

# Virtual Lobby Day Toolkit

July 21, 2020



NATIONAL LOW INCOME  
HOUSING COALITION

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# PREFACE FROM DIANE YENTEL

Dear advocates,

Millions of people in America can't afford to pay rent. Millions of low-wage workers are losing jobs and wages from COVID-19 related shutdowns and most struggled to pay the rent even before the pandemic. A patchwork of federal, state, and local eviction moratoriums give short-term relief to some renters but leave many unprotected and create a financial cliff when moratoriums are lifted and back rent is owed. Without immediate federal action, millions of renters - disproportionately, Black, Latino, and Native American - will be evicted from their homes in the coming months and at be imminent risk of homelessness. Their homes - and their family's ability to stay safe and healthy - are at risk.

The National Low Income Housing Coalition (NLIHC), along with its Disaster Housing Recovery Coalition (DHRC) and Opportunity Starts at Home (OSAH) multisector affordable homes campaign, invites advocates across the country to participate in a **Virtual Lobby Day on July 21, 2020** to urge Congress to take immediate action to ensure housing stability for people experiencing homelessness and the lowest-income renters during and after the coronavirus pandemic. Unless Congress acts quickly to provide emergency housing resources and protections, our nation will see a spike in housing instability, evictions, and homelessness.

Congress needs to hear from you about how urgently needed these emergency housing resources and protections are for your community. Struggling renters and people experiencing homelessness cannot wait any longer!

We encourage all advocates to participate by scheduling meetings or phone calls with your representatives and senators leading up to and on Tuesday, July 21. Together, we will urge Congress

to include our top priorities for housing stability in the next coronavirus relief package, prominently including the "Emergency Rental Assistance and Rental Market Stabilization Act" to provide \$100 billion in emergency rental assistance to help low-income renters avoid evictions and homelessness. We will also call for a national, uniform moratorium on evictions; \$11.5 billion to help local communities address the pressing health and safety needs of people experiencing homelessness; and at least \$13 billion in additional funding for HUD and USDA housing programs to ensure housing stability during and after the pandemic.

The tools on this webpage are the key resources you'll need to participate in the Virtual Lobby Day on July 21. The tools include background information, sample talking points, social media messages, tips for effective storytelling, and much more.

We hope you will join us in demanding that Congress take immediate action to ensure housing stability for low-income renters and people experiencing homelessness.

For more information, please contact Sarah Saadian, vice president for public policy at [ssaadian@nlihc.org](mailto:ssaadian@nlihc.org), or Joey Lindstrom, director of field organizing, at [jlindstrom@nlihc.org](mailto:jlindstrom@nlihc.org).

Sincerely,



Diane Yentel  
President and CEO  
National Low Income Housing Coalition

# TOP PRIORITIES FOR LOBBY DAY

## TOP PRIORITIES FOR A CORONAVIRUS RELIEF PACKAGE

Below are NLIHC's top four priorities to ensure housing stability in the next coronavirus relief package. These priorities are included in the "HEROES Act" and other legislation approved by the House of Representatives, but the Senate refuses to take up and vote on these bills.

For more information on NLIHC's priorities for the next coronavirus relief package, visit: <https://nlihc.org/responding-coronavirus>.

### \$100 Billion in Emergency Rental Assistance

NLIHC supports S. 3685/H.R. 6820, the "[Emergency Rental Assistance and Rental Market Stabilization Act](#)," which would provide \$100 billion in emergency rental assistance to help low-income renters avoid evictions and homelessness. The bill, introduced by Senator Sherrod Brown (D-OH) and Representatives Maxine Waters (D-CA) and Denny Heck (D-WA), has the support of 40 Senate cosponsors and nearly 160 House cosponsors. Emergency rental assistance is needed to avoid creating a financial cliff for renters when eviction moratoriums are lifted and back-rent is owed, and to ensure the continued viability of our country's essential affordable housing infrastructure.

For more details on the legislation, see NLIHC's [factsheet](#). Find a list of current cosponsors [here](#). Show your support by signing your organization onto [this letter](#) and sharing it widely.

### National, Uniform Moratorium on Evictions

NLIHC supports S. 4097/H.R.7402, the "Protecting Renters from Evictions and Fees Act," introduced by Senator Elizabeth Warren (D-MA) and Representatives Jesus "Chuy" Garcia (D-IL) and Barbara Lee (D-CA) to extend and broaden the eviction moratoriums included in the CARES Act to protect all renters in the U.S. for a full year. This protection is especially important in a moment when our collective health depends on each of us staying home.

In the CARES Act, Congress instituted shorter, temporary moratoriums for only some renters and homeowners in federally subsidized housing. NLIHC created a [searchable database and map](#) to help renters determine whether they are protected under the CARES Act, but these tools are not complete because not all data is publicly available. This federal moratoriums end on July 25, 2020. [States and localities have also instituted their own eviction and foreclosure moratoriums](#) - creating a patchwork of responses that provides relief to only some and creates confusion for all - but these moratoriums are quickly expiring.

## \$11.5 Billion in Emergency Resources for People Experiencing Homelessness

NLIHC supports S. 3856/H.R. 6724, the “Public Health Emergency Shelter Act,” introduced by Senator Elizabeth Warren (D-MA) and Representative Ayanna Pressley (D-MA) to provide an [additional \\$11.5 billion](#) to respond to and prevent outbreaks among people experiencing homelessness.

People who are homeless and contract coronavirus are twice as likely to be hospitalized, two to four times as likely to require critical care, and two to three times as likely to die than others in the general public. If unchecked, as many as 20,000 people who are homeless could require hospitalization and nearly 3,500 could die, with enormous implications for individuals, their communities, and our already overstretched hospital systems. Funds are needed to minimize the number of people living in homeless encampments and congregate shelters and identify alternative space, including hotels, for isolation and self-quarantine, as well as funding for short-term rental assistance and housing stabilization services.

## At Least \$13 Billion to Ensure Housing Stability

NLIHC supports provisions in the HEROES Act to provide \$13 billion for public housing agencies, HUD and USDA housing providers, and Tribal housing authorities to help keep residents safe and healthy during this crisis, and to issue 100,000 new emergency Housing Choice Vouchers. These funds should be included in the next coronavirus relief package.

# TALKING POINTS – EMERGENCY RENTAL ASSISTANCE

## WHY IS EMERGENCY RENTAL ASSISTANCE NEEDED?

Emergency rental assistance is urgently needed to ensure housing stability and prevent low-income renters from facing evictions and homelessness. Emergency rental assistance is needed to avoid creating a financial cliff for renters when eviction moratoriums are lifted and back-rent is owed, and to ensure the continued viability of our country's essential affordable housing infrastructure.

## How Many People Are at Risk of Evictions?

- Between [19-23 million](#) renters are at risk of evictions by September 30, according to the [COVID-19 Eviction Defense Project](#).
- [31% of renters](#) have slight or no confidence in their ability to pay next month's rent; that number increases to 44% for Black renters, according to the U.S. Census.
- 26 million people will have trouble coming up with the rent by September, reports [Politico](#).

## Where Are Eviction Moratoriums Expiring?

- By July 25, Congress will have let the federal moratoriums in the CARES Act expire.
- As of July 1, 26 states have let eviction moratoriums expire, including AK, AL, AR, CA, CO, CT, FL, HI, IA, ID, KS, LA, MS, NC, ND, NE, NH, OK, RI, SC, TN, TX, UT, VA, WI, and WV.
- By August 3, eviction moratoriums will expire in 9 additional states, including AZ, IN, IL, ME, MD, MI, NV, PA, and WA.

## Where Are Evictions Surging?

- **AL:** [According to a weekly survey by the Census](#), 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
  - Jefferson County: 8-10 evictions are being conducted per day in Jefferson County since the state moratorium was lifted on June 1st. County officials say they have [425 pending evictions](#).
- **AK:** [Hundreds of households are at risk of eviction](#) due to thousands owed in back rent due to COVID-19. [According to a weekly survey by the Census](#), 1 in 4 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.

- Anchorage: The United Way of Anchorage has seen a [300% increase in calls to their 211 number, the majority of which concern rental assistance](#). As of May 22, they had distributed over \$335,000 in COVID-19 assistance to 389 households through their rental assistance program AK Can Do, which existed before the pandemic.
- **AZ:** The Aspen Institute estimates that [578,000 renters in Arizona could face eviction by the end of September. According to a weekly survey by the Census](#), 1 in 4 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
  - Pima County: [52 eviction cases in Tucson, Arizona are being processed per day](#), compared to normally 10 to 30 cases. Research from local lawyers found that [almost 200 eviction cases went forward in Pima County after the passage of the CARES Act, even though the properties had federally backed mortgages](#).
  - Phoenix: [Some 22% of renters in Phoenix](#) doubt they can make July's rent. The state moratorium ends July 22.
- **AR:** [Arkansas is the only state in the nation that makes failure to pay rent a criminal violation](#), and one of only eight states that made no action to suspend evictions during the pandemic. At least [100 unlawful detainer suits](#)--precursors to evictions--were filed in the month of April, [177 were filed in May, and 287 in June](#). These numbers understate the true nature of the evictions crisis in Arkansas because they only encompass courts that post their filings to the [state's online search engine](#). [According to a weekly survey by the Census](#), 1 in 4 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **CA:** [Thousands of California families](#) are doubling up. And if they aren't able to stay where they are, they're going to be forced out onto the streets. [According to a weekly survey by the Census](#), 27% of adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
  - LA County: A recent UCLA study found that about [365,000 renter households in the county are in imminent danger of eviction](#) once the Judicial Council moratorium on eviction filings is lifted. The study also found that 120,000 of those households would likely become homeless soon after eviction.
  - Oakland: Landlords are using [intimidation and lockouts to attempt to illegally evict tenants](#).
- **CO:** [400,000 Coloradans](#) are at risk of evictions. After [allowing their eviction moratorium to expire in June](#), Governor Polis released an executive order to require a 30 day notice before eviction, which legal aid experts claim will only delay the inevitable. [According to a weekly survey by the Census](#), 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.



- **CT:** [140,000 Connecticut tenants weren't able to cover their June rent](#). 75% of those tenants are people of color. [According to a weekly survey by the Census](#), 28% of adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **DE:** [According to a weekly survey by the Census](#), 23% of adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **FL:** [More than one-third of Florida residents reported being unable to pay their June rent or mortgage payment or will be unable to pay July's](#). 2,672 evictions have already been filed throughout the state.
  - Broward, Miami-Dade, and Palm Beach counties: Approximately 250,000 tenants in Broward, Miami-Dade, and Palm Beach counties are protected by the federal eviction moratorium, which will expire in less than a month. [Nearly 50% of renters in Miami](#) doubt they can make July's rent.
  - Orange County: Renters in [Orange County](#) are struggling; the county had to close down its assistance program after 30,000 renters filed applications for [\\$1,000 in rental assistance](#).
- **GA:** [According to a weekly survey by the Census](#), 1 in 3 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
  - Fulton County: [2,000 eviction cases](#) are pending in Fulton County.
- **HI:** [21,500 renter households](#) in Hawaii are at-risk of losing their homes, with 7,500 of these households at "extreme risk." An estimated backlog of [800 eviction cases](#) will begin being processed on August 1. [According to a weekly survey by the Census](#), 29% of adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **ID:** [15% of households haven't been able to pay rent during the pandemic](#) and/or have little confidence they will be able to do so moving forward. Local advocates predict a "[a lineup in the courts of folks being evicted](#)" after federal aid expires at the end of July.
- **IL:** [According to a weekly survey by the Census](#), 1 in 4 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
  - Chicago: Requests for eviction assistance have [doubled in Chicago](#), compared to last year.



- **IN:** As many as [258,000 Hoosiers](#) are at risk of eviction. [According to a weekly survey by the Census](#), about 1 in 3 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **IA:** [663 pending eviction cases](#) began being processed when Iowa's eviction moratorium was lifted on May 27. 443 hearings were scheduled for the week of June 15.
- **KY:** [340,000 people in Kentucky](#) are at risk of evictions. [According to a weekly survey by the Census](#), 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **ME:** In interviews with low-income renters in Maine, [nearly half sought aid from food pantries to save money on groceries, and about 42 percent have fallen behind on utilities and other bills in order to keep up with rent](#). Local officials expect a [flood of evictions](#) when the courts reopen in early August. [According to a weekly survey by the Census](#), 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **MD:** An estimated [20% of Maryland residents are behind on their rent](#). [According to a weekly survey by the Census](#), 29% of adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **MA:** During the height of the pandemic, between March 16 and April 13, [602 new eviction cases were filed statewide](#). [According to a weekly survey by the Census](#), 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
  - Boston: [120,000 households in Boston](#) are at risk of being unable to make their housing payments, according to a study by the Metropolitan Area Planning Council.
- **MI:** Michigan's statewide eviction moratorium expired on July 15th. State officials are bracing for an estimated [80,000 eviction cases to be filed in the coming months](#). [According to a weekly survey by the Census](#), 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
  - Detroit: Though the statewide eviction moratorium expired, Detroit extended their moratorium until August 15th. The District Judge reports that there are [450 outstanding eviction cases which will become enforceable on August 16th](#).
- **MS:** [According to a weekly survey by the Census](#), 38% of adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment - MS has one of the highest rates in the country.

- **MO:** [According to a weekly survey by the Census](#), 1 in 3 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **NB:** [According to a weekly survey by the Census](#), 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **NV:** Experts in [Nevada expect a flood of evictions](#) when the moratorium is lifted. [According to a weekly survey by the Census](#), 28% of adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **NJ:** [According to a weekly survey by the Census](#), 28% of adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **NM:** [According to a weekly survey by the Census](#), 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **NY:** [According to a weekly survey by the Census](#), 37% of adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
  - New York City: New York City expects [50,000 to 60,000 eviction cases](#).
- **NC:** A [9,000-case backlog of evictions](#) resumed on June 21. Landlords filed [over 2,000 eviction cases statewide in April and May alone](#). The order preventing sheriffs from [carrying out writs of possession, the physical task of removing people from their homes during an eviction, expired on June 30th](#). [According to a weekly survey by the Census](#), 1 in 4 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **ND:** [According to a weekly survey by the Census](#), 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.

- **OH:** The Census estimates [565,000 Ohio households](#) didn't pay their rent in May, including 336,000 with children. Ohio never instituted a moratorium.
  - Franklin County: [Franklin County, Ohio](#) is processing 100 eviction cases a day. In Columbus, Ohio, eviction hearings are taking place in a [convention center](#) in order to accommodate the number of cases and adhere to social distancing guidelines.
- **OK:** According to a weekly survey by the Census, 1 in 4 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment. Oklahoma never instituted a statewide moratorium.
  - Tulsa County: The Tulsa County Courthouse reopened for hearings on June 1 with more than [1,200 cases pending](#).
- **PA:** [13,000 households applied for assistance](#), but the state's \$10M fund could only serve 4,000 households. [According to a weekly survey by the Census](#), nearly 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
  - Philadelphia: [One in 5 renters in Philadelphia](#) doubt they can make July's rent.
- **RI:** As of early July, [4,512 people have filed for rental assistance through the state's Housing Help RI rental assistance program. Due to its significant restrictions and high barrier application process, many are excluded. So far, the program has only distributed funds to 25 applicants.](#) The Federal Reserve Bank of Boston released a report in May that suggests [13% of renters and 33% of homeowners in Rhode Island are at risk of missing housing payments](#) when federal unemployment aid expires at the end of July. [According to a weekly survey by the Census](#), nearly 1 in 4 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **SC:** [South Carolina - already the #1 state for evictions](#) - is bracing for a surge in eviction cases. [According to a weekly survey by the Census](#), 27% of adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
  - Charleston: By May 17, [120 evictions](#) were filed in Charleston. "Self-help" evictions are increasing.
- **TN:** [According to a weekly survey by the Census](#), 1 in 3 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
  - Shelby County: There are more than [9,000 eviction cases pending in Shelby County](#).

- **TX:** [According to a weekly survey by the Census](#), 1 in 3 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
  - Harris County: In Houston, a [\\$15 million rent relief fund](#) was depleted within 90 minutes of opening. About [40% of renters in Houston](#) doubt they can make July's rent. [2,300 evictions were filed in Harris County in June](#). [An estimated 7.5% of evictions filed in Harris County last month violated the CARES Act](#) by not having an affidavit on file.
  - Dallas: About [23% of renters in Dallas doubt they can make July's rent](#).
- **UT:** In the first month after the eviction moratorium was lifted on May 15th, [224 eviction cases were filed](#). [Somewhere between 45-70% of rental units in Utah are covered by the CARES Act eviction protections](#), which expire at the end of July. [According to a weekly survey by the Census](#), nearly 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **VA:** Given historically high levels of evictions, experts are predicting [tens of thousands of Virginia families](#) will face eviction without emergency rental assistance. Some [30% of the 1.67 million renter households](#) in Virginia have little or no confidence in their ability to pay rent on July 1. [According to a weekly survey by the Census](#), 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
  - Richmond: Over [1,900 households in Richmond](#) face eviction.
- **Washington State:** [According to a weekly survey by the Census](#), 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
  - Seattle: [One in 5 renters](#) in Seattle doubt they can make July's rent.
- **WV:** [Utility shut-offs](#) resumed on July 1. [According to a weekly survey by the Census](#), 29% of adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
  - Charleston: A Charleston-based resource center for homeless individuals reported a [25% increase in their caseload since March](#), with many individuals and families facing homelessness for the first time.
- **WI:** Eviction filings are [up 40% in Wisconsin](#) compared to last year. [Applications outpace available assistance](#).

## What Is the Impact of Evictions on Families and Communities?

Evictions are often [the cause - not just a symptom](#) - of poverty:

Tenants who experience an eviction face barriers to housing because landlords often will not rent to households with an eviction record and because evictions negatively impact credit scores.

- Matthew Desmond, sociologist and author, found that evictions almost always [lead to a downward move](#) to a more disadvantaged, higher-crime neighborhood.
- Evictions can cause unemployment, residential instability, homelessness, academic decline and [negative health consequences](#) for adults and children, including [respiratory diseases](#), increased mortality, depression and suicidal ideation, among other poor health effects.

## How Much Emergency Rental Assistance Is Needed?

Evictions are often the cause - not just a symptom - of poverty:

- NLIHC estimates that at least [\\$100 billion in emergency rental assistance is needed](#) to ensure housing stability for America's lowest-income renters. State-level estimates can be found [here](#).
- NLIHC's estimate is in line with research from leading institutions:
  - The Turner Center at the University of California Berkeley estimates that nearly 50 million people live in a renter household likely experiencing immediate job or income losses and collectively face [\\$19.5 billion each month](#) in rent payments due.
  - The Joint Center for Housing Studies at Harvard University estimates that [up to \\$7.5 billion a month](#) is needed in emergency rental assistance.

## Support for Emergency Rental Assistance and Other Housing Resources and Protections

- [More than 800 organizations](#) signed on to a national letter supporting the "Emergency Rental Assistance and Rental Market Stabilization Act."
- [More than 600 organizations](#) signed on to a national letter supporting the full scope of housing provisions in the "HEROES Act" and H.R. 7301.
- A [new Pew poll](#) shows 88% of people want government action to prevent evictions and foreclosures.

## HOW DOES EMERGENCY RENTAL ASSISTANCE WORK?

NLIHC supports the “Emergency Rental Assistance and Rental Market Stabilization Act” (S. 3685/H.R. 6820), introduced by Senator Sherrod Brown (D-OH) and Representatives Maxine Waters (D-CA) and Denny Heck (D-WA), to provide \$100 billion in emergency rental assistance.

*For more details on the legislation, see NLIHC’s [factsheet](#). Find a list of current cosponsors [here](#). Show your support by signing your organization onto [this letter](#) and sharing it widely.*

### Who is eligible?

Under the bill, emergency rental assistance funds can be provided to households experiencing homelessness and those at risk of homelessness, defined as households that are unable to maintain housing stability or unable to afford their rent and utilities.

Of the \$100 billion provided under the bill, 40% of the funds must be used for households with incomes below 30% of area median income (AMI). No less than 70% of the funds must be used to serve households with incomes below 50% of AMI. The remaining funds can serve households up to 80% of AMI, though the bill provides the HUD Secretary with the authority to waive this spending requirement to allow funds to serve households with higher incomes up to 120% of AMI as long those households with incomes below 80% of AMI are sufficiently served.

Income is determined on the day the household applies for assistance. This allows resources to be prioritized for individuals who have lost jobs or wages and individuals at the greatest risk of evictions and homelessness.

### What assistance can be provided?

- **Short- and Medium-Term Rental Assistance.** State and local grantees may use the funds to provide short- and medium-term rental and utility assistance for up to 24 months or to cover up to 6 months of back rent and late fees. Rental assistance payments are made directly to the housing provider on behalf of the tenant. Rental assistance is capped at 120% of the Fair Market Rent or Small Area Fair Market Rent, but the bill gives the HUD secretary the ability to raise this limit if needed to cover market rents in a community.
- **Housing Relocation or Stabilization Activities.** Up to 25% of each community’s funds may be used for housing relocation and stabilization activities, including rental application fees, security deposits, utility deposits and payments, last month’s rent, and moving costs, as well as other services a household may need, including assistance with housing searches and placements, case management, mediation, legal services, and credit repair. These funds are to be used to serve households with incomes below 50% of AMI. The funds may be used to reimburse the grantee expenditures made after March 27, 2020.

None of the funds may be used to require participants to receive treatment or perform any other prerequisite activities as a condition for receiving assistance.

## How quickly must HUD release these funds?

Under the bill, HUD must allocate 50% of funds to states and communities within 7 days of enactment using the existing formulas under the McKinney-Vento Homeless Assistance Grants.

These funds must be obligated and disbursed to grantees within 30 days. The remaining funds will be allocated to states and communities within 45 days of enactment using a formula developed by the HUD Secretary based on need, including severe housing cost burden among extremely low- and very low-income renters and disruptions in housing and economic conditions caused by coronavirus, including unemployment.

These funds must be obligated and disbursed to grantees within 30 days of allocation.

## How will funds be distributed?

Two percent of the funds will be allocated to benefit Native American tribes and Native Hawaiians.

Both state and local governments can partner with public housing agencies, state housing finance agencies, Community Action Agencies, or other entities to distribute the funds, providing communities the opportunity to tap into existing networks and capabilities.

## What happens to unspent funds?

Given the clear need, we anticipate that all the funds will be spent as intended. However, any funds that are not expended after 3 years will be reinvested in affordable rental housing. Of this amount, 65% will be directed to the national Housing Trust Fund, which is used to build, preserve, and operate rental homes affordable to people with the greatest, clearest needs. The remaining 35% will be directed to the Capital Magnet Fund.



# TALKING POINTS ON HOUSING AS HEALTHCARE

## TALKING POINTS FOR HEALTHCARE ADVOCATES

Now more than ever, housing is healthcare. Congress must take immediate action to ensure housing stability for people experiencing homelessness and renters with the lowest incomes during and after the coronavirus pandemic. Unless Congress acts quickly to provide emergency housing resources and protections, our nation will see a spike in housing instability, evictions, and homelessness, with a direct impact on the health and well-being of low-income people and their communities.

### Housing instability and homelessness threaten our collective public health during and after the pandemic.

- Renters who are evicted from their homes and are forced to double or triple up with other families with low incomes face challenges in practicing social distancing. This challenge is heightened for people experiencing homelessness - whether in shelters or encampments - who often sleep 1 to 2 feet apart from other individuals.
- Because of underlying health issues, people who are homeless and contract coronavirus are twice as likely to be hospitalized, two to four times as likely to require critical care, and two to three times as likely to die than others in the general public. If unchecked, as many as 20,000 homeless people could require hospitalization and 3,500 could die.

### Congress should enact emergency rental assistance and other resources and protections for low-income renters. These investments can be a “vaccine” to prevent long-term health problems and promote healthy, productive lives.

- Young children in families who live in unstable housing are 20% more likely to be hospitalized than those who do not worry about frequent moves or making rent.
- Families behind on rent are more likely than families with stable housing to compromise living expenses to pay medical bills and vice versa and have greater food insecurities. In 2011, families living in affordable housing spent nearly 5 times more on healthcare and one-third more on food compared to their severely housing cost-burdened peers.

### Congressional inaction may cause and perpetuate health disparities while also ballooning healthcare costs.

- Children’s HealthWatch estimates the nation spends \$111 billion on avoidable health costs over ten years because of housing instability.
- Research shows that for people that have access to good, affordable housing, primary care visits increase 20%, emergency room visits decrease 18%, and total Medicaid expenses drop 12%.

*For more information on the intersection between housing and health, see the Opportunity Starts at Home campaign [factsheet](#).*

# TALKING POINTS FOR EDUCATION ADVOCATES

## TALKING POINTS FOR EDUCATION ADVOCATES

Educators know that children learn better and are more likely to graduate when they live in a stable, affordable home. Congress must take immediate action to ensure housing stability during and after the coronavirus pandemic. Unless Congress acts quickly to provide emergency housing resources and protections, our nation will see a spike in housing instability, evictions, and homelessness, with a direct impact on educational outcomes for children in households with low incomes and their communities.

### Housing instability and homelessness will harm educational outcomes for students during and after the pandemic.

- Emergency rental assistance and other resources and protections for renters are needed to help students remain stably housed. Students experiencing housing instability and homelessness will face additional challenges in keeping up with their schooling.
- Congress should take every action to prevent evictions and homelessness, especially for children. Evictions can cause students to move from school to school, undermining their ability to learn. Low-income children who switch schools frequently due to housing instability or homelessness tend to perform less well in school, have learning disabilities and behavioral problems, and are less likely to graduate from high school. When they grow up, they are also more likely to be employed in jobs with lower earnings and skill requirements.

### Congress should provide emergency rental assistance and other resources and protections for low-income renters. These investments can also help drive stronger student outcomes.

- Children in affordable housing score better on cognitive development tests than those in unaffordable housing. Researchers suggest that is partly because parents with affordable housing can invest more in activities and materials that support their children's development. Parents also save more money for their children's college tuition when they are not rent-burdened and are more likely to attend a parent-teacher conference.
- Students who attend schools with large populations of hypermobile children also suffer academically because more time must be devoted to review and catching up on work.
- Children who live in a crowded household at any time before age 19 are less likely to graduate from high school and tend to have lower educational attainment at age 25.
- Living in poor-quality housing and disadvantaged neighborhoods is associated with lower kindergarten readiness scores.

*For more information on the intersection between housing and education, see the Opportunity Starts at Home campaign [factsheet](#).*

# TALKING POINTS – RACIAL JUSTICE AND HOUSING JUSTICE

## TALKING POINTS FOR RACIAL EQUITY ADVOCATES

The coronavirus pandemic is exacerbating preexisting racial inequities entrenched in our nation's health and housing systems. Due to structural racism and discrimination, people of color are more likely to experience higher health risks from the pandemic as well as homelessness and housing instability. Unless Congress acts quickly to provide emergency housing resources and protections, our nation will see a spike in housing instability, evictions, and homelessness, harming Black, Latino, and Native American renters most severely.

### Housing instability and homelessness stemming from the pandemic will disproportionately harm people of color.

- In addition to facing greater health disparities, including adverse social determinants of health, at-risk comorbidities, and the inability to social distance, people of color are also significantly more likely than white people to experience evictions and homelessness, the result of centuries of institutional racism and economic inequity.
- In the aftermath of the pandemic, people of color will likely experience greater economic risks of job insecurity, food insecurity, and housing instability and homelessness.
- While [31% of renters nationwide](#) have slight or no confidence in their ability to pay next month's rent, 44% of Black renters are worried about their next rent payment, according to the U.S. Census.

### Congress should provide emergency rental assistance and other resources and protections for renters with low incomes and people experiencing homelessness. These investments can be deployed to address long-standing, structural racial inequities.

- Congress must take every step to prevent housing instability and homelessness as a result of the coronavirus pandemic and should center racial equity when making the investments and systemic reforms needed to address the short- and long-term impacts of the coronavirus pandemic.
- The housing and homelessness resources and protections included in the "HEROES Act" will help state and local governments meet the urgent housing needs of renters with the lowest incomes and people experiencing homelessness, who are disproportionately people of color.
- Access to healthcare, housing, food assistance, and other services provided in response to the coronavirus should be available to everyone, regardless of income, immigration status, involvement with the criminal justice system, or insurance.

*For more information, see the NLIHC [FAQ on COVID-19 and Racial Equity](#) and the *Opportunity Starts at Home* campaign [factsheet](#) on the intersection of housing and racial equity. For guidance on how communities can strategically use federal funds, see the [Framework for an Equitable COVID-19 Homelessness Response](#) published by NLIHC, the National Alliance to End Homelessness, the Center on Budget and Policy Priorities, and the National Health Care for the Homeless Council.*

# SAMPLE TWEETS

## SAMPLE TWEETS AND SOCIAL MEDIA IMAGES

You can find social media images/graphics [here](#). The social media toolkit for emergency rental assistance is [available here](#).

Sample tweets are below:

- Millions of the lowest-income Americans couldn't afford to pay June's or July's rents & August's #RentisDue! That's why I support #RentReliefNow to stably house families during & after the #COVID19 pandemic
- Another month has come & gone, millions are out of work, & the #RentisDue! Congress must pass #RentReliefNow to ensure families will have #housingstability during #COVID19
- #RentisDue & millions of the lowest-income families can't afford to pay. I have joined over 180 of members of Congress to support \$100B in #RentReliefNow to avoid creating a financial cliff & to securely house families during the #COVID19 pandemic
- 8M renters were struggling to pay rent before #COVID19. Congress should enact the housing provisions in #HEROESAct to create a uniform eviction moratorium, protect people experiencing homelessness & provide #RentReliefNow
- Incl. hsg & homelessness resources in the #CARESAct was an important 1st step, but Congress must do more to address the dire needs of people who were struggling before #COVID19. #RentisDue & renters need #RentReliefNow
- Our country can't contain #COVID19 if millions are without homes or on the brink of homelessness. The #RentisDue & families need to keep roofs over their heads during & after this pandemic. Congress should provide #RentReliefNow
- As August 1 approaches, many renters will not have enough \$ to pay rent. #Rentalassistance is needed to ensure residents who are out of work & fearing eviction are stably housed during & after the #COVID19 pandemic. #RentReliefNow
- #RentisDue & millions of people are out of work & on the brink of eviction. A national, uniform eviction moratorium and emergency #rentalassistance is needed to ensure families have #housingstability during & after #COVID19
- The issue of homelessness is a growing problem, especially during #COVID19. The urgent needs of millions of America's lowest-income families can't wait. The #RentisDue, & we need #RentReliefNow!
- We need resources to protect low-income renters at high risk of #COVID19. #RentisDue & unemployment ins. isn't enough. The next package must include protections & emergency #rentalassistance for low-income households
- It is immoral to kick families & individuals out of their homes during this pandemic. We need critical resources & protections for people experiencing homelessness, endangered by #COVID19 #RentReliefNow.
- It's crucial, now more than ever, that federal policymakers prioritize protections for hsg & homelessness. #RentisDue & millions of the lowest-income families are struggling to pay. They need #RentReliefNow

- Low-income Americans are struggling & #RentisDue. Emergency #rentalassistance and other housing protections in #HEROESAct will prevent mass evictions.
- We need #RentReliefNow to keep families housed & healthy. Families should not have to choose between paying rent & food when the #RentisDue. #Rentalassistance will ensure #housingstability for the lowest-income renters during #COVID19.
- It's never been clearer that #HousingIsHealthcare. #Rentalassistance will not only keep the lowest-income families housed, but also help to curb the spread of #COVID19 & save lives. That's why I support #RentReliefNow in the next bill
- 9 in 10 people want Congress to ensure #housingstability during the #coronavirus outbreak. Congress must enact #RentReliefNow & protections in the next #COVID19 spending bill
- #DYK Over 1/3 of Americans say it's a "big concern" that they'll lose their home if they don't receive additional assistance! We need #RentReliefNow in the next #COVID19 spending bill
- 80% of Americans want the govt. to provide #RentReliefNow during the #COVID19 outbreak. Congress must do everything it can to enact critical housing investments & protections in the final #COVID19 spending bill
- An overall majority of Americans want Congress to ensure #housingstability during the #COVID19 outbreak & want Congress to include #RentReliefNow in the next #COVID19 spending bill.

# MEETING REQUEST TEMPLATE

**Please personalize highlighted portions before sending. Also, please remove information that may not be pertinent to your meeting.**

NOTE: This template inspired by partners at RESULTS, from one they used for their recent virtual lobby day.

## SUBJECT: REQUEST FOR MEETING

Dear           (scheduler name)          :

My name is           (your name)           and I work in Representative/Senator           (member of Congress's name)'s district at          (your organization)           / am a constituent of Representative/Senator           (member of Congress's name)           from           (city)          

(Insert details about your organization if applicable: In a couple of sentences, who are you and what is your mission? Do you live or work in the state or district?)

I and           (others in your group)           are requesting the opportunity to meet with the representative/senator as soon as           his/her           schedule permits. We would like to conduct the meeting virtually. Ideally, we'd like to meet on           (date)           and there will be           (provide a number)           of us attending the meeting.

COVID-19 has brought into sharp focus how deep the problem of housing insecurity is throughout the U.S. We know the           senator/representative           is sensitive to the challenges of people struggling to access safe, decent, and affordable housing. We would like to speak to           him/her           about practical solutions to housing insecurity, both in the immediate crisis and over the long term.

Thank you for considering           my/our           request.           I/We           look forward to hearing from you soon.

Sincerely,

          (Name)          

          (Organization and Position, if applicable)

# VIRTUAL LOBBY MEETING TIPS

## BEFORE THE MEETING

### Scheduling the meeting:

- Requesting a meeting about one to two weeks in advance is usually the best way to go.
- You can schedule a lobby meeting by phone or email using the Meeting Request Template.
  - By phone: Call the office and ask for the scheduler. Some offices will ask you to fill out a form, but most of the time a phone call will suffice. During the pandemic, emails might be preferable to phone contact because many congressional staffers are working from home.
  - By email: Send a request to the scheduler.
  - [Contact your NLIHC organizer](#) for help getting scheduler contact info.
- When you make the request, ask to meet with the member of Congress or a housing staffer.
  - Oftentimes, meeting with staff members is just as good as or even better than meeting with the representative. The member of Congress relies on their staff for key information as they make decisions. It's also true that when you meet with staff, they are more likely to have more time to explore the various issues you are discussing and to ask good follow up questions that provide for more dialogue.
- Let the office know what issue you will be discussing, the number of people attending the meeting, whether constituents will be in attendance, and your available times.
- After requesting the meeting, follow up to ensure your request was received.
- Once the meeting is scheduled, confirm what virtual platform will be used (i.e. a conference call, Zoom, Google Meet, etc.).
  - [Contact your NLIHC organizer](#) for help with setting up a virtual platform.
- 24 hours before your meeting, be sure to confirm the meeting with the scheduler or aide. In this email include:
  - The virtual meeting login information or phone number if you are using your own meeting room or conference line;
  - Links to materials you want to share with the office and agenda (optional);
  - The meeting organizer's phone number; and
  - "Cc" everyone planning to attend the meeting.

## BEFORE THE MEETING

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## **Scheduling the meeting:**

- If you are lobbying with a group of advocates, you may want to designate roles such as a facilitator, a tech manager, a note-taker, etc. Discuss in advance who in your group will open, close, and deliver specific asks.
- Outline an agenda with tasks for each person.
- Review the NLIHC Talking Points.
- Plan to tell stories! Stories stick in lawmakers' memories better than data and are emotionally compelling. See the NLIHC Storytelling Guide for more details.
- Practice, practice, practice! Write out your part and rehearse.
- Establish cues for when each person should speak (this can be part of the facilitator's role).
- Practice and test technology.
- Gather materials you want to share with the office. (See [insert page] under "[insert section].")
- Do research on the person you are meeting with—for example, if you can say, "It's great to be meeting with you today. I was happy to see that the congresswoman received an award on a particular issue" - it shows that you're interested in what they are doing, and not only looking for them to be interested in your issues. Furthermore, knowing your legislator's past votes on housing policy will help you craft a more effective argument.

## **MEETING TIME!**

### **Scheduling the meeting:**

- Dress professionally and avoid background clutter (if meeting on video) and background noise (for both phone and video meetings).
- Be punctual—login or call in 10 minutes before the start time.
- Open your meeting with introductions.
  - Make sure to mention your connection to the state or congressional district represented by the office you're meeting with—whether you are a constituent and voter or your organization serves their constituents.
- Stick to your agenda and speaking times.
- When switching speakers, pause to allow the next speaker to unmute.
- Actively listen and ask questions.
- If you don't know the answer to a question you receive, simply saying "I don't know" and "I will follow up with an answer to that question" is perfectly acceptable.
- Take detailed notes, especially of any feedback you receive or follow-up information you promise.
- Your elected official may not have much knowledge of affordable housing challenges in your community. Use this as an opportunity to educate them.
  - Provide the elected official or legislative staff with the NLIHC materials and refer to those materials during your meeting. You can provide these materials via email ahead of time.
  - You should provide numbers and stories about the issues you are talking about as often as possible. Share your personal story of why affordable housing matters to you.

- Connect your work to the elected official's interests as much as possible. This is another reason to do your research on them before your meeting. If you can connect your work on affordable housing to the elected official's interest in, for example, better outcomes for children, this will often create a key connection that will lead to a stronger relationship as you move forward.
- Always make a specific ask in your meeting using a question with a yes or no answer, such as, "Will you support \$100 billion in emergency rental assistance in the next relief package?" Most often, they will say they need to think about it. This is fully acceptable. You can use that as an opportunity to follow up later.
- Confirm with whom you should follow up.
- Ask the member of Congress or staff member if you can take a snapshot of the screen or a selfie with the screen to share later!
- Thank the elected official or legislative staff for their time and consideration.

## AFTER THE MEETING

- Remember: No lobby meeting is the final conversation with a member of Congress. The best advocacy focuses on sustained relationship building, rather than on single conversations.
- Tweet your members of Congress to thank them for the meeting with them or their staff, including a photo if you have one. This strengthens your relationship because you'll have given public gratitude for their availability. Doing so publicly also reminds them that they are accountable to follow up on the commitments they made to you, or to get more information on questions they said they wanted answers to. Remember to:
  - Mention (@) your members of Congress and @NLIHC.
  - Include the hashtag #RentReliefNow.
- Share what you learned by completing the Lobby Visit Report Form for your meeting. NLIHC can take the information you provide and follow up with specific action items, clarify any questions the members of Congress or staff might have, and get them to engage on specific legislation. We are in a better position when we know the outcomes of your meetings.
- Share what you learn during your meeting with your network - including your members, your board, and your volunteers.
- Stay in touch by sending a follow up email or thank you card to everyone you met with. You can also follow up to check in about the status of the request you made during your meeting.

*\*Some language adapted from our partners at RESULTS*

# STORYTELLING TIPS AND TRICKS

## WHY STORYTELLING?

Storytelling can add emotional weight to your meeting and help form connections with lawmakers by pointing out shared values. It can also help lawmakers see how their policy decisions impact real people.

- Requesting a meeting about one to two weeks in advance is usually the best way to go.
- You can schedule a lobby meeting by phone or email using the Meeting Request Template.

## ELEMENTS OF AN EFFECTIVE STORY

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

## Tips and Reminders:

- The story you tell must be true, and it must relate to the topic at hand.
- 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 you are telling someone else's story, make sure you have permission to share it.

## PROMPTS FOR PEOPLE WITH LIVED EXPERIENCES:

- Share how your life has changed as a result of the assistance you received.
  - Describe things you have accomplished and how housing has played a role in the challenges you've faced.
  - How did you get to where you are today? If you've received housing assistance, how has it impacted your life?
- Describe your home and your living conditions
  - What makes you proud to live in the place you call home?
  - What could be improved about your home?
- How would your community improve with more housing assistance available for others in your community?
- Describe your hopes for the future and how your home is a part of this.

## **PROMPTS FOR HOUSING SERVICE PROVIDERS:**

- Describe the community and the clients you serve.
  - How has access to affordable housing, or a lack of access to affordable housing, impacted your community?
  - What makes you proud of your organization's mission and the work you accomplish?
- How would more housing assistance improve your community?
- How have federal housing assistance and production programs enhanced your work?

## **OTHER POSSIBLE PROMPTS:**

- Why do you care about housing justice?
- Why did you join the organization you are representing?

*\*Some of this language is adapted from the RESULTS advocacy week materials.*