



Memo TO Members

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Take Action

Meet with Your Members of Congress In-District During April Recess!

Congress will be in recess from April 10 to April 21. This is an ideal time to attend a town hall or to schedule an in-district meeting or site visit with your federal lawmakers. We urge advocates to educate your elected officials about the importance of affordable housing, why potential budget cuts will hurt people with low incomes, and how we can increase affordable housing resources through tax reform.

Here are some resources you can use:

- **[Spring 2017 Issues Guide](#)**: Learn more about the top five critical issues before Congress and what advocates can ask their senators and representatives to do.
- **[Advocacy Toolkit](#) and [Webinar](#)**: A toolkit from the Campaign for Housing and Community Development Funding (CHCDF) includes talking points, sample op-eds, tweets, and how-to's for setting up in-district meetings and site visits. The CHCDF webinar includes information on President Trump's budget proposal and tips to effectively engage lawmakers.
- **[A Place to Call Home](#) report and [Success Stories](#)**: The report shows why affordable housing is a smart investment in health, education, economic mobility and the economy, and includes more than 100 affordable housing and community development success stories from across the nation.
- **[Town Halls in Your Community](#)**: Check out townhallproject.com to see if your lawmakers are holding town hall meetings. Here are some affordable housing related questions to ask:
 - Question 1: Only one in four people who need housing assistance actually get help, and the spending caps only make this situation worse. Unless the caps are lifted, programs that keep roofs over the heads of many people in our community will see funding cuts. **Where will these families go if they are evicted from their homes or have to live out of their cars?**
 - Question 2: President Trump ran his campaign promising to rebuild communities. But his budget proposes to eliminate resources that our state uses to revitalize distressed areas, build senior centers and health clinics, help families get out of shelters and into homes, and help low income families become homeowners. **Do you think President Trump has broken his promise?**
 - Question 3: Many have said that President Trump's budget is “dead-on-arrival.” But it is not enough to oppose President Trump's budget. HUD's budget has already been cut to the bone. The only way to solve this problem is to lift the spending caps that would make it impossible to address the affordable housing crisis in this country. **Will you commit to this?**
 - Question 4: Republicans in Congress are currently discussing ways to reform the mortgage interest deduction in tax reform. This raises the question of how Congress should invest the significant savings: to lower corporate or individual tax rates or to invest in affordable homes for people with the greatest needs. **Do you support keeping housing tax reform dollars in housing?**

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

Sign your organization onto a [letter](#) asking Congress to protect and expand the national Housing Trust Fund (HTF). The deadline for signing the letter has been extended to April 28.

The HTF is a critical new resource for building and preserving homes for the lowest income people in America. In 2016, its first year of funding, states made plans to use HTF resources to increase the supply of affordable rental homes for extremely low income veterans, seniors, people with disabilities or special needs, low-wage workers, and people experiencing homelessness. With more resources, the HTF can play a critical role in 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.

Contact your Congressional delegation directly at: <http://bit.ly/2IBR7eM>

Tell Your Representative to Cosponsor “The Common Sense Housing Investment Act”

[Urge your representative](#) to cosponsor the “[Common Sense Housing Investment Act of 2017](#)” (H.R. 948) to address homelessness and housing poverty in America without any increase in federal spending. The lack of affordable rental housing for the lowest income people has reached crisis levels 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 provide affordable housing to millions of the lowest income people in America.

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

Hundreds of Advocates Explore Solutions to Homelessness and Housing Poverty at Policy Forum

More than 300 affordable housing advocates and providers, researchers, low income residents, and policy makers attended the NLIHC 2016 Housing Policy Forum: Advancing Solutions in a Changing Landscape in Washington, DC on April 3-5 to explore the challenges and solutions to homelessness and housing poverty in the U.S. A diverse array of NLIHC members and partners engaged with policy makers, experts and one another, learned about NLIHC’s policy priorities, and met with lawmakers on Capitol Hill to share their concerns and ask for their support. HUD Secretary Dr. Ben Carson and U.S. Representative Maxine Waters (R-CA) provided two of the keynote addresses during the Forum.

The forum kicked off with a special session for approximately 80 low income residents titled “The Moment Is Now!” Willie J.R. Fleming from the Chicago Anti-Eviction Campaign and José R. Alvarez from the Chicago Housing Authority (CHA) began with a dynamic presentation on how collective action can break down barriers to addressing community challenges. Mr. Fleming stressed the importance of public housing residents working collaboratively with housing authorities. “Through collaborative action, we have the power to use policy as a tool for organizing,” he said. Mr. Alvarez shared examples of how CHA and public housing residents partnered to expand employment opportunities for residents through Section 3. Dushaw Hockett from Safe Places for the Advancement of Community and Equity facilitated an interactive session on how residents could strengthen their relationship-building skills. “What we have in so many communities is a belief gap,” Mr. Hockett said. “Trust has been violated so many times between the housing authority and residents—and even between residents and residents—that folks don’t believe it’s possible to create a different circumstance than what they have. So much of the work we have to do is . . . about helping people believe again.”

The opening plenary panel of the forum featured four advocates from around the country who discussed their recent successful campaigns to expand funding for affordable housing and shared recommendations for attendees engaged in similar efforts. Michael Anderson from the Center for Community Change’s Housing Trust Fund Project highlighted recent victories of state and local housing trust fund campaigns, including Arizona’s commitment to nearly double their trust fund investments. Mr. Anderson also shared that housing trust fund initiatives are gaining momentum in rural states like South Dakota. Phyllis Chamberlain of Housing Alliance Pennsylvania shared her organization’s successes engaging legislative allies across the political

spectrum to increase affordable housing funding. She encouraged attendees to consider not just the content of their arguments but also who is presenting that information to legislators. Fredricka Robinson of East Bay Housing Organizations discussed her role as a resident leader on community education efforts in support of Alameda County's infrastructure financing measure and on Oakland's measure to expanded renters' rights related to rent increases; voters passed both ballot measures overwhelmingly in November 2016. Greg Payne of Maine Affordable Housing Coalition, and an NLIHC board member, closed the session by describing the various obstacles Maine advocates overcame in gaining overwhelming support for a statewide bonding initiative to increase affordable housing for seniors.

A session titled "Getting the Message Across: Effective Communications" highlighted key strategies advocates can use to position affordable housing as a critical issue in their communities. Ali Solis from Make Room spoke about the inherent ideological and experiential biases that influence the way people perceive affordable housing. Ms. Solis shared data on the numbers of women, children, millennials, seniors, and veterans experiencing housing insecurity. In telling the story, she said, "we have to remember the people behind the numbers." Amy Clark from the National Housing Conference explored how advocates can advance a broader public conversation. "We can't rely solely on resident stories in affordable housing messages," she said. "We have to talk about systems and structures." Tiffany Manuel from Enterprise Community Partners said that "too many people don't have a fair shot at success in life because of where they live, but it's hard to build the public will to solve for this problem." Ms. Manuel closed out the session by sharing common messaging pitfalls and suggestions on what advocates can do differently to engage key audiences. "In order to reach a broader audience, people need to see themselves inside of the story," she said.

Julie Fernandez, Open Society Foundation Advocacy Director for Voting Rights and Democracy, spoke on Sunday afternoon about the "current moment" in the U.S. and its implications for civil and human rights in our country. Ms. Fernandez spoke forcefully about the legacy and ongoing issues of racial discrimination and segregation in America, and she addressed current threats to the 1968 Fair Housing Act requirement to affirmatively further fair housing. She also emphasized the critical importance of combating voter suppression targeted at racial and ethnic minorities and of aggressive voter registration, education, and mobilization. "The one thing that we all have that is exactly the same as everyone else, the one thing that makes us all equal is that we all have one vote." Ms. Fernandez urged advocates to do all they can to protect that right and encourage low income citizens to use it.

NLIHC President and CEO Diane Yentel opened the second day of the forum with an overview of the current state of affordable housing, political threats and opportunities, and solutions. Ms. Yentel covered topics ranging from the threat of massive budget cuts not seen since the Reagan administration to opportunities for bipartisan policy solutions through tax and housing finance reform. Ms. Yentel concluded her remarks on a note of optimism, reminding advocates: "Our commitment to ending homelessness and housing poverty is unwavering. And knowing that there are tens of thousands of us across the country uniting behind this cause, and that our numbers are ever growing, makes me confident we will prevail in the end."

In a session titled "Rebalancing Federal Housing Policy," panelists discussed the need to reprioritize federal spending on housing by reforming the mortgage interest deduction (MID) – a \$70 billion tax break that primarily benefits higher income households – and reinvesting the significant savings into providing affordable rental homes for people with the greatest needs. NLIHC Director of Public Policy Sarah Mickelson began the conversation by playing a new United for Homes (UFH) campaign video on the need to reform MID and invest in affordable housing. Carol Wayman, legislative director for Representative Keith Ellison (D-MN), discussed Mr. Ellison's "Common Sense Housing Investment Act" and how it would help address homelessness and housing poverty. She urged Congress to keep dollars from housing-related tax reform in affordable housing. David Newville from CFED and Agatha So from the National Council of La Raza spoke about how the MID reinforces the racial wealth gap and the need to reform the tax deduction into a credit to ensure that more low and moderate income minority homebuyers receive a tax break. Sharon Cornu from the Nonprofit Housing

Association of Northern California shared an update on a broad campaign effort, which includes strong resident engagement, to reform California's MID and reinvest the savings into affordable housing solutions. Visit the UFH campaign website and view the new UHF video at: <http://www.unitedforhomes.org/>

A panel of experts shared their insights about "public housing in a changing landscape." Susan Popkin, senior fellow at the Urban Institute and author of *No Simple Solutions: Transforming Public Housing in Chicago*, shared lessons learned from Chicago's Plan for Transformation and the importance of "whole-family" services and supports to ensure children can thrive in their new homes, neighborhoods, and schools after relocation. David Pristin from the New York City Housing Authority (NYCHA) discussed the current \$17 billion of capital needs in NYCHA properties, the agency's efforts to address those needs given insufficient federal funding, and the organization's extensive resident engagement efforts. Shauna Sorrells from the Housing Opportunities Commission of Montgomery County, MD discussed her agency's public housing/housing finance agency model and emphasized that public housing converted to project-based rental assistance under the Rental Assistance Demonstration will continue to require ongoing public subsidy. Finally, Martha Weatherspoon, president of the Lincoln Home Resident Council in Clarksville, TN and an NLIHC board member, spoke about how important it is for residents to communicate with policy makers about the importance of public housing. With public housing often getting a "bad rap" and with President Donald Trump's budget threatening big funding cuts to HUD and public housing, she said that residents must communicate persuasively that public housing be protected. "Find your legislators and start calling," Ms. Weatherspoon said. "This is your home. Are you going to fight for it? Set a fire under yourself!"

During a session on long-term rental housing assistance, Dr. Marybeth Shinn from Vanderbilt University summarized the results of the Family Options Study, which found that long-term rental housing assistance improved housing stability, reduced domestic violence and psychological distress, improved food security, and decreased child behavioral problems more than the "usual care" that communities typically provide. Daisy Franklin, an NLIHC board member and vice president of Connecticut's Publicly-Assisted Housing Residents Network, discussed concerns about transportation and child care needs for assisted households, especially in light of proposals to impose work requirements and time limits. Ms. Franklin questioned the logic of time limits on assistance when many non-elderly assistance recipients are already working and have limited access to higher wage opportunities. Barbara Sard from the Center on Budget and Policy Priorities (CBPP) explained CBPP's proposed renters' tax credit, which would allow a property owner to claim a credit to cover the gap between 30% of an eligible extremely low income tenant's income and their rent. Aaron Gornstein from Preservation of Affordable Housing (POAH) described POAH's Family Self-Sufficiency (FSS) program. POAH is the first private owner of Section 8 assisted properties to implement an FSS program, which allows participating households to avoid rent increases that usually occur because of earnings growth as long as they save a portion of their increased earnings in special escrow accounts to be used for long-term financial goals like education or homeownership.

Another panel explored Housing Trust Fund (HTF) implementation best practices. Virginia Sardone from HUD said a majority of the initial Allocation Plans submitted to HUD for approval were inadequately detailed, requiring HUD to return them unapproved for more information. Ms. Sardone said that many states did not clearly articulate their "priority factors" for HTF project approvals, and she acknowledged that HUD's interim rule and other guidance inadvertently encouraged an overreliance on project-based rental assistance. Ayana Gonzalez from the Massachusetts Department of Housing and Community Development described Massachusetts's plan to use its HTF allocation on a pilot program for which state funds are no longer available - specifically for service-enriched housing, setting aside state vouchers that come with \$1,500 per year for services. The state will augment the HTF with at least \$5 million in state bonds. Chip Halbach from the Minnesota Housing Partnership described an HTF project in St. Peter, MN that will provide 30 housing units enhanced with supportive services for formerly incarcerated individuals at high risk of homelessness who have mental health and/or substance abuse challenges. Jim Yates from the Technical Assistance Collaborative (TAC) talked about TAC's deeper analysis of draft HTF Allocation Plans that seemed to have unique provisions. He

noted that Florida encouraged projects targeted to households with incomes at or near the Supplemental Security Income level, providing homes in a mixed-income setting for households with special needs who are homeless or at risk of homelessness. New Jersey targeted its HTF funds to special needs housing within mix-income developments, with the HTF units serving formerly incarcerated individuals.

Congressional staff from key offices and committees discussed what is ahead for Congress this year related to the budget, tax reform, housing finance reform, anti-poverty issues, infrastructure, and more. Artie Mandel, senior policy advisor with Senator Maria Cantwell (D-WA), spoke about the Senator's efforts to expand the Low Income Housing Tax Credit (LIHTC) in a comprehensive LIHTC reform bill and the ways the legislation would help address the growing homelessness crisis in Washington and other states. He urged advocates to ask their Senators to cosponsor the "Housing Credit Improvement Act." Jason Woolwine, who works for Chairwoman Susan Collins (R-ME) on the Appropriations Committee, spoke about the threat of significant funding cuts to affordable housing investments at HUD. He warned that even though the president's budget request for FY18 is likely dead-on-arrival, the House and Senate spending bills may be forced to include deep cuts to HUD programs unless Congress lifts the low spending caps required by law. Beth Cooper from the Senate Committee on Banking, Housing, and Urban Affairs and Clinton Jones III and Theresa Dumais from the House Committee on Financial Services spoke about opportunities to expand the national Housing Trust Fund through housing finance reform, an infrastructure spending bill, and stand-alone legislation. The three also discussed their divergent views on how best to improve federal housing programs, including the proposal to add work requirements and time limits to housing assistance.

The final panel of the forum focused on "building an expansive housing movement" to include other advocates for social change, like those in health, education, child welfare, homelessness, and criminal justice. Peggy Bailey from the Center for Budget and Policy Policies spoke about the intersection of affordable housing and health outcomes and about how to engage healthcare advocates to mobilize for affordable housing. Harry Lawson, Jr., of the National Education Association discussed the challenges teachers face in the classroom with their students experiencing homelessness and housing instability and noted that in a number of cities teachers and other school officials are beginning to raise the issue of affordable housing to local policy makers. Richard Hooks Wayman of Children's Defense Fund noted that his organization, long focused on children's health, has come to realize they must also address affordable housing because it is so central to child development and wellbeing. Nan Roman of the National Alliance to End Homelessness highlighted the need for all advocates to think of homelessness first as a problem of affordable housing scarcity. And Margaret diZerega of the Vera Institute of Justice emphasized the critical importance of affordable housing for justice-involved individuals returning to their communities after incarceration. All panelists emphasized the importance of working together on policy solutions that unite advocates to amplify the call to address the affordable housing scarcity in our country and talked about their joint discussions to plan a national multi-sector campaign to end homelessness and housing poverty once and for all.

HUD Secretary Dr. Ben Carson Assures Forum Participants "Nobody's Going to Be Thrown Out on the Street"

HUD Secretary Dr. Ben Carson assured housing advocates during a keynote address at the forum that "nobody's going to be thrown out on the street" under his watch. The comment was in response to advocates' concerns about President Trump's budget proposal to slash HUD funding by 13%, or \$6.2 billion compared to FY16 levels. Dr. Carson added, "I know people are very, very concerned about the new budget numbers that have been put out there and think it's a crisis and the end of the world, but it actually is not because the part that people are not hearing, even though I have said it several times, is that this administration considers housing a significant part of infrastructure in our country and, as such, the infrastructure bill that's being worked on has a significant inclusion of housing in it." While NLIHC supports the inclusion of funding for affordable housing in infrastructure legislation, a onetime infusion of resources cannot replace funding provided through annual appropriations. As Diane Yentel said in her remarks earlier in the day, anticipating this defense from Secretary

Carson, “vague promises to replace funding through a one-time spending boost in an infrastructure bill that may never happen (is unacceptable). Instead, we must fully fund all HUD and USDA programs through spending bills, and increase investments in the national HTF and public housing capital repairs through an infrastructure bill.”

Dr. Carson discussed the importance of home during his own upbringing and reflected on the many low income patients he treated as a physician in Baltimore and the connection between housing and positive health outcomes. He also talked about how the U.S. affordable housing shortage is an untenable situation and is an area where the federal government should increasingly partner with the private sector and the faith community. “Success is not how many people we can have in public housing,” Dr. Carson said. “It is how many people we can get out of it and how many people we can have become a strong and vibrant part of our society.” He discussed the need to better enforce Section 3, which requires recipients of HUD housing and community development funding to provide “to the greatest extent feasible” job training, employment, and contracting opportunities for low income residents and eligible businesses.

Representative Waters Announces “Ending Homelessness Act of 2017” and Urges Advocates to Resist Administration’s Efforts to Gut HUD Funding

U.S. Representative Maxine Waters (D-CA) gave a rousing keynote address at the forum dinner on Monday, April 3. Ms. Waters strongly criticized the Trump administration’s proposed budget cuts to HUD and encouraged advocates to do all they can to prevent such cuts. “We must be organized to fight for the least of us,” she said.

Ms. Waters also announced she would reintroduce legislation to provide more than \$13 billion of new funding over five years for homelessness prevention, homeless services, affordable housing construction, and rental assistance. Ms. Waters said that her “Ending Homelessness Act of 2017” includes additional money for McKinney-Vento homeless assistance grants for new permanent supportive housing; Section 8 Housing Choice Vouchers to help homeless families, youth, and individuals find stable housing; and outreach to ensure homeless people are connected to the services they need. The bill also would increase annual mandatory spending for the national Housing Trust Fund and would repeal the sunset date for the U.S. Interagency Council on Homelessness (USICH). (See related article about Ms. Waters’s “Ending Homelessness Act of 2017” in this *Memo to Members*.)

“Are you up for this fight?” Ms. Waters asked the crowd at the end of her remarks to a rising chorus of applause. “If you care about people, if you love people, if you want to do the best things by our young people, you’ve got to make sure you fight for the resources to make it happen. . . . I’m up for this fight!”

NLIHC Awards East Bay Housing Organizations and Non-Profit Housing Association of Northern California for Outstanding Advocacy Organizing

NLIHC awarded its 2017 Organizing Award to two organizations, East Bay Housing Organizations (EBHO) and the Non-Profit Housing Association of Northern California (NPH), for their outstanding efforts in support of socially just public policies to ensure affordable and decent housing for low income households. The award was presented on April 3 at NLIHC’s 2017 Housing Policy Forum: Advancing Solutions in a Changing Landscape.

The NLIHC Organizing Award recognizes outstanding achievement in state, local and resident organizing. The winners of this year’s award engaged in unique campaigns, programs, and methods to pass legislation that ensures more people with the lowest incomes have affordable and decent homes.

Based in Oakland, CA, EBHO has long been known for policy and advocacy, but in the last nine years they have invested in resident leadership and organizing as a crucial part of their mission to preserve, protect and

create affordable housing opportunities for low-income people. For more than a decade, the EBHO communities faced extremely high displacement of lower-income residents, particularly residents of color. In 2016, EBHO played a major role in two affordable housing ballot measure campaigns.

In the high-rent area of Alameda County (home to Oakland and Berkeley), EBHO was instrumental in getting the Board of Supervisors to place a \$580 million affordable housing bond measure (A1) on the ballot. The bond included funds for everything from housing for formerly homeless people to first-time homebuyer assistance. Through community pressure including a signature-gathering campaign assisted by EBHO, the Oakland City Council added the “Protect Oakland Renters” ballot initiative (Measure JJ), which helps protect Oakland renters from illegal rent increases and unjustified evictions. EBHO resident leaders from affordable housing communities in Oakland made more than fifty presentations across the county and worked tirelessly to reach neighbors, friends, faith communities, and other local groups with the message to vote yes for affordable housing.

Both measures passed with overwhelming support in November, 2016. “Our resident leaders were recognized as a critical part of these winning campaigns,” said Gloria Bruce, EBHO executive director. “We are so glad they are being recognized by NLIHC and feel encouraged to push forward together so that low income residents can stay in diverse and affordable communities.”

Representing the nine counties of the San Francisco Bay Area, NPH activates its members to advocate for a future where everyone has an affordable and stable home. In 2016, NPH succeeded in delivering \$2 billion in new revenue for affordable housing by initiating, supporting, and securing passage of three County ballot measures—Measure A (Santa Clara County), Measure A1 (Alameda County) and Measure K (San Mateo County).

In 2011, Californians faced a significant threat to affordable housing after the governor and legislature dissolved redevelopment agencies, cutting \$1 billion annually statewide for housing for low-wage workers, families, seniors, people with disabilities, and veterans. NPH provided strategic guidance and support to local leaders on initiating and working for passage of the local ballot measures. NPH helped identify unique opportunities to galvanize the community, including building and mobilizing a robust resident engagement program that led to an 18% increase in resident voter registration.

“While campaigning for these initiatives, we were able to work with powerful advocates who volunteered their time and shared their personal stories to make positive change happen and to influence long term outcomes,” said Amie Fishman, NPH executive director. “We are honored to receive this award from NLIHC and recognize that this acknowledgement is not for NPH alone, but on behalf of our resident volunteers, members, and the Bay Area voters who said yes to affordable housing at the ballot.”

NLIHC President and CEO Diane Yentel expressed her appreciation for the work of EBHO and NPH and recognized both organizations’ tremendous efforts. “The incredible work of this year’s NLIHC award recipients is an example of how everyone can do their part to help end homelessness and housing poverty in America,” Ms. Yentel said. “EBHO and NPH created a path to success that was supported by their missions. They didn’t stray from this path and became more committed to their cause. Their tenacity was contagious, influencing hundreds of volunteers who helped them achieve their goals. We thank them for all of their hard work and powerful voices.”

NLIHC Honors J. Ronald Terwilliger and Amy Anthony with Dolbeare and Brooke Awards

NLIHC held its 35th Annual Leadership Awards Reception on April 4 in Washington, DC, honoring J. Ronald Terwilliger with the Edward W. Brooke Housing Leadership Award and Amy Anthony with the Cushing Niles Dolbeare Lifetime Service Award.

David Bowers, NLIHC board member and vice president and market leader at Enterprise Community Partners, thanked the many event donors, including the evening's host, BBVA Compass. BBVA Compass Director of Corporate Responsibility and Reputation and former NLIHC Board Member J. Reymundo Ocañas applauded NLIHC for its strong advocacy and unwavering commitment on behalf of extremely low income people and congratulated this year's honorees.

The Edward W. Brooke Housing Leadership Award, named for the late Senator Brooke (R-MA) who championed low income housing as a U.S. senator and as chair of the NLIHC board of directors after he left the Senate, goes to an exemplary housing leader with a record of fighting for affordable housing on the national level. NLIHC honored J. Ronald Terwilliger with the 2017 Brooke Award for his national advocacy to recalibrate federal housing policy to address the affordable housing needs of the nation's low income families and for the philanthropy of the J. Ronald Terwilliger Foundation for Housing America's Families.

Bart Harvey, former chair and CEO of Enterprise Community Partners, and Henry Cisneros, former secretary of HUD and mayor of San Antonio, both spoke at the event, lauding Mr. Terwilliger for his significant financial and leadership contributions throughout his career and for his tireless advocacy for safe, decent, and affordable housing for low income households.

Upon accepting the award, Mr. Terwilliger dedicated his remarks to making the case for rebalancing federal housing policy. He said it makes little sense that 75% of all federal housing expenditures go to homeowners - most to higher income households - while three-quarters of low income households who need help the most get no assistance. He spoke strongly and eloquently about the need to reform the mortgage interest deduction and redirect the savings to affordable rental housing for low income people and families.

The Cushing Niles Dolbeare Lifetime Service Award, named after NLIHC's late founder, goes to an individual who has demonstrated an unyielding commitment to achieving safe, decent, and affordable homes for low income people. NLIHC presented the 2017 Dolbeare award to Amy Anthony, founder and former CEO of Preservation of Affordable Housing (POAH), for her more than 30 years of building and preserving affordable homes for low income people around the country and advocating for affordable housing in her state and nationally.

Bill Kelly, former CEO and now strategic advisor for Stewards of Affordable Housing for the Future, and Bill Apgar, an NLIHC board member and the 2015 recipient of the Cushing Dolbeare Lifetime Service Award, praised Ms. Anthony's lifetime of strong leadership, determination, and commitment to affordable housing. They described Ms. Anthony as one of the most highly respected national experts in housing finance and policy, a fearless advocate for low income families and communities, and an exceptional leader who grew POAH from a small start-up in 2001 into one of the largest affordable housing nonprofit developers in the country, now owning and operating nearly 9,000 affordable homes at more than 70 properties in nine states and the District of Columbia.

Herb Morse, a founding director of POAH, and Kate Racer, associate director of the Massachusetts Department of Housing and Community Development, accepted the award on behalf of Ms. Anthony, who could not attend because of illness. Mr. Morse and Ms. Racer expressed Amy's gratitude in receiving the award and her sadness in not being able to attend the event. They shared Ms. Anthony's great admiration for Cushing Dolbeare and her appreciation to NLIHC for this recognition in Cushing's name.

NLIHC President and CEO Diane Yentel closed the reception, congratulating the honorees and thanking the many people and organizations who contributed to NLIHC in honor of Mr. Terwilliger and Ms. Anthony, making this NLIHC's most successful fundraising event yet.

NLIHC is grateful for the support of all of this year's Leadership Reception donors: a full list can be found at: <http://nlihc.org/events/leadership>

NLIHC Members from Across the Country Lobby Congress to Support Affordable Housing

More than 130 NLIHC members visited their Congressional delegations on Tuesday, April 4, the final day of the 2017 NLIHC Housing Policy Forum, to discuss the importance of affordable housing and the need to protect and expand HUD and USDA-Rural Development budgets. Advocates representing 29 states visited more than 85 House and 40 Senate offices. They brought with them copies of recent NLIHC publications and data as well as the Campaign for Housing and Community Development Funding (CHCDF) report, [*A Place to Call Home*](#).

When meeting with House offices, advocates encouraged their representatives to support Representative Keith Ellison's (D-MN) "Common Sense Housing Investment Act" (H.R. 948), which would modify the mortgage interest deduction and put the savings, an estimated \$241 billion over 10 years, into affordable housing programs serving those with the greatest needs. Advocates urged their senators to support the "Housing Credit Improvement Act of 2017" (S. 548), introduced by Senators Maria Cantwell (D-WA) and Orrin Hatch (R-UT). S. 548 would incentivize using the Low Income Housing Tax Credit (LIHTC) for extremely low income households, allow LIHTC financing for mixed income developments, and encourage LIHTC developments in Native American communities. It would also expand the credit by 50%, allowing it to serve more individuals and families. In addition, advocates encouraged their members of Congress to protect and expand the national Housing Trust Fund (HTF). They shared with their members about the HTF's first year of funding and states' plans to leverage the funds for greater investment in housing that serves extremely low income renters.

The core message of the 2017 NLIHC Lobby Day was the importance of affordable housing programs for those with the lowest incomes and the devastating impacts President Donald Trump's proposed budget cuts would have on people and communities nationwide. Advocates emphasized the critical role federal housing dollars play in their communities and the need to increase those investments, rather than limit them. By meeting in person with members of Congress and sharing stories of those who have benefited from federally funded affordable housing, advocates personalized the nation's affordable housing crisis and the need to support programs that would benefit the nearly 10 million extremely low income households struggling to pay rent each month and the half-million individuals who are homeless.

NLIHC Board of Directors Unanimously Votes to Elect Two New Directors

The NLIHC board of directors unanimously voted onto its board two new directors on April 4: National Alliance to End Homelessness (NAEH) President and CEO Nan Roman and Housing Opportunities Commission (HOC) of Montgomery County Director of Legislative and Public Affairs Shauna M. Sorrells. Ms. Roman and Ms. Sorrells each bring to the board decades of leadership in combating homelessness and housing poverty.

With more than 20 years of experience working both locally and nationally, Nan Roman is considered one of the leading national voices on homelessness and its solutions. Under her leadership, NAEH has identified and promoted innovative strategies for ending homelessness adopted by national policy makers and communities nationwide. Ms. Roman's advice and counsel are sought after and relied upon by members of Congress and the Administrations of both parties, as well as by state and local officials and advocates.

"I am honored to join the NLIHC board of directors and to continue my work in affordable housing advocacy as a governing member of this team," said Ms. Roman. "I look forward to expanding relationships and exploring new ways to educate the public about the nature of homelessness and housing insecurity and to promote effective solutions with policy makers."

Shauna Sorrells joined HOC in January 2016 and has already implemented strategic processes for addressing a number of federal, state, and local legislative issues related to zoning and community partnerships. Prior to joining HOC, Ms. Sorrells directed HUD's public housing programs, overseeing the provision of billions of dollars in annual federal resources for the operations of about 1.1 million affordable housing units across the

country. She played a leadership role in converting almost 85,000 public housing units to project-based Section 8 contracts through the Rental Assistance Demonstration (RAD) and increasing the number of vulnerable families housed in the public housing program by 33,000.

“Through my position as a board member of NLIHC, I plan to continue to pursue opportunities for women and underserved populations in public and assisted housing,” said Ms. Sorrells. “I will push to transform ineffective and burdensome housing policies to increase efficiency and serve a population that demands safe, affordable and decent housing.”

“Nan Roman and Shauna Sorrells will be tremendous additions to NLIHC’s board of directors,” said Diane Yentel, president and CEO of NLIHC. “I am pleased to welcome them to the NLIHC team and look forward to working with them on developing and promoting policies and strategies to advance our mission of ending homelessness and housing poverty in America.”

[NAEH](#) is a leading voice on the issue of homelessness. The Alliance analyzes policy and develops pragmatic, cost-effective policy solutions. The Alliance works collaboratively with the public, private, and nonprofit sectors to build state and local capacity, leading to stronger programs and policies that help communities achieve their goal of ending homelessness. NAEH provides data and research to policymakers and elected officials to inform policy debates and educate the public and opinion leaders nationwide.

[HOC](#) was established in 1974 to better respond to Montgomery County, Maryland’s need for affordable housing. HOC is authorized to acquire, own, lease, and operate housing; to provide for the construction or renovation of housing; obtain financial assistance from any public or private source to assist its housing activities; and arrange for social services, resident services and day care.

United for Homes

United for Homes Webinar on Tax Deductions, Credits, and Homeownership, April 12

United for Homes (UFH) endorsers are invited to join a [webinar](#), “Just in Time for Tax Day—Deductions, Credits, and Homeownership,” on April 12, 2 pm ET. NLIHC VP for Research Andrew Aurand will provide an introduction on deductions and credits. Eric Toder, Urban-Brookings Tax Policy Center Institute fellow and co-director, will discuss the implications of the UFH proposal to convert the mortgage interest deduction (MID) to a tax credit and lowering the amount of mortgage eligible for a tax break to \$500,000. And NLIHC Manager for Field Organizing Joey Lindstrom will review some of the most common myths regarding the MID.

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 not 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/>

March for Tax Fairness and Government Transparency, April 15

Join advocates from around the country on April 15 in a march to demand transparency in government and fairness in our tax code. NLIHC and the United for Homes (UFH) campaign have joined with a growing list of advocacy groups – including MoveOn.Org, Indivisible, Our Revolution, the American Federation of Teachers, Credo, Americans for Tax Fairness, the Center for Popular Democracy Action, Working Families, the National Women’s Law Center, the Coalition for Human Needs, and many others – to organize people from across the nation to march on Washington, DC and in more than 90 cities.

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. Hundreds of thousands have already signed up to participate.

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/>

United for Homes Videos Available to Advocates

The United for Homes (UFH) campaign [website](#) features short videos summarizing the UFH campaign’s call for modest reforms to the mortgage interest deduction (MID) that would benefit millions of low and moderate income homeowners and generate billions of dollars in savings to invest in affordable rental housing.

The UFH 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 like the national Housing Trust Fund and Housing Choice Vouchers.

The UFH website provides two short videos that highlight the extent of the affordable housing crisis in America and the simple solutions that can be taken to help low income households obtain a stable and affordable home.

They describe the current state of housing affordability in America and the simple solutions that can be pursued through MID reform to ensure everyone in America has access to affordable, stable, decent housing. The videos succinctly summarize the UFH proposal and outline reasons to join the campaign. The newest video features NLIHC President and CEO Diane Yentel; Children’s Health Watch Pediatrician Megan Sandel; former Cato Institute Director of Financial Regulation Studies Mark Calabria; Martha Weatherspoon, NLIHC board secretary and a resident of public housing; Suzette Walker, a lower income homeowner. This video debuted at the NLIHC Housing Policy Forum on April 3.

NLIHC encourages UFH endorsers and other affordable housing advocates to share these videos on social media and with the news media, elected officials, and other stakeholders. The videos’ visual messages powerfully illustrate the importance of investing in housing for people with the greatest needs and present the solution for doing so without spending additional federal resources.

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

Budget

Nearly 3,500 Organizations and Local Governments Urge Congress to Lift Spending Caps and Fully Fund Housing and Transportation Programs

The Campaign for Housing and Community Development Funding ([CHCDF](#)) sent a letter to House and Senate leadership urging lawmakers to work together to lift caps on federal spending equally for defense and non-defense programs and to ensure housing, community development and transportation programs receive the highest amount of funding possible. The letter was signed by nearly 3,500 national, state, local, and tribal organizations and governments.

The letter reads, “These programs strengthen our country and economy by creating millions of jobs and offering a safety net to our most vulnerable households. 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 ensure families thrive.”

Read the letter at: <http://bit.ly/2p0QAVR>

Congress

Representative Waters Reintroduces “Ending Homelessness Act of 2017”

U.S. Representative Maxine Waters (D-CA) reintroduced the “Ending Homelessness Act of 2017,” a comprehensive plan to ensure the lowest income people and families America have safe, decent, and affordable homes.

The lack of affordable housing has reached crisis proportions in the U.S. NLIHC’s report [The Gap: A Shortage of Affordable Housing](#) shows there is a shortage of 7.4 million affordable and available rental homes for America’s 11.4 million extremely low-income (ELI) households, those with incomes less than 30% of their area median income or the poverty guideline. These households include seniors, people with disabilities, veterans, and families with children. Only 35 affordable homes are available for every 100 ELI renter households nationally, and a shortage exists in every state and major metropolitan area in the country. Seventy-one percent of ELI renter households spend more than half of their income on rent and utilities. They face impossible choices between paying for rent and covering other basic necessities like food and healthcare. Too many end up homeless.

The “Ending Homelessness Act of 2017” would invest \$13.27 billion over five years to address the shortage of affordable housing and to combat homelessness. The bill would provide \$1 billion annually to the national

Housing Trust Fund (HTF), the first new affordable housing program in a generation targeted to those most in need, and \$50 million each year for rental assistance to be used in conjunction with HTF housing. The bill would provide 410,000 units of new affordable housing for the lowest income households.

In addition to providing more affordable housing, the bill would fund outreach and case management to ensure homeless people are connected to the services they need and would help states and local jurisdictions better align their healthcare and housing interventions. It would also permanently authorize the McKinney-Vento Homeless Assistance Act and the U.S. Interagency Council on Homelessness—both of which are essential to ensuring homeless people have access to emergency shelter and services, transitional housing, job training, primary health care, and education.

NLIHC applauds Representative Waters for this legislation and encourages other lawmakers to cosponsor the bill. “The solution to homelessness is an affordable home, and the Ending Homelessness Act of 2017 provides a critical investment in affordable homes for people with the greatest needs,” said NLIHC President and CEO Diane Yentel. “Having an affordable place to call home transforms lives—giving people the stability they need to achieve economic mobility, improve their health, and allow children do better in school. And investing in affordable housing creates jobs, strengthens communities, and spurs economic growth. We applaud Representative Waters for this landmark legislation.”

To read the full statement from NLIHC, go to: <http://bit.ly/2plFxH0>

For additional information on this bill, go to: <http://bit.ly/2ogNz6H>

Administration

OMB Provides More Guidance on Implementing Regulations-Cutting Executive Order

The Office of Information and Regulatory Affairs (OIRA) at the Office of Management and Budget (OMB) issued a Memorandum (M-17-21) on April 5 that provides additional guidance for implementing Executive Order (EO) 13771. President Donald Trump issued EO 13771 on January 30 requiring federal agencies to repeal two existing regulations if a new regulation is proposed (see *Memo*, [2/6](#)). In addition, agencies must calculate the incremental cost of all new and repealed regulations so that there is no additional net cost due to regulatory action during a given year.

OIRA issued interim guidance on the EO on February 2 and NLIHC submitted comments regarding that guidance (see *Memo*, [2/13](#)). The newest guidance is in the form of 39 questions and answers, many of which are likely to be intelligible only to federal agency legal staff responsible for regulatory affairs.

The guidance still does not clarify the definition of “regulation.” For example, it is not clear whether elimination of a regulation pertains to an entire regulation, such as the Community Development Block Grant regulation for entitlement jurisdictions (24 CFR part 570, subpart D) or a section or sections of the CDBG entitlement regulation, such as the requirement that records be maintained showing how low and moderate income people are benefitting (Section 570.506) and the requirement to have a displacement plan (Section 570.606). Without further clarification, the Memorandum suggests the intention is to eliminate entire regulations rather than portions of regulations because M-17-2 states that EO 12866 from 1993 remains the governing EO. Executive Order 12866 defines a regulation as “an agency statement of general applicability and future effect, which the agency intends to have the force and effect of law, that is designed to implement, interpret, or prescribe law or policy or to describe the procedure or practice requirements of an agency.”

Questions 10 and 11 address interim regulations. The national Housing Trust Fund (HTF) and the Section 3 hiring and contracting obligations both currently operate under interim regulations. The answer to question 10 declares that interim rules must be “offset.” Therefore, when final versions of the HTF or Section 3 interim

rules are proposed, HUD will have to offset their costs by eliminating other regulations and bringing the net cost of the final HTF or Section 3 rule to zero. However, the answer to question 11 states that if a final rule neither increases nor decreases the cost of the interim rule, then there is no need to identify an offset. Also, if a final rule has only minimal costs compared to the interim rule, the final rule may qualify for an exemption.

Question 26 addresses a regulatory action that finalizes an interim rule. The Memorandum indicates that agencies typically present two sets of estimates: the overall regulatory impacts and the incremental impacts relative to the interim rule. For EO 13771 purposes, agencies finalizing an interim rule should include only the incremental impacts of the final rule relative to the interim rule.

Question 21 asks how cost savings should be measured. The Memorandum points to OMB Circular A-4 and notes that there are several types of impacts that could be categorized as either benefits or costs. For example, if medical cost savings due to safety regulations have been historically categorized as benefits rather than reduced costs, they should continue to be categorized as benefits for EO 13771 actions. Therefore, when identifying cost savings for EO 13771 deregulatory calculations, those medical cost savings would not count as cost savings because they were historically considered benefits.

Memorandum M-17-21 is at: <http://bit.ly/2o1ZqU9>

HUD

Webinar on Final HUD Rule on Housing Counselor Certification, 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 help you understand 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 affected and FAQs, is at: <http://bit.ly/2nGmH07>

Research

HUD Study Compares Health of HUD-Assisted Renters, Unassisted Low-Income Renters, and the General Adult Population

A report by HUD staff Veronica E. Helms, Jon Sperling, and Barry L. Steffen, *A Health Picture of HUD-Assisted Adults*, finds that a higher proportion of HUD-assisted adults are seniors or single-parents, self-report their health as fair or poor, and have diagnosed health problems than unassisted low-income renters and the general adult population. The study did not adjust for age, and because HUD-assisted renters are more likely to be older, the age distribution within these three groups may influence the comparison. Nonetheless, the study provides a useful description of the health status of HUD-assisted low income renters.

The report compared the sociodemographic characteristics and health status of three groups of adults at least 18 years of age: HUD-assisted renters, unassisted low-income renters, and the general adult population. Twenty-four percent of HUD-assisted adults were seniors at least 62 years of age, compared to 8% of unassisted low-income renters and 21% of the general adult population. Nearly 25% of HUD-assisted renters were single adults with children, compared to 12% of unassisted low-income renters and 4% of the general adult population. Seventy-four percent of HUD-assisted adults were female, compared to 56% of unassisted low-income renters and 52% of the general adult population.

HUD-assisted adults had a greater prevalence of health challenges as measured by self-reported health status, emergency room (ER) visits during the past 12 months, weight, and diagnosed health conditions. Thirty-six percent of HUD-assisted adults reported fair or poor health, compared to 24% of unassisted low-income renters and 14% of the general adult population. A higher proportion of HUD-assisted tenants reported utilizing the ER two or more times during the past year (23%) than unassisted low-income renters (18%) and the general adult population (9%). Seventy-one percent of HUD-assisted adults were overweight or obese, compared to 64% of the general adult population and 59% of unassisted low-income renters. HUD-assisted adults also had a higher prevalence of diagnosed health conditions: hypertension, heart disease, cancer, liver condition, kidney condition, diabetes, chronic obstructive pulmonary disease, asthma, and complete tooth loss. The greater share of seniors in the HUD-assisted population likely accounts for some of the health disparities, and the well-established connection between health and poverty likely accounts for some of the disparities between HUD-assisted renters and the general population. HUD-assisted adults also faced higher rates of serious psychological distress and mental hardship.

With the exception of dental care, HUD-assisted renters indicated higher health care utilization than unassisted low-income renters and the general adult population. Seventeen percent of both HUD-assisted renters and the general adult population did not have health insurance, compared to 32% of unassisted low-income renters. HUD-assisted renters were more likely to have visited a general doctor in the past year (72%) than the general population (68%) or unassisted low-income renters (58%) and were more likely to have visited a specialist (30%) than the general adult population (28%) or unassisted low-income renters (20%). Unassisted low-income renters were more likely to have no usual source of medical care (27%) than HUD-assisted renters (12%) or the general population (16%). Forty-four percent of HUD-assisted renters had a dental visit in the past year, compared to 60% of the general adult population and 43% of unassisted low-income renters.

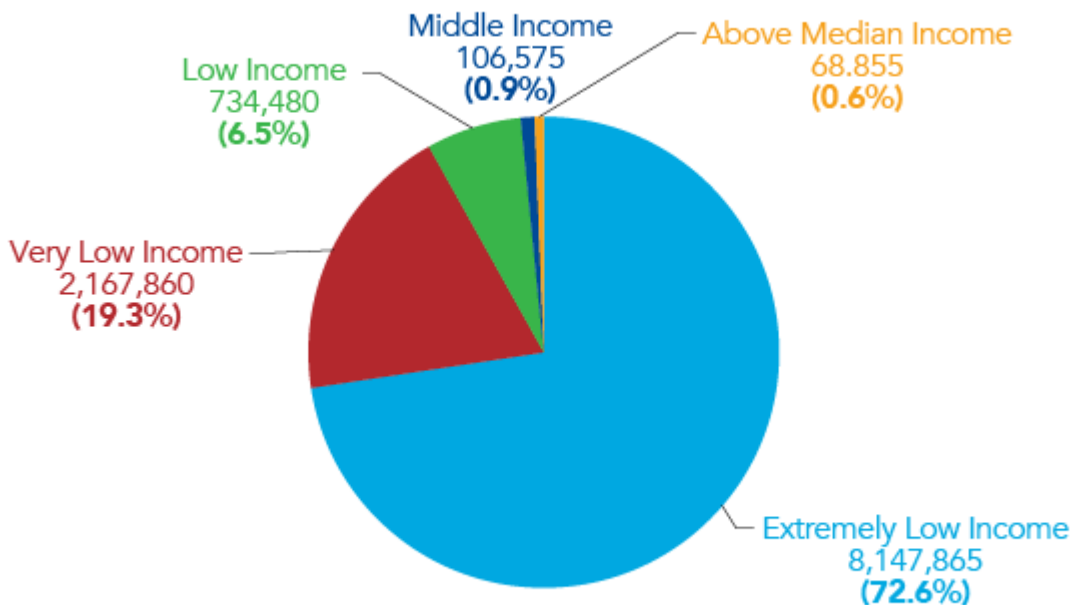
This report linked HUD administrative records with data from the National Health Interview Survey.

A Health Picture of HUD-Assisted Adults, 2006–2012 is available at: <http://bit.ly/2ndUxIN>

Fact of The Week

Vast Majority of Severely Cost-Burdened Renters are Extremely Low Income

Distribution of Severely Cost-Burdened Renters



Source: NLIHC tabulations of 2015 ACS PUMS data.

Note: Severely cost-burdened = paying more than 50% of income on rent and utilities. AMI = Area Median Income. Extremely Low Income (0-30% AMI or poverty); Very Low Income (31-50% AMI); Low Income (51-80% AMI); Middle Income (81-100% AMI).

Source: NLIHC tabulations of 2015 ACS PUMS data.

Note: Severely cost-burdened = paying more than 50% of income on rent and utilities. AMI = Area Median Income. Extremely Low Income (0-30% AMI or poverty); Very Low Income (31-50% AMI); Low Income (51-80% AMI); Middle Income (81-100% AMI).

From the Field

Minnesota Housing Partnership Releases First-Ever State of the State's Housing Report

Minnesota housing advocates have made progress in recent years securing new affordable housing revenue from the state legislature (see *Memo*, [6/12/2013](#) and [5/30/2014](#)), but the shortage of affordable housing may be growing faster than the resources needed to ensure a home for everyone. This dynamic is a primary focus of *State of the State's Housing*, a research report released by Minnesota Housing Partnership (MHP), an NLIHC state partner. The report provides county-level and statewide data analysis and compares Minnesota's housing market performance and shortages to those in other states.

There are several key takeaways from *State of the State's Housing*. Minnesota continues to have the highest rates of racial disparity in homeownership of any state in the country; white Minnesotans are 37% more likely than people of color to own their homes, significantly higher than the national average of 25%. The percentage of low and moderate income households with cost burdens is increasing dramatically in Minnesota, with 546,213 families spending more than 30% of their income on rent in 2015. Median rents have increased by 9% over the past 15 years while median renter incomes have fallen by 11%. Over the same period, the percentage of households with cost burdens has risen by 30%, and in 2015 nearly half of Minnesota's renters paid more

than 30% of their incomes on their housing. *State of the State's Housing* also reveals some positive trends, such as the 9% decline in homelessness from 2012 to 2015.

State of the State's Housing examines data on trends and issues regarding rental housing, homeownership, senior housing, workforce housing options, and homelessness for each of the state's seven regions. The report shows that the lack of affordability extends beyond the Twin Cities metropolitan area. Indeed, a shortage of workforce housing is stifling economic development in "Greater Minnesota," the non-metro areas of the state where *State of the State's Housing* shows that a lack of new construction has created a shortage of housing options even for people in relatively high-paying jobs. The problem is most severe, though, in the Twin Cities area where 60% of Minnesota's cost burdened renters reside.

"The data in this report paints a clear and comprehensive picture of the growing affordability problem in Minnesota," said Chip Halbach, executive director at MHP. "The findings of *State of the State's Housing* will stand as a call to action to Minnesota legislators who are currently committing only .3% of the state's annual budget to housing programs."

For more information on *State of the State's Housing*, contact Carolyn Szczepanski, director of communications and research at MHP, at Carolyn.szczepanski@mhponline.org.

Read *State of the State's Housing* at <http://bit.ly/2oMV5XQ>.

Resources

Online Tool Estimates Local Impacts of HUD Budget Cuts

Affordable Housing Online released a new online tool that estimates the impact of the Trump administration's proposed FY18 HUD budget on states and local jurisdictions. The tool shows the estimated loss of funding from key HUD programs: Community Development Block Grants (CDBG), the HOME program, the Public Housing Capital and Operating Funds, and the Housing Choice Voucher program. The tool also provides estimates for the number of households and homes that would be impacted.

The tool can be found at: <http://bit.ly/2oiv7er>.

Events

Ten RAD Training Webinars Offered by National Housing Law Project

The National Housing Law Project (NHLP) is presenting ten 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 protections 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 and Choice Mobility Rights After RAD (August 30)

A brief description of each training session is [here](#).

Trainings will take place at 1:30 pm ET.

Register for the entire training series [here](#).

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

To see whether RAD is happening in your community, go to: <http://www.rad-watch.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* was available in print to attendees of the NLIHC 2017 Housing Policy Forum. The *2017 Advocates' Guide* will be available online in mid-April.

NLIHC in the News

NLIHC in the News for the Week of April 2

The following are some of the news stories that NLIHC contributed to during the week of April 2:

- “Trump’s Housing Hypocrisy,” *The American Prospect*, April 7 at: <http://bit.ly/2oKTS3G>
- “The 8 states suffering the most from the affordable housing crisis,” *AOL.com*, April 5 at: <http://aol.it/2oaqPF3>
- “Carson assures advocates that White House will include housing funding in infrastructure bill,” *The Washington Post*, April 3 at: <http://wapo.st/2oaO1mD>

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Hannah Keith, Communications and Graphic Design Intern, x250
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Lisa Marlow, Communications Specialist, x239
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Khara Norris, Director of Administration, x242
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