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Congress

Senate Committee Discusses Overcrowding in Tribal Areas

The Senate Indian Affairs Committee held a field hearing on August 25 to discuss “Overcrowded Housing and the Impacts on American Indian and Alaska Natives.” Senator Lisa Murkowski (R-AK) represented the committee at the hearing, which was held in the Native Village of Savoonga, AK. Witnesses included a student, the president of the village, a HUD official, a school principal, the president of the Bering Straits Regional Housing Authority, and the manager of the local health clinic. Overcrowding is prevalent in tribal areas, with nearly 16% of American Indian and Alaska Native households living in overcrowded conditions, compared to 2.2% nationally.

In her opening remarks, Senator Murkowski noted that “overcrowding in Indian Country is often the expression of what is actually homelessness, with families taking in relatives or community members who otherwise could not find affordable housing options.” Local witnesses pointed out that homeless individuals could not survive the harsh weather conditions without shelter and described the impacts they saw in their community. Brienne Gologeren, Savoonga Health Clinic manager and community health practitioner, explained that overcrowding can lead to increased illness, domestic or sexual violence, depression, and stress-related ailments.

“When students and families have to navigate the hardships of overcrowded housing on a daily basis, their ability to succeed at school is greatly hindered,” stated Gaetano Brancalone III, principal of Hogarth Kingeekuk Sr. Memorial School. President Delbert Pungowiyi urged Congress to increase funding, saying, “The state of overcrowding in our homes (is) felt in pervasive ways that impact the very will to live for every generation....”

Officials from HUD’s Alaska Office of Native American Programs (ONAP) office and the Bering Straits Regional Housing Authority discussed overcrowding in tribal areas more broadly. Both cited HUD’s 2017 [*Housing Needs of American Indians and Alaska Natives in Tribal Areas*](#), which estimates that 68,000 housing units are needed in tribal areas to house the 42,000 to 85,000 Native Americans living with friends or relatives to avoid unsheltered homelessness. Christopher Kolerok encouraged increased funding for tribal housing programs like the Indian Housing Block Grant (IHBG) program since appropriations have not kept pace with inflation over the past several decades.

Learn more about the hearing at: <https://bit.ly/2Mauac6>

House Subcommittee to Hold Hearing on the Cost of Regulations on Affordable Housing Development

The House Financial Services Subcommittee on Housing and Insurance will hold a hearing on the cost of regulations on affordable multifamily development. The hearing will take place on September 5 at 2 pm ET in Room 2128 of the Rayburn House Office Building and will be broadcast live. Witnesses have not yet been announced. View the live hearing at: <https://bit.ly/2C0M3Ox>

Witnesses are:

- Sue Ansel, president and chief executive officer, Gables Residential, on behalf of the National Multifamily Housing Council
- Steven E. Lawson, chairman, The Lawson Companies, on behalf of the National Association of Home Builders
- Erika Poethig, vice president and chief innovation officer, The Urban Institute

- James H. Schloemer, chief executive officer, Continental Properties Company, Inc.
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House Committee to Hold Hearing on Congress’s Failure to Complete Housing Finance Reform

The House Financial Services Committee will hold a hearing titled “A Failure to Act: How a Decade without GSE Reform Has Once Again Put Taxpayers at Risk.” The hearing will take place on September 6 at 10:00 am ET in Room 2128 of the Rayburn House Office Building and will be broadcast live at: <https://bit.ly/2wANn4P>

Witnesses are:

- Edward J. DeMarco, president, Housing Policy Council
 - Phillip L. Swagel, professor, University of Maryland School of Public Policy
 - Nikitra Bailey, executive vice president, Center for Responsible Lending
 - Mr. Edward J. Pinto, co-director, Center on Housing Markets and Finance & Resident Fellow, American Enterprise Institute
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NLIHC Joins Letter Opposing SNAP Benefit Cuts that Create Obstacles for People Returning from Incarceration

NLIHC joined a coalition letter opposing provisions in the House’s version of the 2018 farm bill that would cut SNAP food benefits, while expanding SNAP work requirements and imposing lifetime bans on SNAP benefits for individuals convicted of certain crimes. Reducing access to food assistance for citizens returning from incarceration could negatively impact public safety by increasing recidivism, food insecurity, and hunger.

The letter asks lawmakers to reject these provisions when negotiating a final version of the farm bill. The House and Senate each passed a different version of the 2018 farm bill in June, with the Senate deciding not to include similar SNAP provisions in its bill. The House and Senate are now working through the differences in their bills to reach an agreement on the final version of the legislation.

“If Congress is to achieve the bipartisan goal of improving public safety by reducing recidivism and supporting long-term, successful reentry, food assistance is a critical part of this effort,” the letter states. “We [the undersigned] urge you to reject barriers that make it even more difficult for returning citizens to become fully engaged, productive, and tax-paying members of our society who are able to help care for their families and communities.” The letter also points out that the SNAP food assistance has “had a significant and positive impact on low income individuals reentering the community from incarceration and living under community supervision.”

Membership Month

NLIHC Launches Membership Month: NLIHC Members Are the Key to Policy Victories

September is NLIHC Membership Month! Throughout the month NLIHC will be celebrating its members, the key to NLIHC’s strength, and inviting new individuals and organization to join the movement for affordable

homes for those most in need. More than 1,000 housing advocates, resident associations, local governments, non-profit organizations, and individuals around the country are NLIHC members. These members power our work to ensure the lowest income individuals have access to safe, decent, and affordable homes.

This week, NLIHC is highlighting how members have “opened the door” to recent policy successes, like achieving an increase of 10% in the FY18 HUD funding for affordable housing (defeating the administration’s call for cuts of 15%), the permanent reauthorization of the “Protecting Tenants at Foreclosure Act,” the preservation of funding to the national Housing Trust Fund in the face of threats to eliminate it, committee passage of legislation to permanently authorize the Community Development Block Grant-Disaster Recovery program, and much more!

Please help us recruit new NLIHC members – friends, family members, colleagues, and partner-organizations! Share why you are an NLIHC member and how your membership helps achieve key affordable housing policy victories on social media: tweet @NLIHC and use #MembersAreTheKey. For more ideas on how to spread the



word during Membership Month, visit:

<http://nlihc.org/membership-month>

Not yet a member of NLIHC? Please [join NLIHC today!](#)

Membership in the Coalition begins at \$5 for low income and student members, with suggested membership rates for other individuals and organizations. Join at whatever contribution level you can afford.

Have questions about Membership Month or want to check the status of your membership? Please contact NLIHC’s Field Team at: outreach@nlihc.org

Disaster Housing Recovery

Judge Rules Against Preliminary Injunction on Termination of FEMA’s Temporary Shelter Assistance for Hurricane Maria Survivors

A U.S. District Court judge for the District of Massachusetts [ruled](#) against a preliminary injunction seeking to overturn the Federal Emergency Management Agency’s (FEMA’s) decision to end its Temporary Shelter Assistance (TSA) program for survivors of Hurricane Maria, claiming that there was no legal basis requiring FEMA to continue providing such assistance to survivors of the hurricane that struck the island on September 20, 2017. TSA provides shelter in hotels or motels for survivors of natural disasters forced to evacuate their damaged or destroyed homes. TSA assistance for individuals and families currently relying on the program for shelter will end on September 13. Those affected must check out of their rooms by September 14 – whether or not they have a safe place to go.

In his [decision](#), Judge Timothy S. Hillman stated, “While this is the result that I am compelled to find, it is not necessarily the right result. However, the Court cannot order that Defendants do that which in a humanitarian and caring world should be done - it can only order the Defendants to do that which the law requires.”

In the original legal [filing](#), advocates led by Disaster Housing Recovery Coalition member LatinoJustice PRLDEF argued that ending TSA before eligible individuals secured safe, stable housing would have deprived

U.S. citizens from Puerto Rico of their constitutional rights to due process and equal protection as guaranteed under the Fifth Amendment.

“Even as we learn this week that the death toll from Hurricane Maria was nearly 3,000 more than the official government estimate, FEMA still pursued eviction of survivors from their hotels without a safe shelter alternative,” stated NLIHC President and CEO Diane Yentel in a [press release](#) on the ruling. “We echo the Court’s sentiment that this is a moral failing by FEMA. Congress can address this wrong with legislation that would require FEMA to provide families with longer-term disaster housing assistance that has been used to help survivors get back on their feet after other past disasters.”

According to reporting in the [New York Times](#), FEMA has spent \$92 million on hotel and motel vouchers for an estimated 7,000 families to stay in New York, Florida, and other states. While many have found replacement housing, those who remain on hotel vouchers are often “old or suffering from chronic illnesses, which make it impossible for them to pay for their own housing.”

Since the 2017 disasters, FEMA has refused to activate HUD’s [Disaster Housing Assistance Program \(DHAP\)](#), despite requests made by the [governor of Puerto Rico](#), dozens of [members of Congress](#), homelessness and housing [advocates](#), and survivors. DHAP was successfully deployed in the wake of other past natural disasters, including Hurricanes Katrina, Rita, Gustav, Ike and Sandy. By providing direct rental assistance and case management that gradually tapers off over time, DHAP is designed to overcome the unique housing challenges faced by low income survivors – including seniors, people with disabilities, families with children, and other at-risk populations – to help them get back on their feet.

“This administration now has two weeks to do what it should have done from the start—activate a meaningful, long-term housing plan for Puerto Rico,” stated Senator Richard Blumenthal (D-CT) in response to the decision. “Hotel rooms are no solution to this humanitarian catastrophe but ending this lifeline without a plan to help these families find safe, stable, affordable homes is a recipe for disaster. I have proposed one reasonable solution—the Disaster Housing Assistance Program—but if the Trump Administration stubbornly and arbitrarily continues to reject that path, it is on them to produce an alternative to prevent mass homelessness and chaos.”

If you or someone you know is a survivor of Hurricane Maria and requires assistance in any of the following regions, please contact the organizations listed below:

New York: New York Disaster Interfaith Services, lmejia@nydis.org

Florida: Faith in Action, dcollazo@faithinaction.org, and Vamos4Puerto Rico, EGomez-Tejeda@seiu32bj.org

Massachusetts: Faith in Action, tlilienthal@faithinaction.org

Read NLIHC’s press release on the District Court ruling at: <https://bit.ly/2PSdTQ3>

Read the press release from LatinoJustice PRLDEF at: <https://bit.ly/2N74GET>

Read article from the *New York Times* at: <https://nyti.ms/2wyvIA8>

Read the statement from Senator Richard Blumenthal (D-CT) at: <https://bit.ly/2LSX2Jz>

Read the decision by Judge Timothy S. Hillman at: <https://bit.ly/2C5jUpF>

Read the original legal filing at: <https://bit.ly/2osm1KI>

See an NLIHC fact sheet on DHAP at: <https://bit.ly/2tQJjg3>

Learn more about the FEMA TSA and HUD DHAP programs at: <https://bit.ly/2L2Zsdc>

Panel Discussion on the Condition of Puerto Rican Children after Hurricane Maria to be Held on September 25

Representatives Jenniffer González Colón (R-PR) and Nydia Velázquez (D-NY) are co-sponsoring a panel discussion with the Youth Development Institute of Puerto Rico on the condition of Puerto Rico children after Hurricane Maria. RSVP [here](#) to attend the event on September 25 from 1:30 to 3:30 p.m. EDT in the Cannon House Office Building, Room 340, in Washington.

The discussion will include a presentation of initial findings from a study on the impact of the hurricane on children, recommendations on increasing youth employment, and a discussion of mental health interventions for children after the hurricane.

Panelists are:

- Dr. Maria Enchautegui, economist and acting dean of the Department of Economics at the University of Puerto Rio, Rio Piedras Campus.
 - Anitza Cox, MA, JD, director of analysis and social policy for Estudios Técnicos.
 - John Martinez, director of program development for MDRC.
 - Dr. Gustavo J. Bobonis, economist, University of Toronto Puerto Rico Self Sufficiency Project
 - Jeanne-Aimee De Marrais, senior advisor for US emergencies, Save the Children.
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Additional Disaster Housing Recovery Updates – September 4

The following is a review of housing recovery developments related to Hurricanes Harvey, Irma, and Maria, and the 2017 California wildfires since last week's Memo to Members and Partners (for the article in last week's Memo, see 8/27). NLIHC also posts this information at our On the Home Front blog.

Federal Response

FEMA

FEMA responded to a [request](#) from six U.S. senators with a [letter](#) outlining how the Agency will provide outreach for the new proof-of-ownership Sworn Declaration developed by Disaster Housing Recovery Coalition member organizations in Puerto Rico with FEMA's Office of Chief Counsel. FEMA also addresses how it will handle appeals using the new documentation.

Following FEMA's approval of the use of the Sworn Declaration to verify home ownership in Puerto Rico in the absence of formal title, an informational [webinar](#) is now available online in English and Spanish. Developed by Ayuda Legal Huracán María, Fundacion Fondos de Acceso a la Justicia, and Ayuda Legal Puerto Rico, the webinar provides an overview of the relevant federal regulations, the legal framework in Puerto Rico, and the contents of the Sworn Declaration.

State Action

The Texas General Land Office (GLO) released a [Hurricane Harvey: Texas At Risk](#) report, which makes 18 specific policy recommendations, including that HUD "rewrite the formula for the allocation of funding to

municipal and county governments directing aid to low- and moderate-income people.” The GLO also recommends consolidating funding for all temporary FEMA housing into one block grant to states at high risk for natural disasters and consolidating the disaster housing programs of FEMA, HUD, and the Small Business Administration into one agency or department to “eliminate competing missions and business systems, which slow down the temporary housing response.” Read a press release on the report [here](#).

A new [study](#) released on August 28 estimates that, between September 2017 and February 2018, Hurricane Maria caused 2,975 deaths in Puerto Rico - a dramatic increase from the official government estimate of 64 deaths. The analysis was commissioned by the governor of Puerto Rico and conducted by researchers at George Washington University’s Milken Institute School of Public Health.

Local Perspectives

The Washington Post featured a story describing the enduring effects of Hurricane Harvey on Texas’s low income residents. The ‘Harvey Homeless’ shows how Houston’s working-class and lower-middle-class communities still live in poor, unsafe conditions and cannot afford the repairs necessary to make their homes livable.

Researchers from The Kaiser Family and Episcopal Health foundations published on August 23 a report of findings from surveys of residents affected by Hurricane Harvey, titled One Year after the Storm: Texas Gulf Coast Residents’ Views and Experiences with Hurricane Harvey Recovery. Survey results reveal short-term effects of the hurricane on impacted residents - particularly on blacks and Latinos and on those with low incomes. According to the survey results, these affected communities are more likely to report financial problems, “such as falling behind in their rent or mortgage, having problems paying for food, taking on extra work, or borrowing money from friends and relatives to make ends meet.”

According to reporting from Public Radio International (PRI), power was finally fully restored to Puerto Rico on August 24, “11.5 months after it first went out and more than a week after the island’s power authority announced electricity had been fully restored across the island.”

The NLIHC-led DHRC has posted the first of two first-person survivor stories on the NLIHC blog, On the Home Front. Titled “A year later & I’m still trying to recover from Hurricane Harvey,” the blog post marks the recent one-year anniversary of the hurricane’s landfall in Texas and highlights the persistent housing-related challenges faced by low income survivors.

Resources

A Spanish [version](#) of NLIHC’s outline of the key provisions of the Community Development Block Grant-Disaster Relief (CDBG-DR) *Federal Register Notice* is now available. NLIHC thanks our DHRC partner, Francisco Rodriguez, president and CEO of Coalicion de Coaliciones, for his assistance in the translation of this document. The English version is available [here](#).

The Federal Reserve Bank Dallas-Houston Branch, will host an “Interagency CRA & Disaster Recovery Listening Session” on September 20, from 8:30 am-2:30 pm CT. The focus is on lessons learned before and after Hurricane Harvey and disaster-recovery lending, investments, and other services offered under the Community Reinvestment Act. Seating for this event is limited, and registration will close once capacity is reached. Go [here](#) to register.

A [Helping Handbook](#) is now available for individuals and small businesses affected by the summer 2018 fires in northern California. The handbook, developed by Morrison & Foerster LLP, provides up-to-date, practical information on many subjects, including housing, government benefits, and FEMA assistance.

Opportunity Starts at Home

Take Action! Send a Letter to Congress to Support Bipartisan Housing Task Force

On August 27, the [Opportunity Starts at Home](#) campaign issued its first [Call to Action](#) about a specific piece of legislation. The campaign calls on advocates to urge Congress to support the “Task Force on the Impact of the Affordable Housing Crisis Act” (S. 3231). This bill would create a bipartisan affordable housing task force to better understand the multi-sector impacts of America’s affordable housing crisis and to identify solutions.

The bill was introduced in July by Senators Todd Young (R-IN), Maria Cantwell (D-WA), and Angus King (I-ME) with support from Senators Dean Heller (R-NV), Tim Kaine (D-VA), Doug Jones (D-AL), Cory Gardner (R-CO), Marco Rubio (R-FL), and Chris Coons (D-DE).

[Help build momentum by sending the campaign’s letter](#) to your senators urging them to support the creation of this bipartisan affordable housing task force, and spread the word about this letter to your networks and contacts.

Also, please follow the campaign on all social media platforms: [Twitter](#), [Instagram](#), [Facebook](#), and [LinkedIn](#).

Our Homes, Our Votes

Countdown to the Election: Build a Voter Engagement Plan

The 2018 midterm elections take place on November 6, 2018. That's just 62 days from now. Are you ready? [Our Homes, Our Votes](#), NLIHC’s project on nonpartisan voter engagement, has tools and resources to build your voter engagement strategy and to support your efforts to engage more low income renters and other supporters of affordable housing in the electoral process. There are five key steps for building your voter engagement plan: getting prepared; be nonpartisan; register voters; educate voters and candidates; and mobilize voters.

To figure out your organization’s next steps, take the [Voter Engagement Challenge](#)! The Challenge walks through each of the steps, offering tips and guidance.

Ready to engage? The [Voter Engagement Checklist](#) walks you step-by-step through a menu of options for building your voter engagement plan!

The project’s website is at: <https://www.ourhomes-ourvotes.org/>

HUD

Illinois Senators Ask HUD to Address Local Public Housing Concerns

Illinois Democratic U.S. Senators Tammy Duckworth and Dick Durbin sent a letter asking HUD Secretary Ben Carson to report on his agency’s plan to address the serious problems at public housing developments in East St. Louis, IL. Secretary Carson returned control of local housing programs to the East St. Louis Housing Authority in 2017 after 32 years under federal receivership. *ProPublica* and *The Southern Illinoisan* [report](#) that

residents continue to face safety and security issues and deteriorating conditions. The senators' letter expressed concern that HUD has failed its oversight obligations, and Senator Duckworth issued a separate statement calling the decision to end receivership a mistake.

Secretary Carson visited East St. Louis last month, declaring the transition to local control a success. Only a month prior to his visit, a young mother was murdered by an intruder who entered through her broken first-floor window, which she had repeatedly asked to be fixed. The Trump administration has proposed eliminating federal funding for capital repairs to public housing, despite a nationwide backlog upwards of \$50 billion. Secretary Carson has pushed for greater reliance on the private sector to provide public housing, but economically distressed areas like as East St. Louis have limited access to private resources. A representative from the East St. Louis housing authority noted that the agency has limited funding to actually address the needed repairs and renovations.

HUD Publishes FY19 Fair Market Rents

HUD announced in the August 31 *Federal Register* the publication of FY19 Fair Market Rents (FMRs). FMRs are used to determine payment standards for the Housing Choice Voucher (HCV) program, initial renewal rents for some expiring project-based Section 8 contracts, initial rents in the Moderate Rehabilitation Single Room Occupancy program, and rent ceilings for the HOME Investment Partnerships program and the Emergency Solutions Grants program. They are also used in the calculation of flat rents in public housing. Public housing agencies (PHAs) and other interested parties may comment on the FMRs and request a reevaluation within 30 days of their publication.

Reevaluation requests must be submitted by the end of the comment period. PHAs representing at least half of the voucher tenants in multijurisdictional FMR areas must agree that the reevaluation is necessary. The requestor must be able to supply HUD with data more recent than the 2016 American Community Survey (ACS). On or around October 2, HUD will post a list of areas requesting reevaluations, keeping FY18 FMRs in effect in those areas. Data for reevaluations must be supplied to HUD by Friday, January 11, 2019.

Questions about how to conduct FMR surveys (data collection) can be addressed to Marie L. Lihn or Peter B. Kahn at emad-hq@hud.gov. HUD will use the data provided to them to reevaluate FMRs. HUD will post a list of areas failing to deliver data on January 14, 2019, making the FY19 FMRs effective in these areas.

Comments and requests for reevaluations must be submitted through <http://www.regulations.gov/> or by mail to: HUD Regulations Division, Office of General Counsel, Department of Housing and Urban Development, 451 7th Street, SW, Room 10276, Washington, DC 20410-0500. HUD encourages electronic submissions.

The FY19 FMRs are available at: <https://bit.ly/2LHz7N5>

HUD Provides CDBG FAQs on Meeting National Objectives for Acquisition, Demolition, and Disposition

HUD's Office of Community Planning and Development (CPD) issued a set of frequently asked questions (FAQs) to help Community Development Block Grant (CDBG) grantees determine whether use of CDBG for acquisition, demolition, or disposition meets one of the CDBG "national objectives."

The CDBG statute requires an eligible CDBG-assisted activity to meet one of three national objectives. The principal objective is to benefit low and moderate income households. At least 70% of a grantee's CDBG

allocation must be used to meet this “Low-Mod Income” (LMI) objective. The remaining 30% may be used to address slums and blight or meet an “urgent need” (primarily acts of nature).

The FAQ poses 13 questions with answers and, occasionally, examples. The FAQs address a variety of situations pertaining to the use of CDBG for the purpose of acquisition of real property, demolition, and disposition (sale or long-term lease). There is also a chart describing common scenarios.

NLIHC notes a technical error in the response to question 10 concerning the Uniform Relocation Act (URA) as well as the enhanced displacement provisions of Section 104(d) of the Housing and Community Development Act pertaining to CDBG and HOME. The FAQ mistakenly attributes Section 104(d) to the URA.

The FAQs are at: <https://bit.ly/2Plp7eD>

More about the CDBG program is available on [page 8-3](#) of NLIHC’s *2018 Advocates’ Guide*.

HUD Notice Suspends HOME Commitment Requirement

HUD’s Office Community Planning and Development (CPD) published Notice CPD-18-10, suspending the requirement that participating jurisdictions (PJs) commit their HOME Investment Partnerships Program (HOME) funds within 24 months of receiving their grants. The FY17 and FY18 Appropriations Acts suspended the 24-month commitment requirement for deadlines occurring in 2016 through 2020. Notice CPD-18-10 is at: <https://bit.ly/2MGvMDl>. More information about the HOME Program is on page [5-10](#) of NLIHC’s *2018 Advocates’ Guide*.

Research

Report Recommends Improvements to the Low Income Housing Tax Credit Program

A report from the Center on Budget and Policy Priorities, [Low-Income Housing Tax Credit Could Do More to Expand Opportunity for Poor Families](#), finds that Low Income Housing Tax Credit (LIHTC) housing is disproportionately concentrated in higher-poverty and racially concentrated neighborhoods. The report suggests improvements for the LIHTC program that could support low income families’ access to low-poverty neighborhoods.

The LIHTC program typically provides funding for the development of rental housing affordable to households with incomes at or below 60% of their area median income (AMI). Thirty-four percent of LIHTC units are in high-poverty neighborhoods where the poverty rate is at least 30%, compared to 24% of all renters with household incomes below 60% of AMI and 18% of all renter-occupied housing. Only 15% of LIHTC units are in low-poverty neighborhoods with poverty rates less than 10%, compared to 28% of all rental units.

The report encourages states to use their Qualified Allocation Plans (QAPs) to more strongly support LIHTC development in low-poverty, high-opportunity neighborhoods. QAPs describe the states’ criteria for awarding tax credits to developers. To support LIHTC development in low-poverty neighborhoods, states can set aside a fixed share of credits for developments in high-opportunity, low-poverty areas; give more points in the scoring of tax credit applications for developments in low-poverty areas; or give supplemental credits in the form of a “basis boost” to developments in low-poverty areas.

States should also encourage revitalization of high-poverty neighborhoods. States are required to give preference when allocating tax credits to LIHTC development proposals in high-poverty neighborhoods with Concerted Community Revitalization Plans (CCRPs), but CCRPs are often vague and can be ineffective. Federal legislation proposed by Senator Maria Cantwell (D-WA) and Representative Carlos Curbelo (R-FL) would require states to develop specific criteria to determine whether a revitalization plan is satisfactory and realistic.

The report also highlights potential improvements to the LIHTC program to better serve the lowest income renters who often cannot afford LIHTC rents, especially in low-poverty neighborhoods. A recent change allows some LIHTC units in a development to be affordable for households with incomes at 80% of AMI as long as other LIHTC units have lower rents, making the average rent limit affordable at 60% AMI. It is hoped that this approach will provide more units affordable to lower income households.

The report encourages states to require LIHTC developments to set aside some units for extremely low income families and to provide subsidies from other programs like the national Housing Trust Fund and the HOME Investment Partnership program to help pay for them.

The report also recommends that owners of LIHTC properties in low-poverty neighborhoods inform public housing authorities about available housing for voucher holders in LIHTC properties. Public housing authorities and other organizations should also find ways to provide financial assistance to voucher holders for security deposits and moving expenses.

Low-Income Housing Tax Credit Could Do More to Expand Opportunity for Poor Families is available at: <https://bit.ly/2C0Ke4i>

Natural Disasters Exacerbate Wealth Inequality

A study by Junia Howell and James Elliott, [*Damages Done: The Longitudinal Impacts of Natural Hazards on Wealth Inequality in the United States*](#), reveals that natural disasters exacerbate wealth inequality. White households and those with more education gain wealth after natural disasters, while minority households and renters lose wealth. The findings indicate that the residents of an area are not equally impacted by a natural disaster and that policy-makers need to rethink how assistance to disaster-impacted households is provided.

The authors tracked data on the wealth of nearly 3,500 families, county-level [natural hazards damages](#), [Federal Emergency Management Agency \(FEMA\) aid](#), neighborhood socioeconomic factors, and county size for every U.S. county from 1999 to 2013.

The authors' model indicates that in counties with extensive hazard damages of at least \$10 billion from 1999 to 2013, white households gained \$126,000 in wealth, on average. By comparison, black households lost an average of \$27,000 in wealth and Hispanic households lost \$29,000. The authors found a similar pattern with homeownership and education. Homeowners gained wealth, while renters lost it. Households with more education gained more wealth after disasters than households with less education.

FEMA assistance contributed to these wealth disparities. Counties that saw more FEMA assistance (net of local damages) saw even greater racial disparities in wealth accumulation. FEMA assistance is important to help affected households' recovery after disaster, but authorities need to rethink how assistance is distributed. The authors contend that the current approach to disaster recovery is "built largely around the restoration of private property, and thus, wealth." They caution this approach is incomplete and inequitable.

A map of the estimated growth in the white-black wealth disparity attributable to natural hazards damages is available at: <https://bit.ly/2PmKpcJ>

Damages Done: The Longitudinal Impacts of Natural Hazards on Wealth Inequality in the United States is available at: <https://bit.ly/2LCvt7k>

Families with Housing Assistance Are More Likely to Live Near Low-Performing Schools

A study by Ingrid Gould Ellen and Keren Horn for the Poverty & Race Research Action Council (PRRAC), [*Housing and Educational Opportunity: Characteristics of Local Schools Near Families with Federal Housing Assistance*](#), finds that families receiving one of the four main types of federal housing assistance for low income families – public housing, Section 8 Project-Based Rental Assistance, Housing Choice Vouchers, and Low Income Housing Tax Credit (LIHTC) housing – are more likely to live near poor and low performing elementary schools compared to renters and families without assistance.

The study used HUD administrative data and census data to examine the nearest elementary schools of households with children. To evaluate school quality, the study used a variety of measures for each school, including the percent of students receiving free and reduced-price lunch as a measure of poverty and the share of students performing at or above the state-defined proficiency levels.

Households with children receiving housing assistance were more likely to live near schools with higher poverty and lower performance than other households with children. The median share of students enrolled in free and reduced-price lunch at the nearest elementary school was 83% for public housing households, 78% for voucher-holders and project-based Section 8 households, and 73% for LIHTC households, compared with 73% for all poor households with children, 66% for all renting households with children, and 54% for all households with children.

Thirty-six percent of public housing households' nearest elementary schools performed in the bottom 10% of schools ranked by proficiency within their state, as did 33% of project-based Section 8 households, 32% of voucher holders, and 21% of LIHTC households. The nearest elementary school was in the bottom 10% of schools within their state for 18% of all poor households with children, 14% of renting households with children, and 10% of all households with children.

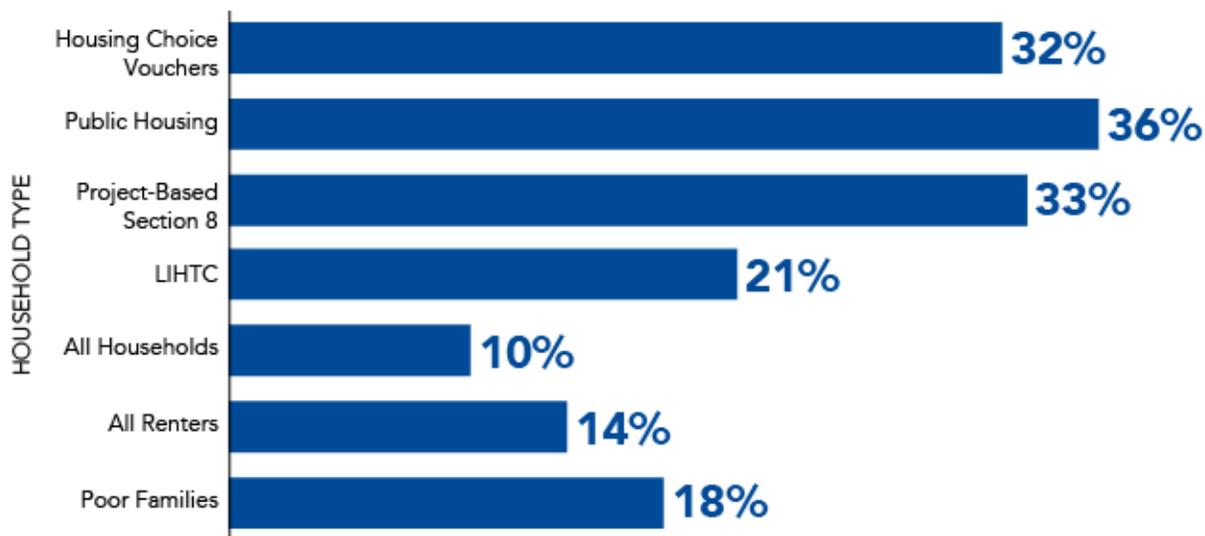
The authors of the study are hopeful that Small Area Fair Market Rents, which enable voucher holders to access higher cost neighborhoods, combined with housing mobility counseling and housing search assistance, will improve access for low income families to neighborhoods with higher quality schools. They also hope improvements to the LIHTC program would help families do the same.

Housing and Educational Opportunity: Characteristics of Local Schools Near Families with Federal Housing Assistance is available at: <https://bit.ly/2LFRQJ0>

Fact of the Week

Section 8 and Public Housing Households Much More Likely to Live Near Poorest Performing Schools

Percentage of Households with Children with Nearest Elementary School Ranked in Bottom 10th Percentile of Performance



Source: Ellen, I.G., Horn, K. (2018). Housing and education opportunity: Characteristics of schools near families with federal housing assistance. Retrieved from <http://furmancenter.org/files/HousingLocationSchools2018.pdf>.

Source: Ellen, I.G., Horn, K. (2018). *Housing and education opportunity: Characteristics of schools near families with federal housing assistance*. Retrieved from: <https://bit.ly/2LFRQJ0>

From the Field

Illinois Advocates Celebrate Renter-Protection Legislative Victories

Advocates in Illinois are celebrating three pieces of legislation recently signed into law. Governor Bruce Rauner recently signed H.B. 4951, S.B. 3081, and S.B. 2996, all of which strengthen protections for renters in the state. Housing Action Illinois, an NLIHC state partner, and its members and allies played a major role in securing passage of the new laws.

- [H.B. 4951](#) clarifies that potential deductions from a tenant's security deposit must be within reason and only be assigned for damages beyond typical property wear and tear. The law addresses concerns among tenant advocates that landlords would use recent changes in state law to inflate the cost of damages when a tenant moves out. Many low income tenants rely on their security deposit to help cover costs associated with moving to new housing, and this law helps ensure their resources are protected.
- [S.B. 3081](#) requires that anyone who applies to a public housing agency (PHA) for housing can find out their waiting list status within 10 business days. Many PHA waiting lists can be years-long, and

providing applicants the ability to know where they stand on the list allows them to make other important life decisions.

- [S.B. 2996](#) protects children from lead exposure by directing the Illinois Department of Public Health to revise definitions regarding children and lead exposure to reflect the federal Centers for Disease Control (CDC) standards. Prior to its signing, state regulations allowed for lead levels in children to be twice as high as what is recommended by the CDC. Illinois is the most recent of seven states to adopt the CDC standard.

“Updating Illinois’s rules on lead poisoning prevention will allow the state to proactively inspect and require lead mitigation in homes and childcare facilities that previously fell outside enforcement mandates, as well as affording more opportunities for lead-exposed children to receive nurse home visits,” said Bob Palmer, policy director for Housing Action Illinois. “As a result, we know that fewer children will suffer from the debilitating consequences of an entirely preventable disease.”

Read more about the new laws and fact sheets on each at: <https://bit.ly/2MDK9bI>

Resources

NLIHC and National Women’s Law Center Publish New Factsheet on the Impacts of Housing Benefit Cuts on Women and Families

NLIHC partnered with the National Women’s Law Center (NWLC) to create a new factsheet titled [Cutting Housing Assistance is a Bad Deal for Women and Families](#). This resource provides information on the need for affordable housing across the country, and cites statistics showing why housing assistance is particularly critical for children and women, especially women of color, domestic violence survivors, women with disabilities, and LGBTQ individuals. The factsheet will be a useful resource for advocates concerned about current efforts by the Trump administration and Representative Dennis Ross (R-FL) to cut to affordable housing benefits. See the NLIHC and NWLC factsheet at: <https://bit.ly/2PhXzGZ>

HAC to Release Assessment of Rural Multifamily Housing with Maturing USDA-Rural Development Mortgages

The Housing Assistance Council (HAC) will release on September 6 a comprehensive assessment of rural multifamily housing investments made by Rural Development (RD), an agency of the U.S. Department of Agriculture. There are currently more than 13,000 RD rental properties providing 415,000 affordable rental homes. These properties are increasingly losing the affordability provisions tied them as their RD-assisted mortgages mature.

A better understanding of the state of the RD multifamily investments can help advocates and residents develop and implement strategies to preserve this limited resource for affordable rural rental homes.

The assessment will be released during a live-stream presentation on Thursday, September 6 at 2:00 pm ET. HAC Director of Research and Information Lance George will provide a summary of the report, followed by a discussion of the findings by practitioners, stakeholders, and policy experts. Register for the presentation [here](#).

More information about RD rural housing is on [page 4-35](#) of NLIHC’s *2018 Advocates’ Guide*.

Nominations Open for \$200,000 Award in Housing Affordability

Ivory Homes, the largest homebuilder in Utah, is accepting nominations for the annual “[Ivory Prize in Housing Affordability](#).” This \$200,000 award recognizes the most ambitious solutions to addressing housing affordability. The prize is designed to award innovators for their efforts and provide material support to advance their projects.

Organizations and individuals are eligible. The prize will be awarded to a private-sector organization, a nonprofit organization, or a public-private partnership that has focused on innovations and creativity in at least three areas that impact and influence housing affordability: construction and design for both new housing and rehabilitation, regulatory reform/public policy, and housing finance. Preliminary nominations are strongly encouraged to be submitted by November 15, 2018. The final nomination deadline is December 15, 2018.

For more information, go to: <https://bit.ly/2wtmRv4>

Events

HAC to Hold Webinar Explaining HUD-VASH Vouchers for Veterans on September 12

The Housing Assistance Council (HAC) will hold the first of two webinars regarding HUD-Veterans Affairs Supportive Housing (VASH) vouchers for veterans on September 12. VASH vouchers are Housing Choice Vouchers provided by HUD to public housing agencies. The U.S. Department of Veterans Affairs (VA) provides clinical case-management and services to help veterans obtain and sustain permanent housing while also helping them access treatment and other supportive services.

For the first webinar, Jesse Vazzano from Veterans Affairs will provide an overview of the HUD-VASH program, including who is eligible, how to make a referral, and how VASH vouchers are allocated.

The webinar will be presented on Wednesday, September 12 at 2:00 pm ET. More information about the webinar is at: <https://bit.ly/2NB8wmV>

Register for the webinar at: <https://bit.ly/2LEw0pa>

For more about VASH, see [page 5-51](#) of NLIHC’s *2018 Advocates’ Guide*.

NLIHC in the News

NLIHC in the News for the Week of August 26

The following are some of the news stories that NLIHC contributed to during the week of August 26.

- “Herald editorial: Work needed to solve housing affordability,” *Daily Herald*, August 30 at: <https://bit.ly/2N43vWW>
- “America’s Eviction Epidemic,” *WNPR News*, August 30 at: <https://bit.ly/2PoBarF>

- “Here’s why Bellingham ‘source-of-income discrimination’ rule hasn’t helped renters,” *The Bellingham Herald*, August 27 at: <https://bit.ly/2PU7Ni8>
 - “There’s a shortage of affordable housing. This transformed project helps fill that gap,” *Macon Telegraph*, August 24 at: <https://bit.ly/2wsHnMq>
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NLIHC News

NLIHC Welcomes New Fall Research Intern

Dina Pinsky joins NLIHC as a research intern for the fall semester. Dina is a senior at the University of Maryland at College Park, studying sociology and economics. Dina recently worked at an early childhood research lab, helping with a project aimed at evaluating Baltimore City Pre-K programs. She helped conduct home visits with families to assess how family factors influence Pre-K performance. Previously, Dina interned with ONE DC, a community organizing non-profit focused on helping long-time low income DC residents of color as they face displacement. She learned about the affordable housing crisis in DC and helped fight back against developers threatening to slash affordable housing units. Dina is interested in public policy and advocacy work and is excited to join NLIHC and continue fighting for fair and equal housing across the country. Please join us in welcoming Dina to the NLIHC team!

Where to Find Us – September 4

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

- Interagency CRA & Disaster Recovery Listening Session, Houston, TX, on September 20
- [Non-Profit Housing Association of Northern California’s Building Momentum conference](#), San Francisco, CA, on September 21
- [NACCED Annual Conference](#), Minneapolis, MN, on September 24
- [Foundation for a Healthy St. Petersburg \(FHSP\) Housing Meeting](#), St. Petersburg, FL, on September 27
- [Southern California Association of Non-Profit Housing Annual Conference 2018](#) – Los Angeles, CA, on September 28
- [Federal Reserve Bank of Philadelphia: Reinventing Our Communities: Investing in Opportunity](#), Baltimore, MD, on October 1
- [2018 Governor's Conference on Housing and Economic Development](#), Atlantic City, NJ, on October 3
- [Georgia ACT Affordable Housing Conference](#), Atlanta, GA, on October 10
- [Utah’s 14th Annual Homelessness Summit](#), Salt Lake City, UT, on October 25
- [Maine Affordable Housing Coalition Conference](#), Portland, ME, on November 14

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Sarah Mickelson, Senior Director of Public Policy, x228
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Catherine Reeves, Development Coordinator, x234
Lauren Ricci, Policy Intern, x241
Debra Susie, Disaster Housing Recovery Coordinator, x227
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