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## From the Field

### Support for Housing and Homelessness Ballot Measures Transcends Geographic and Partisan Divides in Last Week's Local Elections

Voters in nearly every region of the country considered ballot measures to raise revenues for housing affordability programs, strengthen tenant protections, and address homelessness in local elections held on Tuesday, November 7. Support for housing-related ballot measures transcended geographic and partisan divides: housing justice saw victories at the ballot box in communities of all sizes and political tendencies.

Many cities saw overwhelming support for major investments in affordable housing development or rental assistance. Victories included an investment of nearly \$1 billion in Seattle, WA, and an innovative high-value real estate tax in Santa Fe, NM, that will raise revenues for the city's housing trust fund. However, two cities (Boulder, CO, and Spokane, WA) passed measures to criminalize encampments or prioritize enforcement of existing camping bans, which are likely to have harmful impacts on people experiencing homelessness.

#### *Investments in Housing Affordability Programs*

Housing advocates and city councilors in Santa Fe, NM, successfully pushed for a 3% tax on high-value residential property that will raise an estimated \$6 million annually for the city's Affordable Housing Trust Fund. The measure will add a 3% tax on residential property sales of \$1 million or more, with the first \$1 million in value exempted from the tax. An overwhelming [73% of voters](#) approved the new tax. Despite its popular support, the Santa Fe Association of Realtors and other interest groups strongly oppose the measure and [filed a preemptive lawsuit](#) even before its passage on November 7.

Ballot measures to enact high-value real estate transfer taxes are gaining momentum as a mechanism to fund housing affordability programs. [In the 2022 election cycle](#), the City of Los Angeles and four towns in Suffolk County, NY, enacted one-time transfer fees on high-value real estate to fund housing initiatives. A federal judge recently [dismissed a lawsuit](#) challenging Measure ULA, the initiative that was enacted in Los Angeles in November 2022. The Chicago City Council also [voted on November 7](#) to place a binding referendum on the March 2024 ballot. The measure, known as "Bring Chicago Home," would replace the flat 0.75% tax on property sales with a three-tiered tax that raises the tax rate on properties above \$1 million in value. The new tax revenue would generate at least \$100 million annually and would be dedicated to programs that alleviate homelessness.

Voters in Seattle, WA, approved [Proposition 1](#), which replaces an expiring property tax levy that voters approved in 2016. The measure passed with an overwhelming [66%](#) of voters' support. By raising the property tax rate from \$0.14 to \$0.45 per \$1,000 in assessed value, the levy will raise an estimated \$970 million over the next seven years to increase the supply of affordable homes and keep people stably housed. According to the city, more than \$700 million will be dedicated to building and preserving approximately 3,500 affordable homes over seven years. Another \$30 million will be invested in short-term rental assistance and housing stability services that will support an estimated 4,500 people at risk of homelessness. Meanwhile, \$122 million will be

invested in more than 500 new permanent supportive housing (PSH) units and in stabilizing wages for workers in more than 600 existing PSH units.

Other jurisdictions also enacted ballot measures to raise revenues for housing affordability programs:

- Voters in [Albuquerque, NM](#), approved a \$35.8 million bond measure that includes \$7.5 million for affordable housing – the [largest line item](#) in the bond. Additional funds will be used to serve people experiencing homelessness, provide senior housing, and enhance community centers. In total, [77%](#) of voters supported the measure.
- [Phoenix, AZ](#), passed a \$63 million bond measure that will fund new construction of affordable homes, address homelessness, repair and refurbish existing affordable homes, and build and renovate senior centers. In total, [66%](#) of voters supported the measure.
- [Boulder County, CO](#), passed Issue 1B. The measure will extend the county’s 0.185% sales and use tax for 15 years and invest the funds in affordable housing and supportive services. In total, [71% of voters](#) supported the measure.
- [Steamboat Springs, CO](#), voted to allocate 75% of the city’s existing short-term rental tax revenues to the Yampa Valley Housing Authority until 2042, which will support the development of nearly 2,300 affordable homes. A total of [55% of voters](#) supported the measure.
- [Whitefish, MT](#), approved a measure that will invest 10% of existing resort tax revenues into community housing projects and programs. The measure will raise an estimated \$27 million over 20 years. A total of [83% of voters](#) supported the measure.

### ***Tenant Protections***

Voters in [Bellingham, WA](#), approved a comprehensive rental relocation assistance ballot initiative. The measure will require 120 days’ advance notice for rent increases. If tenants face a rent increase of 8% or greater within a 12-month rolling period, they will become eligible for relocation assistance from the landlord. The amount of the relocation assistance will be equivalent to three times the tenant’s current rent or three times the fair market rent (FMR), whichever is greater. A total of [58% of voters](#) supported the ballot initiative.

In Tacoma, WA, a comprehensive tenant protections ballot initiative known as the Tenant Bill of Rights remained too close to call in early returns. [The initiative](#) would require six months’ notice for all rent increases, require relocation assistance for rent increases greater than 5%, end school-year evictions of families with children and winter evictions for nonpayment of rent, cap excessive fees and deposits, and prevent landlords from raising rents until they make repairs affecting habitability. [As of the preliminary vote count](#), 49% of voters favored the initiative and 51% rejected it, with a gap of just 561 votes between the two positions.

In another victory for tenant protections, voters in [Portland, ME](#), rejected the latest attempt to roll back rent control. Voters rejected Question A, which would have exempted landlords who own nine or fewer units from the city’s rent control ordinance. The measure was defeated in a vote of [34% to 66%](#). Portland voters [rejected a similar attempt](#) to weaken rent control in the June 2023 election, where 67% of voters opposed a measure that would repeal the 5% cap on rent increases when a new tenant moves into a property.

## *Criminalization of Homelessness*

Despite major victories for housing justice at the ballot box, two cities passed anti-camping measures that target people experiencing homelessness. In Spokane, WA, [75% of voters approved](#) Proposition 1, which will make it a citable offense for people experiencing homelessness to camp within 1,000 feet of schools, parks, playgrounds, and licensed childcare facilities in the city. [The initiative](#) will allow the police to issue tickets to anyone who camps or stores personal property on public land in covered areas. According to an [online map](#) prepared by Professor Robert Sauders of Eastern Washington University, this area would encompass a significant portion of the city and nearly the entire downtown area.

[Boulder, CO](#), passed Question 302, known as Safe Zones 4 Kids, with the approval of [62%](#) of voters. The initiative directs the city to prioritize removing tents, propane tanks, and other prohibited items within 500 feet of school property or within 50 feet of multi-use paths or sidewalks. Boulder City Council [passed an emergency ordinance in 2021](#) that prohibits tents and propane tanks in city parks and public spaces; Safe Zones 4 Kids will codify the prioritization of anti-camping enforcement in designated areas. [Critics point out](#) that the policy will punish those in encampments based on their location, rather than dangerous behavior, and will merely push people experiencing homelessness to other areas of the city.

Rather than pursue initiatives to criminalize and stigmatize people experiencing homelessness, communities should consider ballot measures that make meaningful investments in deeply affordable homes, rental assistance, and supportive services for people facing housing instability and homelessness. Recent elections demonstrate that housing affordability and homelessness are top-of-mind for voters, and voters deserve the opportunity to enact real solutions. The Housing Not Handcuffs campaign has compiled a [set of model policies](#) for local, state, and federal governments that would shorten the duration of, reduce, and prevent homelessness.

Organizers that are working on ballot measure campaigns for upcoming elections in 2024, or are considering ballot measures for future election cycles, will find guidance and tools from NLIHC's nonpartisan [Our Homes, Our Votes campaign](#). *Our Homes, Our Votes* aims to boost voter turnout among low-income renters and elevate housing as an election issue.

For *Our Homes, Our Votes* resources on ballot measures, visit: [www.ourhomes-ourvotes.org/ballot-measures](http://www.ourhomes-ourvotes.org/ballot-measures)

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## **Budget and Appropriations**

### **House Speaker Johnson Proposes “Two-Tier” Continuing Resolution and Considers Bringing HUD Spending Bill to House Floor as November 17 Shutdown Deadline Looms – Take Action!**

U.S. House of Representatives Speaker Mike Johnson (R-LA) proposed a draft continuing resolution (CR) on November 11 that would extend current funding for the federal government in two tiers: funding for four appropriations bills, including the Transportation, Housing and

Urban Development (THUD) bill, would be extended until January 19, 2024, and funding for the remaining eight bills would be extended until February 2, 2024. Congress has until November 17 to pass a CR to extend funding for the federal government; failure to do so will result in a partial government shutdown.

In addition to the CR, the House is hoping to consider the fiscal year (FY) 2024 THUD spending bill this week, after cancelling a scheduled November 7 floor vote. Speaker Johnson pulled the bill from consideration, citing a lack of support among both conservative and moderate Republicans in his caucus. Moderates raised alarms about proposed cuts to Amtrak funding, while conservatives argued that budget cuts should be even steeper.

With House Democrats uniformly opposed to the bill, Speaker Johnson can only afford to lose four Republican votes and still pass partisan bills. The THUD bill proposes a \$6.4 billion (or roughly 10%) increase to HUD programs over previously enacted levels while also calling for deep cuts to – and even the elimination of – several HUD programs. While the bill would provide an increase in funding for renewing vital housing vouchers, new research from the Center on Budget and Policy Priorities (CBPP) estimates that, at the funding levels proposed in the House bill, approximately 40,000 vouchers currently being used by households would expire upon turnover.

While the bill did not receive a vote last week, members did consider several amendments to the spending proposal that would reduce funding to HUD programs or impose needless barriers to accessing HUD assistance. Thanks in large part to the work of advocates across the country who mobilized to weigh in with their members of Congress, the House voted to reject several harmful amendments to the THUD spending bill, including:

- An amendment from Representative Ralph Norman (R-SC) to weaken HUD’s Equal Access Rule and allow discrimination against transgender individuals seeking homeless shelters by a vote of 212-217.
- An amendment from Representative Josh Brecheen (R-OK) to cut funding to HUD’s Office of Fair Housing and Equal Opportunity by a vote of 174-252.
- An amendment from Representative Warren Davidson (R-OH) to eliminate funding for the Housing Opportunities for People with AIDS (HOPWA) program by a vote of 144-282.

The House did, however, pass an amendment from Representative Dale Strong (R-AL) to express support for drug testing of residents in federally assisted housing, as well as two amendments from Rep. Glenn Grothman (R-WI), one expressing “concern” about HUD’s Diversity Council and the second expressing support for a study on “marital demographics” in assisted housing programs. These amendments do not have a practical impact on funding or HUD policy; rather, they should be considered “messaging” amendments signaling members’ priorities.

With the November 17 CR deadline fast approaching, it is unclear whether the House will have the capacity to take up the FY24 THUD spending bill this week as planned. Speaker Johnson’s proposed CR is “clean,” meaning it does not have harmful amendments or policy riders,

including cuts to federal spending, which far-right members of his party oppose. Three members have already pledged to vote against the proposal.

A House vote on the CR is expected as soon as tomorrow (November 14). If the Speaker's "two-tiered" CR does not pass the chamber, he will bring up a proposal for a full-year CR with limited funding increases for only defense and national security priorities. Meanwhile, in the U.S. Senate, appropriations leaders are preparing a clean short-term CR that would extend funding across-the-board until January 19, 2024.

### **Take Action!**

It is critical that advocates keep weighing in with their senators and representatives on the importance of avoiding a government shutdown and providing increased funding for HUD's vital affordable housing and homelessness programs. Tell Congress that it cannot balance the federal budget at the expense of people with the lowest incomes!

- [Contact your senators and representatives](#) to urge them to expand – not cut – investments in affordable, accessible homes through the FY24 spending bill, including full funding for NLIHC's top priorities:
  - Full funding to renew all existing contracts for the Tenant-Based Rental Assistance (TBRA) and Project-Based Rental Assistance (PBRA) programs.
  - Full funding for public housing operations and repairs.
  - The Senate's proposed funding for Homeless Assistance Grants.
  - Protecting \$20 million in funding for legal assistance to prevent evictions in the Senate bill.
  - The House's proposed funding for Native housing.
- [Join over 2,100 organizations](#) by signing on to a national letter calling on Congress to support the highest level of funding possible for affordable housing, homelessness, and community development resources in FY24.

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## **HoUsed Campaign for Universal, Stable, Affordable Homes**

### **Recap of 11/6 National HoUsed Campaign Call**

In the most recent (November 6) call for the national HoUsed Campaign for Universal, Stable, Affordable Homes, we were joined by HUD Special Policy Advisor Doug Rice, who discussed [HUD's recent decision](#) to require public housing agencies in 41 additional metropolitan areas to use Housing Choice Voucher (HCV) payment standards based on Small Area Fair Market Rents (SAFMRs). Gale Schwartz from the Housing Alliance of Pennsylvania and Emma Steelman and Tia Turner from Love Huntsville shared news from the field. NLIHC's Kim Johnson gave policy updates.

HUD's Doug Rice shared that the department's [action](#) will cover expanded housing and neighborhood choices for more than 800,000 total households using HCVs. [SAFMRs](#) reflect rents for ZIP codes, while traditional Fair Market Rents reflect a single rent standard for entire

metropolitan regions. SAFMRs establish voucher payment standards that more accurately reflect the local market and enable voucher holders to choose from a wider range of neighborhoods.

Gale Schwartz from the Housing Alliance of Pennsylvania discussed her organization's information campaign, which focuses on showing why eviction prevention still matters post-pandemic, and highlighted ongoing efforts across Pennsylvania to keep families housed. She shared the Housing Alliance of Pennsylvania's [Eviction Prevention Resource Library](#), which includes reports, videos, and other resources on the impacts of evictions and successful eviction prevention program models.

Emma Steelman and Tia Turner from Love Huntsville discussed their organization's efforts to develop a Homelessness Bill of Rights. They also shared details about a recently passed [amendment](#) to a budget ordinance that will expand Huntsville's Community Development Department and help mandate programs focused on expanding affordable housing and ending homelessness.

NLIHC's Kim Johnson discussed the latest news from Capitol Hill, including the status of the Transportation, Housing and Urban Development spending bills in the U.S. House of Representatives and Senate and the need to enact either a full spending bill or another continuing resolution to avoid a government shutdown. Kim called on advocates to [contact their senators and representatives](#) to urge them to expand – not cut – investments in affordable, accessible homes through the fiscal year 2024 spending bill, including opposing any harmful amendments that would further cut HUD funding, undermine fair housing and racial equity, or prevent marginalized people from accessing the resources they need.

National calls take place every other week. Our next call will be held on November 20 at 2:30 pm ET. Register for the call at: <https://tinyurl.com/ru73qan>

A [recording](#) of the call, as well as the [presentation slides](#), are now available.

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## Homelessness and Housing First

### HUD and HHS Launch Program to Expand Access to Housing-Related Services and Supports

HUD and the U.S. Department of Health and Human Services (HHS) [announced](#) the launch of the [Housing and Services Partnership Accelerator \(HSPA\)](#) on November 1. The HSPA will support states in establishing or expanding innovative housing-related services and supports for Medicaid-eligible individuals with disabilities and older adults who are experiencing or at risk of homelessness. The Partnership Accelerator will help states improve coordination between organizations and systems that provide services and resources that help people obtain and maintain stable housing in their community.

The HSPA will pull together interdisciplinary teams from four selected states to address common issues, such as navigating payment models and rates. Participating states will have the



opportunity to share lessons learned and promising practices for strengthening collaboration across agencies and organizations, optimizing resources, aligning state and local policies, and delivering integrated services. Selected states will also receive individual coaching support from housing and services experts.

The HSPA is being implemented by the [Housing and Services Resource Center](#), a partnership among HHS, HUD, and the Department of Agriculture to expand access to affordable, accessible housing and the services that help people live successfully and stably in their community. Supportive housing is a proven, cost-effective approach that combines affordable housing with voluntary support services to help people with disabilities and complex health conditions maintain housing stability and improve their health and well-being.

“HUD is proud to partner with the U.S. Department of Health and Human Services to provide technical assistance and support to states for housing-related activities for those who need it the most,” stated HUD Secretary Marcia L. Fudge. “We encourage states to apply for this opportunity so we can make a collective difference in the lives of people with disabilities across the country.”

Applications are due on December 1. For eligibility and application information, visit the [program webpage](#).

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## Congress

### **Senator Cortez Masto and Representative Bonamici Reintroduce “PRICE Act” to Preserve Manufactured Housing**

Senator Catherine Cortez Masto (D-NV), along with Senators Jeanne Shaheen (D-NH) and Tina Smith (D-MN), [introduced](#) the “Preservation and Reinvestment Initiative for Community Enhancement (PRICE) Act” in the U.S. Senate on November 9. Representative Susan Bonamici (D-OR) introduced companion legislation in the U.S. House of Representatives. NLIHC has endorsed the bill.

If enacted, the bill would build on the 2022 PRICE grant program, which provides funding for home improvements and neighborhood upgrades, by making the program permanent and providing \$225 million to finance it. PRICE grants can be used to construct, reconstruct, or repair manufactured housing and to improve or build facilities serving manufactured home communities in ways that protect the health and safety of residents. The bill would also allow PRICE funds to be used for other vital services, including relocation assistance and eviction prevention.

An estimated 8.5 million people – primarily low- and moderate-income – live in manufactured home communities. Manufactured housing plays a critical role in addressing the nation’s severe shortage of affordable, accessible housing, and the PRICE program provides needed resources to ensure these homes are high-quality and that residents have the water, sewer, septic, and electrical infrastructure needed for safe, healthy communities.

Learn more about the “PRICE Act” at: [tinyurl.com/588v3b6v](https://tinyurl.com/588v3b6v)

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## Disaster Housing Recovery

### **NLIHC and PAHRC Release Report Showing Federally Assisted Housing Faces Significant Risks from Natural Hazards**

NLIHC and the Public and Affordable Housing Research Corporation (PAHRC) released a joint report on November 8 analyzing the risks that natural hazards pose to federally assisted housing and its residents. The report, [\*Natural Hazards and Federally Assisted Housing\*](#), finds that nearly a quarter of federally assisted homes are in census tracts with the greatest risk of negative impacts from natural hazards and that heat waves pose the greatest threat to residents of federally assisted housing.

To assess the threats that natural hazards pose to federally assisted housing and its residents, NLIHC and PAHRC matched data from the National Housing Preservation Database (NHPD) to census tract-level data on natural hazard risks from FEMA’s National Risk Index (NRI). The NRI assesses natural hazard risks based on expected annual losses from 18 types of natural hazards, as well as social vulnerability and community resiliency metrics. The NHPD, a joint project between NLIHC and PAHRC, is a fully deduplicated inventory of federally assisted rental properties.

Regarding overall risk from natural hazards, NLIHC and PAHRC found that 24% of federally assisted homes were in census tracts with the greatest risk of negative impacts from natural hazards nationwide. In eight states, more than half of federally assisted homes were in census tracts with the greatest risk of negative impacts. NLIHC and PAHRC also found that federally assisted homes in rural areas were more vulnerable to the negative impacts of natural hazards than homes in urban areas. Thirty percent of federally assisted rental homes in rural areas were in census tracts with the greatest risk for negative impacts compared to 23% of federally assisted rental homes in urban areas.

NLIHC and PAHRC also examined risks from the six most destructive natural hazards in terms of property loss and life: heat waves, tornadoes, riverine flooding, earthquakes, hurricanes, and wildfires. Heat waves were the most prevalent hazard threatening residents of federally assisted homes. Twenty-eight percent of federally assisted rental homes were in census tracts with the greatest risk of losses from extreme heat. Meanwhile, 25% of federally assisted rental homes were in census tracts with the greatest risk of losses from tornadoes, and 23% were in census tracts with the greatest risk of losses from riverine flooding. Twenty-one percent of federally assisted rental homes were in census tracts with the greatest risk of losses from earthquakes, while 17% of federally assisted rental homes were in census tracts with the greatest risk of losses from hurricanes. Wildfires were the only one of the six most destructive natural hazards where owner-occupied homes (20%) were more likely to be in the highest risk census tracts compared to federally assisted rental homes (13%).

Greater resources for mitigation and better recovery planning are needed at all levels of government to protect federally assisted housing and its residents from natural hazards. The “Reforming Disaster Recovery Act” would permanently authorize the Community Development Block Grant-Disaster Recovery (CDBG-DR) program, helping to expedite the allocation of federal recovery funds and prioritize one-for-one repair or replacement of federally assisted housing impacted by disasters. Given the risks posed by extreme heat, there is also a need to improve energy efficiency and air conditioning in older federally assisted homes, while expanding utility allowance policies in federal housing programs to cover air conditioning for all residents.

Read the report at: <https://bit.ly/3QOqysN>

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## **Disaster Housing Recovery Update – November 13, 2023**

The White House proposed on October 27 a [comprehensive funding request](#) of nearly \$56 billion to address domestic priorities. The request – which is unlikely to align with the proposals emerging from budget conversations in the U.S. Congress – proposes significant funding for disaster relief efforts, including the allocation of more than \$23 billion to support communities across the U.S. that have been severely impacted by natural disasters like wildfires, floods, hurricanes, and tornadoes.

Of the funds dedicated to disaster recovery, \$9 billion is intended to enhance FEMA's ability to provide rapid assistance by strengthening [the agency's disaster relief fund](#). Another \$2.8 billion will go towards helping HUD respond to impacts on housing needs resulting from these natural disasters. Other allocations include \$2.8 billion in aid for farmers and ranchers who have suffered crop losses, \$16 billion to support child care centers, and \$6 billion to extend the [Affordable Connectivity Program](#), ensuring access to high-speed internet for tens of millions of low-income families through December 2024.

### **National Updates**

Financial expert Dave Ramsey strongly [recommends](#) that renters purchase rental insurance for multiple benefits, including the protection of personal belongings, liability coverage, assistance with relocation costs, and satisfying landlord requirements. Such insurance not only safeguards renters' possessions from fire, theft, or disasters and covers liability and relocation expenses but is also budget-friendly, costing an average of under \$300 per year. Insurance is sometimes a requirement for lease approval, serving to minimize landlords' liability and indicate tenant responsibility.

Rising home prices and high insurance rates, exacerbated by extreme weather events, are increasing the [risk of homelessness](#) for many Americans. A study by the nonprofit First Street Foundation highlights the challenge of obtaining affordable insurance for residences in areas prone to dangerous weather events, leading to climate-related migration. California has seen a significant increase in the number of buildings destroyed by wildfires, as well as an increase in insurance denials in high-risk areas. This trend could lead to declining property values in high-

risk areas and rising property values in urban centers, further driving up housing costs. The increasing frequency and intensity of extreme weather events due to climate change is expected to exacerbate the cycle of rising insurance rates, housing costs, and homelessness.

Researchers have [presented the first spatially interactive land change model](#) that combines urban growth predictions with human migration and flood responses. The researchers propose shifting flood risk modeling from pinpointing vulnerable areas to assessing population adaptation. Their study indicates that accounting for migration can reduce projected flood exposure by 5% to 24% by 2050, depending on the flood hazard zone. Managed retreat emerges as the most effective intervention to reduce exposure, while business-as-usual scenarios require safeguarding or abandoning developments to cope with future floods. Their open framework can be applied to various regions for risk assessment.

The U.S. House of Representatives Committee on Ways and Means unanimously [approved](#) H.R. 5863, a bill providing tax relief for those affected by recent disasters. The legislation expands the exclusion from income of disaster relief payments to cover losses and expenses resulting from federal disasters related to forest or range fires since December 31, 2014, as well as the East Palestine, Ohio, train derailment on February 3, 2023. The bill also extends personal-casualty loss rules introduced in the “Taxpayer Certainty and Disaster Tax Relief Act of 2020,” allowing deductions for qualified losses exceeding \$500 without the need for them to exceed 10% of adjusted gross income and extending the availability of this treatment to disasters declared 30 days after its enactment. However, even though the Ways and Means Committee approved the bill, its enactment remains uncertain. Disaster relief bills are typically bipartisan, but the bill’s cost – nearly \$5 billion – may create opposition in light of recent concerns about deficits.

Queer individuals face [unique challenges](#) during natural disasters and social emergencies, as disaster responses often prioritize cisgender and heterosexual communities. Discrimination based on gender presentation and family structures, dependence on mainstream emergency services, isolation from community, and intersecting identities can put queer and trans individuals at risk by manifesting in hostile temporary living environments. Such challenges are exacerbated by other pre-existing vulnerabilities, such as mental health challenges, lack of access to healthcare, and social determinants of health, like income and housing disparities. To address these issues, LGBTQ+ awareness training should be made available to all disaster response staff, public spaces should be welcoming for queer individuals, and queer services should be supported during and after disasters. Mutual aid organizations and community networks are vital for supporting queer communities in emergencies.

## **State and Local Updates**

### **Arkansas**

In March 2023, an EF3 tornado struck [Little Rock, Arkansas](#), causing extensive damage to the community. The aftermath of this natural disaster has presented significant challenges for the affected area, including property destruction and infrastructure damage. While initial volunteer assistance was substantial, community support gradually decreased as the disaster receded from public attention. Residents in the impacted areas are now confronted with the extended and costly process of rebuilding their homes and their lives. The path to recovery is anticipated to be

demanding, with residents having to navigate insurance claims, secure new housing, and recover lost possessions.

## **California**

Five years after the devastating Camp Fire in Paradise, California, that killed 85 people and destroyed nearly 19,000 structures, the town is still [struggling to recover](#). Only a third of the pre-fire population has returned, and the recovery has been slow and costly. Paradise, once an affordable community in California, is now undergoing significant changes to ensure it is more resilient to wildfires, including strict building codes and the removal of one million trees. The recovery process has faced challenges, including housing and labor shortages in the area. While progress has been made, there is still a long road ahead for survivors.

## **Florida**

The Florida Senate Fiscal Committee has unanimously approved legislation for [hurricane recovery aid](#). The bill, originally proposed by Representative Corey Simon, includes provisions for tax assessments of unused agricultural equipment at salvage value, sales tax refunds on hurricane repair materials, and the authorization of state departments to offer financial assistance. The legislation allocates over \$400 million for various initiatives, such as mitigation grants, federal disaster relief matching funds, and housing recovery efforts. Rep. Simon's bill also focuses on repairing hurricane damage, enhancing emergency management systems, and strengthening the agricultural industry. The bill aims to support those affected by Hurricane Idalia, which resulted in insured losses nearing \$300 million that primarily impacted residential properties.

Orange County is set to [receive \\$219.7 million](#) through HUD's Community Development Block Grant-Disaster Recovery program. The county is seeking input from residents on how to allocate the funds to address unmet needs related to Hurricane Ian, including long-term recovery, infrastructure restoration, housing, and economic revitalization, as well as disaster mitigation. The county has conducted meetings to gather community input and will publish a draft action plan for public comments this month. The next steps include a County Commission public hearing in December 2023 and submission of the action plan to HUD for review in January 2024. The CDBG-DR program is expected to launch in early 2024.

## **Hawaii**

The Environmental Protection Agency (EPA) has initiated [cleanup efforts](#) focused on hazardous materials in commercial properties in Lahaina, Maui. These properties pose unique challenges due to their size, safety, and increased levels of hazardous materials, which extend the cleanup timeline. EPA's Phase I work is in progress, targeting the most technically difficult properties. After this phase, the Army Corps will remove all remaining debris from properties. Residential properties were prioritized initially, and the focus remains on controlling the spread of ash and toxic debris. So far, 90% of hazardous materials have been removed from burned properties in Lahaina.

State lawmakers in Hawaii have proposed "[bold action](#)" to address the risk of wildfires in the wake of the massive Maui fires that struck on August 8, 2023. Six House committees have spent

months developing findings and recommendations to provide a roadmap for the 2024 Legislature to address shortcomings in wildfire prevention and management efforts. Recommendations include strengthening various agencies and practices related to housing, food production, emergency supply distribution, and more. Some proposals are straightforward, such as providing funding for food banks and childcare services, while others involve detailed recommendations about land and water use and promoting responsible tourism. The reports emphasize the need for unity in crafting short- and long-term solutions and highlight the urgency of legislative action. Public hearings will be held to gather feedback on these recommendations, with the goal of finalizing a report by December 15, followed by legislative consideration in 2024.

A recent [survey](#) by the Hawaii Department of Health in Lahaina found that two months after the wildfires, Lahaina wildfire survivors are primarily concerned about financial recovery and securing permanent housing. Over half of households are still in temporary housing, and many are dealing with mental and physical health challenges. The survey showed that 26% prioritize financial recovery, while 24% are focused on finding permanent housing. Despite facing challenges, 78% of respondents opted to stay on Maui. Mental health concerns have grown, with 22% reporting poor mental well-being. Respondents also highlighted issues like safety, government transparency, transportation, business losses, and fire prevention. The survey aimed to connect households with services, resulting in 94 follow-up referrals for various forms of assistance.

## **Kentucky**

FEMA announced on November 3 that it will [conclude its temporary housing program](#) for survivors of the deadly July 2022 flooding in eastern Kentucky on January 29, 2024. Following a disaster declaration, 129 households in the region were placed in temporary housing, with 77 of them finding permanent housing through the program. Survivors have been notified of the program's end and will receive a letter 90 days before the deadline. While the FEMA program is ending, assistance remains available for homeowners and renters, with survivors urged to contact their disaster case manager or local agencies for help finding suitable housing. The program was initiated in response to severe flooding in eastern Kentucky in July 2022, which claimed approximately 45 lives.

## **New York**

FEMA, the New York State Department of Environmental Conservation, and Ontario County officials are hosting a [Flood Risk and Insurance Open House](#) to discuss updated Flood Insurance Rate Maps (FIRMs) for Ontario County. The new maps aim to increase transparency, help residents make informed decisions, and guide floodplain management regulations. Approximately 200 structures may no longer be in the high-risk flood zone, while close to 3,000 properties may be added to the high-risk zone. An appeal period will be advertised by FEMA, allowing property owners to submit appeals based on technical or scientific information before the new FIRMs become effective in spring 2024.

## **North Carolina**



The North Carolina Office of Recovery and Resiliency (NCORR) has [allocated \\$43.2 million](#) from the Affordable Housing Development Fund (AHDF) to four municipal governments and the Lumbee Tribe of North Carolina to enhance community resilience. The funds will be used to increase the availability of safe, affordable housing in areas of the state that suffered significant damage from hurricanes Matthew and Florence. The Lumbee Tribe of North Carolina received funding to build 30 single-family homes targeting individuals at 80% or below the Area Median Income, including veterans and those with physical disabilities. The AHDF Program is supported by North Carolina's HUD Community Development Block Grant-Disaster Recovery funding.

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## **Opportunity Starts at Home**

### **OSAH Campaign Holds Virtual Event on the Year Ahead**

The [Opportunity Starts at Home](#) campaign hosted a virtual event to share its newest campaign video and plans for 2024. The event, "Multi-Sector Advocacy: A Look Ahead," was held on November 9 and was attended by more than 160 multi-sector advocates. Attendees heard from Luis Guardia of the Food Research and Action Center, Curtis Johnson of Catholic Charities USA, Mike Wallace of the National League Cities, and Dr. Sabrina Johnson of the Natural Resources Defense Council. Speakers discussed why the coming year is such an important time for the campaign, what they hope to see from non-housing sectors and their advocates, and why collaboration between groups is essential in the fight for housing justice. View the new campaign video [here](#).

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## **Research**

### **Source-of-Income Discrimination Is Most Common Form of Housing Discrimination Reported by Housing Choice Voucher Holders in Iowa City**

An [article](#) published in the *Journal of Urban Affairs* finds that Housing Choice Voucher (HCV) recipients in Iowa City, Iowa, perceive source-of-income discrimination as the most common form of discrimination by landlords. This finding aligns with those of previous studies conducted in larger, more diverse cities. Source-of-income discrimination can make it difficult for voucher holders to secure rental housing within the time allotted for them to do so, which can result in the loss of their voucher.

The authors of the article, "[How pervasive is source of income discrimination faced by housing choice voucher households: Lessons from a progressive Midwestern city](#)," focused on Iowa City, a mid-sized city, because its surrounding county (Johnson) has the highest proportion of cost-burdened renters of all Iowa counties, as well as the highest housing wage (\$19.92 per hour). ("Housing wage" refers to the minimum hourly wage required to rent a studio or one-bedroom apartment while working 40 hours a week.) The authors analyzed the results of a 2013 mail-based survey conducted by the Iowa City Housing Authority (ICHA) among its 1,215 voucher-holding households. The survey collected information on households' demographic and

socioeconomic characteristics, perceptions of and personal experience with different forms of discrimination, and their reactions to these different forms of discrimination.

In total, 210 responses were received, for a response rate of 17%. Relative to all ICHA HCV households and the overall HCV population in the U.S., respondent households were more likely to have children (94% versus 43% and 5%, respectively) and to be single-parent households (73% versus 30% and 40%, respectively). The percentage of respondents with a non-white head of household (35%) was also lower than both the ICHA HCV population (55%) and the overall U.S. HCV population (69%).

A third of respondents reported that housing discrimination in general was prevalent in Iowa City, while 21% reported personally experiencing at least one instance of housing discrimination. A regression model constructed by the authors found that non-white respondents were significantly more likely to have reported experiencing housing discrimination. Among the respondents who had experienced housing discrimination, source-of-income discrimination was the most common type of discrimination experienced (24%). The authors suggest that source-of-income discrimination may be a “legal” proxy for race/ethnicity-based discrimination, which is prohibited under the “Fair Housing Act.”

In general, only 27.5% of respondents who had experienced some form of housing discrimination reported their experience(s) to an entity, such as the ICHA or Iowa City Human Rights Commission. However, three-quarters of these respondents were not pleased with how their situation was handled by the receiving entity. Many of the respondents who experienced discrimination and did not report it did not feel optimistic that doing so would benefit them.

The authors note that these findings likely underestimate the proportion of HCV-eligible households that experience housing discrimination, as the survey only evaluated households that successfully secured a rental home with their voucher. The authors emphasize the need for greater legal protections – and enforcement of those protections – against source-of-income discrimination. [Prior research](#) has found that in states and localities where source-of-income discrimination is prohibited by law, voucher holders are more likely to lease up and to live in better-resourced neighborhoods. For this reason, NLIHC has urged Congress to enact the “[Fair Housing Improvement Act](#),” which would add source of income and military/veteran status as protected classes under the Fair Housing Act.

Read the article at: <https://bit.ly/49uHS9l>

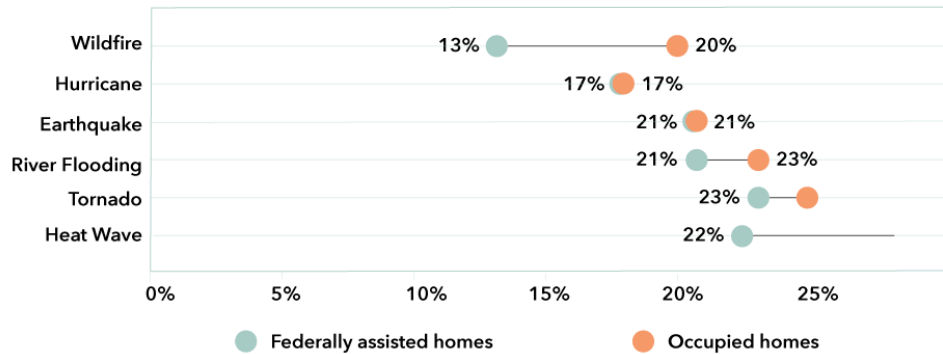
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## **Fact of the Week**

### **Heat Waves Pose Most Significant Risk to Residents of Federally Assisted Housing**



## Percent of Federally Assisted and Occupied Homes in Census Tracts with Greatest Risk of Losses for the Six Most Destructive Hazards



Sources: National Housing Preservation Database (January 2023), American Community Survey five-year estimates (2017-2021), and National Risk Index (March 2023)



Source: Aurand, A., Emmanuel, D., McElwain, K., Asp, K. (2023). Natural hazards and federally assisted housing. Retrieved from <https://bit.ly/3QOqvsN>

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## NLIHC in the News

### NLIHC in the News for the Week of November 5

The following are some of the news stories that NLIHC contributed to during the week of November 5:

- “Upstate counties are blocking NYC’s rental voucher expansion, and no one’s stopping them” *Gothamist*, November 10 at: <https://tinyurl.com/mr456evw>
- “How the issue of housing and homelessness factored in state and local elections” *Route Fifty*, November 9 at: <https://tinyurl.com/mt5bv64h>
- “The best evidence yet that banning Airbnbs will make rent go down” *Business Insider (Netherlands)*, November 8 at: <https://tinyurl.com/4teutm75>

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## NLIHC Careers

### NLIHC Seeks Housing Campaign Coordinator

NLIHC seeks a housing campaign coordinator to join our Opportunity Starts at Home (OSAH) campaign. The housing campaign coordinator will work closely with the OSAH campaign director to build and maintain a cooperative, productive coalition structure, including by

coordinating closely with the OSAH campaign's core partners, the campaign Steering Committee, and a larger network of cooperating organizations.

**Background:**

Opportunity Starts at Home is a dynamic, long-term, multi-sector campaign that has built a movement of multi-sector partners to ensure that the nation's historically marginalized households and those with the lowest incomes live in safe, accessible, affordable homes in neighborhoods that are free from discrimination and where everyone has equitable opportunities to thrive. NLIHC, the National Alliance to End Homelessness, the Center on Budget and Policy Priorities, and Children's HealthWatch launched the Opportunity Starts at Home campaign in 2018 to solve the nation's housing crisis. The goals of the campaign are to advance federal policy solutions that:

- Expand rental assistance for every income-eligible household.
- Expand the stock of housing affordable to households with the lowest incomes.
- Stabilize households by providing emergency assistance to avert housing instability and homelessness.

The campaign is advised by a Steering Committee of leading multi-sector organizations and mobilizes a broader coalition of multi-sector partners through the campaign's Roundtable. The campaign also supports state partners that parallel the work of the national campaign by building state-level multisector coalitions and leveraging those partnerships to advance federal housing policies.

**Job Description:**

The OSAH housing campaign coordinator will:

- Support the Campaign Director in building and maintaining a cooperative, productive coalition structure, including close coordination with the Campaign's core partners, the Campaign Steering Committee, and a larger network of cooperating organizations on the campaign's big table of partner organizations, the campaign's Roundtable.
- Support the Campaign director in carrying out all aspects of the Campaign plan, including helping to develop and implement effective communications, outreach and advocacy plans.
- Support the Campaign director in advancing the campaign's policy agenda in Congress by working closely with coalition partners and NLIHC's broader policy team.
- Working closely with the NLIHC field team, provide and administer grants to state partners and ensure effective partner grants management: ensure grantees are carrying out the terms of their grants and are effectively and appropriately using the grants provided to achieve intended outcomes.
- Ensure that state-based coalitions in grant-receiving states have the materials, tools, and other supports needed to function as effectively as possible.
- Organize webinars and other training and technical assistance for key coalition members engaged in the campaign in all states.

- In partnership with NLIHC’s field team, stay in close contact with key organizational leaders in grant-receiving and other states to ensure that the Campaign and state efforts are best synchronized.
- Review plans and reports about state coalition efforts in grant-receiving states to determine ongoing effectiveness.
- Develop and implement a plan to ensure that state and local leaders are effectively engaged with and apprised of Campaign-related developments.
- Contribute to ongoing fundraising efforts to ensure sustainable funding for the campaign through existing and new funding opportunities.
- Contribute to periodic reports to the Campaign’s partners, Steering Committee members, donors, and relevant others about the Campaign’s progress; and other duties as assigned.

### **Qualifications:**

- A bachelor’s degree (master’s degree preferred). Relevant life experience may be substituted for years of education.
- A minimum of two to three years previous experience working in, coordinating, or leading multi-faceted projects, national initiatives, or campaigns. Exceptional candidates with fewer years of such experience may be considered.
- A demonstrated, clear commitment to the alleviation of poverty (affordable housing experience a plus).
- Experience successfully building partnerships among organizations.
- Demonstrated excellence in organizational skills.
- Excellent communications skills, both orally and in writing.
- An ability to work in a diverse, fast-paced environment.
- Experience in grant management and in reporting to donors a plus.

### **Compensation and Benefits:**

An equal opportunity, affirmative action employer, NLIHC offers a competitive salary and benefits package. This is a full-time position located in Washington, D.C.

### **Job Application Process:**

Candidates for this position should **send a cover letter, resume, and two writing samples** to: Lakesha Dawson, Director of Operations, NLIHC, 1000 Vermont Avenue, N.W., Suite 500, Washington, D.C. 20005 at [ldawson@nlihc.org](mailto:ldawson@nlihc.org). The cover letter should describe the candidate’s interest in, and relevant experiences for, the position, and should include salary requirements and the names and contact information for at least three people serving as candidate references. (NLIHC will not contact references before consulting with the candidate.)

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## **NLIHC News**

**Nominate an NLIHC Board Member Today!**

NLIHC members and partners are encouraged to submit nominations (or self-nominate!) to fill upcoming vacancies on the NLIHC Board of Directors. Nominees for board membership must be current dues-paying NLIHC members or be employed by a current dues-paying NLIHC member organization. Please send nominations – and in the case of self-nomination, a brief biographical description or resume and a statement of interest – to NLIHC President and CEO Diane Yentel at [dyentel@nlihc.org](mailto:dyentel@nlihc.org) by close of business on December 31.

NLIHC's board consists of six impacted persons (defined as individuals with lived experience of homelessness and/or housing instability), six representatives of allied national organizations, six representatives of [NLIHC state partners](#), and up to seven unrestricted or at-large NLIHC members. NLIHC is seeking nominations for the following positions: one representative from a national NLIHC member organization, and three at-large NLIHC member representatives. The new board members will assume their duties in March 2024.

At least 90% of NLIHC board members must be people with low incomes or individuals who are or have been engaged directly in working on meeting the housing needs of low-income people. In selecting board members, NLIHC strives to achieve a broad diversity in terms of race, ethnicity, gender, and geography, including representation from both urban and rural communities. We seek to have as many different states represented as possible.

Board members are elected for three-year terms and can serve up to three terms. The board meets in person twice a year in Washington, D.C. – once in conjunction with our annual forum in the spring and once in the fall. The board also meets by conference call in the summer. Attendance at board meetings is required, with exceptions for illness or emergencies. Generally, new board members are elected by existing board members at the annual board meeting held in the spring. All board members serve on at least one standing committee of the board and all board members are members of the NLIHC Policy Advisory Committee. Committees meet by conference call. All new board members must attend an in-person orientation in Washington D.C. soon after their election.

NLIHC subsidizes travel and lodging expenses of low-income board members to attend board meetings. All others are expected to cover their own travel and lodging expenses, unless doing so would prevent an otherwise qualified person from serving on the board. In addition to paying NLIHC membership dues, all board members are asked to make financial contributions to NLIHC at the level they are able. We strive for 100% board giving.

The best way to be considered for board membership is to get involved in the activities of NLIHC, particularly by serving on the Policy Advisory Committee and attending NLIHC's annual Housing Policy Forum in the spring. The NLIHC Nominating Committee will review the level of a potential board member's involvement in his or her own community or state/national housing advocacy activities and accountability to a constituent base.

To make a nomination or self-nominate, send the required materials (statement of interest and bio or resume) to Diane Yentel at [dyentel@nlihc.org](mailto:dyentel@nlihc.org) by December 31.

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## Where to Find Us – November 13

- [Fargo-Moorhead Coalition to End Homelessness](#), Fourth Annual Town Hall on Ending Homelessness – Virtual, November 16 (Courtney Cooperman)
- [Housing in the 21<sup>st</sup> Century: Challenges and Solutions](#), University Center for Social and Urban Research, University of Pittsburgh – Pittsburgh, PA, November 29 (Andrew Aurand)
- [Pennsylvania Housing Finance Agency](#) Conference – Hershey, PA, December 7 (Sarah Saadian)

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## NLIHC Staff

Sarah Abdelhadi, Senior Research Analyst

Meredith Abel, Research Intern

Andrew Aurand, Senior Vice President for Research, x245

Sidney Betancourt, Housing Advocacy Organizer, x200

Victoria Bourret, ERASE Senior Project Coordinator x244

Jen Butler, Vice President, External Affairs, x239

Alayna Calabro, Senior Policy Analyst, x252

Matthew Clarke, Writer/Editor, x207

Courtney Cooperman, Housing Advocacy Organizer, x263

Lindsay Duvall, Senior Organizer for Housing Advocacy, x206

Dan Emmanuel, Senior Research Analyst, x316

Ed Gramlich, Senior Advisor, x314

Sarah Gallagher, Senior Director, ERASE Project, x220

Jordan Goldstein, Communications/Graphic Design Intern

Yingxue Snow Guo, Communications Intern

Danita Humphries, Senior Executive Assistant, x226

Nada Hussein, ERASE Project Coordinator, x264

Kim Johnson, Public Policy Manager, x243

Kayla Laywell, Housing Policy Analyst, x231

Mayerline Louis-Juste, Senior Communications Specialist, x201

Steve Moore Sanchez, Development Coordinator, x209

Khara Norris, Vice President of Operations and Finance, x242

Noah Patton, Senior Housing Policy Analyst, x227

Mackenzie Pish, Research Analyst

Ikra Rafi, Creative Services Manager, x246

Benja Reilly, Development Specialist, x234

Gabrielle Ross, Housing Advocacy Organizer, x208

Sarah Saadian, Senior Vice President for Public Policy and Field Organizing, x228

Brooke Schipporeit, Manager of Field Organizing x233

Sophie Siebach-Glover, Research Analyst, x205

Lauren Steimle, Web/Graphic Design Specialist, x246

Chantelle Wilkinson, OSAH Campaign Director, x230

Renee Willis, Senior Vice President for Racial Equity, Diversity, and Inclusion, x247

Diane Yentel, President and CEO, x225