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Take Action

Sign Letters to Support Equitable Housing Recovery after Devastating Hurricanes

Help ensure that low income people and neighborhoods are treated fairly after Hurricanes Harvey, Irma, and Maria. A broad coalition of national, state, and local organizations is calling on Congress, FEMA, and HUD to ensure that the federal response to Hurricanes Harvey, Irma, and Maria is complete and equitable for everyone, especially families and individuals with the lowest incomes who are often the hardest hit by disasters and have the fewest resources to recover afterwards. [Sign your organization onto the national letters to Congress, FEMA, and HUD](#). The deadline to sign on is Wednesday, September 27.

Background

After past disasters, low income people and neighborhoods are often left out of the housing recovery process. As a result, many of the most vulnerable people – including low income seniors, people with disabilities, and families with children – and neighborhoods are never able to recover fully, making them even more vulnerable when the next disaster strikes.

For that reason, a broad coalition of organizations – including many working directly with impacted communities in Texas, Florida, Puerto Rico, and the Virgin Islands and with first-hand experience recovering after prior disasters – have drafted letters to Congress, FEMA, and HUD outlining specific policy recommendations that will help ensure the recovery process is fair and just.

How You Can Take Action

Congress and the Trump administration need to hear from you. The deadline to sign on is Wednesday, September 27.

[Sign your organization onto all three national letters to Congress, FEMA, and HUD](#).

To sign onto letters separately, please contact Sarah Jemison at the National Low Income Housing Coalition at: sjemison@nlihc.org

Call Your Senators to Protect Healthcare for Millions!

Urgent action needed: The Senate is making a last-ditch attempt to repeal the Affordable Care Act (ACA). We can't let them take away healthcare for millions!

This week is critical! Call your senators and tell them to oppose ACA repeal.

Last week, Senators Bill Cassidy (R-LA), Lindsey Graham (R-SC), Dean Heller (R-NV) and Ron Johnson (R-WI) introduced a bill in a last-minute attempt to repeal and replace the Affordable Care Act (ACA) before the deadline for passing repeal legislation with only 50 votes expires on September 30. **The Senate plans to vote on the bill later this week.**

Background

Like the previous repeal efforts, the Graham-Cassidy bill would cause an estimated 32 million people to lose health insurance and would slash Medicaid funding, including for supportive housing services that benefit people experiencing homelessness. The bill would roll back Medicaid expansion and change the structure of the program, turning it into a block grant and dramatically cutting its funding. The bill would also allow states to

impose work requirements on people receiving Medicaid benefits. These changes would be devastating for low income households, especially homeless individuals receiving supportive services through Medicaid.

It is critical that housing advocates call their senators and ask them to oppose any healthcare bill that cuts, caps, or phases out Medicaid for millions of the lowest income people. This bill will be defeated if three Republican senators reject it. Your calls can make the difference.

Sample Script

To contact your senators, call the congressional switchboard toll free at 202-224-3121. When you call, you can use the following script to guide your advocacy:

"Hello, my name is _____ and I live in [city, zip]. I'm calling because Senator ____ should oppose the Graham-Cassidy bill. This latest attempt to repeal the Affordable Care Act will take health insurance away from as tens of millions of Americans, including many people experiencing homelessness, and it will dismantle Medicaid as we know it. I urge the senator to oppose the Graham-Cassidy bill and start working towards bipartisan healthcare reform."

Thank you for your advocacy!

Our Members are Our Legacy and Our Strength: Become an NLIHC Member Today

Cushing Dolbeare, whom Senator Paul Sarbanes (D-MD) once described as the “godmother of the affordable housing movement,” assembled a coalition of labor, civil rights, religious, social groups, residents, and concerned citizens to create NLIHC in 1974 in response to the Nixon administration's temporary suspension of all low income housing programs. She was a tireless, fair-minded spokesperson throughout the country and on Capitol Hill for millions of low income people and their housing needs. She brought together disparate groups and individuals and crossed party lines, forming alliances of conservatives and progressives, with one mission: to ensure the lowest income households had decent, safe, affordable housing.

Cushing’s spirit and mission live on at NLIHC, and the Coalition’s strength continues to come from its broad-based membership of those who care about the housing needs of the lowest income people in America - housing advocates, resident associations, local governments, non-profit organizations, and others. Our work at NLIHC would not be possible without the support of our members.

Please become an NLIHC member during September, NLIHC’s annual Membership Month, to take a stand against homelessness and housing poverty in America.

Beginning this month, you may elect for your membership to renew automatically each year by becoming a recurring member. 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

NLIHC News

NLIHC and PAHRC Launch Updated National Housing Preservation Database

NLIHC and the Public and Affordable Housing Research Corporation (PAHRC) released a major update to the National Housing Preservation Database (NHPD) on Friday, September 22. The update includes new data and a new user interface, as well as profiles of the federally funded affordable housing preservation needs for all 50 states and the District of Columbia.

There are almost 5 million federally assisted rental homes nationally. Nearly 500,000 of these rental homes will reach the end of their current subsidy contracts and affordability restrictions for low income families in the next five years. About one in four of these homes are funded by Low Income Housing Tax Credits (LIHTCs), and three-fifths are funded by HUD Project Based Rental Assistance (Section 8) contracts.

Many federally assisted properties also have significant maintenance or rehabilitation needs. Approximately 84,322 public housing units are in properties with failing property inspection scores and require immediate investments to address their physical deterioration.

These preservation challenges come at a time when the U.S. faces a shortage of 7.4 million affordable and available homes for the lowest income renters. Failing to address preservation needs will only add to this deficit. Preserving affordable housing is more cost-effective than replacing it. Of the nearly 500,000 federally assisted rental homes at-risk in the next five years, PAHRC estimates that almost 40,000 could be permanently lost from the publicly-assisted and affordable housing stock. The cost to rebuild and maintain new rental units to replace the lost homes would be \$6.4 billion over 50 years, compared to \$4.8 billion to preserve and maintain the already-existing homes over that period.

To assist research, planning, and advocacy for preservation, the NHPD provides data on expiring subsidy contracts and affordability restrictions for properties supported by HUD Project-Based Rental Assistance, USDA rental housing programs, and LIHTC. The database also includes REAC (Real Estate Assessment Center) scores for HUD public housing and multifamily assisted properties. REAC scores, based on property inspections, rate the physical quality of the homes. Subsidy expiration and REAC data support preservation efforts by allowing NHPD users to identify properties at-risk of being lost from the affordable housing stock either through subsidy expiration or physical deterioration.

Since 2012, the NHPD has assisted more than 5,000 housing advocates, community leaders, affordable housing developers, researchers, and other housing-related stakeholders across the country to advocate and plan for the preservation of affordable housing.

The NHPD is available at: www.preservationdatabase.org

State preservation profiles are available at: <http://bit.ly/2jOsRKP>

For more information contact Dan Emmanuel, NLIHC research analyst, at: dan@nlihc.org or Kelly McElwain, PAHRC research analyst and database manager, at: kmcelwain@housingcenter.com

Disaster Recovery

Updates on Hurricane Housing Recovery

The following is a review of developments related to Hurricanes Harvey, Irma, and Maria housing recovery since last week's *Memo to Members and Partners* (for the article in last week's *Memo*, see [9/18](#)). 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.

Hurricane Maria

Puerto Rico

A [major disaster declaration](#) was approved by President Trump making federal disaster assistance available to affected individuals in 54 municipalities. The Federal Emergency Management Agency (FEMA) established a Hurricane Maria [disaster recovery page](#) (DR-4339). Prior to Hurricane Maria's landing, the president [declared](#) that an emergency existed for the Commonwealth of Puerto Rico.

U.S. Virgin Islands

A [major disaster declaration](#) was approved by President Trump making federal disaster assistance available to affected individuals on the island of St. Croix. FEMA established a Hurricane Maria [disaster recovery page](#) (DR-4340). Prior to Hurricane Maria's landing, the president [declared](#) that an emergency existed for the U.S. Virgin Islands.

Hurricane Irma

FEMA

Florida

By the Numbers: (As of Friday morning, September 22)

- 103,703 Individual Assistance (IA) applications approved*
- \$102,461,720 Individual & Household Program (IHP) approved*
- \$54,743,864 Housing Assistance (HA) approved*
- \$47,717,856 Other Needs Assistance (ONA) approved*
- \$182,550,843 Public Assistance approved

*Assistance dollars approved but not necessarily disbursed.

Amendments [Number 6](#) and [Number 7](#) were made to the initial disaster declaration, enabling renters, homeowners, and businesses in 11 more counties to apply for FEMA Individual Assistance (IA), bringing the

total to 48 counties. Amendment [Number 9](#) makes 21 more counties eligible for Categories C through G of Public Assistance (PA). These counties were previously eligible for Categories A and B of PA and for Individual Assistance (IA). Amendment [Number 8](#) names Willie Nunn as the Federal Coordinating Officer, replacing Justó Hernández.

Disaster Recovery Centers were opened in [St. Augustine](#), [Boynton Beach](#), [Riverview](#), and [Fort Myers](#). FEMA, the U.S. Small Business Administration (SBA), volunteer groups, and other agencies are at the centers to answer questions about disaster assistance and low-interest disaster loans for homeowners, renters, and businesses. They can also help survivors apply for federal disaster assistance. Disaster Survivor Assistance (DSA) crews are canvassing many affected areas and are able to register people for FEMA assistance, if needed. When residents require further assistance, the teams may refer them to a disaster recovery center. It is not necessary to visit a center to register for and receive federal disaster assistance. If possible, survivors should register with FEMA before visiting a recovery center.

U.S. Virgin Islands

Amendment [Number 3](#) to the initial disaster declaration adds permanent work under Categories C-G of the Public Assistance (PA) program for the three islands declared disaster areas - St. Croix, St. John, and St. Thomas. Those islands were previously approved for PA under Categories A and B (debris removal and emergency protective measures), including direct federal assistance.

Puerto Rico

Amendment [Number 2](#) to the initial disaster declaration makes 15 more municipalities eligible for Public Assistance (PA), bringing the total to 19.

Georgia

On September 15, the president raised Georgia's status from an emergency to a formally [declared disaster](#). FEMA has established a Georgia Hurricane Irma [disaster page](#) (DR-4338). The [initial disaster declaration](#) made households in Camden, Chatham, and Glynn counties eligible for Individual Assistance (IA) and all 159 counties eligible for debris removal and emergency protective measures, including direct federal assistance, under the Public Assistance (PA) program. All areas of the state are eligible for the Hazard Mitigation Grant Program. Amendment [Number 1](#) adds households in Liberty and McIntosh counties as eligible for Individual Assistance. Teams made up of [FEMA disaster specialists](#) are working in those counties to give residents an opportunity to register for disaster assistance. They are also working to identify and address immediate and emerging needs.

HUD

HUD issued a [Situation Report](#) on September 20 (prior to Hurricane Maria hitting). Highlights of the report include:

- Numbers of Public Housing and HUD-assisted Multifamily Housing properties in the impacted areas:
 - Public Housing: Florida has 214 properties and the Virgin Islands 191 properties, with none in Puerto Rico
 - Multifamily Housing: Florida has 862 properties with 44,000 assisted units, the Virgin Islands has two properties with 52 units, Puerto Rico has three properties with 222 units, and Georgia has 741 properties with 35,967 units.
- Local news in St. Thomas reported Monday that all residents remaining in the Tutu Highrise Apartments were being relocated to shelters in advance of Hurricane Maria.

- After a FEMA Joint Field Office (JFO) is set up in Orlando or Tampa, additional HUD staff, including Jerrie Magruder who will lead the JFO for HUD, will join the Florida team.
- A Mission Assignment (MA) with FEMA was executed for the Housing Recovery Support Function (RSF) in Florida. FEMA requested HUD’s presence on-site at their Interim Operating Facility (IOF) in Tallahassee for the Housing RSF. The initial team has been identified for this work, and their deployment is being scheduled.
- HUD examined American Housing Survey estimates about market housing and insurance for four Florida metro areas - Jacksonville, Miami, Orlando, and Tampa. Notable are the number of homes, particularly those that do not have a mortgage, estimated not to have homeowner’s insurance. Renters are at particular risk, with dramatically more not having insurance than having insurance. Estimates for manufactured homes are presented separately. Details are in a chart on page 3 of the report.
- In the Virgin Islands prior to Hurricane Maria, HUD indicated that displaced public housing families receiving tenant protection vouchers from the Virgin Islands Housing Authority (VIHA) would need to be able to work with housing authority staff for in-person program briefings. Given the post-Irma conditions in the Virgin Islands, HUD indicated that it might make more sense to relocate families to shelters in San Juan. The state voucher agency in Puerto Rico indicated its willingness to help, but HUD wondered whether transportation to Puerto Rico was available and whether there would be shelter space in Puerto Rico for the displaced families, particularly now in the wake of Hurricane Maria’s destruction.
- VIHA has not reached the approximately 1,300 existing voucher families in their program, but will continue their efforts. Given funding restrictions, VIHA cannot use public housing funds to assist existing voucher holders with relocation if these families need to move either on or off the island.
- PIH was concerned that families with vouchers will not find suitable private rentals and will not have a way to leave the island in the near term if they want to use their vouchers on the mainland.

USDA

In a [media release](#) on September 22, the U.S. Department of Agriculture (USDA) announced that households who may not normally be eligible under the regular Supplemental Nutrition Assistance Program (SNAP) rules may qualify for Disaster SNAP (D-SNAP) - if their income is under the disaster limits and they have qualifying disaster-related expenses. D-SNAP-eligible households in the affected areas will receive two months of benefits, equivalent to the maximum benefits normally issued to a SNAP household of their size.

The D-SNAP announcement was the latest in an [ongoing series of USDA actions](#) to help Florida cope with the storm and its aftermath that also include the early release of September benefits to all current SNAP participants prior to the storm’s impact, a waiver to allow SNAP participants to buy hot foods and hot food products with their benefits at authorized SNAP retailers statewide through September 30, mass replacement of 40% of household SNAP benefits to current participants in 52 counties, and free school meals for children attending hurricane-affected schools through the National School Lunch Program through October 20.

Details about Florida’s D-SNAP program, also known as “Food for Florida,” will be at the [Food for Florida website](#).

Local Perspectives

Residents of Estate Tutu Apartments, a public housing development on St. Thomas, Virgin Islands, are [being relocated](#) because the building has suffered severe damage. Of the 285 families living there, 160 are in shelters, while others are still living in the damaged building. While finding local housing is preferred, many residents may have to move.

In Miami, at least 80 residents of a housing development subsidized by HUD’s Multifamily Project-Based Section 8 program have spent [nine days outside](#) the building, suffering through heat and rain. Many of the

residents have serious health conditions. The building was deemed unfit for living, but the [development company](#) that purchased the building has yet to relocate them to hotels, as they have for other residents, or to propose a long term solution.

The Collier County Housing Authority is opening [temporary housing](#) in Immokalee, FL for up to 176 people displaced by Hurricane Irma.

Hurricane Irma destroyed many of the trailers and mobile homes that comprised the [limited amount of affordable housing](#) in the Florida Keys. Low income residents now worry that developers will use the hurricane's destruction as an opportunity to buy the trailer parks' land for luxury apartments, forcing residents to leave the islands.

Florida Governor Rick Scott has issued new emergency rules that require [nursing homes and assisted-living facilities](#) to have backup power systems. A group representing nursing homes, utilities, generator suppliers, emergency managers, and government officials will discuss the implementation of the rules.

Hurricane Harvey

By the Numbers (As of Friday morning, September 22)

- 225,633 Individual Assistance (IA) applications approved*
 - \$419,108,444 Individual & Household Program (IHP) approved*
 - \$283,144,071 Housing Assistance (HA) approved*
 - \$135,964,373 Other Needs Assistance (ONA) approved*
- *Assistance dollars approved but not necessarily disbursed.

FEMA [reported](#) that, as of September 17, \$1.09 billion in federal funds had been provided directly to residents to aid in personal recovery. This included:

- \$333 million in FEMA grants for housing assistance, including emergency home repairs, replacement, and rental assistance.
- \$146 million in FEMA grants to replace essential personal property and to help with medical, dental, legal, and other disaster-related expenses.
- \$347 million paid to National Flood Insurance Program policy holders as advance payments.
- \$265 million in Small Business Administration low-interest disaster loans for homeowners, renters, and businesses.

In addition, FEMA's Public Assistance Program approved \$181 million for local and state agencies to reimburse them for the cost of debris removal and emergency response. FEMA also made \$516 million in mission assignments to more than two dozen federal agencies.

Amendment [Number 8](#) to the initial disaster declaration authorizes federal funds for all categories of Public Assistance (PA) at a 90% federal cost-share, except for assistance previously approved at 100%. Amendment Number 4 on September 2 limited the 90% federal cost-share to debris removal and direct federal assistance. Amendment [Number 9](#) made Burleson, Grimes, Madison, and Washington Counties eligible for Public Assistance (PA). In addition, Austin, Bastrop, and Lee Counties are now eligible for PA Categories C-G; they were already designated for debris removal and emergency protective measures under Categories A and B.

Disaster Recovery Centers were opened in 15 additional locations: [Port Aransas and League City](#), [Port Arthur](#), [Dickinson](#), [Bay City](#), [Brookshire](#), [Houston \(at the Church Without Walls\)](#), and [Orange](#); [Humble](#), [Smithville](#), and [another in Houston](#) (St. John Vianney Catholic Church); and [Jasper](#), [Conroe](#), [Sour Lake](#), and [Pasadena](#).

A FEMA Fact Sheet for [HUD-Assisted Households](#) indicates that people displaced from their HUD-assisted homes in one of the 39 designated disaster counties should register with FEMA. This advice applies to households who were living in public housing, private homes with vouchers, or private homes assisted with project-based rental assistance. Displaced households may be eligible for temporary assistance to pay for a place to live until they return to HUD-assisted homes. They may also be eligible for grants to replace essential possessions like clothing and household items, and to cover medical, dental, and burial expenses.

A FEMA Fact Sheet explains that [Other Needs Assistance](#) (ONA) grants are funded on a cost-share basis by FEMA and the State of Texas to assist Hurricane Harvey survivors. These grants can be used to repair or replace damaged personal property or to pay for disaster-related necessary expenses and to cover other serious needs. The state provides these grants to repair or pay for:

- Disaster-related medical or dental costs.
- Disaster-related funeral and burial costs.
- Clothing, household items, tools required for work, and necessary educational materials.
- Fuels for primary heat source.
- Disaster-specified clean-up items.
- A vehicle damaged by the disaster.
- Moving and storage expenses related to the disaster to avoid additional disaster damage while disaster-related repairs are being made to the home.
- Other necessary expenses or serious needs as determined by the State and FEMA.

A FEMA Fact Sheet explains that [Critical Needs Assistance](#) (CNA) is available for households with immediate or serious needs because they are displaced from their homes. CNA is available in all 39 counties designated as disaster areas. Critical needs are life-saving and life-sustaining items including, but not limited to: water, food, first aid, prescriptions, infant formula, diapers, consumable medical supplies, durable medical equipment, personal hygiene items and fuel for transportation. To be eligible for CNA a survivor must complete a registration with FEMA.

A FEMA Fact Sheet explains that [Clean and Removal Assistance](#) (CRA) is available for homeowners with disaster-related real property damage who do not qualify for Home Repair Assistance because the damage did not render the home uninhabitable. This assistance is intended to prevent additional loss and address potential health and safety concerns and reduce contamination from floodwater. CRA is awarded as a one-time payment per household. This amount represents the average cost of cleaning, sanitizing, and removing carpet in a flooded dwelling in the designated area.

A FEMA Fact Sheet [recommends registering with FEMA](#) even if a household is covered by insurance or has registered with other agencies. There are situations in which insured households might still be eligible for FEMA assistance.

A FEMA Fact Sheet explains [Increased Cost of Compliance](#) (ICC). Texas residents who have sustained property damage caused by Hurricane Harvey flooding, who are insured under the National Flood Insurance Program (NFIP), and who are located in a special flood hazard area may be eligible to receive up to an additional \$30,000. These funds are to help bring homes into compliance with communities' floodplain management requirements.

Local Perspectives

Some residents of [Houston public housing](#) were initially informed they needed to pay rent for flooded, uninhabitable units. A HUD spokesperson has clarified that this was not the case, and the Houston Housing Authority is working to reimburse any tenants who paid rent for damaged units.

Low income residents of Houston are unable to leave damaged units as [rental prices increase in Houston](#). While some report landlords abusing their power to take advantage of price increases, the majority of landlords are doing their best to accommodate tenants.

Officials [are struggling to house](#) the tens of thousands of Texans who are unable to return to their homes. Shelters and hotels remain full, and while FEMA and volunteers are working to repair homes quickly, the process will be slow and challenging. FEMA may begin to [bring in trailers](#) as a temporary option.

While flooding significantly impacted white, middle, and upper class communities in Houston, overall, [households earning under \\$25,000](#) make up the largest group affected. About half of all affected units were renter-occupied, whereas about 38% of the units were owner-occupied.

The Department of Health and Human Services has announced that they will take a [client statement](#) as a form of ID when applying for D-SNAP. Because many Texans have lost important documents, this practice will help more families purchase food.

Federal and State Bank Regulators

The federal bank regulators - the Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation - and state bank regulators have issued [guidance](#) to financial institutions about assisting those affected by the hurricanes and about how banks can get Community Reinvestment Act credit for their efforts.

Senate Hearing Focuses on Helping Seniors Survive Disasters

During a September 20 hearing on “Disaster Preparedness for Older Americans” held by the Senate Special Aging Committee led by Committee Chair Susan Collins (R-ME) and Ranking Member Bob Casey (D-PA), witnesses spoke about the importance of building resilient homes, creating strong networks, ensuring the civil rights of people with disabilities, and sharing data. The committee and witnesses acknowledged the vulnerability of seniors and people with disabilities and stressed the importance of creating better systems to save lives during emergencies.

Disasters often mean a loss of electrical power, so attending to the needs of people who are electricity-dependent – e.g., those who rely on electric-powered medical equipment - should be prioritized. Following Hurricanes Rita and Katrina, former New Orleans Health Commissioner Dr. Karen DeSalvo worked with the Department of Health and Human Services to create [emPOWER](#) to help map where electricity-dependent people live. She recommended that HUD share its data to more accurately map these populations.

The witnesses, including Paul Timmons Jr., president and CEO of Portlight Inclusive Disaster Strategies, and Jay Delaney, fire chief and emergency management coordinator of the City of Wilkes-Barre, PA, spoke about the importance of having detailed public emergency plans for assisted living facilities, senior centers, and other housing serving vulnerable populations. They stressed that community groups and governmental agencies should form strong networks to help them quickly provide care.

Stronger regulations may also be necessary to ensure seniors are safe during and after a disaster. Dr. Kathryn Hyer, director of the Florida Policy Exchange Centre on Aging at the University of South Florida, explained that the evacuation of vulnerable populations can lead to increases in fatalities, so the best option is to shelter in place unless and until that is not feasible. Installing generators and improving building codes will be critical to ensure sheltering in place can be accommodated.

Hurricane Tax Relief Tied to Aviation Reauthorization Bill

House Ways and Means Committee Chairman Kevin Brady (R-TX) has introduced legislation to provide limited tax relief for survivors of Hurricanes Harvey, Irma, and Maria. The bill will be added to must-pass legislation to reauthorize the Federal Aviation Administration (FAA) for six months to give Congressional leaders more time to negotiate a longer-term reauthorization bill. The House is expected to vote on the legislative package this week.

Although the bill does not provide Low Income Housing Tax Credits or New Markets Tax Credits that are needed to help rebuild homes and communities, it would expand tax deductions available for casualty losses, make it easier for individuals to access retirement accounts without penalties, and create a new tax credit for employers affected by the hurricanes. The bill would also temporarily lift limitations on the charitable tax deduction and allow individuals impacted by the disaster to use their incomes from last year to qualify for the Earned Income Tax Credit and Child Tax Credit.

"My bill specifically helps hurricane victims keep more of their paycheck, deduct more of the cost of their expensive property damage, and have more affordable and immediate access to money they have saved for their retirement," Chairman Brady said. "The legislation will also encourage even more Americans to donate generously to help those in need. Taken together, these tax relief measures will help more people be able to bear the tremendous expense of recovering from these destructive hurricanes."

Learn more about the tax bill at: <http://bit.ly/2hrOf48>

United for Homes

House GOP Leaders Expected to Release Plan for Tax Reform This Week

House Republican leaders plan to release details of their tax reform plan this week. In recent weeks, White House officials have suggested that their tax plan may include changes to the mortgage interest deduction (MID), including doubling the standard tax deduction and lowering the amount of a mortgage eligible for the tax break from \$1 million to \$500,000. Using the savings from MID reform to offset the cost of lowering tax rates for millionaires and corporations should be non-starter. Instead, housing dollars must stay in housing.

The NLIHC-led [United for Homes](#) campaign calls on the president and Congress to embrace smart reforms to the MID: reducing the amount of a mortgage eligible for a tax break from \$1 million to \$500,000—impacting fewer than 6% of mortgage holders nationally—and converting the deduction into a credit, creating a new tax break for 15 million low and moderate income homeowners who currently do not benefit from the MID. These changes would result in \$241 billion in savings over 10 years to be reinvested into critical rental housing solutions, like the national Housing Trust Fund and rental assistance, for families with the greatest needs.

While Republican leaders continue to prioritize tax reform and hope to vote on a measure in the coming months, many members of Congress have criticized this timetable as unrealistic, pointing to deep divisions among Republican law makers about the shape such reforms should take.

Congress

Senators Introduce Legislation to Protect Children from Lead Poisoning

Senators Richard Durbin (D-IL), Tim Scott (R-SC), Bob Menendez (D-NJ) Todd Young (R-IN), Joe Donnelly (D-IN) and Tammy Duckworth (D-IL) introduced the “Lead-Safe Housing for Kids Act of 2017” (S. 1854) to protect children living in federally assisted housing from lead poisoning. While lead poisoning rates have fallen since the federal government enacted lead polices in the 1990s, the problem persists. Lead poisoning disproportionately impacts the children of minority and low income families. NLIHC has endorsed the bill.

The bill would require HUD to issue rules that mandate an initial risk assessment for lead-based hazards in low income housing constructed prior to 1978 before a family moves in. More rigorous examination than a mere visual inspection would be required for an initial risk assessment. The bill also provides an emergency transfer process for families without penalty or loss of assistance if a lead hazard is found in the home and the landlord fails to control the hazard within 30 days of being notified. Landlords would also have to disclose the presence of lead if lead hazards are found in the home.

“We know that there is no safe level of lead for children,” Mr. Durbin stated. “While HUD has made much needed improvements to their regulations in the last year, children are still being exposed to and poisoned by lead before any intervention is triggered. We have to bring these outdated lead standards up-to-date and make sure they are consistent with the latest science. We must also invest in prevention measures, which have unparalleled cost savings for society. Most importantly, lead poisoning prevention preserves a child’s ability to reach his or her full potential. American children are depending on this legislation – it can’t wait any longer.”

“South Carolina is home to some of the oldest standing public housing in the country, with buildings dating to the 1920’s,” Mr. Scott said. “We owe it to children both in South Carolina and across the country to ensure that proper inspections are taking place in regards to lead paint, which was not banned for use in housing until 1978. My mission is to ensure every child from every zip code in the country has the opportunity to succeed, and this bipartisan bill is an important piece of helping ensure low-income families have access to safe housing that can provide a stable environment for their children’s dreams to grow.”

The bill has been referred to the Senate Committee on Banking, Housing, and Urban Affairs.

Learn more about the bill at: <http://bit.ly/2fkGX5m>

House Subcommittee to Hold Hearing on HUD’s Family Self-Sufficiency Program

The House Financial Services Subcommittee on Housing and Insurance will hold a hearing on HUD’s Family Self-Sufficiency (FSS) Program, which is designed to help families receiving housing assistance achieve economic stability and advancement.

Since its establishment, the FSS Program has enabled families living in public housing or using Housing Choice Vouchers to access workforce training and other resources to pursue higher paying employment opportunities. Families enrolled in the FSS Program receive an interest-bearing escrow account, empowering them to save and apply that savings to work-related purchases. Witnesses include....

The hearing will be held on September 27 at 10:30 am ET in room 2128 of the Rayburn House office building.

Learn more about the hearing at: <http://bit.ly/2fFPJrq>

Research

Homeownership Disparities Persist for African Americans

The National Association of Real Estate Brokers (NAREB) released their annual report, *2017 State of Housing in Black America*, on September 20. The report indicates that while the black homeownership rate rose from 41.3% in the third quarter of 2016 to 42% in the first two quarters of 2017, racial disparities in access to credit and homeownership persist.

Among the report's findings:

- Sixteen percent of black borrowers received high-cost loans in 2015, compared to 6% of non-Hispanic white borrowers. This represents, however, an eleven percentage-point improvement for black borrowers from 2014.
- Seventeen percent of black mortgage applicants in 2015 were denied a loan versus 8% of non-Hispanic white applicants.
- Thirteen percent of black mortgage applicants withdrew or failed to complete their application versus 10% of non-Hispanic white applicants.

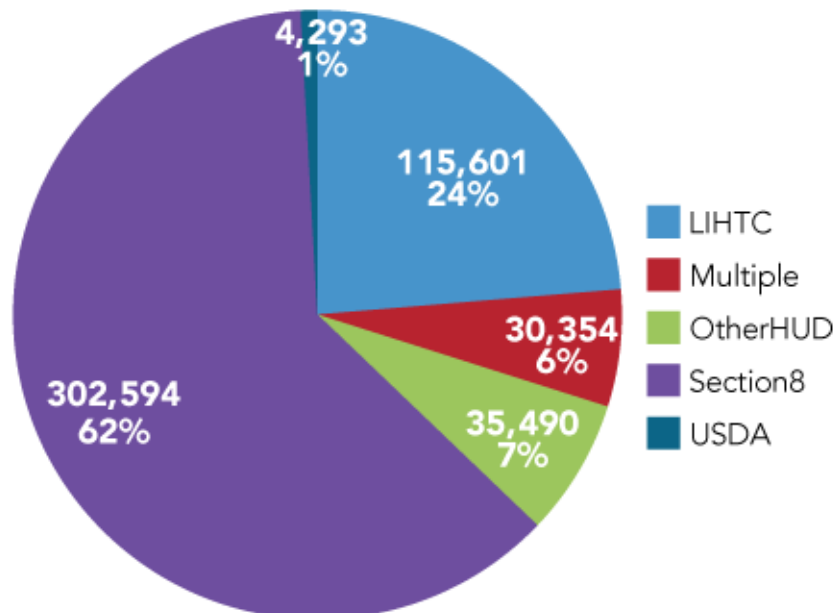
The report recommends updating the credit score model used by Fannie Mae and Freddie Mac to include better, more detailed data. The report also recommends homeownership counseling for Black borrowers to ensure they are better prepared for homeownership and to help them complete the mortgage application process.

2017 State of Housing in Black America is available at: <http://bit.ly/2xmnUMA>

Fact of The Week

Three-Fifths of Affordable Housing with Expiring Affordability Are Section 8

PUBLICLY SUPPORTED RENTAL HOMES WITH EXPIRING AFFORDABILITY RESTRICTIONS WITHIN FIVE YEARS BY FUNDING STREAM



Three-in-five publicly supported rental homes with expiring affordability restrictions in the next five years are assisted by Section 8 contracts.

Source: National Housing Preservation Database: <http://preservationdatabase.org/>

From the Field

Wisconsin Biennial Budget Includes Rare Increase for Homeless Services

For the first time in more than a decade, the Wisconsin state budget includes new funding to support programs focused on ending homelessness; \$2.45 million will be used for case management services, job training, and re-entry housing over the next two years. The victory this year might seem small, but considering Wisconsin's current \$3.25 million in annual spending on homelessness, the new support is a sizeable increase.

Republicans control both houses of the Wisconsin legislature as well as the governor's office, so the passage of new funding to address homelessness required cultivating support from unlikely allies. The \$2.45 million was in Governor Scott Walker's (R) original budget request and remained intact when he signed the biennial budget bill on September 21. The advocacy effort to increase funding for homeless programs was led by the Wisconsin Coalition Against Homelessness (WCAH). Their work on the budget involved mobilization of advocates and service providers throughout the state, including the Wisconsin Partnership for Housing Development, an NLIHC state partner.

WCAH built support for the budget proposal in the Republican caucus by demonstrating the paucity of Wisconsin's homelessness funding compared to that of similar neighboring states. According to WCAH,

Illinois spends \$53.4 million on homeless services annually, Minnesota \$44 million, and Michigan \$16.65 million. Wisconsin's previous \$3.25 million commitment may help explain why Wisconsin ranks fifth in the nation in the growth rate of homelessness between 2007 and 2015, according to HUD data.

Of the \$2.45 million in new funding for homelessness, \$1.3 million will expand the Opening Avenues to Re-entry Success (OARS) program which assists individuals leaving the state prison system; \$1 million will be a re-purposing of federal Temporary Aid to Needy Families (TANF) dollars for professional case management services to work with families in shelters to eliminate barriers to permanent housing and employment; and \$150,000 will fund a pilot program to enable communities to link homeless individuals to work experiences, although communities participating in this program will need to provide a funding match.

In addition to increased funding, the budget authorizes the Wisconsin Housing and Economic Development Agency (WHEDA) to prioritize people who are homeless when granting Housing Choice Vouchers. WHEDA administers contracts for Project-Based Rental Assistance vouchers throughout the state.

The new budget law also creates a position within the Wisconsin Department of Health Services that will work to apply for a federal waiver that will allow service providers and local government agencies to bill Medicaid for essential supportive services and case management that ensures long-term housing success. More than 16 states have already been granted such waivers.

Authorizing legislation separate from the budget will establish a Wisconsin Interagency Council on Homelessness if approved by the State Senate, which appears likely. The state Interagency Council on Homelessness would operate similar to the model used at the federal level, bringing together leadership from several departments of state government to streamline services and improve outcomes. The lieutenant governor will chair the council.

"We are thrilled to see this new funding make it through a contentious budget cycle in Madison, and we are thankful to Lieutenant Governor Rebecca Kleefisch for her leadership," said Joe Volk, director at WCAH. "We know this is only the first step, and we are working to build stronger advocacy networks for the next budget session in 2019."

For more information about the budget victories in Wisconsin, contact Joe Volk, WCAH director, at: joseph.volk01@gmail.com

Events

Housing Justice Network National Meeting Takes Place in DC, October 12-14

The National Housing Law Project and the Housing Justice Network are hosting their 2017 National Meeting October 12-14 in Washington DC. During the conference, top legal experts, advocate leaders, and federal officials will examine current challenges and opportunities in our nation's housing landscape and will identify strategies to advance housing justice in America.

Register for the conference at: <http://bit.ly/2wLE9k7>

NLIHC in the News

NLIHC in the News for the Week of September 17

The following are some of the news stories that NLIHC contributed to during the week of September 17:

- Endangered HUD Funds will Drive the Recovery: <https://www.citylab.com/equity/2017/09/endangered-hud-funds-will-drive-the-hurricane-recovery/539373/>
- “Rent advocates push for more affordable housing, rent control in Santa Ana,” *Orange County Register*, September 18, at: <http://bit.ly/2ymfQey>
- “Why Houston Housing Is Poised to Get More Expensive and More Unequal,” *CityLab*, September 18, at: <http://bit.ly/2hfzbxV>
- “Under latest health-care bill, red states would benefit disproportionately,” *The Washington Post*, September 20, at: <http://wapo.st/2xkIS0I>
- “Under latest health-care bill, red states would benefit the most -- but not Louisiana,” *NOLA.com*, September 20, at: <http://bit.ly/2fFUAJn>

Other NLIHC News

NLIHC 2016 Annual Report Now Available Online

NLIHC’s 2016 Annual Report - featuring the Coalition’s changes in board and CEO leadership and its accomplishments, events, awards and partnerships during the past year - is now available online at: <http://nlihc.org/article/2016-annual-report>

Where to Find Us – September 25

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

- [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
- [Housing Alliance Delaware](#) Merger Celebration, Dover, DE on October 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
- [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 events in New Haven, CT on November 28
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Support NLIHC While Shopping on Amazon Smile!

Make a contribution to ending homelessness and housing poverty 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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