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Point of View — *By Diane Yentel, NLIHC President and CEO*

Time to Act for Puerto Rico, Virgin Islands, Texas and Florida

This weekend, President Donald Trump tweeted from a private golf course to attack the integrity and hard work of a Latina mayor whose city is facing a humanitarian crisis. To paraphrase (but not by much) he called her, and Puerto Ricans generally, lazy and unable to help themselves. "They are not able to get their workers to help ...they want everything done for them," he tweeted.

This shameful attack belies not only the degree to which Mayor Carmen Yulin Cruz and the people of Puerto Rico are working diligently to recover from the direct hit of category 5 Hurricane Maria, but also the depth of need for a massive federal response. Nearly two weeks after Hurricane Maria hit Puerto Rico, over 3 million Americans have no electricity and 55% of them have no drinking water. Early [estimates](#) show upwards of 90% of homes on the island - over 800,000 – are damaged or destroyed.

Reports from leading affordable housing providers in Puerto Rico, such as Pathstone Corporation, Volunteers of America, and Mercy Housing, who have been in contact with staff and others on the island, are bleak. Many staff in their Puerto Rico offices have lost their homes. While some affordable housing developments seem to be structurally sound after the storm, the facilities are running low on fuel to run their generators for residents that sheltered in place during the storm. High heat, no electrical service, limited water, little food, and few if any supplies in stores make daily life extremely challenging. Supplies are beginning to come into the ports but local distribution is chaotic and few, if any, commercially licensed drivers are available, so thousands of shipping crates full of supplies remain on the docks.

Staff of the nonprofit housing providers and local HUD offices are making extraordinary efforts to keep housing facilities open, account for all residents, and assess the damage to homes, but they can only do so much. A robust federal response is necessary to complete the initial relief work and begin assisting Puerto Rico and the US Virgin Islands on the long road to recovery and rebuilding. NLIHC is circulating a letter urging the federal government to act immediately to equip Puerto Rico and the Virgin Islands with the necessary resources to begin that work. You can read and sign the letter [here](#). The deadline to sign is end of the day tomorrow, October 3.

Meanwhile, Texans are working to recover from Hurricane Harvey, and communities in Florida are doing the same after Hurricane Irma. In Texas, NLIHC state partners Texas Low Income Housing Information Services, Texas Homeless Network, Texas Association of CDCs, and others are working with state and local partners to ensure a complete recovery for the lowest income people and communities. The official damage assessments have not yet been completed, but it is clear there is extensive housing damage in Houston, Port Arthur, Beaumont, and other communities.

Several thousand low income people remain in mass evacuation shelters throughout Texas, with no alternative housing assistance available to them, and thousands more are staying in hotels. The State of Texas has been called upon to devise a housing program for Harvey survivors since neither FEMA rental assistance nor direct housing assistance are sufficient to meet the tremendous needs. While HUD is prepared to stand up a Disaster Housing Assistance Program (DHAP), as it has done successfully after previous disasters, FEMA is incomprehensibly refusing to assign the medium-term housing assistance work to HUD, instead repeating many of the mistakes made after Hurricane Katrina, at the expense of low income and vulnerable households in immediate need of longer-term housing assistance.

Significant challenges exist in Florida, too. Advocates and news outlets are reporting that disaster shelters are segregating people who were homeless prior to the storm (requiring that they wear yellow wristbands) from those who became homeless as a result of it. There are also reports that shelters have been checking for

outstanding arrest warrants, causing some to forgo any assistance. Some households that were provided transitional housing assistance from FEMA ended up being displaced a second time when they discovered the homes they were relocated to were uninhabitable or unsuitable for their needs.

Major problems are arising with FEMA's Transitional Shelter Assistance (TSA) in Miami, Jacksonville, and rural areas both because not enough hotels have been participating in the TSA program and because some hotels have terminated their participation in the program. Some hotels that do participate charge evacuees resort fees of \$25 per day (which FEMA will not pay) or charge rates greater than the TSA voucher amount. Some also require deposits (up to \$200) and credit cards. All of these are major obstacles for the lowest income evacuees with no ability to pay extra fees.

FEMA seems to lack an understanding of the degree to which these extra fees inhibit low income people from receiving needed temporary shelter. In response to concerns about barriers for low income households with no ability to pay extra fees or higher rates in accessing temporary shelter, FEMA replied, "While this is not a FEMA TSA requirement, hotels are able to use their normal business practices. If an applicant would have difficulty getting a room normally because they do not have [money for a deposit or extra fees, a credit card, higher rates] the same issues would apply for TSA."

In the Florida Keys, where trailers and apartments that are home to many of the area's low wage workers were destroyed, FEMA has so far delivered 10 of the 1,700 travel trailers and 7,500 mobile homes requested by the Monroe County government. The county has requested that FEMA increase the maximum allowable assistance for temporary rent to allow displaced families to live temporarily in vacant, but more expensive, vacation homes. This is yet another example of the immediate need for FEMA to stop stalling and to allow HUD to administer its DHAP program, which is equipped to respond to regional and local differences in housing costs.

The suffering and urgent needs across Texas, Florida, Puerto Rico and the Virgin Islands make clear the tremendous work ahead both to temporarily shelter those in need and to rebuild communities. NLIHC leads the Hurricane Housing Recovery Coalition, made up of over 200 local, state and national groups dedicated to a just, equitable and complete recovery from the storms. Last week, over 500 organizations joined the Hurricane Housing Recovery Coalition in sending comprehensive hurricane housing recovery recommendations to [Congress](#), [HUD](#) and [FEMA](#), urging immediate action, robust resources, and careful oversight to ensure low income people and communities get the resources necessary to recover.

It is deeply unfortunate that the president has chosen to respond to this national emergency with more divisive tweets. It is time for Congress to show bipartisan leadership to make certain that federal disaster recovery resources reach all impacted households, including those with the lowest incomes who are often the hardest hit by disasters and have the fewest resources to recover afterwards. Millions of Americans in desperate need are waiting.

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 [9/25](#)). NLIHC also posts this information at our [On the Home Front](#) blog.

[General Updates](#)

The NLIHC-led Hurricane Housing Recovery Coalition has drafted a letter to the White House and Congress urging immediate action to provide aid to the people of Puerto Rico and the U.S. Virgin Islands who face a growing humanitarian crisis. Organizations that signed on to the hurricane disaster policy recommendations sent

to Congress, FEMA, and HUD on September 28 (see next paragraph) are asked to let NLIHC know if they do not want to be included on this new sign-on letter by emailing Sarah Jemison at: sjemison@nlihc.org. Other organizations that want to sign on to the new letter urging immediate action to respond to the pressing needs in Puerto Rico and the U.S. Virgin Islands should email Sarah Jemison at: sjemison@nlihc.org. The deadline for opt-outs or new sign-ons is Tuesday, October 3. The letter is at: <http://bit.ly/2x1IZyE>

NLIHC and 514 national, state, and local partner organizations sent letters to [Congress](#), [FEMA](#), and [HUD](#) on September 28 calling on them 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. After past disasters, low income people and neighborhoods often have not been included sufficiently in 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 were not able to recover fully, making them even more vulnerable to future disasters. Signing on to the September 28 letters calling for a fair and just recovery process were 108 organizations from affected areas, 290 from local organizations in non-affected areas, and 116 national organizations.

The Department of Education has released [guidelines](#) for state and local educational agencies and schools to provide some flexibility and support post-disaster. The guidelines include flexibility on deadlines, alternatives and strategies for providing program services after disruption, and methods for ensuring continuity of services.

The National Law Center on Homelessness and Poverty, the Council of Parent Attorneys and Advocates, and the Southern Legal Counsel will hold a free webinar to discuss ways to help ensure stability for students displaced by the hurricanes and other disasters. The webinar will take place Thursday, October 5, 2017 at 3:30 pm ET. More information and registration is [here](#).

Hurricane Maria

Led by Senators Maria Cantwell (D-WA) and Patty Murray (D-WA), 35 senators sent [a letter](#) to President Trump urging the administration to take swift action in addressing the situation in Puerto Rico and the U.S. Virgin Islands. They called for eight specific actions:

- Issue a full Disaster Declaration for the entire island of Puerto Rico.
- Appoint a special assistant for rebuilding to coordinate federal efforts in Puerto Rico.
- Request additional funding for Puerto Rico's Medicaid program.
- Utilize all federal resources to restore power.
- Mobilize additional Department of Defense assets including helicopters and construction battalions.
- Waive local cost-share requirements for all categories of FEMA public assistance disaster funding.
- Send assets and expertise from across the federal government to restore communications.
- Ensure FEMA, Coast Guard, and DOD restore all ports to working condition.

President Trump waived the cost-share requirement – increasing federal coverage to 100% - for debris removal and emergency protective measures in [Puerto Rico](#) and the [Virgin Islands](#) for 180 days after their respective disaster declarations.

Department of Homeland Security

The Department of Homeland Security approved a [waiver of the Jones Act](#) on September 28. That 1920s law limits foreign ships' transportation of cargo to Puerto Rico. The waiver will be in effect for 10 days and covers all products shipped to Puerto Rico.

FEMA

FEMA and other federal agencies are [working to address the needs](#) of people in Puerto Rico and the U.S. Virgin Islands. Ten FEMA [Urban Search and Rescue \(US&R\) teams](#) were deployed in both Puerto Rico and the Virgin Islands with more task forces arriving over the past weekend. The U.S. Department of Transportation successfully opened five airports in Puerto Rico and two in the Virgin Islands, allowing military and relief flights to bring in commodities and other resources. In Puerto Rico, three ports are fully open and another five are open with restrictions. Nine ports in the Virgin Islands are open with restrictions. Thirty-two commodity [points of distribution \(PODs\)](#) are now open, with 16 each in Puerto Rico and the Virgin Islands.

[Power is restored](#) at two Puerto Rico hospitals, and hospitals on St. Croix and St. Thomas are re-energized and re-established as mobile hospitals. More than [half of the dialysis centers](#) in Puerto Rico and the U.S. Virgin Islands are open for patients. The U.S. Virgin Islands Water and Power Authority water system is back online. In Puerto Rico, however, long-term power restoration will involve rebuilding generation, transmission, and distribution capability.

Puerto Rico

A [fourth amendment](#) to the initial disaster declaration enables residents in six more municipalities to apply for Individual Assistance (IA) and three more to apply for Public Assistance (PA).

Hurricane Irma

FEMA

Florida

By the Numbers: (as of 9/28)

- 144,407 Individual Assistance (IA) applications approved*
 - \$124,387,092 Individual & Household Program (IHP) approved*
 - \$56,284,303 Housing Assistance (HA) approved*
 - \$68,102,790 Other Needs Assistance (ONA) approved*
- *Assistance dollars approved but not necessarily disbursed.

Seminole Tribe of Florida

President Trump declared that a [major disaster](#) exists for the Seminole Tribe of Florida. FEMA has established a Seminole Tribe of Florida Hurricane Irma major disaster [webpage](#) (DR-4341). An emergency declaration was previously made on September 9.

Georgia

Amendment Number 2 to the initial disaster declaration makes residents in Charlton and Coffee counties eligible for FEMA Individual Assistance (IA).

Federal Home Loan Banks

The Council of Federal Home Loan Banks has established a [\\$1 million relief fund](#) to help communities recovering from Hurricane Irma. Funds will be allocated to specific regional and national organizations.

Local Perspectives

Owners of the [Sea Horse RV Park](#) in the Florida Keys have asked residents to evacuate due to safety concerns. Residents have few resources for relocation and worry that developers will use this as an opportunity to buy the trailer and RV park, taking away some of the only affordable housing in the Keys.

In Immokalee, Florida, many residents continue to live in [severely damaged trailers](#). Local officials and FEMA are still assessing damages and the number of people left homeless. Plans for temporary housing are not finalized.

Governor Rick Scott [directed](#) the Florida Division of Emergency Management to expedite the delivery of more than 10,000 tarps until the federal Blue Roof program is fully up and running. To date, more than 100,000 tarps have been distributed to patch damaged roofs.

Hurricane Harvey

Members of the Texas Congressional delegation sent a letter to HUD Secretary Ben Carson requesting the immediate release of Community Development Block Grant Disaster Recovery (CDBG-DR) funds for Texas. The letter also requests HUD to:

- Exercise the authority given to it by Congress to lower the CDBG program's statutory requirement that 70% of the funds benefit households with incomes less than 80% of the area median income. The letter asks the HUD secretary to reduce the low and moderate income benefit threshold from 70% to 50% of the state's CDBG-DR allocation;
- Avoid specified percentages of CDBG-DR be used for housing, infrastructure, or mitigation efforts; and
- Shorten the usual CDBG public comment period regarding a draft disaster action plan from 30 days to seven days (last year's CDBG-DR instructions allowed a 14-day public comment period).

FEMA

Texas

By the Numbers: (as of 9/28)

- 213,062 Individual Assistance (IA) applications approved*
- \$407,677,861 Individual & Household Program (IHP) approved*
- \$276,665,092 Housing Assistance (HA) approved*
- \$131,012,769 Other Needs Assistance (ONA) approved*
- \$203,906,217 Public Assistance Grants (PA) obligated** all of which are for Emergency Work (Categories A-B)

*Assistance dollars approved but not necessarily disbursed.

**Funds made available to the State via electronic transfer following FEMA's final review and approval of Public Assistance projects.

The Transitional Sheltering Assistance program, which provides funding for survivors to stay at a hotel while searching for housing, has been [extended to October 10](#). More than 40,000 families were using this program, but that number has decreased to 24,000.

The deadline for Hurricane Harvey survivors to apply for [Disaster Unemployment Assistance](#) (DUA) has been extended to October 31.

FEMA posted an [initial public notice](#) concerning activities that may affect historic properties, activities that are located in or that affect wetland areas or are in the 100-year floodplain, and critical actions within the 500-year floodplain. The public notice explains relocation considerations based on Executive Orders concerning federal

actions affecting the floodplains, wetlands, and other considerations, as well as on those based on the National Historic Preservation Act.

Texas General Land Office

The Texas General Land Office and FEMA have [finalized an agreement](#) outlining how to address disaster assistance housing needs. Their new [website](#) provides information for individuals and local governments about disaster assistance and housing options. The agreement provides direct assistance to repair or improve existing multifamily housing, allows placing manufactured housing units on private land or commercial pads, and provides minor repairs to homes in locations with limited housing options and partial repairs to homes with significant damage. The program also enables local governments to lease properties not typically available to the public.

Local Perspectives

Lone Star Legal Aid has [filed a lawsuit](#) on behalf of residents of a senior living facility owned by the Houston Housing Authority after residents received notices to vacate nearly three weeks after Hurricane Harvey hit.

United for Homes

Republican Leaders Release Tax Reform Framework

Republican leaders released a tax reform framework on September 27. According to Republican leadership, the framework aims to simplify the tax code, bring businesses and investments back to the U.S., encourage economic growth, and broaden the tax base. Congressional tax committees will use the framework as a starting point to draft and attempt to pass a tax reform bill before the end of the year. The framework would provide deep tax cuts weighted toward those in higher income brackets and businesses but makes no mention of how the cuts would be paid for. Massive tax cuts not offset by other revenues could mean future cuts to important social programs like affordable housing.

The Republican tax reform proposal fails to address one key way to spur economic growth and help people in America who are struggling to afford their homes: reprioritizing and rebalancing federal housing policy by reforming the mortgage interest deduction (MID) – a \$70 billion tax write-off that primarily benefits higher income households – and reinvesting the savings in affordable housing for those with the lowest incomes.

While the Republican framework would raise the standard tax deduction, which could provide a greater tax break to middle income families, it would also make the MID even more regressive, benefitting only the very highest-income households with the largest mortgages. Any legislation that dramatically increases the standard deduction must lower the cap on the amount of a mortgage on which interest can be deducted.

Experts across the political spectrum agree that the MID is a wasteful use of resources that does not incentivize homeownership and instead encourages higher levels of debt, increases costs for everyone, and mostly benefits those with high incomes who do not need federal assistance to live in a stable home. If Congress is serious about jumpstarting our economy and helping families thrive, they should directly reform the MID and reinvest the savings into providing decent, accessible, and affordable housing for those who need it most. Lowering tax rates for millionaires and corporations without addressing the affordable housing crisis in America should be a non-starter.

The NLIHC-led [United for Homes](#) (UFH) 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. These changes would provide additional tax relief for 25 million lower income homeowners and would result in \$241

billion in savings over 10 years to be reinvested into critical rental housing solutions for families with the greatest needs.

Congress will now work to turn this tax reform framework into legislation, which opens the door to direct changes to the MID. NLIHC calls on leaders in the House and Senate to seize this once-in-a-generation opportunity to address one of the biggest barriers to economic success for families struggling to get by: the lack of decent, accessible and affordable homes for the lowest income people.

Read the Republican tax reform framework at: <http://bit.ly/2wY7a0m>

National Housing Trust Fund

House Committee to Hold Hearing on Sustainable Housing Finance

The House Financial Services Committee will hold a hearing on sustainable housing finance. During the hearing, Federal Housing Finance Agency Director Melvin Watt will update the committee on the government-sponsored enterprises (GSE), Fannie Mae and Freddie Mac, and the Federal Home Loan Banks. Reforms to the federal housing finance system could affect funding to the national Housing Trust Fund (HTF), which is financed through a small assessment on the GSEs' annual book of business.

The hearing will be held on October 3 at 10 am ET in room 2128 of the Rayburn House office building.

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

Budget and Appropriations

Senators to Vote on FY18 Budget Resolution This Week

The Senate Budget Committee will debate and vote on its FY18 budget resolution October 4-5. The resolution, released on September 29, sets topline spending levels at \$549 billion for defense and \$516 billion for nondefense discretionary programs, adhering to the spending caps required under the Budget Control Act (BCA) of 2011. These spending levels may be increased, however, if Congress can reach a bipartisan deal to lift the BCA spending caps. The budget resolution also slashes non-defense spending by \$632 billion between 2018 and 2027. The resolution does not propose similar cuts to defense spending.

In addition to setting FY18 spending levels, the resolution includes reconciliation instructions to allow Republicans to pass a tax reform package that increases the national deficit by \$1.5 trillion over a decade. The resolution does not propose large cuts to mandatory programs, like Medicaid and Social Security, in contrast to the House's budget resolution, which will likely receive a floor vote sometime this week.

Learn more about the Senate budget resolution at: <http://bit.ly/2yxOUb3>

Congress

Senate Cancels Vote on Affordable Care Act Repeal Legislation

Republican leaders in the Senate canceled a vote on the Graham-Cassidy bill repealing the Affordable Care Act (ACA) after determining the bill did not have enough support to pass. The decision was made after Republican Senators Rand Paul (R-KY), John McCain (R-AZ), and Susan Collins (R-ME) announced they would not vote for the bill. Republican Senators were pushing for repeal before the end of September when the rules allowing the bill to pass with only 50 votes expired.

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 also would 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.

House Conducts Hearing on the Family Self-Sufficiency Program

The House Financial Services Subcommittee on Housing and Insurance held a hearing on September 27 examining HUD's Family Self-Sufficiency program (FSS). While the FSS program was praised as a success and subcommittee members supported the program's goals and methods, witnesses expressed a need for additional funding and encouraged subcommittee members to introduce legislation to improve the program. Representative Emmanuel Cleaver (D-MO) promised to introduce partner legislation in the House mirroring Senators Roy Blunt (R-MO) and Jack Reed's (D-RI) "Family Self-Sufficiency Act of 2017," which seeks to improve the program by adding important supportive services regarding educational attainment and financial literacy, extending eligibility requirements, and streamlining administration of the program (see *Memo*, [6/19](#)).

Since its establishment, the FSS program has enabled families living in public or project-based 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.

Representative Vicente Gonzalez (D-TX) asked about the program's ability to help participants obtain employment other than minimum-wage jobs, citing NLIHC's *Out of Reach* data showing that nowhere in the country can a minimum-wage worker afford a modest one-bedroom apartment. Stacy Spann of Housing Opportunities Commission of Montgomery County explained how the county's program focuses on finding participants jobs with career advancement potential by providing workforce training and educational opportunities for adults and children. A major goal of the county's program, she said, is to close the gap between the participants' income and the median area income in the county.

Responding to Representative Keith Rothfus's (R-PA) question about making the FSS program mandatory, witnesses stressed that while the program has helped many families attain self-sufficiency, the FSS program will not work for every family and should be kept voluntary. Those testifying did encourage expanding the program through increased funding.

Republican committee members expressed concerns about efficiency, fraud, and waste in the program and asked about how the program used funding and measured success. Witnesses gave varying graduation rates for their programs ranging from 30% to 75%, but all reported increased earnings, credit scores, access to quality financial products, savings, and confidence for participants. Because some families leave the program for positive reasons, such as moving out of public housing early, graduation rates do not fully capture the benefits of the program. All of the funding is used to pay coordinators of the program, and no witness had heard any reports of abuse or fraud.

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

HUD

HUD Notice Implements HOTMA Voucher Changes for Manufactured Homes

HUD's Office of Public and Assisted Housing (PIH) issued Notice PIH 2017-18 providing guidance on calculating the housing assistance payment (HAP) for households with a Housing Choice Voucher who own

their manufactured homes but rent the space on which they sit. This guidance adds to the provisions in a January 18, 2017 *Federal Register* notice (see *Memo*, [1/23](#)) implementing the “Housing Opportunity Through Modernization Act of 2016” (HOTMA).

HOTMA changed the definition of “rent” that limits the amount of the HAP for households who rent the space on which their manufactured home sits. HOTMA now includes monthly payments a household makes to repay the loan for the purchase of the home, including any required insurance and property taxes. This amount is added to three expenses previously used in the rent calculation: rent charged for the manufactured home site, maintenance and management fees paid to the site owner, and the applicable public housing agency (PHA) utility allowance for tenant-paid utilities.

The January 18, 2017 implementation notice eliminated the separate Fair Market Rent (FMR) payment standard previously used for manufactured home space rentals. Now the payment standard is the same as that used for renting a home that is not a manufactured home.

Notice PIH 2017-18 reminds readers that manufactured home space rental assistance is a special housing type under the voucher program – PHAs are not required to make a special type of housing, such as manufactured home space, available as part of its voucher program.

Notice PIH 2017-18 is at: <http://bit.ly/2xn7QtH>

Fair Housing

HUD Updates AFFH Data and Mapping Tool

HUD will release an updated version of the Affirmatively Furthering Fair Housing (AFFH) data and mapping tool (AFFH-T) on September 29. AFFH-T Release 4.1 will include functionalities for public housing agency maps and tables, additional features for the beta versions of state maps and tables, and other enhancements. Maps and tables for local governments continue to populate with AFFHT0003 that was released on July 20, 2017. The AFFH-T application will be out of service from the close of business on September 29 until the morning of October 2 while Release 4.1 is being activated. The webpage of the AFFH mapping tool is at: <http://bit.ly/2xLNexI>

Research

Workers in Many Healthcare Occupations Cannot Afford Housing

The National Housing Conference released its 2017 edition of *Paycheck to Paycheck* on September 27. This year’s report examines housing affordability for healthcare workers in 203 metropolitan areas. A number of healthcare occupations do not pay sufficient wages for workers to afford their housing. This year’s report focused on housing affordability for home health aides, physical therapy aides, emergency medical technicians, dental assistants, and licensed practical nurses.

The report examines housing affordability for a median-wage worker with two to four years of experience in each of the five occupations. A median-wage home health aide could afford to rent a modest two-bedroom apartment without spending more than 30% of his or her income on housing in only one of the 203 metropolitan areas examined. A median-wage physical therapy aide could afford to rent a modest two-bedroom home in just two metropolitan areas. A median-wage emergency medical technical technician could afford a modest two-bedroom rental home in 41 metropolitan areas; a median-wage dental assistant in 69 metropolitan areas; and a licensed practical nurse in 163 metropolitan areas.

The written report, *Paycheck to Paycheck 2017: A Snapshot of Housing Affordability for Healthcare Workers*, is available at: <http://bit.ly/2xEitsr>

A *Paycheck to Paycheck* on-line database allows users to compare housing costs to wages for 83 occupations in each of the metropolitan areas. It is available at: <http://bit.ly/2wZe80R>

Distressed Communities Experience Higher Mortality Rates, Economic Decline

The *2017 Distressed Communities Index* by the Economic Innovation Group highlights the health consequences of economic disparity between communities. The report determined the economic strength of U.S. ZIP codes and counties based on residents' educational attainment, poverty, adult unemployment, vacancy rate, median income, and the change in the number of jobs and business establishments from 2011 to 2015. Mortality rates were 25% higher in distressed counties than in prosperous ones. Mortality rates from cancer, suicide, mental and substance abuse disorders, and neonatal mortality were 27%, 52%, 64%, and 86% higher in distressed counties, respectively. These communities also suffered economic deterioration over the five-year period.

The report grouped ZIP codes and counties into five categories: distressed (bottom 20%), at-risk (2nd quintile), mid-tier (3rd quintile), comfortable (4th quintile), and prosperous (top 20%). Most minority groups were over-represented in distressed communities. Blacks and Native Americans were at least three times more likely to live in distressed communities than whites: 37.0% of blacks, 36.2% of Native Americans, 22.5% of Hispanics, and 11.7% of whites lived in distressed ZIP codes.

The report also illustrates how economic growth has not been equally shared across communities. Between 2011 and 2015, prosperous ZIP codes had average job growth of 24.5%, business establishment growth of 12.6%, a poverty rate of 6.2%, and a housing vacancy rate of 4.8%. Distressed ZIP codes had average job loss of 6.0%, business establishment loss of 6.3%, a poverty rate of 26.7%, and a housing vacancy rate of 14.4%.

Interactive maps of the *Distressed Communities Index* by state, county, ZIP code, and congressional district are available at: <http://eig.org/dci>

The *2017 Distressed Communities Index* report is available at: <http://bit.ly/2xstq2z>

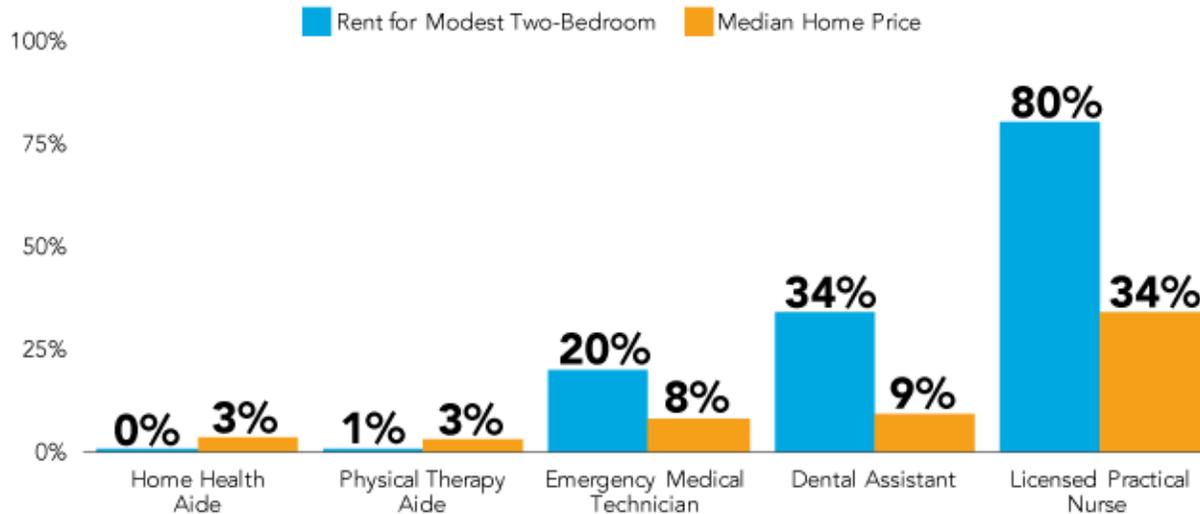
National AIDS Housing Coalition Issues Stakeholder Survey

The National AIDS Housing Coalition (NAHC) is seeking opinions, concerns, and recommendations on the role HIV/AIDS housing has in addressing the epidemic moving forward. The short survey takes just a few minutes to complete. NAHC urges respondents to keep in mind both trends in the HIV/AIDS housing field, as well as the programmatic and advocacy needs in your communities. The deadline for completing the survey is October 13. Access the survey at: <http://bit.ly/2k6DIzQ>

Fact of The Week

Healthcare Workers Struggle to Afford Homes

Percentage of Selected Metropolitan Areas Where Healthcare Workers Can Afford Housing (by Occupation)



Note: Median-wage worker with two to four years of experience; 203 metropolitan areas.
Source: National Housing Conference. (2017). Paycheck to Paycheck.

Source: National Housing Conference. (2017). Paycheck to Paycheck 2017: A snapshot of housing affordability for healthcare workers. Washington, DC: Author. Retrieved from: <http://bit.ly/2xEitsr>

From the Field

Massachusetts Advocates Convene for Annual Housing Day at State Legislature

The Massachusetts-based Citizens' Housing and Planning Association (CHAPA), an NLIHC state partner, hosted its third annual Housing Day at the State House in Boston on September 14. The group gathered more than 200 individuals and 45 organizations from across the state to advocate for legislative and budget priorities for affordable housing, homelessness prevention, and community development.

Founded in 1967 and celebrating its 50th anniversary this year, CHAPA is a leading housing policy and research organization in Massachusetts. CHAPA engages with key stakeholders across the affordable housing field—non-profit and for-profit developers, advocates, homeowners, tenants, lenders, property managers, and government officials—to advocate for comprehensive solutions to urgent housing and homelessness needs in the state.

The event was sponsored by the chairs of the Joint Committee on Housing, Senator Joseph Boncore (D-Suffolk and Middlesex) and Representative Kevin Honan (D-Suffolk). Speakers included CHAPA CEO Rachel Heller and Michael Durkin, president and CEO of the United Way of Massachusetts Bay and Merrimack Valley. Senator Linda Dorcea Forry (D-Suffolk) received the CHAPA Housing Hero Award for her record of dedication and support for affordable housing and homelessness prevention in the state. Attendees from across Massachusetts met with their state legislators and their staffs.

According to NLIHC's latest [*Gap: A Shortage of Affordable Homes*](#) report, Massachusetts has only 46 rental homes affordable and available for every 100 of its extremely low income (ELI) renter households, and 62% of the state's 293,638 ELI households are severely cost-burdened, paying more than 50% of their income on rent. CHAPA's advocacy efforts during Housing Day and throughout the year focus on addressing this shortage of affordable homes and its consequences. "As housing costs continue to rise, housing instability remains a significant problem," said Ms. Heller. "Housing Day at the State House provides the opportunity for state legislators to hear directly from their constituents."

Advocates urged passage of the Housing Bond Bill, H.675, which would provide up to \$1.7 billion in funding to preserve and modernize public and other affordable housing, and would also expand the statewide Low Income Housing Tax Credit. The group advocated for protecting affordable housing and homelessness prevention programs which face proposed cuts in the fiscal year 2018 State budget. Advocates promoted passage of the Housing Production Bill, (H.3845 in the State House and S.2131 in the State Senate) which aims to foster housing production through zoning reform, financial incentives, and removal of barriers to development. Housing Day participants also discussed the Great Neighborhoods Campaign (H.2420 State House and S.81 in State Senate) which proposes zoning and permitting reforms to create strong communities to better support families and seniors.

With the threat of state budget vetoes by Governor Baker that would cut funding for key programs, CHAPA and its partners recognize that much work remains to defend statewide housing and homelessness initiatives. Housing Day represented an important opportunity to engage with elected officials and to make their presence known in the halls of the State Legislature. Offering closing remarks at Housing Day, State Representative Jeffrey Sánchez (D-Suffolk), who chairs the State House Committee on Ways and Means, stated, "We face a lot of challenges, but make no mistake: it's the engagement of people in their communities that makes an impact."

Click [here](#) for more on CHAPA's legislative priorities and its Housing Day, or contact Eric Shupin at: eshupin@chapa.org

Events

December Training Institute in Washington DC Features Symposium on Pathways Out of Poverty

The next NeighborWorks Training Institute (NTI) in Washington, DC December 11-15 will offer a mid-week symposium, "[Pathways Out of Poverty: Investing In Independence, Keeping the Pathways Open](#)," on December 13. The weeNTI 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

Register Today for Housing Justice Network National Meeting in Washington 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>

Resources

National Equity Atlas Releases Renter Factsheets

PolicyLink, in partnership with Right to the City, Homes for All, and CarsonWatch, released renter factsheets through the National Equity Atlas, a data resource provided by PolicyLink and the USC Program for Environmental and Regional Equity to “track, measure, and make the case for inclusive growth.” The factsheets contain key statistics on renter demographics, incomes, cost burdens, and non-housing expenses for the United States and 39 cities. The national factsheet also includes data on the impact of renters on the larger economy.

Nationally, if a renter household spent only 30% of its income or less on housing costs, it would realize an average annual savings of \$6,200. This savings translates to an additional \$124 billion a year in disposable income that all renters combined could save or spend in their communities. Since minority groups are disproportionately represented among renter households, this increase in disposable income would also help shrink racial inequities. On average, black renter households would see a 13% increase in disposable income and Latino renter households would see an increase of 11%.

The renter factsheets are available at: <http://bit.ly/1t7fe6f>

Enterprise Community Partners Releases Tool for Measuring Neighborhood Opportunity

Enterprise Community Partners released a data tool for measuring neighborhood opportunity on September 26. The tool, called Opportunity360, allows users to access a wide range of economic, housing, education, healthcare, social, and environmental indicators for any census tract. The platform also provides a channel for community feedback. Data are available at the census tract, regional, and state levels. Users can generate an automatic report for any given census tract.

Opportunity360 is available at: <http://bit.ly/2wjEL1f>

NLIHC in the News

NLIHC in the News for the Week of September 24

The following are some of the news stories that NLIHC contributed to during the week of September 24:

- “New National Housing Preservation Database (NHPD) Data Released Today,” *Seattlepi.com*, September 25, at: <http://bit.ly/2xLTfdn>
- “2-bedroom apartment out of reach for most Oregon renters,” *SFGate*, September 26, at: <http://bit.ly/2xR6lqh>
- “Framework for Tax Reform ‘Misses Goal’ to Protect Homeowners: NAR,” *Real Estate Information Systems Media*, September 27, at <http://bit.ly/2x0Bvfz>
- “Affordability Set to Expire on 500,000 Units,” *Affordable Housing Finance*, September 29, at: <http://bit.ly/2yd8Hka>

Other NLIHC News

NLIHC Seeks Hurricane Housing Recovery Project Coordinator

The National Low Income Housing Coalition (NLIHC) is seeking applicants for a hurricane housing recovery project coordinator. This individual will be responsible for working closely with NLIHC’s CEO, Policy, Research and Filed teams to engage and coordinate NLIHC’s Hurricane Housing Recovery Coalition’s work to

educate, communicate, coordinate and monitor efforts related to federal legislative, regulatory, and administrative activities responding to the housing recovery and rebuilding needs in Texas, Florida, Puerto Rico, and the Virgin Islands after Hurricanes Harvey, Irma, and Maria.

The hurricane housing recovery project coordinator will monitor legislative, regulatory, and administrative developments and ensure that local partners and the entire Hurricane Housing Recovery Coalition are apprised of key developments and events; monitor disaster recovery implementation by maintaining frequent contact with local partners; inform and educate with HUD, FEMA, and other relevant agencies on policy and program recommendations from NLIHC policy team and local and national partners; help facilitate communications and education with members of Congress and the Administration by drafting letters, scheduling and participating in meetings, and leading conference calls, and preparing and sending communications to members, Administration officials, and their staff; represent NLIHC before selected national partners; research and prepare articles for NLIHC's weekly newsletter *Memo to Members and Partners*; work with NLIHC research team to review and summarize previous research on housing recovery to inform policy and identify best practices, help create and implement a housing recovery research plan, and identify and utilize data to measure housing recovery after disaster; among other responsibilities.

Requirements include a bachelor's degree (master's degree preferred). Applicants should have at least two years of experience in project management, organizing, and/or public policy. Applicants should have a commitment to social justice and some knowledge of the fundamentals of affordable housing, homelessness, disaster recovery, or social service delivery. Candidates should be able to work in a diverse, high-paced environment and have strong writing and editing skills, oral and interpersonal communications, organizational skills, and attention to detail. Applicants should also be proficient in the Microsoft Office suite and social media platforms, and some experience with databases (Stata or SPSS), large data sets, and quantitative/qualitative research is a plus.

An equal opportunity, affirmative action employer, NLIHC offers a competitive salary and benefits package. This is a full-time position located in Washington, DC. It is a one-year contract position with the possibility of extension.

[Click here to view the official position description.](#) Interested candidates should submit a resume, cover letter with salary requirement, and two writing samples to Paul Kealey, Chief Operating Officer, NLIHC, at: pkealey@nlihc.org

NLIHC Welcomes Fall Research Intern

NLIHC is pleased to welcome Jared Gaby-Biegel as our new fall research intern. Jared is a junior at George Washington University studying economics. Jared's previous internships with the assistant secretary for legislation in the Department of Health and Human Services and at the Treasury Department's Home Preservation Office has impressed upon him the scope of the challenges facing low income people in America. He is eager to learn more about nation's affordable housing crisis and what government policies would be most effective in alleviating the pain of those most impacted. Please join us in welcoming Jared to the NLIHC team!

Where to Find Us – October 2

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

- 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, 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
- [Texas Association of CDC Policy Summit](#), Houston, TX, November 1
- [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
- [2017 New Jersey Supportive Housing Conference](#), Iselin, NJ on December 1

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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