Memo to Members

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Memo to Members Takes Hiatus on April 3

NLIHC's *Memo to Members* newsletter will take a one-week break and will not be published on April 3, the first day of NLIHC's Housing Policy Forum. *Memo* will return on April 10.

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NLIHC in the News

Take Action

Sign Letter Telling Congress to Protect Critical Affordable Housing and Transportation Funding; Deadline Extended to March 31

Tell Congress to protect the federal spending needed to ensure families and communities can thrive. Sign your organization onto a <u>letter</u> from advocates calling on Congress to protect vital programs. The deadline for signing the letter has been extended to **March 31**.

The release of the Trump administration's budget proposal on March 16 clearly showed that funding for affordable housing, community development, and transportation programs is under attack. Mr. Trump's proposed budget cuts are designed to fall largely on critical safety net and other essential programs. Affordable housing, community development, and transportation programs that help raise families out of poverty—programs that are already facing significant reductions in the upcoming budget year because of the very low spending caps required by law — are at risk of even deeper cuts.

Organizations and advocates concerned about critical transportation, housing, community development, and homelessness programs are working together to circulate a letter urging Congress to protect these programs from cuts, to lift the harmful caps on federal spending, and to provide the highest level of funding possible for these programs in FY18.

Please sign your organization on today at: http://bit.ly/2jnY5Ee

To view the letter to members of Congress, visit: http://bit.ly/2ioVsDU

Please share the letter and encourage organizations in your network to sign.

Contact your member of Congress directly at: http://cgrcengage.com/nlihc/lookup

Questions/Comments? Email outreach@nlihc.org.

Deadline to Sign Letter Urging Congress to Protect and Expand the National Housing Trust Fund Extended to April 28

The deadline for signing your organization onto a <u>letter</u> asking Congress to protect and expand the national Housing Trust Fund (HTF) has been extended to April 28. Sign the letter today.

In the first year of funding for the HTF, states made plans to build and preserve affordable rental homes for extremely low income veterans, seniors, people with disabilities or special needs, low-wage workers, and people experiencing homelessness. This is an important first step toward ensuring the nation's 11.4 million extremely low income households have access to decent, affordable housing.

The HTF is the first new federal affordable housing resource in a generation, and it is exclusively targeted to build and preserve housing affordable to people with the lowest incomes. In 2016, the first \$174 million in HTF dollars were allocated to the states. Because the HTF is administered as a block grant, each state has the flexibility to decide how best to use HTF resources to address its most pressing housing needs. The first year of funding was a strong start to the program, but Congress must significantly expand the HTF in order to address the critical affordable housing needs of the lowest income renters in every community in the U.S.

The need to protect and preserve the HTF is relevant to Congressional negotiations on FY17 and FY18 appropriations. Additionally, Congress is considering reforms to the government sponsored enterprises (GSE), Fannie Mae and Freddie Mac, in 2017. Because the HTF is funded through a small assessment on Fannie Mae

and Freddie Mac's new business each year, reforms to the GSEs would have a direct impact on the HTF. Previous bipartisan legislation reforming the GSEs included a significant increase in resources to the HTF. Congressional leaders considering reforms during this session of Congress must protect and expand the HTF to assist the 7.4 million extremely low income households who lack access to affordable homes. There may also be opportunities to expand the HTF in a comprehensive infrastructure package and in comprehensive tax reform efforts.

Sign the letter by April 28 urging Congress to protect and expand the HTF and share it with your networks.

Read and sign the letter by March 22 at: http://bit.ly/2lKahD5

Contact your Congressional delegation directly at: http://bit.ly/2lBR7eM

Urge Your Representative to Cosponsor "The Common Sense Housing Investment Act"

<u>Tell your representative</u> to cosponsor the "<u>Common Sense Housing Investment Act of 2017</u>" (H.R. 948) to address homelessness and housing poverty in America without any increase in federal expenditures. Rental housing affordability for the lowest income people is an increasing challenge in every state and congressional district. Through tax reform legislation, Congress can make the tax code fairer for more families, reduce income inequality and racial inequity, and end homelessness and housing poverty.

The "Common Sense Housing Investment Act of 2017" introduced by Representative Keith Ellison (D-MN) on February 7 calls for modest reforms to the mortgage interest deduction, a \$70 billion tax write-off largely benefitting America's highest-income households. The reforms would provide new tax relief to millions of lower income homeowners and would reinvest more than \$241 billion in savings over 10 years into affordable housing for people with the greatest needs.

The bill would boost funding for the Housing Trust Fund, the Low Income Housing Tax Credit, public housing, and rental assistance solutions without adding any costs to the federal government.

The bill would do two things. First, it reduces the amount of a mortgage eligible for a tax break from \$1 million to \$500,000. This change would impact fewer than 6% of mortgage holders nationwide, and even those who hold large mortgages would continue to receive tax relief on the first \$500,000 of their mortgage. Second, the bill converts the mortgage interest deduction into a tax credit, allowing 15 million more low and moderate income homeowners who do not currently benefit from the mortgage interest deduction to get a much-needed tax break.

The NLIHC-led United for Homes campaign - including more than 2,300 national, state, and local organizations and elected officials in all 435 congressional districts - strongly endorses H.R 948.

More information on the "Common Sense Housing Investment Act" is at: http://bit.ly/2mNMJva

How You Can Take Action

1. Ask your representative to cosponsor H.R. 948 to help end homelessness and housing poverty in comprehensive tax reform.

Call Congress Today!

2. Endorse the United for Homes campaign that calls for reforms that mirror Mr. Ellison's bill! A list of UFH endorsers is available at: http://bit.ly/2mNYmCr

Join The Campaign!

3. Ask your colleagues, friends, and family to call their representatives and join the United for Homes campaign!

NLIHC News

Attend the NLIHC Housing Leadership Award Reception on April 4 to Honor Amy Anthony and Ron Terwilliger

Join NLIHC in honoring **Amy S. Anthony** and **J. Ronald Terwilliger** at the 2017 NLIHC Housing Leadership Awards Reception Tuesday, April 4 from 6 pm to 8 pm at the Washington Court Hotel in Washington DC.

NLIHC recognizes two extraordinary individuals each year for their contributions to affordable housing. This year, former CEO and Founder of Preservation of Affordable Housing (POAH) Amy Anthony will receive the 2017 Cushing Niles Dolbeare Lifetime Service Award for her many years of dedication, service, and innovative leadership in producing and preserving affordable rental housing for low income households. Founder of the J. Ronald Terwilliger Foundation for Housing America's Families Ron Terwilliger will receive the 2017 Edward W. Brooke Housing Leadership Award for his outstanding contributions to elevating the national discussion on recalibrating federal housing policy to better serve the needs of low income households.

Register for the event at: http://bit.ly/2mGndKx

In addition to attending the reception, please make a <u>contribution</u> today to honor these two exceptional individuals! The Annual Leadership Reception is NLIHC's single fundraising event, the proceeds of which constitute a significant part of NLIHC's budget.

For more information or questions, please contact Christina Sin at csin@nlihc.org or 202-507-7453.

United for Homes

NLIHC and UFH Campaign Join National Tax March to Demand Tax Fairness and Government Transparency

NLIHC and the United for Homes (UFH) campaign have joined with a growing list of advocacy groups — including MoveOn.Org, Indivisible, Our Revolution, American Federation of Teachers, Credo, Americans for Tax Fairness, the Center for Popular Democracy Action, Working Families, and others — to organize people from across the nation to march on Washington, DC and in more than 90 cities to demand transparency in government and fairness in our tax code. So far, more than 370,000 people plan to join the marches on April 15 — two days before the deadline to file federal income taxes.

By participating in the Tax March in Washington, DC or in your community, you can send a bold message to President Trump and Congress: everyone must pay their fair share, Mr. Trump must release his tax returns, and we need a tax system that promotes economic fairness, including a just housing policy.

The Tax March is a natural fit for NLIHC and the UFH campaign, which calls for modest reforms to the mortgage interest deduction (MID) – a \$70 billion tax write-off that largely benefits high income households – to better serve low and moderate income homeowners and to reinvest the savings into providing affordable rental homes to people with the greatest needs. Currently, through the MID and other mortgage tax expenditures, we as a nation spend more on 7 million households with incomes of \$200,000 and above than we invest in housing programs that help 55 million households with incomes of \$50,000 or less.

The last few months have reenergized millions of people. Phones are ringing off the hooks in Congressional offices, and town halls are overflowing. The Tax March builds on this momentum, just as Congress and the administration turn their attention to comprehensive tax reform. It is up to us to demand a fair tax system that works for everyone, especially those with the lowest incomes.

Visit the Tax March website at: https://taxmarch.org/

Learn about the United for Homes campaign at: http://www.unitedforhomes.org/

Endorse the United for Homes campaign at: http://www.unitedforhomes.org/join-the-movement/

"Just in Time for Tax Day: Deductions, Credits, and Homeownership" Webinar, April 12

The next United for Homes (UFH) monthly webinar for endorsers will take place on April 12, 2 pm ET and is titled "Just in Time for Tax Day—Deductions, Credits, and Homeownership." Urban-Brookings Tax Policy Center Institute Fellow and Co-Director Eric Toder will provide a detailed analysis of the implications of the UFH proposal to convert the mortgage interest deduction (MID) to a tax credit.

Attendees of all UFH endorser webinars will have firsthand access to key resources and best practices to share the message of rebalancing federal housing expenditures through modest reforms to the MID. The March webinar, "New Partners, New Voices—Expanding the United for Homes Campaign" (see here), addressed how endorsers can garner support among non-housing partners that share a commitment to social justice. It discussed the interconnectedness of affordable housing and education, public health, wages, and transportation and shared tips to successfully mobilize groups from these sectors in support of rebalancing federal housing policy to ensure the lowest income people in America have decent, stable, and affordable homes. Bringing on endorsers from a broad cross-section of sectors will be essential as the campaign builds beyond its current 2,350 UFH organizational and elected official supporters.

Future webinars will feature guest experts, policymakers, advocates, and researchers on topical issues. All UFH webinars are available on the UFH website at: http://www.unitedforhomes.org/webinars/

If you have not already registered for the monthly UFH endorser webinars, register for the April 12 event at: http://bit.ly/2irHS2E. Once you register, you will no longer need to register again for the monthly UFH endorser webinars.

If you are not already a UFH endorser, please join the campaign at: http://www.unitedforhomes.org/join-the-movement/

If you are not sure if you are a UFH endorser, check the list of current endorsers at: http://www.unitedforhomes.org/national-supporters/

NLIHC Provides Resources and Tools for Spreading UFH Message

The United for Homes (UFH) campaign <u>website</u> includes a "Resources" page of images, fact sheets, data, and other tools to assist advocates in spreading the message about the simple UFH solutions to homelessness and housing poverty in America: reinvesting savings from modest reforms to the mortgage interest deduction (MID) into affordable housing.

The UFH campaign proposal would benefit millions of lower income homeowners and generate billions of dollars in savings to be invested in affordable housing solutions like the national Housing Trust Fund and Housing Choice Vouchers. The campaign calls for reducing the portion of a mortgage eligible for a tax break from \$1 million to \$500,000, impacting fewer than 6% of mortgage holders nationwide, and converting the

MID into a tax credit. Nationally, these two changes would allow 15 million more low and moderate income homeowners who do not currently benefit from the MID to receive tax relief and would generate \$241 billion over ten years to invest in affordable rental housing solutions.

The UFH Resources page presents user-friendly data, information, and tools under the categories: Get National Data, Get Taxpayer Profiles, Build Support, Gain Attention, and Advocate Effectively. Users can quickly download or print materials to take with them to a meeting with a member of Congress or to post on social media. For example:

- Get National Data provides NLIHC's *The Gap: A Shortage of Affordable Homes* report showing that extremely low income renter households in America face a shortage of 7.4 million affordable and available rental homes and that 71% percent of these households are severely cost-burdened. The UFH campaign calls for rebalancing federal housing expenditures to meet this critical housing need.
- Get Taxpayer Profiles provides different homeowner profiles showing how reforming the MID would affect their tax situation.
- Build Support provides a *United for Homes Fact Sheet* that succinctly describes the issue, solution, and UFH proposal.
- Gain Attention provides a Media Tool Kit that includes sample tweets, a press release, images, and talking points advocates can use to spread the campaign message on social media and to reporters.
- Advocate Effectively provides a script for calling members of Congress to encourage their support for the UFH campaign.

Visit the new UFH campaign website at: http://www.unitedforhomes.org/

Budget

CHCDF Webinar on Trump Budget Now Available Online

The Campaign for Housing and Community Development Funding (CHCDF) hosted a webinar on March 20 on how housing advocates can help stop President Donald Trump's FY18 budget proposal in its tracks. Nearly 3000 organizations registered to participate in the webinar. A recording of the webinar is now available online.

During the webinar, Barbara Sard of the Center on Budget and Policy Priorities provided an overview of the budget proposal and its potential impacts on HUD and USDA funding. Trey Reffett of the Local Initiatives Support Corporation and Elayne Weiss of NLIHC discussed ways advocates could most effectively engage their lawmakers. NLIHC President and CEO Diane Yentel and National Alliance to End Homelessness President and CEO Nan Roman shared their reflections on what it all means and how advocates can and must resist the dramatic cuts Mr. Trump proposed.

CHCDF has provided advocates with a toolkit that includes talking points, sample op-eds, and instructions for setting up in-district meetings and site visits.

Check out the advocacy toolkit at: http://bit.ly/2mxtjNc

Watch the CHCDF webinar recording at: http://bit.ly/2mVexwl

Check out the CHCDF webinar slides at: http://bit.ly/2o9WGCQ

House and Senate Members Circulate "Dear Colleague" Letters to Support HUD and USDA Funding

Members of Congress are circulating "Dear Colleague" sign-on letters in support of HUD and USDA Rural Housing to the chairs and ranking members of the Appropriations Subcommittees. These letters express support from members of Congress for particular programs and, in many cases, request specific programmatic funding levels for FY18 appropriations.

Tenant-Based Rental Assistance

Representative Jerrold Nadler (D-NY) is circulating a letter asking the House Appropriations Transportation-HUD (THUD) Subcommittee to provide \$21.2 billion in FY18 to fund the tenant-based Section 8 rental assistance program, also known as Housing Choice Vouchers. This request includes \$19.3 billion to renew all vouchers that families currently use. The deadline to sign is March 30. Members can contact Melissa Connolly at melissa.connolly@mail.house.gov to sign the letter.

McKinney-Vento Homeless Assistance Grants

Representative Gwen Moore (D-WI) is circulating a letter asking the House Appropriations THUD Subcommittee to provide \$2.6 billion for McKinney-Vento Homeless Assistance Grants in FY18. The deadline to sign is March 29. Members can contact Talia Rosen at talia.rosen@mail.house.gov to sign the letter.

HOME Investment Partnerships Program (HOME)

Representative Marcia Fudge (D-OH) is circulating a letter supporting \$1.2 billion for the HOME program in FY18. The deadline to sign is March 31. Members can contact Félix Muñiz at felix.muniz@mail.house.gov to sign the letter.

Community Development Block Grant Program (CDBG)

Representatives James McGovern (D-MA), Robert Brady (D-PA), Lou Barletta (R-PA), Peter King (R-NY), Maxine Waters (D-CA), and Gregory Meeks (D-NY) are circulating a letter in support of \$3.3 billion for the CDBG program in FY18. Members can contact Caitlin Hodgkins at caitlin.hodgkins@mail.house.gov to sign the letter.

Housing Opportunities for Persons with AIDS (HOPWA)

Representatives Jerrod Nadler (D-NY), Joseph Crowley (D-NY), and Pramila Jayapal (D-WA) are circulating a letter in support of \$350 million for HOPWA in FY18. The deadline to sign is March 30. Members can contact Melissa Connolly at Melissa.connolly@mail.house.gov or Todd Sloves at to sign the letter.

Housing Counseling

Representative John Conyers (D-MI) is circulating a letter supporting \$60 million for HUD's Housing Counseling program in FY18. The deadline to sign is March 29. Members can contact Yvesner Zamar at yvesner.zamar@mail.house.gov to sign the letter.

Rural Housing

Representatives Sean Duffy (R-WI) and Jim Costa (D-CA) are circulating a letter in support of USDA's Rural Housing Section 502 Direct Loan and Section 523 Mutual Self-Help Housing programs. The deadline for

Members to sign the letter is April 3. Members can contact Ryan McCormack at ryan.mccormakc@mail.house.gov or Ben Goldeen at ben.goldeen@mail.house.gov to sign the letter.

View the House Section 8 letter at: http://bit.ly/2nhjFyl

View the House Homeless Assistance letter at: http://bit.ly/2mVdJaX

View the House HOME letter at: http://bit.ly/2nhrLXG

View the House CDBG letter at: http://bit.ly/2o9PNRU

View the House HOPWA letter at: http://bit.ly/2mwOekY

View the House Housing Counseling letter at: http://bit.ly/2nsxjPx

View the House Rural Housing letter at: http://bit.ly/21KYaFD

Congress

Advocates Celebrate Failure to Repeal Affordable Care Act

After seven years of opposition to the Affordable Care Act (ACA), President Donald Trump and Republican leaders in Congress were forced to pull their repeal bill from the House floor on Friday, March 24 in a major victory for healthcare advocates. Without enough votes to pass the repeal legislation in the House, Mr. Trump and Speaker of the House Paul Ryan (R-WI) conceded that, for the foreseeable future, "Obamacare is the law of the land" and that Congress will now turn its attention to another top priority for the president: tax reform.

The defeat of the H.R. 1628, "The American Health Care Act of 2017," came after months of intense grassroots advocacy. At town hall meetings in their Congressional districts across the nation, Republican law makers faced strong opposition to ACA repeal efforts. New allies, including NLIHC, joined the effort to protect healthcare coverage for the lowest income people.

Without the support of a single Democrat, Mr. Trump needed nearly all House Republicans to vote to support the bill; instead, the repeal bill exposed deep divisions within the Republican party. According to Mr. Trump, the bill was defeated by 10 to 15 Republicans, including more conservative members of the Freedom Caucus, who opposed the bill because it did not go far enough in repealing the ACA, and more moderate Republicans, who were concerned that the bill would harm states that had expanded access to Medicaid and would result in steep cost increases.

H.R. 1628 would have eliminated important aspects of the ACA – including coverage of prescription drugs, maternity care, and mental health services. The bill would have also rolled back Medicaid expansion and allowed states to impose work requirements on Medicaid recipients. These changes would have been devastating for low income households, especially homeless individuals receiving supportive services through Medicaid.

The failure of Mr. Trump and Mr. Ryan to repeal the ACA will make it more difficult to enact comprehensive tax reform. Repealing the ACA would have generated cost savings that could have been used to help Republicans achieve their goal of lowering individual and corporate tax rates without increasing the deficit. Without ACA savings—and given the deep divide among Republicans over a border adjustment tax, which would have raised revenues—Republicans may not be able to substantially reform the tax code.

HUD

NLIHC Submits Comments about Proposed HOTMA Voucher Implementation Provisions

NLIHC submitted comments to HUD regarding proposed regulatory changes to implement various provisions in the "Housing Opportunity Through Modernization Act of 2016" (HOTMA) pertaining to the Housing Choice Voucher (HCV) tenant-based and project-based voucher (PBV) programs (see *Memo*, 1/23). In addition to submitting its own letter, NLIHC signed onto two other comment letters, one from the Housing Justice Network pertaining to HCVs and one from the Preservation Working Group (PWG) pertaining to PBVs. NLIHC's letter reinforced four points in the PWG letter and highlighted comments offered by the Consortium for Citizens with Disabilities about supportive housing, the Center on Budget and Policy Priorities about extending contracts, and the Corporation for Enterprise Development about manufactured housing.

NLIHC's letter is at: http://bit.ly/2mRbyVK

The Housing Justice Network letter is at: http://bit.ly/2mR5nRx

The Preservation Working Group letter is at: http://bit.ly/2ne2T3d

The Center on Budget and Policy Priorities letter is at: http://bit.ly/2nD10xT

The Consortium for Citizens with Disabilities letter is at: http://bit.ly/2nK9zHK

The Corporation for Enterprise Development letter is at: http://bit.ly/2mVd6ib

Webinar on Final Housing Counselor Certification Rule, May 2

In collaboration with NLIHC, the HUD Office of Housing Counseling will present a webinar for NLIHC members on May 2 at 2:00 pm ET on the final rule on Housing Counselor Certification, which became effective on January 13, 2017. Housing counselor certification may affect your program even if you are not currently participating in the HUD Housing Counseling Program. This webinar will review the housing counselor certification requirements and discuss options for meeting them. Register for the webinar at http://bit.ly/2naEmKt

If you provide housing counseling services under HUD programs like HOME, CDBG, Housing Choice Voucher Ownership Option or Family Self-Sufficiency, your program may be covered by the new housing counselor certification requirement. Housing counseling provided in connection with HUD programs must be performed only by certified housing counselors who work for organizations approved to participate in HUD's Housing Counseling Program. This webinar will cover the definition of housing counseling, what is not housing counseling, the new certification/examination requirements, programs that are affected, and options for meeting the new certification standards.

More information on the Housing Counselor Certification final rule, with a list of HUD programs affect and FAQs, is at: http://bit.ly/2nGmH07

National Housing Trust Fund

NLIHC Summarizes Key Features of Draft Housing Trust Fund Allocation Plans

States must prepare national Housing Trust Fund (HTF) Allocation Plans each year showing how they intend to distribute HTF funds. In a new report, *Housing the Lowest Income People: An Analysis of National Housing Trust Fund Draft Allocation Plans*, NLIHC summarized the key features in the 51 draft HTF Allocation Plans

the states and the District of Columbia were required to present for public comment prior to submission to HUD for approval. Highlights of the report include:

Type of HTF Project: All but two states would limit HTF assistance to rental projects; Pennsylvania and Rhode Island would consider homeowner activities. Fifteen states would use HTF for new construction and/or rehabilitation, six would support only new construction, and two mentioned only rehabilitation. Twenty-seven listed new construction, rehabilitation, and preservation as possible HTF activities; of these, four preferred preservation.

Estimated Number of HTF-Assisted Units: Thirty-two states estimated assisting a combined 995 rental units with HTF resources. Other states did not estimate the number of units assisted.

Target Populations: Thirty-seven states and the District of Columbia would target, prefer, or award points to projects serving target populations such as people who are homeless or at risk of homelessness, people with disabilities, domestic violence victims, youth leaving foster care, people transitioning out of incarceration, and veterans.

Merit of a Project: One of six statutory priority factors a state must consider when selecting a project is its "merit." Among meritorious factors mentioned were environmental (17 states) and transit-related (11 states) features, neighborhood impact (10 states), and proximity to essential services (8 states).

Length of Affordability: One of six statutory priority factors a state must consider when selecting a project is how long rents will remain affordable. The rule requires a 30-year minimum. Twenty-one states would require or give priority to proposals with longer affordability periods.

Geographic Diversity: Sixteen states indicated geographic preferences. Four focused on rural areas, another three included rural areas with other priorities, and three specifically mentioned tribal areas.

Affirmatively Furthering Fair Housing: Twenty-eight states went beyond boiler-plate references to the statutory obligation to affirmatively furthering fair housing (AFFH). For example, eight would prioritize projects with AFFH features, and seven would offer competitive points to projects addressing AFFH.

Leveraging: One of six statutory priority factors a state must consider when selecting a project is the use of other funding sources. Twenty-three states discussed specific non-federal or other federal sources that HTF funds would leverage.

Using HTF with LIHTC, HOME, or Other State Programs: Related to leveraging, 32 states described operating their HTF program in conjunction with their Low Income Housing Tax Credit (LIHTC), HOME, or state programs. Most intended to use the applications and processes already used for LIHTC, HOME, or state programs.

Mixed-Income Properties: Also related to leveraging is occupancy of HTF-assisted properties by households with various income levels. Twelve states specifically referred to "mixed-income" projects.

The full report, *Housing the Lowest Income People: An Analysis of National Housing Trust Fund Draft Allocation Plans*, and 12 appendices providing state-specific details are at: http://bit.ly/2nfegq1

More information about the HTF is at: http://nlihc.org/issues/nhtf

Research

Homelessness Higher in Areas with Higher Share of Renters, Median Rents, and Poverty Rates

A report by Maria Hanratty at the Housing Policy Debate, *Do Local Economic Conditions Affect Homelessness? Impact of Area Housing Market Factors, Unemployment, and Poverty on Community Homeless Rates*, finds that homelessness rates correlate to median rents and the share of households in rental housing, and in some cases to poverty rates. Homelessness is also higher in communities with higher poverty rates and median rents where shelter-all or right-to-shelter policies guarantee access to emergency shelters to all eligible people in need of assistance, as people in shelters were included in the total homeless counts.

Analyzing data on 50 states from 2007 to 2014, the report uses different definitions of the homeless rate to capture different components of homelessness. These include the total homeless rate, the sheltered homeless rate, the unsheltered homeless rate of persons in families with children, and the homeless rate of individuals not living in families with children at the time of their homelessness. In models that did not control for differences between communities, the report found that a 10% increase in the share of renters in a community correlated to a 13% increase in the total homeless rate, and a 10% increase in the median rent correlated to a 9% increase in the total homeless rate. A 10% increase in the poverty rate correlated to a 4.5% increase the total homeless rate.

Five communities in the study operate shelter-all policies for families (New York City; Washington, DC; Salt Lake City; Hennepin County, MN; and the State of Massachusetts) and three operate right-to-shelter policies for individuals (New York City, Washington, DC, and Salt Lake City). In these communities, the homeless rates increase with challenging economic conditions as people living in marginal housing conditions are more likely to move into shelters than to become unsheltered; the authors note that the HUD homeless counts may be more likely to identify people living in shelters than those living unsheltered, though they attempt to count both. The study found that for these communities, a 10% increase in the poverty rate correlates to a 5% increase the total homeless rate in right-to-shelter communities, and a 10% increase in median rents correlates to a 25% increase in the total homeless rate. The report found that right-to-shelter communities have larger increases in homelessness in response to increases in median rents and poverty rates than other communities do.

Because communities with high rents and high poverty rates have higher rates of homelessness, the author urges resources for preventing homelessness to be targeted to these communities. The author also suggests that policies and programs to reduce poverty generally, like employment and social assistance programs, may be critical to reducing homelessness.

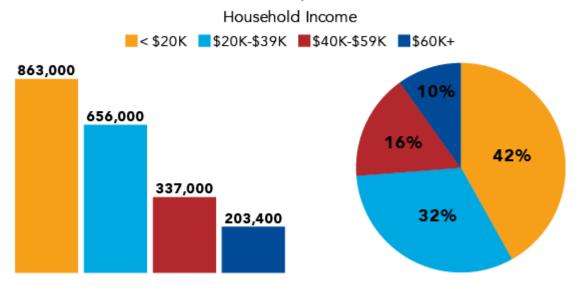
The primary source of data used in the report is HUD's point-in-time count of homelessness from 2007 to 2014, which includes the sheltered and unsheltered homeless. The report also uses state-level data from the National Center for Homeless Education on the number of elementary and secondary school children who are homeless and highly mobile in each year from 2007 to 2014. The data also include children living in doubled-up family situations and those living in emergency shelters or unsheltered locations. This broader definition of homelessness captures a segment of the homeless population not captured in the HUD data.

Do Local Economic Conditions Affect Homelessness? Impact of Area Housing Market Factors, Unemployment, and Poverty on Community Homeless Rates is available at: http://bit.ly/200yoLz

Fact of The Week

Poorest Renter Households at Greatest Risk for Mold

42% of Renter Households Reporting Mold Have Incomes Under \$20K



Renter Households Reporting Mold

Source: American Housing Survey, 2015

Source: American Housing Survey, 2015

From the Field

DC Advocates Push for Solutions to Housing Unaffordability and Chronic Homelessness

The Housing For All Campaign, led by the Coalition for Nonprofit Housing and Economic Development (CNHED), an NLIHC state partner, joined with The Way Home Campaign, a coalition dedicated to ending chronic homelessness in Washington, DC, to host a housing rally on March 18. The "More For Housing Now!" rally focused on the importance of DC's affordable housing programs and the need to increase funding for these programs in FY18. More than 800 advocates from across the District lobbied the mayor and the city council for more funding for housing vulnerable populations.

Over the past seven years, the Housing For All Campaign has been a leader in DC's fight for increased funding and smart policies for affordable housing. By raising awareness of the critical need for affordable homes in the District and pushing for bold policy changes to address the need, Housing For All has reversed the tide of disinvestment in the District's affordable housing stock. The Campaign has made funding for the District's Housing Production Trust Fund (HPTF) a top priority. Through persistent advocacy, Housing For All won an annual baseline commitment of \$100 million for the HPTF and increases to other vital programs. While CNHED's campaign includes the whole housing continuum, The Way Home Campaign, comprised of 90 organizations and over 4000 individuals, is particularly focused on ending chronic homelessness. The Way Home calls for increases to programs like permanent supportive housing. Their message: "Ending chronic homelessness is not a mystery—housing with supportive services ends chronic homelessness."

Housing for All and The Way Home leaders spoke at the rally about the need for at least \$125 million for the HPTF in FY18, \$8.5 million for Permanent Supportive Housing (PSH), \$8.9 million for Targeted Affordable Housing, \$8.5 million for the Local Rent Supplement Program (LRSP), and \$16 million for the Home Purchase Assistance Program (HPAP). The rally organizers emphasized the tremendous need for additional housing in the District and the vital role affordable housing plays in the lives of residents, especially those experiencing chronic homelessness.

Members of the Housing For All Resident Leadership Team and The Way Home Campaign Steering Committee shared their experiences living with and without housing assistance. Waldon Adams told the hundreds gathered about his years of chronic homelessness and the importance of permanent supportive housing in his life. He said that chronic homelessness is "persistent, reoccurring, and hard to eradicate" and that, to beat it, advocates too need to be persistent in their advocacy, reoccurring in their presence at City Hall and at rallies, and hard to deter or ignore. Homeowners and renters who benefited from the District's HPAP, LRSP, and the HPTF programs also spoke about the importance of housing in their lives and encouraged leaders to make affordable housing available for all District residents. The rally organizers called for significant investments in critical programs that ensure affordability across the housing spectrum, from permanent supportive housing to homeownership assistance.

DC Council Members Anita Bonds and Elissa Silverman expressed their commitment to affordable housing and asked advocates to join them in pushing for more funding. Mayor Muriel Bowser praised Housing For All and The Way Home Campaign for their years of successful advocacy and encouraged the crowd to continue to work for a District that is inclusive of low-income residents and provides opportunities for all to thrive. The District officials' praise underscored CNHED and Housing For All's successes in making affordable housing a priority for DC residents and leaders.

"What was so heartening about this year's rally," said CNHED President and CEO Steve Glaude, "was to see that the mayor, District councilmembers, advocates and others no longer debate the urgency of sustaining and expanding investments in affordable housing."

For more information, contact CNHED Director of Advocacy Awesta Sarkash at: asarkash@cnhed.org.

Events

National Housing Law Project Offers Eleven RAD Trainings

The National Housing Law Project (NHLP) will present eleven free 30-minute trainings for residents and advocates about the Rental Assistance Demonstration (RAD). Through RAD, HUD is permanently privatizing 185,000 public housing units by converting them to either the project-based voucher (PBV) or project-based rental assistance (PBRA) programs. RAD conversions can have a profound impact on residents' lives, as well as the long-term affordability of the nation's affordable housing stock. The trainings will help residents and advocates learn how to ensure maximum protection for RAD residents.

Each 30-minute training will provide a brief overview of an issue that residents and advocates are likely to encounter in a RAD conversion, followed by ten minutes for Q&A. During each session, NHLP staff will discuss the protections guaranteed by RAD, relevant legal authorities, advocacy tips, and other resources.

Training topics will include:

- Why and How Should I Get Involved in My Local RAD Conversion? (April 12)
- RAD 101: Component 1 for Public Housing (April 26)

- RAD 101: Component 2 for HUD-assisted Multifamily Housing (May 10)
- RAD Tenant Organizing Rights (May 24)
- RAD Right to Remain, Rescreening, and Temporary Relocation (June 7)
- Long-Term Oversight and Affordability (June 21)
- Common RAD Fair Housing and Civil Rights Issues (July 12)
- Demolishing and Reducing Units via RAD (August 2)
- Leases and House Rules After RAD (August 16)
- Grievance Rights After RAD (August 30)
- Choice Mobility Rights After RAD (September 13)

A brief description of each training session is at: http://nhlp.org/RAD

Trainings will take place at 1:30 pm ET.

It is not yet possible to register. You can ask to be placed on an email list to receive registration information two weeks prior to each training by writing to Jessie Cassella at JCassella@nhlp.org. Alternatively, watch *Memo to Members* for registration information as it becomes available prior to each training.

For more information, contact Jessie Cassella at: JCassella@nhlp.org

More information about RAD is on the NHLP website at: http://nhlp.org/RAD

NLIHC also has RAD information on page 4-13 of the 2016 Advocates' Guide at: http://bit.ly/22QZiEm. The 2017 Advocates' Guide will be available soon.

NeighborWorks Training Institute in Minneapolis, May 22-26

The next NeighborWorks Training Institute (NTI) will take place May 22-26 in Minneapolis, MN. The NTI offers more than 100 course offerings in affordable housing development and financing; housing asset management; community engagement; community revitalization; community economic development; housing construction and rehabilitation; financial capability and homeownership education, coaching, and counseling; nonprofit management and leadership; and single-family and small business lending. Pre-event registration ends May 1. Register by April 10 and be entered into a drawing to win a Kindle.

More information about the NTI is at: http://bit.ly/1Zx8Ima

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

NLIHC in the News

NLIHC in the News for the Week of March 19

The following are some of the news stories that NLIHC contributed to during the week of March 19:

• "Tarrant area homelessness numbers remain flat for another year," *Star-Telegram.com*, March 23 at: http://bit.ly/2odUE14

- "Photos: 8 Arrested At Downtown Protest Against Trump's Proposed HUD Cuts," *Chicagoist*, March 22 at: http://bit.ly/2nNQmVo
- "Why affordable housing is essential to our economy," *Inman News*, March 20 at: http://bit.ly/2n0PRUO
- "Trump budget proposal would cut federal programs for poor," *Pittsburgh Post-Gazette*, March 20 at: http://bit.ly/2nkHfu8
- "Housing groups warn some 'could end up losing their homes' if vouchers cut," *Chicago Tribune*, March 26 at: http://trib.in/2oe1h7d
- "Trump's budget proposal is bad news for housing across the nation," *Democratic Underground.com*, March 18 at: http://bit.ly/2n22IFu

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