

NLIHC's HoUSed Campaign for Long-Term Housing Solutions

May 8, 2023

Agenda

Welcome & Updates

- Sarah Saadian, NLIHC

Comment Portal to Weigh-In on FTC & CFPB Tenant Screening Practices

- Natasha Duarte & Mariah de Leon, Upturn

Land-Use Reforms & Housing Costs

- Christopher Davis, Urban Institute

Field Update

- Libby Murphy, Minnesota Housing Partnership

Policy & Advocacy Update

- Sarah Saadian, NLIHC
- Brooke Schipporeit, NLIHC

Next Steps

hoUSed
Universal · Stable · Affordable

Welcome

Sarah Saadian

Senior Vice President for Public Policy & Field Organizing

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Comment Portal to Weigh-In with FTC & CFPB on Tenant Screening Practices

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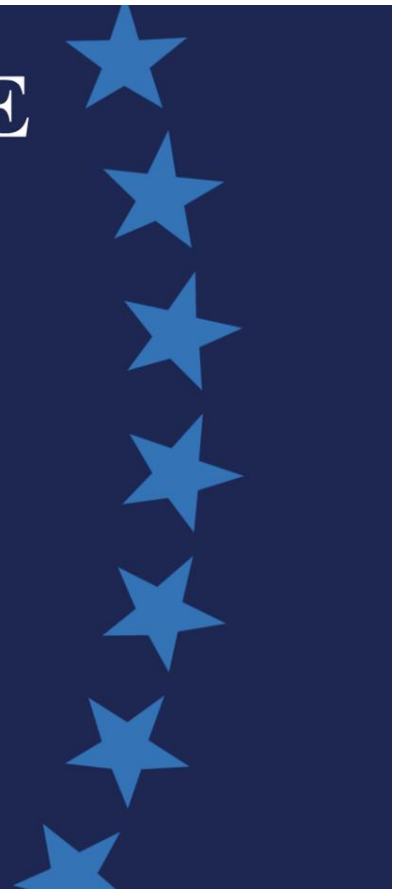
Upturn

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About the Tenant Screening Request for Information (RFI)



THE WHITE HOUSE BLUEPRINT FOR A RENTERS BILL OF RIGHTS



PREPARED BY THE DOMESTIC POLICY COUNCIL AND NATIONAL ECONOMIC COUNCIL

JANUARY 2023

Tenant Screening RFI

FTC and CFPB Seek Public Comment on How Background Screening May Shut Renters out of Housing

Public urged to provide input on such issues as use of criminal and eviction records, algorithms in tenant screening process, and adverse impact on underserved communities

February 28, 2023

What do these agencies do?

The **Federal Trade Commission (FTC)** takes action against businesses when they engage in “unfair” or “deceptive” trade practices, including discriminatory practices. They also enforce the rules that require tenant screening companies to ensure accuracy in the reports they create. For example, they fined tenant screening company AppFolio because it was including criminal and eviction records in tenant screening reports without checking to make sure they were matched to the right person and didn’t contain errors.

The **Consumer Financial Protection Bureau (CFPB)** regulates background check companies, including tenant screening companies. For example, the CFPB has released guidance telling background check companies that “name-only matching” does not meet their legal obligations.

What information is the government asking for?

- Information and experiences from all stakeholders, including tenants, landlords, tenant screening companies, and advocates;
- Information about how tenant screening works and how it impacts people's access to housing, such as:
    - What information do tenants receive about how they will be screened, or about why they were rejected?
    - How do landlords use and evaluate information such as criminal and eviction records?
    - What are the discriminatory impacts of tenant screening?



What will federal agencies do with this information?

- **Sue/enforce against companies** and landlords that are engaging in unfair, deceptive, or discriminatory practices, such as rejecting applicants because of eviction filings or arrest records, or failing to tell applicants why they were rejected;
- **Publish guidance or rules** requiring tenant screening companies and landlords to take certain steps to protect tenants, such as excluding certain records (like sealed or dismissed eviction records) from tenant screening reports or telling tenants what criteria and information will be used to screen them
- **Conduct follow-up studies and investigations** to get targeted information from tenant screening companies and landlords, such as how tenant screening companies design and test their scoring algorithms;
- **Share information with other enforcement agencies**, such as the Department of Housing and Urban Development (HUD) so that they can do more to enforce against housing discrimination in the tenant screening process.

How can you share your story?

Submit a comment at stoptenantscreening.org



ENGLISH SPANISH

Screened out of housing?

Share your story and tell the government to protect dignified homes for all.

Too often, people trying to find affordable, dignified homes for themselves and their families are locked out of good places to live because of background checks, also known as "tenant screening." But now we have a chance to tell the federal government about the problems people face when applying for housing. Tell your story to help hold landlords and background check companies accountable for the harms they cause, like charging too many fees, denying people housing because of past criminal or eviction records, denying people because of a credit check, or never telling people why they were denied. **Tell your story using the form below by May 30.**



ENGLISH SPANISH

What is this?

The Federal Trade Commission and the Consumer Financial Protection Bureau are requesting information from the public about the housing application and background check process, or "tenant screening." They need to hear about real people's experiences applying for housing, so that they can protect people from harmful, discriminatory practices, and make it easier to get housing. You can read the government's full request for information here and submit your comments using this form.

The information you share will be publicly available, but you can submit your comment anonymously if you do not want to use your name.

Download the RFI (PDF)

Submit a Comment

Share your story by May 30.

The information you share will be publicly available on the federal government's website for public comment (regulations.gov), but you can submit your comment anonymously if you do not want to use your name. Do not include sensitive personal information like your or someone else's social security number, date of birth, driver's license number, or credit or debit card number.

Comment (required)

Start typing comment here...

ENGLISH SPANISH

What kinds of information should I share?

Any information you can provide about your experiences with housing applications and background checks will be helpful, so tell your story! **Be as clear and specific as you can, but your comment doesn't need to be formal or follow a particular format or style. Even one paragraph that tells your side of the story is valuable.**

Here are a few examples of the types of information that would be helpful to share. **You do not need to answer all of these questions.** Click here if you want to see the government's full list of questions.

- If you applied to a rental unit and were either denied or charged more money to live there (like a higher monthly rent, security deposit, or extra fees), did anyone tell you why you were denied or charged more? What, if anything, did they tell you?

Email Address

Type your email address here...

☐ Opt to receive email confirmation of submission and tracking number?

Tell us about yourself! I am... (required)

☐ An Individual
You or another single person is the author

☐ An organization
A company, organization, or government agency

☐ Anonymous
If you do not want an entity associated with the comment

Do not submit personally identifiable information through this form. Any personally identifiable information

ADDITIONAL RESOURCES:

- Learn more about the CFPB/FTC RFI: https://www.ftc.gov/policy/studies/submit-comment-joint-ftc-cfpb-tenant-screening-request-information
- Submit your comment through the federal register (https://www.regulations.gov/document/FTC-2023-0024-0002/comment) or at StopTenantScreening.org
- Learn more about tenant screening regulations and eviction record sealing policies: https://plcylk.org/evictionrecordstool
- Learn more about where these policies exist across the country: https://plcylk.org/evictionrecordsmap
- Learn more about rental debt collection: https://www.nclc.org/wp-content/uploads/2022/10/UnfairDebts-Rpt.pdf
- Learn more about tech and bias in tenant screening: https://techequitycollaborative.org/2022/02/23/tech-bias-and-housing-initiative-tenant-screening/
- Dig into the data on rental debt across the country: https://nationalequityatlas.org/rent-debt
- NLIHC Toolkit on Eviction Record Sealing and Expungement Protections: https://nlihc.org/resource/nlihc-releases-toolkit-eviction-record-sealing-and-expungement-protections
- Additional resources on tenant screening and fair housing for individuals with disabilities:
    - National Housing Law Project: https://www.nhlp.org/initiatives/fair-housing-housing-for-people-with-disabilities/
    - HUD Study Rental Housing Discrimination on the Basis of Mental Disabilities: Results of Pilot Testing: https://www.huduser.gov/portal/publications/MentalDisabilities-FinalPaper.html
    - The Arc: https://thearc.org/policy-advocacy/housing/
    - “When a renter with disabilities is denied housing” by Eric Dunn https://shelterforce.org/2019/06/10/when-a-renter-with-disabilities-is-denied-housing/
    - Tenant Resource Center (WI): https://www.tenantresourcecenter.org/renting_with_disabilities

New Report: Land-Use Reforms & Housing Costs

Christopher Davis

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May 8, 2023

Land-Use Reforms and Housing Costs

Does Allowing for Increased Density Lead to Greater Affordability?

URBAN INSTITUTE · ELEVATE · THE · DEBATE

Christina Stacy, Chris Davis*, Yonah Freemark, Lydia Lo, Graham MacDonald, Vivian Zheng, Rolf Pendall

The United States is facing a housing affordability crisis that is exacerbating economic and racial inequities

- One explanation for the affordability crisis is overly restrictive land-use regulations
- However, it is unclear whether loosening those restrictions will have an equal and opposite effect
  - Reforms may standardize common requests for variations that local zoning commissions already systematically approve (Lo *et al.* 2020)
  - Builders might convert existing lower-cost units into higher-cost ones which might then also cause amenity effects to increase surrounding housing values as well (Jacobus 2016)

To examine these issues, we undertake the first cross-city panel analysis of the impact of land-use reforms on housing supply and rents

- We use machine-learning algorithms to search US newspaper articles for 1,136 cities between 2000 and 2019, then manually code them to increase accuracy
- Merge with data from the US Postal Service on per-city counts of addresses and Census data on demographics, rents, and units affordable to households of different incomes
- Estimate a fixed-effects model with city specific time trends to examine the relationships between land-use reforms and the supply and price of rental housing

	Frequency		
Type of Reform	**Total Reforms**	**More Restrictive**	**Less Restrictive**
ADUs	50	15	35
FAR	34	19	15
General rezoning	22	11	11
Height limits	37	24	13
Minimum lot size	33	14	19
Minimum setbacks	1	1	0
Mixed residential and non-residential development	3	0	3
Metropolitan region	**Total Reforms**	**More Restrictive**	**Less Restrictive**
Boston-Cambridge-Newton, MA-NH	17	11	6
Charlotte-Concord-Gastonia NC-SC	16	7	9
Chicago-Naperville-Elgin, IL-IN-WI	20	11	9
Dallas-Fort Worth-Arlington, TX	15	3	12
Los Angeles – Long Beach – Anaheim, CA	57	28	29
Miami – Fort Lauderdale – West Palm Beach, FL	17	9	8
Philadelphia-Camden-Wilmington, PA-NJ-DE	17	6	11
Portland-Vancouver-Hillsboro, OR-WA	21	9	12
Total	**180**	**84**	**96**

We find that reforms that increase land-use restrictions are associated with increased median rents

		(1) Ln Total Addresses	(2) Median Gross Rent	(3) Ln Aggregate Gross Rent
Reforms increasing restrictions	**Post Period**	**0.004**	**$49.54***	**-0.003**
		(0.003)	**(24.42)**	**(0.026)**
		0.001	$20.42	0.002
	Implementation Period	(0.002)	(12.87)	(0.014)
Quarter/year fixed effects		Yes	Yes	Yes
City-level fixed effects		Yes	Yes	Yes
City specific time trends		Yes	Yes	Yes
Observations		68,634	12,176	12,178
Adjusted R-squared		0.785	0.446	0.606

Note: Results for logged outcomes are semi elasticities from a fixed effects model with random trends that includes place and quarter or year fixed effects (quarter for number of addresses, year for rent) and city specific time trends (or random trends). Sample is a quarterly panel of 1,136 cities in 8 MSAs from 2005 quarter 4 to 2021 quarter 1 for total addresses, and a yearly panel from 2008 to 2017 for median and aggregate gross rent. Robust standard errors in parentheses, clustered at the place level. ** $p \leq 0.01$; * $p \leq 0.05$.

…and a reduction in units affordable to middle-income renters

		(1) Ln ELI	(2) Ln VLI	(3) Ln LI	(4) Ln MI	(5) Ln above MI
Reforms increasing restrictions	**Post Period**	**-0.365**	**-1.523**	**-0.063**	**-0.241***	**-0.335**
		(1.263)	**(2.188)**	**(0.053)**	**(0.111)**	**(0.216)**
	Implementation Period	0.434	-0.527	-0.026	-0.050	0.000
		(0.577)	(0.353)	(0.029)	(0.061)	(0.162)
Quarter/year fixed effects		Yes	Yes	Yes	Yes	Yes
City-level fixed effects		Yes	Yes	Yes	Yes	Yes
City specific time trends		Yes	Yes	Yes	Yes	Yes
Observations		12,177	12,175	12,177	12,172	12,177
Adjusted R-squared		0.276	0.221	0.126	0.132	0.178

Note: Results for logged outcomes are semi elasticities from a fixed-effects model with random trends that includes place and year fixed effects and city-specific time trends. Sample is a yearly panel from 2008 to 2017. Robust standard errors in parentheses, clustered at the place level. ** $p \leq 0.01$; * $p \leq 0.05$.

Reforms that loosen restrictions are associated with 0.8% increase in housing supply

		(1) Ln Total Addresses	(2) Median Gross Rent	(3) Ln Aggregate Gross Rent
Reforms loosening restrictions	**Post Period**	**0.008****	**-$60.52**	**0.008**
		(0.003)	**(36.05)**	**(0.031)**
		0.003	-$23.55	0.008
	Implementation Period	(0.002)	(21.21)	(0.020)
Quarter/year fixed effects		Yes	Yes	Yes
City-level fixed effects		Yes	Yes	Yes
City specific time trends		Yes	Yes	Yes
Observations		68,634	12,176	12,178
Adjusted R-squared		0.785	0.446	0.606

Note: Results for logged outcomes are semi elasticities from a fixed effects model with random trends that includes place and quarter or year fixed effects (quarter for number of addresses, year for rent) and city specific time trends (or random trends). Sample is a quarterly panel of 1,136 cities in 8 MSAs from 2005 quarter 4 to 2021 quarter 1 for total addresses, and a yearly panel from 2008 to 2017 for median and aggregate gross rent. Robust standard errors in parentheses, clustered at the place level. ** $p \leq 0.01$; * $p \leq 0.05$.

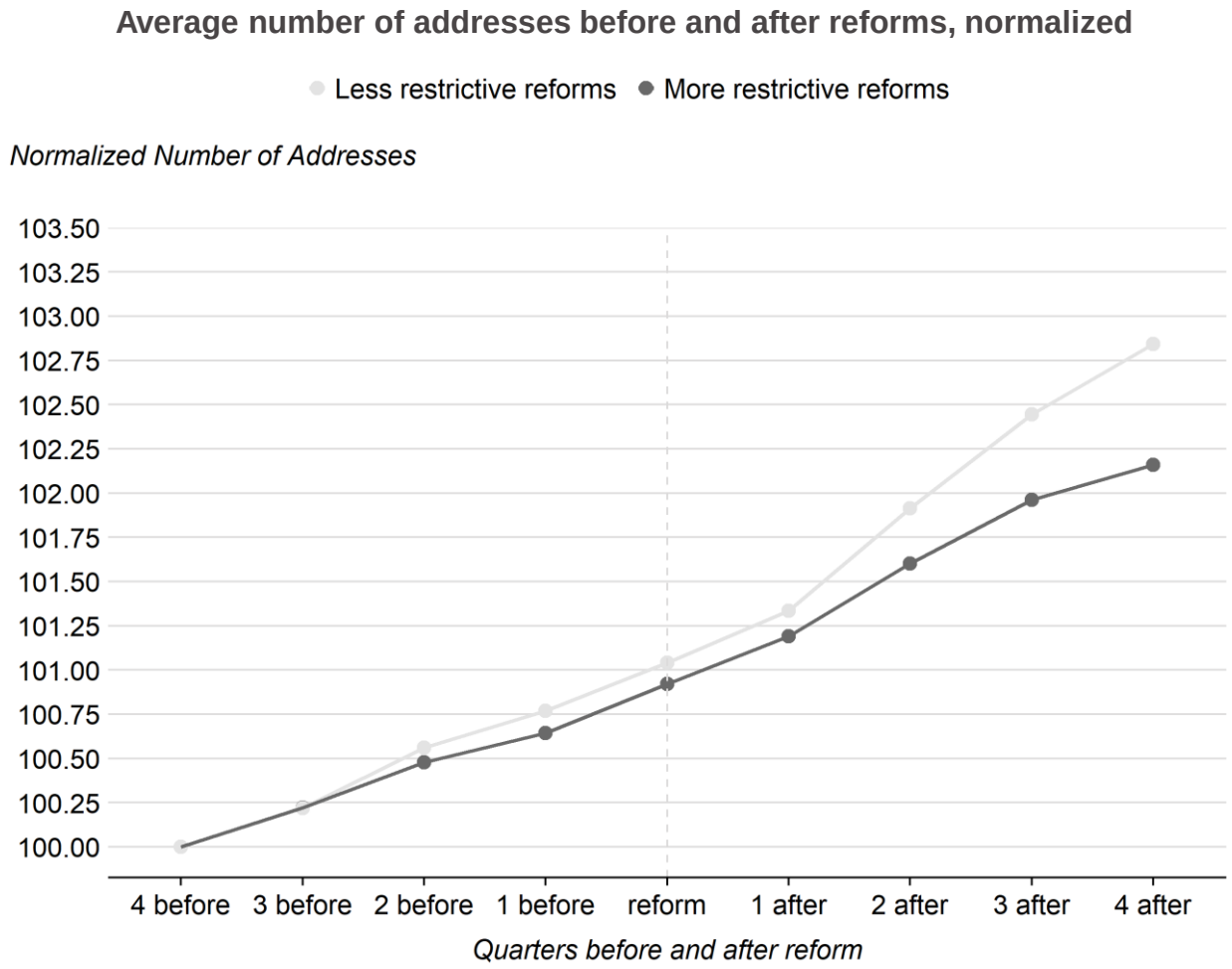
But this increase occurs predominantly for units at the higher end of the rent price distribution (although impacts are positive across the affordability spectrum)

		(1)	(2)	(3)	(4)	(5)
		Ln ELI	Ln VLI	Ln LI	Ln MI	Ln above MI
Reforms loosening restrictions	**Post Period**	**2.047**	**1.264**	**0.122**	**0.051**	**0.632***
		(3.303)	**(1.393)**	**(0.083)**	**(0.126)**	**(0.248)**
	Implementation	1.393	0.454	0.063	0.078	0.430**
	Period	(1.773)	(0.646)	(0.053)	(0.072)	(0.140)
Quarter/year fixed effects		Yes	Yes	Yes	Yes	Yes
City-level fixed effects		Yes	Yes	Yes	Yes	Yes
City specific time trends		Yes	Yes	Yes	Yes	Yes
Observations		12,177	12,175	12,177	12,172	12,177
Adjusted R-squared		0.276	0.221	0.126	0.132	0.178

Note: Results for logged outcomes are semi elasticities from a fixed-effects model with random trends that includes place and year fixed effects and city-specific time trends. Sample is a yearly panel from 2008 to 2017. Robust standard errors in parentheses, clustered at the place level. ** $p \leq 0.01$; * $p \leq 0.05$.

These results suggest that reforms loosening restrictions can increase housing supply

- But this increase is likely inadequate to increase the availability of housing affordable to low- and middle-income households in the short-term



Recommendation:

Leaders should consider pairing direct investments in affordable housing, such as immediate investments in public and assisted housing and LIHTC developments, with reforms loosening land use restrictions to address both short-term and long-term housing affordability.

What can the Federal Government do to encourage states and localities to remove exclusionary zoning restrictions?

To get a baseline of current zoning codes:

- Amend AFFH requirements such that jurisdictions submitting equity plans must describe the conditions of their zoning codes when it comes to housing availability, pointing out conditions like share of residential land limited to single-family home development.
- Even better would be HUD requiring jurisdictions to submit their zoning codes under a standardized format
- Provide grants to MPOs to act as regional zoning plan and data stewards, collecting and maintaining standardized regional zoning databases.

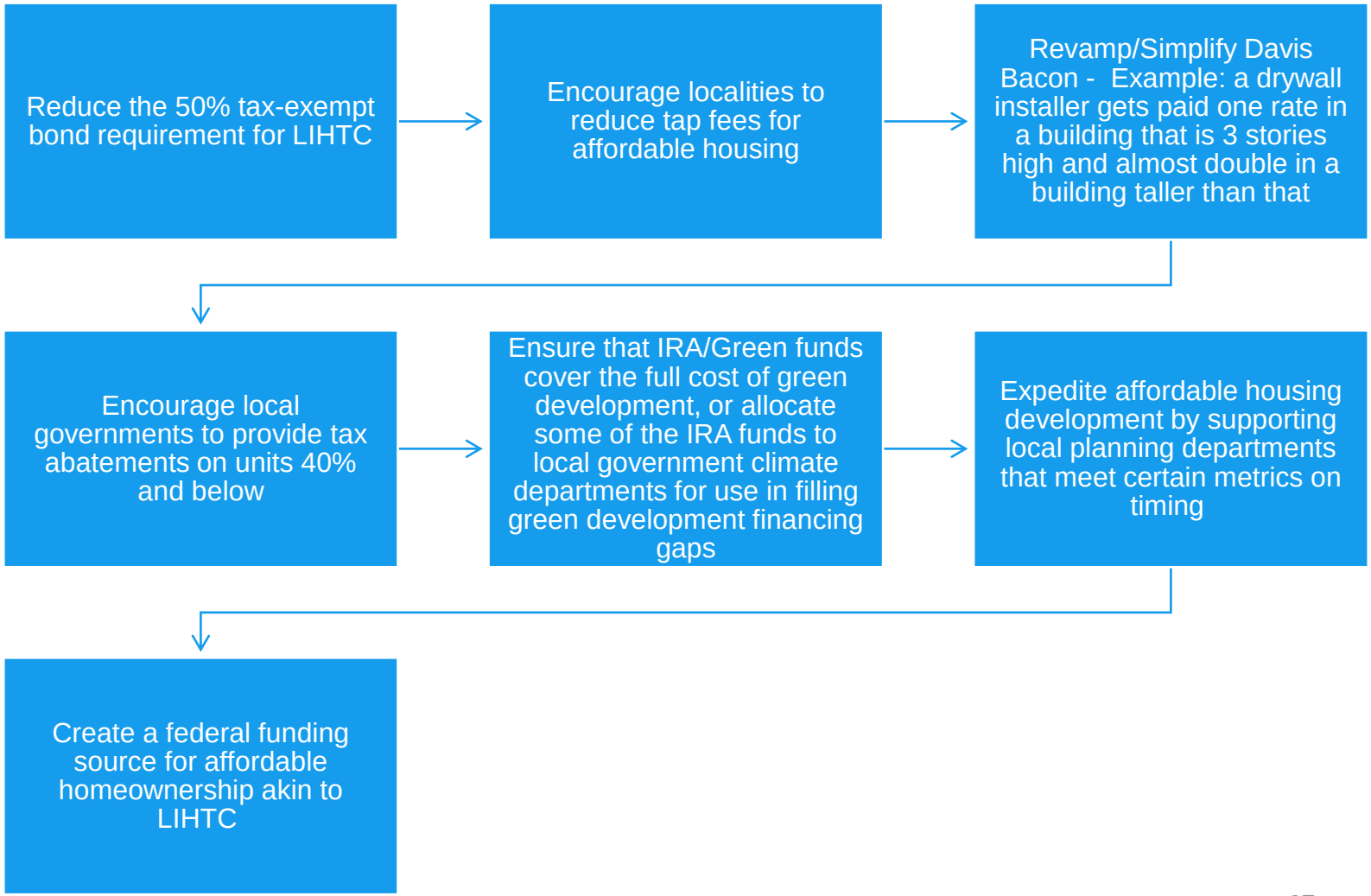
To incentivize jurisdictions to relax exclusionary restrictions:

- Create funding opportunities across agencies that prioritize or require relaxed zoning regulations and require more by right development
- Also encourage equitable community engagement at the local level that is representative of the community as a whole, not just homeowners

Here are some initial ideas from affordable housing developers:

What can the Federal Government do to encourage the development of more immediate affordable housing?

Would love to hear from you all!



About the Urban Institute

- The Urban Institute is the trusted source for unbiased, authoritative insights that inform consequential choices about **the well-being of people and places** in the United States. We are a nonprofit research organization that believes decisions shaped by facts, rather than ideology, have the power to improve public policy and practice, strengthen communities, and transform people's lives for the better.

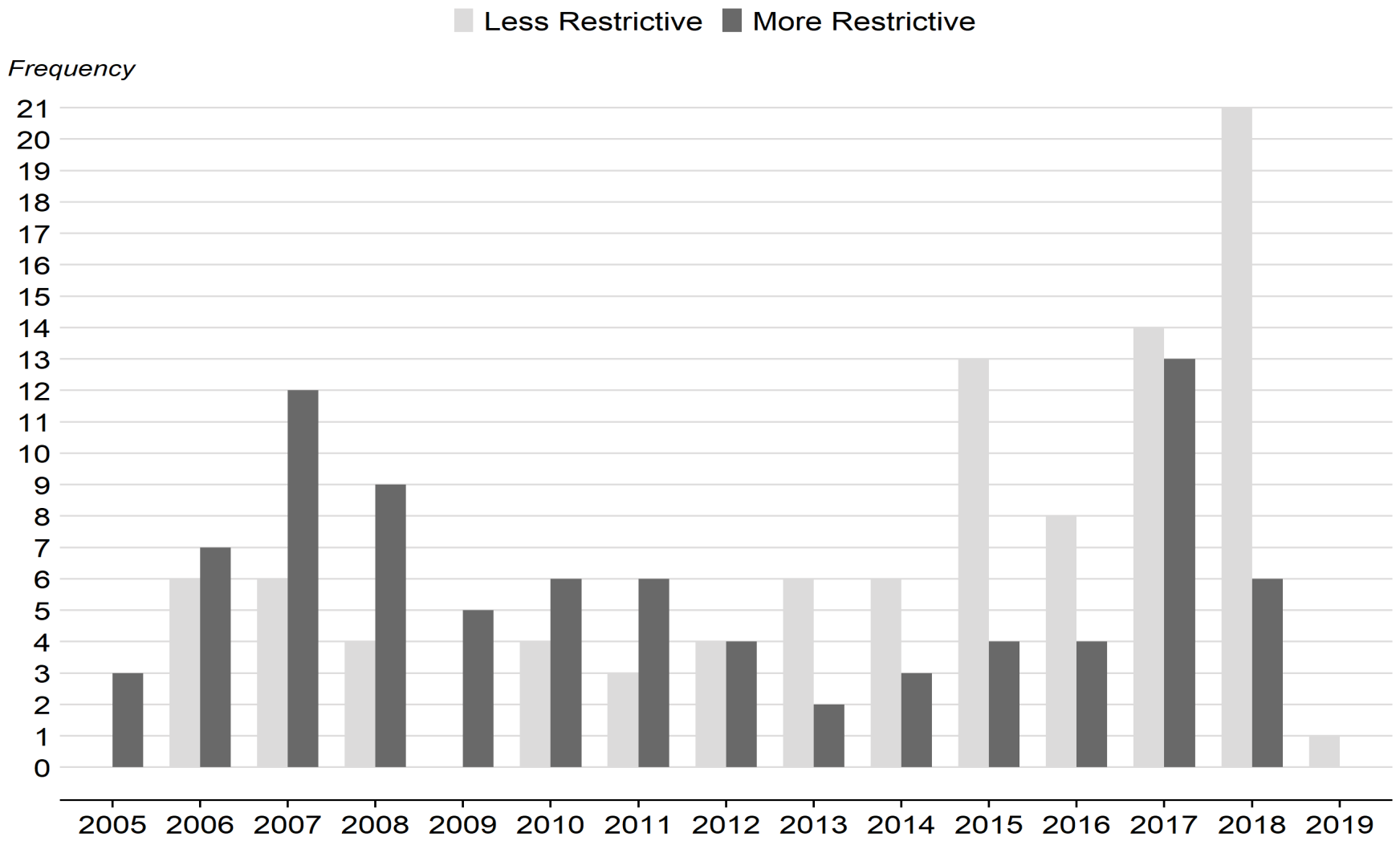
OUR MISSION IS TO OPEN MINDS, SHAPE DECISIONS, AND OFFER SOLUTIONS THROUGH ECONOMIC AND SOCIAL POLICY RESEARCH.

Thank you!

Christopher Davis
cdavis@urban.org

Reform Type	Description	More Restrictive, i.e., allowing lower housing densities	Less Restrictive, i.e., allowing higher housing densities
Accessory Dwelling Units (ADUs)	Secondary housing units on single-family residential lots, such as tiny homes in the backyard ("granny flats") or basement apartments	Raise minimum lot sizes for ADUs, ban ADUs	Lower minimum lot sizes for ADUs, allow ADUs
Floor-Area-Ratio (FAR) or density	Ratio of a building's total floor area to the size of the parcel where it is built	Lower allowed density or FAR	Higher allowed density or FAR
General Rezoning	Land-use reforms with a broad purpose, but with implications for housing density	Lower density or FAR	Higher density or FAR
Height limits	Limitations to building heights	Lower height limit	Higher height limit
Minimum lot sizes	Requirement that every parcel be larger than a minimum square footage	Minimum allowed size increased	Minimum allowed size decreased
Minimum setbacks	Minimum distance for a building from its property line	Minimum setback increased	Minimum setback decreased
Mixed residential and non-residential development	Blending of residential, commercial, cultural, or institutional uses into one space	Reduced use types allowed in a zone, increased specificity on types of allowed uses in mixed-use zones	Lowered restrictions on allowed use, lower specificity in allowed-use sub-types

Figure 1: Municipal Land-Use Reforms



Source: Authors' analysis of land-use reform data.

			Means		
Characteristic		**Data year**	**Never had a reform**	**Ever had a more restrictive reform**	**Ever had a less restrictive reform**
Population		2000	19,700	189,585**	212,003**
Population change		2000-2007	1,612	8,473**	7,635**
Addresses		2005	8,884	89,385**	96,686**
Change in number of addresses		2005-2006	213	1,003**	1,230**
Median gross rent		2000	$945	$1,122**	$1,034**
Change in median gross rent		2000-2007	$67	$100	$89
Aggregate gross rent		2000	$1,846,465	$26,129,489**	$28,536,468**
Change in aggregate gross rent		2000-2007	$739,340	$11,637,144**	$12,151,556**
Per-capita rental units available by income	Extremely low income (ELI)	2007	0.005	0.008**	0.007
	Very low income (VLI)	2007	0.012	0.011	0.012
	Low income (LI)	2007	0.038	0.046*	0.043
	Median income (MI)	2007	0.015	0.025**	0.023**
	Above MI	2007	0.019	0.051**	0.045**
	Above 50% AMI	2007	0.033	0.071**	0.084**
	Under 50% AMI	2007	0. 056	0.071	0.066

Limitations

- It is likely that heterogeneity exists among reforms; some reform types probably work better than others in terms of increasing housing supply and affordability.
  - We do not have enough power in our datasets to test for heterogeneous effects.
- Our methods also do not entirely resolve endogeneity concerns that are endemic to all studies on housing regulations, supply, and cost.
- Moreover, while we have successfully measured short-term associations between reforms and the housing market, we acknowledge that the effects over a much longer term may vary significantly. Filtering may simply take longer than a few years.

Field Update

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Policy & Advocacy Updates

Sarah Saadian

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NLIHC Priority Legislation Introduced!

Family Stability and Opportunity Vouchers Act (S.1257): Sens. Van Hollen (D-MD) and Todd Young (R-IN)

- Creates 250,000 new Housing Choice Vouchers targeted to low-income families with young children
- Provides housing counseling and mobility-related services

Fair Housing Improvement Act (S.1267; HR. 2846)*: Sen. Kaine (D-VA) & Rep. Peters (D-CA)*

- Bans housing discrimination on the basis of source of income, and military and veteran status

NLIHC President & CEO Testifies Before Senate Banking Committee



Watch a recording of the hearing at:
https://bit.ly/41fbWAC

Read Diane's testimony at:
https://bit.ly/42cHJU0

Debt Ceiling & FY24 Budget

Debt Ceiling Timeline

- April 26: House passes "Limit, Save, Grow Act," or "Default on America Act"
  - Cap FY24 discretionary spending at FY22 levels → at least 23% cut
  - Limit budget increases to just 1% annually for 10 years
  - Expand work requirements for SNAP and TANF, new rules for Medicaid recipients
- May 9: President Biden sits down with Congressional Leaders at White House to begin debt ceiling negotiations
  - President Biden & Democratic leaders calling on "clean" debt ceiling increase kept separate from FY24 appropriations
- June 1: Treasury's "X-Date"

Debt Ceiling & FY24 Budget

Message: **Do not** push more people into poverty, **do not** take away housing and healthcare from people who need it, **do not** force people into homelessness, especially as Rs fight to make permanent tax breaks for the highest-income households and corporations!

Targets: Senate Democrats up for reelection in 2024, moderate Republicans

Debt Ceiling & FY24 Budget

Appropriations Timeline

- Late May: House Republicans will begin drafting and voting on spending bills later this month
  - Starting with bills that won't have budget cuts – Defense, Homeland Security, MilCon/VA
- Early/Mid June: House THUD Bill?
- Senate timeline depends on committee leaders reaching bipartisan agreement on overall spending limits – potential for bills in mid/late May

Take Action TODAY

Your members of Congress need to hear from you about the impact these draconian cuts would have on your families and communities!

- **Join NLIHC's "Spring Into Action," May 8-19!**
- **Email your members of Congress** and urge them to increase – not cut – resources for affordable housing and homelessness in FY24
- **Check out NLIHC's advocacy toolkit**, "Oppose Dramatic Cuts to Federal Investments in Affordable Housing."
- **Sign your organization on to the Campaign for Housing and Community Development Funding's (CHCDF) annual budget letter**

Policy & Advocacy Updates

Brooke Schipporeit

Manager of Field Organizing

National Low Income Housing Coalition

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Spring into Action:
May 8-19



Spring into Action May 8-19:
Tell Congress #CutsHurt

Creativity encouraged!

- Write a haiku or other short poem
- Make a visual art piece
- Record a video
- Use data & stories that highlight the impact of proposed cuts

Examples

- Artwork by Tenant Leader Linda S. (right)
- Haiku by NLIHC Organizer Courtney (below)

  Affordable homes
  Can't be on the chopping block
  Tell Congress, #CutsHurt!



Spring into Action May 8-19: **Resources**

NLIHC Toolkit



White House State Factsheets

Harm Seniors and Veterans

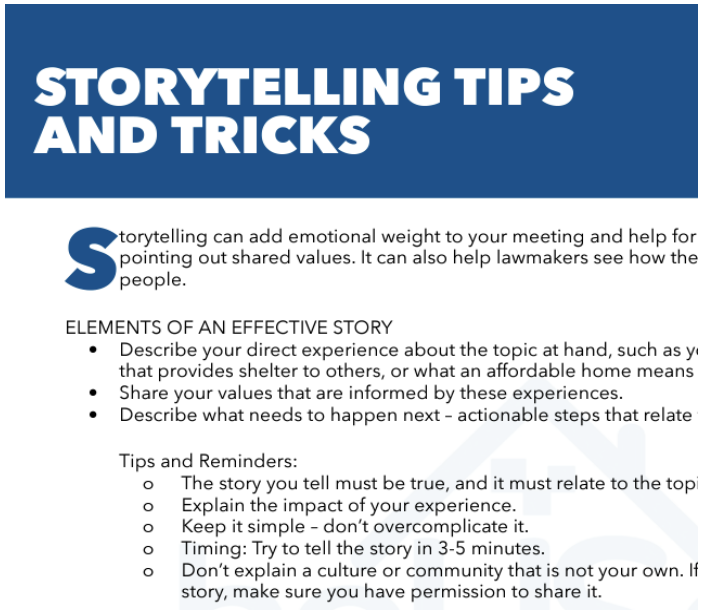
- **Worsen Social Security and Medicare Assistance Wait Times for 383,200 Nebraska Seniors.** Under the extreme MAGA House Republicans' proposal, people applying for disability benefits would have to wait at least two months longer for a decision. With fewer staff available, **383,200** seniors and people with disabilities in Nebraska would be forced to endure longer wait times when they call for assistance for both Social Security and Medicare.

- **Threaten Medical Care for 64,600 Nebraska Veterans.** The extreme MAGA House Republicans' proposal would result in 30 million fewer outpatient visits for our nation's veterans all across the country. That means **64,600** could lose access outpatient visits in Nebraska, leaving them unable to get appointments for care like wellness visits, mental health services, and substance disorder treatment.

This analysis assumes an across-the-board reduction of roughly 22% compared to currently enacted FY 2023 levels for non-defense discretionary accounts. That aligns with Congressional Republican proposals to return discretionary spending to FY 2022 levels on an ongoing basis while exempting defense spending.

###

NLIHC Storytelling Tips


STORYTELLING TIPS AND TRICKS

Storytelling can add emotional weight to your meeting and help for pointing out shared values. It can also help lawmakers see how the people.

ELEMENTS OF AN EFFECTIVE STORY

- Describe your direct experience about the topic at hand, such as y that provides shelter to others, or what an affordable home means
- Share your values that are informed by these experiences.
- Describe what needs to happen next – actionable steps that relate

Tips and Reminders:

- The story you tell must be true, and it must relate to the top
- Explain the impact of your experience.
- Keep it simple – don't overcomplicate it.
- Timing: Try to tell the story in 3-5 minutes.
- Don't explain a culture or community that is not your own. If story, make sure you have permission to share it.

Spring into Action May 8-19:
Maximizing Your Impact

78% of Congressional offices say social media has an influence when they are undecided IF ...

- Member of Congress is tagged
- Multiple constituents post
- They are affiliated with a group
- Posts are in close time proximity to each other

Spring into Action May 8-19:
Share with Congressional Offices!

Share on Social Media

- Make clear you are a constituent
- Tag: Your members of Congress and @NLIHC
- Use hashtags: #CutsHurt and #SpringIntoAction

Call, email & tweet

using NLIHC's advocacy tool:

https://p2a.co/r0uCl6f



5-MINUTE COLLECTIVE ACTION

1. Write, create, record
2. Share on social media OR use NLIHC's email, phone, and tweet tool

https://p2a.co/r0uCl6f

DON'T FORGET!

- Tag your members of Congress & @NLIHC
- Use hashtags: #CutsHurt and #SpringIntoAction

CONTINUE CREATING AND SHARING THROUGH MAY 19!

Next Steps

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National Low Income Housing Coalition

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Resources

NLIHC's HoUSed Campaign (nlihc.org/housed): Campaign Updates