednesday, October 25 to provide additional funding for hurricane and wildfire relief and recovery. On October 12, the House approved a bill providing \$18.7 billion for FEMA’s Disaster Relief Fund, \$576.5 million for wildfire efforts, and \$16 billion for debt relief for the National Flood Insurance Program. The bill does not include additional funds for Community Development Block Grants for Disaster Relief (CDBG-DR), which were requested by the Texas, Florida, and Puerto Rico congressional delegations. The Senate will vote on the bill early this week.

The bill must be passed quickly in order to avoid FEMA's Disaster Relief Fund being depleted. Any changes made by the Senate would need to go back to the House for another vote before the bill heads to the president's desk for his signature.

Texas Senator John Cornyn (R-TX) said he plans to vote for the emergency spending package based on assurances from Mr. Trump that the state will receive additional funding in a third supplemental request to be submitted to Congress next month. Senator Marco Rubio (R-FL) has warned that waiting to add additional resources until the next emergency spending bill, however, may cause serious challenges for the recovery process in Puerto Rico. He suggested that Puerto Rico may not have enough money to keep its government open past 30 or 45 days.

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## **Senators Blumenthal and Cassidy Call on FEMA to Prioritize Housing Assistance for Hurricane Victims**

Senators Richard Blumenthal (D-CT) and Bill Cassidy (R-LA) sent a [letter](#) to FEMA Director Brock Long on October 18, urging him to take immediate action to ensure that all displaced survivors of Hurricanes Harvey, Irma, and Maria have a safe, accessible, and affordable place to call home as they recover from these disasters. The letter urges FEMA to enter into an interagency agreement with HUD to allow the housing agency to provide survivors with rental assistance while they get back on their feet.

The NLIHC-led Hurricane Housing Recovery Coalition strongly supports the Blumenthal-Cassidy letter and commends the senators for their leadership on this pressing issue. Nearly two months have passed since Hurricane Harvey made landfall, and FEMA has still not entered into an interagency agreement with HUD to stand up its Disaster Housing Assistance Program (DHAP), which is necessary to ensure that the most vulnerable households have a stable, affordable place to call home as they recover.

Housing and legal aid organizations in Texas and Florida have reported that low income households face significant barriers to using FEMA's transitional housing assistance. Many hotels participating in the program charge daily fees or require security deposits and credit cards - all of which are barriers for low income people who are often hardest hit by disasters and have the fewest resources to recover afterwards. As a result, many of the lowest income survivors have little choice but to return to their uninhabitable homes, stay in shelters, or sleep in their cars or on the street. DHAP would directly address this critical issue.

Read the Blumenthal-Cassidy letter at: <http://bit.ly/2yEPZ4s>

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## **Members of Congress Urge FEMA to Act on Public Assistance for Puerto Rico and to Address Reports of Misuse of Resources**

Members of Congress sent FEMA Administrator Brock Long two letters regarding the agency's response to Hurricanes Harvey, Irma, and Maria, one related to public assistance for Puerto Rico and one requesting a briefing on recovery efforts and reports of the misuse of resources.

On October 13, Senators Chuck Schumer (D-NY), Bill Nelson (D-FL), Maria Cantwell (D-WA), Kirsten Gillibrand (D-NY), Christopher Murphy (D-CT), Robert Menendez (D-NJ), and Cory Booker (D-NJ) sent a [letter](#) to Mr. Long urging him to immediately approve Puerto Rico's request for Permanent Work Public Assistance (also referred to as PA Categories C-G). Puerto Rico Governor Rosselló submitted the aid request to help fund permanent repairs for roads, bridges, public utilities, and other critical infrastructure. The letter also



urges FEMA to work with Congress to increase the federal cost-share to 100% for such repairs since Puerto Rico was facing financial challenges prior to the hurricane.

Although FEMA approved Permanent Work funding (PA Categories C-G) for Texas ten days after Harvey and for the U.S. Virgin Islands after Maria hit, [FEMA has still not authorized](#) this funding for Puerto Rico. Approximately 87% of Puerto Rico still does not have power, and about 28% of the island does not have running water. Less than half of the cellphone towers are working. Puerto Rico needs additional assistance through the Permanent Work funding to make the major repairs that are needed. The Stafford Act allows President Trump to expedite the aid process and help provide the necessary aid to rebuild.

Four members of the House Committee on Natural Resources, Representatives Rob Bishop (R-UT), Bruce Westerman (R-AR), Doug LaMalfa (R-CA), and Jenniffer González-Colón (PR), [sent a letter](#) on October 17 to the FEMA administrator requesting a briefing on recovery efforts. The request is in response to complaints received by the FBI San Juan Field Office regarding the misuse of funds and emergency supplies by local government officials. The Committee on Natural Resources has requested a report be submitted by October 23.

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## House Panel to Hold Hearing on Puerto Rico Hurricane Recovery

The House Natural Resources Committee will hold an oversight hearing on hurricane recovery in Puerto Rico. Witnesses have not yet been announced. The hearing will take place on Tuesday, October 24 at 9:30 am ET in room 1324 of the Longworth House Office Building. Learn more about the hearing at: <http://bit.ly/2xQZR6X>

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## Additional Updates on Disaster Housing Recovery

The following is a review of additional developments related to Hurricanes Harvey, Irma, and Maria housing recovery since last week's *Memo to Members and Partners* (for the article in last week's *Memo*, see [10/16](#)). NLIHC also posts this information at our [On the Home Front](#) blog.

### HUD

#### *Voucher Portability*

HUD's Office of Public and Indian Housing sent an [email](#) to public housing agencies (PHAs) providing interim guidance for supporting Housing Choice Voucher (HCV) residents from Puerto Rico and the U.S. Virgin Islands who wish to move with their voucher (port) to another PHA on the U.S. mainland. Under the HCV program, a voucher household may move to any jurisdiction that has a PHA that administers an HCV program and receive voucher assistance under the portability procedures of the program. According to the email, as of October 6, all PHAs in Puerto Rico and the Virgin Islands are considered "non-operational." The current list of non-operational PHAs is at: <http://bit.ly/2l2eza7>.

Until HUD develops more detailed guidance, PHAs are instructed to follow an alternative portability process described in the email when contacted by a household from Puerto Rico or the Virgin Islands who wishes to exercise portability but whose "initial" PHA is non-operational due to the disaster and therefore unable to carry out its administrative responsibilities. The "receiving" PHA may choose either to absorb the household into its own HCV program or to bill HUD. Given the operational challenges billing presents in the case of non-operational PHAs, HUD encourages the receiving PHA to absorb the household. If the receiving PHA chooses to bill, HUD will pay the receiving PHA directly.



HUD notes that it is likely that a displaced household's income may have been negatively impacted by the disaster and subsequent move. Therefore, the receiving PHA may need to conduct a new income reexamination for the household but must not delay issuance of the voucher or approval of the unit. HUD stresses that communication disruptions or portability billing concerns should not get in the way of assisting displaced HCV households from Puerto Rico or the Virgin Islands. HUD will ensure that PHAs are paid for legitimate portability moves from the impacted areas.

## Housing Counseling

HUD's Office of Housing Counseling (OHC) has a pre-recorded webinar on [Originating FHA-Insured Forward Mortgages in Major Disaster Areas](#). The webinar covers eligibility and underwriting requirements for originating FHA-insured forward mortgages and using FHA's 203(h) Mortgage Insurance for Disaster Victims Program and 203(k) Rehabilitation Mortgage Insurance Program.

## California Wildfires

By the Numbers: (as of 10/19)

- 9 wildfires
- 245,000 acres burned
- 6,900 structures destroyed
- 42 deaths
- 15,000+ people remain evacuated

### FEMA

On October 10, President Trump issued a [Major Disaster Declaration](#) related to the fires. FEMA has designated [nine counties](#) where state, local, and tribal governments and certain nonprofit organizations are eligible for federal cost-share funding for debris removal and emergency protective measures (Public Assistance Categories A and B). In addition, individuals and households in eight of these counties are eligible for disaster aid.

### USDA

- **SNAP Recipients Receive Relief.** The U.S. Department of Agriculture USDA's Food and Nutrition Service [announced](#) that Supplemental Nutrition Assistance Program (SNAP) households impacted by the recent wildfires in Northern California will receive support to replace food lost in the disaster and to purchase hot foods at SNAP-authorized retailers through November 15.
  - SNAP participants in 13 counties can purchase hot foods with SNAP benefits.
  - SNAP households in specific ZIP codes in six counties will automatically receive replacement of 60% of their October SNAP benefit. These replacement benefits are intended to cover food purchased earlier in the month and then lost in the disaster. Where automatic benefit replacement is not available, a household may contact the local SNAP office and file a written claim for food lost in the disaster.
  - USDA extended the 10-day timeframe for submitting claims to November 8 for eight counties.

## Hurricane Maria

### FEMA

## Puerto Rico

By the Numbers: (as of 10/19)

- 695,857 Individual Assistance (IA) applications approved\*
- \$791,119,960 Individual & Household Program (IHP) approved\*
- \$536,017,273 Housing Assistance (HA) approved\*
- \$255,102,687 Other Needs Assistance (ONA) approved\*

- \$336,240,256 Public Assistance Grants (PA) obligated\*\* all of which are for Emergency Work (Categories A-B)  
 \*Assistance dollars approved but not necessarily disbursed.  
 \*\*Funds made available to the state via electronic transfer following FEMA's final review and approval of Public Assistance projects.

Individual Assistance Numbers: (as of 10/16)

- 375,264 referrals
- 246,387 pending applications
- 31 withdrawn
- 13,296 ineligible

Individuals who lost their livelihoods because of Hurricanes Irma or Maria may be eligible for FEMA-funded [Disaster Unemployment Assistance \(DUA\)](#). The benefit applies to those who were employees or self-employed. Claims must be filed before November 13.

FEMA awarded Puerto Rico Electric and Power Authority (PREPA) [\\$128 million](#) for emergency work relating to restoring electricity. This is in addition to the more than \$213 million previously awarded.

[FEMA awarded](#) the Puerto Rico Aqueduct and Sewer Authority (PRASA) \$70 million for emergency work. PRASA is the primary water and sewer provider for the government of Puerto Rico. Since most of the island is still without power, generators at these facilities must be utilized around the clock in order to avoid a potential public health crisis.

## U.S. Virgin Islands

By the Numbers: (as of 10/19)

- 2,515 Individual Assistance (IA) applications approved\*
- \$1,543,446 Individual & Household Program (IHP) approved\*
- \$291,175 Housing Assistance (HA) approved\*
- \$1,243,271 Other Needs Assistance (ONA) approved\*
- \$13,010,427 Emergency Work (Categories A-B) dollars obligated\*\*  
 \*Assistance dollars approved but not necessarily disbursed.  
 \*\*Funds made available to the state via electronic transfer following FEMA's final review and approval of Public Assistance projects.

Individual Assistance Numbers: (as of 10/16)

- 8,788 referrals
- 6,393 pending applications
- 2 withdrawn
- 513 ineligible

Residents have until [November 3](#) to apply for free temporary roofing repairs to their homes through the U.S. Army Corps of Engineers' Operation Blue Roof.

## Hurricane Irma

FEMA

## Florida

By the Numbers: (as of 10/19)

- 695,857 Individual Assistance (IA) applications approved\*
  - \$791,119,960 Individual & Household Program (IHP) approved\*
  - \$536,017,273 Housing Assistance (HA) approved\*
  - \$255,102,687 Other Needs Assistance (ONA) approved\*
- \*Assistance dollars approved but not necessarily disbursed.

Individual Assistance Numbers: (as of 10/16)

- 1,799,790 referrals
- 697,467 pending applications
- 23,922 withdrawn
- 431,760 ineligible

FEMA provides reminders of upcoming [application deadlines](#), including November 9 for people to apply of Individual Assistance (IA). Other important application deadlines include: October 31 for Disaster Unemployment Assistance, December 9 for immediate foreclosure relief, October 31 for Requests for Public Assistance (RPA), and November 9 for SBA low-interest loans.

People registered with FEMA and receiving rental assistance through the Individual and Households Program (IHP) may be eligible to [apply for continued rental assistance](#). Rental assistance extensions run for three-month periods not to exceed 18 months from the date of the disaster declaration, as long as the household remains eligible.

## Georgia

By the Numbers: (as of 10/19)

- 8,272 Individual Assistance (IA) applications approved\*
  - \$10,524,857 Individual & Household Program (IHP) approved\*
  - \$7,533,813 Housing Assistance (HA) approved\*
  - \$2,991,044 Other Needs Assistance (ONA) approved\*
- \*Assistance dollars approved but not necessarily disbursed.

Individual Assistance Numbers: (as of 10/16)

- 26,420 referrals
- 12,766 pending applications
- 437 withdrawn
- 5,727 ineligible

[Twenty-nine additional counties](#) are now eligible for Public Assistance (Categories C-G), which provides funding for permanent work. These counties were already eligible for debris removal and emergency protective measures (PA Categories A and B).

People in seven counties have until November 14 to register with FEMA for Individual Assistance (IA). November 14 is also the deadline for renters, homeowners, nonprofits, and businesses to apply to SBA for low-interest loans.

FEMA has [extended the deadline](#) for Georgia state and local governments and certain nonprofits to submit Requests for Public Assistance. The new deadline is November 14. The Public Assistance Grant Program provides federal reimbursement of debris removal, emergency protective measures, and repair or replacement of public infrastructure.

## Puerto Rico

By the Numbers: (as of 10/19)

- 586 Individual Assistance (IA) applications approved\*
  - \$1,193,719 Individual & Household Program (IHP) approved\*
  - \$641,195 Housing Assistance (HA) approved\*
  - \$552,524 Other Needs Assistance (ONA) approved\*
- \*Assistance dollars approved but not necessarily disbursed.

Individual Assistance Numbers: (as of 10/16)

- 2,262 referrals
- 1,263 pending applications
- 35 withdrawn
- 446 ineligible

## **U.S. Virgin Islands**

By the Numbers: (as of 10/19)

- 2,831 Individual Assistance (IA) applications approved\*
  - \$2,648,020 Individual & Household Program (IHP) approved\*
  - \$1,141,432 Housing Assistance (HA) approved\*
  - \$1,506,587 Other Needs Assistance (ONA) approved\*
  - \$25,056,945 Public Assistance Grants (PA) obligated\*\*, all of which are for Emergency Work Categories A-B
- \*Assistance dollars approved but not necessarily disbursed.  
\*\*Funds made available to the state via electronic transfer following FEMA's final review and approval of Public Assistance projects.

Individual Assistance Numbers: (as of 10/16)

- 8,351 referrals
- 5,308 pending applications
- 22 withdrawn
- 762 ineligible

## ***Local Perspective***

Governor Kenneth Mapp of the U.S. Virgin Islands created an expert advisory committee, the [VI Hurricane and Resiliency Advisory Group](#), to help reconstruction and resiliency efforts following Hurricanes Irma and Maria. The group will examine long-term effects of climate change and establish a plan for economic recovery. Clifford Graham, president and CEO of the West Indian Company port facilities and former executive director of the VI Housing Finance Agency, will serve as chair of the group.

## **South Carolina**

President Trump approved a [Major Disaster Declaration](#) (DR-4346) for 16 counties in South Carolina. This declaration makes federal funding on a 75% cost-sharing basis available to state, tribal, and eligible local governments and certain private nonprofit organizations for emergency work and the repair or replacement of facilities. Warren J. Riley has been named as the Federal Coordinating Officer for federal recovery operations for the affected area. FEMA has created a [webpage](#) with information related to this disaster.

## Hurricane Harvey

FEMA

### Texas

By the Numbers: (as of 10/19)

- 333,595 Individual Assistance (IA) applications approved\*
- \$1,232,251,049 Individual & Household Program (IHP) approved\*
- \$959,251,893 Housing Assistance (HA) approved\*
- \$272,999,157 Other Needs Assistance (ONA) approved\*
- \$400,362,511 Public Assistance Grants (PA) obligated\*\* all of which are for Emergency Work (Categories A-B)

\* Assistance dollars approved but not necessarily disbursed.

\*\* Funds made available to the state via electronic transfer following FEMA's final review and approval of Public Assistance projects.

Individual Assistance Numbers: (as of 10/16)

- 718,566 referrals
- 140,080 pending applications
- 37,192 withdrawn
- 231,319 ineligible

Individuals and households in [Grimes and Caldwell](#) counties can now register for disaster assistance from FEMA. This brings the total number of Texas counties designated for Individual Assistance (IA) to 41. Residents of the 41 designated counties now have until Friday, [November 24](#) to register for disaster assistance.

### *Local Perspective*

The mayors of four small Texas Gulf Coast cities devastated by Hurricane Harvey - Port Aransas, Victoria, Rockport, and Port Lavaca - [discussed the storm's effects](#) with *The Texas Tribune*.

### Louisiana

President Trump approved a [Major Disaster Declaration](#) (DR-4345) for areas affected by Tropical Storm Harvey. In nine counties, federal funding on a 75% cost-sharing basis is available to eligible local governments and nonprofit organizations as well as the state government for all categories of Public Assistance (PA) such as emergency work and repair or replacement of facilities. Another 11 counties are eligible for 75% federal cost-sharing for emergency work (Category B). Federal cost-sharing funding for hazard mitigation is available statewide. William J. Doran III is the Federal Coordinating Officer for the affected area. FEMA has created a [webpage](#) related to the disaster.

### **Information from Other Organizations:**

National Church Residences and LeadingAge have created a hotline to answer disaster-related questions and make referrals for people over the age of 55. The toll free number is 844-259-4747, and a web form is available at [www.seniorhotline.org](http://www.seniorhotline.org). In addition, the two organizations ask those with available housing to notify them at [seniorhelp@nationalchurchresidences.org](mailto:seniorhelp@nationalchurchresidences.org), indicating the name of the community or housing, address, rent amount, and willingness to provide short-term housing.

The Center for American Progress released a [report](#) describing the extent to which children in Puerto Rico depend on government support for food assistance and security, housing, health and medical care, and early

education. More than half of children in Puerto Rico live below the federal poverty line and 31% live in households that are rent-burdened, paying more than 30% of income for rent and utilities.

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## **United for Homes**

### **NLIHC, Representative Ellison, and Senator Merkley Host Congressional Briefing on Tax Reform**

Representative Keith Ellison (D-MN), Senator Jeff Merkley (D-OR), and NLIHC hosted a congressional briefing on October 17 to discuss the benefits of reforming the mortgage interest deduction (MID) through tax reform and why Congress should reinvest savings generated from MID reform into housing affordable for people with extremely low incomes.

NLIHC and the Institute on Assets and Social Policy (IASP) at Brandeis University announced at the briefing the release of a new policy report, [\*Misdirected Investments: How the Mortgage Interest Deduction Drives Inequality and the Racial Wealth Gap\*](#). The report explores how the MID promotes racial and economic inequality by benefitting mostly wealthy, white households and represents a loss of \$8 billion in housing investment for families of color.

NLIHC President and CEO Diane Yentel began the panel by outlining the NLIHC-led United for Homes campaign that calls for a rebalancing federal housing investments through MID reform. She emphasized that the current Republican tax plan to increase the standard deduction would make the MID even more regressive than it is today.

Nela Richardson, the chief economist for Redfin Corporation, explained how the MID, as it is currently structured, does not help working and middle class families afford homes. She stated that MID reforms could benefit the housing market by incentivizing lower income home buyers and increasing renters' ability to save for a home.

Tatjana Meschede, the associate director of IASP and one of the authors of *Misdirected Investments*, shared data on the stark racial and ethnic disparities among those who benefit from the MID. ([Read the details in a related article in this edition of \*Memo to Members and Partners\*.](#))

Professor Mechele Dickerson of the University of Texas spoke about the racial inequities between households that from the MID compared to households who receive federal housing assistance through HUD.

Dr. Megan Sandel, a pediatrician and principal investigator at Children's HealthWatch, described how safe, affordable housing saves billions of dollars long-term in health costs for children and families. She encouraged Congress to ensure any savings generated by MID reform are reinvested in housing solutions for families with the lowest incomes to improve their health outcomes.

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### **Minority Households Do Not Receive Fair Share of Mortgage Interest Deduction**

A report released by NLIHC and the Institute on Assets and Social Policy (IASP) at Brandeis University, *Misdirected Investments: How the Mortgage Interest Deduction Drives Inequality and the Racial Wealth Gap*, shows that the mortgage interested deduction (MID) disproportionately benefits white households over African American and Latino households.

White households receive nearly 78% of the MID's benefits even though they account for only 67% of all households. African American and Latino households each account for approximately 13% of the nation's households, but receive only 6% and 7% of MID benefits. If the distribution of MID benefits was racially equitable, African-American would receive \$4.8 billion in additional financial benefit and Latino households \$4.1 billion more.

The MID is an annual federal expenditure of \$70 billion per year that primarily goes to higher income homeowners. White households are more likely to benefit from the MID because they are more likely to own a home, have larger mortgages, and earn higher incomes. Renters receive no benefit from the MID, and many lower and moderate income homeowners do not benefit from the MID because they claim the standard deduction.

The report proposes reforms that would provide greater equity in the distribution of federal housing expenditures. These reforms include converting the deduction to a tax credit, which would provide all mortgaged homeowners with tax relief regardless of their income, and lowering the cap on the amount of mortgage eligible for a tax break from \$1 million to \$500,000. The savings from these two reforms should be invested in housing for the lowest income households most in need of assistance through solutions like the national Housing Trust Fund, Housing Choice Vouchers, or a renter's tax credit.

*Misdirected Investments: How the Mortgage Interest Deduction Drives Inequality and the Racial Wealth Gap* is available at: <http://bit.ly/2gIy7LZ>

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## **Congress**

### **Senate Committee to Hold HUD Confirmation Hearings**

The Senate Banking Committee has scheduled a confirmation hearing on Thursday, October 26 at 10:00 am ET to consider President Donald Trump's nominations to top HUD posts. Senators will meet with and question Brian D. Montgomery, nominated to serve as assistant secretary for housing and federal housing commissioner; Robert Hunter Kurtz, nominated to be the assistant secretary for Public and Indian Housing; and Suzanne Israel Tufts, nominated to serve as assistant secretary for administration. The hearing will be streamed live at: <http://bit.ly/2yEwclB>

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## **Budget and Appropriations**

### **Senate Passes Budget Resolution**

The Senate passed a budget resolution, bringing Republicans in Congress one step closer to enacting tax reform legislation and final appropriations bills. While a budget resolution is nonbinding and is not signed by the president, it is a necessary step that Republicans must take if they hope to enact tax reform legislation with a simple majority.

The Senate budget resolution included an amendment – offered by Senator Mike Enzi (R-WY) and approved by House leaders – to allow Congressional leaders to avoid the time-consuming process of reconciling the House and Senate versions. The House is expected to vote on the Senate version soon.



While the House budget resolution had called for deficit-neutral tax reform legislation, the Senate version allows for tax cuts that would increase the deficit by \$1.5 trillion. Moreover, the Senate version does not include the House proposal to cut mandatory spending for safety net programs that provide families with basic living standards. Democrats warn that increasing the deficit in this way will lead to deep spending cuts to important domestic programs, including affordable housing and community development programs.

The budget resolution also sets spending limits for FY18, but these figures carry little political weight because the budget resolution is non-binding and because any final appropriations bill needs 60 votes to be enacted. Congress must pass another Continuing Resolution (CR) or enact its final spending bills when the current CR expires in early December. NLIHC and other national leaders have called on Congress to lift the spending caps for defense and domestic programs equally.

Learn more about the Senate budget resolution at: <http://bit.ly/2yxOUb3>

Learn more about the House budget resolution at: <http://bit.ly/2fV1TQA>

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## HUD

### Advocates Detail Residents' RAD Problems

The National Housing Law Project (NHLP) sent a [letter](#) to HUD Secretary Ben Carson describing the many problems residents of public housing have encountered when their developments are scheduled to convert or ultimately convert under the Rental Assistance Demonstration (RAD) to either the Section 8 Project-Based Rental Assistance (PBRA) or Project-Based Voucher (PBV) programs. While NHLP supports the goal of the demonstration to preserve affordable housing and address the \$49 billion backlog of public housing capital needs, the organization is troubled that RAD has nearly quadrupled in size over the last five years without any evaluation of its impact on residents. NHLP asserts that RAD must be adequately implemented, monitored, and evaluated before further expansion occurs. NHLP also states that HUD must take a more proactive role to enforce residents' rights and prevent the loss of affordable housing.

Highlights of the problems enumerated in the letter include:

**Lack of Transparency Before, During, and After RAD Conversion.** Public housing agencies (PHAs) routinely deny residents and advocates access to plans and documents related to RAD conversions, or do not provide the information in a timely manner. Consequently, residents are unable to make informed choices and exercise their rights. After conversion, HUD has not collected data to ensure compliance with the RAD statute or implementation requirements specified in Notice PIH 2012-32, REV3.

**Resident Education about RAD Conversion.** HUD only requires PHAs to conduct three meetings with residents, which is inadequate to explain the changes that residents will experience as their property converts and which is insufficient to discuss the complex options presented at the time of conversion. Sometimes, PHAs do not present the minimum amount of information required by the statute. In other situations, PHAs include only the information required by HUD, leaving out important topics such as whether the conversion will be to PBVs or PBRA, whether there will be temporary relocation, how the PHA plans to maintain an interest in the property after the RAD conversion, and key resident rights provided by the RAD statute (i.e. right to remain, prohibition of re-screening existing residents, and grievance procedures).

**Resident Relocation.** Despite clear requirements, PHAs frequently have inadequate relocation policies. NHLP and its local partners identified situations in which PHAs or owners fail to provide residents with adequate notice as required by law, provide the required relocation advisory services, or create adequate written

relocation plans or comply with their own written relocation plans. In some situations the temporary housing provided is uninhabitable or an inadequate size for the household, in violation of the Uniform Relocation Act and RAD requirements.

**Resident Organizing.** PHAs and owners frequently interfere with tenant organizing activities. NHLP reports that there are many instances of PHAs and owners explicitly impeding or prohibiting resident organizing efforts by interfering with the distribution of leaflets, interfering with meetings and elections (including demanding that the property manager attend resident organization meetings), threatening to have non-tenant resident organizers arrested for organizing residents, and failing to give resident organizations the funds that must be made available to them.

**Resident Re-Screening.** Although prohibited by the RAD statute, residents are routinely re-screened at the time of conversion for income, credit history, criminal history, and other requirements, especially at properties that will be utilizing Low Income Housing Tax Credits. For example, residents have been expressly told that they are “over-income” for a RAD-converted building or that they will only be “grandfathered in” for a finite amount of time. This has resulted in evictions and monetary buy-out packages that force residents to move from the property, despite their right to remain after conversion.

**Resident Grievance Procedures.** Although prohibited by the RAD statute, numerous residents have been denied their right to grievance procedures. Owners routinely fail to include references to the grievance procedures in their “house rules.” As a result, owners have evicted and attempted to evict residents without access to, or notice of, their right to a grievance procedure. Owners have also attempted to evict tenants without good cause and with notices that fail to give a sufficient reason for termination.

**Fair Housing.** Explicit violations of fair housing and civil rights laws have been identified, such as familial status discrimination, failure to provide reasonable accommodations to residents with disabilities, and failure to provide translation services to individuals with limited English proficiency. Other examples include concentrating disability-accessible units in RAD properties and failing to adopt emergency transfer plans that allow survivors of domestic violence to move rapidly to escape life-threatening situations.

**Transfers of Assistance.** In transfers of assistance, residents are told they must move a significant distance away from the public housing property. Such transfers will have a devastating impact on residents because they will be moved far from their friends, families, workplaces, churches, schools, and medical providers.

After a HUD oversight hearing conducted by the House Financial Services Committee, Ranking Member Maxine Waters (D-CA) entered the NHLP letter into the Congressional Record.

More information about RAD is on NHLP’s [website](#).

NLIHC’s *2017 Advocates’ Guide* also has information about RAD on [page 4-15](#).

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## National Housing Trust Fund

### House Subcommittee to Hold Hearing on Housing Finance Reform

The House Financial Services Housing and Insurance Subcommittee will hold a hearing, “Sustainable Housing Finance: Private Sector Perspectives on Housing Finance Reform,” on Wednesday, October 25 at 10 am ET. Witnesses have not yet been announced. The hearing will take place in room 2128 of the Rayburn House Office Building. Learn more about the hearing at: <http://bit.ly/2zBbfpF>

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## Research

### Rental Options Are Limited for Voucher Holders in the Largest Counties

An article by Alexander Casey at Zillow, *Here's Where Housing Assistance Falls Short*, examines the supply of rental housing available to Housing Choice Voucher (HCV) recipients. Mr. Casey's research found that in nearly half of the 100 largest U.S. counties fewer than 25% of rental listings are affordable to voucher holders.

An HCV recipient contributes 30% of household income towards rent, while the voucher covers the remaining rental cost up to a payment standard based on HUD's Fair Market Rent (FMR). The FMR should represent the price at which 40% of recently available rental units are priced at or below the FMR, and 50% for certain regions where voucher holders are geographically concentrated within the region. FMRs, however, can be too low compared to rents in the actual market. Fewer than 40% of listed two-bedroom rental units were priced at or below the FMR in 75 of the largest 100 counties. Fewer than 25% were priced at or below the FMR in 48 of the largest counties, and fewer than 20% of the listed two-bedroom rental units were priced at or below the FMR in 34 of the largest counties.

This problem exists for two principal reasons. First, annual growth in FMRs can lag behind annual growth in market rents in rapidly changing markets. HUD typically uses American Community Survey data to determine FMRs, which can lag behind real-time rental costs. Los Angeles County, CA, for example, has seen rents rise by 24.6% since 2012, while the two-bedroom FMR has increased by only 6.8%. Secondly, metropolitan-wide FMRs often include multiple counties, so an inexpensive county in a region may lower the metropolitan FMR.

Mr. Casey proposes calculating FMRs for smaller-sized areas so that they better reflect more locally defined housing markets. NLIHC advocates for Small Area FMRs at the ZIP code level to better reflect rents among neighborhoods within metro areas. Small Area FMRs result in lower payment standards in less expensive neighborhoods and higher payment standards in more expensive neighborhoods. HUD recently suspended a rule that would have required public housing agencies in 23 metropolitan areas to base their voucher payment standards on Small Area FMRs (see *Memo*, [8/21](#)).

Mr. Casey also recommends more funding for HCVs to serve a greater number of eligible households and longer-term efforts to address rental affordability. These efforts include greater production of affordable housing through grants and tax credits at the federal level and inclusionary and incentive zoning at the local level. He argues pro-housing land use policies at the local level should allow the market to create more rental housing to meet growing demand.

For his research, Mr. Casey calculated the percentage of Zillow's on-line listings of two-bedroom apartments that listed at or below the area's FMR. The author acknowledges that the on-line listings may exclude some less-expensive rental properties renting at or below the FMR that may be less likely to be listed online. If this is the case, more units are available than the analysis indicates. No national database of such listings exists.

*Here's Where Housing Assistance Falls Short* is available at: <http://bit.ly/2ggOvCM>

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### HUD Study Examines Cost Burdens among Housing Choice Voucher Recipients

A report prepared for HUD, *Rent Burden in the Housing Choice Voucher Program*, found that 46% of Housing Choice Voucher (HCV) holders in 2015 were cost-burdened, spending more than 30% of their income on

housing costs, and 8% were severely cost-burdened, spending more than half of their income on housing. Cost burdens among HCV holders declined slightly from 2014, but were still significantly higher than in 2003.

The report examined cost burdens among HCV recipients for every year between 2003 and 2015. The percentage of those with a cost burden fluctuated between a low of 32% in 2003 to a high of 48% in 2014, and the percentage with a severe cost burden fluctuated between a low of 5% in 2003 to a high of 10% in 2014. In 2015, 46% and 8% of HCV holders were cost-burdened and severely cost-burdened, indicating a small improvement from the previous year.

The poorest households, those earning less than 10% of their area median income (AMI), were 1.4 times more likely to be cost-burdened and 3.9 times more likely to be severely cost-burdened than those earning between 51% and 80% of AMI. Households living in single-family homes or with a larger number of bedrooms and households who were female-led, Hispanic, or non-white were more likely to be cost-burdened and severely cost-burdened. Those who were elderly or disabled were less likely to be cost-burdened or severely cost-burdened.

The study also tracked two groups of voucher holders over time to examine the duration of their cost burdens. The two groups were HCV holders who received their vouchers in 2003 and those who received their vouchers in 2008. The analysis indicates that changes in income have a significant impact on an HCV holder's cost-burden trajectory. In every year, households who experienced an increase in cost burden had an average decline in incomes or small increase that did not keep up with rent increases. Households with an increase in cost burden who became or remained severely cost-burdened, however, had experienced an average income decline between 20% and 36%. The authors suggest housing assistance payment (HAP) annual certifications may not keep up with income changes. Households with a reduction in cost burdens had, on average, very large income increases.

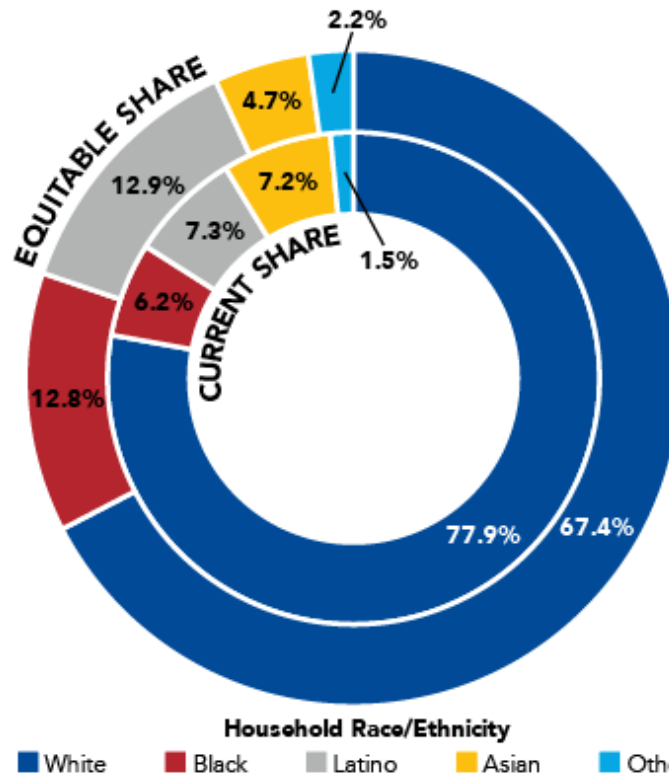
The study also indicates the importance of affordable housing choices for HCV holders. HCV holders in metropolitan areas with a greater supply of neighborhoods with rents below the FMR were less likely than voucher holders in metropolitan areas with fewer affordable neighborhoods to be cost-burdened at initial lease-up, cost-burdened while using an HCV, cost-burdened for consecutive years, or cost-burdened when they exited the program.

*Rent Burden in the Housing Choice Voucher Program* is available at: <http://bit.ly/2yfNgxw>

## Fact of the Week

### Whites Receive Disproportionate Share of Mortgage Deduction Benefit

#### CURRENT VS. EQUITABLE SHARE OF MORTGAGE INTEREST DEDUCTION BENEFIT



Note: An equitable share assumes the MID benefit is proportional to the distribution of households by race and ethnicity.



Source: IASP & NLIHC. (2017). *Misdirected Investments: How the Mortgage Interest Deduction Drives Inequality and the Racial Wealth Gap*. Washington, DC: NLIHC. Available at: <http://bit.ly/2gIy7LZ>

## From the Field

### Housing Alliance Delaware Celebrates Merger, Issues Housing and Homelessness Report

Housing advocates and local elected officials celebrated the creation of Housing Alliance Delaware this month in Dover, DE. The Alliance, an NLIHC state partner, was established in June through the merger of the state's two leading housing advocacy groups, Delaware Housing Coalition and the Homeless Planning Council of Delaware. The celebration on October 6 featured the release of the Alliance's report, *The State of Housing and Homelessness in the First State* - a combination of *Who Can Afford to Live in Delaware?* and the state's annual homelessness Point-in-Time Count, the two signature publications of the Alliance's original organizations.

Housing Alliance Delaware Executive Director Tina Showalter welcomed advocates, service providers, and many members of the Dover City Council and the State Senate. She provided background about the merger, the result of many months of work by the boards of both organizations. Anas Ben Addi, director of the Delaware State Housing Authority, spoke about the ongoing need for affordable housing in Delaware for people experiencing homelessness and low and moderate income residents who struggle to pay rent. Lieutenant Governor Bethany Hall-Long described affordable housing as a foundation for healthy homes and communities. James Peffley, president of the Delaware Housing Alliance’s Board of Directors, introduced *The State of Housing and Homelessness in the First State*.

The Alliance’s *The State of Housing and Homelessness in the First State* report provides a comprehensive analysis of Delaware’s housing challenges. The report notes that 1,015 people were homeless on the night of the January 2017 (point-in-time) count, a slight decrease from the previous year. Data are broken down by race, gender, and age, and demonstrate where people experiencing homelessness were sleeping: in emergency shelters, in transitional housing, and on the street. *The State of Housing and Homelessness in the First State* also celebrates the work of housing advocates to help functionally end veteran homelessness in Delaware, while calling for continued efforts to make homelessness “rare, brief, and non-recurring.” Coupled with the *Point-in-Time Count* is the Alliance’s *Who Can Afford to Live in Delaware?*, which the Delaware Housing Coalition has published for many years. *Who Can Afford to Live in Delaware* employs NLIHC’s [Out of Reach](#) data showing the housing wage in each of Delaware’s three counties and reporting the rates of housing cost-burdens throughout the state. The report also highlights the housing challenges faced by individuals living on the monthly Supplemental Security Income (SSI), comparing SSI benefits to the state housing wage.

By combining the *Point-in-Time Count* and *Who Can Afford to Live in Delaware?*, Housing Alliance Delaware demonstrates the burden the shortage of affordable homes places on the state’s lowest income residents, resulting in widespread homelessness.

“The union of the Delaware Housing Coalition and the Homeless Planning Council of Delaware allows us to strengthen our common mission of ending homelessness, advancing housing opportunities, and promoting vibrant communities throughout the First State,” said Alliance Executive Director Tina Showalter. “Our publication of *The State of Housing and Homelessness in the First State* is a vital step towards raising awareness of the growing affordability crisis in Delaware, and we look forward to continuing to partner with advocates to achieve solutions.”

For more information, contact Housing Alliance Delaware Executive Director Tina Showalter at: [tshowalter@housingalliancede.org](mailto:tshowalter@housingalliancede.org)

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## NLIHC in the News

### NLIHC in the News for the Week of October 15

The following are some of the news stories that NLIHC contributed to during the week of October 15:

- “How the mortgage tax break widens the racial divide,” *Inman News*, October 18, at: <http://bit.ly/2hQJLo3>
- “You need two jobs to afford Orange County rents,” *Orange County Register*, October 16, at: <http://bit.ly/2gnE3gJ>
- “Mortgage bankers open to rewrite of homeowner tax breaks,” *Politico*, October 13, at: <http://politi.co/2gDUna7>



- “‘The Florida Project’ reveals Orlando’s large motel class,” *Orlando Sentinel*, October 13, at: <http://bit.ly/2yCfO4B>

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## More NLIHC News

### **NLIHC Seeks Hurricane Housing Recovery Project Coordinator**

NLIHC is seeking applicants for a hurricane housing recovery project coordinator. This individual will be responsible for working closely with NLIHC’s CEO, Policy, Research and Field teams to coordinate NLIHC’s Hurricane Housing Recovery Coalition’s work to educate, communicate, coordinate and monitor efforts related to federal legislative, regulatory, and administrative activities responding to the housing recovery and rebuilding needs in Texas, Florida, Puerto Rico, and the Virgin Islands after Hurricanes Harvey, Irma, and Maria.

The hurricane housing recovery project coordinator will monitor legislative, regulatory, and administrative developments and ensure that local partners and the entire Hurricane Housing Recovery Coalition are apprised of key developments and events; monitor disaster recovery implementation by maintaining frequent contact with local partners; inform and educate with HUD, FEMA, and other relevant agencies on policy and program recommendations from NLIHC policy team and local and national partners; help facilitate communications and education with members of Congress and the Administration by drafting letters, scheduling and participating in meetings, and leading conference calls, and preparing and sending communications to members, Administration officials, and their staff; represent NLIHC before selected national partners; research and prepare articles for NLIHC’s weekly newsletter *Memo to Members and Partners*; work with NLIHC research team to review and summarize previous research on housing recovery to inform policy and identify best practices, help create and implement a housing recovery research plan, and identify and utilize data to measure housing recovery after disaster; among other responsibilities.

Requirements include a bachelor's degree (master's degree preferred). Applicants should have at least two years of experience in project management, organizing, and/or public policy. Applicants should have a commitment to social justice and some knowledge of the fundamentals of affordable housing, homelessness, disaster recovery, or social service delivery. Candidates should be able to work in a diverse, high-paced environment and have strong writing and editing skills, oral and interpersonal communications, organizational skills, and attention to detail. Applicants should also be proficient in the Microsoft Office suite and social media platforms, and some experience with databases (Stata or SPSS), large data sets, and quantitative/qualitative research is a plus.

An equal opportunity, affirmative action employer, NLIHC offers a competitive salary and benefits package. This is a full-time position located in Washington, DC. It is a one-year contract position with the possibility of extension.

Interested candidates should submit a resume, cover letter with salary requirement, and two writing samples to Paul Kealey, chief operating officer, NLIHC, at: [pkealey@nlihc.org](mailto:pkealey@nlihc.org)

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### **NLIHC Seeks Interns for Winter/Spring 2018 Semester**

NLIHC is accepting applications for internship positions for the Winter/Spring 2018 semester. Interns are highly valued and fully integrated into our staff work. We seek students passionate about social justice issues with excellent writing and interpersonal skills.



The available positions are:

- **Field Intern.** Assists the NLIHC Field team in creating email campaigns focused on important federal policies, writing blogs, managing our database of membership records, mobilizing the field for the legislative efforts, and reaching out to new and existing members.
- **Communications/Media/Graphic Design Intern.** Prepares and distributes press materials, assists with media research and outreach for publication releases, works on social media projects, maintains a media database, and tracks press hits. Also assists with sending out e-communications; designing collateral print material such as brochures, flyers, and factsheets; and updating content on the NLIHC website. Graphic design and Adobe Creative Cloud (Illustrator, InDesign, and/or Photoshop) experience needed. Please provide 3 design samples and/or a link to an online portfolio in addition to a writing sample.

Winter/Spring interns are expected to work 25 hours a week beginning in January and finishing up in May. A modest stipend is provided. A cover letter, resume, and writing sample are required for consideration. In your cover letter, please specify the position(s) for which you are applying and that you are interested in the Winter/Spring internship.

Interested students should send their materials to: Paul Kealey, chief operating officer, National Low Income Housing Coalition, 1000 Vermont Avenue, NW, Washington, DC 20005 via email to [pkealey@nlihc.org](mailto:pkealey@nlihc.org).

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## Amazon Will Donate to NLIHC at No Cost to You through Amazon Smile!

When you shop on [Amazon Smile](#), Amazon will make a contribution to NLIHC on your behalf at no cost to you, supporting NLIHC's mission to ensure the lowest income households in America have access to affordable and decent homes. Just begin typing "National Low Income Housing Coalition" as your preferred charity and select it when it appears. With every Amazon Smile purchase, Amazon will donate a portion of the purchase price to NLIHC! Click [here](#) to support NLIHC's work while shopping. Thank you for your support!

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## Where to Find Us – October 23

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

- [Alaska Coalition on Housing and Homelessness Conference](#) in Fairbanks, AK, October 23-24
- [Utah Housing Conference](#), Salt Lake City, UT on October 23
- Housing Action Illinois [2017 Housing Matters! Conference](#) in Bloomington, IL, October 26-27
- [Texas Association of CDC Policy Summit](#), Austin, TX, on November 1
- [Maryland Affordable Housing Coalition Annual Meeting](#) in Baltimore, MD on November 6
- [Ohio Housing Conference](#) in Columbus, OH on November 7
- [ReFrame Association Conference: "Home, Health, and Hope"](#) in Kingsport, TN on November 9
- [Low Income Housing Coalition of Alabama 2017 Housing Works! Conference](#) in Orange Beach, AL, November 15-17
- Yale University event in New Haven, CT on November 28
- [National Housing Conference Solutions for Affordable Housing Convening](#), Washington, DC on November 29

- [2017 New Jersey Supportive Housing Conference](#), Iselin, NJ, on December 1
- [New York Housing Conference 44<sup>th</sup> Annual Awards](#), New York, NY on December 6

## **NLIHC Staff**

Sonya Acosta, Policy Intern, x241  
Andrew Aurand, Vice President for Research, x245  
Josephine Clarke, Executive Assistant, x226  
Dan Emmanuel, Research Analyst, x316  
Ellen Errico, Creative Services Manager, x246  
Isaiah Fleming-Klink, Field Intern, x229  
Jared Gaby-Biegel, Research Intern, x249  
Ed Gramlich, Senior Advisor, x314  
Sarah Jemison, Housing Advocacy Organizer, x244  
Lindsey Kim, Communications/Graphic Design Intern, x250  
Paul Kealey, Chief Operating Officer, x232  
Joseph Lindstrom, Manager, Field Organizing, x222  
Lisa Marlow, Communications Specialist, x239  
Sarah Mickelson, Director of Public Policy, x228  
Khara Norris, Director of Administration, x242  
James Saucedo, Housing Advocacy Organizer, x233  
Christina Sin, Development Coordinator, x234  
Elayne Weiss, Senior Housing Policy Analyst, x243  
Renee Willis, Vice President for Field and Communications, x247  
Diane Yentel, President and CEO, x228