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Take Action

Join the Movement to End Homelessness and Housing Poverty: Become an NLIHC Member!

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 concerned about homelessness and housing poverty. NLIHC members stand for housing justice, supporting NLIHC's mission to ensure the lowest income people have access to homes that are safe, decent, accessible, and affordable. Our work at NLIHC would not be possible without the support of our members. Please become an NLIHC member today and encourage others to join.

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

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

Participate in Renter Week of Action, September 18-24

The Homes for All campaign is organizing renters and other advocates from across the country to participate in a [Renter Week of Action](#). This week, groups are holding demonstrations and rallies in dozens of cities and towns to draw attention to unjust evictions, rising rents and proposed cuts to HUD. Organizations can [host](#) their own event or [join](#) one already planned in their community. Homes for All has a [social media kit](#) for groups involved with a demonstration or looking to show their support.

Disaster Recovery

Updates on Hurricane Housing Recovery

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 [9/11](#)). 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 at: dyentel@nlihc.org

Congress

Senate Majority Leader Mitch McConnell [stated](#) on September 11: "Congress passed a critical down payment on disaster relief [on September 9]. If more assistance is required due to Irma, we are ready to do what is needed." Minority Leader Chuck Schumer also stated a willingness to speedily pass new relief funding, if necessary.

CDBG-DR

Congress appropriated \$7.4 billion for CDBG Disaster Recovery (CDBG-DR) money for designated disasters in 2017, including Hurricanes Harvey and Irma. Implementation of appropriated CDBG-DR will be through *Federal Register* notices that are treated as regulations. HUD is in the process of drafting a *Federal Register* notice.

Advocates in states impacted by the hurricanes will want to be familiar with CDBG-DR so that they can effectively influence state and local CDBG-DR-required Action Plans.

HUD's CDBG-DR [webpage](#) has materials developed for previous disaster situations which are relevant today. Although written for state and local officials responsible for the use of CDBG-DR funds, everyone active in their communities would benefit from a familiarity with these materials.

- The [CDBG-DR Toolkit](#) has a section for launching a CDBG-DR program and a section for implementation. The latter touches on topics pertaining to multifamily rental housing, small rental rehabilitation, homeowner repairs, and other forms of recovery assistance.
- The [Disaster Recovery Homelessness Toolkit](#) has three guides:
 - The Local Planning Guide is designed to help ensure a community's disaster plan addresses the needs of homeless and other vulnerable populations.
 - The Response Guide has suggestions for strengthening a community's entire disaster response effort by addressing the needs of its most vulnerable community members.
 - The Recovery Guide addresses the fact that returning a homeless or precariously housed household to the same condition they had before the disaster is a missed opportunity for both the household and the community.
- The [2016 CDBG-DR Webinar Series](#) has eight webinars including one that provides an overview of CDBG-DR and one on public participation CDBG-DR Action Plans.
- The [2017 CDBG-DR Problem Solving Clinics](#) include one about "the basics" and other important topics such as the Uniform Relocation Act, environmental reviews, and sub-recipients.

Hurricane Irma

Florida

[Six amendments](#) were made to the initial disaster declaration, enabling renters, homeowners, and business owners in 46 counties to apply for FEMA Individual Assistance (IA). The Seminole Tribe declaration of emergency now has a FEMA Hurricane Irma [webpage](#) (EM-3388). The Hollywood Indian Reservation is eligible to apply for Public Assistance (PA).

[FEMA outreach teams](#) are canvassing the designated counties to help residents register for disaster assistance, to provide application updates, and to make referrals to additional community resources. FEMA has contracted housing inspectors to assess damage to homes for those who have already registered with FEMA.

[Operation Blue Roof](#), carried out by the U.S. Army Corps of Engineers, provides eligible homeowners with free, temporary blue plastic sheeting to help reduce further property damage until permanent roof repairs can be made. Roofs with 50% or more structural damage, however, are not eligible. This activity is currently taking place in Charlotte, Collier, Hillsborough, Lee, Manatee, Miami-Dade, Monroe, Pinellas, and Sarasota counties.

The Florida Housing Finance Corporation (Florida Housing, the Housing Finance Agency) is suggesting that residents displaced by Hurricane Irma search for available rental housing using www.FloridaHousingSearch.org. Property owners and managers are urged to help by adding and/or updating their listing of available rental units by [clicking here](#) to log into their account with SocialServe, or call them toll-free at 1-(877)-428-8844 for assistance. Florida Housing reminds owners and managers that properties in Florida Housing's portfolio are required to list with the Locator.

U.S. Virgin Islands

In the Virgin Islands, the public housing authority has nine public housing communities on St. Thomas with 1,472 units. One development, TuTu High Rise with 300 units, was devastated; approximately 100 units are uninhabitable. Other public housing units were badly damaged. The Virgin Islands Housing Authority is working with HUD to secure emergency vouchers to relocate residents.

Puerto Rico

More municipalities (*municipios*) were [added](#) to the list of designated areas eligible for disaster assistance. People in Canovanas and Loiza are now eligible to apply for Individual Assistance (IA). Ten additional municipalities may apply for Public Assistance (PA) and Hazard Mitigation Grants (HMG).

Alabama

President Trump made an [emergency declaration](#) for all 67 Alabama counties and the Poarch Band of Creek Indians on September 11. This authorizes FEMA to provide emergency protective measures (Category B), including direct federal assistance under the Public Assistance (PA) program with the federal government covering 75% of the cost. FEMA has an Alabama Hurricane Irma [webpage](#) (EM-3389). Warren Riley was named the Federal Coordinating Officer.

Georgia

Two amendments were made to the initial emergency declaration, one on [September 10](#) and another on [September 11](#), enabling an additional 129 counties eligible to apply for Public Assistance (PA).

HUD

HUD issued a [Situation Report](#) on September 13. Highlights include:

- The total number of HUD-assisted Multifamily properties, number of units in those properties, and the number of HUD-assisted units are listed for Alabama, Florida, Georgia, North Carolina, Puerto Rico South Carolina, Tennessee, and the Virgin Islands. No damage assessments are presented.
- Scattered-site vacation villas are being identified in the Virgin Islands and Puerto Rico for potential use as housing for local government employees. Also, 89 units on the east coast of Puerto Rico are undergoing Housing Quality Standards (HQS) inspections.
- Some PHAs in Alabama, Florida, Georgia, and South Carolina have sent damage reports; most seem to be relatively minor water damage or fallen-tree damage to a modest number of units. Miami-Dade and Hialeah are still assessing damage.
- Information from the Seminole Nation of Florida is provided. Six shelters are open (but two have leaks) housing about 85 people. Public safety buildings at Hollywood, Big Cypress, and Brighton have roof damage beyond repair. The Poarch Band of Creek Indians in Alabama reports no damage.
- The Virgin Islands Housing Authority (VIHA) has capacity to issue vouchers, but suitable units are not likely to be available on the island. Families will need to “port” vouchers to St. Croix, Puerto Rico, or to PHAs on the mainland. PIH estimates VIHA has budget authority for approximately 100 vouchers for immediate issuance. PIH staff are not yet aware of what emergency transportation resources be available through FEMA. Cruise ships are evacuating residents of the Virgin Islands to Puerto Rico and Miami, but PIH has not seen this service offered to public housing residents. Coordination of transportation options is needed.
- Only 50% of VIHA staff in St. Thomas have been accounted for, and they need help with basic necessities.

USDA

USDA’s Food and Nutrition Service (FNS) [approved](#) a temporary waiver and supported other actions that will help households participating in the Supplemental Nutrition Assistance Program (SNAP) in Florida, Georgia, and the Virgin Islands and in the Nutrition Assistance Program in Puerto Rico to access food in the wake of Hurricane Irma, including:

- Allowing SNAP participants in Florida and the Virgin Islands to buy hot foods and hot ready-to-eat foods with their benefits through September 30 in Florida and November 13 in the Virgin Islands.
- Supporting Florida’s plan to issue all September SNAP benefits on September 7 and Georgia’s plan to issue all remaining benefits for September on September 10. Both actions will ensure families have access to their monthly benefits sooner.
- Supporting Puerto Rico’s action to issue all September Nutrition Assistance Program benefits on September 5.

FNS is working closely with the affected states and territories to be ready, if appropriate, to make use of the Disaster Supplemental Nutrition Assistance Program (D-SNAP) to offer continuing food assistance after commercial channels of food distribution have been restored and families are able to prepare food at home.

Local Perspectives

Any person experiencing homelessness that does not willingly go to a storm shelter may be [detained at a psychiatric institution](#). Dade County is invoking the Baker Act to hold at least six people against their will. NARPA has issued a [statement opposing this practice](#).

While wealthier Miami residents have the luxury of generators and storm proof windows, low income residents lack these resources. Historically, county and city relief [efforts reach these communities slowly](#).

With the [closure of a public housing development](#) due to potential mold concerns, residents, many of whom are older Latinos, are left at the mercy of local agencies. Public transportation in the county has been halted, so these residents are left with few options.

An estimated 25% of homes in the Florida Keys were [destroyed](#) with another 65% suffering major damage. Road blockades into the Keys have been lifted, allowing residents to return to their homes. Jacksonville and Charleston, SC are also dealing with flooding. Authorities rescued almost 400 people in Jacksonville on September 13.

Manufactured homes were some of the most impacted by the storm, but as many as [50% of these homes may lack insurance](#).

An estimated [80% of structures](#) on the island of St. John have suffered extensive damage. The U.S. military has deployed service members to help with relief efforts, and supplies from the mainland are being delivered. Food and other resources remain limited.

Reports indicate that federal prisons in Texas and Florida may [not have been evacuated](#), unlike state prisons.

While most of Puerto Rico escaped Hurricane Irma's power, much of the capital city of San Juan is still [without power](#).

Many Floridians remain without any [electricity, internet, or cell phone](#) service. Authorities are working to restore power, especially because the high heat and humidity create health concerns. Power outages have [also been reported](#) in Georgia, South Carolina, and Alabama.

Certain Georgia residents have been [hit twice with flooding](#). Many were still recovering from damages related to last year's Hurricane Matthew when Irma brought on additional flooding.

Hurricane Harvey

FEMA

By the Numbers: (As of Friday morning)

- 222,959 Individual Assistance (IA) applications approved*
- \$342,531,816 Individual & Household Program (IHP) approved*
- \$214,450,142 Housing Assistance (HA) approved*
- \$128,081,674 Other Needs Assistance (ONA) approved*
- Public Assistance (PA) no longer indicated

*Assistance dollars approved but not necessarily disbursed.

In partnership with the state, [FEMA is hiring workers](#) across Texas for administrative, logistical, and technical jobs related to hurricane recovery. Jobs posted recently pay between \$14 and \$34 per hour. Some of the jobs include: administrative support assistant, civil engineer, communications specialist, construction cost estimator, courier, crisis counselor, customer service specialist, environmental specialist, floodplain management specialist, graphics specialist, hazard mitigation outreach specialist, historic preservation specialist, registered nurse, voluntary agency liaison, among others. Those interested should register at [WorkinTexas.com](#), the Texas Workforce Commission's website, where application instructions are posted. FEMA will announce more jobs soon.

FEMA has issued a number of Fact Sheets, including:

- A FEMA [Fact Sheet](#) reminds renters that they could be eligible for disaster recovery assistance from FEMA and SBA. Renters may be eligible for FEMA grants to help with such disaster-related expenses as:
 - Renting a home when the renter’s previous one is uninhabitable due to the disaster.
 - Disaster-related medical and dental expenses.
 - Replacement or repair of necessary personal property lost or damaged in the disaster, such as appliances and furniture, textbooks and computers used by students, and work equipment or tools used by those who are self-employed.
 - Repair or replacement of vehicles damaged by the disaster.
 - Disaster-related funeral and burial expenses.

FEMA grants do not have to be repaid. They are not taxable income and will not affect eligibility for Social Security, Medicaid, welfare assistance, SNAP benefits, and several other programs. Renters may qualify for low-interest SBA loans of up to \$40,000 to repair or replace personal property.

- A FEMA [Fact Sheet](#) provides guidance regarding SBA loan applications. It indicates that after someone applies for FEMA disaster assistance, they might be contacted by SBA and asked to submit an application for a low-interest SBA disaster loan. Eligible households do not have to accept an SBA loan.

Those who do not qualify for an SBA loan will be referred back to FEMA for consideration for other FEMA grants or Other Needs Assistance (ONA) which covers items such as disaster-related car repairs, clothing, household items and other expenses. Households cannot be considered for these FEMA grants unless an SBA loan application is submitted. However, some types of Other Needs Assistance, such as medical, dental, and funeral expenses do not depend on completing the SBA application.

The filing deadline to return SBA loan applications for property damage is October 24, 2017, and the deadline to return economic injury applications is May 25, 2018.

- A FEMA [Fact Sheet](#) explains that FEMA:
 - Can provide sign language interpreters and materials in alternate formats, such as Braille, large print and electronic formats.
 - Has amplified telephones, phones that display text, and amplified listening devices for people with hearing loss. Magnifiers are available for people with vision loss.
 - Makes Video Remote Interpreting available at Disaster Recovery Centers (DRCs), and in-person sign language is available by request. DRCs also have accessible parking, ramps, and restrooms.
 - If FEMA is participating in a local event, anyone has the right to request reasonable accommodations to support their communication needs. FEMA can provide services such as sign language interpretation and captioning if a request is made through the meeting or event host.
- A FEMA [Fact Sheet](#) explains “substantial damage” in the context of the National Flood Insurance Program (NFIP). The decision about a structure being “substantially damaged” is made at a local government level, generally by a building official or floodplain manager.

Substantial damage applies to a structure in a Special Flood Hazard Area (SFHA) - a 1%-annual-chance floodplain - for which the total cost of repairs is 50% or more of the structure’s market value before the disaster occurred, regardless of the cause of damage. This percentage could vary among jurisdictions, but must not be below NFIP standards.

If a building in a floodplain is determined by the local official to be substantially damaged, it must be brought into compliance with local floodplain management regulations. Owners may decide to elevate their structures, change them in some other way to comply with local floodplain regulations and avoid future losses, or relocate or demolish the structure.

HUD

- HUD issued a second [Situation Report](#) on September 13. Highlights include:
 - FEMA is involved with relocating public housing residents in the Dallas Shelter.
 - Evacuees from the Beaumont area are returning via buses provided by FEMA.
 - While 11 Disaster Recovery Centers (DRCs) are open, the governor, state Emergency Management director, and the FEMA federal coordinating officer are pressing to speed up opening more DRCs. HUD anticipates many more DRCs will open in the next week.
 - By October 1, HUD will have more than 40 staff on the ground.
 - HUD's Office of Policy Development and Research (PD&R) indicates that data for FEMA Individual Assistance (IA) applicants and awards and for Preliminary Disaster Assessments (PDAs) will be provided as they become available.
 - HUD is beginning to draft a *Federal Register* notice that will govern the use of CDBG-DR funds.
 - HUD reports that FEMA "may have asked" the Houston Housing Authority (HHA) to serve up to 700 new, non-HUD assisted persons currently in shelters. Prior to the hurricane, however, HHA's voucher program had a substantial shortfall and was financially oversubscribed. HUD is requesting that FEMA first make such requests to HUD's Office of Public and Indian Housing (PIH).

USDA

Texans recovering from Hurricane Harvey could be eligible for disaster food benefits from USDA's Supplemental Nutrition Assistance Program (SNAP) through the availability of Disaster SNAP (D-SNAP) [announced](#) on September 11 by USDA and the Texas Health and Human Services Commission. D-SNAP-eligible households in the affected areas will receive two months of benefits, equivalent to the maximum benefits normally issued to SNAP households of their size, to meet their food needs as they settle back home following the disaster. To be eligible for D-SNAP, a household must live in an identified disaster area, have been affected by the disaster, and meet certain D-SNAP eligibility criteria. The Texas Health and Human Services Commission will announce D-SNAP dates and locations through local media.

TEXAS DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT (TDHCA)

TDHCA requested and received Governing Board approval to re-program available funds, including HOME Investment Partnerships Program (HOME) funds, to provide disaster-related assistance. The general set-aside for the outstanding 2017-1 Multifamily Direct Loan NOFA is being reduced, and \$9,086,316 in general set-aside funds for which no applications have been submitted is transferred to the current HOME Disaster Reservation Fund, also known as the Disaster Relief Set-Aside. There is approximately \$2 million currently available; therefore, approximately \$11 million in total HOME funding will be available for this purpose.

Local Perspectives

- Many in the Houston area remain displaced, staying at a shelter or loved ones' homes. [Over 1,000](#) remained at the George R. Brown Convention Center as of Friday, September 8. Others have been forced to return to their water-damaged home, despite health risks.
- Landlords are [evicting tenants](#) because of water damage to the units. Many residents have evacuated to Dallas and are unaware of the eviction. Large numbers of evictions will cause a housing shortage in the city.
- People in the Houston area have been scrambling [to rent any available units](#), especially because many properties were offering several months of free rent. Homes for sale, especially raised homes, are also in high demand with prices rising accordingly.
- Due to the housing shortage, Houston, a city that has remained relatively affordable despite rapid growth, may see [housing prices rise](#) over the next few years.

- The mayor of Port Arthur has announced that [two floating barges](#) with living quarters and laundry facilities will help house those left homeless after Harvey. The barges will also provide three meals per day.
- An estimated [300,000 mortgage borrowers](#) will become delinquent on their loans in FEMA-designated disaster areas.
- Testing of Houston floodwaters, organized by the *New York Times*, found dangerously [high levels of bacteria and toxins](#) caused by sewage contamination. Contamination levels were higher inside homes, so extreme caution around floodwater or the resulting sediment is necessary to avoid infection.
- A group has recruited members of Nashville's homeless community to [work on clean-up efforts](#). They are being asked to work 12 hours a day, six days a week. Advocates are concerned about security and safety issues.
- Houston Mayor Turner is advocating for a [physical coastal barrier](#) that would protect the region from storm surges.
- Many small town ranchers and farmers have [lost both their homes and their livelihoods](#) to flooding that has killed livestock and destroyed crops.
- Officials from Louisiana are using their experiences with last year's floods to [assist Texas](#) with the process of re-housing people, including providing insight to their Shelter at Home program and their work with FEMA.

National Housing Trust Fund

Senators Urge Administration to Shore Up Fannie Mae and Freddie Mac's Capital Reserves

Some Democratic members of the Senate Banking Committee sent a letter to Treasury Secretary Steven Mnuchin and Federal Housing Finance Agency (FHFA) Director Mel Watt, urging them to address the dwindling capital reserves of mortgage giants, Fannie Mae and Freddie Mac, to prevent the government sponsored enterprises (GSEs) from requiring another draw from the federal government.

The letter, sent on September 13, states, “[W]e are concerned about the Department of Treasury and the Federal Housing Finance Agency’s requirement in the Preferred Stock Purchase Agreements (PSPAs) that the GSEs send all their income to the Treasury Department leaving two entities that back more than \$5 trillion in mortgage debt with zero retained capital reserves beginning on January 1, 2018. As soon as there are losses at either GSE, the Treasury Department will need to step in and make up the difference. We are simply requesting that the GSEs be permitted to build capital. We do not believe they should be released from conservatorship absent reform.”

The national Housing Trust Fund is funded by a small annual assessment on Fannie and Freddie’s new book of business each year. The HTF’s funding could be jeopardized if and when one or both of the entities needs an additional draw from Treasury.

The Senate Banking Committee has begun to discuss principles of housing finance reform, and senators have expressed increasing interest in working on a bipartisan housing finance reform bill this year to determine the future of Fannie Mae and Freddie Mac and the broader housing finance system.

The letter requests Secretary Mnuchin and Director Watt respond by September 29 with an update on actions the administration is pursuing to prevent another Treasury draw by the GSEs.

The letter was signed by Senators Sherrod Brown (D-OH), Jack Reed (D-RI), Bob Menendez (D-NJ), Brian Schatz (D-HI), Chris Van Hollen (D-MD), and Catherine Cortez Masto (D-NV).

Read the letter at: <http://bit.ly/2eYfcf7>

Congress

Senate Confirms Pam Patenaude as HUD Deputy Secretary

The Senate voted on September 14 to confirm Pam Patenaude to serve as the next HUD deputy secretary. The final vote was 80-17, with three senators abstaining.

In her role as deputy secretary, Ms. Patenaude will coordinate much of HUD's daily operations, working closely with the assistant secretaries and other leaders of the offices of Public and Indian Housing, Community Planning and Development, Policy Development and Research, Housing/Federal Housing Administration, Fair Housing and Equal Opportunity, and others. She will also lead HUD's disaster management and long-term recovery efforts related to Hurricanes Harvey and Irma.

"At this moment when so many of our citizens are suffering, Pam will bring strong leadership when we need her most," HUD Secretary Ben Carson said in a statement. "Pam's extensive housing and community development experience will be invaluable as we embark upon the long road to recovery for communities hard-hit by disaster and I'm grateful the Senate confirmed her nomination."

Ms. Patenaude has been serving as the president of the J. Ronald Terwilliger Foundation for Housing America's Families. Before that, she was the director of housing policy at the Bipartisan Policy Center. She also served as the HUD assistant secretary for Community Planning and Development under President George W. Bush.

Seventeen senators voted against Ms. Patenaude's confirmation: Senate Minority Leader Chuck Schumer (D-NY) and Senators Sherrod Brown (D-OH), Mazie Hirono (D-HI), Ed Markey (D-MA), Bernie Sanders (I-VT), Elizabeth Warren (D-MA), Cory Booker (D-NJ), Ron Wyden (D-OR), Richard Blumenthal (D-CT), Kamala Harris (D-CA), Sheldon Whitehouse (D-RI), Jeff Merkley (D-OR), Brian Schatz (D-HI), Kirsten Gillibrand (D-NY), Tammy Duckworth (D-IL), Martin Heinrich (D-NM), and Tom Udall (D-NM).

See a press release from NLIHC President and CEO Diane Yentel congratulating Ms. Patenaude on her confirmation at: <http://bit.ly/2y8WIAF>

Senate Committee Discusses Mortgage Interest Deduction at Tax Reform Hearing

The Senate Finance Committee held a hearing on Thursday to discuss "Individual Tax Reform." Several witnesses spoke about the need to reform the mortgage interest deduction (MID) - a \$70 billion tax expenditure that primarily benefits higher income homeowners.

Chairman Orrin Hatch (R-UT) used his opening statement to assert the Senate's independent role in developing tax reform legislation. Hatch stated that the Finance Committee is not "anyone's rubber stamp" and that the "Big 6," a working group of Republican leaders in Congress and the administration, "will not dictate the direction we take in this committee."

Although Mr. Hatch did not indicate whether he supports reforms to the MID, Ranking Member Ron Wyden (D-OR) defended the tax break and accused Republicans of "going after...incentives for homeownership." Evidence shows, however, that the MID has little to no impact on people becoming homeowners.

Iona Harrison, testifying on behalf of the National Association of Realtors, emphasized preserving the MID and other homeownership tax benefits. Several other witnesses urged Congress to reform or eliminate the MID. Alex Brill, a fellow at the American Enterprise Institute (AEI), noted that the MID increases the complexity of the tax code and, like other itemized deductions, is "distortionary and regressive." Ramesh Ponnuru, a visiting

fellow at AEI, argued that eliminating or scaling back the MID could help pay for proposals to expand the child tax credit.

Read statements or view the hearing at: <http://bit.ly/2wcsWh7>

Budget and Appropriations

House Passes FY18 Omnibus Spending Package

The House passed its FY18 omnibus spending package on September 14 by a largely party-line vote of 211-198. The spending package, which includes funding for affordable housing and community development programs at HUD and USDA, now heads to the Senate where Democrats have already threatened to block the bill, given its low funding levels and harmful policy riders.

Appropriations Ranking Member Nita Lowey (D-NY) criticized the bill as “inadequate and partisan” and urged congressional leaders and the Trump administration to work towards a bipartisan deal to raise the FY18 spending caps.

Because of the 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 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.

Earlier, the House debated several amendments to the spending bill that directly impact affordable housing and community development programs. The House adopted an amendment offered by 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.

The House also adopted a sanctuary cities amendment from Representative Jason Smith (R-MO) that would prohibit 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.

HUD

President Trump Nominates Brian Montgomery to be Housing Assistant Secretary and Commissioner of the Federal Housing Administration

President Trump has nominated Brian Montgomery to be the HUD assistant secretary for housing and commissioner of the Federal Housing Administration (HFA). Mr. Montgomery previously served in this role during the George W. Bush administration. Mr. Montgomery assisted in HUD’s recovery and rebuilding efforts along the Gulf Coast and New Orleans following Hurricane Katrina and chaired HUD headquarters’ Hurricane Recovery and Response Center.

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

Earlier he served as deputy assistant to President Bush and, from 2003 to 2005, he directed the Office of Cabinet Affairs, serving as a liaison between President Bush, his cabinet, and all federal agencies in the Executive Branch.

Mr. Montgomery is currently vice chairman of The Collingwood Group, an advisory firm focused on business consulting, risk management, and compliance within the financial services industry.

President Nominates Robert Hunter Kurtz to be Assistant Secretary for Public and Indian Housing

President Trump has nominated Robert Hunter Kurtz to be the assistant secretary for Public and Indian Housing. Mr. Kurtz is currently the deputy chief of staff for policy and programs at HUD in the Office of the Secretary. Mr. Kurtz has experience in housing policy dating back to the George W. Bush Administration, and has since implemented housing programs at both the local and federal levels.

CBPP Calls for HUD to Reinstate Small Area FMR Requirement

The Center on Budget and Policy Priorities (CBPP) released a critique of HUD's suspension of the obligation that public housing agencies (PHAs) in 23 metropolitan areas begin using Small Area Fair Market Rents (SAFMRs) rather than traditional metropolitan-wide Fair Market Rents (FMRs) to set voucher payment standards (see *Memo*, [08/21](#)). CBPP concluded that HUD should reinstate the requirement as soon as possible.

SAFMRs reflect rents for U.S. Postal ZIP codes, while traditional FMRs reflect a single rent standard for an entire metropolitan region. The intent of SAFMRs is to provide voucher payment standards that are better aligned with neighborhood-scale rental markets, resulting in relatively higher subsidies in neighborhoods with higher rents and greater opportunities and lower subsidies in neighborhoods with lower rents and higher concentrations of voucher holders. A goal of SAFMRs is to help households use vouchers in areas of higher opportunity and lower poverty and to reduce voucher concentrations high poverty areas. On November 16, HUD issued a final rule requiring PHAs in 24 metropolitan areas to use SAFMRs in 2018 to set payment standards (see *Memo*, [11/21/16](#)). HUD's suspension of the rule affects 23 of the 24 areas, because PHAs in the Dallas-Plano-Irving metropolitan area must still use SAFMRs as a part of a legal settlement.

HUD based its suspension decision on an interim evaluation of SAFMRs released on August 15. HUD concluded that further analysis of SAFMRs' costs and benefits were needed. HUD expressed specific concerns over potential housing cost burdens among participating families and the availability of units, as well as the regulatory burden placed on PHAs.

CBPP's critique highlights that the evaluation's findings support moving forward with SAFMRs rather than suspending their mandatory implementation. The evaluation examined the outcomes of SAFMR implementation at seven PHAs (see *Memo*, [08/21](#)). The evaluation compared outcomes at these seven PHAs to those at a comparison group of PHAs still using metropolitan-wide FMRs. The evaluation found an increase in the share of families that moved to high-opportunity neighborhoods after SAFMRs were implemented, while the share of families moving to such neighborhoods did not change at the comparison PHAs with metropolitan-wide FMRs. The average voucher cost also declined to a greater extent for the seven PHAs after SAFMR implementation than for the comparison PHAs.

Administrative costs of SAFMR implementation appeared to be modest. CBPP concluded the supplemental administrative funds provided to the PHAs, combined with regular administrative funding, were sufficient to implement SAFMRs in most cases. CBPP recommends HUD use its discretion to target supplemental administrative funds to SAFMR agencies.

The adverse outcomes identified in the evaluation were higher-than-average increases in tenant rent contributions by voucher holders in low-rent neighborhoods after SAFMR implementation and a loss of units with rents below the FMRs. Higher tenant contributions in low-rent ZIP codes could partially be the result of landlords' refusal to lower rents to the new SAFMR payment standards. HUD's final rule, however, reduces this risk by allowing PHAs to exempt families remaining in the same unit from payment standard reductions. The rule also gives PHAs flexibility in setting payment standards up to 110% of the SAFMR, which could mitigate against higher tenant contributions. The loss of units renting below the FMR, meanwhile, can be mitigated by the metropolitan-wide application of SAMFRs. The evaluation was of seven individual PHAs with SAFMRs, not of metropolitan-wide implementation of SAFMRs. Metropolitan-wide coverage could reduce the risk that SAFMRs lead to fewer total units affordable to voucher holders, because more high-rent neighborhoods may be included.

Trump Administration Blocks Housing Voucher Policy that Would Expand Opportunity and Reduce Costs is available at: <http://bit.ly/2wO7wWs>

Additional commentary is available at: <http://bit.ly/2xr5gpL>

Research

Household Incomes Rise, Poverty Rate Falls, and Housing Subsidies Lift 3.1 Million Out of Poverty

The U.S. Census Bureau released two annual reports on income and poverty on September 12. *Income and Poverty in the United States: 2016* shows that median household income increased by 3.2% between 2015 and 2016 to \$59,039. The poverty rate declined by 0.8 percentage points to 12.7%. *The Supplemental Poverty Measure: 2016* shows that housing subsidies lifted 3.1 million Americans out of poverty.

Median household income surpassed 2007 pre-recession levels for the first time. Adjusted for inflation, median household income was \$890 higher in 2016 than in 2007. Economic gains since the recession, however, have not been equally distributed. Since 2006, household income has decreased by 4.7% for the poorest 10% of households but has increased at all other income percentiles, including an increase of 7.7% for the wealthiest 10%.

The number of people living in poverty declined by 2.5 million, to 40.6 million, between 2015 and 2016. The poverty rate, however, remains high for adults with a disability (26.8%), adults without a high school diploma (24.8%), blacks (22.0%), Hispanics (19.4%), and children under the age of 18 (18.0%).

The Census Bureau's Supplemental Poverty Measure (SPM) addresses the shortcomings of the official poverty measure, which excludes non-cash government benefits from household income. The SPM takes into account non-cash benefits for low income households like housing subsidies, the Supplemental Nutrition Assistance Program (SNAP), the National School Lunch Program, the Supplementary Nutrition Program for Women, Infants, and Children (WIC), and the Low Income Home Energy Assistance Program (LIHEAP). The SPM also subtracts necessary expenses from household income, like child-care, medical, and work-related expenses.

The SPM shows that housing subsidies lift 3.1 million Americans out of poverty. They reduced the supplemental poverty rate by 1.4 percentage points for children under 18, 1.3 percentage points for seniors at least 65 years old, and 0.7 percentage points for adults between the ages of 18 and 64.

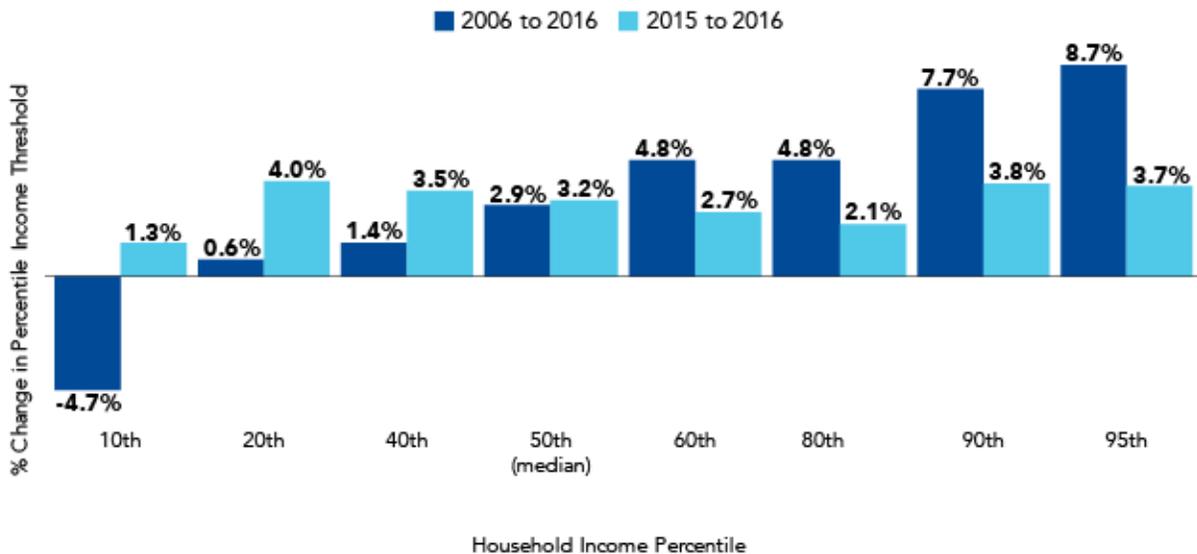
Income and Poverty in the United States: 2016 is available at: <http://bit.ly/2wnzS6s>

The Supplemental Poverty Measure: 2016 is available at: <http://bit.ly/2w6gNKL>

Fact of The Week

Poorest Households' Incomes Still Lag Behind Pre-Recession Levels Despite Recent Gains

Changes in Household Income at Different Income Percentiles



Source: U.S. Census Bureau. (2017). *Income and Poverty in the United States: 2016*. Washington, DC: Author. Retrieved from: <https://www.census.gov/library/publications/2017/demo/p60-259.html>.

Source: U.S. Census Bureau. (2017). *Income and Poverty in the United States: 2016*. Washington, DC: Author. Retrieved from: <http://bit.ly/2x89LUJ>

From the Field

California Legislature Significantly Expands Housing Funding

Victory! After a long campaign over the past several years, California's advocacy groups focused on expanding affordable homes have much to celebrate in Sacramento. On the last day of the 2017 session, the state legislature passed a package of bills that will include an ongoing source of revenue for the production and preservation of affordable, accessible, and safe homes for low income renters. In total, the package of bills could provide \$4.2 billion over the next several years, according to Housing California. A large and diverse coalition of organizations, including The California Housing Consortium, The Western Center on Law and Poverty, California Rural Legal Assistance Foundation, and NLIHC state partners Housing California, California Housing Partnership, California Rural Housing Coalition, Non-Profit Housing Association of Northern California (NPH), and Southern California Association of Non-Profit Housing (SCANPH), were actively involved in securing this impressive win.

Prior to the summer recess of the legislature in July, Governor Jerry Brown (D) and legislative leadership agreed to pass a package of housing bills upon their return. At the close of this year's session, final agreement was made on the package of bills that will now head to Mr. Brown's desk for his signature, with advocates

confident based on his earlier promise of support. Even after Mr. Brown indicated he would sign housing investment legislation for the first time in nearly a decade, the two-thirds majority needed in both the Assembly and the Senate proved difficult to achieve. Passage of the funding bills went down to the last minute, with Assemblymembers David Chiu (D-San Francisco), Evan Low (D-Campbell), and Richard Bloom (D-Santa Monica) working in conjunction with advocates to secure the final votes needed. After being two votes shy of passage as recently as Thursday, September 14, the housing funding bills passed with the exact 54 votes needed. They passed with the support of every Democratic member except for Assemblymember Sabrina Cervantes (Riverside), while one Republican, Assemblymember Brian Maienschein (San Diego), voted for the package.

One of the most significant measures to pass within this package of bills is Senate Bill 2 (SB 2), the “Building Homes and Jobs Act,” introduced by Sen. Toni Atkins (D-San Diego), that creates a \$75 fee on all mortgage refinances and other non-sale real estate documents. The new recording fee is charged on a maximum of five documents pertaining to any transaction, limiting fees at a total of \$225. This new revenue source will provide an estimated \$250 million annually. During the first year of funding, half of all revenue will be distributed to cities and counties to expand capacity for housing development planning while the other half will be specifically devoted to homeless services and prevention. After 2018, the ongoing revenue from recording fees will be divided with 70% allocated to local jurisdictions through the Community Development Block Grant (CDBG) formula while 30% will expand farmworker housing, support affordable development incentive programs, and establish a new program for building moderate income housing.

Once SB 2 gained the support it needed to pass, votes fell into place for other initiatives. The bills passed include the following:

- Senate Bill 3: Authored by Sen. Jim Beall (D-San Jose), SB 3 will authorize the issuance of bonds in the amount of \$4 billion. Passage of SB 3 will put the question of an affordable housing bond before California voters in November of 2018.
- Assembly Bill 74: The “Housing for a Healthy California Act,” authored by Mr. Chiu, creates a Rental Assistance Program that will link services to housing and provide an immediate solution to chronic homelessness in the state. AB 74 received unanimous support in the legislature.
- Assembly Bill 1505: Authored by Mr. Bloom, AB 1505 will allow cities and counties to proceed with versions of inclusionary zoning policies that require a certain portion of any new development to be set at rents affordable to low and middle income people. A previous state Supreme Court decision stipulated that such local inclusionary policies were only legal if they pertained to just homeownership (see [Memo, 6/29/15](#)). This legislation ensures that rental housing will also be covered under inclusionary zoning policies.
- Assembly Bill 1521: Authored by Mr. Bloom, AB 1521 changes the Preservation Notice Law to require owners of subsidized rental properties to accept market-rate offers from qualified preservation groups that are committed to maintaining the building’s affordability.
- Assembly Bill 571: Authored by Assemblyman Eduardo Garcia (D-Coachella), AB 571 will provide more low income housing tax credits to increase the number of affordable homes for farmworkers.
- Senate Bill 166: Authored by Sen. Nancy Skinner (D-Oakland), SB 166 amends the No Net Loss Zoning law to better ensure that local communities do not lose housing development opportunities by building homes at high incomes or by using land zoned as residential for other purposes.

- Assembly Bill 1397: Authored by Mr. Low, AB 1397 strengthens the Housing Element Law by limiting cities and counties seeking to meet their obligations under the Regional Housing Needs Assessment (RHNA) from counting locations with no realistic capacity for new housing.
- Senate Bill 35: This bill eases local regulations that can stand as a barrier to housing production. SB 35 is often referred to as a “by-right” proposal that allows developments to proceed with reduced community review process. Mr. Brown has stated that these changes are necessary in order for California’s communities to meet their goals laid out in the state’s RHNA. Anti-displacement advocates concerned about neighborhood gentrification and environmental groups committed to the California Environmental Quality Act’s standards have voiced their opposition to SB 35.

“The state has taken a significant first step toward housing solutions, which have been years in the making through hard work from advocates, residents, multisector allies and our legislative champions,” said Housing California Executive Director Lisa Hershey. “We thank our lawmakers on both sides of the aisle who refused to ignore the 1.7 million rent-burdened California households any longer and voted for affordable housing investment, enforcement of planning obligations, and tools for local governments to build and preserve inclusive communities.”

“After decades of pushing for a permanent source in California, we finally made it across the goal line this year by a hair,” said Rob Wiener, executive director of the California Rural Housing Coalition. “Together with a \$4 billion housing bond, restoration of rental inclusionary housing programs, and land use reforms that will expedite affordable housing projects, it’s a great time to be an affordable housing advocate in California.”

For more information about the legislative victory in California, contact Tyrone Buckley, policy director at Housing California at: tbuckley@housingca.org, or Rob Wiener, executive director for the California Coalition for Rural Housing at: rob@calruralhousing.org

Learn more about the bills on Housing California’s website at: www.housingca.org

“Build a Thriving New Jersey” Campaign Builds Momentum with 100 Public Official Endorsements

Housing advocates in New Jersey continue to advance a bold campaign to expand and restore state programs that build affordable homes, address homelessness, and revitalize neighborhoods. The *Build a Thriving New Jersey* campaign has the simple focus of providing a home for everyone in New Jersey. The campaign proposes a \$600 million annual commitment from the state, the funding coming from a mixture of bonds, general revenue, and the state’s realty transfer fee. The newest indication that this expanded funding has broad support is the announcement that 100 state and local public officials throughout New Jersey are endorsing the effort as of September 14. *Build a Thriving New Jersey* is led by the Housing and Community Development Network of New Jersey (Network), an NLIHC state partner.

The recession of 2008 and accompanying foreclosure crisis hit New Jersey particularly hard, and the suffering was compounded by Superstorm Sandy battering the housing and infrastructure of coastal communities in 2012. The state’s housing challenges were exacerbated when state leaders used money from the Affordable Housing Trust Fund, the Lead Hazard Control Fund, and other important programs to address budget shortfalls. As New Jersey faces statewide elections and the selection of a new governor in 2017, *Build a Thriving New Jersey* provides a clear plan for the state’s next leaders and a policy marker for voters to consider when discussing solutions to rising rents and neighborhood blight.

Build a Thriving New Jersey specifies which of New Jersey’s housing programs should be prioritized with the proposed \$600 million annual investment in affordable homes. The largest proposed amount of \$200 million

would go to Emergency Assistance Programs that provide benefits to those who are homeless or at immediate risk of becoming homeless and those who have experienced a substantial loss of housing, food, clothing, or household furnishings due to fire, flood, or similar disaster. The Affordable Housing Trust Fund would be funded at \$125 million per year for the construction, repair, or redevelopment of homes people can afford. An additional \$30 million would be dedicated to lead prevention and weatherization, and \$30 million would be devoted to Neighborhood Revitalization Tax Credits (NRTC), used to promote both housing and economic development in distressed neighborhoods. The proposal calls for \$31 million to support homeless service programs, \$6 million of which would match incoming federal funding.

The Network argues that now is the time for a \$600 million annual commitment. *Build a Thriving New Jersey* directly addresses the drastic cuts that have occurred over the past ten years to programs that support low income households in New Jersey. The Balanced Housing Production Program, Special Needs Housing Trust Fund, and HOME Express are just three of many programs to have their funding fully eliminated over a ten-year period, a total reduction of \$120 million. *Build a Thriving New Jersey* proposes to restore these programs with increases beyond their previous funding levels.

“We are delighted to have so much support from public officials throughout New Jersey,” said Network President and CEO Staci Berger. “An investment in affordable homes for New Jersey residents will result in tangible benefits that we see and feel every day, right in the communities where we work and live. Our state will thrive when our families, friends and neighbors, who are the backbone of our economy, can afford to live here.”

For more information about *Build a Thriving New Jersey*, contact Arnold Cohen, the Network’s senior policy coordinator at: acohen@hcdnnj.org

Learn more about *Build a Thriving New Jersey* at: <http://www.hcdnnj.org/BuildaThrivingNJ>

Read the press release announcing 100 public officials support of the campaign at: <http://bit.ly/2ydNcwg>

Resources

U.S. Census Bureau Releases 2016 American Community Survey

The U.S. Census Bureau released data from the 2016 American Community Survey (ACS) on September 14. According to the data, nearly half (48.3%) of the 43.8 million renter households in the U.S. in 2016 were cost-burdened, spending more than 30% of their income on housing.

Among renter households with annual incomes of less than \$20,000, 88.8% were cost-burdened, and among those with annual incomes between \$20,000 and \$34,999, 75.6% were cost-burdened. Only 6.1% of renter households with annual incomes of \$75,000 or more were cost-burdened.

The ACS collects U.S. demographic, housing, economic, and commuting data on an annual basis. Approximately 3.5 million households are selected annually to complete the survey. Annual survey results are available at the state, county, and local levels for jurisdictions with at least 65,000 residents. These results are published in pre-tabulated summary tables available on American FactFinder’s website.

The Census Bureau will release later in the year the ACS Public Use Microdata Sample (PUMS), which provides researchers with untabulated records from the latest ACS about individuals and housing units. NLIHC utilizes ACS PUMS data to conduct its annual [*The Gap: A Shortage of Affordable Housing*](#) report, an in-depth examination of the affordability of the rental housing stock and cost burdens in all 50 states and the 50 largest metropolitan areas.

The 2016 ACS is available on American FactFinder's website at: <http://bit.ly/2gghFV3>

Events

NeighborWorks Brings Training Institute to Washington DC, December 11-15

The next NeighborWorks Training Institute (NTI) will take place in Washington, DC the week of December 11-15. The NTI offers more than 100 course offerings in affordable housing development and financing; housing asset management; community engagement; community revitalization; community economic development; housing construction and rehabilitation; financial capability and homeownership education, coaching, and counseling; nonprofit management and leadership; and single-family and small business lending. In addition to taking training courses throughout the week, participants can attend a mid-week symposium, "[Pathways Out of Poverty: Investing In Independence, Keeping the Pathways Open](#)" on December 13.

More information about the NTI is at: <http://www.neighborworks.org/dc2017>

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

NLIHC in the News

NLIHC in the News for the Week of September 10

The following are some of the news stories that NLIHC contributed to during the week of September 10:

- "Endangered HUD Funds Will Drive the Hurricane Recovery," *CityLab*, September 11, at: <http://bit.ly/2wfQdyR>
- "Rental Market: From Not To Hot, And What To Do About It," *Forbes*, September 13, at: <http://bit.ly/2y3EMqy>
- "You're Not the Only One Spending Too Much on Rent," *Apartment Therapy*, September 13, at: <http://bit.ly/2fnYwOH>
- "Could homeowners see their beloved mortgage interest deduction threatened by tax reform?" *The Dallas Morning News*, September 15, at: <http://bit.ly/2x7cBt9>

NLIHC News

Where to Find Us – September 18

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

- [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
- [Housing Action NH Home Matters Workgroup Webinar](#) on September 25
- [Connecticut Housing Coalition's Annual Conference](#), Keynote, 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
- [Prosperity Now Webinar](#): "Making the Connection: Bringing Tax Wonks and Grassroots Activists Together to End Inequality" on October 10
- [NALCAB's 2017 National Conference](#) in Ft. Lauderdale, FL on October 11

- [Housing Justice Network, 2017 National Meeting](#) in Washington, DC on October 13
- [National Council of State Housing Agencies Annual Conference](#) in Denver, CO, October 14-17
- [Alaska Coalition on Housing and Homelessness Conference](#) in Fairbanks, AK, October 23-24
- Housing Action Illinois [2017 Housing Matters! Conference](#) in Bloomington, IL, October 26-27
- [Maryland Affordable Housing Coalition Annual Meeting](#) in Baltimore, MD on November 6
- [Ohio Housing Conference](#) in 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, AL, November 15-17
- Yale University event in New Haven, CT on November 28

NLIHC Seeks Research Intern for Fall Semester

NLIHC is accepting applications for a research internship position 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 NLIHC 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.

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 Ending Homelessness and Housing Poverty 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!

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 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

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Khara Norris, Director of Administration, x242
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Elayne Weiss, Senior Housing Policy Analyst, x243
Renee Willis, Vice President for Field and Communications, x247
Diane Yentel, President and CEO, x228