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NLIHC News

Register Today for NLIHC's 2018 Housing Policy Forum, Celebrate Housing Leadership Honorees

NLIHC's [2018 Housing Policy Forum: Building the Movement](#) will take place in Washington, DC, March 19-21, 2018, and 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 Awards Reception on the evening of March 20 (separate ticket is required). Register for these events [here](#) and make a contribution to celebrate our 2018 honorees [here](#).

The Policy 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. The Forum will explore the state of fair housing in America on the 50th anniversary of the Fair Housing Act; the threats and opportunities for affordable housing in 2018 and beyond; the keys to state, local, and resident-led 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.

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

NLIHC's 2018 Housing Leadership honorees will be:

- **U.S. Senator Susan Collins** (R-ME), who will be recognized 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*, who will be honored for his groundbreaking work to elevate the need for affordable housing for the lowest income people in America; and
- **Lisa Hasegawa**, former executive director of the National Coalition for Asian and Pacific American Community Development and NLIHC board member, who will be celebrated for her years of dedication to affordable housing on behalf of the Asian American and Pacific Islander community.

Make a contribution to celebrate NLIHC's 2018 Housing Leadership Award honorees [today](#). Your donation in their honor will be recognized at the reception on March 20, 2018. 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.

Disaster Recovery

Senate Passes, President Signs Latest Emergency Spending Bill

The Senate passed the [latest emergency spending bill](#) on October 24 to pay for ongoing relief from the recent natural disasters. The bill includes \$18.7 billion for FEMA's response to natural disasters, including Hurricanes Harvey, Irma, and Maria and the California wildfires. Also in the package is a \$16 billion increase in the National Flood Insurance Program's (NFIP's) borrowing limit, \$576.5 million to address wildfires in the West, and \$1.2 billion for nutrition assistance programs that will provide relief to low income Puerto Rican residents. 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 voted 82 to 17 to approve the spending bill, which the president signed on October 26.

Senators Marco Rubio (R-FL) and Bill Nelson (D-FL) sought additional funding for Florida's distressed citrus industry and for housing needs in Florida. Senators John Cornyn (R-TX) and Ted Cruz (R-TX) also sought more funding for Texas communities impacted by Hurricane Harvey. They initially threatened to hold up the vote, but they relented when given assurances by the Trump administration that Texas and Florida's concerns would be addressed in the next supplemental funding legislation before the end of the year. Despite those assurances, Senator Cornyn is blocking a vote to confirm the deputy director of the Office of Management and Budget until additional disaster recovery and rebuilding funding is provided.

Indications are that OMB may urge Congress to make spending offsets in other areas to pay for any new disaster recovery or rebuilding funding, which could make passage of the third disaster funding bill much more difficult.

HUD Disaster Recovery Updates

The following are updates about HUD's efforts related to Hurricanes Harvey, Irma and Maria and the California wildfires, as well as a letter to HUD from advocates about the Community Development Block Grants-Disaster Recovery (CDBG-DR) program.

More than 500 Organizations Signed Letter to HUD

The [letter](#) urges HUD to ensure that CDBG-DR funds continue to be targeted toward the housing needs of the lowest income households and that impacted people have adequate time to weigh in on how states and local governments use the recovery and rebuilding funding.

HUD Allocates CDBG-DR to Texas

HUD allocated [\\$57.8 million](#) on October 20 to Texas for Hurricane Harvey recovery through the CDBG-DR program. HUD Secretary Ben Carson described the funds as a "down payment" for recovery. HUD relied on the best available FEMA data to allocate the funds. HUD decided to allocate this CDBG-DR funding because Texas has an existing disaster recovery plan from CDBG-DR funds awarded after flooding in 2016. The FY17 appropriations act included \$400 million in CDBG-DR to address the impact of major disasters in 2015 and later; HUD had previously allocated \$342 million of this amount to disasters nationwide. As additional data become available, HUD will allocate \$7.4 billion appropriated by Congress in September for all 2017 disasters, including Hurricanes Harvey, Irma, and Maria, and the California wildfires.

HUD Waivers and Assistance for Areas Impacted by Hurricanes

Neal Rackleff, assistant secretary for Community Planning and Development (CPD) sent a [Memorandum](#) to all CPD Field Office directors, deputy directors, and program managers on October 13 specifying the availability of regulatory waivers for jurisdictions in major disaster areas as a result of Hurricanes Harvey, Irma, and Maria. The waivers apply to four CPD-administered programs: Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Housing Opportunities for Persons with AIDS (HOPWA), and Emergency Solutions Grants (ESG). The CDBG program discussed in the Memorandum is the regular CDBG program for Entitlement Communities and states; it does not apply to CDBG-DR funds. For each waiver, the Memorandum describes how long the waiver will be in place. Key waivers for CDBG and HOME include:

CDBG:

- The public comment period for substantial amendments to the Annual Action Plan of the Consolidated Plan is reduced from 30 days to seven days.
- The obligation to provide “reasonable” notice to the public and an opportunity to comment when there is a substantial amendment to the Annual Action Plan is waived for Puerto Rico and the Virgin Islands due to the destruction of the communications infrastructure. Grantees are permitted to determine “reasonable.”
- CDBG may be used to construct new housing. Typically, CDBG can be used to construct new housing only if done by special nonprofits.
- The 15% limit on the use of CDBG for public services is removed.
- Grantees may provide Emergency Assistance Payments for up to six months (instead of three months). Emergency Assistance Payments could include assistance to pay rent, utilities, food, clothing, etc.

HOME:

- Jurisdictions may use up to 20% (up from 10%) of their HOME allocation to cover administration and planning costs due to the disaster.
- The maximum tenant-based rental assistance (TBRA) that can be used toward a household’s rent is waived for two years. Normally the maximum is the difference between the jurisdiction’s rent standard and 30% of a household’s income.
- The 25% jurisdiction match requirement is waived.
- The requirement that 15% of a jurisdiction’s HOME allocation be used by Community Housing Development Organizations (CHDOs) is waived. NLIHC notes that this could significantly disadvantage mission-driven community development organizations.

Technical Issue Could Suspend Section 8 Assistance in Puerto Rico and the Virgin Islands

HUD is prohibited by statute from paying Section 8 subsidies for units that do not have electricity or other utilities because they cannot be considered “decent, safe, and sanitary.” Suspending payments will present a significant challenge for property owners who have done all they can to bring in money, generators, and other resources to keep the units safe under extraordinary circumstances. About 20,000 housing units in 203 projects in Puerto Rico receive Section 8 project-based subsidies to provide affordable housing. A HUD spokesperson said, "Due to the ongoing and unique circumstances in Puerto Rico, we're reviewing every available option to

assist residents during this difficult time." The National Association of Realtors and the Institute for Real Estate Management sent a [letter](#) of concern to HUD stating, "Without the federal portion of the rent, many of these properties will simply fail, and this stock of affordable housing will be lost."

FHA Extends Foreclosure Relief

The Federal Housing Administration (FHA) is extending its initial 90-day foreclosure moratorium for FHA-insured homeowners impacted by Hurricanes Harvey, Irma, and Maria for an additional 90 days due to the extensive damage and continuing needs in hard-hit areas. FHA is extending this foreclosure relief in presidentially declared counties and municipalities where FEMA is operating its Individual Assistance Program. [FHA Mortgagee Letter 2017-15](#) instructs lenders and servicers to suspend all foreclosure actions against borrowers until the following dates: Hurricane Harvey - February 21, 2018, Hurricane Irma - March 9, 2018, and Hurricane Maria - March 19, 2018.

Congress to Hold Multiple Hearings on Disaster Recovery

The House and Senate will hold a number of hearings in the coming days about the federal response to recent natural disasters.

The Senate Homeland Security and Governmental Affairs Committee will hold a hearing on the 2017 hurricane season and oversight of the federal response. The hearing will be held on October 31 at 10 am ET in room 342 of the Dirksen Senate Office Building. Witnesses include:

- Brock Long, FEMA Administrator
- General Lori J. Robinson, Commander of U.S. Northern Command
- Major General Donald E. Jackson, Deputy Commanding General for Civil and Emergency Operations of the U.S. Army Corps of Engineers
- Robert P. Kadlec, Health and Human Services Assistant Secretary for Preparedness and Response

Learn more about this hearing at: <http://bit.ly/2yQCIDI>

The House Financial Services Subcommittee on Oversight will hold a hearing to examine the Community Development Block Grant-Disaster Relief (CDBG-DR) program. Witnesses have not yet been announced. The hearing will be held on November 1 at 10 am ET in room 2128 of the Rayburn House Office Building. Learn more about this hearing at: <http://bit.ly/2zbZbhF>

The House Homeland Security Committee will hold a hearing to assess FEMA's preparedness and response capabilities. FEMA Administrator Brock Long will testify. The hearing will be held on November 1 at 10 am ET in the Capitol Visitor Center, Room HVC-210. Learn more about this hearing at: <http://bit.ly/2yQ9Ldf>

2010 GAO Report Provides Advice for Disaster Assistance in 2017

A 2010 report from the Government Accountability Office (GAO) examined federal disaster assistance after Hurricanes Katrina and Rita in Louisiana and Mississippi. The report found that a disproportionate amount of federal relief went to homeowners. Sixty-two percent of damaged owner-occupied homes received assistance, while just 18% of damaged rental units did. As of the report's publication, ten federal programs had assisted more than 302,000 owner-occupied units and 43,000 rental units. The lack of affordable housing had serious impacts on rents. Fair Market Rents increased between 2005 and 2009 by 52% in the New Orleans metro area

and by 43% in the Gulfport-Biloxi metro area, while rents nationwide increased by about 15% over the same time period.

State agencies administered the majority of federal housing assistance, including \$19 billion in Community Development Block Grant (CDBG) Disaster Recovery funds. States had significant flexibility regarding how CDBG-DR funds were spent. Combined, the states allocated \$11 billion of CDBG-DR funds to homeowner programs and approximately \$1 billion to programs for owners of small rental properties. Louisiana established its CDBG-DR program for homeowners 6 months before its rental housing program, and Mississippi did so 18 months before. A state official in Louisiana reasoned that homeowners were less transient than renters and had lost real property. In addition, the state believed rental property owners were eligible for assistance from other federal resources, like tax credits. In Mississippi, state officials determined that a compensation program for homeowners could be implemented more quickly than a program for renters, because rental construction would need environmental reviews. Other challenges to rental housing included inadequate funding and a program design in both states that required small landlords to incur repair costs for which they were then reimbursed through the rental housing program. Louisiana eventually added an additional option that provided upfront financing to landlords.

The GAO report recommends that Congress provide more direction on how states use CDBG disaster relief funds. The report recommends, for example, that HUD require state agencies to distribute funds based on need, taking into account all available programs and resources. The GAO had previously recommended that HUD issue guidance on acceptable program designs for CDBG disaster relief funds and coordinate with FEMA to clarify options in using CDBG funds with other disaster-related funds. The report suggests that without specific direction on how to better target disaster-related CDBG funds, states may continue to allocate assistance to owners and renters disproportionately.

Federal Assistance for Permanent Housing Primarily Benefited Homeowners; Opportunities Exist to Better Target Rental Housing Needs is available at: <http://bit.ly/2y0Brbe>

Additional Updates on Disaster Housing Recovery

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 [10/23](#)). NLIHC also posts this information at our [On the Home Front](#) blog.

FEMA Data

FEMA [released data](#) on the number of owners and renters that have applied for their Housing Assistance Program. The data show the number of applicants, county, Zip code, severity of damage, and whether the applicant is an owner or renter. The NLIHC research team is currently examining the data. The Excel sheet includes data for all disasters in the nation. Renter data for Hurricane Harvey in Texas (DR- 4332) for example start on line 7473. Data input is ongoing.

USDA

USDA's Rural Development (RD) is extending the moratoriums on property foreclosures in the Presidentially Declared Disaster (PDD) areas impacted by Hurricanes Harvey, Irma, and Maria. The foreclosure moratoriums will be extended until February 21, 2018 for Hurricane Harvey, March 9, 2018 for Hurricane Irma, and March 19, 2018 for Hurricane Maria. These extensions apply to new foreclosures as well as foreclosures already initiated. RD guidance outlined in "Assistance in Natural Disasters" and located in [Chapter 18](#), Section 4, 7 CFR 3555.307 of the SFHGLP Handbook requires an initial moratorium on foreclosure actions within a PDD

for 90 days following the date of each PDD declaration. Contact the USDA Rural Development Customer Service Center at [\(866\) 550-5887](tel:8665505887) or the National Office at [\(202\) 720-1452](tel:2027201452) for more information.

HHS

The Office of Community Services (OCS) of the U.S. Department of Health and Human Services reminds public entities granted Low Income Home Energy Assistance Program (LIHEAP) funds that in disaster situations, LIHEAP grantees have the discretion to use the funds to address the disaster. OCS reminded LIHEAP grantees of its policy regarding disasters established in a [July 3, 2012 Dear Colleague letter](#) and in a [July 15, 2010 FAQ](#). Allowable uses of LIHEAP funds to deal with crisis situations, particularly with respect to assistance for home energy related needs resulting from a hurricane or other natural disaster, include:

- Costs to temporarily shelter or house individuals in hotels, apartments, or other living situations in which homes have been destroyed or damaged
- Utility reconnection costs
- Repair or replacement costs for furnaces and air conditioners
- Insulation repair
- Crisis payments for utilities and utility deposits
- Purchase and installation of fans and air conditioners
- Purchase and installation of generators

California Wildfires

FEMA

By the Numbers: (as of 10/26)

- 3,314 Individual Assistance (IA) applications approved*
- \$4,230,105 Individual & Household Program (IHP) approved*
- \$2,268,952 Housing Assistance (HA) approved*
- \$1,961,153 Other Needs Assistance (ONA) approved*

*Assistance dollars approved but not necessarily disbursed.

USDA

Households affected by the wildfires in Northern California who are not normally eligible for USDA's Supplemental Nutrition Assistance Program (SNAP) may be eligible for help buying food through [USDA's Disaster Supplemental Nutrition Assistance Program \(D-SNAP\)](#) for one month. Residents who meet the requirements in seven affected counties are eligible. Current SNAP participants will receive additional benefits.

USDA also [announced](#) that it is making resources available to help rural people and communities recover from the effects of California wildfires. As with the other disaster declarations, USDA provides links to information about its various programs. Existing USDA Rural Development home loan borrowers may qualify for [assistance with their loan payments](#).

Hurricane Maria

FEMA

Puerto Rico

By the Numbers: (as of 10/26)

- 223,375 Individual Assistance (IA) applications approved*

- \$121,309,340 Individual & Household Program (IHP) approved*
- \$103,443,501 Other Needs Assistance (ONA) approved*
- \$336,240,256 Public Assistance Grants (PA) obligated as of 10/24, 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.

More than a month after Hurricane Maria hit the island, schools in the Mayaguez and San Juan regions [reopened](#). Classes have resumed at 143 schools, and students from the 24 schools that are not opening will be relocated to other schools in the area.

A FEMA [media release](#) indicates that more than 800,000 households impacted by Hurricanes Irma and Maria have registered for various types of disaster assistance. FEMA has distributed \$114 million to individuals for housing and critical needs assistance, and SBA has approved \$2.3 million in disaster assistance loans. More than \$384 million has been awarded for public assistance to state and local organizations to perform emergency measures such as use of temporary generators, flood control, safety inspections, and debris removal. Included in the public assistance is \$215 million to the electric utility and \$70 million to the water utility. Public and nonprofit organizations were awarded \$99 million.

U.S. Virgin Islands

By the Numbers: (as of 10/26)

- 2,720 Individual Assistance (IA) applications approved*
- \$1,922,918 Individual & Household Program (IHP) approved*
- \$415,797 Housing Assistance (HA) approved*
- \$1,507,121 Other Needs Assistance (ONA) approved*
- \$13,010,427 Emergency Work (Categories A-B) dollars obligated as of 10/24, all 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.

Survivors of both Hurricanes Maria and Irma have until [December 18](#) to register for assistance with FEMA. The extension is at the request of the territory's government in light of communications and power outages.

Owners of multi-family dwellings that need repairs who are willing to lease to eligible FEMA hurricane survivors may apply for the [Multi-Family Lease and Repair Program \(MLRP\)](#). The repairs or improvements do not need to be hurricane- or flood-related. The property must have three or more units and the unit must have been previously used as a rental unit. FEMA requires a lease of exclusive use of the property as temporary housing for a period of at least 18 months.

Local Perspectives

Volunteers of America (VOA) sent their first teams into Puerto Rico to assess needs among public and subsidized housing developments. The teams are finding the needs are severe and urgent because conditions are even more dire than expected. VOA reports that seniors in subsidized developments have little or no food and water, with some receiving one meal a day and others are receiving none. Many have only wet clothing and mattresses and are suffering from the trauma of the hurricane. Many of the seniors have chronic health conditions, mainly diabetes and high blood pressure, and haven't been able to see a doctor or obtain insulin or other medications. Personal hygiene products like soap and toothpaste are hard to come by, and when they can

be obtained, prices have risen 400%. Shockingly, these are the conditions in San Juan metro area; the VOA teams will be moving out toward more rural areas soon, where the needs are likely even more extreme.

While wealthier Puerto Rican residents are able to use generators, stay at luxury hotels, or leave the island altogether, the [majority of the island](#) still remains without power or access to communications systems. Puerto Rico was already struggling before the storm, and 40% of the population lived below the poverty line. Life for low-income families is becoming increasingly difficult during the slow recovery process.

Post Hurricane Maria, many Puerto Ricans have left the island to [receive proper medical attention](#) or find stability on the mainland. Hundreds of Puerto Ricans have arrived in Philadelphia and the surrounding suburbs where there is an Office of Emergency Management's Disaster Services Center to provide assistance for newcomers. Migration from the island will continue, raising questions about how the exodus will affect poverty on the island long term.

Hurricane Irma

FEMA

Florida

By the Numbers: (as of 10/26)

- 708,893 Individual Assistance (IA) applications approved*
 - \$830,272,666 Individual & Household Program (IHP) approved*
 - \$566,034,011 Housing Assistance (HA) approved*
 - \$264,238,655 Other Needs Assistance (ONA) approved*
- *Assistance dollars approved but not necessarily disbursed.

Georgia

By the Numbers: (as of 10/26)

- 8,553 Individual Assistance (IA) applications approved*
 - \$11,200,877 Individual & Household Program (IHP) approved*
 - \$8,082,541 Housing Assistance (HA) approved*
 - \$3,118,335 Other Needs Assistance (ONA) approved*
- *Assistance dollars approved but not necessarily disbursed.

Survivors of a presidentially declared disaster like Hurricane Irma can receive [free legal help](#) if they are unable to pay rent. The Federal Emergency Management Agency, through an agreement with the Georgia Legal Services Program, Atlanta Legal Aid, and the Georgia Young Lawyers Division of the American Bar Association, provides free legal help. People may request assistance by calling 866-584-8027 or 404-526-8793, Monday through Friday from 9 a.m. to 5 p.m.

Puerto Rico

By the Numbers: (as of 10/26)

- 668 Individual Assistance (IA) applications approved*
 - \$1,598,027 Individual & Household Program (IHP) approved*
 - \$835,400 Housing Assistance (HA) approved*
 - \$762,626 Other Needs Assistance (ONA) approved*
- *Assistance dollars approved but not necessarily disbursed.

U.S. Virgin Islands

By the Numbers: (as of 10/26)

- 3,256 Individual Assistance (IA) applications approved*
- \$3,896,412 Individual & Household Program (IHP) approved*
- \$1,989,163 Housing Assistance (HA) approved*
- \$1,907,249 Other Needs Assistance (ONA) approved*
- \$25,056,945 Public Assistance Grants (PA) obligated as of 10/25, 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.

Hurricane Harvey

FEMA

Texas

By the Numbers: (as of 10/26)

- 338,629 Individual Assistance (IA) applications approved*
- \$1,287,800,070 Individual & Household Program (IHP) approved*
- \$1,005,177,309 Housing Assistance (HA) approved*
- \$282,622,761 Other Needs Assistance (ONA) approved*
- \$465,230,373 Total Public Assistance Grants (PA) obligated as of 10/24**
- \$402,292,248 Emergency Work (Categories A-B) obligated as of 10/24**

*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.

In Texas, FEMA has extended its Transitional Sheltering Assistance (TSA) program for another two weeks to [November 7](#). The TSA program pays for survivors to stay at hotels while they look for long-term housing. As of October 19, there were 33,113 people checked into hotels through FEMA's TSA program.

Local Perspectives

Although Hurricane Harvey affected people in Houston of every income level, ensuring an equitable recovery in a [highly income-segregated city](#) will require intentional policies. Families may have found temporary solutions, such as staying with a relative or friend, often have little time to search for long-term housing or filing an appeal for FEMA aid. An estimated 45% of affected Houston households earn less than \$50,000 per year.

Because of Hurricane Harvey, many youth in Harris County's juvenile justice system are dealing with [homelessness and separation from family](#) while following probation orders and attending hearings. The county Juvenile Probation Department referred 65 children impacted by the storm to the local nonprofit reVision for additional assistance. Probation officers and judges have been more lenient in light of the additional hardships.

The Texas Bar Foundation awarded [Lone Star Legal Aid \(LSLA\)](#) a one year grant of \$76,854 to support LSLA's efforts to provide legal services for those affected by Hurricane Harvey. The grant will support an attorney at their Beaumont office to focus on survivors' legal issues such as FEMA appeals, evictions and lease terminations, and other short- and long-term issues. In announcing its receipt of the award, LSLA noted that, as

part of LSLA's representation of tenants who survived Hurricane Harvey, three temporary restraining orders have been granted against landlords attempting to evict tenants, providing in tenants time to retrieve their personal belongings from damaged apartments. Also, with so many individuals and families having lost their homes, the City of Port Arthur has resorted to establishing a military-style tent city to house residents.

Congress

Senate Committee Holds Confirmation Hearing for HUD Nominees

The Senate Banking, Housing, and Urban Affairs Committee held a confirmation hearing on October 26 to consider the nominations of Brian D. Montgomery to serve as assistant secretary for housing and federal housing commissioner, Robert Hunter Kurtz to serve as the assistant secretary for Public and Indian Housing (PIH), and Suzanne Israel Tufts to serve as assistant secretary for administration.

Ranking Member Sherrod Brown (D-OH) used his opening remarks to discuss the affordable housing crisis and the importance of HUD programs. "The gap between housing costs and wages has grown wider over the past decade," Senator Brown said. "Over half a million Americans face homelessness on any given night. A quarter of all renters pay more than half of their incomes towards rent. That makes the [nominees'] job and the job of HUD even more essential."

Several members of the committee asked Mr. Kurtz about how the deep budget cuts proposed by the Trump administration would impact HUD's ability to serve those currently receiving or in need of assistance. Senator Brown pointed out that such cuts undermine public-private partnerships—the very thing HUD Secretary Carson has said is the answer to solving our nation's housing crisis. Senator John Tester (D-MT) said that there was not enough affordable housing in his state, which impacts the ability of communities to recruit new business. He added that new affordable homes would not be built if not for federal support through programs like the national Housing Trust Fund (HTF), the HOME Investment Partnerships program (HOME) and Community Development Block Grants (CDBG)—programs the Trump administration proposes to eliminate. He asked the nominees to push back hard on the proposed cuts.

Mr. Kurtz responded that the Trump budget proposal was the administration's first attempt to start a conversation around reforming public housing to make the program sustainable in the long run. He said his experience working for the City of Detroit taught him that people need to be creative in finding other resources at the state and local level to make up for cuts to federal spending.

The nominees also voiced support for the Low Income Housing Tax Credit program, with Mr. Montgomery pointing to the program's bipartisan support, and for legislation introduced by Senators Maria Cantwell (D-WA) and Orin Hatch (R-UT) to expand the program.

Senators also spoke about the need to reform the housing finance system and the role of the Housing Finance Administration in that process. They said that the current status of Fannie Mae and Freddie Mac was not a sustainable long-term solution and hoped that bipartisan efforts to reform the housing finance system would prove successful. Senator Mark Warner (D-VA) mentioned that he hoped those reforms include a clearly identifiable fee to support affordable housing for both renters and first-time homebuyers.

Watch and learn more about the hearing at: <http://bit.ly/2xqllID>

Budget and Appropriations

House Passes Final Budget Resolution

The House passed the Senate version of the FY18 budget resolution by a close vote of 216-212 on October 26, allowing Republicans to move their tax plan. A group of Republican representatives from high tax states like New York and New Jersey voted against the measure based on the current tax plan's proposal to eliminate the state and local tax break. Plans to negotiate these differences were postponed once Republican leadership was assured they had enough votes to pass the resolution. 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.

While the original 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. The resolution also proposes unspecified cuts to safety net programs, but it does not provide reconciliation instructions to require these cuts. 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 since the budget resolution is non-binding and 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 on December 8. NLIHC and other national leaders have called on Congress to lift the spending caps for defense and domestic programs equally and to fully fund affordable housing programs at HUD and USDA.

New Report Documents Additional FY18 Funding Needed to Prevent Cuts to Housing Vouchers

The Center on Budget and Policy Priorities (CBPP) released a new report that found that the Senate and House FY18 funding bills for HUD would cut the number of Housing Choice Vouchers (HCV) next year by 40,000 and 120,000, respectively, leaving many low income seniors, people with disabilities, and families with children without the housing assistance they need. According to CBPP, because of rising rents and other factors, \$19.72 billion will be needed to fully renew vouchers in 2018— \$345 million more than the Senate bill provides, and \$1 billion over the House bill amount.

Read the report at: <http://bit.ly/2y6Ar5n>

NDD United Releases Report on Effects of Budget Cuts on Social Services Programs

The Non-Defense Discretionary (NDD) United coalition released “Faces of Austerity 2.0: How Budget Cuts Continue to Make Us Sicker, Poorer, and Less Secure.” The report examines how Congressional cuts to education, housing, human services, justice, national resources, public health, and workforce programs hurt those in need, highlighting individuals’ personal stories. The ten personal stories showcase the need for NDD funding to help people attend college, fight addiction, prepare for emergencies, and more. The report’s release is part of the #RaisetheCaps campaign urging Congress to raise funding levels above the caps imposed by Congress in 2011. NLIHC is on the NDD steering committee and a sponsor of the report.

The report includes a story from Joseph Hill Coles, a community navigator for Youth Service, Inc., in Philadelphia, who describes experiencing youth homelessness and finding the support he needed at Project HOME, a federally funded housing program. He now helps other youth in the city connect to resources, including the Housing Choice Voucher (HCV) program. Vouchers are proven to reduce homelessness and lift individuals and families out of poverty. The Trump administration's budget proposed cutting funding for HCVs by more than \$1 billion in FY18. Joseph also expresses frustration that limited funding prohibits his organization's ability to expand and better support the homeless population of Philadelphia.

Read the report at: <https://www.raisethecaps.org/>

HUD

President Nominates Leonard Wolfson to be HUD Assistant Secretary for Congressional and Intergovernmental Relations

President Donald Trump [nominated](#) Leonard Wolfson to be HUD assistant secretary for congressional and intergovernmental relations, sending the nomination to the Senate on [October 25](#). Mr. Wolfson has served as associate vice president of legislative affairs for the Mortgage Bankers Association. He previously served as HUD general deputy assistant secretary for congressional and intergovernmental relations during the George W. Bush administration. During that time, he led HUD's legislative efforts to modernize the Federal Housing Administration as part of the Housing and Economic Recovery Act of 2008. Mr. Wolfson's career began in 1996 on the staff of his hometown congressional representative, Christopher Shays.

HUD Requests Input for Updated Strategy to Reduce Childhood Lead Exposure

HUD, which co-chairs the Lead Subcommittee of the President's Task Force on Environmental Health Risks and Safety Risks to Children (Task Force), is [requesting public input](#) regarding an update to a federal lead strategy. The previous strategy is from 2000. Comments are due November 24, 2017.

HUD is particularly interested in receiving comments regarding:

1. What priority risks (for example, exposures from housing, air, water, soil, food, etc.) and issues should be addressed in a new federal lead strategy?
2. What actions should be taken to address these priority risks and issues?
3. What obstacles should be considered in determining which actions to include?
4. How can the obstacles be overcome?
5. What federal agency messaging regarding lead exposure in children, including information on where lead is found and how to avoid exposure, have been useful in the past and for which audiences? How could such messaging be improved?
6. Which non-federal partners should the Task Force consult to address the environmental health risks and safety risks of lead exposure to children, and why?

On April 21, 1997, the president issued Executive Order 13045, establishing the President's Task Force on Environmental Health Risks and Safety Risks to Children. The Task Force works to identify children's environmental health and safety issues, develops federal interagency strategies to protect children, and communicates information to federal, state, and local decision makers. Among other things, the Task Force is developing a comprehensive strategy to further reduce lead exposure in children's environments.

The Task Force published “Eliminating Childhood Lead Poisoning: A Federal Strategy Targeting Lead Paint Hazards” in February, 2000. The strategy included recommendations for eliminating childhood lead poisoning as a major public health problem by the year 2010. The strategy focused primarily on expanding efforts to correct lead paint hazards. Addressing lead exposures, however, requires consideration of additional sources of lead exposure, such as soil, food, drinking water, and consumer products.

National Housing Trust Fund

House Subcommittee Holds Hearing on Housing Finance Reform

The House Financial Services Housing and Insurance Subcommittee held a hearing on October 25 that focused on private sector perspectives on housing finance reform. The witnesses spoke about the need for immediate and comprehensive housing finance reform that maintains government guaranteed loans, allows Fannie Mae and Freddie Mac to maintain capital buffers, and ensures access to affordable credit.

Ranking Member Emanuel Cleaver’s (D-MO) opening remarks recognized the importance of the national Housing Trust Fund in addressing the affordable housing crisis in America. He quoted from NLIHC’s [Out of Reach](#) report, sharing that “there is no state, city, or county where a minimum wage worker can afford to rent a modest 2-bedroom apartment.” This fact, he said, is “something that I will probably will not forget while I am here in Congress.”

The witnesses focused on the need for affordable and inclusive access to credit, arguing that lower prices for mortgages would allow more families to buy homes and build wealth. Nikitra Bailey of the Center for Responsible Lending also spoke to the important role Fannie and Freddie play in closing the homeownership gap between white families and households of color.

Several of the witnesses representing smaller community banks and credit unions stressed that the secondary lending market made possible through government sponsored entities (GSEs) allowed them to serve their communities, comprised mainly of rural and low-to-moderate income households. Samuel Vallandingham of the Independent Community Bankers of America said that the largest barriers to credit for those families are a lack of financial education and the ability to make down payments. All witnesses agreed that privatization of Fannie and Freddie would be detrimental to the housing market by decreasing access to and increasing the cost of credit.

The witnesses also spoke about the need for the GSEs to be able to capitalize, or maintain financial buffers. By January 1, 2018, the GSEs will run out of capital buffers under the current terms of their conservatorship because their profits continue to be swept to Treasury instead of retained as operating capital. This lack of a capital buffer poses a threat to the HTF because the GSEs will at some point almost certainly need to take a draw from the Treasury, which could result in a suspension in their statutorily required payments to the HTF.

Learn more about the hearing at: <http://bit.ly/2zBbfpF>

House Subcommittee to Hold Second 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, Part II” on November 2 at 2 pm 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/2zcoXIW>

Fair Housing

Civil Rights Groups Sue HUD Over Suspension of Small Area FMR Rule

Five civil rights organizations representing three plaintiffs sued HUD because it suspended for two years implementation of the Small Area Fair Market Rent rule (see *Memo*, [8/21/17](#)). As the organizations explain in the [complaint](#), the suspension of the Small Area FMR (or SAFMR) rule is unlawful because HUD failed to follow Administrative Procedure Act (APA) rules requiring public comment and failed to provide sufficient justification for the suspension according to the SAFMR rule. The lawsuit also alleges that HUD's action violates its duty under the Fair Housing Act of 1968 to spend federal funds in a way that affirmatively furthers fair housing, rather than increasing racial segregation and concentrated poverty. The plaintiffs seek a court order requiring HUD to implement the new SAFMR rule on January 1, 2018 as previously scheduled.

SAFMRs reflect rents for U.S. Postal ZIP Codes, while traditional FMRs reflect a single rent standard for an entire metropolitan region. The intent is to provide Housing Choice Voucher payment standards that are better aligned with neighborhood-scale rental markets, resulting in relatively higher subsidies in neighborhoods with higher rents and greater opportunities and lower subsidies in neighborhoods with lower rents and higher concentrations of voucher households. A goal of Small Area FMRs is to reduce voucher concentrations in high poverty areas by helping households use vouchers in areas with lower poverty, better schools, and more amenities such as full-service grocery stores.

The final SAFMR rule was published on November 16, 2016 (see *Memo*, [11/21/16](#)) after a year and a half rulemaking process that included multiple rounds of comments (see *Memo*, [6/8/15](#), [6/20/16](#)). The final rule would only require public housing agencies (PHAs) in 23 metro areas to use Small Area FMRs.

The five organizations are the NAACP Legal Defense and Educational Fund, Inc. (LDF), the Relman, Dane & Colfax PLLC law firm, the Poverty & Race Research Action Council (PRRAC), the Lawyers' Committee for Civil Rights Under Law, and the Public Citizen Litigation Group. The plaintiffs are Crystal Carter from Hartford and Tiara Moore from Chicago, and the Open Communities Alliance, a Hartford nonprofit that helps voucher households move to higher opportunity areas.

The lawsuit is being brought under the APA because the SAFMR rule was suspended without following APA notice and comment requirements, and because HUD did not provide, as the SAFMR rule requires, the "documented determination that such action is warranted." The SAFMR rule authorizes a temporary suspension due to a presidentially declared disaster a sudden influx of displaced households needing permanent housing, or other "events" as determined by HUD. The complaint claims that this provision does not authorize a wholesale suspension of the Small Area FMR start date, and that HUD did not cite a documented event that caused an adverse rental housing market condition, as described in the preamble to the final rule.

HUD gave three reasons for the suspension in letters to PHAs in the 23 metropolitan areas set to implement SAFMRs:

1. HUD's failure to provide guidance to PHAs.
2. Comments submitted by industry groups in response to HUD's request for input regarding Executive Order 13777 (see *Memo*, [3/6](#), [5/8](#) and [6/19](#)).
3. The need to study an interim report (see *Memo*, [8/21](#)) of a demonstration project involving the use of SAFMRs by five PHAs (see *Memo*, [11/30/12](#)), which did not entail metro-wide use of SAFMRs.

In response to those three "events," the complaint asserts that:

1. HUD and the PHAs in the 23 metro areas had sufficient time to prepare for implementation of Small Area FMRs by January 1, 2018 because of the lengthy rulemaking process.
2. HUD's request for ideas in response to Executive Order 13777 was published on May 15, 2017, well after the rule was issued, and did not pertain to Small Area FMRs. In addition, HUD's action was based solely on industry group comments and did not give others an opportunity to weigh in on the issue. Consequently, the suspension was arbitrary and capricious.
3. In the preamble to the final rule, HUD considered and rejected comments that it wait for full results of the demonstration before issuing a final rule. Also, the interim study of the five-PHA demonstration does not contain any information that undermined HUD's conclusions when it issued the rule or otherwise justifies the rule's suspension. Rather, the interim report indicates that SAFMRs result in more families using vouchers in high opportunity areas.

The complaint notes that a primary objective of the voucher program is to enable low income households to live throughout metropolitan areas, thereby avoiding high concentrations of poverty and racial segregation. HUD's suspension of the SAFMR rule will disproportionately hurt non-white households who make up the majority of voucher households in most of the 23 metro areas. Therefore, the lawsuit asserts that suspension of the Small Area FMR rule violates HUD's obligation under the Fair Housing Act of 1968 to affirmatively further fair housing because HUD is choosing to distribute vouchers in a manner that HUD itself has found to perpetuate racial segregation. The complaint also alleges that the suspension will have an adverse disparate impact on African American and Latino households.

The impact of the suspension on the two plaintiff households is described in the complaint. Ms. Crystal Carter, a home health aide, is an African American with five children who has a voucher in Hartford, Connecticut. Taking advantage of an "Open Choice" regional school integration program, she has enrolled her three youngest children in school in Simsbury, a predominately white town with high-performing schools and very little poverty. However, to continue to keep her children in that school, Ms. Carter can only live in Simsbury or Hartford. She has not been able to find suitable housing in Simsbury, in large part due to the way regular FMRs are calculated. If Small Area FMRs were implemented, she could use a voucher at a home renting for up to \$1,940, instead of the Hartford metro-wide FMR of \$1,620.

Tiara Moore, a bus aide for Chicago Public Schools, is an African American living in Chicago with her 11-month old daughter and an uncle. She recently secured a voucher based on the metro-wide FMR valued at \$1,207 per month. Ms. Moore would like to live near her mother in suburban DuPage County, which has better schools. Her regular voucher is not sufficient to rent a two-bedroom apartment in DuPage County. If Small Area FMRs were implemented, depending on Zip codes, her voucher would be worth between \$1,300 and \$1,770.

Read the complaint at: <http://bit.ly/2zRFzN1>

Research

Small Area Fair Market Rents Would Increase Housing Opportunities for Voucher Holders in DC Metro Area

An analysis conducted by Jae Sik Jeon featured in *Shelterforce* shows that the implementation of Small Area Fair Market Rents (FMRs) in the Washington, DC metropolitan area would increase the supply of housing available to Housing Choice Voucher (voucher) holders and improve their access to neighborhoods of opportunity. HUD issued a final rule that required Small Area FMRs be implemented in 24 metropolitan areas

for 2018, but suspended its rule in August (see Memo, [8/21](#)). The article concludes that HUD's final rule should be implemented.

Voucher holders contribute 30% of their household income to rent and utilities, while the voucher covers the remaining housing costs up to a payment standard based on HUD's FMR. Traditional FMRs are typically set at the metropolitan area or non-metropolitan county level. As a result, rental housing in higher priced neighborhoods is more likely to cost more than the voucher payment standard. Small Area FMRs are set for ZIP codes to better reflect local market conditions and neighborhood differences within metropolitan areas. The payment standard is higher in high-rent neighborhoods and lower in low-rent neighborhoods.

The article's author found that a switch from FMRs to Small Area FMRs in the DC metropolitan region would increase the supply of housing affordable to voucher holders by 13,000 units. Small Area FMRs would also increase the share of this supply in low-poverty neighborhoods from 36% to 45%.

One potential challenge is that Small Area FMRs could increase the cost of serving voucher holders, if many move to higher-rent neighborhoods. Some savings, however, could come from lower rent payments in low-rent neighborhoods. NLIHC has long advocated for more resources for the Housing Choice Voucher program and other housing programs that serve the nation's lowest income renters. Another potential challenge is that current voucher holders in low-rent neighborhoods could experience housing cost burdens if they remain in their current home and their landlords don't accept a lower payment standard. Voucher recipients would have to cover the difference between the new payment standard and the current rent (in addition to their 30% of income contribution). NLIHC and other advocates urged HUD to include in the final rule an exemption for existing voucher holders from any payment standard reduction as a result of the transition to Small Area FMRs. The suspended rule, however, gave housing authorities a voluntary option to exempt existing voucher holders remaining in their current home from lower payment standards.

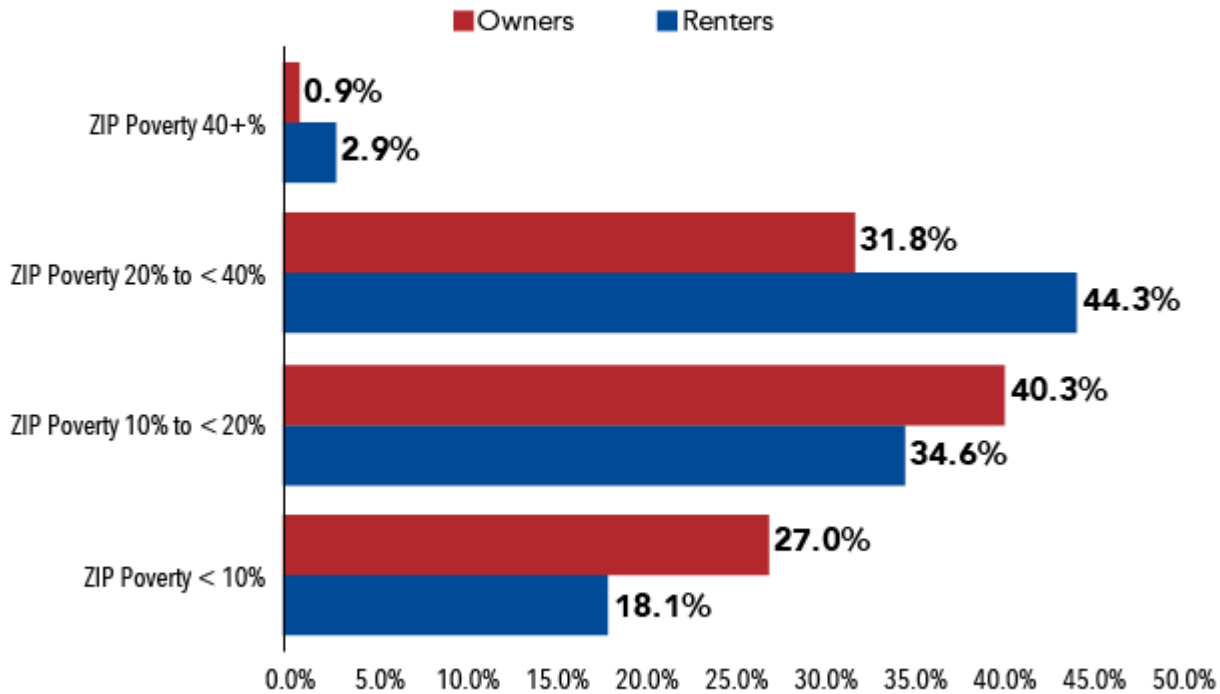
It should be noted that the DC housing authority currently adjusts the maximum rent by neighborhood for its voucher program with a maximum voucher payment standard set at 175% of HUD's FMR. The article examines the potential impact of Small Area FMRs if they were implemented throughout the entire Washington, DC metropolitan area (as compared to a single metropolitan-level FMR).

Newly-Suspended HUD Rule Would Have Expanded Access to Neighborhood Opportunity is available at: <http://bit.ly/2h2Y75c>

Fact of the Week

Large Share of TX Renters Requesting FEMA Assistance Come from Higher Poverty Areas

Individual Assistance Registrations by Neighborhood Poverty Hurricane Harvey - Texas



Source: FEMA Housing Assistance Data (10/23/2017); 2011-2015 American Community Survey.

Source: FEMA Housing Assistance Data (10/23/2017); 2011-2015 American Community Survey.

From the Field

New Jersey Advocates Celebrate Two Affordable Housing Victories

Amidst growing concerns about housing affordability and residential displacement, Newark NJ Mayor Ras Baraka signed two key affordable housing ordinances into law on October 12th. Ironbound Community Corporation, a community empowerment organization based in the multicultural, multiracial Ironbound neighborhood of Newark, played an instrumental role, drafting one of the ordinances, gathering support for it throughout Newark and across the state, and working with Mayor Baraka to ensure its passage.

The first measure will mandate that all housing developers who receive long term tax abatements partner with local minority contractors, provide community jobs, and contribute to Newark's Community School Trust Fund. The measure is part of a broader effort to empower local Newark contractors to provide local jobs and more fully engage in affordable housing development in the city. The second measure is the "Inclusionary Zoning for Affordable Housing" ordinance—an amendment to Title 41 of the Newark Zoning and Land Use Regulations—which will require that 20% of units in new residential developments of 30 units or more be affordable. The

affordable units will be reserved for those making between 40% and 80% of the area median income (AMI), with at least 50% of the units being at or below 60% of AMI. Newark residents must be given priority for the affordable units.

The Inclusionary Zoning Ordinance also protects against discrimination and the segregation of residents of income-restricted units from residents paying market rent. All affordable units must be integrated among market-rate units and be of equal quality. Advocates also worked with Mayor Baraka's office to ensure that while some developers may opt to pay into an affordable housing fund in lieu of including affordable homes in their projects, this option is not automatic but instead requires City approval based on specific criteria.

Newark has seen rapid economic development under Mayor Baraka's term, and these new efforts on the part of the legislature and executive serve as a preventative measures to the kind of displacement experienced by residents in nearby Hoboken and Brooklyn, where property values and rents have risen out of the reach of low and moderate income people.

The ordinances will serve as an example for affordable housing advocates across the country. Unlike inclusionary zoning requirements in other jurisdictions, which often apply in particular areas of the city, the Newark ordinance applies to all new multi-family development regardless of location. This requirement ensures that low and middle income renters have access to all parts of the city and are not concentrated geographically. Legislating that affordable units are integrated throughout a new development further supports renters' freedom to choose where they live. Mayor Baraka spoke to the exemplary nature of the ordinances, describing them as "a groundbreaking step in housing development in Newark and a pioneering step for all American cities." The mayor, who has long advocated for affordable housing preservation and who proposed the inclusionary zoning ordinance in February, continued: "Newark is leading the way, defining to the nation how a city cares for its residents."

Though much work remains to ensure long-time and lower income residents of Newark are able to remain in the city and see the benefits of continued development, supporters of the ordinances note their significance. "Newark's revitalization is necessary, but it must uplift, not uproot, its residents in the process and must provide affordable opportunities for residents to remain," said Ironbound Community Corporation CEO Joseph Della Fava. "Equitable growth and development without displacement requires strong grassroots action combined with leadership from City Hall, as this inclusionary ordinance had. But more is necessary to keep ahead of the market – continued grassroots organizing to protect neighborhoods and city-wide coalitions like Home For All Newark supporting strong rent control. Like many other issues in Newark, this is a matter of equity and justice for all."

For more information, contact Ironbound Community Corporation, at Joseph Della Fave at: jdellafave@ironboundcc.org

Event

NeighborWorks to Host Training Institute in Washington DC, December 11-15

The NeighborWorks Training Institute (NTI) comes to Washington, DC the week of December 11-15. The NTI offers more than 100 course offerings in affordable housing development and financing; housing asset management; community engagement; community revitalization; community economic development; housing construction and rehabilitation; financial capability and homeownership education, coaching, and counseling; nonprofit management and leadership; and single-family and small business lending. In addition to taking

training courses throughout the week, participants can attend a mid-week symposium, “[Pathways Out of Poverty: Investing In Independence, Keeping the Pathways Open](#)” on December 13.

More information about the NTI is at: <http://www.neighborworks.org/dc2017>

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

NLIHC in the News

NLIHC in the News for the Week of October 22

The following are some of the news stories that NLIHC contributed to during the week of October 22:

- “Working in Trump's Washington is Testing Ben Carson's Beliefs,” *TIME Magazine*, October 26, at: <http://ti.me/2zbo5Oj>
- “Salt Lake City has \$22M to spend on affordable housing. A North Temple motel teardown is first on the mayor’s wish list,” *The Salt Lake Tribune*, October 24, at: <http://bit.ly/2yPoplo>
- “Candidates should talk about this bold vision for affordable housing | Opinion,” *NJ.com*, October 23, at: <http://bit.ly/2gOjo5t>

More NLIHC News

NLIHC to Host Orientation Webinar for New Members

NLIHC invites all members who have joined NLIHC in 2017 to participate in a membership orientation [webinar](#) on October 31 at 4 pm ET. The webinar will provide an in-depth look at NLIHC and our work to end homelessness and housing poverty in America. The session will also offer you the opportunity to better understand the importance of your role in the Coalition, as well as to familiarize yourself with our resources.

Topics that will be discussed:

- NLIHC History, Mission, and Goals
- Key Data and Concepts in Housing Policy
- Staff People and Resources
- Our Model for Effective Advocacy

To register, visit: <http://bit.ly/2hcJgoC>

NLIHC Welcomes 119 New Members in Third Quarter of 2017

NLIHC is pleased to welcome the following 119 organizations and individuals who joined NLIHC as new members in the third quarter of 2017, including 89 who joined during our recent Membership Month. Those who joined during Membership Month are indicated by an asterisk (*) after their names. We thank you all for your support of NLIHC and for your contributions toward ending homelessness and housing poverty in America.

New Organizational Members

- Alabama Fair Housing Network, Montgomery, AL*
- Alliance Housing, Minneapolis, MN
- Augusta Housing, Augusta, ME*
- Bath Housing, Bath, ME*
- Bellevue Housing Authority, Bellevue, NE
- BOSS, Delft, Netherlands
- Ces, Inc., Brewer, ME*
- Coalition for Equitable Community Development, Chicago, IL*
- Disability Rights Maryland, Baltimore, MD
- Family Crisis Services, Portland, ME*
- Franciscan Residents Advisory Committee, Daly City, CA*
- Habitat for Humanity Greater Portland, Portland, ME*
- Habitat for Humanity La Crosse Area, La Crosse, WI
- Homes for All Seniors Campaign, Brighton, MA*
- Housing Initiatives Inc., Madison, WI*
- Machias Savings Bank, Brewer, ME*
- Maine Association of Public Housing Directors, Westbrook, ME*
- Octavia Brennan Student Group, Chicago, IL*
- Partners in Healthy Communities, New London, CT*
- Resident Council, Birmingham, AL
- The Eagle Point Companies, South Portland, ME*
- The Housing Foundation, Orono, ME*
- The Park Danforth, Portland, ME*
- Weinheimer & Associates, Washington, DC
- YWCA of the USA, Washington, DC

New Individual Members

- Angela Aidala, New York, NY*
- Awais Azhar, Austin, TX*
- David Bazell, Columbia, MD
- JoAnn Brink, Central, SC*
- Mary Brown, Madison, WI*
- Misty Brown, Olympia, WA
- Heidi Burbidge, Jamaica Plain, MA*
- Jenny Camp, Birmingham, AL*
- Alexander Campbell, Washington, DC*
- Lynda Charles, Rivera Beach, FL
- Rachel Cohen-Miller, Dallas, TX*
- Felicia Cruickshank, New York, NY*
- Diana Cyganovich, Cleveland, OH*
- Elizabeth Dana, Moab, UT*
- Nancy Daniell, Acworth, GA*
- RuthAnn Davidson, Folsom, PA*
- Eleanor Davies, San Francisco, CA*
- Woodrow Dawkins, Greensboro, NC*
- Deborah Dickerson, Brooklyn, NY*
- Laura Dorn, Brooklyn Park, MN

- Jeanette Duncan, Cortlandt Manor, NY*
- Scott Egan, Saint Louis, MO
- Kevin Fitts, Portland, OR*
- Kyle Gilbert, Woodbridge, VA*
- Jeffery Gorfine, Rochester, MN*
- Merlene Griffith, Brooklyn, NY*
- Julie Gunter, Keller, TX*
- Pejumae Guscott, Washington, DC*
- Dixon Hall, Monroe, NC*
- Isaac Harris, Claremont, CA*
- John Harris, Seal Beach, CA*
- Mark Holleran, Phoenix, AZ*
- Elizabeth Jemison, Greenville, SC*
- Sarah Jemison, Washington, DC*
- Erica Johnson, Nashville, TN*
- Jerry Jones, Los Angeles, CA*
- Henry Joseph, Roxbury Crossing, MA*
- Steve Kelley, Jacksonville, FL
- Amanda Killan, Winchester, CA*
- Susan Kolkowicz, Los Angeles, CA*
- Christina Krauz, Grand Marais, MN
- Sophie Kunen, New Orleans, LA
- Frank Lang, Forest Hills, NY*
- Jenny Lee, Portland, OR*
- Lynda Leigh, Santa Cruz, CA*
- Charles Lotzar, Scottsdale, AZ
- Dean Loumos, Madison, WI*
- Dylan Lowery, Austin, TX*
- Matt Maison, New York, NY*
- Sheila Maith, Silver Spring, MD*
- Andrew Malwitz, Greenville, SC*
- Brian McCabe, Washington, DC*
- Christie McCauley, Phoenix, AZ*
- Joyce McCray, Tyler, TX*
- Freeman McNeal, Cincinnati, OH*
- Julia Metzger, Washington, DC*
- Ruth Metzger, Evansville, IN*
- Rebecca Miles, Independence, MO
- Eneshal Miller, Burtonsville, MD*
- Jessica Miller, Hillsboro, OR*
- Mehdi Mohammadi, San Jose, CA*
- Vincent O'Donnell, Auburndale, MA*
- Ashton Oltmanns, Warrensburg, MO*
- Talia Pinner, Indianapolis, IN*
- Rd Plasschaert, Van Nuys, CA
- Becky Radiske, Faribault, MN*
- Donna Richards, Portland, OR*
- Saralyn Romanishan, Minneapolis, MN

- Jeremy Rosen, Des Moines, IA*
- Hannah Meacock Ross, Minneapolis, MN*
- Anthony Sanchez, Vineland, NJ
- Phyllis Sanford, Ventura, CA
- Maryann Sargent, San Leandro, CA*
- James Saucedo, Washington, DC*
- Brendan Saunders, Kenosha, WI*
- Laura Sayen, Chicago, IL
- Lloyd Schmeidler, Durham, NC
- Andrea Schmidt, Burlington, NC*
- Eddie Schmidt, Cheshire, CT
- Will Sebern, Missoula, MT*
- Pat Soberanis, San Rafael, CA
- Luca Soldaini, Washington, DC*
- Curtis Stauffer, Louisville, KY*
- Roschel Holland Stearns, New York, NY
- Viola Stukes, Emporia, VA*
- Chris Townley, Highland Park, NJ
- Shaka Trahan, Bronx, NY
- Linda Turbyville, Frederick, MD*
- Simon Vance, New York, NY*
- Heidi Wegleitner, Madison, WI*
- Ramsay Weit, Portland, OR*
- John Whelchel, Washington, DC*
- Taylor Smiley Wolfe, Portland, OR
- David Wood, Diamond Bar, CA*

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.

Shop Amazon Smile and Amazon Will Donate to NLIHC at No Cost to You!

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!

Where to Find Us – October 30

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

- [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 44th 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