



# Memo TO Members

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## **National Housing Trust Fund**

### **Notice Provides Guidance for Meeting HTF Environmental Requirements**

HUD has posted Notice CPD-16-14 providing guidance for meeting environmental requirements when national Housing Trust Fund (HTF) money is used for new construction and rehabilitation. The HTF environmental provisions are found in the property standard parts of the HTF regulations and are similar to HUD-wide environmental review requirements.

The Notice explains that HUD implements the “National Environmental Policy Act” (NEPA) through HUD-wide environmental regulations at 24 CFR Parts 50 and 58. Part 50 environmental reviews are completed by HUD staff, while Part 58 environmental reviews are completed by Responsible Entities, which are states, tribes, and units of general local government. All HUD-assisted projects are required to undergo an environmental review.

Because the HTF statute does not give HUD discretion over a state’s selection of individual projects, HUD’s Office of General Counsel determined that individual project selection is not a federal action to which the NEPA environmental assessment requirements would apply. Unlike some other HUD statutes, the HTF statute does not include a provision for environmental reviews.

Nevertheless, the Notice explains that HUD is committed to NEPA’s principles and has therefore developed and incorporated environmental provisions in the HTF regulations as components of the property standards at 24 CFR § 93.301(f)(1) and (2) for new construction and rehabilitation, respectively. The state, state-designated entity, or sub-grantee administering the HTF is responsible for ensuring that projects funded by the HTF meet the property standards at the time of project completion.

HUD has always anticipated that HTF resources would be used with other HUD funding sources, and the Notice has a section providing environmental review guidance in such instances. Appendices make up the bulk of the Notice, providing suggested formats for determining compliance with environmental provisions.

Notice CPD-16-14 is at <http://bit.ly/2aVeka8>

### **Key Upcoming Dates Related to States’ HTF Allocation Plans**

NLIHC provides state-specific information related to national Housing Trust Fund (HTF) allocation plans. The state resources, updated regularly, can be found at: <http://bit.ly/28SEBVd>. We also provide a calendar of the dates, times, and locations of upcoming public hearings as well as public comment period deadlines announced by the State Designated Entities administering the HTF program.

Below is a list of notable events August 15 through August 18. All times listed are local.

#### **Monday, August 15**

- Iowa: Deadline for public comments on draft HTF allocation plan.
- Utah: Deadline for public comments on draft HTF allocation plan.
- Utah: Public hearing on draft HTF allocation plan. 1385 S. State Street, Room 84; Salt Lake City, UT. 9:00am.

#### **Thursday, August 18**

- California: Public hearing on draft HTF allocation plan. 3737 Main Street, Suite 400; Riverside, CA 92501. 1:30pm to 3:00pm.

## **Federal Budget**

### **Housing and Community Development Advocates Warn Congress about Impacts of a Long-Term Continuing Resolution**

The Campaign for Housing and Community Development (CHCDF) delivered a statement to Members of Congress explaining why a long-term stopgap funding measure, known as a continuing resolution (CR), puts the FY17 affordable housing budget at risk. CHCDF urged lawmakers to enact clean, full-year FY17 spending bills for HUD and the U.S. Department of Agriculture (USDA).

The statement reads:

“A long-term CR at FY16 levels would result in deep cuts to critical housing programs that could cause thousands of families and children to lose access to stable housing, putting them at increased risk of homelessness.

“America is in the midst of a growing affordable housing crisis. Housing costs are rising faster than wages, all while our nation’s infrastructure and housing stock is deteriorating. One in four renters in America is spending more than half of household income on rent, and family and young adult homelessness rates are rising in many communities across the country as growing numbers of people are unable to pay for a place to live.

“To address the affordability crisis and build upon achievements made in decreasing the number of people experiencing homelessness, Congress should increase the number of families who are able to afford homes due to HUD and USDA programs, not reduce it.

“A long-term CR would only make it more difficult for America’s most vulnerable families to access safe, decent, and affordable housing.”

CHCDF is an education, strategy and action hub for national organizations dedicated to adequate federal housing and community development funding for lower income families and communities. CHCDF’s members represent a full continuum of national housing and community development organizations, including more than 70 faith-based, private sector, financial/intermediary, public sector, and advocacy groups. CHCDF is staffed by the National Low Income Housing Coalition.

Read the complete CHCDF statement at: <http://bit.ly/2aK61e1>

## Research

### Household Wealth Varies Significantly By Race

The Corporation for Enterprise Development (CFED) and the Institute for Policy Studies released a report titled *The Ever Growing Gap* that documents racial inequities in wealth accumulation and provides federal policy prescriptions to address the racial wealth gap. Housing policies are identified as a key factor in both contributing to and resolving the gap.

Growth in the average wealth of white households has outpaced that of African-American and Hispanic households over the last 30 years (Table 1). Average wealth increased for each group, but by 85% for White households, 69% for Hispanic households, and 27% for African-American households.

<b>Table 1. Average Household Wealth by Race</b>			
	Non-Hispanic African-American	Hispanic	Non-Hispanic White
Average Household Wealth in 1983	\$67,000	\$58,000	\$355,000
Average Household Wealth in 2013	\$85,000	\$98,000	\$656,000
% Change (1983-2013)	27%	69%	85%

Figures in 2013 dollars. Figures do not include value of consumer durable goods, such as automobiles, electronics, housing appliances, furniture, and similar items.

Source: *The Ever Growing Gap: Without Change, African-American and Latino Families Won't Match White Wealth for Centuries*

Average wealth, however, is greatly influenced by the wealthiest households and does not reflect the wealth of typical households. The wealthiest 20% of households received more than 99% of the growth in wealth over the last three decades. As a result, the authors' comparison of average wealth by race is likely an indication that wealthy white households experienced greater wealth accumulation than relatively wealthy African-American and Latino households.

The original research upon which the CFED report is based provides trends in median household wealth, which is a better indication of the wealth of typical households. As shown in Table 2 below, median wealth declined by 75% for African-American households and 50% for Hispanic households over the past 30 years, while it increased by 14% for white households.

**Table 2. Median Household Wealth by Race**

	Non-Hispanic African-American	Hispanic	Non-Hispanic White
Median Household Wealth in 1983	\$6,800	\$4,000	\$102,200
Median Household Wealth in 2013	\$1,700	\$2,000	\$116,800
% Change (1983-2013)	-75%	-50%	14%

Note: Figures in 2013 dollars. Figures do not include value of consumer durable goods, such as automobiles, electronics, housing appliances, furniture, and similar items.

Source: Wolf, E.N. (2014). *Household wealth trends in the United States, 1962-2013: What happened over the Great Recession?* Cambridge, MA: National Bureau of Economic Research.

The report provides several policy prescriptions to close the wealth gap. One is to reform the mortgage interest and real estate tax deductions in the federal tax code, which primarily benefit higher income households. The authors recommend reducing the caps on the tax benefits that homeowners can receive and using those savings to promote homeownership among low-wealth households by providing financial assistance to first-time homebuyers or a refundable tax credit to households who can safely afford homeownership. The report notes that homeownership can be a significant wealth builder for households.

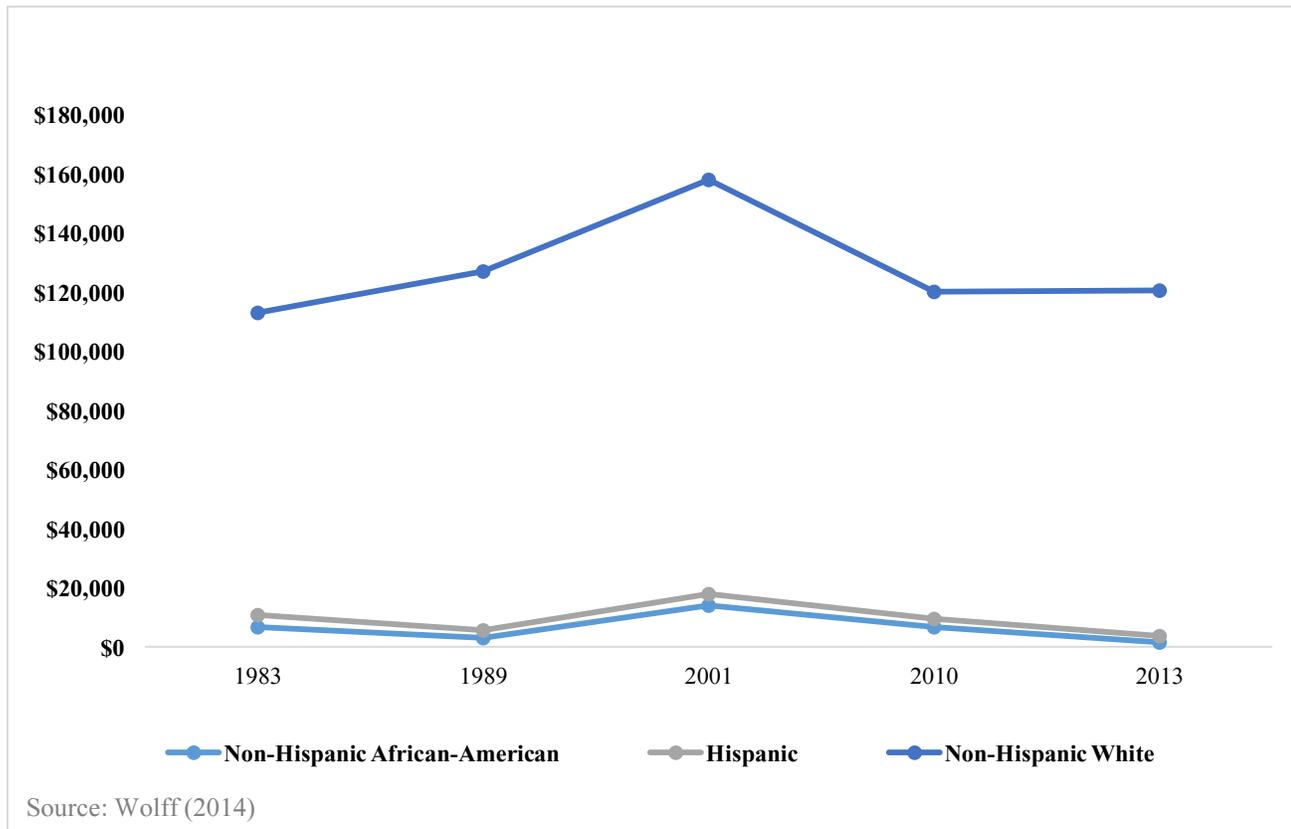
NLIHC's United for Homes campaign proposes to convert the mortgage interest deduction (MID) to a nonrefundable tax credit and to reduce the portion of a mortgage eligible for federal tax relief from \$1 million to \$500,000. The combined changes would provide a tax benefit to nearly 15 million additional homeowners, the vast majority of whom have incomes below \$100,000 who don't currently benefit from the MID, and would save \$213 billion over ten years that could go to affordable rental programs for extremely low income households for whom homeownership is not financially feasible.

*The Ever Growing Gap: Without Change, African-American and Latino Families Won't Match White Wealth for Centuries* is available at: <http://bit.ly/2aYkYk>

The original data used for *The Ever Growing Gap* is available at: <http://bit.ly/2b87Mmg>

## Fact of the Week

### Median Net Worth of Households by Race/Ethnicity (1983-2013)



Source: Wolff, E. (2014). *Household wealth trends in the United States, 1962-2013: What happened over the Great Recession?* Cambridge, MA: National Bureau of Economic Research. Retrieved from <http://bit.ly/2b87Mmg>

## Housing and Elections

### Join Organizations Across the Nation To Make Housing an Election Issue!

The conventions are over. Candidates up and down the ballot are on the campaign trail making promises and asking for votes. Let's join forces to make sure that affordable housing is on their agenda.

Join NLIHC, Make Room, and organizations across the nation to send 1 million messages to Congress to get housing affordability on the agenda by Election Day. Here are three ways you can support the campaign:

1. **Join us.** [Sign your organization onto the national letter](#) or [sign up as an individual](#).
2. **Raise the profile of affordable housing issues locally.** The [Make Room Advocacy Toolkit](#) includes sample letters to the editor, emails, e-newsletters, social media messages, website promos, and questions to ask members of Congress at town hall meetings. It also features best practices for meeting with your elected officials one-on-one or inviting them to tour affordable housing developments.
3. **Spread the word.** Encourage other national, state, and local organizations, elected officials, and advocates who believe that housing is a critical resource for our communities to join the campaign.

Our nation is facing a housing affordability crisis of record proportions. Too many Americans cannot make rent, and Congress has done little to ease this growing burden.

Every day until Election Day, together let's deliver one clear message to Congress: Americans cannot afford places to live and need help. We hope you will join us. We cannot achieve our ambitious goal of 1 million messages without you.

Sign onto the Make Room national letter at: <http://bit.ly/2aWFQGs>

Join the campaign as an individual at: <http://bit.ly/2aympng>

See the Make Room Advocacy Toolkit at: <http://bit.ly/2aRqoaJ>

### **Five Ways to Take Action this Election Season, Webinar**

Over the next few months, affordable housing and community development organizations have an opportunity to influence a number of critical issues before Congress and to help break through the noise of the Presidential campaigns to make affordable housing an election issue.

Join us for a discussion with NLIHC staff on our Summer/Fall Issues Guide and Sample Candidate Questionnaire on Wednesday, September 7 at 2:30 pm EST. The webinar will review five ways you can take action between now and the November elections to advocate for the issues that are most important to your mission, the people you serve, and your community.

Speakers include: NLIHC Public Policy Director Sarah Mickelson, NLIHC Senior Policy Analyst Elayne Weiss, and NLIHC Senior Organizer for Housing Advocacy Joseph Lindstrom.

RSVP to the Housing and the Elections: 5 Ways You Can Take Action at: <http://bit.ly/2b3vZf8>

See NLIHC's Summer/Fall Advocacy Guide at: <http://bit.ly/2aUc0yZ>

See NLIHC's Sample Candidate Questionnaire at: <http://bit.ly/2bm5Esk>

For more information and best practices on how nonprofit organizations and individuals can lobby their elected officials, see the Lobbying: Individual and 501(c)(3) Organizations chapter in NLIHC's 2016 *Advocates' Guide* at: <http://bit.ly/2azsrTX>

### **Getting Out the Vote, Voterization Webinar**

The 2016 presidential election seems to be on every screen, in every paper, and in every conversation. Despite all the attention, it is likely that fewer than half of voting-eligible renters will vote on or before November 8. The presidential elections of 2008 and 2012 were considered to have had high-turnout rates, achieving 62% and 59% voter participation, respectively. For renters, however, turnout rates for those elections were only 42% and 40%, according to the U.S. Census Bureau's Current Population Survey.

NLIHC's Voterization efforts inform organizations and community groups interested in registering voters, engaging with candidates, and getting voters to the polls. The final presentation in the 2016 Voterization webinar series will be "Mobilization: Getting Out the Vote," on Thursday, September 15, at 2:00pm ET.

The webinar will cover producing strong get-out-the-vote (GOTV) materials, using voter registration lists to conduct phone banks leading up to Election Day, and coordinating rides to the polls for people with disabilities or with transit access issues. Attendees will also learn about common challenges voters face related to ID

requirements and voting without a permanent residence. The presentation will also discuss key considerations for states that allow early voting and voting by mail.

In case you missed them, PowerPoint slides and recordings of our first two webinars—“Understanding and Overcoming the Challenges of Voter Registration” and “Voter Education and Candidate Engagement”—can be viewed online at <http://nlihc.org/library/voterization>. NLIHC also offers its Voterization Plan and Voterization Narrative Guide as resources to support the work of housing organizations engaged in nonpartisan electoral activities.

Register for “Mobilization: Getting out the Vote” at: <http://bit.ly/1Zh1AL2>

NLIHC’s Voterization Plan is at: <http://bit.ly/1Y5Oekd>

NLIHC’s Voterization Narrative Guide is at: <http://bit.ly/24nonv5>

For questions, contact the field team at: [outreach@nlihc.org](mailto:outreach@nlihc.org)

## **From the Field**

### **Minnesota Advocates Secure New Resources to Improve Housing Affordability by Reducing Utility Costs**

Minnesota affordable housing developers and operators continue to build momentum toward increasing energy efficiency for affordable housing. CenterPoint Energy and Xcel Energy recently launched the Multi-Family Building Efficiency Program to provide support to owners of multi-family properties, meaning those with 5 or more units. The program is available for multi-family housing at all income levels, but has already been used by nonprofit affordable housing providers to reduce operational expenses that can be turned into increase affordability for renters.

The Multi-Family Building Efficiency Program is one of several recent positive developments to emerge with information and guidance from the Minnesota Multifamily Affordable Housing Energy Network (MMAHEN), which has brought together stakeholders from affordable housing development and energy conservation groups to explore and advance new solutions that will make housing healthier and more affordable. Energy and housing advocates originally joined together to convene MMAHEN in 2014. Among the numerous groups participating in MMAHEN’s pioneering policy work is the Minnesota Housing Partnership (MHP), an NLIHC state partner.

The network is affiliated with the national Energy Efficiency for All project, a collaboration between the National Housing Trust, Natural Resources Defense Council, Energy Foundation, and Elevate Energy. MMAHEN’s accomplishments are the collective work of 35 individuals from across sectors, including utility companies, all bringing their unique experience to the table. The network focuses on expanding partnerships, methods, and resources through which developers and operators of multi-family affordable housing can reduce utility expenses and pass savings along to low income renters. MMAHEN materials state that utility costs are often 20% of a multi-family building’s total operating expenses, citing data that indicate \$1.2 billion was spent on utility expenses in multi-family buildings across the state in 2013. The new Multi-Family Building Efficiency Program reduces these costs by providing free whole-building energy audits, direct installations of low cost improvements like LED lights and water heater blankets, consulting support for substantive structural improvements, and incentive payments after energy efficient improvements are implemented and verified.

Both Hope Community and Southwest Minnesota Housing Partnership have already taken advantage of the new program and are excited about the reductions in operating expenses. In one case, energy efficiency improvements are reducing energy use by 15% and will pay for themselves through operating cost reductions

within one year, and in another case use is down by 22% with improvement costs that will pay for themselves within two years. MMAHEN members are promoting the program within their networks and the two energy providers are committed to growing the program. This summer, Xcel and CenterPoint proposed increasing the program budget from \$974,000 in 2016 to \$3.28 million in 2019.

Energy efficiency is growing as a central feature in affordable housing design and production in Minnesota. In 2015, Aeon completed The Rose, a 90-unit mixed-income rental development in Minneapolis that is heralded as a prime example of sustainable, affordable development. The Rose features solar thermal panels to heat water, underground cisterns for rainwater retention and reuse, and an innovative variable refrigerant flow (VRF) system that eliminates the need for supplemental baseboard heating. Aeon also accessed funding to perform an expansive study of the health impacts of building materials. Aeon's research allowed The Rose to reduce toxins and off-gases that are common in glues or stain repellants found in cabinets, countertops and flooring. The Rose is being studied as a prominent example for achieving a balance between charging affordable rents and using healthy materials. The project contains 21 apartments priced as affordable to households earning between 50 and 60% of area median income, with an additional seven apartments reserved for households experiencing homelessness.

"MHP is excited to see the expanded commitment toward energy efficiency in the development of affordable housing," said Chip Halbach, Executive Director at MHP. "The work of MMAHEN is already having an impact, and we hope it inspires similar efforts."

For more information about the Minnesota Multifamily Affordable Housing Energy Network and ongoing efforts in Minnesota to promote healthy housing, contact Sarah Berke, MHP's director of strategy & partnerships, at [sarah.berke@mhponline.org](mailto:sarah.berke@mhponline.org)

MMAHEN's factsheet about energy efficiency and affordable housing is at: <http://bit.ly/2aONHU1>

MHP's blog post on the Multi-Family Building Efficiency Program is at: <http://bit.ly/2bjrQUb>

An Urban Land Institute case study that reviews The Rose is at: <http://bit.ly/2aP6OzV>

The Energy Efficient for All project is at: [www.ee4a.org](http://www.ee4a.org)

## Events

### Terwilliger Foundation Forum on Housing America's Families

The J. Ronald Terwilliger Foundation for Housing America's Families will host a day-long national Housing Forum at the George W. Bush Institute in Dallas, Texas on Friday, November 18, 2016. This post-election forum is designed to ensure that housing is a national priority as the 115th Congress and the new Administration develop their policy agendas for 2017. Speakers at the Forum will include Congressional leaders, individuals likely to play prominent roles in the presidential transition process and the incoming Administration, and key housing industry leaders, researchers and practitioners.

Speakers and panelists include:

- Matthew Desmond, Harvard professor and author of *Evicted: Poverty and Profit in the American City*;
- Gary Acosta, co-founder and CEO, NAHREP;
- Lynn Fischer, vice president for research and economics, Mortgage Bankers Association;
- Jim Parrott, senior fellow, Urban Institute;
- James Lockhart, vice chairman, WL Ross & Co., LLC;
- Megan Sandel, pediatrician, Boston University School of Medicine;

- David Brickman, vice president head of multifamily, Freddie Mac;
- Renee Lewis Glover, founder and managing member, The Catalyst Group, LLC;
- Michael Stegman, fellow, Bipartisan Policy Center;
- Barry Zigas, director of housing, Consumer Federation of America;
- Diane Yentel, president and CEO, NLIHC;
- Chris Herbert, managing director, Joint Center for Housing Studies, Harvard University;
- Erika Poethig, director of urban policy initiatives, Urban Institute;
- And others.

Register for the event at: <http://bit.ly/2aAQKR9>

## **NeighborWorks Training Institute Comes to DC**

The next NeighborWorks Training Institute (NTI) takes place December 12-16, 2016 in Washington, DC. The NTI offers more than 100 courses in affordable housing development and financing, housing asset management, community engagement, community revitalization, housing counseling, nonprofit management and leadership, and many other areas. The Wednesday symposium at the NTI is titled “Creating Economic Opportunities: Sharing Strategies” and will explore practical ways of addressing individual, geographic, and systemic drivers of economic disparities in communities across the country.

More information about the NTI and symposium are at: <http://bit.ly/2aVM07A>

## **Breaking Down Barriers to Opportunity, Webinar**

PolicyLink is offering a webinar about how the Affirmatively Furthering Fair Housing (AFFH) rule can be used to promote equitable transportation, transit-oriented development (TOD), and opportunity-focused place making. Learn how to get involved in and influence your local AFFH process and how the AFFH data tool can be used as an ongoing resource to support equitable transportation planning.

The webinar will take place on August 17 at 1:00 pm ET.

Presenters include:

- Patricia Fron, Chicago Area Fair Housing Alliance;
- Ubax Gardheere, Puget Sound Sage;
- Jonathan Burch, Chicago Metropolitan Agency for Planning;
- Emily Chatterjee, Leadership Conference on Civil and Human Rights;
- Sarita Turner, PolicyLink (moderator); and
- Anita Cozart, PolicyLink (moderator).

Register at: <http://bit.ly/2axX1fr>

## **NLIHC News**

### **NLIHC Seeking Communications Specialist**

NLIHC is accepting applications for a Communications Specialist who will develop and implement NLIHC’s media and public relations strategies. Responsibilities include:

- Developing and maintaining strong relationships with media contacts.
- Pitching stories and securing regular interviews and editorial board meetings.

- Assisting in the development of messaging and in implementing messaging strategies.
- Preparing and releasing press releases and media alerts.
- Coordinating press events for NLIHC and our state coalition partners.
- Drafting op-eds, letters-to-the-editor, blogs, articles, and other opinion pieces, and getting them placed in relevant publications.
- Developing and implementing a comprehensive strategy for using social media.
- Monitoring all media coverage of NLIHC, its campaigns, and its policy priorities.
- Maintaining records of all media work and producing analytic metrics and monthly reports.
- Assisting in content development, writing, and editing of NLIHC's *Advocates' Guide*, Annual Report, and other publications.
- Assisting state coalition partners in developing media strategies.
- Developing and implementing webinars, workshops, and written materials to aid NLIHC members in the use of social media and press strategies.
- Helping to recruit and supervise communication interns.

Qualified applicants will have a bachelor's degree (master's degree preferred). A degree in communications, marketing, public relations, or related areas is a plus. Applicants must have two years of experience in media and social media communications, public affairs, and/or marketing. Applicants with knowledge of the fundamentals of housing poverty, homelessness, affordable housing policy, affordable housing development, or social service delivery are preferred. Applicants should also be proficient in the Microsoft Office suite and social media platforms.

All candidates must have strong writing and editing, oral and interpersonal communications, and organizational skills, as well as a commitment to social justice.

NLIHC is an affirmative action, equal opportunity employer, and offers a competitive salary and benefits package. This is a full-time position located in Washington, DC. NLIHC is seeking to fill the position as soon as possible.

Interested candidates should send a cover letter with salary requirements, a resume, and two recent writing samples to Paul Kealey, chief operating officer, National Low Income Housing Coalition, 1000 Vermont Avenue, NW, Suite 500, Washington, DC 20005 at [pkealey@nlihc.org](mailto:pkealey@nlihc.org).

### **NLIHC Accepting Applications for Fall Research Internship**

NLIHC is accepting applications for the fall 2016 research internship position. Interns are highly valued and fully integrated into our staff work. We seek students passionate about social justice issues, with excellent writing and interpersonal skills, and preferably with quantitative research experience.

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

This position begins in September and runs until December and is at least 20-30 hours a week. Two semester placements are possible. NLIHC provides modest stipends.

A cover letter, resume, and writing sample are required for consideration. In your cover letter, please indicate that you are applying for the fall 2016 research internship.

Interested students should send their materials to: Paul Kealey, chief operating officer, National Low Income Housing Coalition, 1000 Vermont Avenue, NW, Washington, DC 20005 via email to [pkealey@nlihc.org](mailto:pkealey@nlihc.org).

## **NLIHC Staff**

Andrew Aurand, Vice President for Research, x245  
Josephine Clarke, Executive Assistant, x226  
Dan Emmanuel, Research Analyst, x316  
Ellen Errico, Graphic Design and Web Manager, x246  
Ed Gramlich, Senior Advisor, x314  
Sarah Jemison, Housing Advocacy Organizer, x244  
Paul Kealey, Chief Operating Officer, x232  
Joseph Lindstrom, Senior Organizer for Housing Advocacy, x222  
Madeline McHale, Field Intern, x230  
Sarah Mickelson, Director of Public Policy, x228  
Khara Norris, Director of Administration, x242  
James Saucedo, Housing Advocacy Organizer, x233  
Jacob Schmidt, Policy Intern, x241  
Christina Sin, Development Coordinator, x234  
Elayne Weiss, Senior Housing Policy Analyst, x243  
Renee Willis, Vice President for Field and Communications, x247  
Diane Yentel, President and CEO, x225