

**Volume 24, Issue 8**  
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## **Budget and Appropriations**

### **House Appropriations Subcommittees to Hold Hearings on Fair Housing and CDFIs**

The House Appropriations Subcommittee on Transportation and Housing and Urban Development (THUD) will hold a hearing on stakeholder perspectives on fair housing on February 27 at 10:00 a.m. ET in Room 2358-A, Rayburn Office Building. Witnesses include Claudia Aranda of the Urban Institute and Keenya Robertson of the Housing Opportunities Project for Excellence. Learn more about the hearing at: <https://bit.ly/2tywNkR>

The House Appropriations Subcommittee on Financial Services and General Government will hold a hearing, “Leveraging Private Capital for Underserved Communities and Individuals: A Look into Community Development Financial Institutions (CDFIs),” on February 26 at 10:00 a.m. ET in Room 2362-A, Rayburn Housing Office Building. Witnesses include Annie Donovan of the Center for Community Investment, Grace Fricks of Access to Capital for Entrepreneurs, Bob Jones of United Bank, and Joe Neri of IFF. Learn more about the hearing at: <https://bit.ly/2BMGsJf>

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## **HUD**

### **HUD Shortens REAC Inspection Notification Period, Announces Listening Sessions**

HUD announced in a media release on February 20 a new Notice to reduce to 14 calendar days (from 120 days) the advance notification inspectors will give before conducting physical inspections of public housing and private HUD-assisted multifamily housing. The intent is to reduce the lead time public housing agency staff and owners or agents of private HUD-assisted properties use to make cosmetic repairs in order to secure a passing physical inspection score. The joint Notice PIH-2019-02/H-2019-04 applies to all properties subject to the Real Estate Assessment Center’s (REAC’s) Uniform Physical Condition Standards (UPCS).

The Notice describes steps that will be taken when property owners or agents refuse to undergo inspections:

- If an owner/agent declines to accept an inspection at the time initially notified by an inspector, the property will receive a REAC score of zero. A second attempt to schedule an inspection is possible, however.
- If an owner/agent cancels or refuses entry for an inspection scheduled during the initial notification by an inspector, the property will receive a REAC score of zero. A second attempt to schedule an inspection is possible, however.
- If the second attempt results in a completed inspection within seven calendar days of the initially scheduled date, the resulting score will be recorded.
- If the second attempt does not result in a completed inspection within seven calendar days of the initially scheduled date due to the fault of the owner/agent, the property will receive a REAC score of zero, and the owner/agent may be subject to penalties established in statute, regulation, and other sub-regulatory documents.

The HUD media release announcing the Notice also states that HUD is conducting listening sessions to gather input about a pilot program to test new approaches to REAC inspections. The first session was conducted in Philadelphia on Thursday, February 21. During a call to stakeholders on February 19, HUD announced that additional sessions are planned for Forth Worth (March 19), Atlanta (March 21), Detroit (March 26), and Seattle (March 28). The media release indicates that the public and other stakeholders will be invited, but it is not clear how residents will be invited. NLIHC will report in *Memo* how residents and advocates can register when HUD makes such information available.

The media release also states that the Notice is part of a wholesale reexamination of the REAC inspection process (see *Memo*, [11/5/18](#)). The media release indicates that public housing agencies and property owners will be consulted over the next several months; there is no reference to consulting with public housing or multifamily housing residents. The National Alliance of HUD Tenants (NAHT), the National Housing Law Project, and NLIHC have been urging HUD to notify residents of impending inspections and include residents in their properties' REAC inspections.

The Notice is at: <https://bit.ly/2EIOAkz>

The February 20 HUD media release is at: <https://bit.ly/2GBKqIP>

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## **HUD Implements \$5 Million Set-Aside for Tenant Protection Vouchers in Low-Vacancy Areas**

HUD issued a joint Notice implementing the use of the \$5 million set-aside included in the FY18 appropriations for tenant protection vouchers (TPVs) for low-income households who may have to pay more than 30% of their adjusted incomes for rent if they live in certain HUD-assisted multifamily housing in low-vacancy areas. The \$5 million is a set-aside from the \$85 million FY18 appropriation for all TPVs.

The [joint Notice](#) includes Notice H 2019-02 from the Office of Multifamily Housing Programs and PIH 2019-01 from the Office of Public and Indian Housing. The new joint Notice supersedes Notice PIH 2018-02 (see *Memo*, [2/20/18](#)) which introduced a number of changes from previous years (see *Memo*, [8/22/16](#)).

To be eligible for TPVs, one of two potential “triggering” events must have taken place in the five years prior to an owner submitting a request for set-aside TPVs or are expected to take place within 180 days. The two potential triggering events are the maturing of mortgages or the expiration of affordability restrictions at various Section 236, 331(d)(3) Below Market Interest Rate (BMIR), or Section 202 Direct Loan properties.

Under the TPV set-aside, tenant protection vouchers may be either enhanced vouchers (EVs) or project-based vouchers (PBVs). Exhibit C of the Notice provides an excellent description of enhanced vouchers and project-based vouchers. In addition, NLIHC’s “[Summary of Key Provisions of Notice H 2019-02/PIH 2019-01](#)” has a brief description of EVs. See also pages [4-52](#) and [4-48](#) of NLIHC’s *2018 Advocates’ Guide*. One of the new provisions in this Notice adds that if an owner refuses a household with an EV the right to remain in their home, the household may exercise any judicial remedy available under state or local law.

### **The Joint Notice Will Remain in Effect for the Foreseeable Future**

The \$5 million available from the FY18 appropriation will be used in addition to TPV set-aside funds remaining from the FY17 appropriation – a practice that was newly instituted last year in Notice PIH 2018-02. In addition, the new Notice states that HUD will not issue a new TPV set-aside Notice every year, but instead will continue to use this new joint Notice for future TPV set-aside appropriations. Both features are improvements advocates had long sought. In prior years TPV set-aside funds not awarded were no longer available at the end of the relevant fiscal year. Because HUD had failed to issue Notices in a timely fashion, significant resources were left unused. The Notice for FY16, for example, was issued on August 18, two months before the end of the fiscal year.

### **Low-Vacancy Areas**

A project must be in a HUD-identified low-vacancy area. New with this Notice, HUD will publish an updated list of low-vacancy areas for the period of July 1 to June 30 each year. For applications submitted before this Notice, a property will be in a low-vacancy area if it was on HUD’s FY17 or FY18 low-vacancy lists. Lists will

be published at <https://bit.ly/2Nederh>. This Notice continues last year's Notice of using an improved methodology for determining low-vacancy. Advocates had long urged HUD to revise the way it determines low-vacancy areas because, prior to last year, many otherwise eligible properties were not allowed to apply for TPV assistance.

### **At-Risk Tenants**

As with previous Notices, only owners may request set-aside TPV assistance. Advocates have urged HUD to allow residents to request TPV assistance if an owner is not responsive. In addition, this Notice does not correct an issue that advocates have raised – it does not require owners of projects approaching expiration-of-use restrictions to provide residents a one-year notice.

This *Memo* article highlights key provisions that are modified by the new Notice. For a more complete description of other important provisions that were not changed, see NLIHC's "[Summary of Key Provisions of Notice H 2019-02/PIH 2019-01](#)." It discusses project-eligibility requirements and a detailed description of which HUD-assistance programs can be involved and what events can trigger a property's eligibility. In addition, there is more discussion about at-risk tenants. It also has a brief overview of EVs.

Joint Notice H 2019-02/PIH 2019-01 is at: <https://bit.ly/2BKc7L8>

NLIHC's "[Summary of Key Provisions of Notice H 2019-02/PIH 2019-01](#)" is at:

General information about TPVs and EVs is on page [4-52](#) of NLIHC's *2018 Advocates' Guide*

General information about PBVs is on page [4-48](#) of NLIHC's *2018 Advocates' Guide*

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## **Our Homes, Our Votes**

### **Presidential Primaries to Feature New Debate Format, NLIHC Works to Keep Affordable Housing on the Agenda**

The 2020 primary season is well underway, and several politicians have already announced their intention to run to be the Democratic candidate for president. To give as many candidates as possible the opportunity to be heard, the Democratic National Committee is preparing to host its first two primary debates in June and July with a new debate format. Affordable housing is already a significant issue on the campaign trail, and NLIHC will continue working to keep it at the top of all candidates' agendas on the campaign trail, at the debates and beyond.

Given the large number of candidates, the first two primary debates will follow a non-traditional format. The debates will be held on two consecutive nights and will accommodate 10 candidates each (for a total of no more than 20). The debates will be televised and live-streamed.

To qualify to participate in the debates, a candidate must garner at least 1% support in three separate polls and meet a grassroots fundraising target of at least 65,000 unique donors and at least 200 donors per state. If more than 20 candidates meet that threshold, candidates will be selected mostly by polling.

Additional debates are scheduled for September, October, November and December of 2019 and January, February, March and April of 2020.

NLIHC will look for opportunities to ensure candidates tell voters during and between the primary debates how they would address the nation's serious need for affordable housing, especially for the lowest-income people - seniors, people with disabilities, families with children, and others. For more on NLIHC's voter engagement work—including ideas for engaging candidates—visit [Our Homes, Our Votes](#).

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## Take Action

### **Sign-On by March 1 to a Letter Calling on Congress to Lift Spending Caps and Fund Affordable Housing and Transportation Programs at the Highest Levels Possible**

Groups concerned about transportation, housing, community development, and homelessness are working together to circulate a [letter](#) urging Congress to lift the austere Budget Control Act federal spending caps and to ensure affordable housing, community development, and transportation programs receive the highest allocation of discretionary funds possible for FY20.

Because the letter is substantially similar to the previous letter advocates sent to Congress urging lawmakers to lift the spending caps in April 2017, we are asking organizations to **let us know if you would like to opt-out of the letter by emailing [outreach@nlihc.org](mailto:outreach@nlihc.org)**. You can see if your organization signed the previous letter [here](#).

If your organization has not signed on before, [you can do so here](#). National, state, and local organizations, as well as officials in municipal, tribal, and state governments, may sign on.

**The deadline to sign on or opt out is March 1.**

## BACKGROUND

When the Budget Control Act of 2011 was signed into law, it created very low spending caps, limiting federal funding for discretionary programs. Since then, Congress and the White House have reached short-term agreements to provide limited budgetary relief for defense and nondefense programs. But the low spending caps return in 2019 for the FY20 budget. If they are not lifted, the caps could lead to devastating cuts to key affordable housing, homelessness, community development, and transportation programs.

## WHY THIS IS IMPORTANT

With more families struggling to make ends meet, and our nation's affordable housing and transportation infrastructure deteriorating, federal investments are ever more critical to sustain our communities and help families improve their lives. While we must work to reduce our nation's deficit over the long-term, balancing our budget should not be done on the backs of our nation's low-income people and families.

Federal funding to the Department of Transportation and HUD provides essential capital and program funding that enables public and private partners to help more than five million low-income seniors, people with disabilities, veterans, parents with children, and others afford stable and safe housing, promote lasting community and family economic success, build critical transportation infrastructure, and spur economic development in communities. Through these investments, Congress reduces homelessness and housing instability, supports small-business job creation, expands our nation's infrastructure capacity, and encourages economic recovery and growth.

## HOW YOU CAN TAKE ACTION

Members of Congress need to hear from you! Join housing, community development, and transportation advocates around the country by signing a letter urging Congress to lift the spending caps and to ensure affordable housing, community development, and transportation programs receive the highest allocation of discretionary funds possible for FY20.

Please [click here](#) to sign your organization on to the letter.

**The deadline to sign on or opt out of the letter is March 1.**

Questions/Comments? Please email [outreach@nlihc.org](mailto:outreach@nlihc.org) with any questions.

**Thank you for your support!**

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## 2019 Housing Policy Forum

### **Early-Bird Registration for NLIHC's March 27-29 Housing Policy Forum: *Seizing the Moment for Bold Solutions* Ends Friday, March 1**

Register for NLIHC's [2019 Housing Policy Forum: \*Seizing the Moment for Bold Solutions\*](http://www.nlihcforum.org/) by **this Friday, March 1**, to take advantage of the early-bird registration rate! The Forum will take place in Washington, DC, March 27-29. Confirmed and invited speakers include Senators Kamala Harris (D-CA) and Todd Young (R-IN), Representative Maxine Waters (D-CA), and Pulitzer-Prize-winning author of *Evicted: Poverty and Profit in the American City* Matt Desmond. Register to attend at: <http://www.nlihcforum.org/>

Awareness about the affordable housing crisis in America is growing, and federal policymakers on both sides of the aisle – including some who are running for president in 2020 - are responding; some have put forward bold legislative proposals to address the housing needs of low-income people. The forum will focus on leveraging this momentum to achieve real solutions to homelessness and housing poverty in America.

The Forum will provide an array of opportunities to engage with elected officials and with affordable housing advocates, thought-leaders, policy experts, researchers, housing providers, low-income residents, and congressional staff.

Forum topics include:

- The state of affordable housing in 2019, recent successes and challenges, and emerging opportunities
- The state of play related to affordable housing on Capitol Hill in 2019
- Achieving greater racial equity in housing
- The growing *Opportunity Starts at Home* multi-sector affordable housing movement
- The U.S. eviction epidemic and its solutions
- How the national Housing Trust Fund is getting started building homes for the lowest income people and families
- How advocates and policy makers can 'Undesign the Redline'
- Best practices in non-partisan voter engagement and ways to get candidates for public office to make affordable housing a priority in their campaigns
- Working with and making housing an issue with the media
- The future of public housing

- Achieving development without displacement
- Research on the issues and solutions related to housing for extremely vulnerable populations
- The keys to state, local, and resident-led organizing
- Ensuring equitable housing recovery in the wake of recent and future disasters
- Tribal and rural affordable housing needs and solutions
- Low-income resident leadership
- And more

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

## **Register Today to Attend March 28 Reception Honoring Housing Leaders Rep. Emanuel Cleaver, Pinky Clifford, and Dr. Mitchell Katz**

Join NLIHC in recognizing 2019 Housing Leadership Award honorees **Representative Emanuel Cleaver** (D-MO); **Emma “Pinky” Clifford**, executive director of the Oglala Sioux Tribe Partnership for Housing and NLIHC board member; and **Dr. Mitchell Katz**, president and CEO of NYC Health + Hospitals. All three honorees will be recognized at NLIHC’s **37<sup>th</sup> Annual Housing Leadership Awards Reception** on Thursday, March 28 at the Washington Court Hotel in Washington, DC. [Register to attend the reception today!](#)

Representative Cleaver will receive the 2019 Edward Brooke Housing Leadership Award for his 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. As ranking member of the Housing and Insurance Subcommittee, he co-authored the landmark “Housing Opportunity Through Modernization Act,” a comprehensive bipartisan housing bill passed into law unanimously in 2017. The award is named after former U.S. Senator and NLIHC Board Chair Edward W. Brooke

Emma “Pinky” Clifford will receive the Dolbeare Lifetime Service Award, named for NLIHC’s founder Cushing Niles Dolbeare, a true pioneer of the affordable housing movement. Ms. Clifford will receive the award for her many years of leadership and dedication on behalf of Native Americans and her tireless work to secure decent, safe, and affordable homes for the lowest income people living on Pine Ridge Reservation.

Dr. Mitchell Katz will receive the Sheila Crowley Housing Justice Award, named after former NLIHC President and CEO Sheila Crowley, who led NLIHC for more than 17 years. Dr. Katz will receive the award for elevating public and policy-maker awareness about the connections between health, housing, and homelessness and for implementing bold solutions to meet the affordable housing needs of the lowest income people.

Make a donation to NLIHC in their honor today! There are three ways to make a contribution:

- [Donate Online as an Individual](#)
- [Donate Online as an Organization](#)
- [Download the Pledge Form and Submit Via Email](#)

Your contribution will help NLIHC achieve socially just public policy to ensure the lowest income people in America have decent, affordable homes.

The 2019 Leadership Awards Reception will be held on the second evening of NLIHC’s 2019 Housing Policy Forum: *Seizing the Moment for Bold Solutions* taking place March 27-29. Register for the Forum and/or Leadership Awards Reception at: <https://bit.ly/2SzJcjW>



## **Register Today for Two Webinars on Effective Advocacy and NLIHC Policy Priorities, March 7 and 14**

NLIHC will hold two webinars in March on effective advocacy and NLIHC's policy priorities in preparation for NLIHC's annual Capitol Hill Lobby Day taking place on March 29 as part of [NLIHC's 2019 Housing Policy Forum: \*Seizing the Moment for Bold Solutions\*](#), March 27-29.

The first webinar, "Lobbying 101," an introduction to effective advocacy, is scheduled for March 7 at 2:00 p.m. ET. NLIHC staff will share information on how a bill becomes a law and key moments for advocates to be involved, details of the federal budget process, reasons to advocate, and tips for effective lobbying and advocacy. This webinar will also include a mock legislative visit. This is an excellent training opportunity for those new to advocacy. Sign up for the March 7 webinar at: <https://bit.ly/2N08LZ8>

The second webinar, "NLIHC 2019 Forum Policy Priorities," an overview of policy priorities and Lobby Day talking points, is scheduled for March 14 at 2:00 p.m. ET. NLIHC staff will highlight key legislative requests and provide comprehensive information that makes the case for more federal investments in affordable homes. Sign up for the March 14 webinar at: <https://bit.ly/2BwviIt>

NLIHC staff presenting on both webinars are:

- Joey Lindstrom, Manager for Field Organizing
- Tori Bourret, Housing Advocacy Organizer
- Brooke Schipporeit, Housing Advocacy Organizer
- Sarah Mickelson, Senior Director of Public Policy
- Elayne Weiss, Senior Policy Analyst

Register for NLIHC's 2019 Housing Policy Forum: *Seizing the Moment for Bold Solutions*, March 27-29, at: <https://www.nlihcforum.org/>

The early-bird registration rate for the Forum ends on Friday, March 1, so register today!

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## **National Housing Trust Fund**

### **HUD Provides Instructions on When to Submit FY19 HTF Plan Documents**

HUD's Office of Community Planning and Development (CPD) issued Notice: CPD-19-01 providing instructions about when jurisdictions should submit their FY19 national Housing Trust Fund (HTF) Allocation Plans. The Notice also provides detailed instructions to jurisdictions about when to submit FY19 Consolidated Plans and/or Annual Action Plans.

For FY19, HUD will not execute a jurisdiction's grant agreement until the agency receives an HTF Allocation Plan with the jurisdiction's actual HTF allocation. The same is true for a jurisdiction's allocations for the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs.

The Notice was issued on February 13, two days before Congress approved and the president signed the FY19 Appropriations Act. Even though FY19 appropriations have now been made, it takes time for HUD to compute each jurisdiction's allocation amounts for the five CPD programs.

HTF funds are not appropriated by Congress. They instead come from a small assessment on the new single-family and multifamily mortgages purchased by Fannie Mae and Freddie Mac the previous calendar year. Last week Fannie and Freddie announced that \$245 million would be available for the HTF in 2019 (see *Memo*, [2/19](#)). HUD anticipates announcing each state's HTF allocation in April. The Notice tells states that if HTF allocations are not published before a state submits its Consolidated Plan and/or Action Plan, a state may submit a Consolidated Plan and/or Action Plan for its other CPD formula programs and submit its HTF Allocation Plan as a substantial amendment to its Action Plan once HTF allocations are published.

Regarding the other CPD formula programs, the Notice provides procedures for jurisdictions that have a normal Consolidated Plan and/or Action Plan submission deadline (45 days before the start of a jurisdiction's program year) that falls either before or less than 60 days after the date HUD announces FY19 allocation amounts for CDBG, HOME, ESG, or HOPWA. These jurisdictions may delay submitting a Consolidated Plan and/or Action Plan until 60 days after allocations are announced. The Notice also offers jurisdictions several options for fulfilling their public-participation obligations.

Notice: CPD-19-01 is at: <https://bit.ly/2SOuSYw>

More information about the HTF is on [page 3-1](#) of NLIHC's *2018 Advocates' Guide*

More information about the Consolidated Plan is on [page 7-24](#) of NLIHC's *2018 Advocates' Guide*

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## **Join Nearly 2,000 Organizations on Letter Calling on Congress to Protect and Expand National Housing Trust Fund**

Join nearly 2,000 national, statewide, regional, and local organizations that have signed onto a [letter](#) calling on Congress to dramatically increase funding to the national Housing Trust Fund (HTF), the first new resource in a generation dedicated to building and preserving homes affordable to the lowest income people in America. If your organization is not already a signatory, endorse the campaign and sign the letter by filling out the online form [here](#).

Both the Senate Banking Committee and the Trump administration are likely to unveil new proposals in the coming weeks to reform the U.S. housing finance system. These proposals will include dramatically altering or replacing Fannie Mae and Freddie Mac, the funding sources for the HTF. There will also be calls this year for significant new infrastructure investments, another opportunity to expand funding for the HTF. [Housing – especially for the lowest income households – is infrastructure](#). Sign your organizations onto the letter and [contact](#) your senators and representatives today urging them to commit to expanded funding for the HTF as part of a broader commitment to housing affordability in any housing finance reform legislation and in any new infrastructure investment legislation.

There are also threats to ongoing funding for the HTF. The Federal Housing Finance Agency (FHFA) regulates Fannie Mae and Freddie Mac, and new FHFA Acting Director Joseph Otting recently signaled he would be considering “all options” when asked about funding for the HTF. Mark Calabria, President Trump's nominee for FHFA director, gave promising answers to questions about protecting HTF funding at his confirmation hearing on February 14 (see *Memo*, [2/19](#)), but until Dr. Calabria is confirmed and beyond, it remains crucially important for advocates to demonstrate robust support for the HTF.

Support the national Housing Trust Fund today at: <https://bit.ly/2S9kSUM>

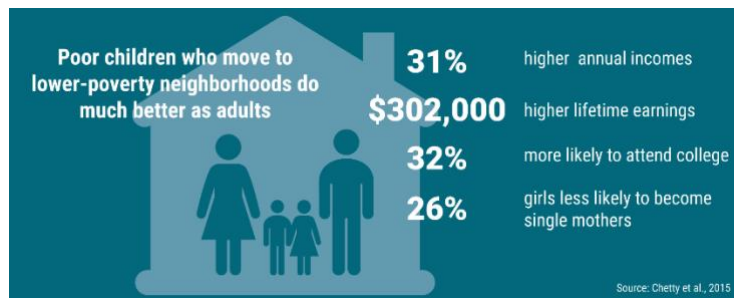
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## Opportunity Starts at Home

### Final FY'19 Funding Bill Includes \$28 Million for Voucher Mobility Demonstration

The final FY'19 funding bill passed by Congress and signed by President Trump on February 15 includes \$28 million for the Housing Choice Voucher Mobility Demonstration, which will provide voucher households with expanded access to communities of opportunity with stronger schools, better job prospects, and other resources. This marks the first time Congress has funded a housing mobility initiative since the early 1990s.

[In the fall of 2018](#), the *Opportunity Starts at Home* campaign's multi-sector Steering Committee urged Congress to invest in the mobility demonstration, citing [research](#) showing that when children in poor families grow up in neighborhoods with low poverty, quality schools, and low crime, they are significantly more likely to attend college, less likely to become single parents, and more likely to earn dramatically more as adults over the course of their lifetimes. [Research](#) also shows that low-income students perform better academically and close achievement gaps faster when housing assistance enables them to live stably in opportunity neighborhoods with lower-poverty schools. Such results help break cycles of generational poverty and produce a positive taxpayer return.



The *Opportunity Starts at Home* campaign members are pleased that this law has become a reality, and we will continue working to ensure that the demonstration is successful and helps inform broader improvements within the voucher program.

For more details on the demonstration, including next steps and timing, please check out the recent [blog post](#) by the *Opportunity Starts at Home* campaign's partner, the Center on Budget and Policy Priorities.

Also, follow the campaign on all social media platforms: [Twitter](#), [Instagram](#), [Facebook](#), and [LinkedIn](#). Be sure to [sign up](#) for our e-newsletter to get the latest updates about the campaign, including new multi-sector partners, [calls to action](#), events, and [research](#).

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## Opportunity Starts at Home Launches Sign-On Letter in Support of National Housing Trust Fund

The *Opportunity Starts at Home* multi-sector affordable homes campaign has launched a [sign-on letter](#) calling on Congress to expand the national Housing Trust Fund (HTF) to at least \$3.5 billion annually through comprehensive housing finance reform legislation. Expanded funding for the HTF is a key policy priority of the campaign, as described in its recently released [policy agenda](#). Expanding the supply of homes affordable to the lowest-income renters is a critical element of any successful strategy to solve America's housing affordability crisis.

The campaign's multi-sector Steering Committee organizations are original signatories alongside NLIHC: Catholic Charities USA; Children's Defense Fund; Children's HealthWatch; Community Catalyst; Food Research & Action Center; NAACP; National Alliance to End Homelessness; National Alliance on Mental Illness; National Association of Community Health Centers; National Association of Social Workers; National Education Association; National League of Cities; and UnidosUS. These organizations are jointly urging increased investments in the HTF because the research is clear that when people have access to safe, decent, affordable housing, their health, educational, economic and other outcomes improve significantly.

**The campaign is urging national, state, and local organizations from many sectors to sign the letter supporting the HTF.** We are particularly interested in securing support from organizations in non-housing sectors, such as education, health, civil rights, anti-poverty, food security, veterans, criminal justice, LGBTQ, faith-based, and more.

Please [add your organization's name to the letter](#). **And engage your non-housing partners about the importance of the HTF and urge them to sign onto this multi-sector letter as well.** Contact Mike Koprowski, [mkoprowski@nlihc.org](mailto:mkoprowski@nlihc.org), or Chantelle Wilkinson, [cwilkinson@nlihc.org](mailto:cwilkinson@nlihc.org), for more information.

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## Disaster Housing Recovery

### Disaster Housing Recovery Updates – February 25, 2019

The following is a review of disaster housing recovery developments since the last edition of *Memo to Members and Partners* (for the article in the previous *Memo*, see [2/19](#)).

#### Congressional Action

Although Congress passed a spending package for the remainder of FY19, the bill did not include disaster funding. A bipartisan group of 13 senators sent a [letter](#) on February 13 to congressional leadership stressing the importance of funding for communities impacted by recent disasters and urging “prompt consideration of a bipartisan and bicameral disaster supplemental.”

Although President Trump had previously suggested he would use a national emergency declaration to redirect disaster recovery money for a border wall, this possibility no longer seems likely. Several senators introduced a [bill](#) to stop him from doing so and two Florida representatives [vowed](#) that disaster money would not be jeopardized.

Senators Johnny Isakson (R-GA) and David Perdue (R-GA) [announced](#) plans to introduce a \$3 billion agriculture-disaster-relief package for Georgia's recovery from Hurricane Michael. The Senators' proposal comes after Georgia Governor Brian Kemp and Agricultural Commissioner Gary Black sent [letters](#) on February 14 to the state's entire congressional delegation demanding additional disaster recovery funding.

#### 2018 California Wildfires

##### *State Action*

Governor Gavin Newsom [signed](#) legislation on February 13 providing funding for schools and local governments impacted by the Camp Fire. The following day, he [met](#) with survivors in Butte County who told him about nine people living a two-bedroom apartment and children riding by bus for an hour to get to school.

##### *Local Perspectives and Resources*

An article from the *Paradise Post* [examines](#) recovery efforts in Butte County 100 days after the Camp Fire, including the continuing need for housing and places for trailers and RVs.

In the wake of the destructive wildfires, a previously proposed [plan](#) to build a village of tiny homes in Chico, CA, is finally underway. The citizen-led approach is being funded through private and corporate donations of money, materials and labor. Approximately 33 homes will be built on 2.6 acres. Residents will be charged just \$200 for rent, and several the homes are being set aside for those made homeless by climate-related events.

During his state-of-the-city address, Chico Mayor Randall Stone [highlighted](#) the fire's exacerbation of the city's need for affordable housing.

## **Hurricane Michael**

### **Florida**

FEMA put out a [fact sheet](#) on accessing the National Flood Insurance Program's Increased Cost of Compliance coverage, which allows eligible residents to receive assistance for ensuring their homes are in compliance with floodplain management requirements.

## **Hurricane Florence**

### **North Carolina**

The need for affordable housing in Onslow County – already an issue before Hurricane Florence – has [increased](#) following the storm, as displaced families search for new homes in the area. Available rental units are severely limited.

## **2017 Disasters**

### *Federal Response*

HUD [issued](#) new waivers, alternative requirements, and extensions for several Community Development Block Grant – Disaster Recovery (CDBG-DR) grantees. This *Federal Register* notice allows Puerto Rico to use CDBG-DR funds to provide tenant-based rental assistance to households that do not meet the “displaced person” definition and that pay arrearage on taxes and insurance for Home Equity Conversion Mortgages insured by the Federal Housing Authority. The notice also allows Puerto Rico and the U.S. Virgin Islands to use a limited amount of these funds for tourism campaigns.

The deadline for temporary housing assistance through FEMA's Direct Lease program and rental assistance in Puerto Rico has been [extended](#) until September 20. About 174 households are participating in the direct lease program and an additional 281 receive rental assistance. FEMA and the Government of Puerto Rico have also [opened](#) several new Recovery Centers.

FEMA [created](#) a pilot program providing free training to local emergency managers across Puerto Rico to better prepare response capabilities. To date, FEMA instructors have offered 87 trainings to over 2,000 participants.

In a [letter](#) to Senator Elizabeth Warren (D-MA) made public on February 14, HUD acknowledged that the recent partial government shutdown slowed its efforts to provide hurricane recovery aid to Puerto Rico and to approve pending CDBG-DR state action plans. The letter notes that the Puerto Rico Department of Housing did not submit all the necessary paperwork to access funding until January 10. Once the shutdown ended, HUD employees were able to finalize the territory's access to the initial tranche of money.

### *Local Perspectives and Resources*

About 76% of Puerto Rico is experiencing unusually dry conditions, forcing tens of thousands of people to [ration](#) their water. A major reservoir was damaged by Hurricane Maria and will not be back in use until May.

A new report from the City University of New York's Center for Urban Research [found](#) that legal and financial counseling is a key factor for successful disaster recovery. Disaster Housing Recovery Coalition (DHRC) partners at Center for NYC Neighborhoods wrote an [op-ed](#) in *City Limits* highlighting the report and their experiences providing such counseling as part of the "Build It Back" program following Superstorm Sandy.

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## Research

### **Financial Distress Afflicts Lowest-Income Adults the Most, But Low- and Moderate-Income Adults are Not Immune**

A study by the Urban Institute, [\*Financial Distress among American Families: Evidence from the Well-Being and Basic Needs Survey\*](#), found financial insecurity is greatest among the lowest-income adults in the U.S. but is not restricted to them. Nearly 58% of adults with incomes below the federal poverty level (FPL) experienced financial insecurity in the past 12 months. Fifty-one percent of adults with low incomes between 100% and 199% of the poverty level and 33% with moderate incomes between 200% and 399% of the poverty level also experienced financial insecurity. Half of the respondents living in poverty reported they were not confident in their ability to cover an unexpected expense, while 38% of low-income, 20% of moderate-income, and 6% of high-income respondents gave the same response.

The report is based on the Well-Being and Basic Needs Survey, a nationally representative survey of 7,588 non-elderly adults. Thirty-two percent of respondents reported at least one of three experiences with financial insecurity in the past 12 months: being contacted by a debt collector, missing a payment on a credit card or nonmortgage loan, or lacking confidence in their ability to cover \$400 in unexpected expenses. Women were more likely to report financial insecurity than men (36% compared to 29%). Financial insecurity was more common for non-Hispanic blacks and Hispanics than whites (52% and 40%, respectively, compared to 27%). Renters were nearly twice as likely as homeowners to experience financial insecurity (46% compared to 24%).

Another measure of financial distress is the use of alternative financial services (AFS) like nonbank financial institutions. Alternative financial activities include taking payday loans, taking car-title loans, and selling items at pawn shops. AFS providers tend to have higher interest rates and fees than mainstream financial providers, further exacerbating borrowers' financial challenges. Twelve percent of adults reported using some form of AFS in the past 12 months. Adults in poverty and other low-income adults used AFS at a rate five times greater than high-income adults with incomes greater than 400% of FLP (22% and 21% compared to 4%). Black and Hispanic adults were more likely than whites (20% and 16% compared to 9%), and renters were more than likely than homeowners (18% compared to 8%) to use AFS.

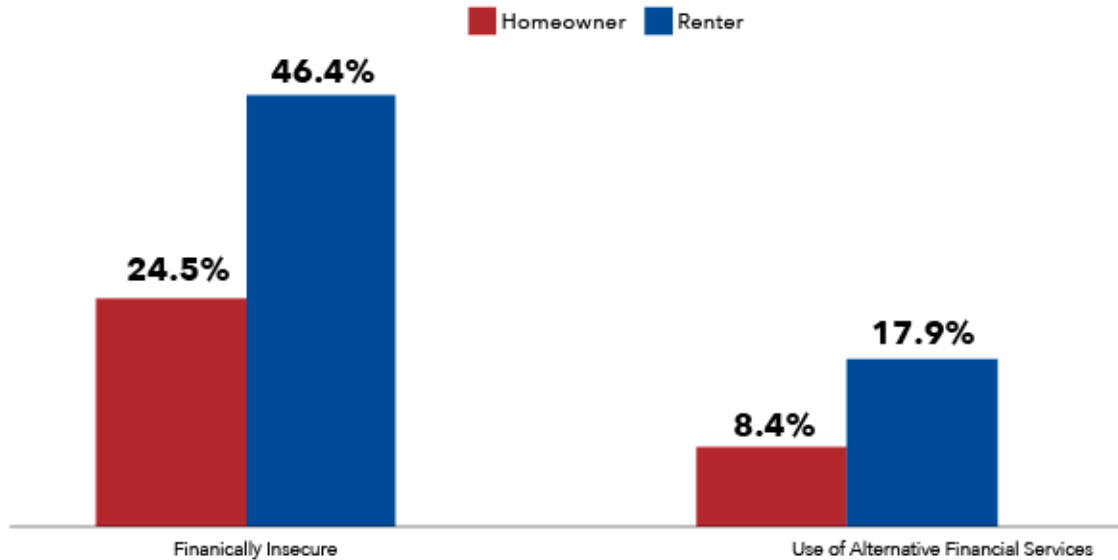
To support low- and moderate-income families and reduce financial distress, the authors recommend financial coaching and employer-incentivized saving, increasing incomes, and expanding the earned income tax credit, all to increase greater financial security. Universal pre-K education, expanded family leave, and equal opportunity employment protections could strengthen the financial outcomes of women and people of color.

*Financial Distress among American Families: Evidence from the Well-Being and Basic Needs Survey* is available at: <https://urbn.is/2X87Me9>

## Fact of the Week

### Far Greater Percentage of Non-Elderly Renters Experience Financial Distress Compared to Homeowners

#### Financial Distress Among Non-Elderly Adults by Housing Tenure



Source: Urban Institute. (2019). *Financial Distress among American Families: Evidence from the Well-Being and Basic Needs Survey*. Washington, DC: Author. Retrieved from <https://www.urban.org/research/publication/financial-distress-among-american-families-evidence-well-being-and-basic-needs-survey/view/full-report>.

Note: Financially insecure adults have been contacted by a debt collector, missed a payment on a credit card or nonmortgage loan, or lack confidence in their ability to cover \$400 in unexpected expenses in the past 12 months. Use of alternative financial services includes taking payday or auto title loans, or selling items at a pawn shop in the past 12 months.

Source: Urban Institute. (2019). *Financial Distress among American Families: Evidence from the Well-Being and Basic Needs Survey*. Washington, DC: Author.

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## From the Field

### Proposed Arkansas Legislation Would Ensure Renters Have Decent Standards of Living

Arkansas State Representative Jimmy Gazaway (R) introduced legislation (House Bill 1410) on February 7 that establishes a minimum standard of habitability in the state and provides a list of minimum livable conditions. Arkansas is the only state in the U.S. that does not currently require landlords to make repairs to their rental properties or ensure they are in a livable condition. Arkansans for Fair Landlord Tenant Laws is the coalition leading advocacy efforts to ensure stronger protections for tenants.

Representative Gazaway's bill outlines rental property standards landlords would be required to maintain, including ones related to electricity, air conditioning, running water, plumbing, and locks. The building would have to be structurally sound and the roof, exterior walls and windows would have to be waterproof. If landlords do not comply with the regulations, tenants could end their lease. If the tenant decided to stay, they could sue the landlord for damages as long as they kept paying their rent to the court, or they could make the repairs themselves and deduct the cost from the rent.

Currently, Arkansas renters residing municipalities with city codes can submit property complaints to their enforcement departments, but the tenants are not protected from landlord retaliation. It is considered a crime to

withhold rent until the landlord fixes the property; tenants who pursued this course in the past faced jail time. The law was changed in recent years, but there are still compounding fees and fines for withholding rent, which can become prohibitively expensive for low-income households.

Arkansans for Fair Landlord Tenant Laws is a coalition of organizations, community groups, and individuals that support changing Arkansas' residential landlord-tenant laws to correct the balance between landlord and tenant rights. They worked with Representative Gazaway to sponsor H.B. 1410. A landlord himself, Mr. Gazaway has stated that everyone deserves to live in a safe and structurally sound home. The coalition has been active in urging legislators to vote for the bill, sharing personal stories of those living in unsound structures at a press conference held by Representative Gazaway, and gathering signatures for a petition. The coalition hopes the bill will make it through the first legislative hurdle, a vote by 20 lawmakers who sit on the Housing Committee on Insurance and Commerce. The vote could take place as soon as the end of February.

To learn more about H.B. 1410 and the Arkansans for Fair Landlord Tenant Laws Coalition, visit:

<http://fairpropertylaws.org/>

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## Resource

### **NHLP Provides Survey of State Tenant Protection Policies for the Weatherization Assistance Program**

The National Housing Law Project (NHLP) has published a report, *Survey of State Tenant Protection Policies for the Weatherization Assistance Program (WAP)*. The survey examines WAP tenant protection policies in 25 states. It also highlights state WAP policies likely to provide the strongest protections for tenants, as well as concerns about certain policies.

Congress created the Weatherization Assistance Program in 1976 “to increase the energy efficiency of dwellings owned or occupied by low-income persons, reduce their total residential energy expenditures, and improve their health and safety.” WAP is overseen by the U.S. Department of Energy (DOE) and administered by states and sub-grantees at the local level. WAP has provided substantial benefits to low-income tenants through improvements to their rental homes – such as better insulation and more efficient appliances – that can reduce tenants' energy bills and improve their living conditions.

The authors point out that when WAP is used in multifamily rental properties, improvements can also result in financial benefits to property owners that may erode the benefits to the low-income tenants, the program's intended beneficiaries. A landlord might, for example, try to increase rents on improved units or evict tenants in those units so they can rent the units to new tenants at higher prices. WAP improvements and accompanying repairs can also increase an owner's equity in a property, increasing the likelihood an owner might sell to someone who could then raise rents or evict tenants to bring in higher paying renters.

In order to safeguard WAP's benefits to low-income tenants, the statute authorizing WAP imposes some basic requirements on states, and DOE regulations and program notices provide some additional guidance. The WAP statute and regulations, however, give states broad discretion over the measures they use to meet the statutory requirement of ensuring that WAP benefits “accrue primarily to the low-income tenants residing in such units.” As a result, state-level WAP rules implementing these tenant-protection requirements vary widely.

*Survey of State Tenant Protection Policies for the Weatherization Assistance Program (WAP)* is available at:

<https://bit.ly/2XgTliv>

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## NLIHC in the News

### NLIHC in the News for the Week of February 17

The following are some of the news stories that NLIHC contributed to during the week of February 17.

- “Here’s how presidential candidates want to help solve the housing crisis,” *The Mercury News*, February 25 at: <https://bayareane.ws/2tDNLP4>
- “HUD toughens housing inspections to prevent landlords from ‘gaming the system’,” *NBC News*, February 20 at: <https://nbcnews.to/2XmHmoN>
- “Pinky Clifford Honored,” *Lakota Country Times*, February 21 at: <https://bit.ly/2XgrZ1b>
- “Nevada's New Voice for Affordable Housing,” *KTVN Channel 2*, February 20 at: <https://bit.ly/2SlnEGu>
- “Ben Carson's 'signature' HUD initiative has gone nowhere,” *NBCNEWS.com*, February 19 at: <https://nbcnews.to/2BMqgYm>
- “This Is How People Can Actually Afford to Live in Chicago,” *Vice*, February 19 at: <https://bit.ly/2SLD23V>
- “What the federal budget deal means for affordable housing,” *Curbed*, February 15 at: <https://bit.ly/2GLKdll>

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## NLIHC News

### NLIHC is Hiring: Housing Advocacy Organizer

NLIHC seeks a well-qualified and talented housing advocacy organizer. As a member of the NLIHC field team, the housing advocacy organizer mobilizes NLIHC members and partners on federal policy advocacy based on NLIHC’s approved policy agenda, assists in the design and implementation of campaign field strategies, and conducts outreach activities in specific states. The organizer will spend significant time developing and retaining NLIHC membership, increasing endorsements for NLIHC campaigns, and mobilizing membership and state coalition partners on “calls to action” and other organizing efforts in support of providing decent, accessible, affordable homes to people with the lowest incomes.

The position requires strong written and oral communication skills, strong project management experience, and excellent electronic technology skills, including proficiency in the Microsoft Office suite, database management, and social media use; some familiarity with customer relationship management systems like Salesforce would be a plus. Priority consideration will be given to candidates with organizing experience mobilizing a community or constituent base at a national, state, or local level. Some knowledge of federal housing policy would be a plus. A bachelor’s degree is required. The position is based in Washington, DC. Some travel is required.

An equal-opportunity, affirmative-action employer, NLIHC offers a competitive salary and benefits package.

Interested candidates should email a cover letter with salary requirements, a resume, and two writing samples to Renee Willis, VP for field and communications, and Paul Kealey, COO, National Low Income Housing Coalition, 1000 Vermont Avenue, NW, Suite 500, Washington, D.C. 20005 at: [rwillis@nlihc.org](mailto:rwillis@nlihc.org) and [pkealey@nlihc.org](mailto:pkealey@nlihc.org)

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## **Internship: NLIHC Field Intern for Winter/Spring 2019 Semester**

NLIHC is accepting applications for its field internship position for the winter/spring 2019 semester. The NLIHC field intern assists our 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. 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.

NLIHC interns are expected to work 25 hours a week beginning as soon as possible 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 2019 semester.

Interested students should send their materials to: Joey Lindstrom, manager of field organizing, National Low Income Housing Coalition, 1000 Vermont Avenue, NW, Washington, DC 20005 via email at: [jlindstrom@nlihc.org](mailto:jlindstrom@nlihc.org)

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## **Where to Find Us – February 25**

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

- [National Anti-Hunger Policy Conference](#), Washington, DC, February 25
  - [HousingWorks Austin Annual Summit](#), Austin, TX, March 1
  - [Tennessee Housing Conference](#), Nashville, TN, March 6 and 7
  - NCSHA's Legislative Conference, Washington, DC, March 11
  - NCRC's [2019 Just Economy Conference](#), Washington, DC, March 12
  - National Housing Law Project's [Housing Justice Network National Meeting](#), New Orleans, LA, March 18-20
  - [Housing California Annual Conference](#), Sacramento, CA, April 16
  - Arkansas Fair Housing Commission 2019 Annual Fair Housing/Fair Lending Conference, Little Rock, AR, April 18
  - [Denver Housing Forum](#), Denver, CO, April 19
  - [Building Michigan Communities Conference](#), Lansing, MI, April 30
  - Wisconsin Partnership for Housing Development Home for Everyone Conference, Eau Claire, WI, July 18-19
  - Rural Housing Summit, San Jose, CA, November 7
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## **NLIHC Staff**

Sonya Acosta, Policy Analyst, x231  
Andrew Aurand, Vice President for Research, x245  
Lily Barrett, Policy Intern, x241  
Victoria Bourret, Housing Advocacy Organizer, x244  
Josephine Clarke, Executive Assistant, x226  
Abby Cooper, Research Intern, x249  
Dan Emmanuel, Senior Research Analyst, x316

Ellen Errico, Creative Services Manager, x246  
Ed Gramlich, Senior Advisor, x314  
Paul Kealey, Chief Operating Officer, x232  
Mike Koprowski, Director, Multisector Housing Campaign, x317  
Joseph Lindstrom, Manager, Field Organizing, x222  
Lisa Marlow, Communications Specialist, x239  
Sarah Mickelson, Senior Director of Public Policy, x228  
Khara Norris, Director of Administration, x242  
Catherine Reeves, Development Coordinator, x234  
Brooke Schipporeit, Housing Advocacy Organizer, x233  
Elayne Weiss, Senior Policy Analyst, x243  
Chantelle Wilkinson, Housing Campaign Coordinator, x230  
Renee Willis, Vice President for Field and Communications, x247  
Gloria Yang, Communications & Graphic Design Intern, x250  
Diane Yentel, President and CEO, x225