



# Memo To Members & Partners

A weekly newsletter from the National Low Income Housing Coalition

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## **Congress**

### **Congress Passes, President Signs Law to Improve and Expand the Family Self-Sufficiency Program**

President Trump signed the “Family Self-Sufficiency Act” into law on May 24. The Family Self-Sufficiency (FSS) Act was included in a larger deregulation bill (S. 2155) that passed the House on May 22. The FSS law permanently reauthorizes the program, combines the FSS programs for Housing Choice Vouchers and public housing, which are currently run separately, and expands eligibility to include families in privately owned properties subsidized with HUD project-based rental assistance. The program also offers new services for financial literacy and educational attainment.

The FSS program has had bi-partisan and bi-cameral support. The bill had earlier been introduced as standalone legislation (S. 1344/HR 4258) by Representatives Sean Duffy (R-WI) and Emanuel Cleaver (D-MO) and Senators Roy Blunt (R-MO) and Jack Reed (D-RI).

Congress created the FSS Program in 1990 to help housing-assistance recipients increase their incomes and build their savings. Since its establishment, the FSS program has enabled families living in public or project-based assisted housing or using Housing Choice Vouchers to access workforce training and other resources to pursue higher paying employment opportunities. Housing Choice Voucher (HCV) recipients contribute 30% of their incomes toward rent and utilities, with the voucher paying the remaining housing costs up to the public housing agency’s payment standard. Typically, as recipients’ incomes rise, so do the rents they must pay. The FSS Program allows households with increasing incomes to place their additional rent contributions in a savings account for future use. The savings are accumulated in an escrow account over a five-year period. If tenants remain employed and do not receive cash assistance for one year, they can use these savings toward their financial goals.

In 2014, Congress extended the FSS program to Section 8 Project Based Rental Assistance (PBRA) properties, giving property owners the option to develop an FSS program.

Read more about the bill at: <https://bit.ly/2wYvVut>

Read a letter from NLIHC and the Center on Budget and Policy Priorities supporting the bill at: <http://bit.ly/2zU5cPA>

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### **Congress Permanently Authorizes the Protecting Tenants at Foreclosure Act**

President Trump signed into law a permanent extension of the “Protecting Tenants at Foreclosure Act” (PTFA) on May 24. The PTFA was included in a larger deregulation bill (S. 2155) passed by the House on May 22. The PTFA, which expired at the end of 2014, enables renters whose homes were in foreclosure to remain in their homes for at least 90 days or for the term of their lease, whichever is greater. Senator Richard Blumenthal (D-CT) and Representative Keith Ellison (D-MN) had earlier introduced legislation (S. 325/HR 915) to permanently extend the PTFA. Making the PTFA permanent has long been an NLIHC policy priority.

The PTFA, enacted in 2009, was the only federal protection for renters living in foreclosed properties. During the financial crisis, inappropriate lending, falling home prices, and high unemployment led to a high number of foreclosures across the U.S. The impact of these foreclosures was not limited to homeowners, however; renters

lose their homes every day when the owner of the home they are renting goes into foreclosure. Unlike homeowners who have some indication that a foreclosure is coming, renters are often caught entirely off guard.

The PTFA provides most renters with the right to at least 90 days' notice before being required to move after a foreclosure. Before the permanent extension, renters, who often have no idea that their landlords are behind on mortgage payments, could be evicted with just a few days' notice in most states.

Under PTFA, tenants with Section 8 housing choice voucher assistance have additional protections allowing them to retain their Section 8 lease and requiring the successor-in-interest to assume the housing assistance payment contract associated with that lease.

The PTFA applies to all foreclosures on all residential properties; traditional one-unit single family homes are covered, as are multi-unit properties. The law applies in cases of both judicial and nonjudicial foreclosures. Tenants with lease rights of any kind, including month-to-month leases or leases terminable at will, are protected as long as the tenancy is in effect as of the date of transfer of title at foreclosure.

The PTFA applies in all states but does not override more protective state laws.

For more information about the PTFA, see: <https://bit.ly/2L55LbE>

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## **Congress Passes Bill That Could Undermine Health and Safety of Some Public Housing Residents**

After House passage of the “[Economic Growth, Regulatory Relief and Consumer Protection Act](#)” (S. 2155) on May 22 by a vote of 258-159, President Donald Trump signed the bill into law on May 24. The Senate previously passed the bill on March 14. The bill includes provisions that could undermine the physical integrity of some public housing developments, putting the health and safety of public housing tenants at risk and destabilizing communities. The bill also incorporates the “Protecting Tenants at Foreclosure Act” and the “Family Self-Sufficiency Act,” which provide important protections and opportunities for low income renters.

NLIHC [sent a letter to the Senate](#) on December 7, 2017, outlining our concerns about the bill. Currently, HUD rules provide a concrete, quantitative measure to evaluate the performance of small public housing agencies (PHAs). The new legislation eliminates that measure and gives HUD discretion on when it designates a small PHA as “troubled.” The bill states that a small PHA may be deemed troubled if HUD determines the PHA has failed to maintain its properties “in a satisfactory physical condition,” but does not define what that entails. Such an unclear and subjective standard could lead to poor outcomes in enforcement and oversight, putting tenants' health and safety at risk.

Additionally, the bill postpones physical inspections for public housing for three years, unless the small PHA has been deemed troubled under the new, vague definition. Current HUD rules allow only the highest performing small PHAs to receive a physical inspection every three years. Those PHAs categorized as standard or substandard are inspected every two years, and those rated as troubled are inspected every year. S. 2155 would also apply a less rigorous standard for evaluating the physical condition of a small PHA's properties.

Learn more about the bill at: <https://bit.ly/2wYvVut>

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## Mobility Demonstration Legislation Moves Forward

The House Financial Services Committee approved two bills related to affordable housing on May 22. The Committee unanimously passed the “Housing Choice Voucher Mobility Demonstration Act of 2018” (HR 5793), introduced by Representatives Sean Duffy (R-WI) and Emmanuel Cleaver (R-MO), while the “Transitional Housing for Recovery in Viable Environments Demonstration Program (THRIVE) Act” (HR 5735), introduced by Representative Andy Barr (R-KY), was passed by a 34-19 vote. [NLIHC supports HR 5793 but has concerns with the THRIVE Act.](#)

The Housing Choice Voucher Mobility Demonstration Act of 2018, if enacted, would further improve voucher mobility to help more households using housing vouchers move to communities of their choice, including those with access to jobs with decent pay, good schools, transportation, and healthcare. Through the demonstration, HUD and public housing agencies (PHAs) would be able to develop new models for improving voucher mobility and provide counseling to help HUD-assisted families move to areas of opportunity. Senators Todd Young (R-IN) and Chris Van Hollen (D-MD) introduced the Senate companion bill (S. 2945) on May 24.

In contrast, several Committee members expressed concerns with the THRIVE Act and offered amendments reflecting NLIHC’s suggested improvements to the bill. Ranking Member Maxine Waters (D-CA) said that she opposed the bill because it would shift funding from 10,000 existing Housing Choice Vouchers to residential substance-use treatment programs that help people recover from opioid addiction or another substance abuse disorder. She noted that this would be unfair to families who had been waiting for housing assistance, and instead urged Congress to increase funding for affordable housing. Representative Emmanuel Cleaver (D-MO) offered [an amendment](#) that would authorize funding for 10,000 additional housing vouchers, but the amendment was rejected by a voice vote.

Ranking Member Waters also noted that while the THRIVE Act seeks to help people suffering from substance abuse disorders (SUDS), it fails to address the fact that many people with SUDs lose their housing assistance because of harsh eviction policies in federal programs. Ms. Waters offered a modified section of her bill, “The Fair Chance at Housing Act,” as [an amendment](#) to reform the eviction policies in federal housing assistance to ensure people with SUDs have the opportunity to rebuild their lives. The amendment would ensure fairer eviction procedures and ban one strike policies that allow tenants to lose their assistance for a single instance of illicit drug use. The Waters amendment was rejected by a voice vote.

Representative Charlie Christ (D-FL) voiced concern that by shifting vouchers away from public housing authorities to non-profit residential treatment programs could lead to discrimination against LGBTQ individuals, who are more likely to experience homelessness, addiction, and denial of care. Mr. Christ offered [an amendment](#) that would require treatment providers in the demonstration to fully comply with the Fair Housing Act and the Civil Rights Act of 1964, including not discriminating against employees or program participants on the basis of sexual orientation or gender identity or expression. Mr. Barr noted that the Committee did not have jurisdiction to amend the Civil Rights Act of 1964, and the amendment was voted down by a vote of 21-32.

To respond to earlier criticism of the bill, Mr. Barr offered [an amendment](#) to ensure service providers participating in the demonstration have experience administering housing vouchers. The amendment was adopted by voice vote.

For more information about the bills, see: <https://bit.ly/2wRF1b9>

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## Senate Confirms Brian Montgomery as HUD Assistant Secretary, FHA Commissioner

The Senate confirmed Brian Montgomery as the HUD assistant secretary for housing and commissioner of the Federal Housing Administration (FHA) on May 23. The final vote was 72-23. Mr. Montgomery was nominated on September 13, 2017 by President Trump, and was approved by the Senate Banking Committee in January (See *Memo*, [1/22](#)).

Mr. Montgomery previously served in this role during the George W. Bush administration. Mr. Montgomery played a lead role in HUD's recovery and rebuilding efforts in New Orleans and along the Gulf Coast following Hurricane Katrina, chairing HUD's Hurricane Recovery and Response Center.

During his previous stint as FHA commissioner, the FHA successfully spearheaded legislative efforts to preserve the nation's affordable rental housing stock by maintaining the long-term physical and financial integrity of properties while reducing rental assistance costs and the cost of FHA insurance claims. He also served as acting HUD secretary in January 2009.

More recently, Mr. Montgomery served as the vice chairman of The Collingwood Group, an advisory firm focused on business consulting, risk management, and compliance in the financial services industry.

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## Budget and Appropriations

### House Appropriations Committee Approves FY19 Transportation-HUD Spending Bill

The House Appropriations Committee moved forward its FY19 spending bill for affordable housing and community development programs on May 23. The bill was approved by a 34-17 vote, and now heads to the House floor. The proposed bill maintains the 10% increase in HUD funding that advocates and congressional champions [secured](#) in FY18, with modest additional increases for FY19. The bill is a clear rejection of the [president's call to drastically cut housing investments](#), providing more than \$11 billion above the president's FY19 request. It also rejects the harmful [rent increases, rigid work requirements, and de facto time limits](#) proposed by the president in his FY19 budget request and by subsequent legislation.

Subcommittee Chair Mario Diaz-Balart (R-FL) and Ranking Member David Price (D-NC) stressed the importance of housing assistance for low income families and highlighted several specific spending provisions, including \$50 million for a mobility-voucher demonstration for families with young children to help them move to areas of opportunity.

Despite new resources and overall increased funding available to HUD, the amounts provided in the bill are likely not enough to renew all existing Housing Choice Vouchers and project-based rental assistance contracts. Mr. Price stated that he and Mr. Diaz-Balart may need to revisit those levels once they receive the most updated reports on those programs, and he urged the Committee to increase funding for HUD programs to continue the progress made in last year's omnibus spending bill, which provided significant new investments in affordable housing.

House Democrats offered several amendments:

- Mr. Price offered an amendment to strike policy riders from the spending bill, including language that limits HUD's Affirmatively Furthering Fair Housing rule. This amendment was defeated by a 21-29 vote. He also offered an amendment to rebalance funding within the overall Transportation-HUD

spending bill by redistributing \$1.1 billion earmarked for highways to several housing programs that would otherwise have their funding decreased or needs not fully met in the bill. The amendment would have increased funding for the HOME Investment Partnerships program (HOME), the Section 202 Housing for the Elderly program, and the Section 811 Housing for People with Disabilities, so that those programs receive level-funding. The amendment would also provide more funding to fully renew all existing Housing Choice Vouchers and project-based rental assistance contracts. The amendment was rejected on a 22-27 vote.

- Representative Debbie Wasserman-Schultz (D-FL) offered an amendment to increase funding for the Section 202 Housing for the Elderly program to the FY18 funding level. The FY19 funding bill provides \$632 million to the program, compared to \$678 million in the FY18 omnibus. The amendment was adopted by a voice vote.
- Representative Barbara Lee (D-CA) offered an amendment that would prevent HUD from implementing the Trump administration's proposal to increase rents and impose work requirements on families currently receiving housing assistance until studies that Congress has commissioned to examine such policies are concluded. Ms. Lee subsequently withdrew her amendment, so it received no vote by the Committee.
- Other amendments would have increased funding for homeless assistance grants (Ms. Lee), public housing capital repairs (Representative Jose Serrano, D-NY), and the HOME program (Ms. Lee). All of these amendments were defeated.

Read the text of the House bill at: <https://bit.ly/2J1RIX6>

Watch the archived webcast of the House Appropriations Committee vote at: <https://bit.ly/2wQx5rK>

Read the NLIHC's analysis of the House bill at: <https://bit.ly/2rNTArA>

Review NLIHC's budget chart at: <http://bit.ly/1SowzjU>

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## HUD

### HUD Formally Posts *Federal Register* Notices Indefinitely Suspending AFFH Rule

The three Affirmatively Furthering Fair Housing (AFFH) notices that HUD informally announced on May 18 (see *Memo*, [5/21](#)) were formally published in the *Federal Register* on May 23. Through these notices, HUD has in effect indefinitely suspended implementation of the 2015 AFFH rule.

In the first notice, HUD withdrew - effective immediately - the January 5, 2018 *Federal Register* notice (see *Memo*, [1/8](#)) that extended the deadline to 2024 or 2025 for an estimated 856 local governments to submit an Assessment of Fair Housing (AFH). In a second notice HUD withdrew the new Local Government Assessment Tool due, according to the notice, to various problems encountered by 18 of the 49 initial AFHs submitted for HUD review, 32 of which were ultimately approved. NLIHC argues that the problems cited as examples by HUD could have been easily fixed through the iterative HUD review process established in the AFFH rule. The third notice reminds all but the 32 jurisdictions with approved AFHs that they must instead use the Analysis of Impediments (AI) process, one that the Government Accountability Office and fair housing advocates recognize as ineffective.

The first *Federal Register* notice is at: <https://bit.ly/2GIEXvr>



The second *Federal Register* notice is at: <https://bit.ly/2GKlyKn>

The third *Federal Register* notice is at: <https://bit.ly/2GKrAdY>

More about the 2015 AFFH rule is on page 7-5 of NLIHC's *2018 Advocates' Guide* at: <https://bit.ly/2G2zU8q>

More about the Analysis of Impediments is on page 7-17 of NLIHC's *2018 Advocates' Guide* at: <https://bit.ly/2IckAIB>

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## **HUD Names New Deputy Assistant Secretary of Multifamily Housing**

HUD announced that C. Lamar Seats is the new deputy assistant secretary for the Office of Multifamily Housing Programs. Mr. Seats was a managing director at M&T Realty Capital Corporation, responsible for multifamily loan production related to Federal Housing Administration, Fannie Mae, and Freddie Mac products. Prior to that, he was CEO of Bellwether Enterprise Real Estate Capital LLC, senior vice president at Enterprise Community Investment, Inc., and senior vice president of Reilly Mortgage Group.

HUD's Office of Multifamily Housing Programs is responsible for the Section 8 Project-Based Rental Assistance (PBRA) program, Section 202 Supportive Housing for the Elderly, Section 811 Supportive Housing for Persons with Disabilities, Section 236, and Section 221(d)(3) Below Market Interest programs, as well as public housing developments converted to PBRA under the Rental Assistance Demonstration.

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## **Opportunity Starts at Home**

### **NEA President Writes Endorsement of *Opportunity Starts at Home***

National Education Association (NEA) President Lily Eskelsen García wrote an [endorsement](#) of the [Opportunity Starts at Home](#) campaign, articulating her organization's strong commitment to protecting and expanding affordable housing for the lowest income people in the U.S. Under Ms. García's leadership, the NEA has joined other leading national organizations as a member of the *Opportunity Starts at Home* steering committee.

The NEA is the nation's largest professional employee member organization dedicated to advancing the cause of public education. The association has more than 3 million members working at every level of education, from pre-school to university graduate programs. The NEA's network extends to every state and is present in over 14,000 communities across the nation.

"Students who have the security of a home are able to concentrate better in school," wrote Ms. García. "They can imagine, dream, and be curious about the world without the burden of adult worries. They have a better chance of graduating high school when they have a home. Housing touches every aspect of life, and a home is more than a structure. Home is a child's universe."

To read the full article, [click here](#).

For more on the *Opportunity Starts at Home* campaign, visit the [website](#) and follow the campaign on all social media platforms: [Twitter](#); [Instagram](#); [Facebook](#); [LinkedIn](#).

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## Disaster Housing Recovery

### Members of Congress Call for Improved Disaster Housing Recovery Response

Members of Congress are calling for the administration to improve its disaster housing recovery response. Senator Bill Nelson (D-FL) and Representative Adriano Espaillat (D-NY) introduced bills related to the Disaster Housing Assistance Program (DHAP) and proof of residence, respectively. A House committee held a hearing on the Community Development Block Grant-Disaster Recovery (CDBG-DR) program, and several representatives called for an extension of public comment periods on CDBG-DR plans for Puerto Rico.

Senator Nelson introduced a [bill](#) on May 17 requiring FEMA to stand up DHAP for survivors of Hurricanes Irma and Maria through February 2019. Two days prior, FEMA had denied the governor of Puerto Rico's December 2017 request to activate DHAP. The bill's cosponsors include Senators Richard Blumenthal (D-CT), Elizabeth Warren (D-MA), Ed Markey (D-MA), Kirsten Gillibrand (D-NY), and Kamala Harris (D-CA). More than 200 Disaster Housing Recovery Coalition member organizations sent a [letter](#) to Mr. Nelson on May 22, supporting the bill and urging him to attach the language to the Senate Federal Aviation Authorization bill, which must be enacted by Congress by September 30.

Representative Espaillat introduced the "[Housing Victims of Major Disasters Act](#)," which would allow FEMA to accept alternative forms of proof of residence besides official documents, which many in Puerto Rico do not possess, in order to receive FEMA assistance. Mr. Espaillat held a [press conference](#) in New York City on May 21, where he expressed support for Hurricane Maria survivors and condemned the inadequate financial assistance provided to them by FEMA.

The House Financial Services Subcommittee on Oversight and Investigations held a hearing on May 17 regarding the CDBG-DR program. (A recording of the proceedings can be viewed [here](#).) Representatives Nydia M. Velazquez (D-NY), Luis V. Gutierrez (D-IL), Raul M. Grijalva (D-AZ), and Adriano Espaillat (D-NY) sent a [letter](#) to HUD Secretary Ben Carson asking for a 30-day extension for public comment period, public hearings by HUD, and official Spanish translations of the Allocation Notice and all CDBG-DR funding information related to Puerto Rico. They expressed concerns about the constraints the current two-week public comment period imposed on community leaders, advocates, and residents.

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### Disaster Housing Recovery Coalition Partners Submit Public Comments on Puerto Rico Action Plan

In addition to submitting its own [letter](#) to Puerto Rico's Secretary of Housing Fernando Gil Enseñat, NLIHC signed on with over 50 organizations from its Disaster Housing Recovery Coalition in support of [comments](#) to the Puerto Rico Action Plan. Both letters raised concerns about the deployment of housing recovery funds to ensure that all households—including homeowners, renters, and those who were experiencing homelessness before the disaster—receive the affordable and accessible housing assistance they need to get back on their feet.

The letters call for ensuring that federal and state investments in public infrastructure and environmental remediation are allocated fairly and adequately to meet the needs of low income people in urban, suburban, and rural communities; adopting transparent data and reporting standards; and setting robust requirements for public information, education, and community participation. The proposed changes called for in the letters will help to ensure that the lowest income households can fully benefit from federal disaster housing resources and have meaningful choices over where to live.

The NLIHC letter can be viewed here: <https://bit.ly/2IPMz5e>

A Spanish version of the collective letter can be viewed here: <https://bit.ly/2sczLus>

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## Senator Cruz Urges FEMA to Correct Confusing Denial Letters

In response to concerns raised by the Disaster Housing Recovery Coalition and constituents impacted by Hurricane Harvey, Senator Ted Cruz (R-TX) issued a [letter](#) to FEMA Administrator Brock Long on May 23 to urge the agency to improve its application process and communications channels with disaster survivors.

In the letter, Cruz warned that FEMA's denial letters can cause confusion and uncertainty among survivors, often prematurely denying families disaster aid and deterring them from seeking assistance. This is because survivors often receive "denial" letters, even if their applications are merely incomplete, and assume that they are not entitled to disaster resources.

Cruz advised FEMA to provide greater clarity on denial letters, to notify applicants and provide them with an opportunity to correct any deficiencies in their application, and to create written guidance.

Read Senator Cruz's letter here: <https://bit.ly/2s5PegK>

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## Additional Updates on Disaster Housing Recovery – May 29

The following is a review of additional housing recovery developments related to Hurricanes Harvey, Irma, and Maria, and the California wildfires since last week's *Memo to Members and Partners* (for the article in last week's *Memo*, see [5/21](#)). NLIHC also posts this information at our [On the Home Front](#) blog.

### HUD

HUD has announced on-site employment [opportunities](#) in San Juan, Puerto Rico and one position focusing on the U.S. Virgin Islands. Two specialist positions are in the Office of Community Planning and Development/Disaster Recovery, and two financial analyst positions are in the Special Issues Division in the Office of Block Grant Assistance.

### FEMA

FEMA reports Housing Eligibility Determinations for all disaster areas affected by the 2017 hurricanes [here](#).

FEMA has significantly [increased funding](#) to respond to the California Wildfires/California Disaster Declaration ([DR-4344](#)) from \$189 million to \$333 million. This increase allows the California Governor's Office of Emergency Services to re-open applications for grants that allow sub-applicants - which includes state agencies, local governments, special districts, and certain private non-profits - to receive funds to institute mitigation efforts.

FEMA [denied the request](#) of Puerto Rico's representative in Congress to extend the restoration power crews that have been repairing the island's power grid. About 16,000 homes in Puerto Rico still lack power approximately eight months since Hurricane Maria first made landfall. FEMA did approve a request from the governor of Puerto Rico to maintain hundreds of emergency generators.

### Local Perspectives

Over six months after Hurricane Harvey ravaged Houston, TX, and the surrounding area, [January Advisors](#) has reviewed eviction data from before and after the hurricane. In September 2017, the month Harvey hit, evictions were down 23% from September 2016. This may be in response to the [Mayor of Houston's pleas](#) to private

landlords to be flexible with tenants by suspending late fees for September. Shortly after, eviction rates spiked, and October 2017 saw 7% more evictions than October 2016. While eviction rates are on the rise, judgements in favor of the tenants in eviction cases since Harvey have also risen from 2.46% to 6.19%.

An article in the *Chicago Reporter* details how FEMA's Transitional Shelter Assistance (TSA) program is not doing enough to help displaced Puerto Ricans after Hurricanes Irma and Maria. Roberto Maldonado, alderman of Chicago's 26th Ward, home to the largest Puerto Rican neighborhood in the city, expressed concern for the lack of outreach to get additional hotels to join the TSA program. "They make things so complicated," he said. "It's not user-friendly at all."

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## **National Housing Trust Fund**

### **Senate Committee Holds Hearing on Need for Housing Finance Reform**

The Senate Banking Committee held a hearing on May 23 on "Ten Years of Conservatorship: The Status of the Housing Finance System" with Federal Housing Finance Agency (FHFA) Director Mel Watt as the sole witness. During the hearing, Mr. Watt focused on the nation's housing challenges, including issues of affordability for homeowners and renters, because of Congress's inaction on housing finance reform. The Committee's efforts on housing finance reform have largely stalled over the last several months, but Chairman Mike Crapo (R-ID) and Ranking Member Sherrod Brown (D-OH) stated the issue remains a top priority.

In his opening statement, Mr. Watt said, "[A] serious challenge we must all confront is the affordability of homeownership and rental housing. This challenge is not unique to [the] conservatorship [of Fannie Mae and Freddie Mac], and unfortunately, is a significant challenge facing the market as a whole." He said the nation is not building sufficient housing to meet the demand, causing rents and home prices to increase. He added that when housing is built, it is targeted to the very top of the housing market. Mr. Watt also discussed FHFA's "Duty to Serve" rule, which requires Fannie Mae and Freddie Mac (the enterprises) to serve specific underserved markets: manufactured housing, affordable housing preservation, and rural markets. While the rule is designed to address the lack of affordable housing in each of those sectors, he said, widespread affordability challenges remain.

Mr. Brown spoke about the importance of safe and affordable homes for all Americans, including renters. He expressed concerns about high rents, and noted that more than one quarter of renters pay more than half of their incomes on rent. Senator Catherine Cortez Masto (D-NV) spoke to the lack of affordable housing in Nevada, citing NLIHC's [\*The Gap: A Shortage of Affordable Homes report\*](#) showing the state ranking last in affordability for extremely low income (ELI) families, those with income at or below the poverty guideline or 30% of their area median income. For every 100 ELI families in Nevada, there are only 15 affordable homes available to them. Senator Heidi Heitkamp (D-ND) spoke specifically about the lack of affordable housing in rural communities.

Senator Van Hollen (D-MD) commended Mr. Watt for his decision to continue the enterprises' contributions to the national Housing Trust Fund, especially after they required a draw from the Treasury due to the impact of the recently enacted tax legislation. Mr. Watt said that, while FHFA does not administer the program, the Housing Trust Fund is critical to expanding affordable housing throughout the country. Both Mr. Watt and Mr. Van Hollen acknowledged that more resources are needed to address the nation's affordable housing crisis.

Learn more about the hearing at: <https://bit.ly/2KzoWdu>

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## Research

### **Economic Well-Being for U.S. Households Improves, but Challenges Remain**

The Federal Reserve Board released its fifth annual *Report on the Economic Well-Being of U.S. Households* on May 22, based on a survey of more than 12,000 adults. Seventy-four percent of adults reported either doing okay financially or living comfortably in 2017, which is four percentage points higher than in 2016 and twelve percentage points higher than in 2013. Despite this improvement, the Federal Reserve's survey identified a number of challenges to families' financial well-being.

Seven out of ten low income renters with annual incomes below \$40,000 spent more than 30% of their income on housing. Nine percent of renters who had moved in the previous two years did so because of an eviction or the threat of an eviction.

Forty-one percent of adults reported that they could not cover an unexpected expense of \$400 using cash or a credit card they would pay off by the next statement due date, representing a decline from 50% in 2013. Among adults with family incomes below \$40,000, 12% were unbanked, meaning they had no checking, savings, or money market account, and 26% were underbanked, meaning they had a bank account but used alternative financial services like check-cashing services, money orders, paycheck advances, or payday loans in 2017.

The report also provides information on employment, education, financial literacy, and retirement.

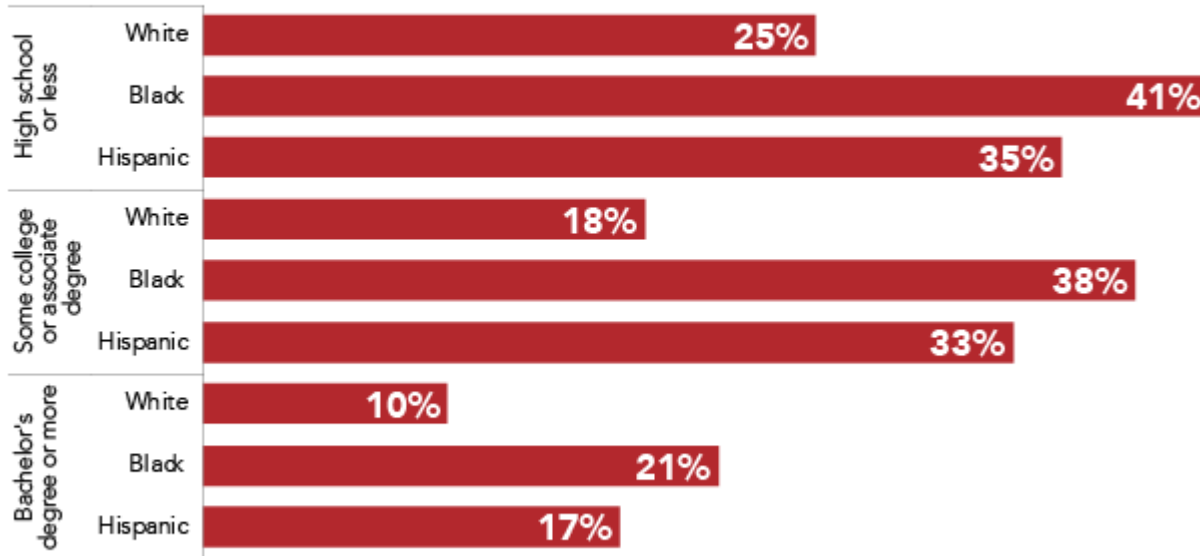
*Report on the Economic Well-Being of U.S. Households in 2017* is available at: <https://bit.ly/2LoT78j>

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## Fact of the Week

### Blacks and Hispanics at all Education Levels Disproportionately Unable to Pay Monthly Bills

#### Households Not Able to Fully Pay Current Month's Bills by Education and Race/Ethnicity



Source: Board of Governors of the Federal Reserve System. (2018). Report on the economic well-being of U.S. households in 2017. Washington, DC: Author.

Source: Board of Governors of the Federal Reserve System. (2018). Report on the economic well-being of U.S. households in 2017. Washington, DC: Author.

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## From the Field

### Philadelphia Considers Construction Impact Tax to Help Bridge Affordability Gap

Philadelphia City Council's Finance Committee will hear public testimony on two housing-related bills on June 6. Bill No. 180351 would create a construction-impact tax that could generate \$20 million or more per year for affordable homes; Bill No. 180347 sets up a new sub-fund of the Philadelphia Housing Trust Fund that would administer the new construction-impact tax revenues and determine how they are used. The Philadelphia Association of Community Development Corporations (PACDC) and other affordable housing advocates are urging passage of these bills to increase the number of affordable homes available for low income Philadelphia residents.

The primary revenue-generating bill would levy a 1% construction-impact tax on all construction or renovation (not ordinary upkeep and maintenance) that qualify for an existing ten-year tax abatement. Since 2000, developers and buyers of newly constructed properties have benefited from the 10-year property tax abatement for any improvements that are part of new construction or a significant rehab. The construction-impact tax proposal represents roughly one year of the abatement subsidy, and the resources from the tax would be dedicated to a new sub-fund of the Philadelphia Housing Trust Fund.

A portion of the sub-fund would be used for a new down-payment assistance program called “Philly First” to help low and moderate income homebuyers purchase homes. Other approaches that creatively and cost-effectively create more affordable rental and homeownership opportunities would also be eligible for support, including subsidies to help take advantage of 4% Low Income Housing Tax Credits, lease-to-own projects that help renters become homeowners, and others.

PACDC is closely monitoring the legislation and advocating for a final package of bills that provide the maximum benefit to the renters and potential buyers most in need of assistance; create long-term affordability; provide transparency and accountability in how the new sub-fund decisions are made; ensure that Philadelphia’s affordable housing non-profits can put these funds to work in their programs and projects; and ensure that the new fee will not burden publicly subsidized affordable housing developments.

“Council President Darrell Clarke and Councilman Mark Squilla have been leading the efforts to create the construction-impact tax, and Councilwoman Maria Quiñones-Sánchez has been a strong advocate for mixed-income communities and more resources for the Housing Trust Fund,” said PACDC Board President Maria Gonzalez. “They should be applauded for their leadership; their efforts deserve support from other members of Council and Mayor Kenney.”

For more information about PACDC or the construction-impact tax, contact Beth McConnell, policy director at PACDC, at [bmccConnell@pacdc.org](mailto:bmccConnell@pacdc.org) or 215-732-5829 ext. 110.

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## **Event**

### **NeighborWorks Brings Training Institute to Louisville, August 20-24**

Louisville, KC, the city of thoroughbred racing, baseball bats, performing arts and charm, will host the next [NeighborWorks Training Institute](#) (NTI) the week of August 20-24. The NTI courses, lasting from one-to-five days each, are an excellent opportunity for skill-building and networking. This NTI will also feature a one-day symposium on August 22 on “[Sharing Leadership to Create Inclusive Communities](#).”

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.

More information about the NTI is at: <https://bit.ly/2s8plMY>

Register for the NTI at: <https://bit.ly/1ATs8Ia>

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## **NLIHC in the News**

### **NLIHC in the News for the Week of May 20**

The following are some of the news stories that NLIHC contributed to during the week of May 20:

- “The Deep, Uniquely American Roots of Our Affordable-Housing Crisis,” *The Nation*, May 24 at: <https://bit.ly/2J4wibO>



- “Ben Carson's huge cut to housing aid won't increase self-sufficiency,” *Washington Examiner*, May 23 at: <https://washex.am/2s2BP97>
  - “Your Turn: If Phoenix had more affordable housing, there might not be as many homeless,” *The Arizona Republic*, May 23 at: <https://bit.ly/2s7nf06>
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## **NLIHC News**

### **NLIHC Seeks Development Coordinator**

NLIHC is seeking a development coordinator to manage all NLIHC fund development activities to enable the Coalition to obtain the necessary resources to fulfill its mission of achieving socially just public policy to ensure the lowest income people in the U.S. have decent, affordable homes. The development coordinator researches potential new donors, develops foundation and corporate grant proposals and reports, tracks and fulfills grant requirements, and manages the Coalition’s fundraising appeals and events.

#### **Responsibilities:**

##### **Foundation and Corporate Grants and Special Members**

1. Identify prospective funding sources, including NLIHC special members, conduct research on past funding and foundation priorities, coordinate opportunities for contact, set up meetings and calls, and work with the CEO and COO on project concepts that would appeal to funders.
2. Prepare grant applications and proposals for review by the NLIHC president/CEO and chief operating officer (COO). Work with program staff and COO to determine proposal elements. Submit final proposals for consideration.
3. Maintain hard copy and electronic records of funders solicited, proposals submitted, and grants received. Ensure all contact and follow-up information is up-to-date and accurate in Coalition customer relationship management (CRM) database.
4. Oversee grant report schedules and alert responsible staff at least three-to-four weeks in advance of reporting due dates. Compile and draft funder reports for review and finalization by the COO. Ensure all reporting requirements are met.
5. Monitor NLIHC special member dues, send invoices, and follow up regarding payments.
6. Conduct regular check-ins with foundations, corporate funders, and special members to ensure strong fund stewardship and funder/special member relationships.

##### **Annual Forum, Leadership Awards Reception, and other Fundraising Events**

1. Plan and fundraise for the annual Policy Forum and Leadership Awards Reception. Coordinate activities of the NLIHC board and Leadership Awards host committee members, reach out to existing sponsors, identify potential sponsors, and produce event materials. Coordinate the Leadership Awards Reception program, including agenda, the event program, speaker talking points, honoree videos, and other event logistics in coordination with the COO. Contribute to the achievement of budgeted event-revenue targets.
2. Staff the NLIHC Fund Development and Leadership Awards Reception Host Committees. Help Board and host members send solicitation letters and make follow up phone calls to past and new potential sponsors.
3. Seek new and repeat corporate sponsorships for Policy Forum and Leadership Awards Reception.
4. Maintain hard copy and electronic records of Forum and Leadership Reception sponsor contributions, including special members. Ensure all contact information is up-to-date and accurate in the Coalition’s CRM database.
5. Produce regular reports on the status of pledges and receipts and follow up until all pledges are received.
6. Maintain Policy Forum and Leadership Reception registration through online forms and CRM database.



7. Coordinate other events and activities for which fundraising is involved like NLIHC's anniversary events.

### **Fundraising Appeals**

1. Plan and implement solicitations of donations from individuals and non-profit organizations, including the end-of-the-year appeal, Giving Tuesday, Leadership Awards Reception appeal, matching-fund challenges, etc. Contribute to the achievement of budgeted revenue targets.
2. Research untapped sources of giving, including individual gifts, online giving, bequeaths, planned giving, etc.
3. Work with communications and outreach teams to research and implement online and social media fundraising. Ensure the Coalition website maximizes fund development potential and lists donors prominently and accurately.
4. Serve as back-up to executive assistant for production of acknowledgment letters.

### **Organizational/Operations Support**

1. Attend and report at all meetings of the NLIHC Board of Directors and before Board committees, as needed.
2. Provide all necessary materials and information for annual state charity registrations as required to third party vendor and ensure that charity registrations are up to date and on time.
3. Participate in staff meetings, retreats, trainings, and all Coalition events and perform other duties as assigned.

### **Qualifications:**

To receive serious consideration for this position, an applicant should have the following attributes and background:

- A bachelor's degree.
- A demonstrated, clear commitment to the alleviation of poverty and social justice (affordable housing knowledge/experience a plus).
- Demonstrated strong organizational skills and attention to detail.
- Excellent communications skills, both orally and in writing.
- Experience successfully building and maintaining professional partnerships and relationships.
- Demonstrated experience in funder research and cultivation, proposal- and report-writing, and fundraising appeals strongly desired.
- Experience in event coordination a plus.
- Experience using Salesforce CRM a plus.
- An ability to work in a diverse, fast-paced environment.

### **Compensation and Benefits:**

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

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## Farewell to James Saucedo



NLIHC bids farewell to Housing Advocacy Organizer James Saucedo earlier in May. James' husband completed his Ph.D. program and accepted a job offer in Boston, to which they will relocate. James joined NLIHC in September 2015 and successfully led membership activities, including NLIHC's annual Membership Month, increasing NLIHC membership significantly during his tenure at the Coalition. James also led NLIHC's annual Housing Organizer Awards and low income resident scholarship awards for NLIHC's policy forum. He also contributed to mobilizing thousands of advocates for NLIHC's many campaigns. The NLIHC board and staff are grateful for his service and wish him the very best in his new endeavors.

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## NLIHC Welcomes New Summer Interns

NLIHC is pleased to welcome two new interns for the summer.

**Kimberly Curtis** is NLIHC's new summer intern for the Opportunity Starts at Home campaign. Kim earned her B.A. in Economics from Boston College in 2013, and she is now a graduate student at the University of Virginia where she will earn a law degree and Master of Public Policy. She became interested in affordable housing after spending a year with the Jesuit Volunteer Corps, serving individuals experiencing homelessness in San Antonio. She hopes to pursue a career in affordable housing advocacy or development after graduation.

**Dina Rosin** joins the NLIHC team as the summer policy intern. Dina is a rising junior at Claremont McKenna College in Claremont, CA, where she is studying philosophy and public affairs with a human-rights sequence. She is passionate about public policy as a means to expand low income housing, among other issues, and hopes that access to housing will one day be seen as a human right. Dina hopes to attend law school after graduating from Claremont and to continue to fight for the right to housing through legal and political avenues.

Join us in welcoming Kim and Dina to the NLIHC team!

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## Where to Find Us – May 29

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

- U.S. SIF Forum for Sustainable and Responsible Investment Annual Conference, [\*Investing for a Sustainable World\*](#), Washington, DC on June 1

- [National Fair Housing Alliance National Conference](#), Washington, DC on June 12
  - [Virginia Housing Alliance Annual Luncheon](#), Richmond, VA on June 14
  - ACHANGE's convening, Little Rock, AR, June 22-23
  - [Florida Housing Coalition Annual Conference](#), Orlando, FL on August 27
  - [Federal Reserve Bank of Philadelphia: Reinventing Our Communities: Investing in Opportunity](#), Baltimore, MD on October 1
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## **NLIHC Staff**

Andrew Aurand, Vice President for Research, x245  
 Victoria Bourret, Housing Advocacy Organizer, x244  
 Josephine Clarke, Executive Assistant, x226  
 Kimberly Curtis, Opportunity Starts at Home Intern, x229  
 Dan Emmanuel, Senior Research Analyst, x316  
 Ellen Errico, Creative Services Manager, x246  
 Ed Gramlich, Senior Advisor, x314  
 Paul Kealey, Chief Operating Officer, x232  
 Mike Koprowski, Director, Multisector Housing Campaign, x317  
 Joseph Lindstrom, Manager, Field Organizing, x222  
 Lisa Marlow, Communications Specialist, x239  
 Sarah Mickelson, Senior Director of Public Policy, x228  
 Khara Norris, Director of Administration, x242  
 Dina Rosin, Policy Intern, x241  
 Christina Sin, Development Manager, x234  
 Debra Susie, Disaster Housing Recovery Coordinator, x227  
 Elayne Weiss, Senior Policy Analyst, x243  
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 Renee Willis, Vice President for Field and Communications, x247  
 Diane Yentel, President and CEO, x228