NLIHC’s HoUSed Campaign for Long-Term Housing Solutions
Agenda

Welcome
• Renee Willis, NLIHC

Guest Speaker
• HUD Secretary Marcia Fudge

Out of Reach 2021
• Dan Threet, NLIHC

Child Tax Credit Navigator Training
• Roxy Caines, CBPP

Field Updates
• Sarah Owsley, Empower Missouri, & Meleah Spencer, The Kitchen, Inc.
• Eric Hauge, HOME Line (MN)
• Anya Lawler, Public Interest Advocates (CA)

Emergency Rental Assistance & ERASE Project Updates
• Rebecca Yae, Emma Foley, & Sarah Gallagher, NLIHC

Advancing Long Term Solutions: Updates, Resources & Next Steps
• Sarah Saadian, NLIHC

Next Steps
Welcome

Renee Willis
Vice President for Field & Communications
National Low Income Housing Coalition
rwillis@nlihc.org
Guest Speaker

Secretary Marcia Fudge
US Department of Housing and Urban Development
Out of Reach 2021

Dan Threet
Research Analyst
National Low Income Housing Coalition
dthreet@nlihc.org
OUT of REACH
THE HIGH COST OF HOUSING
2021
NATIONAL LOW INCOME HOUSING COALITION
Overview of this Year’s Report

• Out of Reach answers the question: “How much does a full-time worker need to earn to afford rent and utilities at fair market rent (FMR)?”

• National Housing Wage for two-bedroom apartment at fair market rent is $24.90 per hour.

• Housing Wage for one-bedroom apartment is $20.40 per hour.

• Nowhere in America do minimum wage full-time workers earn enough to afford a decent two-bedroom apartment at FMR.
2021 TWO-BEDROOM RENTAL HOUSING WAGES

Represents the hourly wage that a full-time worker must earn (working 40 hours per week, 52 weeks per year) in order to afford Fair Market Rent for a TWO-BEDROOM RENTAL HOME, without paying more than 30% of income.
STATES WITH THE LARGEST SHORTFALL BETWEEN AVERAGE RENTER WAGE AND TWO-BEDROOM HOUSING WAGE

<table>
<thead>
<tr>
<th>State</th>
<th>Shortfall</th>
</tr>
</thead>
<tbody>
<tr>
<td>HI</td>
<td>-$20.13</td>
</tr>
<tr>
<td>CA</td>
<td>-$14.15</td>
</tr>
<tr>
<td>MA</td>
<td>-$13.68</td>
</tr>
<tr>
<td>NJ</td>
<td>-$12.57</td>
</tr>
<tr>
<td>MD</td>
<td>-$10.17</td>
</tr>
<tr>
<td>VT</td>
<td>-$9.85</td>
</tr>
<tr>
<td>CT</td>
<td>-$9.13</td>
</tr>
<tr>
<td>NH</td>
<td>-$8.56</td>
</tr>
</tbody>
</table>

Source: Housing wages based on HUD fair market rents. Average renter wages based on BLS QCEW, 2019 adjusted to 2021 dollars.

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www.nlihc.org/oor
2021 HOURS AT MINIMUM WAGE NEEDED TO AFFORD A ONE-BEDROOM RENTAL HOME AT FAIR MARKET RENT

*Note: New England states are displayed with HUD Fair Market Rent Areas. All other states are displayed at the county level. This map does not account for sub-county jurisdictions with minimum wages higher than the standard state or federal minimum wage. No local minimum wages are sufficient to afford a one-bedroom rental home at the Fair Market Rent with a 40 hour work week. The geographic variation of Oregon and New York’s state minimum wages are reflected at the county level.

Hours at minimum wage:
- 40 hours per week or fewer
- 41 to 50 hours per week
- 51 to 60 hours per week
- 61 to 80 hours per week
- More than 80 hours per week

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Eleven of the twenty largest occupations in the United States pay less than the housing wage.

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Wages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Two-Bedroom Housing Wage</td>
<td>$24.90</td>
</tr>
<tr>
<td>One-Bedroom Housing Wage</td>
<td>$20.40</td>
</tr>
<tr>
<td>Secretaries and Administrative Assistants</td>
<td>$20.22</td>
</tr>
<tr>
<td>Motor Vehicle Operators</td>
<td>$20.02</td>
</tr>
<tr>
<td>Financial Clerks</td>
<td>$19.51</td>
</tr>
<tr>
<td>Other Office and Administrative Support Workers</td>
<td>$17.69</td>
</tr>
<tr>
<td>Information and Record Clerks</td>
<td>$17.41</td>
</tr>
<tr>
<td>Material Moving Workers</td>
<td>$15.15</td>
</tr>
<tr>
<td>Building Cleaning and Pest Control Workers</td>
<td>$13.99</td>
</tr>
<tr>
<td>Home Health and Personal Care Aides, Home Care Aides</td>
<td>$13.94</td>
</tr>
<tr>
<td>Cooks and Food Preparation Workers</td>
<td>$13.35</td>
</tr>
<tr>
<td>Retail Sales Workers</td>
<td>$12.95</td>
</tr>
<tr>
<td>Food and Beverage Serving Workers</td>
<td>$11.87</td>
</tr>
</tbody>
</table>


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HOURLY WAGES BY PERCENTILE VS. ONE AND TWO-BEDROOM HOUSING WAGES

Two-Bedroom Housing Wage ($24.90)

One-Bedroom Housing Wage ($20.40)

Source: Housing wages based on HUD fair market rents. The hourly wages by percentile from the Economic Policy Institute State of Working America Data Library 2020, adjusted to 2021 dollars.

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www.nlihc.org/oor
FIGURE 5: HOURLY WAGE PERCENTILES VS. ONE- AND TWO-BEDROOM HOUSING WAGES

https://nlihc.org/oor
Get local data by state, county, metro, or ZIP code
Questions? Email us: research@nlihc.org

![Image of a webpage showing affordable rent for low income households and fair market rent data for California.](https://nlihc.org/oor/california)

### Affordable Rent for Low Income Households
- **Minimum Wage Worker**: $728/mo
- **Household at 30% of Area Median Income**: $706/mo
- **Worker Earning Average Renter Wage**: $1,294/mo

### Fair Market Rent
- **1-Bedroom Fair Market Rent**: $1,615/mo
- **2-Bedroom Fair Market Rent**: $2,030/mo

### Compare Jurisdictions

<table>
<thead>
<tr>
<th>Number of Households</th>
<th>California</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL</td>
<td>13,044,266</td>
</tr>
<tr>
<td>RENTER</td>
<td>5,889,686</td>
</tr>
<tr>
<td>PERCENT RENTERS</td>
<td>45%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Housing Wage</th>
<th>California</th>
</tr>
</thead>
<tbody>
<tr>
<td>ZERO-BEDROOM</td>
<td>$26.80</td>
</tr>
<tr>
<td>ONE-BEDROOM</td>
<td>$31.06</td>
</tr>
<tr>
<td>TWO-BEDROOM</td>
<td>$39.03</td>
</tr>
<tr>
<td>THREE-BEDROOM</td>
<td>$52.84</td>
</tr>
<tr>
<td>FOUR-BEDROOM</td>
<td>$60.68</td>
</tr>
</tbody>
</table>
Child Tax Credit Navigator Training

Roxy Caines
EITC Campaign Director
Center on Budget and Policy Priorities
caines@cbpp.org
Child Tax Credit (CTC) Outreach

- Roxy Caines
- Center on Budget & Policy Priorities
- July 19, 2021
The CTC Opportunity

- Under the American Rescue Plan, almost every family can receive money from the Child Tax Credit.
  - This includes families that haven’t filed a tax return and those without recent income.
  - Anyone who has a child with a social security number is eligible, even if they do not have a social security number themselves.
  - Reduce child poverty by more than 40%.

- Qualifying households will receive:
  - $3,600 for each child under 6 years old
  - $3,000 for each child between 6 and 17 years old

- Families can receive half of the payments in 2021 and the other half in 2022.

- The credit is not a loan. It does not impact public benefits.
The Problem

• Families who filed 2019 or 2020 taxes or used the non-filer form will get automatic payments if they claimed their kids

• The families who haven’t filed yet face the most barriers
  o Haven’t received stimulus payments
  o Very low-incomes
  o Likely experience technology challenges and have questions
  o Need help getting the credit

• VITA sites are swamped and at low-capacity
Solution

Help non-filers submit their info to the IRS Non-filer Portal OR file a 2020 tax return
The IRS Non-Filer Portal

This portal allows you to:

• Register for advance payments
  o Submit information about kids and their ages

• Claim the 1\textsuperscript{st} and 2\textsuperscript{nd} stimulus checks as the Recovery Rebate Credit
  o If you didn’t get the stimulus checks or didn’t get the full amount you are eligible for

• Receive the 3\textsuperscript{rd} stimulus check
  o Once you submit your information, you will automatically get your 3\textsuperscript{rd} stimulus check if you are eligible

\textbf{Note}: you don’t need a bank account or permanent address to use the portal.

How to Fill out the IRS Non-filer Form Guide
The Child Tax Credit Update Portal

This portal allows you to:

• Opt-out of advance payments

• Change or add bank account information

• Eventually, you will be able to update your:
  o Income
  o Marital status
  o # of children

• **Note:** to use CTC UP, you must create an account through the IRS or ID.me

How to use the IRS Child Tax Credit Update Portal (CTC UP)
Stay Connected!

CTC Outreach Resources Hub: www.taxoutreach.org/coronavirus

RESOURCES:
• What’s New about the Child Tax Credit in 2021?
• How to Fill out the IRS Non-filer Form
• How to Use the IRS Child Tax Credit Update Portal (CTC UP)
• Getting Started with Outreach
• CTC Navigator Training

UPCOMING CTC OUTREACH MATERIALS:
• Flyer and mailer
• Call and text scripts
• Newsletter and press release templates
• Customizable social media posts
• PSA script
• Research paper
Contact Info

Get It Back Campaign
Center on Budget and Policy Priorities
eitcoutreach@cbpp.org
(202) 408-1080

www.taxoutreach.org

Let’s keep in touch

Tax credits help working families and their communities thrive. Sign up to help spread the word about these important tax credits and free tax filing. We send occasional emails with resources to help your work.

email  Subscribe

http://eepurl.com/gdIHn1
Field Updates

Sarah Owsley
Policy & Advocacy Director
Empower Missouri
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Meleah Spencer
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The Kitchen, Inc.
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Field Updates

Eric Hauge

Executive Director

HOME Line

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# Minnesota Eviction Moratorium Phaseout Timeline

<table>
<thead>
<tr>
<th>Phase 1</th>
<th>Phase 2</th>
<th>Phase 3</th>
<th>Phase 4</th>
<th>Phase 5</th>
<th>Phase 6</th>
</tr>
</thead>
</table>

**Landlords can file evictions and terminate leases when:**
- tenant seriously endangers the safety of others,
- tenant significantly damages property,
- tenant allows illegal activity on premises (504B.171 Subd. 1)
- Manufactured home residents fail to comply with manufactured home related laws.

**Landlords can terminate/non-renew leases for:**
- material violations of the lease other than nonpayment of rent

**Landlords can file evictions for non-payment of rent**

**Landlord cannot file evictions for:**
- Tenants who owe rent and refuse to apply for the COVID-19 emergency rental assistance.
- Tenants who owe rent and refuse to give their landlord info needed to apply for the COVID-19 emergency rental assistance.
- Tenants who owe rent and refuse to provide proof that they applied for the COVID-19 emergency rental assistance.

**Landlords can terminate leases and not renew leases of tenants behind on rent and ineligible for COVID-19 emergency rental assistance**

**Landlords can file evictions for tenants behind on rent who are ineligible for COVID-19 emergency rental assistance**

**Most off-ramp protections end this day!**
- Landlords can end a lease for any legal reason with appropriate notice under the lease
- Landlords can file evictions for any legal reason EXCEPT for non-payment of rent evictions for tenants who have a pending COVID-19 emergency rental assistance application

**Protections for tenants with pending COVID-19 emergency rental assistance applications expire on June 1, 2022**

More information: homelinemn.org/phaseout
Field Updates

Anya Lawler
Partner
Public Interest Advocates
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Updates on Emergency Rental Assistance and ERASE Project

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Emma Foley
Research Analyst
National Low Income Housing Coalition
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Sarah Gallagher
ERASE Senior Project Director
National Low Income Housing Coalition
sgallagher@nlihc.org
Emergency Rental Assistance and ERASE

Updates on tracking and tools

July 19, 2021

Rebecca Yae (she/her)
Senior Research Analyst
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Emma Foley (she/her)
Research Analyst
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Sarah Gallagher (she/her)
Senior Project Director
sgallagher@nlihc.org
ERA Rollout

• As of July 19, NLIHC tracked over 1,080 programs
• This includes 468 Treasury ERA programs covering:
  • 50 states and Washington, D.C.
  • 373 local jurisdictions
  • 170 tribal governments
  • 3 territories
  • Department of Hawaiian Home Lands
• $23.8 billion actively being implemented

NLIHC resources available at www.nlihc.org/rental-assistance
ERA Dashboard

458
Treasury ERA programs in database

436
Treasury ERA programs that are currently accepting applications, accepting waitlists, or have rolling applications

21
Programs closed

4.59%
Share of programs closed

230
Programs allowing self-attestation

See Programs

172
Self-attestation for COVID hardships

63
Self-attestation for income

85
Self-attestation for non-traditional income

51
Self-attestation for housing instability

28
Self-attestation for lease/proof of tenancy

117
Programs allowing direct-to-tenant assistance

See Programs

91
Programs with additional prioritization

See Programs

NLIHC dashboard available at www.nlihc.org/era-dashboard
## Spending Tracking

<table>
<thead>
<tr>
<th>Location</th>
<th>Assistance $ Approved or Distributed</th>
<th>% of ERA1 Allocation Approved or Distributed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Colorado</td>
<td>$32,333,269</td>
<td>4.80%</td>
</tr>
<tr>
<td>Arizona</td>
<td>$32,379,593</td>
<td>3.64%</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>$20,000,000</td>
<td>2.12%</td>
</tr>
<tr>
<td>Oregon</td>
<td>$20,436,664</td>
<td>0.80%</td>
</tr>
<tr>
<td>Wyoming</td>
<td>$20,000,000</td>
<td>0.78%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Location</th>
<th>Assistance $ Approved or Distributed</th>
<th>% of ERA1 Allocation Approved or Distributed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cook County, IL</td>
<td>$7,280,862</td>
<td>69.69%</td>
</tr>
<tr>
<td>Honolulu County, HI</td>
<td>$6,194,816</td>
<td>69.40%</td>
</tr>
<tr>
<td>Pima County, AZ</td>
<td>$3,186,405</td>
<td>67.77%</td>
</tr>
<tr>
<td>Dane County, WI</td>
<td>$1,634,234</td>
<td>51.74%</td>
</tr>
<tr>
<td>Fulton County, GA</td>
<td>$1,800,337</td>
<td>50.61%</td>
</tr>
<tr>
<td>Texas</td>
<td>$130,811,063</td>
<td>47.60%</td>
</tr>
<tr>
<td>Chandler, AZ</td>
<td>$794,609</td>
<td>39.66%</td>
</tr>
<tr>
<td>Phoenix, AZ</td>
<td>$5,114,513</td>
<td>38.05%</td>
</tr>
</tbody>
</table>
Update to Dashboard

- Other housing expenses
  - Relocation expenses
  - Late fees
  - Hotel/motel stays
  - Internet costs
- New tracker of state ERA funds
DIRECT-TO-TENANT
PAYMENT IMPLEMENTATION:
INCREASING FLEXIBILITY AND EQUITY IN EMERGENCY RENTAL ASSISTANCE PROGRAMS

EMMA FOLEY
Research Analyst

NATIONAL LOW INCOME HOUSING COALITION
Overview

1. Policy Overview

2. Direct-to-Tenant Need

3. Direct-to-Tenant Design Features
Key Takeaways

Programs should eliminate added burdensome documentation requirements for tenants who receive funding directly.

Programs should make clear on their public documents and program websites that direct-to-tenant assistance is available for tenants with landlords who are unwilling to participate.

In addition to direct-to-tenant payments, programs should provide housing stability services to ensure tenants are stably housed after their arrears are paid.
Ending Rental Arrears to Stop Evictions (ERASE)
ERASE RFP Due Tomorrow!

- Eligible Applicants: non-profit organizations with 501(c) 3 status
- One-year awards will range from $60,000 - $80,000
- RFP Release Date: July 6, 2021
- Proposal Due Date: July 20, 2021
- Award Notification Date: July 30, 2021
- Proposed Start Date: August 1, 2021

Submit completed proposals to eraseproject@nlihc.org
ERASE Webinar Series

Visible: Ensuring Equitable Outreach, Marketing and Targeting of Emergency Rental Assistance
July 28, 2021, 3:00 - 4:30 EST
- Barbara Poppe, National Homelessness Expert
- Samantha Batko, Senior Research Associate, Urban Institute
- Terry Hickey, Deputy Director of Housing and Community Development, Baltimore County DHHS
- Dr. Joel Arvizu-Zavala, Utah’s Division of Multicultural Affairs and Department of Workforce Services
- Santa Clara County Homelessness Prevention System

Accessible: Creating Flexible, Streamlined and Low Barrier Application Processes
August 4, 2021, 3:00 - 4:30 EST
- Claire Stanley, Public Policy Analyst, National Disabilities Rights Network
- Victoria Soto, Director, San Antonio Neighborhood and Housing Services Department
- Gregory Zlotnick, Director of Pro Bono Programs, St. Mary’s University School of Law’s Center for Legal and Social Justice
- Erin Barbee, Senior Vice President of Programs and Fund Development, DreamKey Partners, North Carolina

Preventive: Connecting Emergency Rental Assistance to Courts and Tenant Protections
August 11, 2021, 3:00 - 4:30 EST
- Trevor Samios, Vice President, Connected Communities, Winn Companies
- Webb Brewer, General Counsel for ERA, Memphis & Shelby County Emergency Rental Assistance Program
- Greg Payne, Director, Maine Housing Coalition
ERASE Tip of the Week

• Utilize administrative data to quickly identify at risk households and streamline process

  • Access court data to outreach to and prioritize those who have a filing

  • Match ERA and court data or allow courts and judges to look up households with an ERA application in process

  • Data matching with HMIS, HHS and other public systems data to use as a documentation proxy
Advancing Long Term Housing Solutions: Updates & Next Steps

Sarah Saadian
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Next Steps

Renee Willis
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National Low Income Housing Coalition
rwillis@nlihc.org
Resources

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