

ANNUAL REPORT 2021



NATIONAL LOW INCOME
HOUSING COALITION

OUR MISSION

Founded in 1974 by Cushing N. Dolbeare, NLIHC is dedicated to achieving racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice.

Our goals are to preserve existing federally assisted homes and housing resources, expand the supply of low income housing, and establish housing stability as the primary purpose of federal low-income housing policy.

NLIHC's staff work together to achieve our advocacy goals. Our Research Team studies trends and analyzes data to create a picture of the need for low-income housing across the country. Our Policy Team educates lawmakers about housing needs and analyzes and shapes public policy. Our Field Team mobilizes members and supporters across the country to advocate for good housing policy. Our Communications Team shapes public opinion about low-income housing issues. And our Administration Team works to ensure NLIHC remains a sustainable, high-capacity organization.

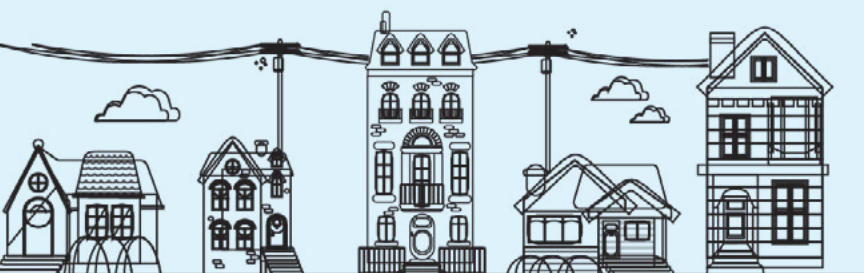


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**DEAR NLIHC
MEMBERS,
DONORS, &
FRIENDS**

MESSAGE from the PRESIDENT & CEO

Dear NLIHC Members, Donors, and Friends,

Thank you for your unceasing support and unwavering commitment throughout 2021, another year of global pandemic. In the face of unprecedented challenges, NLIHC's members and partners joined together in a powerful, broad, and effective movement to achieve historic resources and protections for the lowest-income renters throughout our country.

The pandemic has shown in profound and unforgettable ways who we are as a country and just how much we can accomplish when we work together. In 2021, we fought for – and won – a series of extensions of the national moratorium on evictions, keeping it in place for almost a year. We secured \$46.5 billion in emergency rental assistance (ERA) for low-income renters and worked together to build a national infrastructure to disburse these vital resources to those most in need. We advocated successfully for the enactment or implementation of more than 130 new tenant protections by state and local governments around the country. And we launched the "End Rental Arrears to Stop Evictions (ERASE)" project to gather information about ERA programs and expedite assistance to renters in need to stop evictions. These achievements helped keep millions of families safely housed during the pandemic.

We also launched our "HoUSed Campaign for Universal, Stable, Affordable Homes," which, together with our Opportunity Starts at Home multi-sector campaign, mobilized thousands of advocates to ensure that investments in housing for the lowest-income people were included in the "Build Back Better Act." Our collective advocacy helped secure \$150 billion in housing investments in the House-passed bill – which would have been the largest single federal investment in safe, stable, affordable homes for the lowest-income people in our country's history.

At the same time, we made significant progress in our organization-wide initiative to advance racial justice and inclusion in our policy analysis and advocacy, research, organizing, internal operations, and external relationships. In addition to establishing an NLIHC Equity Action Team and creating and filling a new NLIHC Senior Vice President position to lead our racial equity work, the NLIHC board of directors created new vision and updated mission statements for our organization, making more explicit the centrality of racial justice in all of NLIHC's work.

Much remains to be done, and the road ahead is daunting. ERA is running out. Homelessness is increasing. Rents are skyrocketing. Racial injustices persist. Public housing is deteriorating, and NIMBYism is growing. Yet these challenges only strengthen our resolve to keep fighting. As the pandemic has made clear, we have only ever lacked the political will to end homelessness and housing poverty. When our movement saw the danger the pandemic posed, we mobilized with a singular focus to protect struggling renters and people who are homeless. When governments recognized the emergency and the need, they acted and funded solutions on a scale unlike any in our lifetimes. Working together, we achieved what we would once have considered impossible. Together, we will do so again – we will end homelessness and housing poverty once and for all.

Thank you for your commitment, your partnership, and your tireless work throughout 2021. You are an inspiration.

Onward.



A stylized, handwritten signature of Diane Yentel in black ink.

Diane Yentel
NLIHC President and CEO



NLIHC RESPONDS TO THE COVID-19 PANDEMIC

NLIHC AND ALLIES SECURE BILLIONS FOR LOW-INCOME RENTERS AND PEOPLE EXPERIENCING HOMELESSNESS DURING THE PANDEMIC AND LAUNCH “ERASE” PROJECT TO PREVENT EVICTIONS

By the end of 2020, NLIHC and our thousands of partners around the country had already achieved a bipartisan COVID-19 relief package with \$25 billion for emergency rental assistance (ERA) and an extension of a CDC eviction moratorium. In 2021, we and our allies redoubled our efforts and secured nearly \$50 billion in additional housing and homelessness resources in the “American Rescue Plan Act” enacted in March, including \$21.5 billion more for ERA for households at high risk of eviction. Meanwhile, we pushed for and achieved extensions of the moratorium to June, July, and August 2021, ensuring the ban remained in place for nearly a year.

NLIHC urged the administration to take action to address troubling roadblocks in ERA programs, identified through our research, [tracking](#), and analysis of over 500 ERA programs. In May 2021, the U.S. Department of the Treasury (Treasury) [published new ERA guidance](#) with major improvements recommended by NLIHC. Senior administration officials and NLIHC were in frequent communication about further improvements, and Treasury released several rounds of subsequent ERA guidance, as well as FAQs, model forms, and other materials to expedite and improve ERA payments. The administration also undertook an all-of-government initiative, encouraged by NLIHC, to promote eviction-diversion efforts nationwide.

NLIHC launched our “End Rental Arrears to Stop Evictions (ERASE)” project to ensure that the \$46.5 billion in ERA enacted by Congress reaches the lowest-income, most marginalized renters and people without homes as efficiently and equitably as possible. ERA program administrators in some states were slow to adopt best practices (e.g., reducing documentation requirements, allowing self-attestation of income/need, and permitting direct-to-tenant assistance) promoted by NLIHC and, eventually, by Treasury. Our ERASE project – which includes 38 state and local partners working with NLIHC on this effort around the country – continues to help ERA programs disburse funds as efficiently and equitably as possible. Many programs adopted ERASE recommendations and models, and ERA distribution to those in need improved significantly. Through December 2021, \$20.6 billion in ERA had been disbursed by state and local programs, keeping nearly 8 million renters in 3.2 million households stably housed. Treasury data indicate that 66% of beneficiaries were extremely low-income households, over 40% were Black households, and 20% were Latinos.

NLIHC also launched an Emergency Rental Assistance [Resource Hub, Dashboard](#), and [Program Table](#) to monitor trends, facilitate resource sharing, and help renters access ERA. The [ERA Resource Hub](#) facilitates resource sharing across programs, particularly as administrators have begun incorporating updated [Treasury guidance](#) into their program designs. The Hub collects program forms, applications, procedures, reports, and other materials to serve as adaptable examples. The [ERA Dashboard](#) presents a snapshot of ERA programs with spending rates and data on the use of key design features that enable programs to serve the lowest-income and most marginalized renters. The [ERA Program Table](#) helps renters find ERA programs near them with links to programs’ websites, and users can search for their state, territory, county, city, or tribal governments to find applicable programs.

In collaboration with NLIHC’s state and local partners, the ERASE team released in October a [State and](#)

COVID-19

[Local ERA Tenant Protections Database](#), with information about more than 130 ERA tenant protections enacted over the past year advocated for by ERASE cohort members. The resource includes legislation, ordinances, executive orders, and court orders put in place by cities, counties, and states across the country to protect marginalized renters and prevent evictions.

NLIHC President and CEO Diane Yentel testified before Congress at two hearings devoted to ERA: "Oversight of Pandemic Evictions: Assessing Abuses by Corporate Landlords and Federal Efforts to Keep Americans in their Homes" (July 27); and "Protecting Renters During the Pandemic: Reviewing Reforms to Expedite Emergency Rental Assistance" (September 10).

NLIHC also released a series of reports and briefs - several with our partners at the Housing Initiative at Penn and the NYU Furman Center - examining the development and implementation of ERA programs, including:



HOUSED CAMPAIGN

NLIHC LAUNCHES “HOUSED” CAMPAIGN TO ADVANCE ANTI-RACIST, UNIVERSAL, STABLE, AFFORDABLE HOUSING

In collaboration with congressional champions and national, state, and local partners, NLIHC launched the [HoUSed campaign](#) in March to advance anti-racist policies and achieve the [large-scale, sustained investments and reforms](#) necessary to ensure renters with the lowest incomes have affordable and accessible places to call home. The HoUSed campaign, with its more than 1,800 organizational partners, advocates for solutions to America’s housing crisis, including:

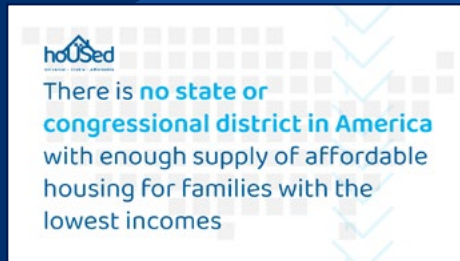
- [Expanding rental assistance](#) to every eligible household.
- [Increasing the supply of affordable housing](#) for people with the lowest incomes.
- Providing emergency housing assistance to help [stabilize families in a crisis](#).
- Strengthening and enforcing [robust renter protections](#).

NLIHC’s HoUSed campaign advocated for increased investments in affordable housing in the “American Jobs Plan,” President Biden’s \$2.3 trillion infrastructure proposal, calling for an expansion of rental assistance to every eligible household; \$70 billion to repair and make energy-efficient upgrades to public housing; and at least \$40 billion for the national Housing Trust Fund to build and preserve homes affordable to people with the lowest incomes.

The administration initially proposed approximately \$100 billion for affordable housing investments. After unstinting advocacy by NLIHC and our campaign partners, the administration increased its total proposed investments in affordable housing to \$213 billion. Following further advocacy, the Chairs of the House Financial Services and Senate Banking Committees announced another proposed increase to \$327 billion. [The new proposal included investments in all of the HoUSed campaign’s top priorities for an infrastructure bill](#): \$37 billion for the national Housing Trust Fund; a major expansion of Housing Choice Vouchers; and major investments to rehabilitate and preserve the nation’s public housing stock.



Social media images from the HoUsed Campaign



When the American Jobs Plan was repackaged as the “Build Back Better Act” and pared back to gain centrist votes, housing investments were at risk of being eliminated. NLIHC and our partners and allies fought to ensure the provisions remained in any final version of the bill. The U.S. House of Representatives eventually voted in November 2021 to approve the Build Back Better Act with an historic \$150 billion for affordable housing programs, with the highest allocations for the HoUsed campaign’s priorities, including:

- **\$25 billion to expand housing vouchers to 300,000 households.**
- **\$65 billion to repair or preserve public housing for its 2.5 million residents.**

● **\$15 billion for the national Housing Trust Fund to build or preserve 150,000 affordable, accessible homes for households with the lowest incomes.**

Unfortunately, the bill stalled in the Senate due to opposition by one Democrat to provisions included in the broader package (though not the housing provisions, specifically).

NLIHC’s successes in the HoUsed campaign were due in large part to our ability to mobilize the affordable housing community, including over 1,800 organizations – as well as many leading organizations from other sectors through our Opportunity Starts at Home campaign – and engage thousands of advocates in numerous calls, webinars, sign-ons, advocacy days, and other calls-to-action.

RACIAL EQUITY AND HOUSING JUSTICE

NLIHC undertook an organization-wide initiative in 2021 to advance racial equity and inclusion in our policy analysis and strategy, our internal operations and relationships, and our work with external partners. NLIHC established an Equity Action Team (EAT) of staff and created and filled a new senior leadership position – a senior vice president for racial equity, diversity, and inclusion – to lead our efforts in this area. A collaborative effort by NLIHC leadership, the EAT, and the NLIHC board resulted in the adoption of new mission and vision statements for the Coalition in 2021:

NLIHC'S VISION: A racially and socially equitable society where everyone has a quality, accessible, and affordable home.

NLIHC'S MISSION: NLIHC is dedicated to achieving racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice.

NLIHC provided racial equity, diversity, and inclusion training to the NLIHC staff, board, and tenant leaders; created an IDEAS Framework (Inclusion, Diversity, Equity, Anti-racism, and Systems-thinking) to frame NLIHC's ongoing racial justice work; and began developing a curriculum using the IDEAS framework for upcoming trainings for NLIHC state partners, tenants, and other stakeholders. NLIHC's efforts to advance racial equity and housing justice also resulted in the following accomplishments:

FRAMEWORK FOR ADDRESSING HOMELESSNESS AND COVID-19

NLIHC, the National Alliance to End Homelessness, the Center on Budget and Policy Priorities, the National Health Care for the Homeless Council, the National Innovation Service, and other partners collaborated on a [Framework for an Equitable COVID-19 Homelessness Response](#) to provide communities with guidance on the strategic use of federal funds across a range of public health and economic recovery stages, with a focus on ensuring racial justice and equity.

TENANT TALK

The Enduring Crisis: Fighting for Racial and Housing Justice was released by NLIHC in February 2021 (see "Tenant Talk").

TWO STUDY BRIEFS ON RACIAL EQUITY AND ERA PROGRAM DESIGN

NLIHC released research briefs on March 12 illustrating how two ERA programs incorporate racial equity in their program design to effectively serve extremely low-income, marginalized households. The two case studies – [Santa Clara County Homelessness Prevention System's COVID-19 Emergency Homelessness Prevention Program](#) and [Washington State Department of Commerce's Eviction Rent Assistance Program](#) – highlight the importance of partnering with community organizations, designing flexible programs, and addressing inequities in housing services provided to marginalized populations.

DOT'S HOME VIDEO GAME

NLIHC worked with other partners to develop [Dot's Home](#), a 2021 [IndieCade](#) Impact Award-nominated video game that gives players a chance to explore the harmful systems dictating our relationships to race and place. The game follows a young Black woman in Detroit who travels through time to relive key moments in her family's history when race, place, and home collided in difficult choices. *Dot's Home* was the result of a collaboration between housing justice advocates from NLIHC, Texas Housers, and Public Advocates; members of United for a New Economy (representing the Rise-Home Stories Project); and an award-winning BIPOC production team including developer Neil Jones, artist Sanford Greene, writer Evan Narcisse, composer Natalie White, and the interactive media and art studio Weathered Sweater.

NLIHC-LED "OPPORTUNITY STARTS AT HOME" CAMPAIGN RELEASES NEW POLICY AGENDA WITH FOCUS ON RACIAL EQUITY

The Opportunity Starts at Home multi-sector affordable homes campaign released an updated [national policy agenda](#) to reflect racial equity more strongly within the campaign's policy priorities.

The updated policy agenda explains how the campaign's top priorities would advance racial equity and how racial disparities in housing impact other sectors, from healthcare and education to food security. The policy agenda acknowledges the impact of COVID-19 on renters with the lowest incomes across the nation, particularly BIPOC renters, and includes revised goals to reflect the robust solutions needed. The updates were made in consultation with the campaign's Racial Equity Working Group, which includes leading national organizations from housing, education, health, food security, faith, civil rights, child welfare, social work, criminal justice, and other sectors.

RESOURCE ON GENDER AND RACIAL JUSTICE IN HOUSING

The National Women's Law Center and NLIHC co-authored a [fact sheet](#) on gender and racial justice in housing. The fact sheet outlines the disproportionate impact of housing instability on women, and particularly women of color, women with disabilities, and members of the LGBTQ community.

REPORT ON THE RACIAL INEQUITY OF THE MORTGAGE INTEREST DEDUCTION

NLIHC and the Institute for Economic and Racial Equity at Brandeis University released in May "[Misdirected Housing Supports: Why the Mortgage Interest Deduction Unjustly Subsidizes High-Income Households and Expands Racial Disparities](#)." The report examines who is most likely to benefit from the \$25 billion annual tax expenditure on the mortgage interest deduction (MID) and finds that most benefits flow to higher-income, disproportionately white homeowners. The authors outline how resources dedicated to the MID could instead be used to support low-income renters and homeowners.

JOINT RESEARCH BRIEF ON ADVANCING RACIAL EQUITY IN ERA PROGRAMS

The University of Pennsylvania's Housing Initiative at Penn, the NYU Furman Center, and NLIHC published a joint research brief in March, "[Advancing Racial Equity in Emergency Rental Assistance Programs](#)." The brief discusses five strategies for advancing racial equity based on lessons learned from a survey of ERA programs and interviews with a selection of ERA program administrators.

ADVOCACY ACTIVITIES IN 2021

NLIHC made over

13,600

contacts with congressional offices.



NLIHC made **455** contacts with administration departments and offices.

NLIHC staff conducted

319 meetings/ convenings/webinars/ forums

attended by 46,000 participants.



NLIHC participated in **20** sign-on /comment

letters to federal decision makers.



NLIHC issued **270** calls to action and updates to our network of 145,000 advocates.



NLIHC staff presented

at **217** events and forums attended by more than 30,655 people.

APRIL 14

U.S. HOUSE FINANCIAL SERVICES COMMITTEE

Building Back Better: Examining the Need for Investments in America's Housing and Financial Infrastructure

NLIHC TESTIFIED AT THE FOLLOWING HEARINGS:

JULY 27

U.S. HOUSE SELECT SUBCOMMITTEE ON THE CORONAVIRUS CRISIS

Oversight of Pandemic Evictions: Assessing Abuses by Corporate Landlords and Federal Efforts to Keep Americans in their Homes

DECEMBER 10

U.S. COMMISSION ON CIVIL RIGHTS

Civil Rights Implications of Disaster Relief: Hurricane María in Puerto Rico

MARCH 16

SENATE COMMITTEE ON BANKING AND URBAN AFFAIRS

Home = Life: The State of Housing in America

JULY 15

OVERSIGHT AND INVESTIGATIONS SUBCOMMITTEE OF THE U.S. HOUSE FINANCIAL SERVICES COMMITTEE

CDBG Disaster Recovery: States, Cities, and Denials of Funding

SEPTEMBER 10

U.S. HOUSE FINANCIAL SERVICES COMMITTEE

Protecting Renters during the Pandemic: Reviewing Reforms to Expedite Emergency Rental Assistance



MEDIA AND SOCIAL MEDIA IN 2021

NLIHC research and expertise were featured in **17,055** stories by media around the country.

NLIHC CEO and staff participated in **MEDIA INTERVIEWS.**

457

NLIHC issued **PRESS RELEASES/ STATEMENTS.**

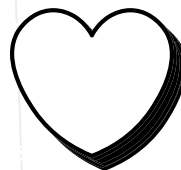
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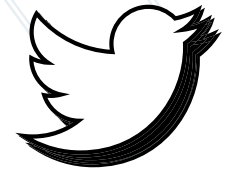
4.02 million
unique web visitors



17,242
Facebook "Likes"

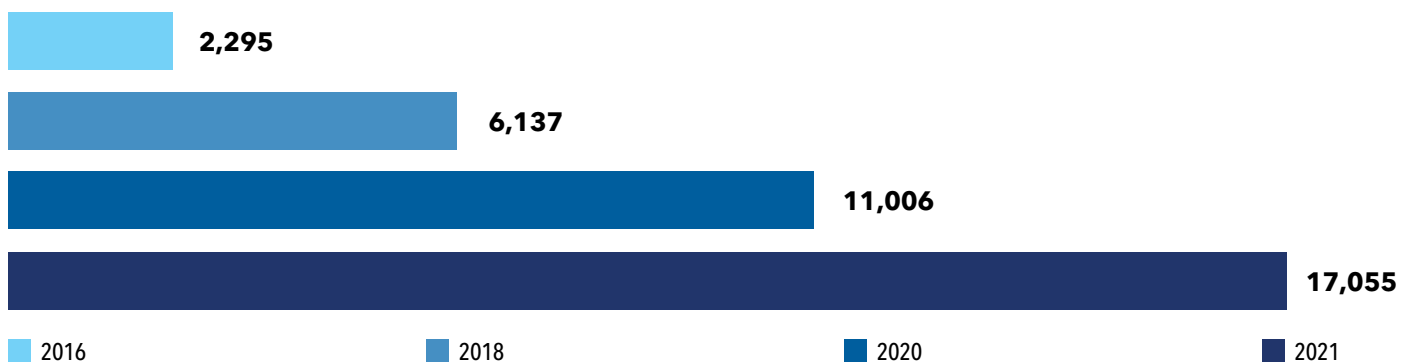


18,945,400
Twitter impressions



65,664
Twitter followers

GROWTH IN MEDIA STORIES FEATURING NLIHC RESEARCH & EXPERTISE



TENANT TALK

TENANT TALK: THE ENDURING CRISIS: FIGHTING FOR RACIAL AND HOUSING JUSTICE

NLIHC released in February the winter 2021 issue of *Tenant Talk*, a publication by and for residents of public and assisted housing and those in need of such housing. [*Tenant Talk: The Enduring Crisis: Fighting for Racial and Housing Justice*](#) emphasized the links between housing justice and racial justice – before, during, and beyond the COVID-19 pandemic. Due to historical and continuing racism and discriminatory policies, Black and Native American people are far more likely to experience homelessness than whites, and Latino and Black people – and especially Black mothers – have experienced more evictions than members of other demographic groups during the pandemic. The issue discussed how NLIHC is advancing racial equity and housing justice, how gentrification interacts with over-policing, and how advocates successfully thwarted proposed policies harmful to communities of color.

TENANT TALK: THE INTERSECTIONS OF HOUSING AND DISABILITY RIGHTS

NLIHC released the fall 2021 issue of *Tenant Talk* in September. The issue, [*Tenant Talk: The Intersection of Housing and Disability Rights*](#), focused on the intersection of housing affordability and disability justice and included articles on how resident leaders and resident organizations can take action to achieve accessible housing; the importance of resident organizing; the National ADAPT's "Lives Worth Life" social media campaign; the right to counsel for renters facing eviction passed in Maryland; the expiration of the federal eviction moratorium; and more.

TENANT TALK LIVE

NLIHC continued "Tenant Talk Live" – a resident engagement webinar series – in 2021. Throughout the year, NLIHC organized monthly Tenant Talk Live webinars with tenants and tenant leaders from across the country to address the issues and concerns of tenants related to COVID-19 tenant protections, emergency rental assistance, tenant empowerment, federal advocacy, racial justice, and other topics. Tenant Talk Live continued to provide opportunities for residents to connect with NLIHC and one another, to share best practices, and to become more involved in influencing federal housing policies and housing access in their communities.

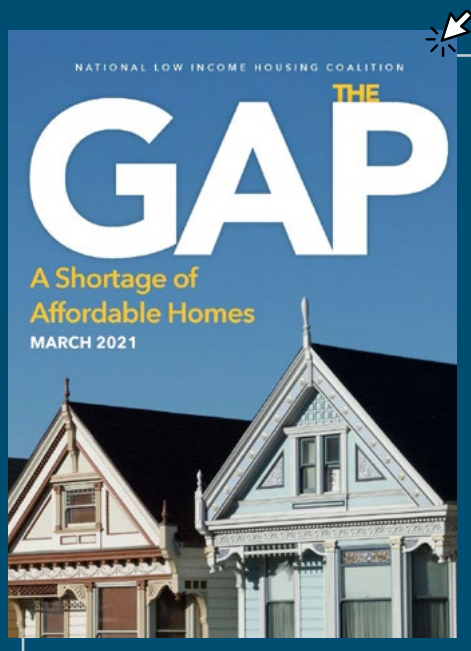
THE GAP:

A SHORTAGE OF AFFORDABLE HOMES

In March, NLIHC released [The Gap: A Shortage of Affordable Homes](#), finding that extremely low-income renters in the U.S. were facing a shortage of nearly 7 million affordable and available rental homes. The report, which is issued annually, showed that only 37 affordable and available homes existed for every 100 extremely low-income renter households, and nearly 8 million extremely low-income households spend more than half of their limited incomes on housing. Thus, even before the COVID-19 public health and economic crises began, low-income households were struggling to find decent, affordable homes. The report called for policies that would ensure everyone has access to affordable, stable housing.



Nearly 10.8 million of the nation's 44 million renter households have extremely low incomes.



THE GAP

Without housing assistance, a family of four with poverty level income could afford a monthly rent of no more than \$655 in 2020, and many below the poverty level could not even afford that. The average cost of a modest two-bedroom rental home at the fair market rent, however, was \$1,246 (NLIHC, 2020). Congress consistently provides insufficient funding for federal housing assistance: three out of four low-income households in need of and eligible for federal housing assistance receive none (Fischer & Sork, 2017).

During a pandemic, when housing instability means the risk of greater exposure to a deadly virus, we see yet another way affordable housing is often a matter of life and death. This deprivation is severe, predictable, and avoidable. We must address renters' immediate needs with emergency rental assistance and eviction moratoriums. Looking beyond the pandemic, we need large-scale, sustained commitments to affordable housing for people with the lowest incomes. We need universal housing assistance that includes ongoing rental assistance for all eligible households; preservation and increased supply of affordable housing through the national Housing Trust Fund (HTF), public housing, and other important programs; a permanent National Housing Stabilization Fund to make emergency rental assistance available when needed; and critical renter protections and zoning reforms. Only through

During a pandemic, when housing instability means the risk of greater exposure to a deadly virus, we see yet another way affordable housing is often a matter of life and death.

NATIONAL LOW INCOME HOUSING COALITION

A SHORTAGE OF AFFORDABLE HOMES, 2021

a national commitment to such investments and reforms can we ensure stable homes for all of the lowest-income and most marginalized people during good times and bad.

Nearly 10.8 million of the nation's 44 million renter households have extremely low incomes.

A SEVERE SHORTAGE OF AFFORDABLE RENTAL HOMES

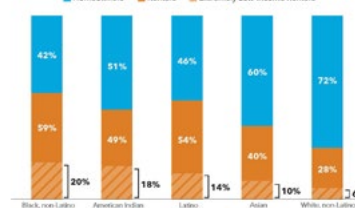
Nearly 10.8 million of the nation's 44 million renter households have extremely low incomes. Only 7.4 million rental homes are affordable to extremely low-income renters nationally, meaning households should spend no more than 30% of their income on housing.² This supply means an absolute shortage of 3.4 million affordable rental homes in the U.S.

The shortage does not account for people experiencing homelessness, since the ACS includes only households with an address. HUD estimates that 568,000 people were experiencing homelessness in 2019 (HUD, 2020), though the difficulty of identifying that population and the extent of 2020 mean the true count is likely even higher (GAO, 2020). Taking into account the number of people experiencing homelessness in families, another 445,737 homes are needed. The real shortage of rental homes affordable to extremely low-income households, therefore, is closer to 3.8 million. Even this estimate is conservative, as it does not account for households that are doubled up.

2. The 30% standard is commonly used to estimate the range of housing affordability problems and serves as the basis for some affordability programs. Not every household may struggle more at this level of housing cost (Fischer, 2010).

THE GAP: A SHORTAGE OF AFFORDABLE HOMES, 2021

FIGURE 10: SHARE OF ALL HOUSEHOLDS WHO ARE EXTREMELY LOW-INCOME RENTERS, BY RACE OR ETHNICITY



Source: NLIHC calculations of 2019 ACS PUMS. Homeowner and renter rates are always add to 100% due to rounding.

Non-Latino white households account for 64% of all U.S. households (including homeowners and renters), 59% of all renters, and 49% of all extremely low-income renters. Black households, by comparison, account for only 12% of all households, yet they account for 19% of all renters and 26% of all extremely low-income renters. Latino households account for 12% of all U.S. households, 19% of all renters, and 21% of extremely low-income renters.

Historical and ongoing injustices have systematically disadvantaged people of color. One reason white households are more likely than people of color to be homeowners is the immense racial wealth gap, which is the product of centuries of slavery, Jim Crow, and explicit and Black discrimination. Even after the end of many of these institutions and practices, our society has failed to address the economic inequalities already engendered by race policies, and those inequalities persist today. In 2019, the median Black household's net worth was roughly 18% of the median white household's net worth, and the median Latino household's net worth was 19% of the median white household's (Board of Governors of the Federal Reserve System, 2020). Because they generally have access to fewer resources and sources of credit, fewer people of color are able to purchase homes.

Decades of racial discrimination by real estate agents, banks and lenders, and the federal government also have made homeownership difficult to obtain for people of color. Many factors limit people of color from being able to purchase homes through the middle of the twentieth century: pervasive refusal of whites to live in racially integrated neighborhoods, physical violence to people of color who tried to integrate (often tolerated by the police), restrictive covenants forbidding home sales to Blacks that would integrate neighborhoods (some of which were mandated by the Federal Housing Administration),



Today, about 2.3 million households have HUD Housing Choice Vouchers (HCVs), also called Section 8 tenant-based rental assistance.

ADVOCATES' GUIDE

The *Advocates' Guide* is a comprehensive resource covering virtually every federal affordable housing program and policy pertaining to low-income people. Written by NLIHC staff and other leading experts in the field, the guide contains summaries of housing and community development programs, as well as housing policy advocacy tools and a range of other information. Released in April, *Advocates' Guide 2021* included new information about COVID-19 housing and homelessness response programs; NLIHC's HoUsed campaign for racial housing justice and universal, stable, and affordable housing; and actions taken by the Biden administration to advance fair housing and strengthen protections for immigrant households and LGBTQ individuals, among other topics.

ADVOCATES' GUIDE²¹

A PRIMER ON FEDERAL AFFORDABLE HOUSING & COMMUNITY DEVELOPMENT PROGRAMS & POLICIES



Made Possible by the Generosity of:
PNC
The PNC Financial Services Group



The National Need for Affordable Housing

By Dan Emmanuel, Senior Research Analyst and Dan Threet, Research Analyst, NLIHC

The United States is facing a shortage of affordable rental housing. The shortage is most severe for households with extremely low incomes, defined as income at or below the poverty guideline or 30% of their state's median income, whichever is higher. From before COVID-19 squashed a public health and economic crisis, there were only 7.4 million affordable rental homes available for the nation's 10.1 million extremely low-income (ELI) renter households under the assumption that households should spend no more than 30% of their income on housing costs (unless otherwise noted, figures are based on 2019 American Community Survey Public Use Microdata Sample data). Not all 7.4 million homes, however, are available. Approximately 3.4 million are occupied by higher income households. As a result, approximately 4 million rental homes are affordable and available for ELI renters, leaving a shortage of nearly 7 million. In other words, there are only 27 affordable and available rental homes for every 100 ELI renter households.

The pandemic has made this crisis even more acute, as millions of low-income renters have been put out of work and are at risk of eviction. The initial drop in employment in March and April 2020 hit low-wage workers hard, as the pandemic disproportionately affected high-contact occupations with low wages like cleaning, hospitality, food services, and personal care (Brookings, 2020). *New but narrow job pathways for America's unemployed and low-wage workers.* Recovery has been slow, and in November total employment remained 5.2 million jobs below its pre-pandemic peak (U.S. Bureau of Labor Statistics, 2020). *Employment Situation Summary, December 4.* Beyond job loss, millions more experienced loss of wages. According to the Census Bureau's Household Pulse Survey, nearly half (48%) of all households reported a loss of employment income between March and November 2020. Consequently, renters who struggled even in a better economy now face impossible challenges. Nearly 27% of renters with incomes less than \$25,000 were behind on rent by late November, and 43% of the lowest income renters had little to no confidence they could pay next month's rent on time (U.S. Census Bureau, 2020). *Household Pulse Survey, Week 19.* The lowest income and most cost-burdened households were already one financial emergency away from eviction and many will now struggle to remain housed due to the pandemic.

The severe shortage of affordable homes for the lowest income renters is systemic, affecting every state and metropolitan area. Without public subsidy, the private market is unable to produce new rental housing that is affordable to these households because the rents that the lowest income households can afford to pay typically do not cover the development costs and operating expenses of such housing. New private rental housing, therefore, is largely targeted to the higher price end of the market and the lowest income renters must rely on older, private rental housing or subsidies.

The private market, however, does not generate an adequate supply of older rental homes and subsidies are woefully inadequate. In strong markets, owners of older rental homes have an incentive to redevelop their properties to receive higher rents from higher-income households. In weak markets, owners of older rental homes have an incentive to abandon their rental properties or convert them to other uses when rental income is too low to cover basic operating costs and maintenance. Between 2000 and 2017, the number of rental homes renting for under \$600 fell by 2.4 million, and the share of low-cost homes in the national rental stock fell from 37% to 25% (Joint Center for Housing Studies, JCHS, 2020). *America's Rental Housing 2020.* Meanwhile, just one in four households eligible for federal housing assistance got the help they need (Center on Budget and Policy Priorities, 2017). *Chart Book.*

NATIONAL LOW INCOME HOUSING COALITION 1-7

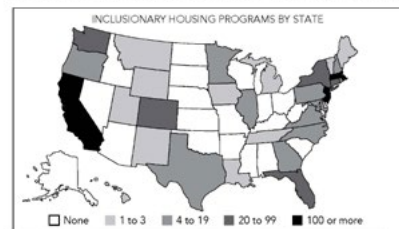
Inclusionary Housing Policies

By Stephanie Reyes, State & Local Policy Manager, Grounded Solutions Network

A housing price rise, so does the value of land. Inclusionary policies seek to capture a portion of the increased land value for affordable housing by requiring or incentivizing developers to include affordable units in developments that would otherwise be entirely market-rate. In this way, inclusionary housing policies tie the creation of affordable homes for low- and moderate-income households to the construction of market-rate housing or commercial development. In its simplest form, an inclusionary housing program might require developers to sell or rent 10 to 20% of new residential units to lower-income residents.

Scholars like Richard Rothstein have detailed the long history of race-based housing policies and practices in the United States. For example, exclusionary zoning practices (e.g., low-density zoning permitting only for single-family homes) exacerbated economic and racial segregation by preventing developers from building naturally lower-cost homes and apartments, like small houses, duplexes, or apartment buildings.

Inclusionary housing, although not intended to completely right racial injustices embedded in our nation's housing practices, can provide an immediate supply of affordable housing for households earning below median income in neighborhoods already rich with services and amenities. As research from Raj Chetty at Opportunity Insights shows, upward mobility within a person's lifetime is highly dependent on where they reside. Providing safe housing in neighborhoods with access to better schools, food, and transportation is one key step to addressing racial disparities in health and wealth.

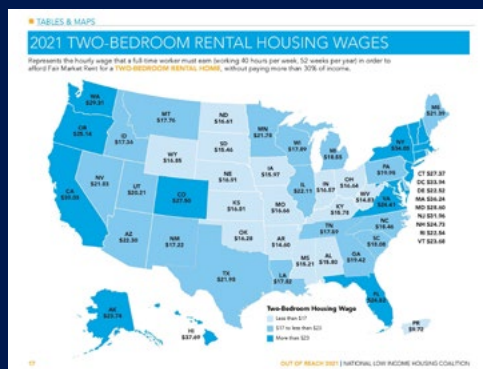
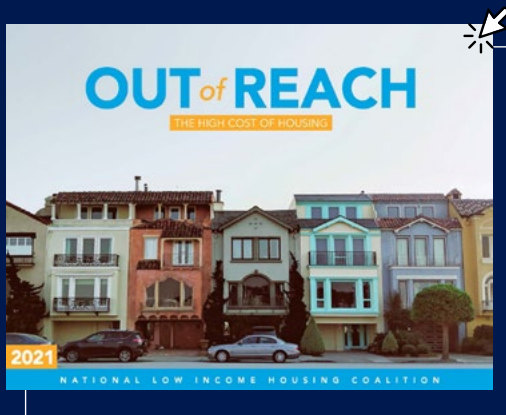
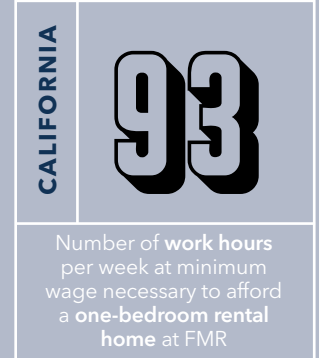
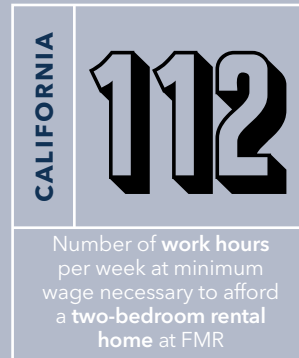


Source: Grounded Solutions Network Inclusionary Housing Database. Based on a survey conducted in 2014 and database updates provided. For more information about the database, visit the [inclusionary housing database](https://www.gsnetwork.org/inclusionary-housing-database) (http://www.gsnetwork.org/inclusionary-housing-database).

6-12 2021 ADVOCATES' GUIDE

OUT OF REACH: THE HIGH COST OF HOUSING

NLIHC released in July its annual report [Out of Reach 2021: The High Cost of Housing](#). The report showed that millions of low-wage renters were struggling to afford their homes before the pandemic and would remain in economically precarious positions without significant congressional action. According to the report, the national “housing wage” needed to afford rental housing was \$24.90 per hour for a modest two-bedroom home at fair market rent and \$20.40 per hour for a modest one-bedroom rental home. In no county in America could a renter earning a full-time prevailing minimum wage afford a modest two-bedroom apartment, and in only 7% of U.S. counties could they afford a modest one-bedroom rental. The report included a preface written by HUD Secretary Marcia L. Fudge.



THE ROAD AHEAD FOR LOW-INCOME RENTERS



NLIHC released in July *The Road Ahead for Low-Income Renters*, a research note summarizing research on how renters had fared during the pandemic and their likely needs in the future. Based on the U.S. Census Bureau's Household Pulse Survey and other sources, the report showed that approximately 6.5 million renter households were behind on rent as of early July 2021. Surveys suggested that many renters had paid rent only by relying on unsustainable, harmful methods like taking on additional debt or cutting back on paying for basic needs. The note also indicated that renters of color, low-income renters, and renters with lower educational attainment were struggling more than others.

As of early July, there were still nearly 6.5 million renter households behind on rent.



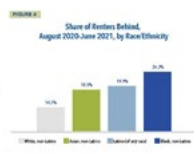
survey in January found that nearly half of low-income adults whose households lost employment income had taken on debt (Menace, Horowitz, Brown, & Minkin, 2021).

To make a rent payment, households also may have cut back on other basic needs. According to the Pulse biweekly survey, while an average of approximately 16% of renters were not caught up on rent between August 2020 and early June 2021, 30% had changed their spending due to loss of income. Pre-pandemic research shows that many housing cost-burdened renters make ends meet by cutting back on food, health and medicine, clothing, and transportation (Rosen et al., 2020), and the economic downturn in 2020 intensified that struggle for many. The Housing Initiative at Penn's survey of renters in Los Angeles County in January 2021 found that 64% of ERA applicants had delayed bill payments during the pandemic, 56% had cut back on food, and 27% had forgone medical care (Figure 3). These cutbacks can have harmful long-term consequences.



Source: Penn State Harrisburg (2021). Survey of renters in Los Angeles County, March 2021. Survey of renters in Los Angeles County, March 2021.

Just as Black and Latino workers saw much larger and more sustained increases in unemployment during the pandemic, renters of color have been more likely than white renters to be struggling throughout the entire downturn. Between August 2020 and early July 2021, over 24% of Black renters were behind on rent, as were 20% of Latino renters and 11% of Asian renters, compared to just 11% of white renters (Figure 4).

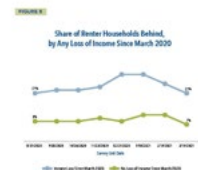


Source: U.S. Census Bureau, Household Pulse Survey, period March 2021. Week 13 (August 17-23, 2021). U.S. Census Bureau, 2021.

In addition to these deep racial and ethnic disparities among renters, several other groups are likely to have fallen behind on rent. While 15.5% of all renters were behind in early July, 22% of renters with household incomes less than \$15,000 were behind, as were 30% of low-income renters with children, and 24% of renters with less than a high school education. That these groups are at higher risk is not surprising: job losses in 2020 were concentrated among the lowest-wage workers, school and childcare have increased challenges for parents, and many jobs that required less education (like retail or food service) could not be performed remotely in 2020 and were instead eliminated. From August 2020 to March 2021, the Household Pulse Survey asked renters whether they or someone in their household had experienced any loss of income since March 13, 2020, and whether they were currently caught up on rent. While some of these households were out of work for months, others could have had relatively small or temporary

1. Beginning in April 2021, the survey question was changed to ask whether renters' households had lost income in the last four weeks.

disruptions to their income. Households reporting any lost employment income since March 2020 were far more likely to be behind than households without income loss, even a year after the start of the pandemic. Over that entire period, renters with income loss were 2.5 times more likely to be behind on rent than those not experiencing income loss (Figure 5).



Source: U.S. Census Bureau, Household Pulse Survey.

For lower-income renters, it can be difficult to get caught up on missed payments, since many were already housing cost-burdened (paying more than 30% of their incomes on housing) and operating on tight budgets before the pandemic. Researchers at the Turner Center found that among a group of renters in affordable housing, more than half of those who fell behind on rent in April 2019 were still behind at the end of the year (Kredonson, Undernager, & Reed, 2021). A return to employment will not immediately resolve financial difficulties for low-wage workers and low-income renters. A low-wage worker who returned to work after a relatively short spell of unemployment may continue to carry debt they cannot pay off.

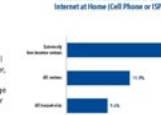
CHALLENGES TO GETTING ERA TO ALL RENTERS IN NEED

All low-income renters who have experienced financial hardship during or due, directly or indirectly, to the coronavirus pandemic and who are at risk of homelessness or housing instability are eligible for financial assistance through federally funded ERA programs. However, there are reasons to be concerned that not all eligible renter households will be reached by ERA programs and will not have their rental arrears erased.

First, many renters may not be aware of local resources for emergency assistance or do not know how to apply. A survey conducted by the Federal Reserve Bank of Philadelphia in January 2021 found that 23% of renters who may have needed rental assistance did not apply, because they were not aware of local programs, and another 54% did not know how to apply for assistance (Kiana, 2021). The survey was conducted prior to the opening of Treasury ERA-funded programs and when emergency rental assistance was not available in some states and localities. Nonetheless, it is probable that many renters in need missed opportunities to apply for assistance because they could not find resources in time. Even with greater funding available now, many renters in need will not benefit from ERA programs without significant outreach efforts.

FIGURE 6

Households without access to the Internet at home (all those over 18)



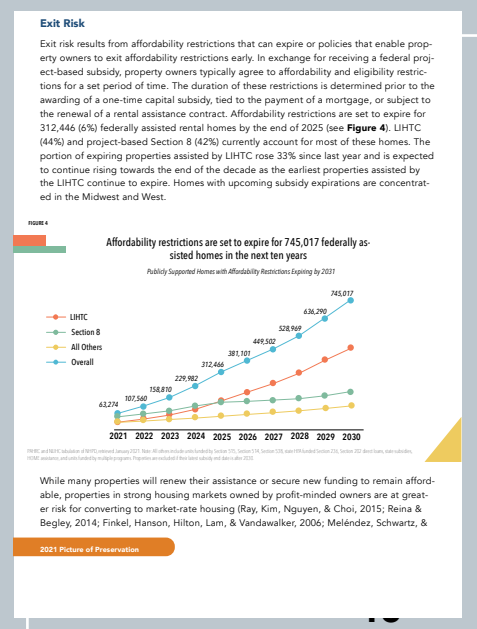
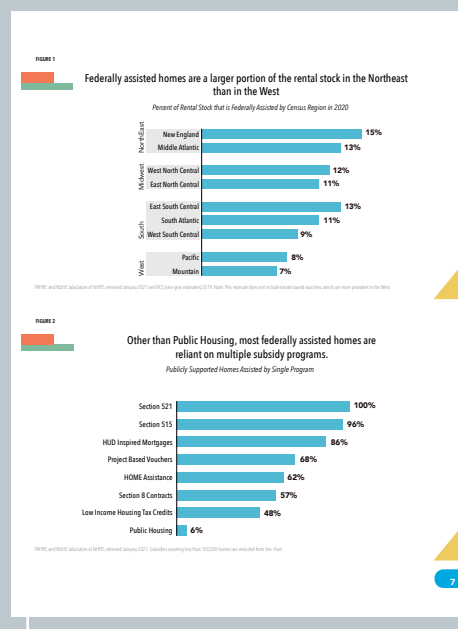
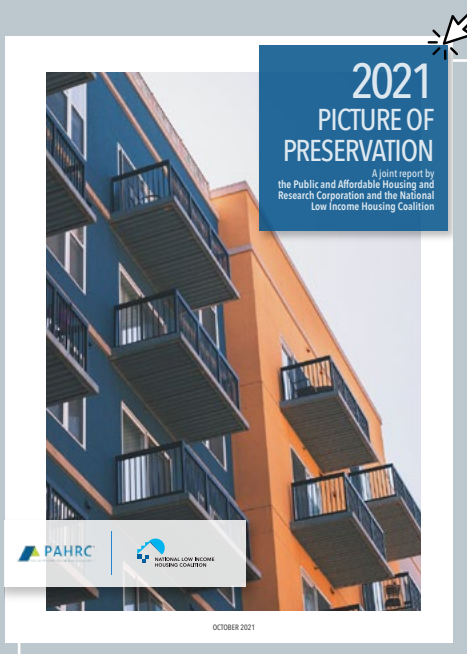
Source: U.S. Census Bureau, American Community Survey, March 2020. Released January 2021.

2. This includes respondents who said they did not apply to rental assistance because they did not need it.

PICTURE OF PRESERVATION

NLIHC and the Public and Affordable Housing Research Corporation (PAHRC) released in October [Picture of Preservation 2021](#). The joint report characterized the nearly 5 million homes constituting the nation's federally assisted housing stock, analyzed the preservation risks faced by these homes, and identified policy priorities to support their preservation. The report estimated that 176,760 federally assisted homes could be lost from the affordable housing stock over the next five years if preservation efforts are not expanded. The report highlighted the need for more financial resources and stronger preservation protections to ensure the continued affordability and physical quality of federally assisted homes.

Nearly 5 million rental homes were supported by federal project-based assistance in 2020, which represented 10% of the U.S. rental housing stock.



NLIHC VIRTUAL

HOUSING POLICY FORUM

A NEW DAY

OVER 1,100 ATTEND NLIHC'S 2021 VIRTUAL HOUSING POLICY FORUM

More than 1,100 housing advocates from around the country participated in [NLIHC's Virtual Housing Policy Forum 2021: A New Day](#) on March 30-31. The Forum featured a conversation with HUD Secretary Marcia L. Fudge - her first at a housing conference in her new role - and special presentations by Senators Elizabeth Warren (D-MA), Rob Portman (R-OH), Ron Wyden (D-OR), Brian Schatz (D-HI), and Chris Van Hollen (D-MD), and Representatives Joyce Beatty (D-OH), Jesús "Chuy" García (D-

IL), and Mario Diaz-Balart (R-FL). The Forum offered panels like Racial Equity and Housing Justice; Best Practices in Organizing; Legislative Opportunities to Advance Housing in 2021; State and Local Emergency Rental Assistance Programs; Achieving Universal Housing Assistance; Lessons Learned from COVID-19 and the Need for Structural Reform; and Sharing Stories of Lived-Experience to Bring About Change.

EVENTS

HOUSING LEADERSHIP AWARDS RECEPTION

On April 28, more than 300 viewers joined NLIHC in celebrating the 2021 Housing Leadership Awards honorees. Senator Sherrod Brown (D-OH) and Representative Maxine Waters (D-CA) each received the Edward W. Brooke Housing Leadership Award for their exceptional commitment to advancing legislation in Congress on behalf of those experiencing homelessness and low-income renters, especially during the pandemic. The Cushing Niles Dolbeare Lifetime Service Award was awarded to Joy Johnson, a former NLIHC board member and the founder of Charlottesville's Public Housing Association of Residents, for her decades of advocacy and organizing with public housing residents and other low-income people. The National Housing Law Project's Housing Justice Network received the Sheila Crowley Housing Justice Award for its tireless efforts to defend low-income tenants from wrongful evictions during the pandemic and to litigate on issues related to federally assisted housing, evictions, foreclosures, and fair housing.

JOY JOHNSON



2021 Cushing Niles Dolbeare Lifetime Service Award

I am so happy to see Joy Johnson act as the recipient of this award. I know no one that is more deserving of this. She has worked tirelessly in an area where a lot of the work is thankless. Charlottesville would not be the same without her impact. I could not have a better PHAR Board President for 2021.

– **Shelby Edwards**
Executive Director, Charlottesville PHAR

HOUSING JUSTICE NETWORK



2021 Sheila Crowley Housing Justice Award

The Housing Justice Network (née LALSHAC) is the lifeblood of those who advocate for decent, affordable, dignified, racially just housing for every human being in the United States. It's terrifying to imagine what the housing consequences of this pandemic would have been without HJN.

– **Florence Wagman Roisman**
William F. Harvey Professor of Law and Chancellor's Professor,
Indiana University Robert H. McKinney School of Law

U.S. REPRESENTATIVE MAXINE WATERS



2021 Edward W. Brooke Housing Leadership Award

Chairwoman Waters has been among the nation's strongest leadership voices that housing is infrastructure. Her determination has directly led to billions of dollars of investment in America's lowest-income communities, providing housing opportunities to those with the least among us. And her passion and tenacity to solve homelessness pushes us all to do better. Congratulations to my friend Maxine on this award.

– **Gavin Newsom**
Governor, California

U.S. SENATOR SHERROD BROWN



2021 Edward W. Brooke Housing Leadership Award

Our own Senator Sherrod Brown of Ohio is truly a champion for affordable housing. A longtime friend and ally, he deeply understands the critical role housing plays and its intersection with health, education, employment, transportation and other aspects of community life. Sherrod's advocacy both on expanding public resources and pushing the banks and GSEs to increase their commitment to affordable housing will have lasting impact.

– **Hal Keller**
President Emeritus, Ohio Capital Corporation for Housing

NLIHC AND PARTNERS' ADVOCACY RESULTS IN FAIR HOUSING WINS

HUD WITHDRAWS PROPOSED MIXED-STATUS RULE AFTER OPPOSITION BY NLIHC AND OUR ALLIES

Following advocacy by NLIHC and our partners, HUD published a rule withdrawal, "[Housing and Community Development Act of 1980: Verification of Eligible Status; Withdrawal](#)" in the *Federal Register* on April 2. The previous administration's harmful rule would have forced thousands of mixed-status immigrant families with members who are undocumented or otherwise ineligible for public and other subsidized housing to split up or be evicted. NLIHC, the National Housing Law Project (NHLPP), and other partners mobilized in a campaign that generated over 30,450 public comments, most of them against the rule.

HUD WITHDRAWS EQUAL ACCESS RULE FOLLOWING NLIHC-LED WEEK-OF-ACTION

HUD published a withdrawal of a proposed rule, "[Making Admissions or Placement Determinations Based on Sex in Facilities Under Community Planning and Development Housing Programs; Withdrawal; Regulatory Review](#)," in the *Federal Register* on April 27. The withdrawal removed a harmful anti-transgender proposal by the previous administration. HUD's withdrawal of the rule followed a successful [Week of Action](#) led by NLIHC and Housing Saves Lives that called for public comments against the proposal during a 60-day comment period. Over 66,000 public comments were submitted, resulting in one of the largest public comment campaigns ever in response to a HUD regulation.

HUD PUBLISHES PROPOSED RULE TO REINSTATE 2013 DISPARATE IMPACT RULE FOLLOWING ADVOCACY BY NLIHC AND ALLIES

Following advocacy by NLIHC and our partners, HUD published a proposed rule reinstating the 2013 Disparate Impact Rule in the *Federal Register* on June 25. The rule will recodify the 2013 rule's discriminatory effects standard, removing most changes made from the previous administration's 2020 Disparate Impact Rule, which would have undermined disparate impact and brought about harm to members of those classes protected by the "Fair Housing Act."












OTHER ACHIEVEMENTS



DISASTER HOUSING RECOVERY

NLIHC continued to lead the Disaster Housing Recovery Coalition (DHRC), comprising more than 850 groups striving to ensure disaster housing recovery is carried out equitably for the lowest-income and most marginalized communities.



FEMA ANNOUNCES IMPROVEMENTS FOR LOW-INCOME DISASTER SURVIVORS AT URGING OF NLIHC-LED DHRC

FEMA announced major reforms to address long-standing barriers preventing the lowest-income and most marginalized disaster survivors from receiving the assistance needed to recover. The reforms were developed and advanced by the DHRC and its partners in impacted communities. Under FEMA's new policy, these survivors can now self-certify ownership of their homes when they do not have other documentation, and they may submit a broader array of documents to prove occupancy and ownership of their homes.

NLIHC AND PAHRC PUBLISH "TAKING STOCK: NATURAL HAZARDS AND FEDERALLY ASSISTED HOUSING"

NLIHC and the Public and Affordable Housing Research Corporation (PAHRC) released on June 29 ["Taking Stock: Natural Hazards and Federally Assisted Housing,"](#) examining the locations of project-based federally assisted properties in relation to risks for 18 types of natural hazards. The report found that one-third of federally assisted homes are in areas at very high or relatively high risk of negative impacts from natural hazards compared to one-quarter of all renter-occupied homes and just 14% of owner-occupied homes.

NLIHC TESTIFIES BEFORE CONGRESS IN SUPPORT OF DISASTER HOUSING RECOVERY

NLIHC testified at "CDBG Disaster Recovery: States, Cities, and Denials of Funding," a hearing held by the Oversight and Investigations Subcommittee of the U.S. House Financial Services Committee on July 15; and "Civil Rights Implications of Disaster Relief: Hurricane María in Puerto Rico," a hearing held by the U.S. Commission on Civil Rights on December 10.

NLIHC RECOGNITIONS



NLIHC PARTNERSHIP HONORED WITH AWARD FROM CSH

The organizational partners of the Framework for an Equitable Covid-19 Response to Homelessness (of which NLIHC is a founding partner) were recognized for innovative and inspired leadership at the Corporation for Supportive Housing's (CSH) 30th anniversary symposium. The Framework is a [partnership](#) between NLIHC and the National Alliance to End Homelessness, the Center for Budget and Policy Priorities, Urban Institute, the National Innovation Service, Health Care for the Homeless, Barb Poppe, and Mathew Doherty.



NLIHC NAMED "2021 EXCEPTIONAL COMMUNITY PARTNER" BY HCDNNJ

NLIHC was [named a 2021 Exceptional Community Partner by the Housing and Community Development Network of New Jersey \(HCDNNJ\)](#). Presented to allied organizations, the award recognizes partners who have gone above and beyond to address housing insecurity and advance policy solutions that create housing justice.

NLIHC NAMED "BEST NATIONAL ADVOCACY GROUP" IN BEYOND CHRON'S 2021 BEST IN POLITICS AWARDS

Beyond Chron, a Tenderloin Housing Clinic website covering political and cultural issues, named NLIHC the ["Best National Advocacy Group"](#) in 2021. Randy Shaw, editor at *Beyond Chron* and director of the Tenderloin Housing Clinic, explained that he chose NLIHC "because of their historic success in getting political support for massive new federal funding to address homelessness and affordable housing. NLIHC Director Diane Yentel has been tireless in dealing both with the White House and Congress. Most importantly, NLIHC staff assembled the national grassroots mobilizing base that the housing cause has long lacked..."



NLIHC HONORED WITH "EQUAL OPPORTUNITY/AFFIRMATIVE ACTION EXEMPLARY PRACTICE AWARD"

The American Society for Public Administration honored NLIHC with an "Equal Opportunity/Affirmative Action Exemplary Practice Award." The award is presented annually to "individuals and organizations that have made outstanding contributions to a more equal society."



OTHER ACHIEVEMENTS

NLIHC STATE PARTNERS

NLIHC continued to support and engage 64 state homelessness and affordable housing coalitions in 43 states and the District of Colombia in efforts to achieve racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice. These state partners are vital to NLIHC's work, regularly mobilizing tens of thousands of advocates around federal policy issues. NLIHC convenes state partner calls and convenings featuring peer learning, NLIHC research, federal policy updates, advocacy campaigns, NLIHC media toolkits, and guest presenters on special topics. In 2021, NLIHC staff presented as keynote speakers, plenary panelists, and workshop presenters at dozens of virtual events hosted by state partners and attended by thousands of advocates.



64

STATE PARTNERS

43

IN STATES

20


STATE & TRIBAL
COALITION MEETINGS



OTHER ACHIEVEMENTS

OTHER NLIHC-LED CAMPAIGNS AND COALITIONS

NLIHC continued to convene and lead several other broad-based national policy advocacy campaigns and task forces. **The Campaign for Housing and Community Development Funding (CHCDF)** consists of more than 70 national organizations that advocate collectively for the highest possible federal funding for all affordable housing and community development programs. **The Housing and Criminal Justice Reform Task Force** of more than 20 national housing and civil rights groups advocates for policies that ensure justice-involved individuals can successfully return to decent, affordable homes after incarceration.

**Campaign for Housing and Community Development Funding**
Working to ensure maximum federal resources for housing and community development

IMPACTS OF GOVERNMENT SHUTDOWN ON AFFORDABLE HOUSING PROGRAMS

JANUARY 24, 2019

The Campaign for Housing and Community Development Funding (CHCDF) urges Congress to end the government shutdown and enact clean, full-year FY19 spending bills for the Departments of Housing and Urban Development (HUD) and Agriculture (USDA) as soon as possible.

On December 21, Congress failed to provide FY19 funding for several federal agencies, including HUD and USDA, causing a partial government shutdown. Outlined below are the impacts the shutdown is having on HUD and USDA affordable housing and community development programs:

PROJECT-BASED RENTAL ASSISTANCE (PBRA)

- As of January 22, 748 rental assistance contracts have expired in December and January (see programmatic breakdown below). These contracts will affect roughly 27,200 low-income households. The number of expiring contracts will increase as time goes on, as HUD anticipates approximately 500 additional contracts will expire and be up for renewal in January and 550 in February. Without additional funding, HUD cannot renew these contracts or obligate funds - doing so would be in violation of the Antideficiency Act.

Section 8 Project-Based Assistance

- As of January 22, 221 Section 8 project-based rental assistance contracts have expired. The 221 contracts that HUD didn't renew will affect around 12,000 low-income households. Roughly two-thirds of these households are elderly or who have disabilities; on average, these households have incomes of less than \$13,000 per year. HUD is determining whether it has any available funds that could be obligated to renew contracts that expired in December and January and is working through the processing of these contracts to determine what could be signed if funding is available.
- HUD has proposed that private owners use their individual funding reserves, where available, to cover shortfalls.
- Anything less than 12 full months funding for project-based Section 8 contracts will limit a property owner's ability to provide supportive services to their tenants, impede or delay critical rehabilitation, or possibly increase rent burdens on fixed-income populations.

Section 202 Housing for the Elderly

- Nearly 10,000 of the 17,723 project-based Section 8 properties are insured by the Federal Housing Administration (FHA). The estimated unpaid balance of the FHA insured debt underlying properties assisted by project-based Section 8 contracts is over \$13.5 billion. Without sufficient Section 8 rental assistance, many projects will fail and FHA will be left paying the tab.
- Contracts that provide ongoing operating subsidies to the nation's almost 6,700 Section 202 communities are at risk of not being renewed. As of January 22, 272 Section 202 contracts have expired. HUD does not have the funding to renew these contracts and has proposed that private owners use their individual reserves, where available, to cover shortfalls.
- Two-thirds of Section 202 communities receive ongoing rental subsidies from Section 8 PBRA contracts; the other one-third receive subsidies from Project Rental Assistance Contracts (PRACs). HUD's inability to renew Section 8 PBRA contracts (see above section) directly impacts older adults in the Section 202 program. Both PBRA and PRAC need uninterrupted renewals to maintain the nation's Section 202 homes.
- The Section 202 program provides affordable housing to about 400,000 older adults with average annual incomes of \$13,300.
- Service Coordinators are essential in serving residents who rely on home and community-based services to age in place. Funded under the Section 202 Service Coordinator Grants program and PBRA, Service Coordinators are not able to register for Standards for Success or



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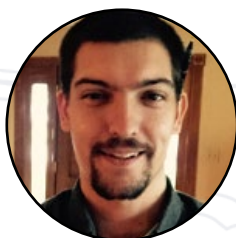
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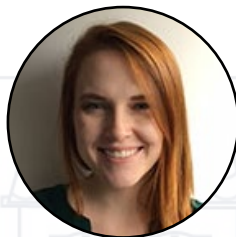
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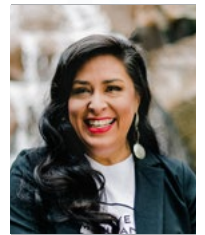
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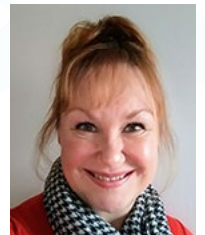
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**As of December 31, 2021*

NATIONAL LOW INCOME HOUSING COALITION

STATEMENT of FINANCIAL POSITION

2021 ASSETS	COALITION (C)(3)	POLICY CTR	C3/C4 ELIM.	TOTAL
Cash and cash equivalents	\$4,193,165	\$3,142		\$4,196,307
Grant and other receivables	\$2,618,981			\$2,618,981
Prepaid expenses and deposits	\$197,219	\$2,998		\$200,217
Property and equipment, net	\$298,581			\$298,581
Investments	\$6,159,435			\$6,159,435
TOTAL ASSETS	\$13,467,381	\$6,140		\$13,473,521
2021 LIABILITIES AND NET ASSETS				
LIABILITIES				
Accounts payable and accrued expenses	\$489,185			\$489,185
Capital lease obligation	\$32,003			\$32,003
Deferred revenue	\$11,338			\$11,338
Deferred lease incentive	\$256,745			\$256,745
Deferred rent	\$318,622			\$318,622
TOTAL LIABILITIES	\$1,107,893			\$1,107,893
NET ASSETS				
Without Donor Restrictions				
Undesignated	\$3,776,490	\$6,140		\$3,782,630
Board designated as endowment funds	\$6,160,935			\$6,160,935
Total Net Assets Without Donor Restrictions	\$9,937,425	\$6,140		\$9,943,565
With Donor Restrictions	\$2,422,063			\$2,422,063
TOTAL NET ASSETS	\$12,359,488	\$6,140		\$12,365,628
TOTAL LIABILITIES & NET ASSETS	\$13,467,381	\$6,140		\$13,473,521
2021 OPERATING REVENUE AND SUPPORT				
Grants and contributions	\$10,704,532	\$76,294	\$(76,294)	\$10,704,532
Annual conference registration revenue	\$54,470			\$54,470
Leadership awards event sponsorship	\$632,535			\$632,535
Membership contributions	\$442,312			\$442,312
Other	\$60,382			\$60,382
Interest income	\$19			\$19
TOTAL OPERATING REVENUE AND SUPPORT	\$11,894,250	\$76,294	\$(76,294)	\$11,894,250
2021 EXPENSES				
Program Services/Education	\$10,064,043	\$72,045	\$(76,294)	\$10,059,794
Management and general	\$515,299	\$4,149		\$519,448
Fundraising	\$204,331			\$204,331
TOTAL OPERATING EXPENSES	\$10,783,673	\$76,194	\$(76,294)	\$10,783,573



NATIONAL LOW INCOME
HOUSING COALITION

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