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## **In This Issue:**

### **Point of View**

- **Hurricane Housing Recovery - *By Diane Yentel, NLIHC President and CEO***

### **Disaster Recovery**

- Updates on Disaster Recovery Developments

### **NLIHC News**

- Become an NLIHC Member During Membership Month!

### **United for Homes**

- Senate Finance Committee Announces Hearing on Individual Tax Reform, September 14
- United For Homes Webinar on Campus Action, September 13

### **Budget and Appropriations**

- Congress Approves Bill to Temporarily Fund the Government, Increase the Debt Limit, and Provide Hurricane Relief
- House Votes on HUD Amendments to FY18 Omnibus, Final Vote on Spending Package This Week

### **HUD**

- President Nominates Suzanne Israel Tufts be HUD Assistant Secretary for Administration

### **Research**

- Study Finds that People with Mental Disabilities Experience Rental Housing Discrimination

### **Fact of the Week**

- Katrina Tops List of Ten Costliest Hurricanes in Continental U.S. Since 1980

### **From the Field**

- California Legislature Passes Law to Expand Protections for Renters Who Are Immigrants

### **Resources**

- Interactive Map Shows Rate of Homelessness in Major Metro Areas

### **Events**

- CHN and ATF Host Webinar on Tax Fairness, September 12

### **NLIHC in the News**

- NLIHC in the News for the Week of September 3

## **Other NLIHC News**

- NLIHC Welcomes Three New Interns
- Where to Find Us – September 11
- NLIHC Accepting Intern Applications for Fall Semester
- Support NLIHC While Shopping on Amazon Smile!

## **Point of View**

### **Hurricane Housing Recovery - By Diane Yentel, NLIHC President and CEO**

Hurricanes Harvey and Irma's devastating floods, wind and storm surge are affecting millions of residents in Texas, Florida, Puerto Rico, and the Virgin Islands. As with most disasters, those with the lowest incomes and the greatest vulnerabilities — who frequently reside in the area's flood plains and who have the fewest resources to recover from such a disaster — are the hardest hit. Altogether, more than 8 million people had to evacuate from their homes and, while many will return quickly, many more may be displaced for weeks, months, or even years. Assisting and re-housing those with the lowest incomes must be a priority for federal, state, and local governments.

The White House and Congress worked quickly last week, putting aside politics to approve billions of dollars in rescue and recovery funds. But it is clear that those funds, including the \$7.4 billion in CDBG-Disaster Recovery (CDBG-DR) funds, are but a small down payment for the large scale housing recovery and rebuilding that will be necessary.

CDBG-DR funding is a critical resource for repairing or rebuilding homes damaged by the storms, and the faster it is allocated, the sooner communities can begin the work of rebuilding lives. It's ironic that the White House requested robust funding for this program, when just months earlier the administration proposed entirely eliminating the CDBG program in its FY18 spending request. The program's elimination would not only mean starving local communities of the funding needed to build affordable homes and revitalize distressed neighborhoods, but would also eliminate the dedicated and experienced HUD staff that will now allocate and administer the critical CDBG-DR funds. Let's hope that this one clear example of the administration's shortsighted FY18 budget request stays top-of-mind when they begin putting together their budget request for FY19.

The flexibility inherent in the CDBG-DR program is a key to allowing local communities to create programs for impacted people to repair or rebuild homes in a manner that makes sense locally. But that same flexibility can create challenges for the lowest income renters harmed by disasters. Some communities – like New York City and New York State after Superstorm Sandy, and like Louisiana after Hurricane Katrina - do the right thing by prioritizing assistance for both homeowners and low income renters. Others - like Mississippi after Hurricane Katrina or Texas after Hurricane Ike - instead divert or endlessly delay funding that should be used for low income housing recovery.

This is why it will be so important for state and local housing advocates and legal aid attorneys to have increased capacity. They, along with national advocates and partners supporting their efforts, play critical roles in holding state and local government accountable in their plans to use CDBG-DR funds.

Subsidized and assisted housing within the hurricanes' path and within the 100-year floodplain - whose residents are at risk of displacement and whose buildings are at risk of severe damage - and thousands of other low income households living in unsubsidized homes will need special attention and additional resources to recover. HUD's Disaster Housing Assistance Program (DHAP), which provides Disaster Vouchers (DVPs) to low income renters, is a crucial resource for low income renters. While President Trump has not yet nominated an assistant secretary for Public and Indian Housing, the division that would oversee DHAP, we can take some

comfort in knowing there are strong career HUD employees who are preparing to rapidly stand up and competently administer a DHAP program. But first, FEMA must quickly enter into a mission assignment with HUD, allowing them to begin issuing DVPs to be reimbursed through FEMA's Disaster Relief Fund. In its next disaster supplemental spending bill, Congress must directly allocate sufficient funding for HUD's DHAP, in addition to increased funding for CDBG-DR and a disaster allocation of Low Income Housing Tax Credits with strong incentives for deeply targeted units.

NLIHC is working closely with our state partners and other key partners on hurricane housing recovery and rebuilding. In Texas, we're working with the Low Income Housing Information Service (Texas Housers), Texas Homeless Network, Texas Association of CDCs, the Texas Tenants Union, Texas Appleseed, Lone Star Legal Aid, the Houston Housing Authority, and others. In Florida, we'll work with our state partner, the Florida Housing Coalition, as well as Miami Homes for All, the Community Justice Project, and others. Together, we'll ensure that the rebuilding is fair and equitable and that the input and needs of the lowest income people are prioritized on the local, state, and federal levels. We are bringing these local leaders together with national housing and community development leaders to share information and best practices, identify gaps in resources and obstacles in implementing recovery plans, and coordinate and carry out effective advocacy at local, state and national levels. Already, over 250 organizations are participating in this effort. **If you'd like to be involved, just send me an email, and I'll be glad to add you to the email distribution list and weekly calls.**

NLIHC has endorsed a set of principles created by Texas Housers and other community leaders to guide disaster relief efforts. The seven Principles for Equitable Disaster Recovery are:

1. Securing help from government must be fair, easy and understandable, and survivors must have a say in the process.
2. Everyone must get safe temporary housing where they can reconnect with family and community.
3. Displaced people must have access to the resources they need to lead normal lives.
4. Everyone must be assisted to fully recover housing, personal property, and transportation quickly.
5. All homeowners must be able to rebuild in safe, quality neighborhoods of their choice.
6. Renters must get quality, affordable rental property in safe, quality neighborhoods of their choice.
7. All neighborhoods must be free from environmental hazards with quality public infrastructure to keep them safe and resilient.

We'll soon send out a request for your organization to endorse these principles, along with an accompanying set of federal, state and local policy recommendations that we are developing with our partners and allies from impacted communities.

The recovery for the lowest income people, and repairing and rebuilding homes affordable to them, will take years. All of us at NLIHC are committed to working closely with our partners, members and allies in impacted states and throughout the country for as long as it takes to ensure the rebuilding is just, equitable and complete for all, including those with the lowest incomes. I hope you'll join us in this important work.

With commitment and resolve,

Diane

## **Disaster Recovery**

### **Updates on Disaster Recovery Developments since Last Week's *Memo***

The following is a review of developments related to Hurricanes Harvey and Irma and to disaster recovery efforts since last week's *Memo to Members and Partners* (for the article in last week's Memo, see [9/5](#)). NLIHC has created a Hurricane Housing Recovery email distribution list and sends out multiple updates each week.

NLIHC also posts this information at our [On the Home Front](#) blog. If you would like to be added to the distribution list, please contact Diane Yentel, [dyentel@nlihc.org](mailto:dyentel@nlihc.org).

## Congress

Congress approved on September 8 a bill to provide \$15 billion in disaster relief, fund the government, and raise the federal debt limit through December 8. President Trump signed the measure into law on the same day. The law provides \$7.4 billion for FEMA's Disaster Relief Fund, \$450 million in Small Business Administration disaster loans, and \$7.4 billion in Community Development Block Grant Disaster Recovery (CDBG-DR) funds. Under the newly enacted law, FEMA will have flexibility to respond to Hurricanes Harvey and Irma, as well as other disasters. ([See more under "Budget and Appropriations" in this Memo.](#))

Twenty-three organizations, including NLIHC, issued a [joint statement](#) calling on Congress to swiftly appropriate funds for Hurricane Harvey relief, and to do so with emergency funding that is not offset by cuts to other important programs. The statement asserts that the rebuilding process must result in a smarter and fairer distribution of affordable housing so that options available to low income people, particularly low income people of color, are not limited to high-poverty, highly segregated, geographically vulnerable neighborhoods. In this regard, Houston must resolve the problems related to the location of its assisted housing that were identified by HUD in its recent [Title VI finding](#). It is essential that those affected have meaningful access to emergency and recovery-related services, including those who are blind, deaf and hard of hearing, and regardless of ability to speak English or citizenship status.

## Hurricane Harvey

### FEMA

By the Numbers (as of Saturday morning):

- 218,701 Individual Assistance (IA) applications approved
- \$284,087,432 Individual & Household Program (IHP) approved\*
- \$163,917,266 Housing Assistance (HA) approved\*
- \$120,701,166 Other Needs Assistance (ONA) approved\*

\*Assistance dollars approved but not necessarily disbursed.

FEMA Administrator Brock Long named Michael Byrne as the federal disaster recovery coordinator (FDRC). Mr. Byrne will work under the direction of Federal Coordinating Officer Kevin Hannes and State Coordinating Officer/Governor's Authorized Representative Nim Kidd. Mr. Byrne will facilitate disaster recovery collaboration between federal, tribal, state, local governments, and the private sector, including community organizations. Mr. Byrne has more than 30 years of experience in disaster management and recovery, including serving as the federal coordinating officer for Hurricane Sandy.

FEMA Disaster Recovery Centers (DRCs) are now open in Baytown, Columbus, Dallas, Edna, Goliad, two in Houston, Ingleside, Katy, La Grange, Magnolia, Missouri City, Port Lavaca, Simonton, and Victoria to provide disaster survivors with information and resources. DRCs will continue to open in other locations identified by the state. Survivors can go to [the DRC Locator](#) to find the closest location.

Disaster Survivor Assistance Teams (DSATs) [are located in key locations](#), like shelters, helping survivors who may not be near a DRC to register for disaster assistance, get referrals to community partners, and obtain help with immediate and emerging needs.

FEMA [enhanced](#) the National Flood Insurance Program (NFIP) claims process and extended the grace period for paying policy renewal premiums. FEMA is directing all NFIP private insurance companies to provide

advance payments even before visits by an adjuster. A policy holder can receive an advance payment for up to \$5,000 without an adjuster visit or additional documentation. Up to \$20,000 can be advanced if an applicant provides photos or videos showing damage as well as receipts or contractor estimates.

FEMA resources are available in other formats and languages to [reach people with disabilities and others with access and functional needs](#) and people who speak [Arabic](#), [Chinese](#), [Korean](#), [Spanish](#), [Tagalog](#), [Urdu](#), and [Vietnamese](#).

*HUD*

In a [radio interview](#), HUD Secretary Ben Carson said he hopes to “get rid of a lot of the red tape” during efforts to re-house displaced households who rely on HUD-supported housing. He said he does not see potential budget cuts, like the Administration’s proposed elimination of the Community Development Block Grant (CDBG) program, as an obstacle to disaster relief.

A [media release](#) jointly issued by HUD, FEMA, and the Small Business Administration states that those agencies are “focused on identifying strategies to strengthen the housing market, building inclusive and sustainable communities, and integrating disaster mitigation measures into community design and development, to reduce future damages.” The joint letter lists short-term as well as intermediate and long-term housing activities.

HUD issued a [Situation Report](#) on September 7. Highlights of the report include:

- There are 42 public housing agencies with 773 properties containing 199,494 public housing units in the Hurricane Harvey impact area.
- There are 454 Multifamily properties containing 50,818 units, 20,971 of which are assisted.
- The Office of Public and Indian Housing (PIH) field staff are in regular contact with affected public housing authorities (PHAs) to gather information on families displaced, units available for leasing, and impacts to properties. As data become available, they are entered in the daily and weekly reports to HUD headquarters. All PHAs have been advised of flexibilities PIH can offer, such as postponed physical inspections and reporting extensions.
- The Office of Lead Hazard Control and Healthy Homes (OLHCHH) advises that CDBG-DR funds be used to provide financial support for the development of an environmental health and housing registry.
- HUD’s Office of Policy and Research is working with FEMA to facilitate the transfer of information to allow HUD to identify the assisted housing residents in FEMA shelters and hotels. This will allow HUD to coordinate with grantees to get those families rehoused.
- Information on persons with Housing Choice Voucher (HCV) assistance will be delayed because PHAs need time to assess the habitability of all privately-owned rental properties. PIH will report any relevant information as it is received.
- HUD-assisted persons are being told by other agency staff that they are not eligible for FEMA assistance and should go through their PHA for assistance.

*Department of Justice (DOJ)*

In a [media release](#), Acting U.S. Attorney Abe Martinez announced that representatives from numerous federal and state law enforcement agencies have formed a working group to investigate and prosecute illegal activity related to Hurricane Harvey.

“This disaster has brought and will continue to bring unprecedented human and financial loss to our communities, and victims of this event have already suffered staggering devastation,” said Martinez. “The last thing that victims of this damage need is to be victimized again. Under the lessons learned from Hurricane

Katrina, we bring a comprehensive law enforcement focus to combat any criminal activity arising from the tragedy of Hurricane Harvey and the rebuilding efforts underway.”

The Disaster Fraud Hotline, 1-866-720-5721, is staffed by a live operator 24 hours a day, seven days a week. The public can also [send an email](#) or fax information to 225-334-4707.

In addition, the Texas Attorney General’s Office is asking Texans to contact the state’s Consumer Protection Division and file a complaint if they feel they have encountered price gouging, have been scammed, or have fallen victim to a charities fraud. They can call the toll-free hotline at 800-621-0508, send an email, or [file a complaint online](#).

*Department of Homeland Security (DHS)*

The DHS Office of Civil Rights and Civil Liberties and FEMA have [developed guidance for impacted states](#), localities, and other federal recipients on how to effectively communicate with the whole community and carry out their disaster-related activities in a non-discriminatory manner.

DHS issued a [statement](#) about immigration enforcement, stating, “Routine non-criminal immigration enforcement operations will not be conducted at evacuation sites, or assistance centers such as shelters or food banks.” In addition, ICE detainees from the Port Isabel Detention Center were temporarily transferred to various other detention facilities outside the path of destruction.

*Internal Revenue Service (IRS)*

IRS now has a [webpage](#) devoted to Hurricane Harvey.

Indiana, Kentucky, Mississippi, Ohio, Oklahoma, Oregon, and Tennessee are implementing IRS Revenue Procedures [2014-49](#) and [2014-50](#), allowing owners of Low Income Housing Tax Credit (LIHTC) properties to provide up to twelve months of emergency housing to households that have been displaced by Hurricane Harvey, even if they are not income-eligible.

[IRS Notice 2017-48](#) reminds employers that have adopted or may be considering adopting leave-based donation programs that employees can elect to forgo vacation, sick, or personal leave in exchange for cash payments that the employer makes to charitable organizations described in §170(c) of the Internal Revenue Code.

*USDA Rural Development (RD)*

RD [issued a letter](#) outlining ways the agency can provide assistance to homeowners affected by the hurricane. RD also provides assistance for new grants and help to existing loan and grant recipients. RD-assisted homeowners are urged to contact their local Rural Development [State Office](#) by email or telephone regarding questions about their loan or grant.

*USDA Food and Nutrition Service (FNS)*

FNS’s [Food Assistance for Disaster Relief](#) webpage contains FAQs about food assistance in disaster situations, various programs such as Disaster SNAP (D-SNAP), Women, Infants, and Children (WIC) disaster response, fact sheets, and other related information.

FNS is providing assistance through the Supplemental Nutrition Assistance Program (SNAP) and [waiving some regulations](#) to make food more accessible to SNAP recipients, school children, seniors, and people who have fled Texas to other states because of Hurricane Harvey.

Waivers:

FNS has granted several waivers in Texas allowing schools in the National School Lunch Program to provide free meals. It has also provided more flexibility to schools regarding what they can feed children given the challenges of preparing specific foods during this period. Details about the waivers are [here](#).

Short- and Long-term Plans:

FNS and the Texas Health and Human Services Commission [announced](#) a number of immediate actions as well as long-term plans for ensuring Texans affected by Hurricane Harvey have access to food through SNAP and D-SNAP.

Effective immediately, the plan involves a number of short-term solutions including issuing replacement benefits to SNAP households that lost food in the disaster and waivers simplifying state administration of the program. FNS and Texas are simultaneously preparing for longer-term solutions including D-SNAP, which will be implemented once the commercial channels of food distribution have been restored and families are back in their homes. D-SNAP provides streamlined and expanded nutrition assistance after a disaster.

D-SNAP:

Another FNS [media release](#) indicates that to simplify program administration in disaster conditions, the D-SNAP application and eligibility process is shortened and streamlined. In times when D-SNAP becomes necessary, low income households not normally eligible under regular program rules may qualify for D-SNAP if they meet the disaster income limits, which are slightly higher than normal, and meet qualifying disaster-related criteria such as loss of income, damage to property, and relocation expenses. In addition, ongoing SNAP clients may also receive disaster assistance in the form of a supplement when their benefits are less than the monthly maximum, to help replace food destroyed in the disaster.

Using SNAP in Other States:

On September 2, FNS [issued special procedures](#) that give all states flexibility in providing expedited SNAP benefits to families who have evacuated their homes and moved outside Texas as a result of Hurricane Harvey. FNS is offering all SNAP state agencies the choice of using the program's expedited service provisions or offering evacuees two months of disaster benefits using streamlined program procedures under a special Evacuee Policy designed in response to Hurricane Harvey.

*Local Resources*

- The Texas Workforce Commission has a special Hurricane Harvey [webpage](#).
- The [website](#) for Disability Rights Texas has several resources for people with disabilities:
  - [“Hurricane Harvey Resources for People with Disabilities”](#) (updated 9/6)
  - [“Children in Special Ed Displaced by Hurricane Harvey: What Parents Need to Know”](#)
  - [“Housing Rights Information for People with Disabilities Impacted by Hurricane Harvey”](#)
- Texas Appleseed and the National Law Center on Homelessness & Poverty have a [fact sheet](#) to help parents of pre-K through 12<sup>th</sup> grade students displaced by the hurricane to navigate their rights to attend school.

- The National Law Center on Homelessness & Poverty provides disaster-specific guidance in its report [“Homeless Education Advocacy Manual.”](#)
- Despite a [fire destroying their offices](#), Lone Star Legal Aid is assisting with FEMA applications and preparing for eventual appeals.
- The Federal Home Loan Bank of Dallas is providing [\\$6.7 million in grants](#) to members’ employees, small businesses, and community based organizations involved in recovery efforts.
  - \$4.5 million will assist member banks’ employees whose homes were damaged or destroyed. The maximum grant is \$10,000. If these funds are not used by November 15, the remainder will be available to assist qualified households in the general public.
  - \$2 million will assist small businesses. The maximum grant is \$15,000.
  - \$225,000 will assist community-based organizations involved with affordable housing to help meet their operating needs while assisting with recovery efforts. The maximum grant is \$10,000.
- Santa Barbara-based real estate software developer [Yardi](#) has donated \$1 million to support relief efforts for Hurricane Harvey and has launched a website to help displaced residents find housing. Yardi is using its RENTCafe property marketing and leasing platform to create a [housing registry website](#) to help displaced residents find temporary and permanent homes. There is no charge for housing providers to list their properties or for residents to use the registry.
- The [Houston Association of Realtors](#) has launched a [website](#) to help people find short-term housing.
- The [Texas House Urban Affairs Committee](#) met on September 7 to discuss short- and long-term plans for those displaced by flooding. Governor Abbott will not call for a Harvey-related special legislative session.
- Houston officials are considering leasing a warehouse in east downtown to [provide a year of housing for up to 300 Harvey flood victims](#) still sheltered at the George R. Brown Convention Center. The city is working with New Hope Housing on this endeavor.
- Houston Mayor Sylvester Turner said he hopes to end emergency shelter operations at the convention center [sometime next week](#).
- The Houston Apartment Association asking [area landlords](#) to make units available for publicly-funded interim housing with terms of at least six months.

Hurricane Irma

FEMA

Florida

President Trump [declared](#) on September 5 that an emergency exists in Florida because of Irma, authorizing FEMA to coordinate disaster relief efforts for all 67 counties. Justo Hernández was named FCO for federal recovery operations in Florida. Subsequently on September 10, a major disaster was [declared](#) for the state of Florida. FEMA has a [webpage](#) for Florida Hurricane Irma (DR-3347).

All 67 counties in Florida are eligible to apply for Public Assistance (PA), making federal funds available to state, tribal, and eligible local governments, as well as certain private nonprofit organizations on a cost-sharing basis for debris removal and emergency protective measures, including direct federal assistance. For the 30-day



period following the disaster declaration, assistance for emergency protective measures, including direct federal assistance, is authorized at 100% of the total eligible costs (instead of the standard 75%). Hazard Mitigation Grants are also available for all 67 counties at the 75% cost-sharing rate.

People in nine counties are eligible to apply for Individual Assistance (IA), which can include grants for temporary housing and home repairs, low-cost loans to cover uninsured property losses, and other programs to help individuals and business owners recover from the effects of the disaster. The forms of assistance include:

- Rental payments for temporary housing. Initial assistance may be provided for up to three months for homeowners and at least one month for renters. Assistance may be extended after the initial period based on a review of individual applicant requirements.
- Grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary, and functional.
- Grants to replace personal property and help meet medical, dental, funeral, transportation, and other serious disaster-related needs not covered by insurance or other federal, municipality, and charitable aid programs.
- Unemployment payments for up to 26 weeks for workers who temporarily lost jobs because of the disaster and who do not qualify for state benefits, such as self-employed individuals.
- Low-interest loans from the Small Business Administration (SBA) to cover residential losses not fully compensated by insurance. Loans are available of up to \$200,000 for primary residence, and of up to \$40,000 for personal property, including renter losses. Loans are available up to \$2 million for business property losses not fully compensated by insurance.
- Loans from SBA of up to \$2 million for small businesses, small agricultural cooperatives, and most nonprofit organizations of all sizes that have suffered disaster-related cash flow problems and need funds for working capital to recover from the disaster's adverse economic impact. This loan in combination with a property loss loan cannot exceed \$2 million.
- Loans from the U.S. Department of Agriculture's Farm Service Agency of up to \$500,000 for farmers, ranchers, and aquaculture operators to cover production and property losses, excluding primary residence.
- Other relief programs, including: crisis counseling for those traumatized by the disaster; income tax assistance for filing casualty losses; and advisory assistance for legal, veterans' benefits, and social security matters.

#### U.S. Virgin Islands

Mr. Trump [declared](#) on September 7 that a major disaster exists in the territory of the U.S. Virgin Islands and ordered federal aid to supplement recovery efforts in the territory due to Hurricane Irma. This declaration makes federal funding available for Individual Assistance (IA) to affected people on the islands of St. John and St. Thomas, and public assistance and hazard mitigation grants available to St. Croix, as well as St. John and St. Thomas. On September 10, the disaster declaration was modified to authorize 90% federal cost-share for debris removal, including direct federal assistance, and a 100% federal cost-share for emergency protective measures, including direct federal assistance. These percentages will be in effect for 30 days from the start of the incident period, afterward a 90% federal cost-share will be applied (the standard ratio is 75%). FEMA has a [webpage](#) for Virgin Islands Hurricane Irma (DR-4335). William L. Vogel has been named as the federal coordinating officer (FCO) for federal recovery operations in the affected area.

## Puerto Rico

Mr. Trump [declared](#) on September 5 that an emergency exists for the Commonwealth of Puerto Rico, authorizing FEMA to coordinate disaster relief efforts for all 78 municipalities there. Subsequently on September 10, a major disaster was [declared](#) for Puerto Rico, making Individual Assistance available for people in the municipalities of Culebra and Vieques, and making Public Assistance available at a [75% federal cost-share](#) for those two municipalities. FEMA has a [webpage](#) Puerto Rico Hurricane Irma (DR-4336). Alejandro DeLaCampa was named the FCO for federal recovery operations in the affected areas.

## Georgia

Mr. Trump [declared](#) on September 7 that an emergency exists in Georgia, authorizing FEMA to coordinate disaster relief efforts in 94 counties. FEMA has a [webpage](#) for Georgia Hurricane Irma (EM-3387). Thomas J. McCool was named the FCO for federal response operations in the affected area.

## South Carolina

Mr. Trump [declared](#) on September 7 that an emergency exists in South Carolina, authorizing FEMA to coordinate disaster relief efforts for all 46 counties and the Catawba Indian Nation. FEMA has a [webpage](#) for South Carolina Hurricane Irma (EM-3386). Willie G. Nunn was named the FCO for federal response operations in the affected area.

## HUD

The Office of Housing Counseling is encouraging all housing counseling agencies impacted in Puerto Rico, Florida, and the surrounding region to review the [Hurricane Resource Page for Housing Counselors](#) and the [Housing Counseling Disaster Recovery and Emergency Preparedness Toolkit](#) located on HUD Exchange. It contains disaster recovery and emergency preparedness resources specifically for housing counseling programs. The toolkit provides immediate access to [Disaster Recovery Flyers](#), the [Housing Counseling Disaster Program Guide](#) and other helpful resources.

## *Department of Homeland Security (DHS):*

DHS issued a [statement](#) about immigration enforcement as Hurricane Irma approaches, claiming “DHS will not conduct non-criminal immigration enforcement operations in the affected area. . . . When it comes to rescuing people in the wake of Hurricane Irma, immigration status is not and will not be a factor.” In addition, Immigration and Customs Enforcement (ICE) detainees from the Krome Detention Center, Monroe County Jail, Broward Transitional Center, and Glades Detention Center were temporarily transferred to various other detention facilities outside the projected path of the hurricane.

DHS issued a similar [statement](#) prior to the arrival of Hurricane Harvey.

## Local Perspectives

Affordable housing developers [made preparations](#) for their residents in Florida, Puerto Rico, and the Virgin Islands.

Shelters [filled up extremely quickly](#) as the storm approached.

Many people in Irma’s path have [not fully recovered](#) from Hurricane Matthew, which struck last year.

## NLIHC News

### Become an NLIHC Member During Membership Month!

September is NLIHC's annual Membership Month. NLIHC is a membership organization comprised of over 1,000 housing advocates, resident associations, local governments, non-profit organizations, and others. Individually, each NLIHC member stands for housing justice, working in their community and nationally to ensure low income people have access to homes that are safe, decent, accessible, and affordable. Together, we are the housing movement for those with the lowest incomes, advocating for change at local, state, and federal levels and relentlessly pushing for everyone in our country to have a home where they can rest, grow, and thrive. None of our work at NLIHC would be possible without the loyal work, dedication, and financial contributions of our membership base. Please do your part to help us grow this Membership Month.

Beginning this month, you may elect for your membership to renew automatically each year by becoming a recurring member. If you select this option, your credit card will be charged once each year at whatever membership amount you select, and your Coalition membership will automatically renew. Recurring membership provides a convenience for our members, and helps us save staff time and reduce our carbon footprint, as we will not need to print and mail renewal notices to recurring members.

Also new this month, you can join or renew your NLIHC membership by simply sending a text message. Just text NLIHCmember (all one word) to 51555, and you will receive a link direct to our new, mobile-friendly membership registration page.

If you are not an NLIHC member, [join us today](#) and become part of the movement to end homelessness and housing poverty in America.

- [Join NLIHC](#) during September and be entered into a raffle to win a free registration and hotel stay at NLIHC's Annual Housing Policy Forum in Washington, DC, March 19-21, 2018. Membership in the Coalition begins at \$5 for low income individuals and students, with suggested membership rates for other individuals and organizations. Join at whatever amount you feel comfortable contributing.

If you are already a member, help us strengthen the movement.

- [Recruit others to join you](#) – friends, family members, colleagues, and partner organizations. Direct recruitment through your personal relationships often goes the farthest! For every new member you recruit, you will be entered into a raffle to win a free registration and hotel stay at NLIHC's Annual Housing Policy Forum in Washington, DC, March 19-21, 2018.
- Show your support on social media: let everyone in your social media networks know that you are an NLIHC member and that you urge them to join along with you! Download social media images and sample posts at: [www.nlihc.org/membership-month](http://www.nlihc.org/membership-month)

For questions about Membership Month, or to confirm your or your organization's NLIHC membership status, please contact NLIHC's Field Team at: [outreach@nlihc.org](mailto:outreach@nlihc.org)

## United for Homes

### Senate Finance Committee Announces Hearing on Individual Tax Reform, September 14

The Senate Finance Committee announced that it will hold a hearing on "Individual Tax Reform" on **Thursday, September 14 at 10:00 am ET**. According to the hearing advisory, the hearing will focus on "ways

to streamline the individual tax system to make it work better for American individuals and families." The following witnesses are expected to testify:

- Lily Batchelder, professor of law and public policy at New York University School of Law and affiliated professor at New York University Wagner School of Public Service
- Alex Brill, research fellow, American Enterprise Institute
- Iona C. Harrison, senior vice president, Pioneer Realty
- Ramesh Ponnuru, visiting fellow, American Enterprise Institute

This is the first of three Finance Committee hearings on tax reform expected to take place during the current Congressional session, with the other two likely to focus on business and international tax issues. These hearings are intended to help inform the Committee's consideration of tax reform legislation this fall.

The Committee's hearing advisory is available at: <http://bit.ly/2wP5bbY>

### **United For Homes Webinar on Campus Action, September 13**

There are just two days left to register for the United for Homes webinar "Back to School: Campus Activism and the United for Homes Campaign," taking place on September 13 at 2 pm ET. Presenters from NLIHC and a number of United for Homes endorsing organizations will discuss the importance of connecting with young advocates on college campuses. Economic inequality is hot topic of campus activism, and MID reform must be included in discussions about solutions.

The September 13 webinar will feature a discussion about finding, informing, and mobilizing campus organizations. Webinar attendees will learn some of the key benefits of involving campus activism, especially increasing the energy and urgency around the campaign. Presenters will also discuss how to manage ongoing involvement from young advocates when they frequently cycle through leadership and membership.

United for Homes webinars highlight best practices for advocacy and provide a broader understanding of how mortgage interest deduction reform can be central to social movements focused on more than just housing. The most recent webinar in July, "Direct Action and the United for Homes Campaign: Disruption and Agitation in the Effort for MID Reform," provided perspectives from endorsers who have led and studied direct action and its impact on affordable housing in America. Watch the July webinar at: <http://bit.ly/2wv48QR>

Future webinars will feature guest experts, policymakers, advocates, and researchers on topical issues. All UFH webinars are available on the UFH website at: <http://bit.ly/2wv48QR>

If you have not already registered for the monthly UFH endorser webinars, register for the September 13 event at: <http://bit.ly/2irHS2E>. Once you register, you will not need to register again for the monthly UFH endorser webinars.

If you are not already a UFH endorser, please join the campaign at: <http://bit.ly/2IXytCa>

If you are not sure if you are a UFH endorser, check the list of current endorsers at: <http://bit.ly/2mNYmCr>

## **Budget and Appropriations**

### **Congress Approves Bill to Temporarily Fund the Government, Increase the Debt Limit, and Provide Hurricane Relief**

Congress approved on September 8 a deal, struck by President Trump and Democratic leadership, to provide \$15 billion in disaster relief, fund the government, and raise the federal debt limit through December 8. Mr. Trump signed the measure into law the same day.

Specifically, the law provides \$7.4 billion for FEMA's Disaster Relief Fund, \$450 million in Small Business Administration disaster loans, and \$7.4 billion in Community Development Block Grant Disaster Recovery (CDBG-DR) funds. Under the deal, FEMA will have flexibility to respond to Hurricanes Harvey and Irma, as well as other disasters.

The law requires CDBG-DR funds to go directly to state or local governments at the HUD secretary's discretion. The HUD secretary can waive federal regulations, except those related to fair housing, nondiscrimination, labor standards, and the environment. Importantly, there is no language changing the percentage of CDBG funds that must benefit low-to-moderate income communities. Seventy percent of CDBG-DR funding must benefit low-to-moderate income individuals, as required by law. In previous disasters, this percentage was lowered.

The agreement will fund federal agencies and programs at FY17 levels with a 0.68% across-the-board reduction to keep funding under statutory spending caps. The law also extends the National Flood Insurance Program, which was set to expire on September 30.

The House approved the measure by a vote of 316-90, after the Senate had approved it by an 80-17 vote.

Many conservatives voted against the deal because they opposed raising the debt ceiling or funding the government without spending or entitlement reforms.

Read the text of the agreement at: <http://bit.ly/2f8tz0z>

### **House Votes on HUD Amendments to FY18 Omnibus, Final Vote on Spending Package This Week**

The House began debate of its FY18 omnibus spending package, which includes funding for affordable housing and community development investments at HUD and USDA, on September 6. Members worked through hundreds of amendments and plan to vote on passing the final package later this week. The House voted on several amendments to the spending bill that directly impact affordable housing and community development programs.

Because of very low spending limits set by Republican leaders, House appropriators were not able to provide the funding needed to maintain FY17 HUD program levels and to ensure that every household currently receiving housing assistance can remain in their homes.

While the House HUD spending bill does not propose funding cuts as deep as President Donald Trump's budget request, it would significantly cut funding for critical affordable housing programs that provide lifelines for extremely low income seniors, people with disabilities, families with children, veterans, and other vulnerable populations. NLIHC and others estimate that the bill would eliminate more than 140,000 housing vouchers that families are expected to use next year. Without housing assistance, families are at immediate risk of eviction and, in worst cases, homelessness.

For more details, see NLIHC's [updated budget chart](#) and [analysis of the bill](#).

#### Adopted Amendments

- An amendment from Representative Steve Stivers (R-OH) to shift Fair Housing Initiatives Program (FHIP) funding designated for private nonprofit organizations toward state and local governments. Currently, nonprofits use FHIP funds to help enforce federal fair housing laws, and these organizations address 70% of all housing discrimination complaints nationwide. State and local agencies may participate in the Fair Housing Assistance Program (FHAP). The amendment, which NLIHC opposed, was adopted by a voice vote.
- An en bloc voting package, passed by a voice vote, that included:
  - An amendment offered by Representative Darren Soto (D-FL) to increase funding for the Section 202 Housing for the Elderly program by \$2.5 million. The increase is offset by a \$2.5 million reduction to HUD's Office of Policy Development and Research.
  - An amendment from Representatives Nydia Velázquez (D-NY), José Serrano (D-NY), Adriano Espaillat (D-NY), Gregory Meeks (D-NY), Carolyn Maloney (D-NY), and Grace Meng (D-NY) to increase the public housing capital fund by \$2 million. The funds would be offset by a \$2 million reduction to HUD's Information Technology (IT) Fund.
  - An amendment from Representatives Claudia Tenney (R-NY) and Frank LoBiondo (R-NJ) that would shift \$10 million in funding from the public housing operating fund to CDBG. NLIHC opposed this amendment.
  - An amendment from Representative Jerry Nadler (D-NY) to increase funding for HOPWA by \$19 million. The increase is offset by a \$19 million reduction to HUD's IT Fund.
  - An amendment from Representative Steve Knight (R-CA) to increase funding for CDBG by \$100 million. The increase is offset by a \$100 million reduction to HUD's IT Fund.
  - An amendment from Representative Mark DeSaulnier (D-CA) to increase funding for the Section 4 Capacity Building program by \$5 million. The increase is offset by a \$5 million reduction to funds initially set aside for FHA administrative contract expenses.
- An amendment from Representatives Joe Courtney (D-CT) and John Larson (D-CT) to provide CDBG funds to examine the application of grant funds to mitigate and remediate the effects of residential damage caused by defective concrete.
- A sanctuary cities amendment from Representative Jason Smith (R-MO) that prohibits HUD funds from being used for a state or local government entity or official if that state, entity, or official prohibits, or in any way restricts, any government entity or official from sending to, or receiving from, the Immigration and Naturalization Service information regarding the citizenship or immigration status, lawful or unlawful, of any individual. The amendment was adopted by a vote of 225-195.

#### Rejected Amendments

- Three amendments offered by Representative Glenn Grothman (R-WI) were rejected by a recorded vote. NLIHC opposed all three amendments as they would have substantially decreased funding for HUD programs.

- The first would have decreased funding for tenant-based rental assistance by more than \$177 million. The amendment failed by a vote of 124-295.
- The second amendment would have decreased funding for project-based rental assistance by \$266 million. The amendment failed by a vote of 139-282.
- The third would have reduced overall funding for HUD by 2%. The amendment failed by a vote of 140-280.
- An amendment from Representative Jacky Rosen (D-NV) to increase funding for NeighborWorks America by \$35 million, offset by reducing various other HUD accounts. The amendment failed by a vote of 200-220.
- An amendment offered by Representatives Steve King (R-IA), Scott Perry (R-PA), and Matt Gaetz (R-FL) that would have prohibited HUD funds from being used to implement, administer, or enforce the Davis-Bacon Act and its prevailing wage requirements. The amendment failed by a vote of 180-241.

### Withdrawn Amendments

- Representative Dan Kildee (D-MI) withdrew an amendment that would have increased funding for the HOME program by \$100 million and offset the increase by reducing FAA Operations/Air Traffic Control by the same amount. NLIHC supported this amendment when the House Rules Committee initially approved it for House floor debate.
- Before the House Rules Committee began considering what amendments would be debated on the House floor, Representative Paul Gosar (R-AZ) withdrew a harmful amendment that would have prohibited HUD from implementing its Affirmatively Furthering Fair Housing (AFFH) rule and making available its AFFH assessment tool, which provide states and local communities with the guidance and resources they need to better fulfill their decades-old legal obligation to promote housing choice.

Read the text of the amendments at: <http://bit.ly/2gcuXCZ>

## HUD

### **President Nominates Suzanne Israel Tufts be HUD Assistant Secretary for Administration**

President Trump has nominated Suzanne Israel Tufts to be the HUD assistant secretary for administration. Ms. Tufts is a consultant and attorney with experience in turnaround management and operations in the public and nonprofit sectors. Ms. Tufts founded a consulting firm that focuses on providing services for tax-exempt organizations and emerging companies. She is an expert in the field of inner-city social programming in the areas of microenterprise, education, and women's issues. She has also been responsible for programs at housing authorities in New York. Ms. Tufts previously worked as president and CEO of the American Woman's Economic Development Corporation (AWED), the nation's first women's entrepreneurship training center. Under her leadership, AWED created emergency small business crisis services within 72 hours of the 9/11 attacks.

## Research

### **Study Finds that People with Mental Disabilities Experience Rental Housing Discrimination**

A report released by HUD, *Rental Housing Discrimination on the Basis of Mental Disabilities: Results of Pilot Testing*, finds that individuals with mental disabilities experience discrimination during their search for rental

housing. To detect discrimination, the study used paired-testing and three different means of communication – email, telephone, and in-person visits – with housing providers about available housing.

In the study, two people of similar age, race, gender, education, employment, household size, and income were paired. One member of each pair had a mental disability – either mental illness or an intellectual or developmental disability – and the other did not. Each member of the pair inquired about housing availability from the same housing provider. In each test, the individual with a mental disability revealed the disability. For in-person inquiries, the tester with a mental disability was accompanied by someone without a mental disability posing as a friend. For phone inquiries, the person with a mental disability was represented by a non-disabled friend or family member. For email inquiries, test administrators sent all of the emails inquiring about available units. The emails sent to housing providers were the same in all aspects except one of each pair revealed a mental disability. Reasonable accommodation requests, in the form of an allowance for an assistance animal or a request for a monthly reminder that rent was due, were incorporated in the telephone and email tests.

The in-person tests indicated that individuals with mental disabilities were less likely than those without a disability to be told that an advertised housing unit was available and less likely to be given a reason why it wasn't available. The results differed based on the type of mental disability. Compared to their non-disabled counterparts, individuals with a mental illness were more likely to experience unfavorable treatment than individuals with a developmental disability.

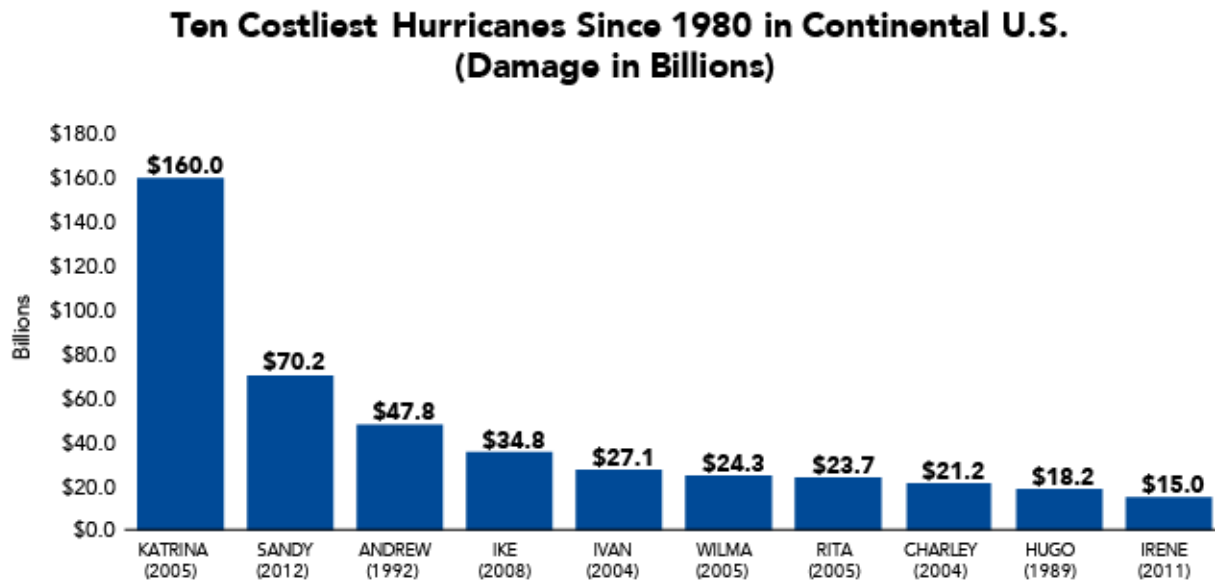
In the telephone tests, people with disabilities were less likely to be invited to inspect the available unit. The results again differed by type of disability. Individuals with mental illness were less likely than their non-disabled counterparts to be told an advertised unit was available and be given a reason why it wasn't. There was no significant difference between individuals with developmental disabilities and their paired non-disabled testers. In the email tests, emails from individuals with mental disabilities were less likely to receive a response back than those from individuals without a disability. Where both the disabled and non-disabled person received a response, the non-disabled person was more likely to be invited to make an appointment or to see the unit. Again, this pattern of discrimination was found for individuals with mental illness but not for those with developmental disabilities. The study also found that housing providers were more likely to provide a reasonable accommodation when the request was made by telephone rather than by email. Fifty-nine percent of requests made by telephone and 15% of those made by email were accommodated.

*Rental Housing Discrimination on the Basis of Mental Disabilities: Results of Pilot Testing* is available at: <http://bit.ly/2w3q4hO>



## Fact of The Week

### Katrina Tops List of Ten Costliest Hurricanes in Continental U.S. Since 1980



Source: National Centers for Environmental Information, NOAA. 2017 Dollars.

Source: National Centers for Environmental Information, NOAA. 2017 Dollars.

## From the Field

### California Legislature Passes Law to Expand Protections for Renters Who Are Immigrants

The California Senate passed Assembly Bill 291, expanding protections for immigrant renter households who are being regularly harassed, discriminated against, and illegally evicted. The bill is an effort to address growing concerns throughout the state that landlords are threatening to expose renters who have undocumented immigration status. Landlords using this leverage can intimidate renters and prevent them from seeking to enforce their rights by contacting building inspectors about habitability concerns or by contesting eviction and other disputes in court. AB 291 was introduced by Assemblymember David Chiu (D), and previously passed the Assembly in May; the bill now goes to Governor Jerry Brown (D), and advocates are organizing to ensure his signature. The Western Center on Law and Poverty, an NLIHC member, the California Rural Legal Assistance Foundation, and Tenants Together are among the organizations working to influence Mr. Brown to codify AB 291 as law.

To support AB 291, advocates have demonstrated that landlords have unique access to a large amount of personal information about renters, like financial backgrounds, Social Security numbers, and employment status. Landlords also know what languages their tenants speak and sometimes even have information about a tenant's schedule, knowing when they are most often found at home. This information can be valuable to immigration enforcement officials, and potential disclosures constitute a significant vulnerability for the renter. To address this power-imbalance, AB 291 prohibits landlords from providing information related to tenants' immigration status, and it officially establishes a right to sue landlords who report renters to immigration officials.

Landlords will often illicitly intimidate immigrant renters in advance of court hearings. Attorneys might ask renters about their immigration status during litigation, or they might use this leverage to get renters to move out immediately without a legal eviction process. Renters who might sue for other disputes such as illegally withheld security deposits are intimidated from doing so for fear of exposure to immigration officials. AB 291 specifically bans questions about immigration status during legal discovery or at trial. The bill ensures that legal proceedings on matters of rental housing law do not account at any point for a renter's immigration status.

For more information about AB 291, see a factsheet produced by the Western Center on Law and Poverty and the California Rural Legal Assistance Foundation at: <http://bit.ly/2xRUSDj>

## Resources

### Interactive Map Shows Rate of Homelessness in Major Metro Areas

The National Alliance to End Homelessness has created an [interactive map](#) showing the rate of homelessness in 25 of the most populous metropolitan areas in the U.S. The majority of people experiencing homelessness on a given night are in these metro areas. Users can analyze a variety of data in each market, including the total rate of homelessness, and the size of the sheltered and unsheltered populations for family, individual, youth, veteran, and chronically homeless populations. Because counts of people experiencing homelessness do not generally align with metropolitan areas, these estimates provide a helpful way of comparing major metro areas.

## Events

### CHN and ATF Host Webinar on Tax Fairness, September 12

The Coalition on Human Needs (CHN) and Americans for Tax Fairness will host a webinar, "Stopping Tax Cuts for Millionaires and Corporations to Protect Working Families," featuring Representative Keith Ellison (D-MN) and other special guests, on September 12, 7-8 pm ET.

President Trump and Republican leaders in Congress are working to pass massive tax cuts for the wealthy and large corporations while the needs of low income people in America go unmet. Representative Ellison is the author of HR948, the "[Common Sense Housing Investment Act of 2017](#)," which calls for rebalancing federal housing policy by reforming the mortgage interest deduction, a tax expenditure that disproportionately benefits the wealthiest homeowners, and investing the savings into affordable housing solutions for those most in need.

The webinar will cover:

- How to engage in the tax fairness campaign at the local, state, and federal levels
- Key talking points and messaging
- The presenters' theory of winning the battle in the field

Register for the webinar [here](#).

## NLIHC in the News

### NLIHC in the News for the Week of September 3

The following are some of the news stories that NLIHC contributed to during the week of September 3:

- "It's time to give workers a living wage," *The News & Observer*, September 3, at: <http://bit.ly/2wcqi6h>
- "Expert: Housing Affordability Impacting Retiring Baby Boomers," *Bisnow*, September 5, at <http://bit.ly/2w7MGO9>

- “America’s public housing crisis may worsen with Trump budget,” *Finance & Commerce*, September 5, at: <http://bit.ly/2gPVICJ>
- “100s of RI students are starting the school year homeless. How one shelter is trying to help,” *WPRI.com*, September 6, at: <http://bit.ly/2gOgc9w>

## Other NLIHC News

### NLIHC Welcomes Three New Interns

NLIHC is pleased to welcome four new interns who will be working with us during the fall semester.

**Sonya Acosta** will serve as NLIHC’s policy intern for the fall and spring. Sonya is currently completing a M.S. in public policy and management from Carnegie Mellon’s Heinz College. After earning her B.A. in history and international studies from the University of New Mexico, she moved to Chicago to serve with AmeriCorps. She has worked with fair housing and mobility counseling organizations and is excited to continue learning about housing policy and building equitable communities at NLIHC and beyond.

**Isaiah Fleming-Klink** joins NLIHC as our new field intern. He is a junior in the School of Foreign Service at Georgetown University majoring in culture and politics with a concentration in comparative urban public policy. While at Georgetown, Isaiah has pursued questions around housing and criminal justice policy and their intersections, especially in his work with the Prisons and Justice Initiative. During his time with NLIHC, Isaiah hopes to continue to learn about the practical effects of housing policy and political processes on tenants and their daily lives.

**Lindsey Kim** is NLIHC’s new communications and graphic design intern. Lindsey is working towards her bachelor of fine arts with a concentration in graphic design at the Maryland Institute College of Art. She incorporates styles from fine arts with visual elements of design to enhance her communications. She strives to create designs and graphics that enhance understanding and enjoyment of written text. She is eager to apply her knowledge and experience in graphic arts design to advance the cause of affordable housing for the lowest income households at NLIHC.

Join us in welcoming Sonya, Isaiah, and Lindsey to the NLIHC team!

### Where to Find Us – September 11

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

- [Hudson Valley Pattern for Progress Event](#) in Newburgh, NY on September 14
- [New York Association on Independent Living statewide conference](#) in Troy, NY, September 18-19
- [Tennessee Housing Development Agency Conference](#) in Nashville, TN, on September 21
- [Connecticut Housing Coalition’s Annual Conference](#), Cromwell, CT, on September 26
- [The Housing Washington 2017 24th Annual Affordable Housing Conference](#) in Spokane, WA, October 2-4
- [Empower Missouri Annual Conference](#) in St. Louis, MO, October 5-6
- [Grounded Solutions Intersections 2017](#) in Oakland, CA, October 9-12
- [NALCAB’s 2017 National Conference](#) in Ft. Lauderdale, FL, on October 11
- [Housing Justice Network 2017 Meeting](#) in Washington, DC, October 12-14
- [National Council of State Housing Agencies Annual Conference](#) in Denver, CO, October 14-17
- [Alaska Coalition on Housing and Homelessness Conference](#), Fairbanks, AK, October 23-24
- [Maryland Affordable Housing Coalition Annual Meeting](#), Baltimore, MD, on November 6

- [Ohio Housing Conference](#), Columbus, OH, on November 7
- [ReFrame Association Conference: Home, Health, and Hope](#) in Kingsport, TN on November 9
- [Low Income Housing Coalition of Alabama 2017 Housing Works! Conference](#) in Orange Beach, Alabama, November 15-17
- Yale University event in New Haven, CT on November 28

## **NLIHC Accepting Intern Applications for Fall Semester**

NLIHC is accepting applications for internship positions for the fall 2017 semester. 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.

The available positions are:

- **Research Intern.** Assists in ongoing quantitative and qualitative research projects, writes weekly articles on current research for NLIHC’s weekly *Memo to Members and Partners* newsletter, attends briefings, and responds to research inquiries. Quantitative skills and experience with SPSS a plus.
- **Policy Intern.** Tracks new legislation, attends and summarizes Congressional hearings for the *Memo to Members and Partners* newsletter, participates in visits to Congressional offices, develops materials for use in lobbying the House and Senate to achieve NLIHC’s policy agenda, and updates the NLIHC Congressional database.

Fall interns are expected to work 25 hours a week beginning in September and finishing up in December. A modest stipend is provided. A cover letter, resume, and writing sample are required for consideration. In your cover letter, please specify the position(s) for which you applying and that you are interested in the fall 2017 internship.

## **Support NLIHC While Shopping on Amazon Smile!**

When you shop on [Amazon Smile](#), you can support NLIHC and our mission to ensure the lowest income households in America have access to affordable and decent homes. Just begin typing “National Low Income Housing Coalition” as your preferred charity and select it when it appears. With every Amazon Smile purchase, Amazon will donate a portion of the purchase price to NLIHC at no additional cost to you!

Click [here](#) to support NLIHC’s work while shopping.

Thank you for your support!

## **NLIHC Staff**

Sonya Acosta, Policy Intern, x241  
 Andrew Aurand, Vice President for Research, x245  
 Josephine Clarke, Executive Assistant, x226  
 Dan Emmanuel, Research Analyst, x316  
 Ellen Errico, Creative Services Manager, x246  
 Isaiah Fleming-Klink, Field Intern, x229  
 Ed Gramlich, Senior Advisor, x314  
 Sarah Jemison, Housing Advocacy Organizer, x244  
 Lindsey Kim, Communications/Graphic Design Intern, x250  
 Paul Kealey, Chief Operating Officer, x232  
 Joseph Lindstrom, Manager, Field Organizing, x222

Lisa Marlow, Communications Specialist, x239  
Sarah Mickelson, Director of Public Policy, x228  
Khara Norris, Director of Administration, x242  
James Saucedo, Housing Advocacy Organizer, x233  
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, x228