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NLIHC 2016 Housing Policy Forum

Housing and the Elections to be Featured at April 3-5 Housing Policy Forum

NLIHC's 2016 Housing Policy Forum will feature a discussion on making affordable housing a priority issue in the 2016 elections. The session will include insights from Pamela Patenaude, President of the J. Ronald Terwilliger Foundation for Housing America's Families, and Lindsey Hodel, National Field Director at Nonprofit Vote. This year's Forum will take place in Washington DC on April 3-5, 2016.

The 2016 Housing Policy Forum will convene housing and homeless advocates and policy experts from around the country to discuss housing and services for the homeless and those in extreme poverty, housing in the media, preparations for implementing the National Housing Trust Fund and Affirmatively Furthering Fair Housing rule, and much more. This year's Forum will also be an opportunity to recognize Sheila Crowley's 17-year tenure as President and CEO of NLIHC as she transitions to retirement. The NLIHC Board of Directors expects to be able to introduce the new NLIHC President at the Forum.

In addition to Ms. Patenaude and Ms. Hodel, confirmed Forum speakers include:

- **Barney Frank**, former U.S. Congressman, Chairman of the House Financial Services Committee, and author of *Frank*. A Life in Politics from the Great Society to Same-Sex Marriage;
- **Kathryn Edin**, co-author of \$2 a Day: Living on Almost Nothing in America http://hub.jhu.edu/2015/11/10/kathryn-edin-2-a-day-reading;
- Mary Beth Shinn, lead researcher on the Family Options Study: Short-Term Impacts of Housing and Services Interventions for Homeless Families https://www.huduser.gov/portal/family_options_study.html;
- Emily Badger, *Washington Post* writer on housing and urban issues;
- Barbara Sard, Vice President for Housing Policy, the Center for Budget and Policy Priorities;
- Sharon McDonald, Director for Families and Youth, National Alliance to End Homelessness;
- Nancy Rase, retired CEO, Homes for America;
- **Greg Payne**, Development Officer, Avesta Housing, and Director, Maine Affordable Housing Coalition;
- Brian Hudson, Director, Pennsylvania Housing Authority;
- Katherine M. O'Regan, Assistant Secretary for Policy Development and Research, HUD;
- **Marion Mollegen McFadden**, Deputy Assistant Secretary for Grant Programs, Office of Community Planning and Development, HUD; and
- Keith Swiney, President and CEO of Motivation, Inc.

Invited speakers include:

- HUD Secretary Julián Castro and
- Senator Tim Kaine (D-VA).

Special Session for Low Income Residents: This year's Forum will feature a special three-hour session for low income residents that will cover Section 3, RAD, the preservation vs. mobility debate, and a new online learning and sharing platform for residents on Sunday, April 3 from 9 am to 12 noon. If you are a low-income resident who is attending the Forum, please plan on arriving no later than 9am on Sunday, April 3 to take advantage of this session!

2016 NLIHC Leadership Reception: On the evening of Tuesday, April 5, NLIHC will host its annual Leadership Reception. This year's honorees will be:

- **Representative Barbara Lee** (D-CA), who will receive the 2016 Edward W. Brooke Housing Leadership Award, and
- **Nancy Bernstine**, retired Executive Director of the National AIDS Housing Coalition and former NLIHC Board Member, who will receive the 2016 Cushing N. Dolbeare Lifetime Service Award.

For more information about the Forum and Leadership Reception, go to http://nlihc.org/events/forum

Registration for the Forum and Leadership Reception is available at: <u>http://nlihc.org/events/forum/registration</u>

Last Call for Organizing Award Nominations

This is the last call for nominations for NLIHC's 2015 Organizing Award. February 5th is the deadline for nominations. The NLIHC Organizing Award gives national recognition for outstanding achievements during 2015 in state or local organizing that furthers socially just public policy to assure people with the lowest incomes in the United State have affordable and decent homes. Special consideration will be given to Organizing Award nominations that incorporate tenant organizing.

The 2016 Organizing Award will be presented at the *NLIHC 2016 Policy Forum: Overcoming Housing Poverty, Achieving Housing Justice*, held April 3-5, 2016 at the Washington Court Hotel in Washington, DC. A representative of the winning organization will be asked to make brief remarks.

To be eligible, nominated organizations must be current NLIHC members. Organizations may self-nominate.

Nominations are due by 5pm ET on Friday, February 5, 2016. Please submit your nomination online at http://www.nlihcforum.org/#!awards/gm8p2.

For more information, contact our Field Team at outreach@nlihc.org.

Federal Budget

CBO Report Details Increased Deficit Projections; Hearing Rescheduled

The Budget and Economic Outlook: 2016 to 2026 report from the Congressional Budget Office (CBO) was released on January 25. According to CBO, the federal deficit is projected to grow by about \$8.5 trillion between 2016 and 2025, up from the \$7 trillion that CBO projected in August 2015. The CBO states that the increase "is mostly from the decline in [our] projections of revenues." Half of the increase (\$749 billion) is the result of the December law that permanently extended a number of tax credits and deductions.

CBO also reports that spending in 2016 for nondefense discretionary (NDD) programs, which includes spending for all HUD and Rural Housing Service programs, will be the lowest as a percentage of Gross Domestic Product (GDP) since 1966, when the CBO first began these analyses. CBO forecasts that NDD spending as a percentage of GDP will continue to decrease over the next ten years.

Both House and Senate hearings on the CBO report, originally scheduled for the week of January 25, were postponed because of the snowstorm in the Washington, DC area. The House Committee on the Budget has rescheduled its hearing for February 4 at 9:30 am ET in room 210 of the Cannon House office building. A new Senate Committee on the Budget hearing on the CBO report has not been announced.

Read the CBO report at: <u>https://www.cbo.gov/sites/default/files/114th-congress-2015-2016/reports/51129-2016Outlook.pdf</u>

House Financial Services Will Hold Mark-up on FY17 Budget, February 2

The House Committee on Financial Services will hold a mark-up of its "Views and Estimates" on the budget for FY17 on February 2. Early each calendar year, each Committee submits a Views and Estimates to the House Budget Committee for its consideration in formulating the budget resolution for the coming fiscal year. The FY17 budget resolution is expected to be considered by the full House of Representatives by March 23 when the House leaves for Easter recess.

The hearing will be held at 10 am ET in Rayburn House Office Building room 2128.

For more information about the mark-up, go here: http://financialservices.house.gov/calendar/eventsingle.aspx?EventID=400204

CBPP: Low Income Programs Shortchanged

A new report from the Center on Budget and Policy Priorities (CBPP) analyzes how the Senate and House Committees on Appropriations allocated the \$33 billion in funds for nondefense discretionary (NDD) programs made available by the Bipartisan Budget Act of 2015. The report concludes that appropriators "allocated the available non-defense funds among the eleven subcommittees with non-defense responsibilities in a way that shortchanged low income and other social programs."

CBPP's analysis finds the Transportation, Housing and Urban Development, and Related Agencies (THUD) and Labor, Health and Human Services, Education, and Related Agencies (Labor-H) appropriations subcommittees each received an increase of 3.6% for FY16 relative to their FY15 funding levels while the other nine NDD subcommittees received an average increase of 6.9%. THUD and Labor-H subcommittees "handle more than four-fifths of all appropriations for low income programs."

The Bipartisan Budget Act of 2015 (BBA) lifted the sequester spending caps for defense and nondefense discretionary programs, allowing the FY16 appropriations process to move forward and the omnibus spending bill for FY16 to be enacted.

The CBPP report goes on to state, "For 2017, the budget agreement holds total defense and non-defense appropriations at essentially the 2016 level," making the funding landscape in FY17 more challenging than in FY16. Advocates should pay close attention to the subcommittee allocations, referred to as 302b allocations, for FY17 to ensure affordable housing and other low-income programs are not shortchanged again.

Read the CBPP report at: <u>http://bit.ly/1RRcmHp</u>

Congress

Housing Assistance Reform Bill Goes to House Floor Week of February 1

Housing assistance reform legislation, H.R. 3700, the "Housing Opportunity Through Modernization Act," is expected to be considered by the full House of Representatives floor during the week of February 1. Representatives will likely offer amendments to the bill during floor consideration, which could begin as soon as February 2. NLIHC supports the bill.

As with any housing bill being considered on the floor of the House or Senate, any type of amendment may be offered and ruled in order for consideration. The House Committee on the Rules is scheduled to set the rules for H.R. 3700 on February 1. At that point, advocates will have a clear sense of what amendments will be offered during floor consideration. NLIHC will issue a "Call to Action" advising advocates about amendments that should be supported or opposed.

Advocates should contact their Representative's office to urge them to support H.R. 3700 and any amendments that improve the bill. Any amendments that would impose time limits on housing assistance, add work requirements for residents, increase residents' rents, or otherwise decrease their ability to rely on stable and decent housing should be opposed.

The bill was introduced on October 7 by Housing and Insurance Subcommittee Chair Blaine Luetkemeyer (R-MO) and voted out of the House Committee on Financial Services on December 10 by a vote of 44 to 10. Ten Democrats led by Ranking Member Maxine Waters (D-CA) opposed the bill because of concerns about changes to how child care expenses are deducted from resident income before rents are calculated.

Current law allows public and assisted housing residents to deduct certain child care expenses from their incomes before their rents are calculated. H.R. 3700 would limit such expenses to those exceeding 5% of a tenant's income. The bill would also increase the standard annual income deduction for dependents from the current \$480 to \$525 and index the value of this deduction to inflation.

In response to Ms. Waters' concerns about the income deduction changes, Mr. Luetkemeyer offered an amendment during the mark-up of H.R. 3700 that inserts a hardship exemption for households negatively impacted by the deduction changes. The amendment required the HUD Secretary to develop hardship polices for households that demonstrate they are unable to pay their rent due the changes in deductions. The original bill had allowed, but did not require, the HUD Secretary to develop such hardship policies. The amendment was adopted.

H.R. 3700 would change how resident incomes are calculated and their rents are determined in the public housing, housing choice voucher, and project-based rental assistance programs. Current law allows heads of households who are elderly or who have a disability to deduct medical expenses and certain disability assistance expenses above 3% of their income from their total income for purposes of determining rent. H.R. 3700 would increase the threshold over which such households can deduct medical and care expenses from 3% to 10%. Also, currently each household with a head of household who is elderly or has a disability receives a standard annual income deduction of \$400. H.R. 3700 would increase the standard deduction for such households from \$400 to \$525 and index the value of the standard deduction to inflation.

H.R. 3700 would also require that resident rents be based on prior year income, except when setting initial rents. Residents whose incomes increase in a given year would not have their rents adjusted until the next annual recertification. The bill would also limit the frequency of interim income reviews. PHAs would be required to recertify incomes and adjust rents when a household's annual income decreases by 10% or more. The same 10% threshold would apply for families whose incomes increase, except the bill excludes interim income reviews when the increase is from earnings.

The bill would also make a variety of improvements to the project-basing of housing choice vouchers. Currently public housing agencies can project-base up to 20% of their voucher budget authority. H.R. 3700 would give agencies the flexibility to increase project-basing another 10% to serve households in areas where vouchers are difficult to use or to assist persons with disabilities, elderly people, people who were formerly homeless, and veterans. The bill would also allow PHAs to commit project-based vouchers for 20 years, up from the current 15, and give more flexibility to the number of units in any property that can be designated for project-based vouchers.

H.R. 3700 would change inspection protocols for apartments to be rented by voucher holders. Potential apartments could be occupied by voucher holders if the units have been inspected by the PHA, as is current law, but also allow occupancy of units that have been inspected in the previous 24 months under a federal inspection standard that is at least as stringent as the voucher program's Housing Quality Standards. The bill would also allow voucher rent payments and occupancy to begin if the unit does not pass the initial inspection due to non-

life threatening conditions. The deficiencies from the failed inspection must be corrected within 30 days of initial occupancy for the landlord to continue receiving payments from the PHA.

The bill also would impose limits on public housing assistance for households with incomes above 120% of area median income. When a household's income is above 120% of area median income for two consecutive years, the PHA would be required to either terminate the household's assistance within six months or charge the household rent equal to the higher of the fair market rent or the costs of operating and capital subsidies provided for that unit.

HUD

FHA to Cut Insurance Rates on Multifamily Mortgages to Spur Development

On January 28, HUD announced that the Federal Housing Administration (FHA) will lower its insurance rates for multifamily mortgages in an effort to increase and preserve affordable and energy-efficient rental housing by encouraging more capital financing through reduced borrowing costs. The rate reduction, which will go into effect on April 1, will directly impact FHA's Multifamily Housing Programs and properties housing low- and moderate-income families, as well as developments that install energy-efficient systems or that meet federal energy guidelines.

HUD Secretary Julián Castro stated, "Families across the country are struggling through an affordable housing crisis. By reducing our rates, this Administration is taking a significant step to encourage the preservation and development of affordable and energy efficient housing in communities large and small. This way, hard-working families won't have to make the false choice between quality or affordable housing."

FHA will lower insurance rates to 25 basis points for "broadly affordable" housing (with at least 90% of the units under Section 8 contract and/or required to meet affordability requirements under the Low Income Housing Tax Credit (LIHTC) program), a reduction of 20 to 25 basis points from current rates. The new rate for energy-efficient developments that meet federal guidelines will also be set at 25 basis points. FHA will also lower annual rates to 35 basis points for mixed-income properties in which some affordable units are set aside, including partial LIHTC or Section 8 projects and projects that meet inclusionary zoning or other local affordability requirements. FHA will also cut upfront premiums on some properties.

FHA estimates that reducing insurance rates will stimulate the development of an additional 12,000 units of quality, affordable housing annually nationwide, which could help benefit 40,000 families over three years.

The rate reduction is expected to result in a \$64 million decrease in FHA receipts, which are used to help fund HUD's budget. The Administration has already incorporated this cost into President Obama's budget request for fiscal year 2017.

Public comments on the policy change are due by February 17, 2016.

Read the HUD press release here:

http://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media_advisories/2016/HUDNo_16-008&hootPostID=60154e367efe586a4ebd9760394d85c7

Read the HUD Notice here: http://www.regulations.gov/#!documentDetail;D=HUD_FRDOC_0001-4339

Housing and the Elections

NLIHC Voterization Webinar, February 17

In the coming months, NLIHC will offer a series of webinars to train advocates and service providers on how to carry out non-partisan voter registration, voter education, and get-out-the-vote activities to engage their residents and clients in the democratic process. The first webinar in the series, "Understanding and Overcoming the Challenges of Voter Registration," will be presented on Wednesday, February 17, at 2:00 PM ET.

The webinar will provide background information on the importance of tenant voting and discuss the rules governing voter registration efforts of 501(c)(3) organizations. The webinar will review the NLIHC Voterization plan and provide tips and best practices for voter registration drives. The session will also explore some of the more challenging aspects of recent efforts to suppress voter turnout and the various resources available to local voter registration campaigns.

With a high stakes 2016 presidential election, a strong turnout from low income renters is essential to making affordable housing a high priority.

RSVP at: https://attendee.gotowebinar.com/register/4025136519191807745

For Questions, contact: outreach@nlihc.org

From the Field

New Mexico Advocates Demand More Funding for Housing and Expansion of Hate Crimes Protection

Members and allies of the New Mexico Coalition to End Homelessness (NMCEH), an NLIHC State Partner, rallied at the state capitol in Santa Fe on January 27 for NMCEH's annual Lobby Day. More than 90 advocates from across the state told their State Representatives and Senators that New Mexico must invest more in solutions to homelessness and must expand the state's hate crimes law to include homelessness as a protected class.

Hank Hughes, Executive Director of NMCEH, reported that the members of both parties were generally receptive to the advocates' messages and supportive of programs like permanent supportive housing and rapid rehousing. However, New Mexico faces a tight budget environment this legislative session caused by recent reductions in tax revenues, including oil tax revenues due to plummeting oil prices worldwide over the past year. All social programs are at risk as legislators are required by state law to pass a balanced budget. The New Mexico state legislature will be in session for only thirty days in 2016, giving advocates limited opportunities to ensure their voices are heard.

The cost-effectiveness of housing programs, especially permanent supportive housing, is central to NMCEH's advocacy messaging. A report by researchers at the University of New Mexico, titled *City of Albuquerque, Heading Home Initiative Cost Study Report*, found an average cost savings of \$21,498 per resident of permanent supportive housing because these residents no longer have to rely on other, more costly public resources.

NMCEH is advocating for \$2.5 million in state funding for permanent supportive housing in 2016, an increase from \$1 million in 2015. The group also is advocating for \$2 million for rapid rehousing. Currently, rapid rehousing draws small allocations from multiple statewide income support programs. All income support

programs in New Mexico were funded at \$1 million in 2015, of which Hughes estimates just \$200,000 was available for rapid rehousing.

State Representative Tomás Salazar (D) of Torrance and San Miguel counties has introduced a bill to fund permanent supportive housing and rapid rehousing at the levels advocated by NMCEH. A budget proposal is expected to reach the floor of the State House by February 5. Any cuts to statewide housing programs in the Republican-controlled State House's budget proposal can be amended in the Democratic-controlled State Senate, where affordable housing have stronger support.

NMCEH also sees renewed hope for an expansion of the state's Hate Crimes Law to include homelessness as a protected class. NMCEH and other advocates have long pushed for such an expansion (see Memo, 8/11/14). An effort to do so passed the State Senate with bipartisan support in 2015, before failing to move to committee consideration in the State House. State Senator Bill O'Neill (D) of Northern Albuquerque has introduced a new hate crimes expansion bill this year, which is expected to receive committee consideration this week.

The new hate crimes expansion bill comes as a response to the murder of two indigenous homeless men in Albuquerque in 2014 that community advocates deemed hate crimes. A subsequent Albuquerque task force on indigenous homelessness called for hate crimes legislation (see Memo, 10/26/15). Hughes is hopeful about Senator O'Neill's bill but recognizes that legislators already have much in front of them in this year's abbreviated session.

The University of New Mexico *City of Albuquerque, Heading Home Initiative Cost Study* report is available at: http://isr.unm.edu/reports/2013/city-of-abq-heading-home-initiative-cost-study-phase-1.pdf

For more information, contact Hank Hughes at Hank-H@nmceh.org. Research

Rent Increases Forecasted to Slow Down in 2016, But Not for Low Income Renters

Online real estate company Zillow forecasts that annual appreciation in rental prices will slow down nationally from 3.3 percent in 2015 to 1.1 percent by December 2016. The median monthly rental cost of \$1,381 at the end of 2015 is expected to increase to \$1,396 by the end of 2016. While the slowdown is good news for some renters, low income renters nationwide and renters on the West Coast in particular will continue to struggle with affordability.

Rents have increased for the past 40 consecutive months as multifamily developers have failed to meet the growing demand for rental housing. The projected slowdown in rental price appreciation is largely attributed to rental housing production beginning to catch up to demand. However, this production has been mostly focused on high-end luxury units. Without similar levels of expansion at the lower end of the market, affordability will remain a critical challenge for many of the nation's renters, especially those with the lowest incomes.

Despite the expected slowdown in rent increases nationally, rent increases will continue to be high in certain markets. These rent increases will exacerbate affordability challenges, even while representing declines relative to increases in 2015. The report provides the following examples:

City	2015 Rent Increases	2016 Rent Increases (Forecasted)
Denver	8.7%	4%
Miami	3.9%	3.5%

San Francisco	8.9%	7.8%
San Jose	12.5%	5.9%

Zillow bases its rental forecasts on the Zillow Rent Index (ZRI). The ZRI estimates median rents on a monthly basis across six levels of geography: ZIP code, city, county, metropolitan area, state, and nation.

December Market Report: Expect Rental Growth to Cool in 2016, But Affordability Problems to Remain is available at: http://bit.ly/1WO1ARL

Events and Resources

National Conference on Ending Family and Youth Homelessness, February 18-19

The National Alliance to End Homelessness will hold its annual *National Conference on Ending Family and Youth Homelessness* on February 18-19, 2016, in Oakland, California.

Community leaders, practitioners, public officials, and other stakeholders will have an opportunity to come together to discover cost-effective and successful best practices for ending homelessness. Participants will get the latest perspectives on housing and intervention strategies, crisis response system development, coordinated entry, and federal policy goals for Congress. Attendees and speakers include national experts on family and youth homelessness.

To register for this event visit: <u>http://www.endhomelessness.org/news/calendar/2016-national-conference-on-</u> ending-family-and-youth-homelessness

Atlanta NeighborWorks Training Institute, February 22-26

The next NeighborWorks Training Institute (NTI) takes place Feb. 22-26 in Atlanta, GA. The NTI will offer over 100 course offerings in affordable housing development and financing, housing asset management, community engagement, housing counseling, nonprofit management and leadership, and many other areas. NLIHC staff will host a workshop at the NTI on Monday, Feb. 22, titled: "Make Change Happen: Effective Local, State and Federal Advocacy for Affordable Housing." The Wednesday symposium at the NTI is titled, "Creating Opportunity through Collaboration" (ML922).

Register for the NTI at: https://trainingevents.nw.org/OnlineReg/Login/Login.aspx

Design Challenge: Home Today, Home Tomorrow

AARP, AARP Foundation, Home Matters® and Wells Fargo Housing Foundation are accepting submissions for a new nationwide design challenge entitled "Re-defining Home: Home Today, Home Tomorrow." The competition seeks replicable housing designs to meet the housing needs of Americans throughout the entirety of their lives.

The goal of the design challenge is to incorporate universal design elements to build an attractive, adaptable, and affordable home of the future that promotes aesthetically and functionally appealing designs for better living. New affordable standards in housing design are sought that serve residents well throughout their various

life stages: from entering the workforce, getting married, having a family, and sending children to college to becoming a grandparent, pursuing new passions, careers and hobbies, and enjoying retirement.

Monetary awards will be made to three winning entries. The first-place winning design will be incorporated into an actual home and publically unveiled to provide an experiential learning opportunity for the general public.

Learn more about the design challenge at: <u>http://bit.ly/1jg5R1t</u>

National Leased Housing Association Accepting Scholarship Applications

The National Leased Housing Association (NLHA) Education Fund is accepting applications for several postsecondary school scholarships available to residents of federally assisted rental housing. Last year NLHA provided more than \$120,000 to help students achieve their educational goals. Applicants have until March 15, 2016, 5 pm ET to apply for one of the following scholarships:

- The AIMCO Cares Scholarship: designed to assist college freshmen or returning undergraduates in their pursuit of higher education.
- The Bill Gandert Memorial Scholarship: directed to graduating high school seniors interested in studying a specific trade including, but not limited, to nursing, electrical trades and plumbing.
- The Mary Lou Manzie Memorial Scholarship: available to help students who have been out of high school for at least three years in pursuing an associates or undergraduate degree.
- The Neil Churchill Memorial Scholarship: designed for students who are seeking to complete graduatelevel coursework.

Awards are expected to be announced in early June.

Additional information is available through NLHA's website at: http://hudnlha.com/education-fund.

NLIHC News

NLIHC Accepting Applications for Summer Interns

NLIHC is accepting resumes for summer 2016 internship positions. 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:

Policy Intern. Tracks new legislation, attends and summarizes Congressional hearings for the *Memo to Members* newsletter, participates in visits to Congressional offices, develops materials for use in lobbying the House and Senate to achieve NLIHC's policy agenda, and updates the NLIHC Congressional database.

Organizing Intern. Assists with grassroots organizing efforts for the United for Homes campaign and other legislative efforts. Assists with membership recruitment/retention efforts and internal database upkeep.

Research Intern. Assists in ongoing quantitative and qualitative research projects, writes weekly articles on current research for *Memo to Members*, attends briefings, and responds to research inquiries.

Communications/Media Intern. Prepares and distributes press materials, assists with media research and outreach for publication releases, and works on social media projects. Maintains the media database and tracks press hits.

Graphic Design Intern. Assists with sending out e-communications using MailChimp; revising collateral print material such as brochures, flyers, factsheets; updating content on the NLIHC website; and posting information on the Coalition's social media sites and blog. *Please provide 3-5 design samples and/or link to online portfolio for consideration*.

These positions begin in June and run until August and are at least 20-30 hours a week. Two semester placements are possible. NLIHC provides modest stipends.

A cover letter, resume, and writing sample are required for consideration. In your cover letter, please specify the position(s) for which you applying and that you are interested in a summer 2016 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.

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