



NLIHC's HoUSed Campaign for  
Long-Term Housing Solutions

November 21, 2022

# Agenda

## **Welcome**

- Diane Yentel, NLIHC

## **Equity in Emergency Rental Assistance Distribution**

- Bhavya Mohan, US General Services Administration

## **National Housing Needs for People with Disabilities**

- Micaela Connery, The Kelsey
- Susan Popkin, Urban Institute

## **ERASE Blueprint for a Permanent ERA Program**

- Tori Bourret, NLIHC

## **Field Updates**

- Jaclyn Zarack Koriath, The Network: Advocating Against Domestic Violence
- Andrea Davis, Homeward

## **Policy Updates**

- Sarah Saadian, NLIHC



Welcome

**Diane Yentel**

*President & CEO*

National Low Income Housing Coalition

[dyentel@nlihc.org](mailto:dyentel@nlihc.org)

# Equity in ERA Distribution

**Bhavya Mohan**

*Fellow, Office of Evaluation Sciences*

US General Services Administration

[oes@gsa.gov](mailto:oes@gsa.gov)

# Equity in the Distribution of Emergency Rental Assistance

A collaboration between OES and Treasury

10/12/22



# What is the Office of Evaluation Sciences (OES)?

The **Office of Evaluation Sciences** (OES) is an **interdisciplinary team** that works across the federal government to **help agencies build and use evidence**.



Partner with Federal Agencies to target priority outcomes



Translate behavioral insights into concrete recommendations



Embed evaluations



Analyze results using existing administrative data



Ensure our work meets evaluation best practice



Measure impact and build evidence to continuously improve

# What does OES do?

Our portfolio has spanned areas such as **retirement security, reducing the cost of government operations, improving public health outcomes, and increasing educational opportunity**



**Natural Resources**  
Evidence-based interventions to increase environmental protection



**American Rescue Plan**  
Learning what works to support equitable delivery of the American Rescue Plan



**Improving Payment Integrity**  
Applying behavioral insights to improve payment integrity and reduce improper payments



**Small Business**  
Building evidence to support small business growth and success.



**Retirement Savings**  
Interventions to improve financial preparations for retirement



**Responding to the COVID-19 Pandemic**  
OES evaluations and insight to support the COVID-19 response



**Health IT**  
Interventions to increase adoption and use of health IT features



**Prescriber Decision-Making**  
Communications interventions to reduce off-guideline prescribing



**Accessing Health Benefits**  
Interventions to increase enrollment in health benefits programs



**Vaccination Uptake**  
Low-cost interventions to increase vaccination uptake



**Global Health**  
Evidenced-based insights from behavioral science applied to critical development challenges in Global Health



**Higher Education**  
Low-cost, evidence based program changes to improve the experiences of postsecondary students

# Equity in the Distribution of ERA

## A collaboration between OES and Treasury

- OES worked with Treasury's Office of Recovery Programs and Office of Strategic Planning and Performance Improvement
- This study asks:
  - How do the demographics of renters who **received ERA** compare to the demographics of renters who were **eligible for ERA**?



# Equity in the Distribution of ERA

## A descriptive study of equity in the first-ever nationwide eviction prevention program

- Research prior to the pandemic shows that **Black and women renters** represented a disproportionate share of those served with eviction filings
- **Equitable access** to emergency relief is a Congressional and administration **priority** reflected in **Treasury guidance**
- This study builds on existing evidence by delving into the characteristics of renters we predict to be **eligible** for ERA, based on whether they:
  - Have household income  $\leq$  80% of area median income
  - Experienced financial hardship due to the pandemic
  - Were at risk of homelessness or housing instability

# Data and methods

Over 3.7M renters apply for and receive ERA



Self-report demographics during application

>430 cities, counties, and states collate and report recipient data to Treasury



Monthly aggregates



Quarterly demographics



Quarterly transactions

OES compiles data and identifies missing observations



OES fills in missing observations by creating 100 imputed datasets and bootstrapping each 2000 times



Demographic estimates for recipients



Over 3.7M renters apply for and receive ERA



Self-report demographics during application

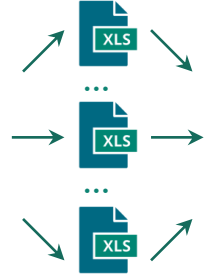
>430 cities, counties, and states collate and report recipient data to Treasury

- Monthly aggregates
- Quarterly demographics
- Quarterly transactions

OES compiles data and identifies missing observations



OES fills in missing observations by creating 100 imputed datasets and bootstrapping each 2000 times



Demographic estimates for recipients



Census surveys renters before and during the pandemic, each survey presents different data quality issues



- CPS (N=34,000)
- ACS (N=3,200,000)
- Pulse (N=123,000)

- Small eligible sample (1,400)
- No useable data during pandemic
- Non random missingness

Cleaning and coding CPS



Predict eligibility in ACS using best model developed on Pulse

- ridge regression
- lasso regression
- decision tree
- random forest



ACS used to build post stratification weights for Pulse



OES bootstraps datasets 2,000 times



OES estimates differences in demographics of ERA recipients and eligibles

Demographic estimates for eligibles



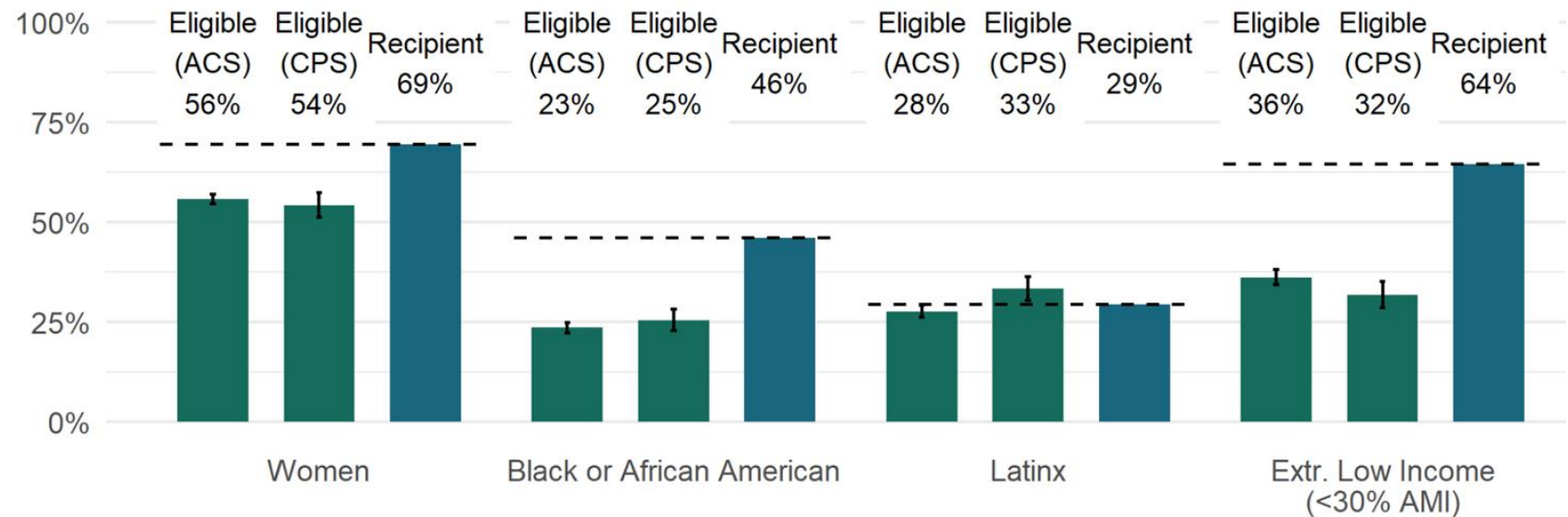
# Results

# Equity in the Distribution of ERA

## Major demographic categories

Black and women renters were overrepresented among recipients of ERA. Latinx renters received ERA roughly proportionally to their share of the eligible population.

Extremely low income renters were also overrepresented: the proportion of ERA recipients in this category was twice as high as the proportion of eligible renters in this category.



Note: height of bars represents estimated proportion of population falling into that demographic category for the ACS, CPS, and Treasury recipient data, respectively. Error bars represent 95% confidence intervals on the difference between the relevant eligible and recipient proportions, calculated through bootstrapped imputation standard errors.

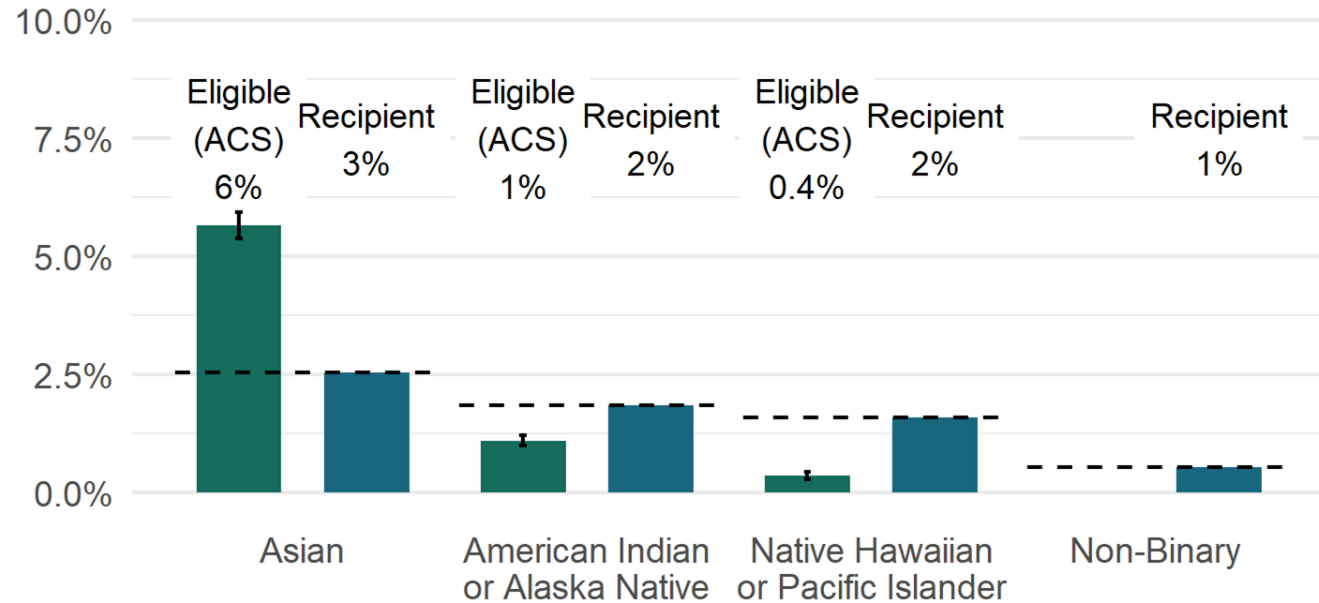
# Equity in the Distribution of ERA

## Small demographic categories

Consistent with other benefits programs, Asian renters are underrepresented among recipients of ERA.

Those who identify as American Indian and Alaska Native are overrepresented, as are Native Hawaiian and Pacific Islanders.

We have no data on non-binary gender identification among the eligible population.



Note: height of bars represents estimated proportion of population falling into that demographic category for the ACS and Treasury recipient data, respectively. Error bars represent 95% confidence intervals on the difference between the relevant eligible and recipient proportions, calculated through bootstrapped imputation standard errors. We calculate proportions of smaller demographic groups using ACS data only, as sample sizes are too small in the CPS. We omit the “mixed race” category due to concerns over methodological differences in how it is coded. Data on American Indian or Alaska Native receipt pertains to non-Tribal government programs only, as Tribal governments were not required to report on the demographics of their recipients.

# Equity in the Distribution of ERA

## Intersection of income with race and ethnicity

Black, Latinx, and White renters with extremely low incomes were overrepresented in the program relative to their population share.

White and Latinx renters were only underrepresented when their incomes were higher than 30% AMI.

Asian renters are moderately underrepresented (.6-1 percentage points) at all income levels.

Note: Panels show the intersection of an income level with an ethnic or racial category.





# Project Lessons Learned: Key Takeaways

## A collaboration between OES and Treasury

- Among those eligible for ERA, Black, women, and extremely low-income renters were the most likely to receive funds.
- The fact that ERA funds were much more likely to reach those with the lowest incomes matters for the representation of ethnic and racial groups, because income distributions vary by race and ethnicity.

For further information on working with us to improve federal programs and policies: [oes@gsa.gov](mailto:oes@gsa.gov)

**[oes.gsa.gov](https://oes.gsa.gov)**

[@OESatGSA](https://twitter.com/OESatGSA) and [#OESatGSA](https://twitter.com/OESatGSA)



# National Housing Needs for People with Disabilities

## **Micaela Connery**

*Co-Founder & CEO*

The Kelsey

[micaela@thekelsey.org](mailto:micaela@thekelsey.org)

## **Susan Popkin**

*Institute Fellow & Director of the HOST Initiative*

*Metropolitan Housing and Community Policy Center*

Urban Institute

[spopkin@urban.org](mailto:spopkin@urban.org)

# ERASE Blueprint for a Permanent ERA Program



**Tori Bourret**

*ERASE Coordinator*

National Low Income Housing Coalition

[vbouret@nlihc.org](mailto:vbouret@nlihc.org)



NATIONAL LOW INCOME  
HOUSING COALITION

# Ending Rental Arrears to Stop Evictions (ERASE) Blueprint



# End Rental Arrears to Stop Evictions



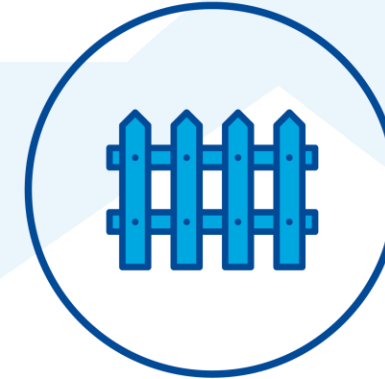
## Visible

Conduct equitable and robust marketing and outreach efforts to ensure that all landlords and low-income renters know about the Emergency Rental Arrears Program (ERAP) and how to access it in their community.



## Accessible

Support access to and disbursement of financial support to landlords and tenants by ensuring an accessible, streamlined, and low-barrier ERAP application process.

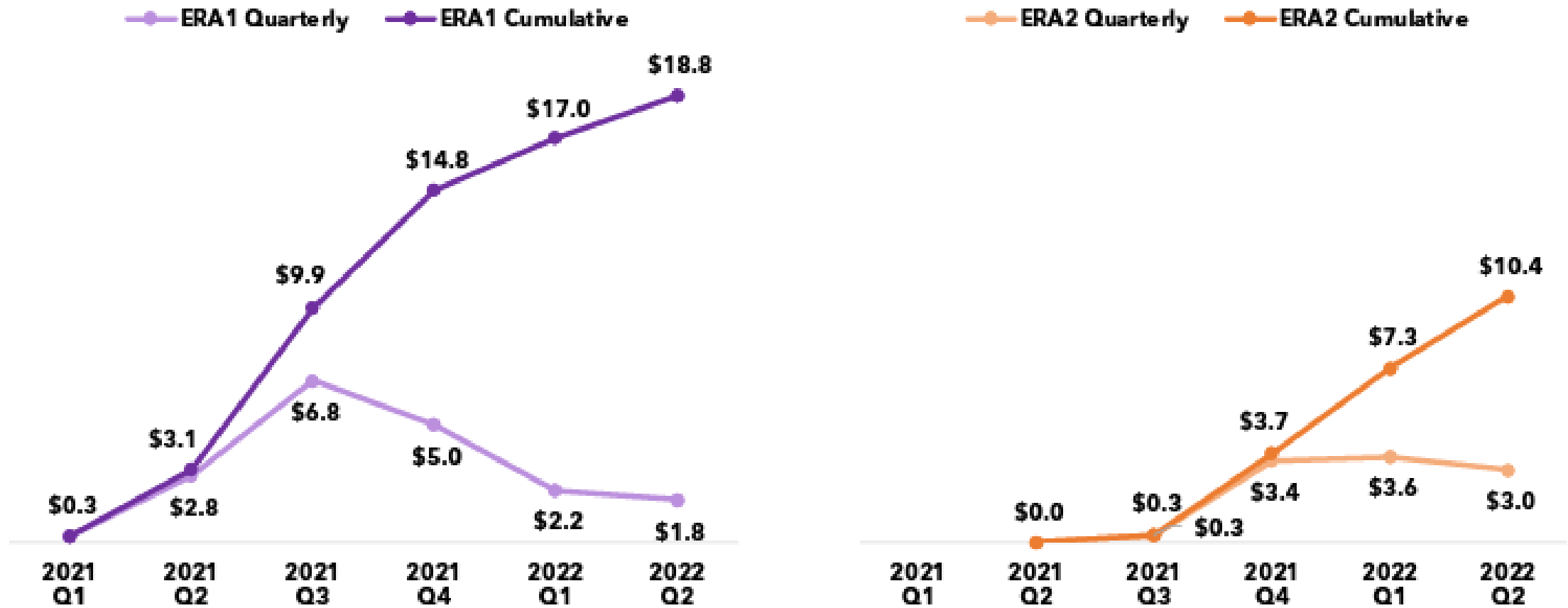


## Preventive

Prevent housing displacement by creating formal partnerships with your state and/or local court to support eviction prevention and eviction diversion in coordination with ERAP.

Figure 2.

# Emergency Rental Assistance Quarterly and Cumulative Spending, by Tranche (in billions)



Source: U.S. Department of the Treasury, "June 2022 ERA Monthly Data," <https://bit.ly/3bIGLd9>

# 38 ERASE Cohort Members



- Low Income Housing Coalition of Alabama
- Anchorage Coalition to End Homelessness
- CT Fair Housing Center
- Housing and Counseling Service of DC
- Empower DC
- United Community Housing Coalition
- Florida Housing Coalition
- Miami Workers Center
- Georgia Advancing Communities Together, Inc.
- Hawai'i Appleseed
- Idaho Center for Fiscal Policy
- Housing Action IL
- Chicago Anti Eviction Campaign
- Prosperity Indiana
- Homeless & Housing Coalition of Kentucky
- HousingLOUISIANA
- Michigan Coalition Against Homelessness
- Minnesota Housing Partnership
- Hope Enterprise Corporation
- Nebraska Housing Developers Association
- Dataworks
- Housing Alliance PA
- Housing Network of Rhode Island
- Richland Library
- Texas Housers
- Utah Housing Coalition
- Washington Low Income Housing Alliance
- Byrd Barr Place Seattle
- Arkansas Coalition for Housing and Neighborhood Growth for Empowerment (ACHANGE)
- Coalition on Housing and Homelessness in Ohio
- Arizona Housing Coalition
- Neighborhood Preservation, Inc.
- Housing Alliance Delaware
- United Native American Housing Association
- Ayuda Legal
- Coalicion de Coaliciones (PR)
- CHAPA
- North Dakota Coalition for Homeless People



# Advancing Visibility in ERA Programs



- Engaging trusted community-based organizations (CBOs) for outreach and marketing.
- Conducting outreach to landlords.
- Using data to target outreach and engagement.
- Distributing program information at critical points of intervention and directly to renters.
- Providing ERA outreach at eviction court.

# Ensuring Accessibility in ERA Programs



- Ensure adequate staff capacity, infrastructure, and partnerships to process applications and distribute funds equitably and efficiently.
- Prioritize households to advance equity in assistance.
- Minimize burdensome documentation barriers.
- Allow programs to provide direct-to-tenant assistance.
- Streamline application processing through the use of bulk payments to landlords and utility companies.

# Ensuring Accessibility in ERA Programs



- Provide housing navigation services to assist with applications.
- Improve online application systems and address the technological divide.
- Ensure language access and provide translation services for non-English speakers.
- Ensure access for people with disabilities.
- Guarantee access to members of rural communities.
- Ensure access to ERA for Native American communities.

# Preventing Evictions and Promoting Housing Stability w/ERA and Tenant Protections



- Using ERA to pay for prospective rent and other housing services.
- Using ERA to fund housing counseling and housing navigation services.
- Integrating ERA with landlord-tenant mediation programs.
- Supporting coordination between courts and ERA programs to prevent evictions.
- Establishing and enforcing ERA-related tenant protections at the state and local levels.
- Setting up eviction diversion and prevention programs.
- Utilizing ERA to prevent and end homelessness.

# Policy Recommendations



- Establishing and funding a permanent emergency rental assistance program.
- Exploring the use of innovative models like direct-to-tenant payments to support renters
- Ensure long-term affordability for the lowest-income renters through universal vouchers.
- Preserve and increase the supply of housing affordable to the lowest-income renters.
- Enact robust and permanent tenant protections at the state, local, and federal levels

# Field Updates

## **Jaclyn Zarack Koriath**

*Director of Housing Advocacy*

The Network: Advocating Against Domestic Violence

[jkoriath@the-network.org](mailto:jkoriath@the-network.org)



# Housing Discrimination Protections for DV Survivors Evanston

---

Jaclyn Zarack Koriath, J.D.  
Director of Housing Advocacy



The Network  
ADVOCATING AGAINST  
DOMESTIC VIOLENCE

# Evanston

12 miles north of downtown  
Chicago  
~ 75,000 residents  
Home to Northwestern University



## In Likely First, Chicago Suburb Of Evanston Approves Reparations For Black Residents

March 23, 2021 - 2:39 PM ET

RACHEL TREISHAN





# Evanston Demographics

O1 52.2% female  
64.7% White

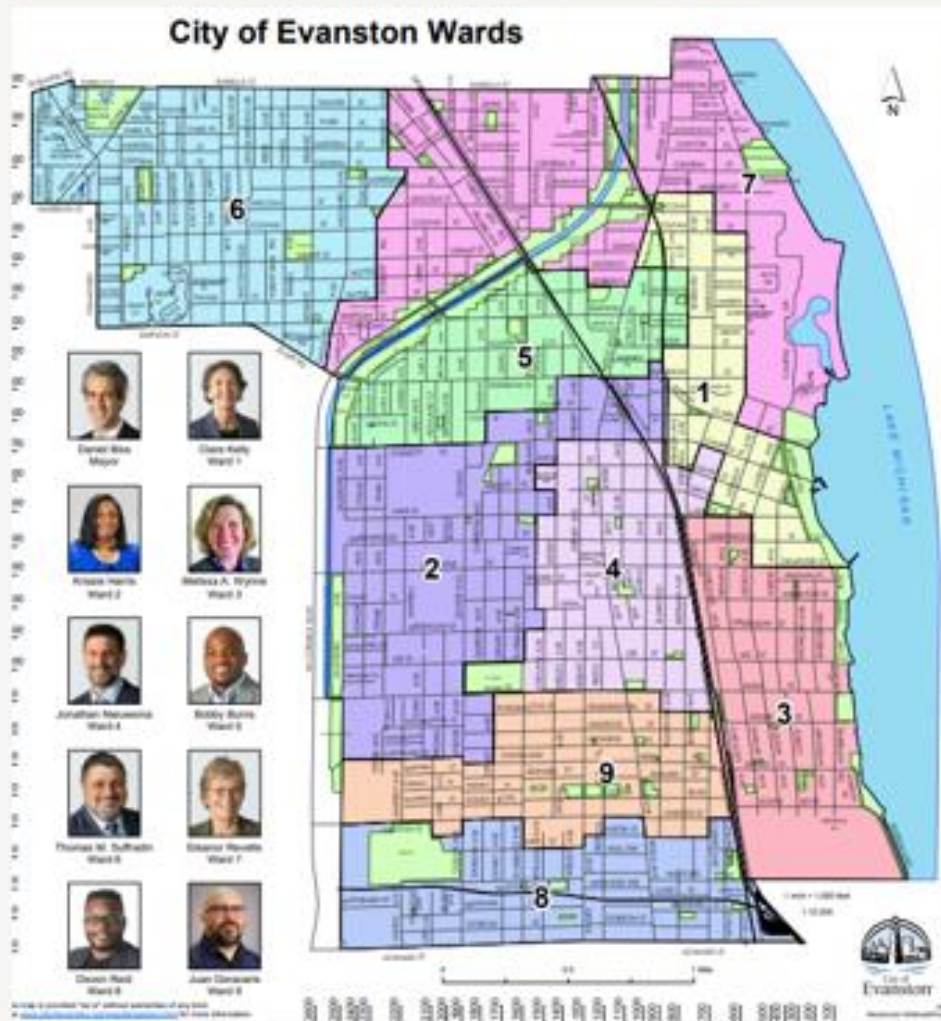
O2 Median household  
income \$82,335

O3 Median value of  
owner-occupied  
units \$409,900

O4 67.1% bachelor's  
degree or higher



# Evanston City Council



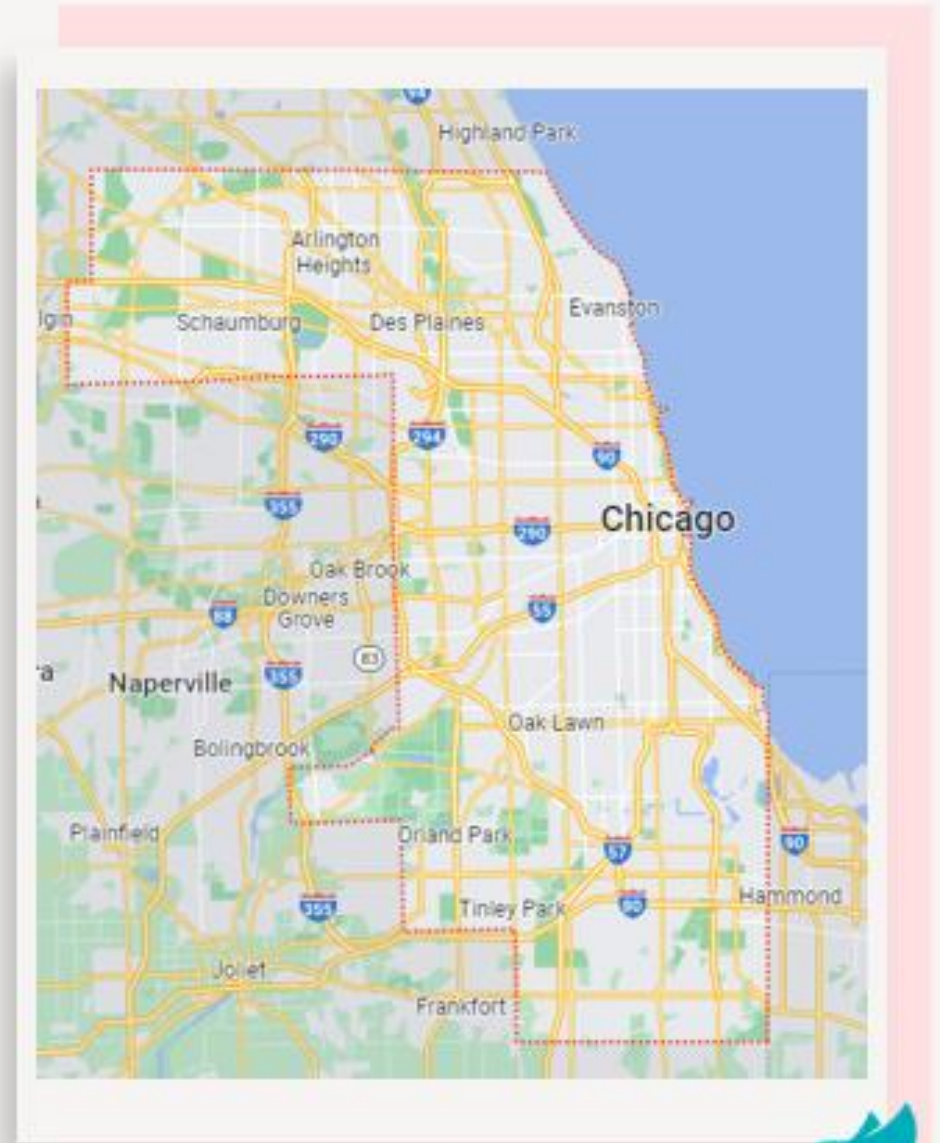
## 9 Wards

Each ward has its own councilmember, who serve in four-year terms



# Cook County Just Housing Amendment

- Passed April 25, 2019, and amended the Cook County Human Rights Ordinance
- Prohibits housing discrimination based on covered criminal history
- Requires LLs to provide an individualized assessment prior to denying an application for housing



# Amending the Evanston FHO through the Human Services Committee



## JHA

Updated the ordinance to be consistent with JHA

## Survivors of DV

Added protected status to survivors of DV

## Enforcement

Created mechanism so that the city can enforce it



# New language:

## **5-5-2. PURPOSE AND DECLARATION OF POLICY.**

It is hereby declared to be the policy of the City and the purpose of this Chapter, in the exercise of its police and regulatory powers for the protection of the public safety for the health, morals, safety and welfare of the persons in and residing in the City, and for the maintenance and promotion of commerce, industry, and good government in the City, and to promote and protect fair housing opportunities throughout the City and to acknowledge the value of diversity within our community, to secure to all persons living and/or working, or desiring to live and/or work in the City of Evanston, an equal opportunity to view, purchase, lease, rent, or occupy real estate without discrimination based on race, color, religion, sex, age, sexual orientation, gender identity, marital status, disability, source of income, familial status, ~~or~~ national origin of any individual, covered criminal history, or actual or perceived status as a victim of domestic violence.

Why actual or perceived status? What other specialized classes are protected in Illinois?



EVANSTON

# Evanston housing policy change prohibits landlords from refusing to rent to some with criminal records

By Corey Schmidt  
Pioneer Press • Oct 04, 2022 at 9:39 am

# Reactions

**FOX 32**  
CHICAGO

Live

News

Weather

Sports

World Cup

Good Day

Contests

More



## New Evanston policy makes it easier for convicts to find homes

By FOX 32 News | Published October 4, 2022 | Evanston | FOX 32 Chicago



Evanston's Fair Housing Ordinance ("FHO") prohibits housing discrimination against actual or perceived survivors of domestic violence.

What does housing discrimination against domestic violence survivors look like?



Eviction for calling for emergency services

Refusal to repair damages caused by an abusive intimate partner



Denial of an apartment for having an order of protection



Rejection of housing application due to justice involvement caused by domestic violence



Nonrenewal of lease due to noise complaints from domestic violence



Denial of accommodation needed for a disability connected to trauma from domestic violence



# Next Steps

EVANSTON'S FHO PROTECTS SURVIVORS FROM LOSING HOUSING OPPORTUNITIES DUE TO THE ACTS OF THE PEOPLE HARMING THEM.



Need help understanding or accessing your housing rights?

Contact our Director of Housing Advocacy:

Jaclyn Zarack Koriath, J.D. at [jkoriath@the-network.org](mailto:jkoriath@the-network.org)





# THANKS!

---

Do you have any questions?

[jkoriath@the-network.org](mailto:jkoriath@the-network.org)

<https://the-network.org/housing-advocacy/>

CREDITS: This presentation template was created by Slidesgo, including icons by Flaticon, and infographics & images by Freepik.

Please keep this slide for attribution.







# Field Updates

**Andrea Davis**

*Executive Director*

Homeward

[andrea@homeward.org](mailto:andrea@homeward.org)



# Policy Updates & Next Steps

**Sarah Saadian**

*Senior Vice President of Policy &  
Field Organizing*

National Low Income Housing Coalition  
[ssaadian@nlihc.org](mailto:ssaadian@nlihc.org)



NATIONAL LOW INCOME  
HOUSING COALITION

# Capitol Hill Update

November 2022

# Ensure the Highest Funding Possible for Affordable Housing Programs



Congress is negotiating a final FY23 spending bill, and key decisions are being made now about how much funding should go to housing and homelessness programs.

## **There's a lot at stake!**

- The Senate bill provides \$3 billion in less funding than the House bill!
- While the House bill would expand rental assistance to 140,000 more households, the Senate bill would expand assistance to fewer than 5,000 households.

# Ensure the Highest Funding Possible for Affordable Housing Programs



Urge your senators and representatives to provide affordable housing programs with the highest possible funding, including:

- An expansion of housing vouchers to an additional 140,000 households.
- Significant funding to preserve and operate public housing (\$5.125 billion for the Public Housing Capital Fund, and \$5.06 billion for the Public Housing Operating Fund).
- \$3.6 billion for HUD's Homeless Assistance Grants program to address the needs of people experiencing homelessness.
- \$100 million for legal assistance to prevent evictions.
- \$300 million for the competitive tribal housing program, targeted to tribes with the greatest needs.

# Sign onto a National Letter to Support Higher Funding!



# Reform and Expand the Low Income Housing Tax Credit



LIHTC is the primary source of financing for the construction and preservation of affordable housing. While it is an important resource, LIHTC, on its own, rarely builds or preserves homes affordable to households with the lowest incomes, those with the greatest and clearest needs. Moreover, LIHTC tenants and applicants have few protections to ensure they are treated fairly.

**Any expansion of LIHTC in a tax extenders package must be paired with key reforms to ensure that the program better serves people experiencing or at risk of homelessness.**

# Deeper Income Targeting



Congress must include in any tax extenders package:

- **A 50% basis boost** for housing developments where at least 20% of units set aside for households with extremely low incomes, as proposed in the Build Back Better Act.
- **An 8% set-aside** of tax credits to help offset the costs to build these homes, as proposed in the Build Back Better Act.



# Rural and Tribal Needs



In any tax extenders package, Congress should:

- **Designate rural and tribal communities as “Difficult To Develop Areas (DDAs),”** as proposed in the Build Back Better Act. This would make housing developments in rural and tribal communities automatically eligible for a 30% basis boost.

# Take Action



# Take Action



Engage your members of Congress using:

- [Advocacy Toolkit](#)
- [Factsheet](#): Urgently Needed LIHTC Reforms
- [Factsheet](#): Why LIHTC Expansion Must Serve Households with the Greatest Needs
- [Budget chart](#) and [analysis](#)
- [State Housing Profiles](#)

# Election Outcome!



Republicans gain  
slim majority in the House.

Senate remains in Democratic Control (50-49), with a  
December run-off in Georgia.

# Senate Appropriations



## NEW Leadership!

### Full Committee

- **Patty Murray (D-WA)**
- **Susan Collins (R-ME)**

### THUD Subcommittee

- **Brian Schatz (D-HI)**
- **John Boozman (R-AR)?**

# House Appropriations



## NEW Leadership!

### Full Committee

- Kay Granger (R-TX)
- Rosa DeLauro (D-CT)

### THUD Subcommittee

- Mario Diaz-Balart (R-FL) may be term-limited
- David Price (D-NC) retired.

# Banking/HFSC Committees



## NEW Leadership!

### Banking

- Sherrod Brown (D-OH)
- Tim Scott (R-SC)

### HFSC

- Patrick McHenry (R-NC)
- Maxine Waters (D-CA)

# House Agenda



**House Republicans'  
"Commitment to America"**



# House Agenda



## **Threat of Spending Cuts**

## **Threats to Housing First Focus on Work Requirements, Time Limits**

# Takeaways



- Hard to govern!
- Risks of spending cuts in exchange for raising the debt ceiling
- House Rs may advance harmful legislation
- Senate Ds may highlight the need for housing investments and draw a contrast with Rs.
- All eyes on 2024



# Resources

NLIHC's HoUsed Campaign  
([nlihc.org/housed](https://nlihc.org/housed)): Campaign Updates