Memo To Members & Partners
A weekly newsletter from the National Low Income Housing Coalition

Volume 26, Issue 40
October 12, 2021

From the Field

- Denver Mayor Proposes Investments in Housing and Addressing Homelessness

Resource

- Urban Land Institute Terwilliger Center Seeks Advocates' Perspectives through Residential Stability Survey

NLIHC in the News

- NLIHC in the News for the Week of Oct. 3

HoUSed Campaign

Advocates and Congressional Champions Mobilize to Preserve Housing Investments in Build Back Better Act, Continued Action Needed

In response to opposition from centrist Democratic Senators Krysten Sinema (D-AZ) and Joe Manchin (D-WV) to the cost of the reconciliation package, negotiators in the House, Senate and White House are working on a pared-down Build Back Better Act that would total between $1.5-2 trillion. Decisions are being made now on what provisions will make it into the final package.

NLIHC, advocates around the country, and affordable housing champions in Congress have mobilized to stop negotiators from squandering this once-in-a-lifetime opportunity to end homelessness. Thanks to the leadership of House Financial Services Committee Chairwoman Maxine Waters (D-CA), all of the committee's Democrats joined an October 6 letter to President Biden, House Speaker Nancy Pelosi (D-CA), and Senate Majority Leader Chuck Schumer (D-NY) reiterating the importance of including targeted affordable housing investments in the reconciliation bill.

"As members of the House Financial Services Committee, we can affirm that a comprehensive approach to infrastructure includes a robust investment in our nation's affordable housing stock and that a comprehensive approach to our social safety net includes investment in affordable housing," wrote the committee Democrats. "Housing is health care, it is stability for children, it is climate justice, and it is racial justice. This is an investment that simply cannot wait and must be included at robust levels in the budget reconciliation package."

Representative Ritchie Torres (D-NY) is also leading a Dear Colleague Letter, currently signed by 67 members of Congress, to show widespread congressional support for the HoUSed campaign's essential investments to end homelessness, including $90 billion to expand rental assistance to households with the lowest incomes; $80 billion to make desperately needed repairs to public housing; and $37 billion for the national Housing Trust Fund to build, preserve, and operate deeply affordable, accessible housing.

Advocates should contact their senators and representatives TODAY and urge them to ensure that any cuts to the reconciliation bill do not come at the expense of proven housing solutions for those with the greatest needs and to provide the highest possible funding levels for the HoUSed campaign's top priorities. Together **these investments could effectively end homelessness in the U.S.** Any cuts to funding for these priority programs means fewer people safely and affordably housed.

Take Action

1. **Urge your representative to sign onto a Dear Colleague Letter to show their support for these essential investments to end homelessness by COB, October 13!**
2. **Contact your senators and representatives** and urge them to weigh in IMMEDIATELY with the White House, Speaker Pelosi, and Senate Majority Leader Schumer in support of funding the **HoUSed campaign's priorities** at the highest level.
3. **Join nearly 1,700 organizations nationwide by signing the HoUSed campaign letter.** This letter is one of the most effective ways to show congressional leaders the broad support for the HoUSed campaign's priorities for the infrastructure/economic recovery bill. Sign on to the letter here.

Thank you for your advocacy!

Join NLIHC's National Call on "HoUSed: Universal, Stable, and Affordable Housing" Today at 2:30 pm ET

Join today's (October 12) national HoUSed campaign call from 2:30-4:00 pm ET. We will be joined by **Representative Ritchie Torres (D-NY)** to talk about protecting the critical housing investments in the "Build Back Better Act." Natalie Maxwell, senior attorney with the National Housing Law Project, will share a new resource on source-of-income laws and emergency rental assistance. We will also get the latest from NLIHC's ERASE project about immediate federal, state, and local actions needed to protect renters; discuss how to advance the HoUSed priorities on Capitol Hill; hear updates from the field; and more. Register for the call at: https://bit.ly/3ub2sWM

Recording Available of October 4 National HoUSed Call

On our most recent (October 4) call on "HoUSed: Universal, Stable, and Affordable Housing," we welcomed Richard Cho and David Gonzalez Rice from HUD, who highlighted the department's new House America initiative. House America is a federal initiative led by HUD and the U.S. Interagency Council on Homelessness (USICH) that aims to partner with mayors, city, county, and tribal leaders, and governors to use the historic resources provided in the American Rescue Plan Act to address the crisis of homelessness using a Housing First approach (see *Memo*, 9/27).

NLIHC's Sarah Saadian provided updates from Capitol Hill, including on the ongoing negotiations on the "Build Back Better Act." Recent reports indicate the $327 billion for housing and community development investments may be the first funds cut from bill, so advocates should continue taking action and urge congress to maintain the targeted affordable housing investments currently included, including NLIHC's HoUSed campaign's top policy priorities:

- $90 billion to expand housing vouchers
- $80 billion to repair and preserve public housing
- $37 billion for the national Housing Trust Fund to construct deeply affordable, accessible housing

Researchers from the Housing Initiative at the University of Pennsylvania Vincent Reina and Claudia Aiken discussed a new interactive report on the impact of a universal housing voucher program. The researchers found that a universal housing voucher program for households earning up to 50% of area median income (AMI) would help lift an estimated 4.9 million households out of poverty.

NLIHC's Chantelle Wilkinson shared the results of a new national poll commissioned by the Opportunity Starts at Home campaign gauging public perception of affordable housing and policy solutions to the nation's affordable housing crisis. The poll found that strong majorities of people support policy proposals related to residential mobility, emergency assistance, affordable housing construction in well-resourced neighborhoods, and other critical affordable housing issues.

Amie Fishman from the Non-Profit Housing Association of Northern California and Erin Feichtinger of Together, a non-profit based in Nebraska, provided field updates. NLIHC's Sarah Gallagher and Emma Foley gave updates on NLIHC's ERASE Project and the latest emergency rental assistance spending numbers.

Our next national call will be on Tuesday, October 12 at 2:30 pm ET. We will be joined by House Financial Services Committee Chairwoman Maxine Waters (D-CA) and Representative Ritchie Torres (D-NY), provide updates on the latest "Build Back Better Act" negotiations, hear updates from the field, and more.

Register for the upcoming call at: tinyurl.com/ru73qan

View presentation slides and watch the recording at: https://tinyurl.com/9vbmmues

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Emergency Rental Assistance

Treasury Releases Emergency Rental Assistance (ERA) Reallocation Guidance

The U.S. Department of the Treasury on October 4 issued guidance on reallocating the $25 billion in Emergency Rental Assistance (ERA), referred to as "ERA1," appropriated under the Consolidated Appropriations Act of 2021. Additionally, Treasury published a one-pager summary of the guidance and a letter from Deputy Secretary Adeyemo to ERA grantees on reallocation. The reallocation guidance will, as NLIHC recommended, require poor-performing program administrators to submit improvement plans outlining how they will adopt proven best practices to expedite the delivery of assistance to renters and landlords. Importantly, the Treasury guidance makes clear it will hold renters harmless for slow spending programs by looking to other grantees in the states or jurisdictions to deliver the funds.

The guidance addresses how Treasury will implement the statutory requirement that the department begin reallocating excess ERA1 funds on September 30, 2021. Treasury aims to use the reallocation process to help more renters stay housed and avoid eviction by making more resources available to high-performing grantees based on need, incentivizing adoption of best practices among grantees, and working to ensure funds do not go unused by grantees unwilling or unable to assist tenants and landlords in need.

The reallocation guidance includes many specific provisions:

- **Obligations and Excess Funds**: Treasury will not recapture funds a grantee has "obligated" – a measure that includes both spent and committed funds.
    - **Grantees that have not "obligated" at least 65% of their ERA1 funds by September 30, 2021**, must submit a program improvement plan by November 15 that outlines how they will speed ERA distribution. Grantees that do not submit a program improvement plan by November 15 will have 10% of their allocation considered "excess funds."
    - **Grantees that have not obligated at least 65% of ERA1 funding and have expenditure ratios below 30% as of September 30**, based on the program data submitted to Treasury by October 15, will be determined to have "excess funds" subject to potential recapture. The expenditure ratio is a measure of funds actually spent on financial assistance and housing stability services. Programs that spent less than 30% of funds by September 30 will be considered to have excess funds equal to the difference between the percentage spent by the program and the 30% threshold.
    - **Program Improvement Plans:** In evaluating program improvement plans, Treasury will consider whether grantees plan to implement the best practices identified in Treasury's ERA guidance, including self-attestation of income and other eligibility requirements, eviction diversion partnerships, and other effective strategies employed by effective ERA programs nationwide. Grantees must submit a report on their progress within 60 days of Treasury approving the program improvement plan. Treasury will publish more information on program improvement plans in the near future.
    - **Administrative Costs:** For reallocation purposes, Treasury will consider 10% of each grantee's initial allocation as having been obligated for administrative costs regardless of the grantee's actual expenditures, commitments, or obligations.
    - **Subrecipient Agreements:** Treasury's guidance makes clear grantees cannot use subrecipient agreements to avoid meeting the statutory "obligation" percentages. In other words, funds are

not considered obligated based solely on the fact they are given to a subrecipient to administer. Funds administered by either the grantee or a subrecipient will only be counted as obligated if: the funds have been spent providing financial assistance and housing stability services under ERA; assistance has been approved for an eligible household but the payment to the landlord or utility provider has not yet been disbursed; or assistance has been approved but not yet disbursed under a bulk payment arrangement with a large landlord or utility provider.
    - **Subsequent Assessments:** The expenditure ratio programs must meet to avoid recapture will increase by 5% each month and be assessed every two months. The threshold as of November 30 will be 40%. Any funds not obligated by March 31, 2022, may be deemed excess funds subject to potential recapture, helping to ensure funds do not go unused given the September 30, 2022, statutory deadline for obligating ERA1 funds.

- **Mitigating Factors:** Grantees that have inadequate obligations and insufficient expenditures will have several ways to mitigate the amount Treasury would otherwise recapture. The grantee can prevent recapture if they certify by November 15, 2021, that they have spent at least 30% or obligated at least 65% of their ERA1 allocation. Additionally, in cases where Treasury approves a grantee's program improvement plan, the department will recalculate the grantee's excess funds by assuming a one-time 15% addition to their expenditure ratio to help them meet the minimum threshold of 30%. This recalculation will allow grantees to accelerate spending before losing funds as they implement new ERA policies to improve distribution.
- **Requesting Additional Funds:** Treasury will begin accepting requests from grantees for reallocated funds on October 15, 2021. Reallocated funds will be available only to grantees that have obligated at least 65% of their initial ERA1 allocation. Treasury will publish a request form through which grantees must indicate the amount requested and confirm the need for such funds in their jurisdiction.
- **Distributing Recaptured Funds:** Treasury will distribute recaptured funds approximately every two months based on availability of funds and confirmed need. Each request for additional funds will be evaluated based on the grantee's demonstrated capacity to meet and exceed the minimum expenditure ratio and on other indications of ERA need within the jurisdiction. Treasury will prioritize, when feasible, requests to reallocate funds to other grantees in the same state. The remainder of funds will be available for reallocation nationwide, with priority given to grantees already on track to expend their remaining ERA1 and ERA2 funds.
- **Voluntary Reallocation:** Beginning September 30, 2021, grantees may request to transfer some or all of their allocations to another grantee in their state that has obligated or spent at least 65% of its own allocation.
- **Administrative Expenses:** Grantees may spend up to 10% of their initial ERA1 allocation for administrative expenses only if they obligate at least 30% of their initial allocation for the provision of financial assistance and housing stability services by September 30, 2022. If, by September 30, 2022, a grantee obligates less than 30% of its initial allocation providing financial assistance and housing stability services, Treasury will presume the grantee's administrative expenses were not attributable to providing those services if administrative costs exceed 10% of the grantee's allocation *after* deducting amounts recaptured or reallocated.

Read Treasury's ERA reallocation guidance at: https://bit.ly/2YmNa7r

Read Treasury's one-pager on the guidance at: https://bit.ly/3mxYNAn

Read Treasury's letter to ERA grantees on the guidance at: https://bit.ly/3uJLhgw

Read NLIHC's fact sheet on the reallocation guidance at: https://bit.ly/3oGukTm

Spending Data Show Four in Ten Emergency Rental Assistance Programs are at Risk of Recapture and Reallocation of Funds

According to recent guidance issued by the U.S. Department of the Treasury, emergency rental assistance (ERA) programs that did not reach a 30% expenditure ratio by September 30 risk having a portion of their funds recaptured and reallocated to other grantees (see related article in this *Memo to Members and Partners*). The expenditure ratio is the amount of funds spent on financial assistance and housing stability services divided by 90% of the grantee's total allocation to account for administrative costs. As of the end of August, 42% of all ERA grantees—including 37 state and 130 local grantees—had not yet reached the 30% expenditure ratio threshold and are at risk of fund recapture if they do not adequately increase their spending.

Though spending data for the month of September is not yet finalized, many programs were not on track to reach the 30% threshold by the end of September given their current pace. For example, if all state grantees below the threshold spent the same amount in September as they did in August, only three of the 37 states would have exceeded the 30% threshold by the September 30 deadline. Larger states with high need and low distribution rates are particularly concerning. These include Arizona, Georgia, Florida, and Ohio, which had expenditure ratios of 4%, 7%, 10%, and 12%, respectively, as of August 31.

Thirty-seven percent of local grantees remained below the 30% threshold at the end of August. Several large cities and counties have still spent very little. Examples include Baltimore, King County, Denver, and Dallas County which have expenditure ratios of 0%, 0%, 9% and 12%, respectively. Some of these localities may have spent state funds before their local allocations or may have other resources devoted to rental assistance, but they still risk recapture and reallocation if they do not increase the spending rate of their direct allocations. Additionally, while New Jersey's state program has been able to distribute funds faster than any other state, all but one of New Jersey's 14 local programs fell short of the 30% threshold as of August 31.

Treasury's guidance specifies that the amount of "excess funds" recaptured will be the difference between the percentage spent on financial assistance and the 30% threshold. Programs at risk of losing the most amount of funding are those that spent the least by the end of September. Despite these guidelines, Treasury outlines several options for grantees to avoid recapture, such as certifying that they have spent 30% or obligated 65% of their funding as of November 15, or by submitting a reasonable program improvement plan. The high number of grantees that have not yet met the 30% benchmark indicate the ongoing need for programs to decrease documentation burden, increase application accessibility, and expand outreach efforts.

Download data on expenditure ratios for specific grantees as of August 31 from compliance reports on the Treasury Department's website.

NLIHC will continue tracking program expenditures and obligations in the ERA Spending Tracker (see *Memo 9/27* for overview of Treasury's latest data).

Landlord Surveys Point to Need for Continued Outreach on Availability of Emergency Rental Assistance

A new report from the Joint Center for Housing Studies and Terner Center for Housing Innovation, *The Impact of the Pandemic on Landlords: Evidence from Two National Surveys*, compares findings from recent surveys on how landlords have fared during COVID-19. The surveys found that many landlords are still unaware of or are not participating in rental assistance programs, with one survey finding that 58% of landlords with rent delinquencies do not have any tenants participating in a rental assistance program. The report suggests that continued outreach regarding rental assistance is needed, as are services like landlord-tenant mediation and counseling. NLIHC previously highlighted two reports detailing findings from both surveys (see *Memo* 7/19 and *Memo* 9/7).

Findings from this research point to key policy implications to ensure housing stability for tenants. Given landlord lack of awareness and participation in ERA programs, the report suggests programs should bolster efforts to reach landlords. The report points to recent research that demonstrates the effectiveness of community-based organizations conducting outreach. Additionally, outreach to landlord networks and rental registries could ensure landlords are aware of ERA.

The report highlights the importance of landlord-tenant mediation and wrap-around services for tenants to mitigate landlord-tenant hostility, preventing potential evictions when renters are in deep arrears. Though current Treasury Emergency Rental Assistance (ERA) programs can address arrears and future rent for up to 18 months, landlords may be frustrated with tenants who have accumulated a high amount of arrears. Landlord-tenant mediation can help address this frustration using a third-party facilitator. Wrap-around supports, such as relocation assistance, can help provide tenants an alternative when landlords do not participate in rental assistance or continue to threaten eviction.

Access the report at: https://bit.ly/3F9EO3A

Coronavirus, Disasters, Housing, and Homelessness

Disaster Recovery Advocates Send Letter to FEMA, HUD, and White House Calling for Housing Solutions

NLIHC President and CEO Diane Yentel sent a letter to FEMA Administrator Deanne Criswell, HUD Secretary Marcia Fudge, and White House Domestic Policy Council Director Susan Rice on behalf of the NLIHC-led Disaster Housing Recovery Coalition (DHRC) – a group of over 850 local, state, and national organizations working to ensure that low-income households can access disaster assistance. The letter calls for the implementation of the Disaster Housing Assistance Program (DHAP) to stably house the lowest-income and most marginalized survivors of Hurricane Ida.

DHAP, which provides disaster survivors with portable housing vouchers that last up to three years, has not been utilized during recent disasters despite being endorsed as a best practice by both Republican and Democratic administrations in the past. The program was developed from lessons learned during Hurricane Katrina and was successfully used during Hurricanes Ike, Rita, and Gustav, as well as Superstorm Sandy. Jointly administered by HUD and FEMA, the program provides displaced families with case-management services through local housing professionals with extensive knowledge of the local and regional housing market. As a result of this longer-term assistance and local expertise, disaster survivors can find permanent housing solutions, secure employment, and connect to public benefits as they rebuild.

FEMA is required to draft an agreement with HUD to stand up the program, but in recent years the agency has resisted the use of DHAP in favor of its Direct Lease program, which provides assistance for only 18 months. Although FEMA has made claims that the program is less efficient and more costly than its other housing programs, the Government Accountability Office found in late 2020 that the agency did not collect the data needed to make such a determination.

“Failure to provide effective housing assistance for disaster survivors will disproportionately harm people of color and members of other historically marginalized communities – who are more likely to be precariously housed before a disaster occurs and least able to access FEMA resources after a disaster,” Diane states in the letter. “Activating DHAP for the lowest-income and most marginalized survivors is an important step towards a more equitable federal disaster housing recovery framework – a goal shared by the Biden administration.”

Read the letter at: https://bit.ly/3lqFuK4

Learn more about DHAP at: https://bit.ly/2YzVKz2

House Committee on Oversight and Reform Holds Hearing on Hurricane Ida and Disaster Recovery

The House Committee on Oversight held a hearing on October 5 titled “Hurricane Ida and Beyond: Readiness, Recovery, and Resilience.” The chief witness was FEMA Administrator Deanne Criswell. In her opening statement, Administrator Criswell cited the rapidly escalating impact of climate change and indicated that FEMA would continue to focus on mitigating the effects of climate-change driven disasters.

Administrator Criswell stated that increasing equity within FEMA programs continues to be a top priority. “Climate Change affects every single American,” said the administrator in her opening statement. “It is the biggest crisis facing our nation, and it is making natural disasters more frequent, more intense, and more destructive. Mitigating the effects of climate change is one of my top priorities for FEMA. Hurricane Ida has demonstrated the challenges presented by our changing climate, the benefits of mitigation investments, and the importance of equity in our response and recovery.”

Questions by members of the committee covered a wide range of topics, including mitigation grants, flood mapping, and FEMA’s capacity to respond to future and compounding disasters. Notably, Representative Hank Johnson (D-GA) asked about the continuing issues experienced by disaster survivors who lack clear title to their homes, an issue that disproportionately affects African American and Indigenous disaster survivors and that would be addressed by the DHRC-supported “Housing Survivors of Major Disasters Act” introduced by Representative Adriano Espaillat (D-NJ), Representative Jenniffer Gonzalez-Colon (R-PR), and Senator Elizabeth Warren (D-MA). Administrator Criswell answered the question by referencing recent reforms at FEMA that allow disaster survivors to utilize a wider range of documentation to show they own their homes and indicated that the agency has already seen a reduced the number of disaster survivors who have had to appeal improper denials of assistance.

Watch a recording of the hearing at: https://bit.ly/3Bq3VN8

Read Administrator Criswell’s opening statement at: https://bit.ly/3FqzYPo

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Additional Coronavirus Updates – October 12, 2021

National Updates

FEMA

FEMA and HUD in September jointly released “Model Transitions from Non-Congregate Shelter: Joint Recommendations for Assisting People Experiencing Homelessness,” a document that provides information to communities on strategies and funding sources to help individuals and families avoid returning to homelessness and become stably housed after leaving COVID-specific non-congregate shelter.

Advocacy and Research

The free IRS Non-Filer Sign Up Tool to access both Economic Impact Payments (stimulus checks) and the Child Tax Credit closes on October 15. Check out National Alliance to End Homelessness resources on the impact these payments have on people experiencing homelessness.

Reporting

Matthew Desmond, director of the Eviction Lab and Pulitzer Prize-winning author, wrote an op-ed in the *New York Times* explaining why the federal eviction moratorium was among the most important public health interventions of the pandemic. Evictions are a public health crisis now and will continue to be after the pandemic has passed. Desmond urges legislators to take advantage of the once-in-a-generation opportunity to invest $327 billion in affordable housing through the Build Back Better Act.

The *Associated Press* reports on the Treasury Department's recently released emergency rental assistance (ERA) reallocation guidance. Treasury officials did not identify any states or localities that could lose money, but the August spending data indicate there are many grantees that have been slow in distributing ERA.

State and Local News

Arizona

An estimated 77,000 (13%) renter households in Maricopa County are at risk for eviction. The estimated number of households behind on rent has increased since July when approximately 65,600 households were behind.

Arkansas

About three weeks after program administrators made significant policy changes to Arkansas' rent relief program, nearly $5 million in emergency rental assistance (ERA) has been distributed. Since the policy changes were enacted, Arkansas ERA distribution has increased nearly 400%. About 14,000 Arkansans are still waiting for ERA.

California

California's statewide eviction moratorium ended on September 30. Starting on October 1, California tenants can only be protected from evictions if they have applied for emergency rental assistance. As of September 27, more than 309,000 households have applied for assistance totaling nearly $3 billion.

While California's statewide eviction moratorium ended on September 30, some California cities and counties will have ongoing protections for renters. The *Los Angeles Times* explains current tenant protections in L.A. County.

The San Diego Housing Commission said on September 30 the city has run out of emergency rental assistance (ERA) funds, including the $13 million Mayor Todd Gloria said was still available as of September 27. In addition to the lack of available aid, advocates and tenants are concerned since current eviction protections are tied to the tenant having a pending ERA application and that funds are available.

Florida

Since the CDC eviction moratorium ended, evictions in southwest Florida have been on the rise. Data indicate evictions are occurring at a higher rate in the region than they were last year. Charlotte County data show evictions have been steadily increasing over the past three months, and data from Lee County indicate a 30% increase in evictions from last year.

Illinois

Illinois' eviction moratorium expired on October 3, and thousands of renters could soon face eviction. Help is still available for tenants in need of assistance. More than $443 million in emergency rental assistance has been paid on behalf of 49,1000 households statewide through the Illinois Rental Payment Program. Learn more about available resources here.

Cook County's new court-based rental assistance program, funded through the American Rescue Plan Act (ARPA), launched October 1. The court-based program is part of an additional round of rent relief available through the Cook County Emergency Rental and Utility Assistance Program. Applications for the additional $75 million in rent relief opened on October 4.

Indiana

The *Indianapolis Star* reports that as thousands face eviction across the state, Indiana state lawmakers sent a letter to Governor Eric Holcomb urging him to accelerate the distribution of much-needed emergency rental assistance (ERA). Indiana fell short of a federal deadline to obligate at least 65% of ERA by September 30 or risk Treasury recapturing the funds. According to Eviction Lab data, there were over 1,000 evictions filed in Indianapolis during each of the past two weeks.

Maryland

The Maryland Department of Housing and Community Development announced on September 30 the Emergency Rental Assistance Program has approved $135 million to assist 15,000 renters affected by the COVID-19 pandemic. Early projections show a continued positive trend with an estimated more than $50 million in assistance to be paid out in September. To see complete program data, visit rentrelief.maryland.gov and click on "Data Dashboard."

Nebraska

Douglas County Commissioners approved $410,000 in federal aid to further support the volunteer-based Tenant Assistance Project, a program that launched in August 2021.

North Carolina

The News & Observer reports a Durham landlord, Rick Soles, is refusing emergency rental assistance (ERA) from 160 tenants that have applied for aid. Soles has only completed his portion of the application for only two of the 160 tenants that have applied for ERA. Last week, Sole was the plaintiff in over 100 eviction hearings, and he told the magistrate multiple times that he is not accepting aid from the ERA program.

Oklahoma

The Housing Authority of the Cherokee Nation extended its rental assistance program in Oklahoma to Cherokee citizens who live in Arkansas and Kansas.

Tennessee

Evictions in Memphis have been on the rise since the federal eviction moratorium was overturned, allowing a growing backlog of eviction cases to reach the Shelby County General Sessions Civil Court. More than 20,000 evictions have been filed in Memphis courts since March 2020. There were 457 evictions filed in Memphis courts between August 22 and August 29 – the highest number of evictions filed during the pandemic.

Texas

The Texas Supreme Court extended the Texas Eviction Diversion Program through November and expanded renters' ability to protect their eviction records. The court's emergency order keeps eviction records of tenants who have pending applications for rental assistance confidential.

Wisconsin

Wisconsin Public Radio reports evictions in Wisconsin have increased since the CDC eviction moratorium ended, and these numbers may get worse if rental assistance delays continue. Eviction filings have increased by 55% since the moratorium ended. Increasingly long wait times for receiving rental assistance means a tidal wave of evictions could still occur.

Guidance

Department of Housing and Urban Development

- Re-Housing Individuals Experiencing Homelessness from COVID-Specific Non-Congregate Shelter Webinar [Materials Posted]
- COVID-19 Homeless System Response: Make the Most of Federal Resources to Stop Increases in Homelessness – September 2021
- COVID-19 Homeless System Response: Housing Problem-Solving – October 2021

Department of Treasury

- Treasury ERA1 Reallocation Guidance – October 4, 2021
- Treasury ERA1 Reallocation One-Pager – October 4, 2021

Disaster Housing Recovery Updates – October 12, 2021

The Universidad de Puerto Rico Resiliency Law Center held a congressional staff briefing on September 27 on the status of recovery in Puerto Rico titled "Four Years of Disenchantment: Reasons for Puerto Rico's Lack of Recovery and What You Can Do About It." Access the recording and briefing materials here.

Chrishelle Palay, NLIHC board member and director of the Houston Organizing Movement for Equity (HOME) Coalition, is co-hosting "But Next Time," a limited-series podcast on community-based disaster response and recovery. The four-part podcast, one of five innovative media projects created by the Rise-Home Stories Project, is lifting up powerful narratives of collective action that are transforming how communities prepare for and respond to climate-fueled natural disasters. The first episode aired on October 6 and the second will air today (October 12) on the Making Contact program. Check local listings or watch the podcast feed. Read *Memo, 10/4* to learn more about the HOME Coalition and the Rise-Home Stories Project.

Federal Updates

Congress passed and the president signed a continuing resolution (CR) on September 30 extending current funding levels for the federal government until December 3, 2021. In addition to avoiding a government shutdown, the CR included $28.6 billion in disaster relief supplemental appropriation, including $5 billion in Community Development Block Grant–Disaster Recovery (CDBG-DR) funds. Of these funds, $1.61 billion will be directed to areas that experienced disasters in 2020. HUD has 30 days from the bill's enactment – until November 3 – to appropriate the funding to the various states that suffered disasters in 2020 and 2021. We will keep readers updated on the progress of those funds as they move through the CDBG-DR process. Learn more here.

Hurricanes

The Advocate reports that on October 4, Louisiana opened its Hurricane Ida Sheltering Program, which will provide temporary housing (e.g., travel trailers) to people impacted by the storm. Officials aim to have the first travel trailers set up within the week as teams begin assessing group and private location sites. Individuals can register for the program online or by calling (844) 268-0301.

FEMA will cover 90% of the Hurricane Ida Sheltering Program's costs, but it is run entirely by the state. Governor John Bel Edwards says the program is designed to complement, not replace, other housing options offered through FEMA. Louisiana's immediate temporary sheltering program will provide some immediate sheltering assistance until FEMA's Direct Housing program is fully underway. Options under the Direct Housing program may take months to complete. FEMA's Transitional Sheltering Assistance program has been activated for Louisiana survivors, but the closest hotels available are two hours away in Picayune, Mississippi.

While recovery from Hurricane Ida is making headway elsewhere in Louisiana, housing remains a significant issue in Terrebonne and Lafourche parishes. One resident reports being left homeless after his apartment complex – comprised of nine buildings – was damaged in the storm. Thousands of Lafourche residents who lost their homes during Hurricane Ida remain homeless. Lafourche Parish officials estimate approximately 2,800 residents have been displaced by Ida.

FEMA is housing thousands of residents in hotel rooms, but thousands more are living in tents or unsafe structures to be near their homes while rebuilding. FEMA said on September 30 it is working with Terrebonne and Lafourche officials to set up tents until mobile homes can be brought in, but officials have not given a firm timeline on when the tents might be available.

PBS NewsHour reports on the devastation Hurricane Ida wrought along the Louisiana Gulf Coast – a region that was already facing a severe shortage of affordable homes. In some hard-hit areas in Louisiana's Bayou region, officials estimate that 90% of homes are uninhabitable, including low-income apartment complexes and nursing homes.

Dozens of residents of three apartment complexes in Hammond owned by RichSmith Management are facing homelessness after receiving letters saying they must move out of their homes due to damage from Hurricane Ida. Many tenants say their units are livable.

One day after telling guests they must vacate the following day, the Hilton Garden Inn in Kenner decided to allow guests rendered homeless by Hurricane Ida to extend their stay. Participation by hotels in FEMA's Transitional Shelter Assistance program is not mandatory, and hotels can ask guests to leave at any time. The Hilton Garden Inn, which told the displaced residents they must leave due to "insufficient inventory," was within its rights to ask them to leave.

Residents of a New Jersey apartment complex left uninhabitable by the severe flooding caused by Hurricane Ida held a rally on September 30 to demand HUD provide them housing. Four people died when the apartment complex flooded, and dozens of residents have been homeless since Ida. While the displaced residents were offered options for other places to stay, the options were unrealistic for many tenants. HUD issued a statement saying it will continue to provide rental assistance and work with the city of Elizabeth to ensure residents have a home until the units are repaired.

Wildfires

An article in the *New Republic* examines the Los Angeles Board of Supervisors' decision to ban encampments in "very high fire hazard severity zones" of unincorporated L.A. County. While unincorporated areas account for 65% of the county's territory, just 10% of the county's residents live in these areas. According to fire department data, most encampment-related fires occur in downtown L.A. and neighboring regions. The author argues that by banning encampments in high-fire risk, low-density zones, L.A. County is forcing unhoused individuals to the areas where they will experience the highest risk from encampment fires.

About DHRC
NLIHC's Disaster Housing Recovery Coalition (DHRC) is a group of over 850 local, state, and national organizations working to secure disaster recovery funding and key reforms to ensure every survivor, including those with the lowest incomes and those most marginalized, receives the assistance they need to fully recover and ensure that their communities can withstand future disasters. Read the DHRC's full list of priorities here.

To find out more and get involved with the effort to approve disaster recovery funding and pass DHRC-supported reforms, join our Disaster Recovery Working Group that meets weekly on Tuesdays at 3 pm ET. If you haven't joined already, become a member of the DHRC!

HUD

Interim Final Rule Requires Public Housing and PBRA Tenants to Receive ERA Information in 30-Day Eviction Notices

HUD published an interim final rule in the *Federal Register* on October 7 that applies when there is a national emergency such as the current pandemic and when federal funding is available to assist tenants in public housing and properties with project-based rental assistance (PBRA) who are facing eviction for nonpayment of rent. The interim final rule will allow HUD to require providers of public and PBRA housing to give tenants facing eviction for nonpayment of rent at least 30 days' notice before a tenant must vacate a unit. That notice must give tenants information about the availability of federal emergency funding intended to prevent evictions. In addition, PHAs must provide all public housing tenants information about the availability of federal emergency rental assistance. HUD will publish notices providing details about the content of required tenant notifications. Comments are due by November 8, the day the interim final rule takes effect.

The interim final rule applies to public housing and private, multifamily properties with project-based rental assistance (PBRA), which includes: Section 8 Project-Based Rental Assistance, Section 8 Moderate Rehabilitation, Section 202 Supportive Housing for the Elderly programs (Section 202/162 Project Assistance Contract and Section 202 Project Rental Assistance Contract (PRAC)), Section 811/PRAC Supportive Housing for People with Disabilities, Section 236 Rental Housing Assistance Program, and Rent Supplement. Note that the interim final rule does not apply to Housing Choice Vouchers.

HUD strongly encourages (but does not require) PHAs and owners of PBRA properties to work with tenants who are eligible for federal Emergency Rental Assistance (ERA) funding and to delay lease terminations for any tenants whose application for ERA assistance is still pending after a 30-day period.

HUD determined that in the immediate aftermath of the Supreme Court's decision ending the CDC eviction moratorium, the agency needed to act to prevent a wave of preventable evictions. Even when the CDC moratorium was in effect, HUD issued guidance recommending that all PHAs make tenants aware of federal ERA funding and guidance about accepting ERA funding in PBRA housing. Nonetheless, many tenants (including in HUD-assisted properties) may be unaware of or do not understand how to access ERA resources, have been unable to access funds in time, or have incorrectly believed that they need not apply for ERA because rental obligations were suspended during the eviction moratorium. HUD has concluded that many tenants may be eligible for ERA, yet they are not benefiting from it, thus requiring HUD to take the action represented by the interim final rule.

HUD also issued guidance requesting PHAs and PBRA owners to work with tenants to recertify their rents if they lost their jobs or otherwise had diminished income due to reduced work hours, thus effectively lowering the rent payment HUD-supported tenants had to make, helping them avoid eviction. However, not every tenant who could benefit from income recertification has benefited, because PHAs and PBRA owners did not reach out to offer recertification or because tenants chose not to seek recertification. In addition, PHAs and PBRA owners might permit income recertification for rent going forward, but not recertify the loss of income retroactively, meaning that coverage of rent arrears by ERA could still be necessary to help prevent evictions.

The interim final rule is not limited to the current pandemic. Whenever funding is available to assist tenants with nonpayment of rent during a national emergency, HUD may determine that tenants facing eviction for nonpayment of rent must be provided with adequate notice and time to secure that funding. When HUD makes such a determination, a PHA or PBRA owner seeking to evict for nonpayment of rent must provide a tenant with information as required by HUD for accessing the funds being made available due to the emergency. HUD will publish a notice outlining information to be included in the lease termination notification to assist eligible tenants in obtaining funds during the emergency.

To ensure tenants facing eviction for nonpayment of rent are provided an adequate opportunity to access emergency funding, the interim final rule also extends the lease termination period to at least 30 days following the required notification, an extension from the current 14-day notice requirement. Currently, the CARES Act requires a 30-day notice prior to eviction, but it does not require the notice to provide information about ERA.

For the public housing program, the interim final rule also provides that HUD may require all tenants, not just those facing eviction for nonpayment of rent, be provided immediate notice of the availability of emergency funding. Such notice may be posted in a public area, emailed to all tenants, or otherwise provided to groups of tenants rather than individuals.

HUD writes that it considered imposing an eviction moratorium for the public and PBRA housing, which would have allowed more time for tenants to seek ERA funding. However, HUD concluded that it did not have statutory authority to do so. HUD also considered imposing a requirement on PHAs and PBRA owners to apply for emergency funding on behalf of tenants before proceeding with eviction but chose not to do so even though some jurisdictions administering ERA require it. In addition, HUD considered requiring retroactive income recertifications and repayment plans for tenants who would qualify for ERA assistance – policies NLIHC and the National Housing Law Project urged HUD to do at the outset of the pandemic. While HUD has encouraged PHAs and PBRA owners to carry out such policies, it decided to not require them because "implementing these changes by regulation would be overly burdensome and create multiple implementation challenges."

The interim final rule in the *Federal Register* notice is at: https://bit.ly/3DjPV85

More information about the public housing program is on page 4-30 of NLIHC's *2021 Advocates' Guide.*

More information about the Project-Based Section 8 program is on page 4-64 of NLIHC's *2021 Advocates' Guide.*

More information about the Section 202 Supportive Housing for the Elderly program is on page 4-71 of NLIHC's *2021 Advocates' Guide.*

More information about the Section 811 Supportive Housing for Persons with Disabilities program is on page 4-74 of NLIHC's *2021 Advocates' Guide.*

Office of the Inspector General Finds HUD Struggles to Ensure Maximum Voucher Use

HUD's Office of the Inspector General (OIG) published [*HUD's Oversight of Voucher Utilization and Reallocation in the Housing Choice Voucher Program*], which reports that HUD faces challenges ensuring that the maximum number of households benefit from the Housing Choice Voucher (voucher) program. The report found that 62% of public housing agencies (PHAs) had voucher-utilization rates of less than 95% (standard performance). In addition, OIG estimates that as of November 2020, more than 62% of PHAs had "leasing potential," and that leasing potential could increase in 2021. The analysis found that HUD has not exercised its regulatory authority to reallocate resources when PHAs underutilize vouchers.

HUD remains challenged with voucher utilization because some PHAs continue to encounter difficulties beyond their control. In addition, HUD states that it is unable to implement the reallocation regulation because of legislative changes dating back to 2003. As a result, nearly 81,000 vouchers could potentially be used to provide additional subsidized housing. Further, more than 191,000 authorized vouchers were unused and unfunded; however, HUD would need an additional appropriation of nearly $1.8 billion to fund these vouchers.

OIG recommends that the Office of Field Operations implement a plan to assist PHAs in optimizing leasing potential to maximize the number of households assisted and prevent additional vouchers from becoming unfunded. The OIG report also recommends that the Office of Public Housing and voucher programs implement a plan to prevent additional vouchers from becoming unused and unfunded.

HUD annually assesses each PHA's voucher leasing rate and uses its budget authority to determine a PHA's "utilization rate." To determine the annual utilization rate, HUD analyzes each PHA's housing assistance payment (HAP) spending as a percentage of the total year-to-date funding (including reserves) and the total unit-months leased as a percentage of unit-months available. The higher of these two numbers serves as the utilization rate.

As part of monitoring utilization, HUD assesses each PHA's "leasing potential," which is determined by the number of vouchers and amount of funding a PHA is projected to have available at the end of a calendar year and an estimate of how many vouchers could be leased based on a PHA's average per-unit cost. OIG found that as of November 2020, 62% of PHAs had 80,929 vouchers with leasing potential. For PHAs with significant leasing potential (i.e., PHAs with potential to lease 75 or more vouchers, and with 2% or more vouchers available to lease with current annual funding and reserves), HUD urges them to increase the maximum amount of voucher subsidy allowed and intensify outreach to increase landlord participation.

Some voucher utilization challenges PHA have are due to difficulties that are not within their control, such as lack of landlord interest, lack of available affordable housing, and housing cost increases outpacing a PHA's available voucher funding.

HUD claims that it is not able to exercise its regulatory authority to reallocate vouchers and associated funding from a PHA with a poor voucher leasing rate to another PHA due to changes imposed by the Omnibus Appropriations Act of 2003. Before 2003, the voucher program was funded based on the number of units under a PHA's annual contributions contract, meaning that PHAs received funding for all units on their annual contributions contracts, regardless of whether the units were leased. The 2003 appropriations act revised the method for calculating voucher renewal funds, basing the amount a PHA would receive on the total number of unit-months under lease at the end the year. Consequently, funds authorized under an appropriations act could only be used to pay for vouchers associated with units under lease at the end of the year. If a PHA had unused vouchers, it could not receive funding for them the following budget year. Without associated funding, HUD could not reallocate the unused vouchers.

The OIG report 2021-CH-0001 is at: https://bit.ly/3AfwoDV

More information about the Housing Choice Voucher program is on page 4-1 of *NLIHC's 2021 Advocates' Guide*.

Opportunity Starts at Home

Campaign Sends Updated Letter to Congress Urging Robust Housing Investments in Build Back Better Act

The Opportunity Starts at Home multi-sector affordable homes campaign sent an updated letter to Congress on October 6 urging robust investments in the "Build Back Better Act" for housing vouchers, public housing, and the national Housing Trust Fund. Signatories included 43 leading national organizations from an array of sectors, such as the American Academy of Pediatrics, Catholic Charities USA, Cleveland Clinic, Healthcare Anchor Network, Food Research & Action Center, National Education Association, NAACP, Natural Resources Defense Council, National League of Cities, and many more.

Specifically, the campaign recommends expanding rental assistance by $90 billion to serve an additional one million households; investing $80 billion to repair the nation's public housing infrastructure for more than two million residents; and investing $37 billion in the national Housing Trust Fund (HTF) to build and preserve 330,000 affordable homes and help end homelessness.

Read the letter here.

Follow the Opportunity Starts at Home campaign on social media: Twitter, Instagram, Facebook, and LinkedIn. Be sure to sign up for our e-newsletter to get the latest updates about the campaign, including new multi-sector partners, calls to action, events, and research.

Research

Interactive Report Outlines Impacts of Universal Housing Vouchers

The Housing Initiative at Penn released a report titled "Exploring a Universal Housing Voucher." The interactive online report examines the projected impacts of a universal Housing Choice Voucher (HCV) program and provides estimates of how many renter households would be served. Adjusting for various factors impacting voucher use, the authors estimate a universal voucher program would serve 5.6 million renter households, or 3.3 million more than are currently served.

HCVs provide rental assistance to households with incomes at or below 80% of the area median income (AMI), though most recipients are at or below 50% of AMI. While approximately 2.3 million households benefit from HCVs, HCVs are not universally available. The authors estimate that only 1 in 5 eligible households received a voucher and were able to use it in 2019. They cite empirical evidence of the benefits for households receiving vouchers.

Given the benefits of expanding vouchers, the authors estimate how many vouchers would be needed for a universal program. Approximately 17.7 million renter households at or below 50% AMI would be eligible if vouchers were universally available. About 14 million of these renter households live in metropolitan areas, while the remaining 3.7 million live in non-metropolitan or rural areas. Approximately 6.1 million households with children, 4.8 million households with seniors, and 9.5 million households of color would be eligible for universal vouchers. Households with children would account for 34% of all eligible households, households with seniors 27%, and households of color 54%.

The authors further refine their estimates for households served in a universal program by excluding households already residing in public housing, adjusting for expected success rates in leasing-up with vouchers, accounting for the potential formation of new households in response to voucher availability, and estimating length of stay in the program. After these adjustments, an estimated 5.6 million renter households would be expected to use a voucher in a universal program targeted at or below 50% of AMI. Such an estimate would serve 3.3 million more households than are served in the current program. Voucher holders would represent 13% of all renter households. The share of renter households expected to use universal vouchers would vary by state with the lowest share in Delaware (9%) and the highest share in Michigan (18%). The authors suggest that differences in renter incomes likely explain some of the variation – e.g., renters in Delaware have relatively higher incomes compared to those in Michigan.

The report includes estimates of the extent to which a universal voucher program might reduce poverty. A universal voucher program targeted for households with incomes at or below 50% AMI would make vouchers available to an estimated 10 million renter households in poverty and potentially lift 4.9 million households out of poverty. Households of color would account for 55% of the households potentially lifted out of poverty, while households with seniors would account for 23%. Households with children would comprise 32% of all households lifted out of poverty by a universal voucher program. Universal vouchers could reduce poverty even further if combined with a child tax credit. Combined with the 2021 Child Tax Credit, the authors estimate that universal vouchers targeted at or below 50% AMI could help lift 6.1 million households out of poverty.

Read the report at: https://bit.ly/3CDIEj3

Report Examines Why Renters of Color Expected Eviction Despite Moratorium

A report by the Urban Institute, "Perceptions of Eviction Likelihood among Renters of Color," explores why Black renters and other renters of color behind on rent in Washington, D.C. commonly believed they were at risk of eviction despite the strength of D.C.'s eviction moratorium enacted in response to the COVID-19 pandemic. The researchers recommend policymakers expand financial assistance programs, account for a lack of internet and language barriers when conducting outreach and use a trauma-informed lens in the development of new housing policies.

The eviction moratorium in D.C., first proposed in March 2020, has been one of the strongest in the country, banning evictions, late fees, and utility shut offs. Beginning in November 2020, the moratorium was strengthened so that landlords were prohibited from serving tenants an eviction notice. Barring further action, landlords will be able to file new eviction proceedings in mid-October 2021. Despite a relatively strong moratorium, 46% of Black renter households in D.C. who fell behind on rent between May 2020 and July 2021 said eviction was very or somewhat likely in the next two months, according to the *Household Pulse Survey*.

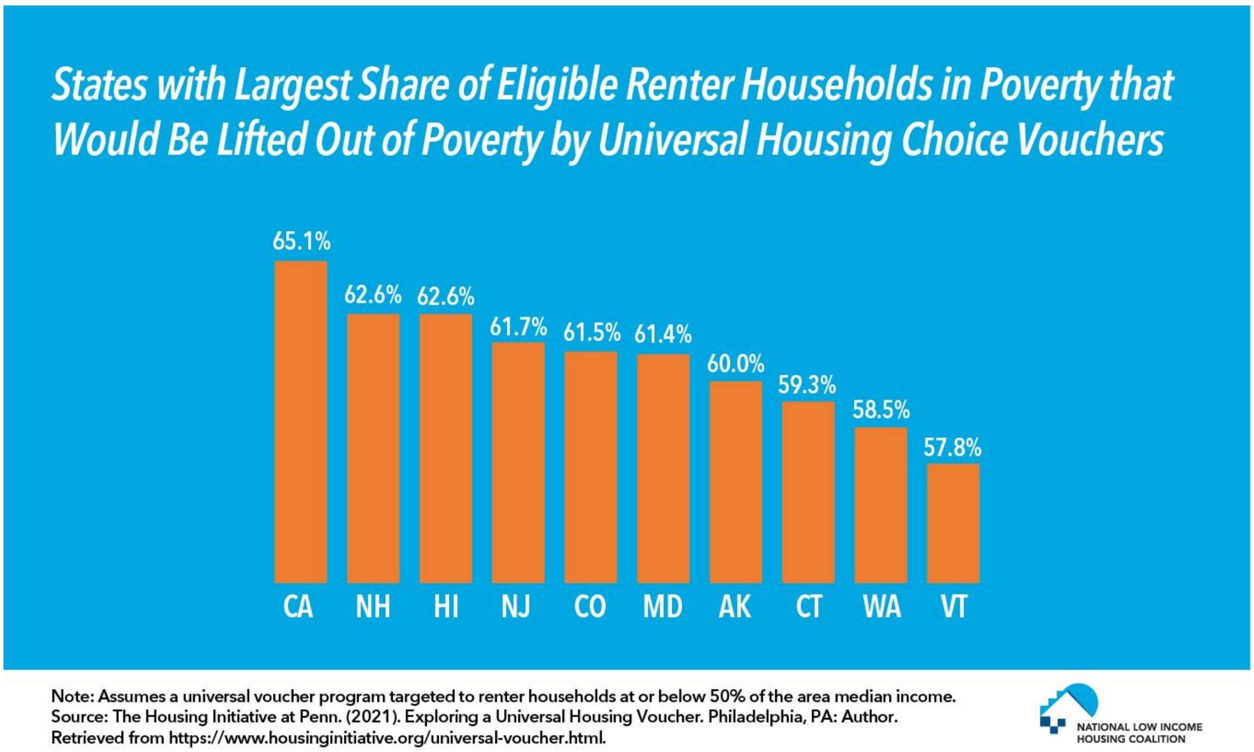
To understand why renters had this expectation while the moratorium was in place, the researchers conducted interviews with four tenant service organizations in D.C. Tenant advocates suggested that landlords were making informal eviction threats to circumvent formal protections. Landlords can push tenants out by threatening but not following through with an eviction, or by taking other measures like harassing tenants, locking them out, or showing their homes to prospective renters. Interviewees also reported that many tenants tend to not trust the legal protections of the moratoriums or the eviction litigation process. This mistrust might be due to a lack of clear information about the moratorium, or to barriers to accessing information due to a lack of internet access or language barriers. Previous experiences in eviction court and seeing how renters of color are disproportionately at risk made some renters of color less confident that the moratorium would protect them.

The researchers suggest that tenants experiencing housing instability may have more exposure to triggers for anxiety, depression, and other mental health challenges than people who have not faced housing insecurity due to the pandemic. An eviction notice can evoke feelings of anxiety in a tenant and make the tenant erroneously believe the eviction is imminent because of their past experiences. Therefore, the researchers suggest D.C. policymakers should center renters' welfare by incorporating trauma-informed practices and procedures into rental assistance efforts. This could include hiring case managers to guide renters facing eviction through the legal process, instituting regulations that give renters who face eviction support while they find permanent housing, or building steps into the eviction process that connect renters with other social supports.

Read the report at: https://urbn.is/3AVRKHI

Fact of the Week

Universal Housing Choice Vouchers Would Lift Many Renter Households Out of Poverty



Source: The Housing Initiative at Penn. (2021). *Exploring a Universal Housing Voucher*. Philadelphia, PA: Author. Retrieved from https://www.housinginitiative.org/universal-voucher.html.

From the Field

Denver Mayor Proposes Investments in Housing and Addressing Homelessness

Denver Mayor Michael Hancock's proposed budget for 2022 includes an investment of nearly $230 million in local and federal dollars to support affordable housing and efforts to combat homelessness. The mayor's budget proposal was released the same day that one of the city's largest homeless encampments at Civic Center Park was removed and its residents displaced.

Mayor Hancock's proposed investments in affordable housing include $31.9 million in projected revenues for Denver's dedicated Affordable Housing Fund and an additional $1.7 million in state funding to support a new Affordable Housing Development Team to prioritize affordable housing projects for permit review and approval. The budget estimates that these investments would create or preserve 900 affordable homes next year, many of which would be targeted to those with the lowest incomes. In addition, Mayor Hancock has proposed to dedicate an additional $28 million from federal American Rescue Plan Act (ARPA) funds into the Affordable Housing Fund.

While Mayor Hancock's administration has been clearing homeless encampments at a much faster rate than the previous year – by July 1, 2021, Denver had conducted more encampment sweeps than in all of 2020 – the budget does specifically address individuals living in "unsanctioned encampments." The proposed budget includes $2.8 million for outreach workers and $200,000 for public health investigators, citing health and safety risks. The proposed general fund budget includes $1 million for non-congregate motel vouchers for emergency responders to provide to people leaving jail without a place to stay and to people who are unsheltered. The mayor is also proposing to use more than $20 million from the city's ARPA allocation to improve and increase the capacity of traditional shelters, and to support alternatives to shelter.

This is the first budget to put funding into the new Homelessness Resolution Fund passed by voters in November 2020 as ballot Measure 2B. The fund is expected to generate $40.9 million in 2022 for investments into housing supports and services, shelter, and additional services. In addition, Mayor Hancock has proposed $28.5 million of city funds and $21 million from ARPA funds dedicated to support people experiencing an episode of homelessness. Finally, the mayor proposes to contribute $900,000 from its 2022 budget, along with a significant grant from the federal Social Impact Partnerships to Pay for Results Act (SIPPRA), to support the Denver Housing to Health (H2H) Program.

"We strongly support the investments proposed by the mayor's budget to address the increase in homelessness in the Denver area," says Cathy Alderman, chief communications and public policy officer of Colorado Coalition for the Homeless, an NLIHC state partner. "By focusing on housing, outreach, and services, Denver can do far more to address homelessness than merely moving people around through enforcement of the unproductive camping ban."

The city council will vote on the final budget in November.

Resource

Urban Land Institute Terwilliger Center Seeks Advocates' Perspectives through Residential Stability Survey

The Urban Land Institute Terwilliger Center is conducting research on policy approaches to improving residential stability and the tenant-landlord framework. As part of the research, the Center invites housing practitioners, policymakers, affordability researchers and advocates to complete a 25–30-minute survey on tenant protections, rent regulations, and eviction policies.

The survey addresses current challenges and state of practice; core values and objectives that a policy framework should advance; and priorities, tradeoffs, and preferred approaches and interventions.

The survey is open until close-of-business on **Friday, October 29**. Complete the survey at: https://uliresidentstability.questionpro.com

NLIHC in the News

NLIHC in the News for the Week of October 3

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

- "Treasury outlines how it will claw back rental aid from slow spenders," *Route Fifty*, October 4 at: https://bit.ly/3lnNoDE
- "More than a home: Housing is a human right," *U.S. News & World Report*, October 5 at: https://bit.ly/3uUMYrI
- "Eviction confusion again: End of U.S. ban doesn't cause spike," *Associated Press*, October 6 at: https://bit.ly/3Dfnbxo

NLIHC Staff

Xavier Arriaga, Policy Analyst, x231
Andrew Aurand, Vice President for Research, x245
Sidney Betancourt, Housing Advocacy Organizer, x200
Jordan Brown, Research Intern
Victoria Bourret, Senior Organizer for Housing Advocacy, x244
Jen Butler, Senior Director, Media Relations and Communications, x239
Alayna Calabro, Policy Analyst–COVID-19 Response, x252
Josephine Clarke, Senior Executive Assistant, x226
Courtney Cooperman, Housing Advocacy Organizer, x263
Bairy Diakite, Operations Manager, x254
Emma Foley, Research Analyst, x249
Dan Emmanuel, Senior Research Analyst, x316
Ed Gramlich, Senior Advisor, x314
Sarah Gallagher, Senior Project Director, ERASE, x220
Patrick Hanrahan, Graphic Design/Communications Intern
Kim Johnson, Housing Policy Analyst, x243
Paul Kealey, Chief Operating Officer, x232
Mike Koprowski, Director, Multisector Housing Campaign, x317
Joseph Lindstrom, Director, Field Organizing, x222
Mayerline Louis-Juste, Communications Specialist, x201
Khara Norris, Senior Director of Administration, x242
Neetu Nair, Research Analyst, x291
Brenna Olson, Policy Intern
Noah Patton, Housing Policy Analyst, x227
Ikra Rafi, Creative Services Specialist, x246
Betty Ramirez, Research Analyst, x202
Catherine Reeves, Development Coordinator, x234
Sarah Saadian, Vice President, Public Policy, x228
Brooke Schipporeit, Housing Advocacy Organizer, x233
Sophie Siebach-Glover, Research Specialist, x205
Seulgi Smith, Graphic Design/Communications Intern
Lauren Steimle, Web/Graphic Design Specialist, x246

Jade Vasquez, ERASE Project Coordinator, x264
Maya Ward-Caldwell, Fund Development Intern
Chantelle Wilkinson, Housing Campaign Manager, x230
Renee Willis, SVP for Racial Equity, Diversity, and Inclusion, x247
Rebecca Yae, Senior Research Analyst–COVID-19 Response, x256
Diane Yentel, President and CEO, x225