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
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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**.
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**.
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 ≤ 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

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

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

OES bootstraps datasets 2,000 times

OES estimates differences in demographics of ERA recipients and eligibles

CPS
(N=34,000)
Small eligible sample (1,400)

ACS
(N=3,200,000)
No useable data during pandemic

Pulse
(N=123,000)
Non random missingness

Cleaning and coding CPS

Predict eligibility in ACS using best model developed on Pulse

Pulse & ACS cleaned & combined

ACS used to build post stratification weights for Pulse

Demographic estimates for eligibles

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Demographic estimates for eligibles
Results
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.
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.
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.
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

oes.gsa.gov
@OESatGSA and #OESatGSA
National Housing Needs for People with Disabilities

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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)

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
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Housing Discrimination
Protections for DV Survivors

Evanston

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

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

01  52.2% female
    64.7% White

02  Median household income $82,335

03  Median value of owner-occupied units $409,900

04  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
Why actual or perceived status? What other specialized classes are protected in Illinois?
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

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
THANKS!

Do you have any questions?
jkoriath@the-network.org
https://the-network.org/housing-advocacy/

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Field Updates

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Homeward  
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Policy Updates & Next Steps

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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!
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.
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**
Republicans gain slim majority in the House.

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

Full Committee
• Patty Murray (D-WA)
• Susan Collins (R-ME)

THUD Subcommittee
• Brian Schatz (D-HI)
• John Boozman (R-AR)
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.
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”
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): Campaign Updates