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Our Homes, Our Votes

Local and State Ballot Initiatives Aim to Address Housing Affordability

Citizens in states and localities grappling with affordable housing issues are seeking policy solutions in the voting booths on November 6. NLIHC's [Our Homes, Our Votes](#) initiative is tracking ballot measures across the country that would have a significant impact on affordable housing and tenant protections. Our new [Ballot Tracker](#) provides a summary of the measures voters will see on their ballots.

Ballot initiatives provide a way for citizens to achieve new state and local policies and to secure new sources of funding to address their need for affordable housing. In addition to providing new resources for affordable housing, there are ballot initiatives to increase tenant protections, remove zoning and other barriers to building affordable housing, implement rent control, overturn bans on multifamily housing developments, and provide incentives for building or subsidizing affordable housing.

NLIHC's [Ballot Tracker](#) will be updated after the election with the voting results on these initiatives and other information for advocates as they plan for future affordable housing ballot strategies.

HUD

NLIHC Provides Initial Assessment of the Revised MTW Operations Notice

NLIHC has conducted an [initial assessment](#) of the "Moving to Work (MTW) Demonstration Program Operations Notice" republished on October 11 in the *Federal Register* (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. Comments are due by November 26.

In addition to requiring each cohort of PHAs granted MTW status to carry out one specific policy change assigned by HUD, the "Consolidated Appropriations Act of 2016" that authorized the expansion also allows PHAs to implement additional policy changes if approved by HUD. In addition, the act states that "all agencies designated under this section shall be evaluated through rigorous research." As NLIHC reported previously, however, the revised Operations Notice allows a PHA to implement potentially harmful work-requirement, time-limit, or burdensome rent "MTW Waivers" without needing HUD approval and without the rigorous evaluation called for by the statute.

In addition to the 39 available "MTW Waivers" (12 of which affect rents) and associated activities, the Operations Notice Appendix includes "safe harbors" that identify additional requirements a PHA must follow in carrying out MTW activities without needing HUD approval. Most of the MTW Waivers have these safe harbors ostensibly to address any adverse impacts on residents. In most situations, the safe harbor merely requires a PHA to establish a "hardship policy" and conduct an "impact analysis." There are serious limitations to the direction HUD provides to PHAs regarding hardship policies and impact analyses. There are also safe harbors for some MTW Waivers that pertain to elderly people and people with disabilities.

NLIHC's [initial assessment](#) provides more detail about the safe harbors and inadequacies of the hardship policies and impact analyses. NLIHC's assessment reviews concerns regarding the "program-wide" evaluations, instead of "rigorous" evaluations, that MTW Waivers not required by a PHA's specific cohort will undergo.

NLIHC has also produced a [simpler presentation of the proposed MTW Waivers](#) and associated activities and safe harbors. This presentation compares the current proposed MTW Waivers with the "Conditional Waivers"

HUD proposed in 2017. While the Conditional Waivers required HUD approval, the proposed MTW Waivers do not.

NLIHC's "Initial Assessment of the Revised Operations Notice" is at: <https://bit.ly/2qaPycz>

NLIHC's "Comparison of MTW Demonstration Expansion Operations Notices, 2018 and 2017" is at: <https://bit.ly/2CGPE3e>

HUD Expands Availability of Tenant Protection Vouchers

HUD's Office of Public and Indian Housing (PIH) sent a letter on October 22 informing public housing agencies that PIH will now provide tenant protection vouchers (TPVs) for unoccupied units if those units were occupied within the previous 24-month period prior to a "conversion action" that would cause residents to lose their homes or make their homes unaffordable. This policy change is effective as of October 1 for both Multifamily Housing and Public Housing, but the change does not apply retroactively.

Previous to the change, PIH would provide TPVs only for units that were occupied on the date a TPV application was submitted to PIH (for Multifamily Housing) or to the Special Applications Center (for Public Housing). PIH applied this limit through Notice PIH 2018-09 to ensure sufficient TPVs were available, given the limited funding provided by Congress. Now that enough funds appear to be available, PIH is altering its policy.

Tenant protection vouchers (TPVs) may be provided to low income residents of HUD-assisted housing when there is a change in the status of their assisted housing that would cause residents to lose their homes (for example, public housing demolition) or render their homes unaffordable (for example, an owner "opting out" of a Section 8 contract). HUD calls such changes "housing conversion actions" or "eligibility events." There are two types of TPVs, regular tenant-based Housing Choice Vouchers (HCVs) and tenant-based Enhanced Vouchers (EVs). Both are administered by local public housing agencies (PHAs). The amount of funding available for TVPs is determined by HUD's estimates of need in the upcoming year and by congressional appropriations.

The October 22 letter is at: <https://bit.ly/2ONV6Zf>

Notice PIH 2018-09 is at: <https://bit.ly/2JjpPrh>

More information about tenant protection vouchers is on [page 4-52](#) of NLIHC's *2018 Advocates' Guide*.

HUD Creates a Fair Housing Organization Database

HUD's Office of Fair Housing and Equal Opportunity (FHEO) has created a [database](#) of organizations funded through the Fair Housing Initiatives Program (FHIP) and the Fair Housing Assistance Program (FHAP). The database provides information by state, indicating the name of each organization, its service area, local address, phone number, and website.

FHIPs are fair housing organizations and other nonprofits that receive funding through the Fair Housing Initiatives Program (FHIP) to assist people who believe they have been victims of housing discrimination. FHIPs partner with HUD to help people identify government agencies that handle complaints of housing

discrimination. They also conduct preliminary investigations of claims, including sending "testers" to properties whose management is suspected of practicing housing discrimination.

HUD provides FHAP funding annually on a noncompetitive basis to state and local agencies that administer fair housing laws that provide rights and remedies substantially equivalent to those provided by the Fair Housing Act.

The database is at: <https://bit.ly/2RdxPwn>

More about FHIP and FHAP are on [page 5-1](#) of NLIHC's *2018 Advocates' Guide*.

HUD Posts Three Reports on HOME Investments and Units by State and Congressional District

HUD's Office of Affordable Housing Programs has posted three frequently requested ad hoc reports about the HOME Investment Partnerships Program investments and units by state and by congressional district.

- [HOME Units Completed within LIHTC Projects by State](#) provides the number of HOME units completed within Low Income Housing Tax Credit projects by state since 2010. The report also provides a breakdown of overall HOME funds disbursed for LIHTC projects and the average amount of HOME funds disbursed per LIHTC project.
- [HOME Units Completed by State](#) provides the number of HOME units completed since 1992 by state. The report also provides a breakdown of completed HOME units by tenure type and the amount of HOME funds committed and disbursed.
- [HOME Units Completed by Congressional District](#) provides the number of HOME units completed since 1992 by congressional district. The report also provides a breakdown of completed HOME units by tenure type and the amount of HOME funds committed and disbursed.

Additional non-ad hoc HOME reports are listed on the HOME homepage at: <https://bit.ly/2odvvJv>

More information about the HOME program is on [page 5-10](#) of NLIHC's *2018 Advocates' Guide*.

2019 NLIHC Housing Policy Forum

Registration Opens for NLIHC 2019 Housing Policy Forum: *Seizing the Moment for Bold Solutions*, March 27-29, 2019

Registration is now open for NLIHC's [2019 Housing Policy Forum: *Seizing the Moment for Bold Solutions*](#) taking place in Washington, DC, March 27-29, 2019. Learn more about the Forum and register today at: <http://www.nlihcforum.org/>



Sen. Kamala Harris
(D-CA) (Invited)



Sen Todd Young
(R-IN) (Confirmed)



Sen. Elizabeth Warren
(D-MA) (Invited)



Dr. Matthew Desmond
Author of *Evicted* (Confirmed)

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 about capitalizing on this unique moment to advance bold solutions to homelessness and housing poverty in America. Awareness about the affordable housing crisis in America is growing significantly, and federal policymakers on both sides of the aisle are responding; some have put forward bold legislative proposals to address the housing needs of low income people.

The Policy Forum will explore the state of affordable housing in 2019, recent successes and challenges, and emerging opportunities; achieving greater racial equity in housing; the growing *Opportunity Starts at Home* multi-sector affordable housing movement; the U.S. eviction epidemic and its solutions; new opportunities for achieving significant new investments in the national Housing Trust Fund; best practices in non-partisan voter engagement and ways to get candidates for public office to make affordable housing a priority in their campaigns; working with and making housing an issue with the media; the future of public housing; development without displacement; the keys to state, local, and resident-led organizing; ensuring equitable housing recovery in the wake of recent and future disasters; tribal and rural affordable housing needs and solutions; and the latest trends in affordable housing research. The Forum will also offer a special session for low income resident leaders and opportunities to engage with elected officials and staff in Congress on affordable housing challenges, solutions, and priorities.

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. 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 27. Apply for a scholarship online at: <http://www.nlihcforum.org/venue> or download a fillable PDF at: <https://bit.ly/2pZvn1i>

Learn more about the Forum and register today at: <http://www.nlihcforum.org/>

NLIHC Accepting Applications and Nominations for 2019 Organizing Awards

NLIHC is accepting applications and nominations for the 2019 Annual Organizing Awards. The NLIHC Organizing Awards recognize outstanding achievement during 2018 in statewide, regional, citywide, neighborhood, and/or resident organizing that furthers NLIHC's mission of achieving socially just public policy to ensure people with the lowest incomes in the U.S. have affordable and decent homes. Special consideration will be given to nominations that incorporate tenant- or resident-centered organizing. The awards will be presented at the NLIHC 2019 Housing Policy Forum, being held March 27-29, 2019 at the Washington Court Hotel in Washington, D.C. Application/nominations can be made [here](#).

Nominations for the awards are due by 5:00 pm E.T. on Friday, January 11, 2019.

An Organizing Awards Committee composed of NLIHC board members and previous award winners will determine this year's honorees. One award will recognize statewide or regional achievements, and one award will recognize citywide or neighborhood achievements. NLIHC will provide two representatives of each honored organization a complimentary Forum registration, 2-3 nights of hotel accommodation, and transportation to Washington, D.C. to accept their award.

To be eligible, nominated organizations must be current NLIHC members. Organizations may self-nominate. NLIHC board members and Award Committee members may not nominate an organization with which they are employed or affiliated.

More information on submitting nominations can be found at: <https://bit.ly/2PrcUc7>

Questions? Please reach out to Justin Godard at: jgodard@nlihc.org

Opportunity Starts at Home

Advocates Send Over 400 Letters to Congress Supporting Bipartisan Housing Task Force

More than 400 letters have been sent to Congress by [Opportunity Starts at Home](#) advocates in support of the "[Task Force on the Impact of the Affordable Housing Crisis Act](#)" (S.3231). The bill would create a bipartisan affordable housing task force to better understand and respond to America's housing affordability crisis. The bill was introduced in July by Senators Todd Young (R-IN), Maria Cantwell (D-WA), and Angus King (I-ME), along with Senators Dean Heller (R-NV), Tim Kaine (D-VA), Doug Jones (D-AL), Cory Gardner (R-CO), Marco Rubio (R-FL), and Chris Coons (D-DE).

This bipartisan task force would:

- Evaluate and quantify the impact that the lack of affordable housing has on other areas of life and life outcomes;
- Evaluate and quantify the costs incurred by other federal, state, and local programs due to a lack of affordable housing; and
- Make recommendations to Congress on how to use affordable housing to improve the effectiveness of other federal programs and improve life outcomes.

"For millions of Americans, a lack of affordable housing has negative, profound, and lasting consequences," stated Senator Young. "Research shows that an inability to access safe and affordable homes jeopardizes educational performance and economic mobility, and leaves families with fewer dollars to spend on health care, groceries, and other important expenses – further ingraining families in the cycle of poverty."

The establishment of a congressional task force to deeply study the country's housing affordability challenges in a bipartisan way and to articulate robust solutions would be an important step in addressing the nation's affordable housing crisis. The letters from *Opportunity Starts at Home* advocates represent the campaign's first advocacy for a specific piece of legislation.

Help the campaign spread the word and urge your networks [to send a letter](#) urging the creation of this bipartisan affordable housing task force.

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

Fair Housing

Senator Booker Urges HUD to Forego Changes to Fair Housing Regulations

Senator Cory Booker (D-NJ) sent a [letter](#) on October 12 to HUD Secretary Ben Carson urging him to halt HUD's efforts to weaken its Affirmatively Furthering Fair Housing (AFFH) regulations, which help local communities meet their legal obligations to combat residential segregation and expand housing opportunity. Responding to HUD's Advanced Notice of Proposed Rulemaking related to the AFFH rule, Senator Booker urges the agency to "not move forward with these proposed alterations to the existing rules or elimination of the related assessment tools."

The senator also responded to statements recently made by Secretary Carson that imply the administration is interested in changing the AFFH regulation to focus more on reducing local zoning and land-use regulations that drive up the cost of housing and limit supply. "Historic patterns of segregation cannot be addressed simply by increasing the supply of available housing," Senator Booker states in the letter. "In order to uphold our American values of inclusion and integration, it is critical that communities work to identify obstacles to fair housing and to develop local solutions and community-specific strategies that address barriers to housing opportunities."

NLIHC submitted [comments](#) in response to HUD's Advanced Notice of Proposed Rulemaking, urging the agency to not make any changes to the AFFH rule until all 1,200 program participants have had substantial experience with it. NLIHC urged HUD to immediately resume implementing the existing AFFH rule.

Read NLIHC's comments on HUD's Advanced Notice of Proposed Rulemaking at: <https://bit.ly/2OPYtin>

Read Senator Booker's letter to HUD at: <https://bit.ly/2Ss84Kr>

Disaster Housing Recovery

DHRC Calls for Immediate FEMA Action to Address Severe and Pressing Housing Needs after Hurricanes Michael and Florence

On behalf of the Disaster Housing Recovery Coalition (DHRC) of nearly 800 local, state, and national organizations, NLIHC President and CEO Diane Yentel sent a [letter](#) to FEMA on October 26 urging the agency to take immediate action to address survivors' severe and pressing housing needs related to Hurricanes Michael and Florence. The DHRC letter urges the agency to implement the Disaster Housing Assistance Program (DHAP) and immediately provide shelter options like trailers or manufactured housing units.

During a DHRC national call on October 25, Mayor Greg Brudnicki of Panama City spoke about the lack of community assets that could be used to provide temporary shelter for the more than 10,000 displaced residents. FEMA informed Mayor Brudnicki's staff that there are no available trailers for residents. Mayor Brudnicki stated that FEMA had not taken action to implement any of the creative housing solutions he and his staff had suggested, like using cruise ships or adapting the agency's Shelter and Temporary Essential Power (STEP) program to help renters avoid displacement. The mayor's staff also identified 365 vacant hotel rooms that could be used to house survivors, but FEMA had not responded about whether the agency will reimburse the city for these costs. The mayor has also raised concerns about displaced households who may not be eligible for FEMA's Individual Assistance program for various reasons.

Many [displaced residents](#) of a public housing complex in Panama City, FL are camping in the remains of their homes because they have no other place to stay and/or no access to transportation. Legal services groups have been reaching out to residents to combat misinformation and help them learn their rights. With rental options extremely scarce and hotels booked, these tenants can either camp or relocate to a shelter.

The executive director of the Panama City Housing Authority [told reporters](#) that half of their 450 homes will be condemned following Hurricane Michael. The housing authority is still determining how many voucher holders will need to relocate from their current homes. Low income tenants in the area are struggling to find viable options for shelter and many are still waiting to hear from FEMA.

The DHRC letter to FEMA also notes that families in the Carolinas continue to face displacement and struggle to find stable, affordable homes more than a month after Hurricane Florence made landfall. A large apartment complex closed in Wilmington, NC, leaving than 1,000 people without homes, and thousands of additional households have been unable to access FEMA's Transitional Shelter Assistance (TSA) hotel program due to financial barriers.

"We are deeply concerned that FEMA is again failing to address the immediate and longer-term housing needs of low income survivors, leaving thousands of displaced families without the stable, affordable homes they need to fully recover," Ms. Yentel states in the letter. "Without immediate action by your agency to provide immediate shelter and to activate proven longer-term housing solutions like the Disaster Housing Assistance Program (DHAP), we fear that this dire situation will lead to families having no choice but to return to uninhabitable homes, to sleep in cars or on the streets, or to pay more than half of their income on rent, putting them at higher risk of evictions, and in worst cases, homelessness."

Read the full letter at: <https://bit.ly/2RkvqQF>

DHRC Members Submit Comments on Puerto Rico's Action Plan Amendment for Disaster Recovery Block Grants

Ayuda Legal Puerto Rico (ALPR), a member of the NLIHC-led Disaster Housing Recovery Coalition (DHRC), submitted [comments](#) on the [Draft Substantial Amendment](#) to the Action Plan for the use of federal Community Development Block Grant-Disaster Recovery (CDBG-DR) funds. NLIHC and 28 other DHRC member organizations endorsed ALPR's comments, which call for increased transparency, additional public engagement, and affirmation of the right to safe and accessible housing.

The Puerto Rico Department of Housing and the Central Office for Recovery, Reconstruction, and Resiliency released the Draft Substantial Amendment for public comment on September 21. The draft amendment adjusts the original Action Plan to incorporate an additional allocation of \$8.2 billion to address unmet needs for long-term recovery from Hurricanes Maria and Irma. The additional funds come from the "Further Additional Supplemental Appropriations for Disaster Relief Requirements Act" Congress passed in February, 2018. HUD

released specific allocations for the February supplemental as well as guidance for the Substantial Amendments process in the [August 14, 2018, Federal Register](#).

The ALPR comments include recommendations to increase transparency, provide opportunities for meaningful public engagement, and prioritize the use of CDBG-DR funds to align with broader community development and long-term recovery goals. Additional recommendations include incorporating procedures for working with HUD to ensure that a new Sworn Declaration document, developed by DHRC members in collaboration with FEMA, will be accepted when title documents are unavailable, a common occurrence on the island (see [Memo, 9/17](#)). ALPR and the endorsing organizations urge the government of Puerto Rico to identify how new programs created with CDBG-DR funding can better serve low and moderate income individuals and address unmet housing needs.

The Puerto Rico Department of Housing will respond to all public comments and include comments with responses in the final version of the Substantial Amendment, which it must submit to HUD for evaluation and approval no later than November 18.

Read the ALPR comments in English at: <https://bit.ly/2yIhF7z>

Read the ALPR comments in Spanish at: <https://bit.ly/2EMJzEL>

Housing Recovery Updates Related to the 2018 Disasters – October 29, 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 [10/22](#)). NLIHC also posts this information at our [On the Home Front](#) blog.

Hurricane Michael

The *Tampa Bay Times* [reports](#) that 928 people are still unaccounted for two weeks after Hurricane Michael. The Red Cross believes this is an overestimation of the true number of missing individuals because people do not always follow up on missing people reports.

The National Employment Law Project has created a [fact sheet](#) for workers impacted by Hurricane Michael about how they can access Disaster Unemployment Assistance. There are also a number of other disaster-related resources on its [webpage](#).

Florida

FEMA

The Transitional Sheltering Assistance (TSA) program is [available](#) for survivors in Bay, Gulf, and Jackson counties. Under TSA, FEMA pays for temporary stays in hotel or motel rooms for eligible survivors.

FEMA published a [map of Mobile Registration Intake Centers \(MRIC\)](#) deployed across the Florida Panhandle to assist Hurricane Michael survivors apply for FEMA assistance and to make referrals to community partners. There are currently 11 MRICs listed.

USDA

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) is [available in 12 counties](#). D-SNAP, available for households that may not normally qualify for SNAP benefits, provides one month of benefits. To apply or learn more, visit the Florida Department of Children and Families [D-SNAP webpage](#).

Any household or individual displaced due to Hurricane Michael may apply for USDA's Rural Development Multi-Family Housing Program as a "displaced tenant" and receive priority admission to a USDA-financed apartment. Survivors who were already receiving USDA rental assistance for a unit that has been made uninhabitable can be transferred to another eligible apartment.

State Action

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 activate the State Housing Initiative Partnership (SHIP) program, which provides local governments funds for homeownership and rental housing programs. Each fiscal year, Florida Housing can earmark up to \$5 million for recovery efforts.

Governor Rick Scott announced that utility providers are aiming to have nearly all [power restored](#) by early November. The electrical infrastructure in Calhoun and Jackson counties required a rebuild, and over half of customers in these areas are still without power. More than 400,000 households were without power following the storm; the number is now closer to 47,700.

An [update](#) from Governor Scott reports 1,480 people are staying in the nine shelters that remain open. The update also states that the Florida Department of Economic Opportunity is working with the Capital Area Action Agency to allow people in Franklin County to use surplus FEMA trailers while they seek other temporary housing solutions.

The Department of Health and Human Services has [activated](#) the [Emergency Prescription Assistance Program \(EPAP\)](#) to provide uninsured Floridians free replacements of certain medical supplies, equipment, and medications lost or damaged by Hurricane Michael through November 15. Survivors can visit www.phe.gov/epap or call 855-793-7470 for more information.

The Agency for Health Care Administration (AHCA) has [extended](#) special Medicaid exceptions for recipients who reside in one of the 12 Hurricane Michael disaster-designated counties through November 9.

The Florida Healthy Kids Corporation announced it will cover [KidCare](#) insurance premiums for November, December, and January for families in the 12 counties impacted by Hurricane Michael. Coverage renewals for these families will also be extended until February 1, 2019.

Local Perspectives & Resources

This [website](#) has disaster legal aid resources specific to Florida.

Georgia

FEMA

Survivors in seven counties are now [eligible](#) to apply for Individual Assistance. Residents of Calhoun, Clay, Laurens, Randolph, Sumter, Tift, and Turner counties should apply for disaster assistance through DisasterAssistance.gov or call 800-621-3362.

FEMA has information about [how to remove debris](#), what survivors in Georgia can [expect after applying for FEMA assistance](#), [understanding letters from FEMA](#), and how to appeal FEMA decisions.

The [deadline](#) to apply for FEMA assistance is December 13.

USDA

Households that participate in the SNAP program and live in one of 23 counties can use their SNAP benefits to [buy hot foods](#) through November 17. This provides additional food options for survivors.

State Action

SNAP recipients in Georgia can [report food loss](#) due to Hurricane Michael by no later than October 31. Survivors must submit a Food Loss Replacement Form (Form 841) in person or by mail to a local DFCS office.

Governor Nathan Deal has [called](#) for a special legislative session of the Georgia General Assembly to amend the state budget to cover recovery and relief activities. The special session is set to begin on November 13.

Hurricane Florence

A group of advocates from North and South Carolina have created a [Story Map](#) – a combination of interactive maps, photos, and text – that demonstrates the importance of civil legal help in the recovery process. Two additional maps show that more vulnerable populations were most heavily impacted by the storm in both [North Carolina](#) and [South Carolina](#).

North Carolina

FEMA

FEMA is now [providing](#) two forms of Direct Temporary Housing Assistance in [ten](#) North Carolina counties: travel trailers and manufactured housing units (MHUs). Trailers are intended for households that can complete repairs in less than a year, and MHUs are a longer-term solution for those with more substantial damage. FEMA will contact households that may be eligible. These solutions are used in areas FEMA determines have insufficient rental options. An [article](#) in *U.S. News & World Report* states that at least 600 families are on the waiting list for travel trailers and manufactured homes, but only a handful have received their trailer or MHU.

An additional eight counties are [eligible](#) for Public Assistance (Categories A-G). Public Assistance (PA) Categories A & B provide reimbursement for debris removal, emergency protective measures, and other costs related to disaster recovery. Categories C–G provide funding for repairing and replacing damaged or destroyed infrastructure.

FEMA [issued](#) a public notice of its intent to provide assistance and grants through the Individual Assistance and Hazard Mitigation Grant programs. FEMA also [released](#) another notice of “its intent to take into account the impact of federal laws concerning historic preservation and civil rights on the federal assistance and grant opportunities it provides.” The pertinent laws include the National Historic Preservation Act and the Rehabilitation Act of 1973.

FEMA published several fact sheets regarding assistance in North Carolina. One discusses how FEMA determines if a home has “[insufficient damage](#)” and denies assistance. Denial of FEMA assistance can always be appealed. Others discuss the availability of [funeral assistance](#) and “[Reasons Why You Might Have Been Found Ineligible by FEMA](#).”

Local Perspectives & Resources

Renters in Wilmington, NC, continue to struggle with the [extreme housing shortage](#) they face following Hurricane Florence. About 1,000 people were displaced after a large apartment complex closed the week of

October 21. Many Wilmington residents are being forced to move several counties away to find housing options, and those with limited resources are even more constrained.

South Carolina

FEMA [encourages](#) South Carolina renters impacted by Hurricane Florence to apply for disaster assistance. Renters are eligible for a number of FEMA programs, including rental assistance to secure temporary housing, help with medical expenses, and funds to repair or replace vehicles. Applicants can always [appeal the decision](#) if FEMA denies assistance. The [deadline](#) to apply for FEMA assistance is November 20.

Housing Recovery Updates on the 2017 Disasters – October 29, 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* (for the article in last week's *Memo*, see [10/22](#)). NLIHC also posts this information at our [On the Home Front](#) blog.

2017 Disasters

Federal Response

- HUD awarded nearly \$50 million in supplemental funding for Housing Choice Vouchers (HCV) to public housing authorities (PHAs) in Florida, Puerto Rico, Texas, and California. The additional funding was announced by HUD in an October 19 [press release](#). The amount for each PHA varied, with the largest allocation of \$29.3 million going to Miami-Dade Public Housing and Community Development. Fourteen PHAs in Puerto Rico received \$5,311,812, \$3,088,965 of which was awarded to the Municipality of San Juan. Texas received a total of \$4,005,726 for the Housing Authority of Port Arthur, Aransas Pass Housing Authority, and Corpus Christi Housing Authority. California received \$3,475,850 for Mendocino County, Sonoma County, the City of Santa Rosa.
- FEMA [published](#) an online portal with up-to-date “information on available grants and funding opportunities, community housing initiatives, sustainability and environmental measures, training modules and community planning and capacity building programs.” Resources on the portal may be helpful for governments, nonprofits, and survivors of Hurricane Harvey.

State Action

- The Texas General Land Office (GLO) [posted](#) Homeowner Assistance Program (HAP) Regional Housing Guidelines for the [South East Texas Region](#), [HGAC-W/Lower Colorado Region](#), [HGAC-E/Gulf Coast Region](#), and [Deep East Texas Region](#). The Texas GLO assigned \$1.098 billion of the total allocation of Community Development Block Grant-Disaster Recovery (CDBG-DR) funds for HAP and the rehabilitation and reconstruction of owner-occupied single-family homes damaged by Hurricane Harvey. The GLO is accepting public comments on the guidelines until 5:00 p.m. CT on November 18, 2018.
- The California Department of Housing and Community Development posted a [factsheet](#) ([Spanish version here](#)) and [slides](#) ([Spanish version here](#)) from a series of public briefings held between October 2 and 11 on the State Action Plan for CDBG-DR funds allocated by HUD for California residents impacted by the 2017 wildfires, mudflows, and debris flows. The action plan will be [posted here](#) once it is available.

Local Perspectives

- An article in the [Houston Chronicle](#) reported that the City of Houston will ask Congress for an additional \$2 billion to help residents whose homes were damaged by Hurricane Harvey. According to the article, original estimates for the amount of aid that would be needed was based on the number of recipients of FEMA's Individual Assistance program. "We're chronically undercounting the most vulnerable populations," stated Tom McCasland, director of the Houston Housing and Community Development Department. "That's why it's important not to start with FEMA."
 - CityLab featured an [article](#) about The City of Houston's attempt to distribute recovery funds more fairly using a new data-driven approach.
 - Pew published a [report](#) in June titled, "What We Don't Know about State Spending on Natural Disasters Could Cost Us: Data limitations, their implications for policymaking, and strategies for improvement." The report found that states do not comprehensively track natural disaster spending and that state spending is highly variable. Additionally, researchers found that multiple agencies within states spending money on disasters track their activities and spending differently, making state-level data difficult to compare across jurisdictions and programs. To meet federal and state informational needs, Pew recommends policymakers at both levels of government make a commitment to improve data collection, document spending by disaster phase, and ensure tracking efforts include local spending.
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Research

Report Assesses Impact of Rail Stations on Displacement in Los Angeles

In [*Sustainability and Displacement: Assessing the Spatial Pattern of Residential Moves Near Rail Transit*](#), researchers from the National Center for Sustainable Transportation analyze the effects of rail station openings on residential mobility in Los Angeles County. They find that out-mobility rates, where individuals move at least 0.5 miles from their origin, are higher in dense, urban, renter-concentrated neighborhoods, and lower-income households move more frequently than higher-income households. The evidence was mixed on the impact of rail station openings on the out-mobility rates of current residents.

LA County has seen 93 new rail-transit stations open since 1990, serving as an ideal area to study transit-oriented development and displacement. By analyzing tax-filing data from the California Franchise Tax Board (FTB) between 1993 and 2013, researchers were able to identify mobility rates across LA County. The mobility rate of 21% in LA County is higher than the 11% rate nationwide.

The researchers examined neighborhoods within a half-mile of a rail station on the Red/Purple and Gold lines. In most of these neighborhoods, 60% of households earn less than \$50,000 annually. These neighborhoods also have a very high proportion of renters compared to LA County overall. The Red/Purple Subway line neighborhoods are racially and ethnically diverse, and all but one have higher foreign-born populations than LA County as a whole. Each of these neighborhoods was paired with a neighborhood at least one mile from the transit station with similar demographics used as a control group in order to isolate the effects of the rail station opening on mobility.

Overall, rail station openings were found to increase out-mobility rates by between 0% and 17%, but the effect varied by income, rail corridor, and differences in statistical models. Mobility rates for households near new Gold Line stations increased for all income groups. Out-mobility increased by 17% for higher income households and by 8% for the lowest income households. Among households near the new Red/Purple Line

stations, out-mobility appeared to increase by 4% for the lowest income households, while no statistically significant impact was observed for higher income groups.

Overall, evidence for the effect of rail station openings on out-mobility rates appeared to be mixed and context-dependent. While station openings on the Red/Purple line appeared to increase the gap in out-mobility rates between the lowest and highest income households, station openings on the Gold line appeared to narrow it. Although the results were mixed, the authors suggest that when planning their projects transit planners need to consider how new stations will impact lower income populations in neighborhoods that already have a high degree of out-mobility. More research is needed to understand how programmatic and development policies might mitigate displacement in transit-oriented development projects.

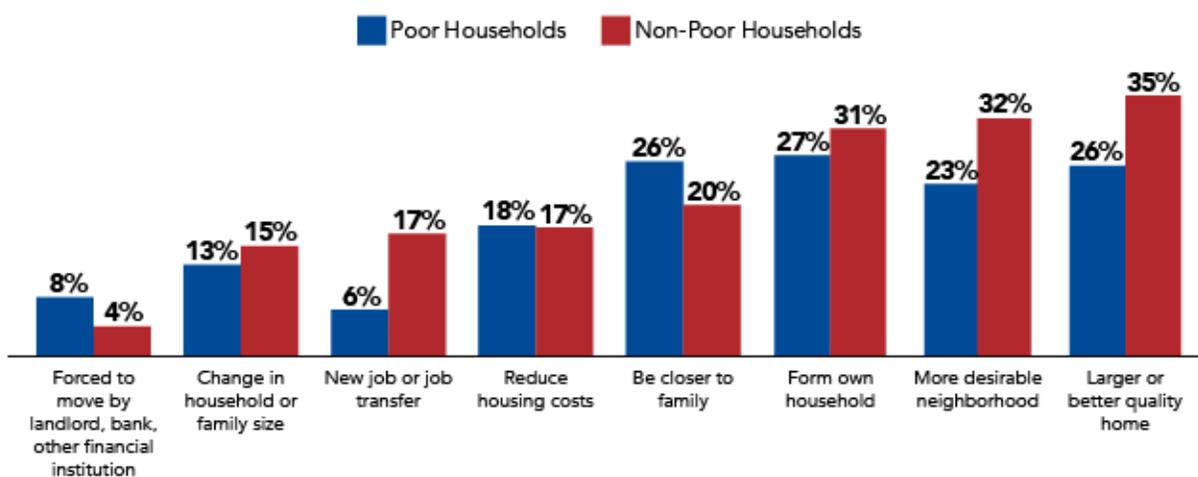
Sustainability and Displacement: Assessing the Spatial Pattern of Residential Moves Near Rail Transit is available at: <https://bit.ly/2JckKR0>

A brief *Do Rail Transit Stations Induce Displacement?* is available at: <https://bit.ly/2NYhBVU>

Fact of the Week

Among Households that Moved in the Past Two Years, Poor Households Were More Likely to Have Been Forced to Move

Reason for Moving by Household Income



Note: Among households who moved within the past two years. Poor households have incomes below poverty.
Source: American Housing Survey 2017.

Source: American Housing Survey 2017.

From the Field

HUD Awards Housing Action Illinois \$1.2 million in Housing Counseling Funds

[Housing Action Illinois](#), an NLIHC state partner, was recently awarded \$1.2 million from HUD to distribute to local nonprofits for housing counseling services. These sub-grants will be given to 33 HUD-approved housing counseling organizations within Housing Action Illinois’s intermediary affiliates network to help families rent or buy affordable housing and prevent foreclosures. Each agency in the network will receive \$12,000 to \$46,000 towards assisting low to moderate income households. Additionally, Housing Action Illinois will provide support to the subgrantees through administrative assistance, training, and one-on-one guidance with the goal of helping awarded agencies build their capacity to reach more people in their communities and adapt to changing needs. Counseling services will include information on accessing fair mortgages, safe borrowing, avoiding predatory lending practices, rental counseling, and foreclosure prevention.

Since becoming a HUD intermediary in 2014, Housing Action Illinois has assisted community-based organizations in becoming HUD-approved housing counseling agencies and provided funding for that purpose. The organization began with a network of 12 affiliates in 2015 and has since been expanded to 33, with increases in HUD funding each year. During a recent nine-month period, the affiliate network collectively educated 10,531 people on their housing options and assisted 306 families in purchasing their first home.

“Essentially, what this award means is that we can help thousands more families in the Midwest region understand their housing options, including when renting or considering purchasing a home,” stated Housing Action Illinois Director of Capacity Building David Young. “By expanding our network and increasing our sub-grants, we create more opportunities for families and communities to thrive.”

Learn more about Housing Action Illinois at: <https://bit.ly/2Pfy5xU>

Resource

NHLP Provides More Resources Related to DHS’s Proposed ‘Public Charge’ Rule

The National Housing Law Project (NHLP) has developed more resources about the U.S. Department of Homeland Security’s (DHS’s) proposed changes to the “public charge” rule (see *Memo*, [10/15](#)). NHLP has a short [FAQ](#) outlining the basics, effective messaging [talking points](#), and a revised [technical fact sheet](#) that provides a more in-depth assessment of the proposed rule. In addition, NHLP will hold a [webinar](#) on the proposed changes on Thursday, November 8 at 3:30 pm ET.

Noncitizens seeking admission to the U.S., noncitizens applying for lawful permanent resident status (green card), or those 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.

Currently, three programs are covered under the public charge policy, TANF, SSI, and emergency-Medicaid. The proposed rule would add to the definition of public charge the Section 8 Housing Choice Voucher, Section 8 Project-Based Rental Assistance, and Public Housing programs, as well as the Supplemental Nutrition Assistance Program (SNAP, or food stamps), Non-emergency Medicaid, the Medicare Part D Low Income Subsidy, and institutionalization for long-term care at government expense. DHS is also considering adding the Children’s Health Insurance Program (CHIP) to the list.

NHLP's FAQ is at: <https://bit.ly/2z0zUnX>

NHLP's talking points are at: <https://bit.ly/2ELlaQh>

The 13-page technical fact sheet is at: <https://bit.ly/2Aqvady>

Register for the November 8, 3:30 pm ET webinar at: <https://bit.ly/2PTzyqF>

NLIHC in the News

NLIHC in the News for the Week of October 21

The following are some of the news stories that NLIHC contributed to during the week of October 21.

- “Emphasize economic arguments for improving homeless services, Utah service providers told,” *KSL.com*, October 25 at: <https://bit.ly/2Sn8Xni>
 - “Ability Housing breaks ground on Westside apartments,” *News4Jax*, October 25 at: <https://bit.ly/2ReEB5b>
 - “2 high-stakes ballot measures could boost wages for nearly 1 million workers,” *Vox*, October 22 at: <https://bit.ly/2q6xUqv>
 - “Rent control on ballot as California seeks a fix for housing costs,” *Yahoo! News*, October 22 at: <https://yhoo.it/2OHMGTg>
 - “Amid Housing Crisis, Reno's Motor Lodges Become Last Resort,” *US News & World Report*, October 20 at: <https://bit.ly/2yAcsPh>
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NLIHC News

NLIHC Issues *Tenant Talk: Fair Housing 50 Years Later*

NLIHC's latest edition of *Tenant Talk*—a periodic publication aimed at engaging tenants on housing policy and highlighting local advocacy successes – is now available. The fall 2018 issue focuses on the 50th anniversary of the Fair Housing Act and local efforts to achieve housing justice. Access *Tenant Talk: Fair Housing 50 Years Later* online at: <https://bit.ly/2O2ss18>

This edition of *Tenant Talk* opens with a description of Dr. Martin Luther King's “Chicago Freedom Movement” of 1966 and its calls for housing justice. The publication also provides an overview of the Fair Housing Act and recent efforts to undermine the law, reviews fair housing “by the numbers” over the years and today, highlights disaster housing recovery efforts that have violated the Fair Housing Act, and shares the Southern Movement Blueprint for Action. Local advocacy efforts are also showcased in the latest edition, including a few of the many “Our Homes, Our Voices” National Housing Week of Action events that took place across the country in May.

Producing *Tenant Talk* is one of the many ways NLIHC advances our mission of achieving socially just public policy that ensures people with the lowest incomes in the U.S. have affordable, accessible, safe and decent homes. We hope you will find this issue useful as you advocate for tenants' rights and for expanding resources for affordable housing.

Want to receive a free print-copy of *Tenant Talk* in the future? Sign up at: <https://bit.ly/2OO47S2>

Where to Find Us – October 29

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

- [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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