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July 20, 2020

In This Issue:

Point of View

- We're Running Out of Time – *By Diane Yentel, NLIHC President and CEO*

Take Action

- Take Action: Virtual Lobby Day Is Tomorrow!

Coronavirus – Resources

- NLIHC Releases Research Note on How Rental Assistance Programs Are Addressing Housing Instability during COVID-19
- NLIHC Releases Spanish Edition of *Tenant Talk: A Response to the COVID-19 Pandemic (Una Respuesta a la Pandemia de COVID-19)*

Coronavirus, Homelessness, and Housing

- Join NLIHC's National Call on Coronavirus, Housing and Homelessness Today at 2:30 pm ET
- Join Today's *Tenant Talk Live* Webinar for Residents: Advocating for #RentReliefNow through Social Media – Learn How!

Coronavirus – Congress

- NLIHC Hosts Virtual Hill Briefing on “*Out of Reach: What State and Local Data Tell Us About Solutions to America’s Housing Crisis Before, During and After COVID-19*”

Coronavirus – HUD

- HUD's Office of Community Planning and Development (CPD) Posts CDBG-CV Fact Sheet
- HUD's Office of Public and Indian Housing (PIH) Posts New Update to COVID-19 FAQs for Public Housing Agencies

Coronavirus – Other

- Recording Available of NLIHC's July 13 National Call on “Coronavirus, Housing, and Homelessness”
- Additional Coronavirus Updates - Monday, July 20, 2020

Congress

- Senate Democrats Release “Economic Justice Act” with Provisions for Achieving Racially Just Housing Policy

USDA

- NLIHC Joins Letter to USDA Rural Housing Service Urging Guidance for Housing Providers on Maintaining VAWA Protections

USICH

- NLIHC Submits Comments to USICH on Federal Strategic Plan to Prevent and End Homelessness

Budget and Appropriations

- House Appropriations Committee Approves FY21 THUD Spending Bill

HUD

- HUD’s Office of Public and Indian Housing (PIH) Implements \$50 Million Voucher Mobility Demonstration
- HUD’s Office of Multifamily Housing Proposes Rent Adjustment Change to Mark-to-Market Regulations

FEMA

- Advocates Push Puerto Rico Governor to Request Greater FEMA Assistance for Latest Earthquakes

Opportunity Starts at Home

- #FocusOnKids Initiative Highlights Need for Housing Resources in Next COVID-19 Relief Package

Housing Leadership Awards

- Register Today for Livestream Celebration of 2020 Housing Leadership Award Honorees Shauna Sorrells, Jennifer Ho, and Bill Faith on Aug. 26!

Our Homes, Our Votes: 2020

- “Voter Mobilization Part 1 – Early Voting & Vote-by-Mail” *Our Homes, Our Votes 2020* Webinar on August 20

Research

- CBPP Report Finds Additional Federal Spending is Needed to Aid U.S. Households

Out of Reach

- NLIHC Releases *Out of Reach 2020*

Fact of the Week

- Twelve of the Twenty Largest Occupations in the U.S. Pay Less Than the One-Bedroom Housing Wage

From the Field

- Nevada Advocates Rally for Statewide Rental Assistance Program

NLIHC in the News

- NLIHC in the News for the Week of June 12

Point of View

We're Running Out of Time – *By Diane Yentel, NLIHC President and CEO*

Congress returns to work today, with very little time left to negotiate and enact the next coronavirus emergency spending bill. Without a significant and sustained federal intervention, between [19 million and 23 million renters may lose their homes](#) in the coming months. The wave of evictions has already begun; Congress must act to prevent it from being a tsunami, and we are running out of time. [Please participate in tomorrow's Virtual Lobby Day](#) to demand immediate action from your member of Congress.

Evicting millions of families during a pandemic is cruel and immoral. It is also shortsighted and senseless. Evictions risk lives, drive families deeper into poverty, further burden overstretched hospital systems, and make it much more difficult for the country to contain the virus.

People of color are most at risk of eviction. While the current crises have heightened the threat of eviction for Black and brown renters, the threat is not new. Structural racism leaves people of color [disproportionately low-income, rent-burdened](#), or [homeless](#). The inequities compound the harm done by COVID-19: Black people and Native Americans [bear the brunt of infections and fatalities](#), and Latinx and Black people [bear the brunt of historic job losses](#). Now, their homes – and with them their family's ability to stay safe and healthy – are at risk.

Federal, state and local eviction moratoriums provided important protections for some renters – but they are [expiring rapidly](#) and landlords and courts are beginning to evict. By the first week of July, twenty nine governors have lifted their eviction moratoriums, and we are now seeing a horrifying confluence of [increasing evictions in states where new coronavirus cases are surging](#).

In Tucson, AZ, for example, a current hotspot for new COVID-19 cases, courts are processing twice as many evictions as compared to this time last year. In Houston, TX, another hot spot for coronavirus, courts are holding over 2,000 eviction hearings via Zoom. In Columbus, OH, they've turned their local convention center into eviction court in order to handle the influx. The Denver mayor is making plans for supported campsites to manage the increase in homelessness from evictions.

This is just the beginning. Federal eviction moratoriums continue to protect 30% of renters throughout the country, in every state, but these **federal moratoriums expire on Friday**. Landlords can file for evictions immediately after, giving renters 30 day notice to vacate.

Some communities have cobbled together resources from the CARES Act to provide rental assistance and avoid some evictions. Today, NLIHC published a [new research note](#) and [database](#) tracking nearly 200 emergency rental assistance programs that have been created in recent months. These programs offer short-term relief and prevent evictions for some renters.

But many cities and states are having to shut down their rental assistance programs within [hours](#) or [days](#) after funds are quickly depleted. Last week, the city of Los Angeles opened a one-week application window for its rental assistance program, with enough funding to offer one month of assistance to 50,000 people - over 100,000 people applied the first day. In Indianapolis, the city closed applications for rental assistance after three days when they received twice as many applicants as they have funding to support. The city of Houston shut its program down after funds were depleted in 90 minutes.

The need for rental assistance is extraordinary, and demand is overwhelming resources throughout the country.

The evictions that are already underway and the quickly depleted rental assistance funds are occurring *with* expanded unemployment insurance (UI) benefits in place. The expanded UI benefits are important, and, together with stimulus checks and eviction moratoriums, are likely what has prevented far more evictions over

the last few months. Expanded UI should be continued – but, on its own, it is not enough to prevent a wave of evictions. Millions of people haven't received unemployment insurance, and millions more find that even with UI funds, they don't have enough money to pay exorbitant rents as their other expenses - for childcare, healthcare, food – increase.

The imminent tsunami of evictions and all their harmful outcomes are both completely predictable and entirely preventable. Congress should immediately implement a uniform, national moratorium on evictions for the duration of the public health emergency and provide [at least \\$100 billion in emergency rental assistance](#). Together, these essential protections will stem the tide of evictions in our country.

In addition, Congress must provide **additional funding to homeless shelter and service providers 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](#). This has terrible implications for individuals, their communities, and our already overstretched hospital systems.

The House has responded to the urgent need and the public cry for action by passing essential housing and homelessness protections in both the “HEROES Act” and the “Emergency Housing Protections and Relief Act.” In the Senate, Senator Brown, Senator Warren and other Democrats have introduced and cosponsored multiple essential bills to provide housing stability during the pandemic. Senate Majority Leader Mitch McConnell has refused to take up any of these bills, or to offer his own.

Senator McConnell will put forward a proposed Senate Republican bill this week, and it will not include essential protections for renters and people experiencing homelessness. This will be the Republicans' starting point for negotiations with Democrats that will take place over the next two weeks. Democrats must continue to keep protections and assistance for renters and people experiencing homelessness as a top priority in negotiations; Republicans are increasingly recognizing the need for renter protections and are preparing to negotiate on these provisions.

The stakes could not be higher during this public health crisis: Every day of inaction puts more low-income seniors, people with disabilities, families with children, and others at immediate risk of losing their homes. Ensuring that everyone is stably housed during and after the COVID-19 pandemic is not only a moral imperative – it is a public health necessity.

Do **all that you can do** to advocate for [solutions](#) in these next few critical weeks. [Contact your members of Congress](#) and demand action. [Participate in tomorrow's Virtual Lobby Day](#). Call out the need for [#RentReliefNow on social media](#). Use our [Media Toolkit](#) to publish op-eds and letters to the editor in your local papers.

Together we can prevent the terrible outcome of having millions evicted during a pandemic – but **we are running out of time**.

[Take action today.](#)

Diane

Take Action

Take Action: Virtual Lobby Day Is Tomorrow!

The U.S. Senate will move on a COVID-19 spending package before the end of July, and the window is closing for needed advocacy. **The time to act is now!** NLIHC and our partners across the country have been hard at work urging Congress to adopt our key priorities in the next COVID legislative package, including: \$100 billion in emergency rental assistance, a national eviction moratorium, and \$11.5 billion in Emergency Solutions Grant funding for homeless service providers. Now is the time for advocates to demand #RentReliefNow! [Take action for Virtual Lobby Day tomorrow, July 21!](#)

The Senate returns to work from recess today, July 20, and they will begin negotiations on a spending package to address the ongoing COVID-19 pandemic and recession. Any final bill must include the housing provisions of HEROES Act that has passed in the House of Representatives. In this crucial moment, join NLIHC and numerous national partners by setting up and conducting virtual lobby visits throughout the day tomorrow, July 21.

NLIHC's [toolkit](#) makes participation easy. The toolkit includes talking points, statistics, a template email to request a meeting, a list of top policy asks, and sample tweets. NLIHC staff are also available to help set up and attend your virtual meetings as needed. Please reach out to your [housing advocacy organizers](#) for more information. We look forward to assisting you in your advocacy!

If you have meetings already set up for Virtual Lobby Day, let us know by emailing any of the organizers on [NLIHC's field team](#) or by filling out [this quick form](#). When your meetings are done, please complete this [Lobby Visit Report Back Form](#). Even if you have completed a meeting in recent days or will conduct a meeting on other days this week, we will still count them in our total. And be sure to tweet about your meetings by tagging your member of Congress and using the hashtag #RentReliefNow!

Thank you for your advocacy!

Coronavirus – Resources

NLIHC Releases *Research Note* on How Rental Assistance Programs Are Addressing Housing Instability during COVID-19

NLIHC released today a *Research Note*, “[State and Local Rental Assistance Programs: Finding Solutions for a Growing Crisis](#),” that provides a descriptive analysis of rental assistance programs created prior to and in response to COVID-19. Rental assistance programs created prior to COVID-19 can provide valuable lessons to inform future program design and implementation. An early analysis of programs introduced since the onset of COVID-19 provides insight into the potential and limitations of new rental assistance programs. The coronavirus pandemic has resulted in millions of low-wage workers losing jobs and income and facing significant threat to housing stability. The report finds that though the CARES Act has allocated some funding for emergency rental assistance, more funding is needed to ensure low-income households can remain stably housed in the coming months.

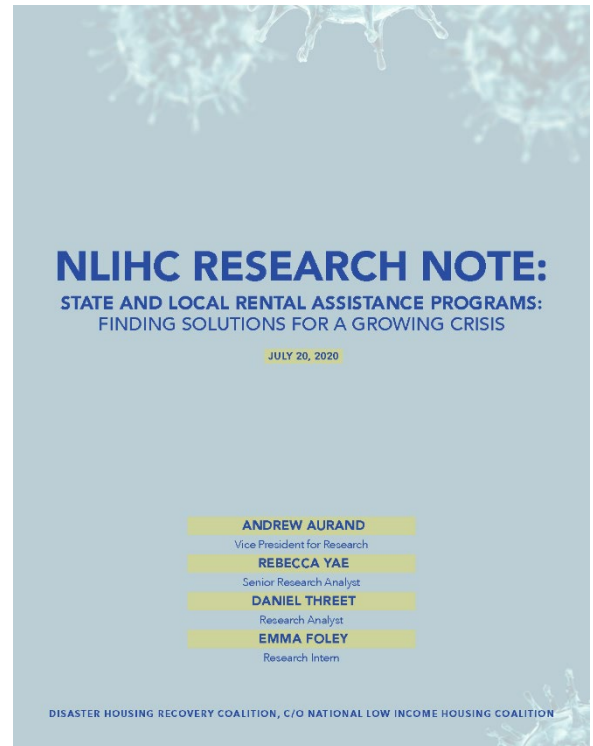
The report draws on two rental assistance databases compiled by NLIHC. The first database contains [88 state and 22 local rental assistance programs](#) that were implemented prior to COVID-19. This dataset is largely based on a survey distributed to housing department staff in all 50 states, DC, and 72 cities.

The second database contains [44 state and 151 local programs](#) that have been created or expanded in response to COVID-19. NLIHC staff compiled the database by tracking state and local news media, press releases, and other publicly available documents. These data were supplemented with information from NLIHC’s partners and members.

Pre-existing rental assistance programs vary widely in purpose, program implementation, and target population. For example, some programs only provide a few months of assistance and are intended to prevent evictions and serve households facing temporary financial hardship. Others offer longer-term rental assistance up to two years and serve households experiencing ongoing affordability issues. These findings illustrate a challenge that rental assistance program administrators must navigate: evidence suggests that while short-term assistance programs can serve more households, longer-term programs may provide a more substantial benefit to households by ensuring ongoing housing stability. To ensure low-income households are able to remain stably housed, the report emphasizes the importance of expanding the Housing Choice Voucher program to provide long-term housing support.

Rental assistance programs created in response to COVID are changing rapidly, with new rental assistance programs being introduced daily. Because of this, the 195 enacted rental assistance programs identified by NLIHC vary widely in their stage of implementation. Some programs are still being developed, while others have already dispersed all of their funding. The programs share some common characteristics. Eighty-two percent of the programs, for example, offer short-term assistance designed to provide one-time payments or payments for up to three months. Eighty-three percent of programs require that participants demonstrate financial hardship as a result of COVID-19.

Fifty-seven of the 195 programs have already closed. Twenty programs accepted applications for one week or less before reaching capacity. These statistics illustrate the urgent need for additional federal funding. While



proposed legislation offers potential relief, including \$100 billion in emergency rental assistance through the “Emergency Rental Assistance and Rental Market Stabilization Act,” Congress must act quickly to ensure households can remain in their homes.

NLIHC continues to collect information about state and local rental assistance programs, especially those created or expanded during the coronavirus pandemic. If you are aware of such a program, please tell us at research@nlihc.org.

The *Research Note* can be accessed at: <https://tinyurl.com/yyxfvknm>

NLIHC Releases Spanish Edition of *Tenant Talk: A Response to the COVID-19 Pandemic (Una Respuesta a la Pandemia de COVID-19)*

NLIHC released on July 15 a special Spanish-language edition of the recently released *Tenant Talk: A Response to the COVID-19 Pandemic – Shelter in Place Requires Shelter. Una Respuesta a la Pandemia de COVID-19 – Quedarse en el Lugar Requiere Albergue* is a special edition of *Tenant Talk*, a publication dedicated to low-income residents and their allies, focuses on the unique challenges being faced during the pandemic by people experiencing homelessness and low-income renters, including those in public and other assisted housing; how municipalities, states, and the federal government are responding – or failing to respond; and how advocates are mobilizing for solutions. Access the Spanish-language edition of this *Tenant Talk* at: <https://bit.ly/3fyrcE>



This *Tenant Talk* explores issues such as: 1) how people experiencing homelessness are especially at risk for COVID-19; 2) health challenges with congregate shelters and how states are using hotels to deconcentrate shelters and homeless encampments; 3) how high unemployment is disproportionately impacting low-income people, especially low-income people of color; 4) the increase in domestic violence during the pandemic and where victims can get help; 5) the impact of school and university closures; and 6) impacts of COVID-19 on immigrants. This edition also describes housing and homelessness provisions and resources of the “CARES

Act,” how much more is needed, and how low-income advocates and allies can take action to ensure the essential housing components of the House-passed “HEROES Act” are enacted.

We encourage low-income residents and resident leaders to join NLIHC’s regular *Tenant Talk Live* webinars. *Tenant Talk Live* provides opportunities for residents and resident leaders to **connect** with NLIHC and one another, to **share** best practices, and to **learn** how to be more involved in influencing federal housing policies and to lead in their community. NLIHC is hosting these webinars every two weeks during the COVID pandemic and focusing on resident actions in response to the crisis. The next session, focused on using social media, is today, July 20 at 6 pm to 7:15 pm ET. Register here: <https://bit.ly/37rKOUw>

Access the Spanish-language edition of this *Tenant Talk* at: <https://bit.ly/3fyyrcE>

Access the English-language edition of this *Tenant Talk* at: <https://bit.ly/3fA9Ynp>

Coronavirus, Homelessness, and Housing

Join NLIHC’s National Call on Coronavirus, Housing, and Homelessness Today at 2:30 pm ET

[Join](#) today’s (July 20) national call on coronavirus, housing and homelessness at 2:30-4 pm ET to hear from Senator Ron Wyden (D-OR) discuss how advocates can help ensure that the [essential housing and homelessness components](#) in the House-passed “HEROES Act” and “Emergency Housing Protections and Relief Act of 2020” are included the next coronavirus relief package. We will also discuss a framework for achieving racial equity in addressing homelessness during the pandemic, explore the current threats of evictions nationwide, hear updates from the field, and more. Register for the call. Register at: <https://tinyurl.com/ru73qan>

See the full agenda [here](#).

Join Today’s *Tenant Talk Live* Webinar for Residents: Advocating for #RentReliefNow through Social Media – Learn How!

[Join](#) resident leaders and NLIHC staff for today’s *Tenant Talk Live* webinar to discuss the impacts of the coronavirus/COVID-19 pandemic and how you can use social media to advocate for needed resources and protections for people experiencing homelessness and low-income renters in your community. The next *Tenant Talk Live*—a bimonthly call/webinar with resident leaders from across the country—will take place **today, July 20, at 6 pm ET (5 pm CT, 4 pm MT, 3 pm PT)**.

NLIHC Manager of Media Relations and Communications Lisa Marlow will provide a social media workshop to prepare for the COVID-19-response Virtual Lobby Day on Tuesday, July 21. This tutorial will inform attendees how they can engage their members of Congress on social media and urge them to include critical housing protections in the next COVID-19 legislative package.

Register for today’s call at: <https://bit.ly/3dNekGP>

The most recent *Tenant Talk Live* call included a presentation by NLIHC staff on Virtual Lobby Day. Michael Kane, Geraldine Collins, and Shalonda Rivers from the National Alliance of HUD Tenants (NAHT) shared their experiences with virtual lobby visits this past year. The recording can be found at: <https://bit.ly/2OCWuv2>

Tenant Talk Live provides opportunities for residents to *connect* with NLIHC and one another, *share* best practices, and *learn* how to influence federal housing policies and lead in their community.

NLIHC is committed to engaging with resident leaders in new, robust ways. If you are a low-income resident and have a topic you would like to propose for peer-sharing, or if you would like to be a speaker on an upcoming call/webinar, please email: karbuckle@nlihc.org

Register for *Tenant Talk Live* at: <https://bit.ly/3dNekGP>

Coronavirus – Congress

NLIHC Hosts Virtual Hill Briefing on “*Out of Reach: What State and Local Data Tell Us About Solutions to America’s Housing Crisis Before, During and After COVID-19*”

NLIHC held a virtual briefing for congressional staffers on July 16 on the release of [*Out of Reach: The High Cost of Housing*](#), NLIHC’s annual publication comparing rents and wages nationally and in every state, county, and metropolitan area in the country. The briefing addressed the federal response to the coronavirus pandemic and what additional supports are needed to ensure people are able to remain stably housed through the duration of the pandemic.

Senator Sherrod Brown (D-OH) offered opening remarks, and panelists included Diane Yentel, president and CEO of NLIHC; Derrick Johnson, president and CEO of the NAACP; Dan Threet, research analyst at NLIHC; Mindy Woods, a steering committee member of the Resident Action Project and NLIHC board member; Mike Koprowski, national campaign director of the *Opportunity Starts at Home* campaign; and Chantelle Wilkinson, housing campaign coordinator of the *Opportunity Starts at Home* campaign.

Out of Reach documents the “housing wage,” or the hourly wage a full-time worker must earn in order to afford a two-bedroom rental home. Findings indicate that in 2020, the national housing wage is \$23.96 per hour – on average, a full-time worker must earn at least \$23.96 per hour to afford a modest, two-bedroom apartment without spending more than 30% of their income on rent. Given the current federal minimum wage of \$7.25 per hour, a minimum wage worker would have to work 97 hours per week to reasonably afford a two-bedroom apartment. NLIHC’s other annual research publication [*The Gap: A Shortage of Affordable Homes*](#), estimates the shortage of affordable housing in every state and congressional district. The report estimates a national shortage of more than 7 million affordable and available rental homes for renters with the lowest incomes. Both reports shed light on the need for investments in the preservation and construction of deeply affordable housing.

Panelists discussed the report’s implications for renters in during the coronavirus pandemic and policy solutions that can help keep low-income renters stably housed. Low-wage workers who already struggled to pay rent before the pandemic are now at greatest risk of contracting coronavirus or losing their jobs. The patchwork of federal, state, and local eviction moratoriums has provided short-term relief to some renters but left many unprotected. Renters also face a financial cliff once moratoriums are lifted and back-rent is due. Without [immediate federal action](#), millions of renters – disproportionately, Black, Latino, and Native people – will be evicted from their homes and placed at imminent risk of homelessness.

Watch a recording of the briefing at: <https://tinyurl.com/y5b98rnt>

Read the latest version of *Out of Reach* at: <http://reports.nlihc.org/oor>

Read the latest version of *The Gap* at: <https://reports.nlihc.org/gap>

Coronavirus – HUD

HUD’s Office of Community Planning and Development (CPD) Posts CDBG-CV Fact Sheet

HUD’s Office of Community Planning and Development (CPD) posted long-awaited guidance for using \$5 billion supplemental Community Development Block Grant (CDBG) funds (called CDBG-CV) appropriated by the CARES Act (see *Memo*, 4/6). The [CDBG-CV COVID-19 Fact Sheet](#) dated July 10 was posted to [CPD’s COVID-19 webpage](#) on July 15. The most important new information concerns “duplication of benefits.”

Duplication of Benefits

Advocates have been clamoring for guidance regarding duplication of benefits (DOB), and some jurisdictions have been reluctant to move forward with plans to use CDBG-CV for emergency rental assistance until CPD provided DOB guidance. The CARES Act requires CPD to ensure that adequate procedures are in place to prevent any duplication of benefits as required by the “Robert T. Stafford Disaster Relief and Emergency Assistance Act.”

Repeating earlier DOB guidance in a [June 20, 2019 Federal Register notice](#) on the use of CDBG Disaster Recovery (CDBG-DR) funds, Q7 (page 2) of the *Fact Sheet* states:

A duplication of benefits occurs when a person, household, business, government, or other entity receives financial assistance from multiple sources for the same purpose, and the total assistance received for that purpose is more than the total need for assistance.

Q7 adds that grant funds may not be used to pay for a particular cost if another source of financial assistance is available to *fully* pay for that same cost (emphasis added).

Q8 (page 3) states that CDBG-CV grantees (e.g., cities, counties, states) must have policies and procedures in place to prevent duplication of benefits with Stafford Act FEMA funds and other CARES Act programs (e.g., Emergency Solutions Grant, ESG-CV funds). Grantees may not use CDBG-CV funds for costs already *fully* covered by other programs (emphasis added). However, CPD is not saying that grantees should avoid the same uses as other CARES Act programs if unmet need exists. Rather, CPD is advising grantees to be strategic in designing programs to align funding sources with local needs.

CDBG-CV funds cannot be used to cover costs that have already been paid for or that will be paid for by another federal program, insurance, or other sources. If this occurs, the grantee will have to repay that amount to its CDBG-CV account.

Before CDBG-CV assistance is provided, a grantee must verify that subrecipients, assisted individuals or families, businesses, and other entities have not previously received or will not receive duplicative assistance from another source. The *Fact Sheet* indicates this DOB analysis may be accomplished in various ways, offering two examples:

- Requiring entities or beneficiaries to provide a self-certification indicating that they have not received a duplicative benefit.
- Requiring entities or beneficiaries to fill out a questionnaire listing potentially duplicative assistance that they have already received, or reasonably anticipate receiving.

Based on such analysis, a grantee should only use CDBG-CV funds for unmet needs or costs not met by other sources of assistance. A grantee must also require a subgrantee, individual or family, business, or other entity to

agree to repay the grantee if they subsequently receive a duplicative benefit. A CDBG-CV grantee may allow payment of a cost that will be or is likely to be paid by another source in the future if the person or entity receiving the assistance enters into an agreement to repay CDBG-CV funds when the other source of assistance is received.

Emergency Rental Assistance

Q13 (page 5) reaffirms that using CDBG and CDBG-CV for emergency rental assistance is an eligible activity. As NLIHC previously reports (see *Memo*, [4/6](#)), existing CDBG regulations for Entitlement Cities [24 CFR 570.207(b)(4)] allow the use of CDBG to make “emergency grant payments made over a period of up to three consecutive months to the provider of such items or services [‘food, clothing, housing (rent or mortgage), or utilities’] on behalf of an individual or family.” Although the regulations for states do not include this provision, [Basically CDBG for States](#) (see Q4, page 2) indicates that a state may use the Entitlement Cities regulations as a safe harbor.

Therefore, the use of CDBG to provide assistance up to three months of rent or mortgage assistance and utility payments has been and remains an eligible use of CDBG. Q13 reminds grantees to be alert for possible duplication of benefits because emergency rental assistance may be available from the ESG program or under other federal or state emergency programs.

Missing from the *Fact Sheet* is guidance on whether CDBG-CV can be used to pay rent arrearages from recent months.

CPD Acting Assistant Secretary John Gibbs suggested on a national call hosted by NLIHC on [April 20](#) that CPD is considering extending to six months the period of time a household may receive emergency rental assistance. The *Fact Sheet* is silent on this point, and such an extension would require a waiver of the current regulation. Q18 indicates that CPD “intends” to issue a notice in the *Federal Register* to provide waivers. To date, the Office of Management and Budget’s (OMB’s) Office of Information and Regulatory Affairs (OIRA) does not have such a notice under review; therefore, any potential six-month extension is not imminent.

The CARES Act suspends the statutory 15% cap on the amount of a jurisdiction’s CDBG allocation that can be used for “public services,” which the provision of rental or utility payment assistance would normally be considered. The Act limits exemption from the 15% cap to “activities to prevent, prepare for, and respond to the coronavirus.” The Act also states that a jurisdiction’s FY19 and FY20 CDBG allocations are also free from the 15% public-service cap. Q11 and Q12 (page 4) refer to the suspension of the 15% cap on public services.

Other Features

Two other notable features of the *Fact Sheet* are:

- Q29 (page 10) clarifies that CDBG funds may be used to pay for a FEMA cost-share (which can be up to 25% of the cost of a FEMA-assisted activity).
- Q28 (page 9) indicates that CDBG may be used for a food bank to purchase and deliver emergency food, as long as the food bank can demonstrate that is meeting the CDBG “national objective” of primarily serving persons with low- or moderate-income (up to 80% of the area median income).

CDBG-CV COVID-19 *Fact Sheet* is at: <https://bit.ly/2ZwTZAX>

More information about CDBG is on [page 8-3](#) of NLIHC’s *2020 Advocates’ Guide*.

HUD’s Office of Public and Indian Housing (PIH) Posts New Update to COVID-19 FAQs for Public Housing Agencies

Key Words: coronavirus, COVID-19, public housing, housing choice vouchers, FAQs, PIH, HUD, update, PHA

HUD’s Office of Public and Indian Housing (PIH) posted its fifth update to [COVID-19 FAQs for Public Housing Agencies](#) on July 16. This version of Frequently Asked Questions (FAQs) is a major reorganization of the previous update from May 29 (see *Memo*, [6/8](#)), clustering FAQs in well-organized categories linked to an expanded table of contents. The update includes 80 new and 25 updated FAQs.

Many of the updated FAQs cite [Notice PIH 2020-13 REVI](#) (see *Memo*, [7/13](#)), which updated the April 10 “mega waiver” [Notice PIH 2020-05](#) (see *Memo*, [4/13](#)). A number of the FAQs include recommendations made by PIH in its [Eviction Prevention and Stability Toolkit](#) (see *Memo*, [7/13](#)). Of particular note are eight new FAQs under “Resident Health: Domestic Violence” (page 46) and 16 new FAQs under “Operational Concerns: Remote Video Inspections, RVI” (page 39).

Read NLIHC’s summary of key provisions of PIH’s updated FAQs at: <https://bit.ly/2BdJIWi>

The fifth update to *COVID-19 FAQs for Public Housing Agencies* is at: <https://bit.ly/3fDifH3>

More about public housing is on [page 4-30](#) of NLIHC’s *2020 Advocates’ Guide*.

More about housing choice vouchers is on [page 4-1](#) of NLIHC’s *2020 Advocates’ Guide*.

Coronavirus – Other

Recording Available of NLIHC’s July 13 National Call on “Coronavirus, Housing, and Homelessness”

NLIHC’s last national call on “Coronavirus, Housing, and Homelessness” took place on July 13. Federal Housing Finance Agency Director Mark Calabria and HUD Assistant Secretary of Public and Indian Housing Hunter Kurtz discussed efforts by FHFA and HUD to address the needs of renters. Sasha Wisotsky Kergan of the California Department of Housing and Community Development spoke about Project Homekey, the state’s initiative to find permanent housing for people experiencing homelessness who have been temporarily residing in FEMA-funded hotels. Christine Hess of the Nevada Housing Coalition, Alison McIntosh of the Oregon Housing Alliance, and Francisco Rodriguez Fraticelli of the Coalicion de Coaliciones Pro Personas sin Hogar de Puerto Rico provided updates from the field. We also heard updates from our State and Local Implementation Working Group and from Capitol Hill, discussed needed advocacy actions, and learned about communication tools and tactics to spread the message about the urgent need for housing resources in the next coronavirus relief package. A recording of the call and presentation slides can be found [here](#).

NLIHC hosts national calls on the Coronavirus, Housing, and Homelessness every week. Today, we will be joined by Senator Ron Wyden (D-OR). Register for today’s call (Monday, July 20 at 2:30 pm ET) at: <https://tinyurl.com/ru73qan>

Watch a recording of the July 13 call at: tinyurl.com/ycu2l9x6

View July 13 presentation slides at: tinyurl.com/y9tos4zw

Additional Coronavirus Updates – Monday, July 20, 2020

National Updates

Congress

House Speaker Nancy Pelosi (D-NY) announced that she would [delay or cancel August recess](#) to pass a coronavirus relief bill. Speaker Pelosi discussed the need to approve assistance to help people remain stably housed as eviction and foreclosure moratoriums expire.

Reporting

NLIHC President and CEO Diane Yentel joined [Vox's Today, Explained](#) podcast to discuss the current situation for low-income renters in the United States, the urgency of enacting emergency housing provisions to keep families stably housed during the pandemic, and the long-term investments needed to end our country's affordable housing crisis. She also joined FAIR's [CounterSpin](#) to discuss our nation's affordable housing crisis and the urgent need for emergency rental assistance to keep families stably housed during and after the pandemic.

Rachel Fee, executive director of the New York Housing Conference and NLIHC's Diane Yentel coauthored an op-ed in the [New York Daily News](#) urging Congress to take immediate action to protect renters impacted by the current health and economic crisis.

[HuffPost](#) published an article highlighting findings from NLIHC's *Out of Reach 2020* report. "What the report shows us is just how steep of an affordable challenge low-income renters had even before the coronavirus. And it highlights the tremendous challenges that these same low-income renters face now during the coronavirus and its financial fallout," said NLIHC's Diane Yentel.

[NBC](#) reported on the impending tsunami of evictions that will exacerbate already high homeless rates across the country. "Before the coronavirus even came to our country, we were in a housing crisis and had a shortage of seven million homes available to low-income renters. The longer the crisis, the deeper in the hole they fall," said NLIHC's Diane Yentel.

[CNBC](#) reported on NLIHC's *Out of Reach 2020* report findings, discussing the relevance of its findings in terms of the coronavirus pandemic and economic fallout. The article highlights NLIHC's policy priorities, including significant investments in affordable housing and emergency rental assistance.

[Law360](#) examines on the wave of evictions that is already happening across the country as federal coronavirus relief resources and protections expire. "In fact, the wave has already begun - evictions are happening now, and they're happening in states where new coronavirus cases are surging," said NLIHC's Diane Yentel.

Rental data indicate that more people are [relying on their credit cards](#) to pay rent, causing concern among housing policy experts about the long-term implications of the practice. "Of course, the question then becomes, on down the road, how will they pay those credit cards off? It's troubling," said NLIHC Vice President of Research Andrew Aurand.

[Yahoo! News](#) explores housing experts' concerns that millions of Americans will lose their homes during the pandemic if Congress fails to act. "Congress must step up now to provide relief to keep renters and homeowners in their homes and make sure that we don't emerge from this crisis with greater racial and economic disparities than we had before," said Senator Sherrod Brown (D-OH).

The [Wall Street Journal](#) discusses the looming eviction crisis as the federal eviction moratorium and supplemental unemployment benefits expire at the end of July. House Democrats voted in May to expand the eviction moratorium, provide \$100 billion in rental assistance, and other critical resources. The article stated that Senator Mike Crapo (R-ID), chairman of the Senate Committee on Banking, Housing, and Urban Affairs, declined to comment on any Republican plan to ensure families are stably housed during and after the pandemic.

An op-ed in [Bloomberg](#) outlines the urgent need for a widespread, longer-lasting eviction moratorium and emergency rental assistance. The author argued that the impending wave of evictions would be both a humanitarian disaster and an economic crisis.

An article in [Popular Science](#) examines why a potential wave of mass evictions would compound this year's turbulent hurricane season. Communities across the country could soon face the dangerous confluence of COVID-19, mass evictions, and a dangerous hurricane season.

Senator Elizabeth Warren (D-MA) spoke about how the coronavirus pandemic and economic fallout will exacerbate our nation's affordable housing crisis and how this will disproportionately harm Black and Brown people on the *Appeal's* "The Briefing" on July 14. Watch the episode [here](#).

Habitat for Humanity International on July 15 held a discussion on housing stability during the COVID-19 pandemic. Special guests included Senator Jack Reed (D-RI) and former Secretary of Housing and Urban Development Julian Castro. Watch the discussion [here](#).

As during the the 2008 crisis, the U.S. is facing [another wave of mass displacement](#) due to the coronavirus pandemic, and there is still no federal database to track evictions and foreclosures. Without a federal system to track foreclosures and evictions, we will never know the full scope of the pandemic's impact on the housing crisis.

State and Local News

A list of state and local emergency rental assistance programs is available [here](#) from NLIHC.

Alaska

The Anchorage Coalition to End Homelessness released a report on July 13, which found that Anchorage should provide an [estimated 3,000 new housing units and shelter beds](#) to meet the growing needs of the people experiencing homelessness in the city. The level of homelessness assistance is expected to rise in the coming months due to the coronavirus pandemic.

The Anchorage Assembly heard public comments on a controversial ordinance that would authorize the city of Anchorage to [buy or lease four properties for up to \\$22.5 million](#) to turn them into a daytime engagement center, social service facility/homelessness shelter, treatment center, and transitional living center. These new facilities would seek to address the pandemic's impact on Anchorage's shelter system, and part of the funds would come from the CARES Act.

Arizona

Governor Doug Ducey on July 16 signed an [executive order](#) extending a statewide eviction moratorium until October 31, 2020. [Governor Ducey also announced](#) \$5 million to launch the Foreclosure Prevention Program and an additional \$650,000 in new funding for community action agencies to improve the administration of rental assistance programs.

Governor Doug Ducey on July 14 [announced](#) a plan to distribute nearly \$6 million in Emergency Solutions Grant (ESG-CV) to combat homelessness, with \$4.35 million allocated to shelters, programs, and services serving people experiencing homelessness and \$1.6 million for homelessness prevention.

[NPR's "Weekend Edition"](#) reports on a Phoenix-based nonprofit, Circle the City, that has been housing and treating people experiencing homelessness with COVID-19 symptoms in a local hotel.

[Tucson has leased 365 hotel rooms](#) to house people experiencing homelessness amid the pandemic, and 390 people are currently checked into rooms. Since the program began in March, approximately 500 people have participated and 80 people have transitioned into permanent housing.

California

The [Los Angeles Times](#) reports new state testing guidelines that place people experiencing homelessness into “Tier 2,” second in the line of testing priority, behind only hospital patients with COVID symptoms, healthcare workers, and people with known COVID-positive contacts.

[More than 150,000 people](#) applied for the Los Angeles COVID-19 rental assistance program on July 13. The \$103 million rent relief program is only anticipated to assist approximately 50,000 applicants.

The [Bakersfield-Kern Regional Homeless Collaborative plan](#) to lease hotel space to provide temporary housing for people experiencing homelessness has been postponed due to negative feedback from community residents and business owners.

Colorado

The [Denverite](#) reports that the city and service providers are developing innovative ideas to house individuals experiencing homelessness, but that families experiencing homelessness in Denver are left behind.

A [rise in homelessness](#) as a result of the coronavirus pandemic has already begun in Colorado. Landlords have filed more than 800 eviction cases since June 1, and the pace is likely to increase rapidly. When urged by housing advocates to renew the statewide eviction moratorium, Governor Jared Polis has responded that he needs to balance the needs of property owners with those of tenants.

Florida

The [Sun Sentinel](#) reported that funds for Fort Lauderdale’s hotel voucher program are running out. Officials, providers, and advocates are raising concerns about where the guests will go after the funds run out, which could be as early as July 17.

The [Miami-Dade Affordable Housing Framework](#), unveiled July 2, outlines a detailed action plan to address the county’s growing housing affordability crisis. The plan incorporates the coronavirus pandemic in its projections and solutions. Learn more about the framework [here](#).

Approximately 70 people experiencing homelessness who had been temporarily residing at a Rodeway Inn & Suites in [Fort Lauderdale](#) were given an abrupt notice on July 12 that they would be forced to leave the hotel within 24 hours. The City of Fort Lauderdale then changed course and released a statement on July 13 announcing that it had secured funding to continue providing temporary housing at the hotel. [Broward County](#) previously told the city that CARES Act funding was not intended for programs like Temporary Hotel Assistance, but on July 13, the county agreed to allocate funding to extend the program until July 17.

Idaho

Eligible renters can apply to [Idaho's \\$15 million rental assistance program](#), which will provide assistance for an initial three month period. While advocates have applauded the allocation, they are concerned that barriers still exist for tenants seeking to access the funds.

Illinois

An article in [One Illinois](#) highlights NLIHC's *Out of Reach 2020* report and discusses how the pandemic and its economic fallout have exacerbated the dire housing crisis in Illinois and across the country. "Even before the pandemic, far too many families in Illinois were making impossible decisions between paying rent and basic necessities like food and medicine. Now, with decreased work hours, furloughs, and job losses from an ongoing public health crisis, they're in an even tougher situation. We're going to see a wave of evictions and a spike in homelessness unless more rental assistance dollars are made available," said Sharon Legenza, executive director of [Housing Action Illinois](#), an NLIHC state partner.

Indiana

[Indianapolis](#) stopped accepting applications for its [rental assistance program](#) after receiving more than 10,000 applications since the system opened on July 13. [More than 11,000 Hoosiers](#) applied to the Indiana COVID-19 Rental Assistance Program in the first 48 hours. The \$25 million program is expected to assist 12,000 households, out of an estimated [258,782 households](#) who will need rental assistance by September 2020.

[Prosperity Indiana](#), an NLIHC state partner, released a brief outlining why the state must prepare for multiple waves of COVID-19 evictions starting August 1 through 2021 and beyond. The evolving nature of the coronavirus pandemic and the economic crisis could bring several waves of evictions.

Iowa

The [Des Moines Register](#) discussed NLIHC's *Out of Reach 2020* report and highlighted how the coronavirus pandemic will exacerbate Iowa's affordable housing crisis.

Maine

The [Central Maine](#) editorial board argues that robust federal action is needed to prevent widespread evictions and urges Congress to pass NLIHC's policy priorities. Officials are expecting a flood of evictions when Maine courts reopen as soon as August 3.

Maryland

[WYPR](#) examined why mass evictions may be Maryland's next public health crisis. Advocates are urging Governor Hogan to extend the state's eviction moratorium or direct more of its federal coronavirus funding to rent relief.

The [Hagerstown City Council](#) on July 14 approved the distribution of more than \$470,000 in federal coronavirus relief funding to provide housing, utilities, and food assistance to low- and moderate-income residents.

Approximately 20 cars staged a [drive-by protest](#) at the house of Baltimore Mayor Bernard "Jack" Young on July 12 to demand that he cancel rent, reallocate police spending, and take other actions to help residents impacted by the coronavirus pandemic.

Massachusetts

The [Boston Herald](#) reported that Boston's largest homeless shelter, Pine Street Inn, announced that it is leasing and operating an entire Best Western Hotel to provide housing for 180 people who had previously been staying in Suffolk University dorm rooms. The organization has a one-year lease for the hotel, which it will use as a ["bridge" towards permanent housing](#).

Michigan

While Governor Gretchen Whitmer has extended Michigan's eviction moratorium multiple times, she allowed it to expire on July 16, replacing it with an [eviction diversion program](#). Housing [advocates are concerned](#) because the funding for the program, \$50 million in federal coronavirus relief funds, will not be available until early August, two weeks after courts are permitted to resume eviction proceedings. Learn more about Michigan's Eviction Diversion Program [here](#).

With facilities closed due to the COVID-19 pandemic, [designated cooling centers in Macomb County](#) are no longer available. A list of facilities that were used last year was removed from the county's website on July 14. Cooling centers are locations where people experiencing homelessness and those without access to air conditioning can cool off during the hottest times of the day.

Minnesota

Governor Tim Walz on July 14 announced a [\\$100 million housing assistance program](#) funded through the CARES Act. The [Minnesota Housing Finance Agency](#) launched a COVID-19 Housing Assistance Program request for proposals to select local organizations to administer the rent relief.

An episode of [NPR's All Things Considered](#) reported on Powderhorn Park, a Minneapolis encampment that has grown to 550 tents. David Hewitt, who leads Hennepin County's Office to End Homelessness, discussed how the pandemic has strained service providers, and Eric Tars at the National Law Center on Homelessness and Poverty expressed concern about the rise of homelessness that will likely occur when eviction moratoriums expire.

New Jersey

An article in [ROI-NJ](#) discusses NLIHC's *Out of Reach 2020* report, which found that New Jersey is the seventh most expensive place in the United States for renters. "Trying to make the rent has always been a struggle for New Jerseyans and the coronavirus pandemic has rendered it almost impossible," said Staci Berger, CEO and president of the Housing and Community Development Network of New Jersey, an NLIHC state partner.

New Mexico

[Advocates in Albuquerque](#) have protested the city's decision to continue clearing encampments despite guidance from the Centers for Disease Control and Prevention concerning encampments and the pandemic. The city's deputy director of housing and homelessness said that the city will not change its policy, even with the recent rise in new COVID-19 cases, citing that encampments pose serious health risks

New York

Governor Andrew Cuomo on July 14 [announced](#) an emergency rental assistance program that will be funded through the Coronavirus Relief Fund (CRF). New York's [COVID Rent Relief Program](#) will be administered by New York State Homes and Community Renewal.

Public defenders and housing advocates warn that there will be tens of thousands of [eviction cases in New York City](#) once restrictions concerning the reopening of the courts are lifted, likely prompting a new wave of infections and evictions.

North Carolina

Eviction hearings resumed June 22 in [Buncombe County](#), and housing advocates in Asheville are concerned that there will be a sharp rise in homelessness without significant state and federal intervention. While the Asheville City Council is preparing to vote on allocating funds toward rental assistance, the funds will be insufficient to meet the demand for assistance.

Ohio

[WCBE](#) interviewed Marcus Roth of the Coalition on Homelessness and Housing in Ohio, an NLIHC state partner, to discuss the *Out of Reach 2020* report findings and advocates' concerns about a potential surge of evictions and rise in homelessness in the coming months.

Oregon

The [Oregon Housing Alliance](#), an NLIHC state partner, released a statement on July 14, referencing the *Out of Reach 2020* report and highlighting concerns that the cost of housing in Oregon continues to rise despite the COVID-19 pandemic.

Pennsylvania

[Pennsylvania Real-Time News](#) highlights findings from NLIHC's *Out of Reach 2020* report and mentions advocates' concerns that the coronavirus pandemic and subsequent economic downturn has exacerbated the housing crisis.

Texas

[Evictions in Harris County](#) continue to rise, with 2,300 eviction cases filed in Harris County in just the past month. Tenants facing eviction in the county have fewer protections than tenants in other parts of the country.

Utah

[KUER](#) discussed NLIHC's *Out of Reach 2020* report findings on the gap between wages and the cost of rent in Utah. The article also mentions advocates' concerns about how the coronavirus pandemic has exacerbated the state's housing crisis. [Deseret News](#) also discussed NLIHC's *Out of Reach 2020* report and advocates' concerns that COVID-19 has made affordable housing more of an issue for Utahans who already struggled to afford rent before the pandemic.

A [letter to the editor of Deseret News](#) described how the pandemic has exacerbated Utah's housing and homelessness crisis and urged the Utah delegation to prioritize housing in any upcoming aid package.

Vermont

Vermont's COVID-19 [Rental Housing Stabilization Program](#) is now accepting applications. Homeowners seeking mortgage assistance can apply through the Vermont Housing Finance Agency, and tenants and landlords must submit applications through the Vermont State Housing Authority.

Washington

[Legislators, housing advocates, and tenants](#) are hopeful that Governor Jay Inslee will extend Washington’s moratorium, currently set to expire August 1. While the state has earmarked \$100 million from the CARES Act to provide rental assistance, advocates argue that this is not enough to prevent a massive wave of evictions.

The [Seattle Medium](#) highlighted findings from NLIHC’s *Out of Reach 2020* report and discussed advocates’ concerns about how the pandemic will impact low-income renters. “COVID-19, job losses, and rent burden are all hitting Black, Indigenous, and Latinx communities the hardest. Without bold action from Congress and the state, thousands of people will lose their homes, homelessness will spike, and communities already struggling will be harmed the most,” said Rachael Myers, executive director of the Washington Low Income Housing Alliance, an NLIHC state partner.

Wisconsin

Racine launched the [Racine Emergency Eviction Prevention Program](#) to help low-income residents avoid eviction and prevent homelessness. The Racine Common Council approved \$396,712 from its Emergency Solutions Grant (ESG-CV) to fund the program, which is expected to help approximately 300 households.

Guidance

Centers for Disease Control and Prevention

[Vaccination Guidance During a Pandemic: Additional Considerations for Influenza Vaccination](#)

Department of Health and Human Services

[Community-Based Organizations During COVID: Returning to Work](#) - July 13

Department of Housing and Urban Development

[COVID-19 FAQs for Public Housing Agencies](#) - Updated July 16

[Increasing Equity in the Homeless Response System Through Expanding Procurement](#) - July 13

[CDBG-CV COVID-19 FAQ](#) - Updated July 10

[COVID-19 Grants Management Support: Troubleshooting HESG Project Setup in IDIS](#)

HUD resources now available in Spanish:

- [Sistema de Respuesta para las Personas sin Hogar: Sistema para Involucrar a los Arrendadores](#)
- [Sistema de Respuesta para Personas sin Hogar: Cuando Utilizar Equipo de Protección Personal](#)

FEMA

[Extension of Administrative Relief and Other Flexibilities for Recipients and Subrecipients of FEMA Financial Assistance for Response to or Direct Impacts from COVID-19 per OMB Memorandum M-20-26](#) - July 15

[Equal Rights Civil Rights Stakeholders Call Transcript, May 6](#) - July 14

[FEMA and HHS Civil Rights Stakeholder Call Transcript, April 17](#) - July 14

Congress

Senate Democrats Release “Economic Justice Act” with Major Provisions for Achieving Racially Just Housing Policy

Senate Democrats announced a proposal on July 16 to invest \$350 billion in communities of color, including specific policies that would increase investments in affordable housing and promote racial equity in homeownership. The “[Economic Justice Act](#)” proposes to provide communities of color disproportionately impacted by coronavirus with \$135 billion dollars for child care, mental health care, primary care, and jobs, as well as \$215 billion over the next five years for affordable housing, homeownership, infrastructure. The bill would also expand Medicaid and address maternal mortality.

The bill proposes investing \$25 billion over five years to create a renters’ tax credit and modify the existing Low-Income Housing Tax Credit (LIHTC) program. The renters’ tax credit would be allocated by states to qualifying properties and cap rent at 30% of the renter’s income. The LIHTC adjustment would modify the formula for the current four percent credit on construction of new housing properties, resulting in the construction of an additional 126,000 affordable units over the next decade.

The bill would invest \$115 billion in infrastructure, including preserving and building affordable housing and targeting funding to the preservation of historically marginalized communities. The bill would reinstate vital fair housing protections, including the 2015 Affirmatively Furthering Fair Housing rule (see *Memo*, [1/13](#)) and Disparate Impact rule (see *Memo*, [8/19/19](#)) and reverse the Community Reinvestment Act to expand bank lending and investments in communities of color.

Additionally, the bill would provide \$40 billion for a New Homeowner Down Payment Tax Credit, a refundable tax credit valued at \$15,000 for low-income taxpayers. The bill also proposes a “10-20-30 Anti-Poverty Initiative,” which would require federal economic and community development programs to allocate at least 10% of program funds to communities reporting a poverty rate of at least 20% for the last 30 years. This strategic targeting of resources is designed to ensure historically disinvested communities finally receive the funding they need to thrive.

Read a summary of the “Economic Justice Act” at: <https://tinyurl.com/yxmvnm3b>

Read background on policy proposals at: <https://tinyurl.com/y5p5nqm6>

USICH

NLIHC Submits Comments to USICH on Federal Strategic Plan to Prevent and End Homelessness

NLIHC submitted [comments](#) on July 10 to the United States Interagency Council on Homelessness (USICH) to help shape the agency’s strategic plan to prevent and end homelessness. USICH is charged with coordinating the federal response to homelessness across 19 federal agencies.

NLIHC’s comments stress the need for the agency to emphasize racial justice and social equity and target resources specifically to communities disproportionately impacted by coronavirus because of longstanding disparities. The letter encourages the federal government to address root causes of homelessness by investing in

the preservation, rehabilitation, and construction of housing affordable, accessible, and available to the lowest-income renters.

The letter directs USICH to continue pursuing evidence-based approaches to ending homelessness, such as [Housing First](#), rather than promoting “ineffective inhumane, and expensive ways of ‘addressing’ homelessness,” including using law enforcement to force people experiencing unsheltered homelessness into high-barrier shelters. USICH Director Robert Marbut has repeatedly rejected Housing First, calling instead for large-scale shelters with treatment facilities where people experiencing homelessness must “earn” the right to sleep in shelter beds (see *Memo*, [12/9/19](#)).

In addition to submitting independent comments, NLIHC joined our national partners in submitting a [joint comment](#) to USICH recommending the agency “develop and implement a racial justice and equity initiative that cuts across all member federal agencies and dedicated funding streams.” The joint letter emphasizes that the federal government should target resources to communities most in-need; decriminalize homelessness; oppose harmful work requirements, time limits, rent increases, and other barriers for people being served in the homelessness system; and increase investments in permanent supportive housing.

Read NLIHC’s comments here: <https://tinyurl.com/yb79f65r>

Read the joint comments here: <https://tinyurl.com/ybgsw3m>

USDA

NLIHC Joins Letter to USDA Rural Housing Service Urging Guidance for Housing Providers on Maintaining VAWA Protections

NLIHC joined national partners in submitting a [letter](#) on July 13 to USDA Secretary Sonny Perdue urging the agency to release guidance to Rural Housing Service (RHS) providers on complying with housing protections established in the Violence Against Women Act (VAWA). The letter requests that RHS issue new VAWA guidance detailing how owners and managers of RHS-funded properties can best meet the needs of survivors and comply with VAWA obligations during the coronavirus pandemic.

Communities across the country have seen an increase in incidents of domestic violence since the implementation of stay-at-home orders, and housing providers play a crucial role in ensuring survivors of domestic violence, dating violence, sexual assault, or stalking are able to access safe, stable housing and supportive services. The letter encourages housing providers to work with state and local domestic/sexual violence coalitions to develop best practices to assist tenants experiencing violence, particularly in light of limited staffing and capacity due to the coronavirus.

Despite the fact that Congress has not reauthorized VAWA since 2013, protections guaranteed to survivors in the bill remain in effect. Yet the failure to reauthorize VAWA has caused “significant confusion about the force and effect” of the law among RHS providers. While the CARES Act eviction moratorium protects individuals in VAWA-covered housing programs from evictions related to non-payment of rent, under VAWA survivors of violence cannot face eviction or have their housing subsidy terminated for reasons related to their status as a survivor of domestic violence, dating violence, sexual assault, or stalking. The letter urges RHS to issue updated resources outlining applicable VAWA protections.

Additionally, the letter requests RHS to encourage owners to accept admission applications from survivors at any time and to open waiting lists as soon as practicable to allow survivors residing in congregate shelter to move into permanent housing as quickly as possible. VAWA also obligates owners and managers of Rural

Development (RD) housing to facilitate lease bifurcations and emergency transfers to other RD units, and does not require owners and managers to obtain written proof of violence from survivors.

Read the letter at: <https://tinyurl.com/ycttar5x>

Budget and Appropriations

House Appropriations Committee Approves FY21 THUD Spending Bill

The House Appropriations Committee approved on July 14 the Transportation, Housing, and Urban Development (THUD) appropriations bill for fiscal year (FY) 2021 ([HR 7616](#)). The bill was passed out of committee with a final vote of 30-22. The bill now moves on to a full vote in the House.

“This year’s THUD bill represents a renewed commitment to improve safety, produce more affordable housing...and bolster our nation’s resiliency,” said Representative David Price (D-NC), chair of the Appropriations THUD Subcommittee. “As COVID continues to sweep across the country, we ensure that vulnerable populations – homeless, youths, veterans, communities of color, domestic violence survivors, the elderly, people with disabilities – remain at the forefront of our efforts.”

Representative Mario Diaz-Balart (R-FL), echoed Representative Price’s sentiments, stating that “it is our duty to meet this commitment, especially for our elderly, disabled, and for veterans,” and noting his appreciation for the bill’s funding to address homelessness. Diaz-Balart, however, expressed disapproval of the additional \$75 billion in emergency infrastructure spending the bill provides: “This spending is outside of last year’s bipartisan budget agreement, the emergency funding in this bill and other bills puts our entire process at-risk.”

Learn more about the FY21 THUD Appropriations bill at: <https://tinyurl.com/yy2ja89o>

Read NLIHC’s analysis of the bill at: <https://tinyurl.com/y4dl7yr7>

See NLIHC’s updated budget chart at: <https://tinyurl.com/y6tnabuo>

Watch the full Appropriation Committee vote at: <https://tinyurl.com/y3cm24bq>

HUD

HUD’s Office of Public and Indian Housing (PIH) Implements \$50 Million Voucher Mobility Demonstration

HUD’s Office of Public and Indian Housing (PIH) published a [notice](#) in the *Federal Register* on July 15 implementing the Housing Choice Voucher (HCV) \$50 million mobility demonstration authorized by Congress through the appropriations acts of 2019 and 2020. The purpose of the demonstration is to provide voucher assistance and voucher mobility-related services to families with children to encourage and assist them to move to areas with lower poverty and to expand their access to areas with greater opportunities such as better schools, full-service grocery stores, and access to public transportation. HUD will evaluate the extent to which mobility-related services help families with children move to opportunity areas and the length of time families remain in opportunity areas. Of the \$50 million, up to \$10 million is for new (“incremental”) vouchers and \$40 million is for providing voucher mobility-related services. A separate appropriation provides an additional \$3 million to

evaluate the effectiveness of strategies pursued by the demonstration. The demonstration is effective until October 1, 2028.

HUD will test whether providing mobility-related services to families with children results in moves to opportunity areas, compared to families in a control group who are not offered mobility services. HUD describes a range of services, such as pre-move support, housing search assistance, landlord outreach and support, family financial assistance, landlord financial incentives, and post-move/subsequent-move support.

HUD will require public housing agencies (PHAs) to offer voucher payment standards high enough to help families use vouchers to rent a home in opportunity areas where market rents are higher. The same payment standard will be given to families in the control group as to families receiving mobility services and incremental vouchers. HUD will also ask PHAs to describe existing or proposed policies to promote housing mobility, such as extended voucher search times and portability policies.

The appropriations acts require that families eligible to participate voluntarily in the demonstration have at least one child under 18. Families that already have a voucher may participate, as well as families newly admitted from a PHA's waiting list. Families will not be required to move to designated opportunity areas, nor will they be prohibited from moving to neighborhoods that are not opportunity areas. Families may end participation in mobility-related services at any time without affecting their vouchers, and families will not be terminated from the voucher program if they do not participate in mobility-related services.

The demonstration will have two different "treatment groups." The first will receive comprehensive mobility-related services (CMRS). The second treatment group will receive a subset of the comprehensive housing mobility-related services, called selected mobility-related services (SMRS). The demonstration might suggest that using only individual elements of a subset is a more cost-effective approach to achieving mobility than using a broader comprehensive array of services. HUD anticipates adding SMRS in years three through six of the demonstration. Both CMRS and SMRS will be offered in years four through six.

The demonstration will have a control group recruited and enrolled concurrently with the treatment groups. The demonstration will recruit and enroll two different groups for both treatment and control: existing voucher holders and new admissions.

The demonstration includes four statutory categories of eligibility, referred to as "PHA sites":

- PHA Partnerships consisting of agencies that, together, serve areas with high concentrations of voucher holders in poor, low-opportunity neighborhoods yet that have an adequate number of moderately priced rental units in high-opportunity areas.
- PHAs in planned or partial consortia of PHAs that include at least one PHA with a high-performing Family Self-Sufficiency (FSS) program.
- PHAs in planned or partial consortia of PHAs that serve jurisdictions in a single region, including one or more small PHAs and that will consolidate mobility-focused operations.
- A single PHA that serves areas with high concentrations of voucher holders in poor, low-opportunity neighborhoods yet that have an adequate number of moderately priced rental units in high-opportunity areas

HUD estimates that the \$40 million for mobility-related services can assist at least 9,500 families. Each PHA site must have at least 1,950 families with children, enrolling at least 650 families for CMRS, at least 650 families for SMRS, and at least 650 families for the control group.

The statute authorized up to \$10 million for new incremental vouchers, called MDVs, and HUD anticipates about 1,000 new MDVs will be made available and assigned to one of the two treatment groups. PHAs must

agree to make some regular turnover vouchers available for new admissions. HUD estimates that there will be about 500 regular turnover vouchers assigned to the control group.

HUD is requiring PHAs to establish a waiting list preference for MDVs, any subsequent MDV turnovers, and regular turnover vouchers. The waiting list preference is for families with at least one child aged 13 and under that live in census tracts with a family poverty rate of 30% or higher.

HUD expects to make five to ten awards for MDVs and mobility-related services, ranging from \$4 million to \$10 million. HUD expects to announce awards under this demonstration in December 2020.

The *Federal Register* notice is at: <https://bit.ly/3j53Vct>

More information about the Housing Choice Voucher program is on [page 4-1](#) of NLIHC's *2020 Advocates' Guide*.

HUD's Office of Multifamily Housing Proposes Rent Adjustment Change to Mark-to-Market Regulations

HUD's Office of Multifamily Housing Programs (Multifamily) [issued on July 16](#) in the *Federal Register* a proposed change to rent adjustments in the Mark-to-Market regulations. The proposed rule would clarify that all annual rent adjustments for projects subject to a Mark-to-Market Restructuring Plan are determined by applying an operating cost adjustment factor (OCAF) established by HUD. For HUD-assisted multifamily housing projects that now have rents greater than market rents, the Mark-to-Market program helps to preserve the properties as affordable to low-income households by restructuring project debt to an amount that can be supported by rents that reflect actual lower market rents.

Existing regulations include a provision authorizing Multifamily to approve a private owner's request for rent based on the cost of maintaining the property and covering mortgage payments (budget-based rent adjustment), instead of basing a rent adjustment on an OCAF. The summary of the proposed rule amendment claims the current regulation is contrary to the statutory framework and is inconsistent with Mark-to-Market renewal contracts, which allow only OCAF rent adjustments. Multifamily proposes to remove Section 401.412(b) of the existing regulations in order to conform them to the statutory provision, terms of Mark-to-Market renewal contracts, and Multifamily's practice of adjusting rents annually using only an OCAF.

The preamble to the proposed rule change explains that the "Multifamily Assisted Housing Reform and Affordability Act of 1997" (MAHRAA), which authorized the Mark-to-Market program, is intended to preserve the affordability of HUD-assisted multifamily low-income rental housing, while also reducing the long-term cost of providing federal rental assistance to these properties. Under Mark-to-Market, HUD-assisted multifamily properties that have realized above-market rents and are subject to an expiring Section 8 must undergo: 1) restructuring of the property's HUD-insured or HUD-held debt, and 2) initial renewal of its Section 8 contract so that a new first loan can be supported by modified (lower, or "mark-to-market rate") rents.

Renewal of a Section 8 contract is governed by section 515 of MAHRAA. HUD is required to offer and an owner is required to accept an initial renewal of a project's Section 8 contract if the renewal is in accord with the terms specified in a mortgage restructuring and rental assistance sufficiency plan. Under such a Restructuring Plan, renewal rents are based on either comparable market rents or a budget in limited circumstances. In either case, rents are adjusted annually by an OCAF.

HUD issues an initial renewal contract for a maximum 20-year term reflecting the renewal rents and requiring annual OCAF rent adjustments. The owner executes a minimum 30-year use agreement. As long as the use agreement remains in place, subsequent renewals are governed by MAHRAA.

The preamble provides more detail about Section 8 contract renewals under Section 515 of MAHRAA, Restructuring Plans, details of a 1998 interim rule, late 1999 amendments to Section 524 of MAHRAA, and the 2000 final rule. After the final rule went into effect, Multifamily determined that during the minimum 30-year use agreement, subsequent renewal authority for projects subject to a Restructuring Plan is Section 515, not Section 524, and that only after the use agreement expires and the owner is granted a subsequent renewal contract would a discretionary budget-based rent adjustment be available instead of an OCAF. This determination is reflected in Mark-to-Market renewal contracts, which were finalized in the year following publication of the final rule and which provide for annual rent adjustments by an OCAF without any provision authorizing a budget-based rent adjustment instead of an OCAF.

Therefore, Multifamily is proposing to remove Section 401.412(b) in order to eliminate the misperception that a budget-based rent adjustment is available for projects that are subject to a Restructuring Plan.

Comments are due September 14.

The *Federal Register* notice is at: <https://bit.ly/2OyPvUe>

More information about Section 8 Project-Based Rental Assistance is on page [4-61](#) of NLIHC's *2020 Advocates' Guide*.

FEMA

Advocates Push Puerto Rico Governor to Request Greater FEMA Assistance Amid Latest Earthquakes

NLIHC and disaster recovery advocates [sent a letter](#) to Puerto Rico Governor Wanda Vazquez Garced asking her to request that FEMA reopen and expand its Individual Assistance (IA) application process and assist survivors in applying amid large tremors felt on the island in early July. The letter was sent by the Puerto Rico Working Group of the NLIHC-led Disaster Housing Recovery Coalition which includes more than 850 national, state, and local organizations, including many organizations working directly with disaster impacted communities. The groups warn that the failure to assist earthquake survivors, including low income households, will further harm the island amid the economic and public health effects of the coronavirus pandemic.

Since a powerful group of earthquakes in January, Puerto Rico has experienced periodic aftershocks. On July 3, a 4.9 magnitude earthquake struck, damaging buildings across the island. Just days later, FEMA officially closed the application process for its Individual Assistance program and announced that all disaster recovery centers (DRCs) would close at the end of the month. The application process for FEMA assistance is complicated, requiring updated damage reports as well as title documentation or alternative "sworn statement" forms that FEMA does not provide to survivors. As a result, up to 70% of applicants for earthquake-related IA have been denied or disqualified.

To address high denial and disqualification rates, the letter urges the governor to ask that FEMA provide more time for disaster survivors and their representatives to work through the FEMA application process while also expanding the scope of the disaster recovery area to include areas hard-hit by the latest tremors. The letter also urges the governor to work with FEMA to provide copies of the alternative title documentation forms at DRCs,

removing an additional step in the application process and assisting local non-profits that are strained community needs amid the coronavirus pandemic.

Read the letter here: <https://bit.ly/3h9mCKh>

Opportunity Starts at Home

#FocusOnKids Initiative Highlights Need for Housing Resources in Next COVID-19 Relief Package

[Children's Defense Fund](#), [First Focus Campaign for Children](#), and [Coalition on Human Needs](#) recently launched two weeks of action called #FocusOnKids, urging Congress to pass a new COVID-19 relief package that includes significant investments in the vital supports that children and families need. The two-week period runs from July 13 to 24. On Tuesday, July 21, in partnership with NLIHC and the [Opportunity Starts at Home](#) multisector affordable homes campaign, #FocusonKids will hold a housing tweetstorm from 1-2 pm ET to support NLIHC's [Virtual Lobby Day](#) (held on the same day). These efforts will help raise further awareness in other sectors about the need for robust housing resources and protections in the next COVID-19 relief package.

In addition to participating in NLIHC's [Virtual Lobby Day](#) on July 21, please join the #FocusonKids tweetstorms and help uplift urgent needs for children during this time. Click here to access the [#FocusonKids social media toolkit](#), which includes the full schedule of events and social media copy and graphics.

#FocusonKids consists of daily activities concentrating on basic needs like housing, food, health, and others. Children's Defense Fund is a [Steering Committee](#) member of NLIHC's *Opportunity Starts at Home* campaign.

Follow the *Opportunity Starts at Home* campaign on social media: [Twitter](#), [Instagram](#), [Facebook](#), and [LinkedIn](#). Be sure to [sign up](#) for our e-newsletter to get the latest updates about the campaign, including new multi-sector partners, [calls to action](#), events, and [research](#).

Housing Leadership Awards

Register Today for Livestream Celebration of 2020 Housing Leadership Award Honorees Shauna Sorrells, Jennifer Ho, and Bill Faith on Aug. 26!

Register today for a virtual celebration of the 2020 Housing Leadership Awards honorees **Shauna Sorrells**, **Jennifer Leimaile Ho**, and **Bill Faith**. These exceptional leaders will be recognized at the **38th Annual Housing Leadership Awards Celebration** being live-streamed on August 26 at 4-5 pm ET. Attendance is free to the public. Register today at: <https://bit.ly/32zdn2h>

The first award is named for Senator Edward Brooke (R-MA), who championed low-income housing as a U.S. senator and later as chair of the NLIHC board of directors. **Shauna Sorrells**, former NLIHC executive-committee board member, director of the Office of Public Housing Programs at HUD, and chief operating officer at the Housing Opportunities Commission of Montgomery County (HOCMC), will receive the 2020 Edward W. Brooke Housing Leadership Award posthumously for her unwavering commitment to ending homelessness and housing poverty in the U.S. over many years at HUD, at HOCMC, and on the NLIHC board of directors.



Shauna Sorrells

The Sheila Crowley Housing Justice Award is named after former NLIHC President and CEO Sheila Crowley, who led NLIHC for more than 17 years. **Jennifer Leimaile Ho**, commissioner of Minnesota Housing and former senior advisor at HUD and deputy director of the U.S. Interagency Council on Homelessness (USICH), will receive the Crowley Award for her outstanding work to end homelessness and housing poverty in the U.S. since 1999 at Hearth Connection, USICH, HUD, Minnesota Housing, and beyond.



Jennifer Ho

The Dolbeare Lifetime Service Award, will be bestowed to **Bill Faith**, executive director of the Coalition on Homelessness and Housing in Ohio and former NLIHC board member and chair, for his many years of leadership, dedication and tireless work to secure decent, safe, and affordable homes for the lowest-income people in Ohio and across the U.S. The award is named for NLIHC's founder Cushing Niles Dolbeare, who has been called the "godmother" of the affordable housing movement.



Bill Faith

Recognize these outstanding individuals by making a donation to NLIHC in their honor!

Donate as an individual at: <https://bit.ly/34ng1FP>
Donate as an organization at: <https://bit.ly/2WyFnOb>

Your donation will be recognized in the Leadership Awards program. The contribution will support NLIHC's mission to achieve socially just public policy to ensure the lowest-income people have decent, accessible, and affordable homes.

Register for the event at: <https://bit.ly/32zdn2h>

Our Homes, Our Votes: 2020

“Voter Mobilization Part 1 – Early Voting & Vote-by-Mail” *Our Homes, Our Votes 2020* Webinar on August 20

Explore “Voter Mobilization Part 1 – Early Voting and Vote-By-Mail” during the next NLIHC *Our Homes, Our Votes 2020* webinar on August 20 at 3 pm ET. More votes each year are cast before Election Day, providing voter engagement campaigns with a longer window to get out the vote (GOTV); these options will be even more prevalent – and important - this year during the pandemic! This session will review how to best maximize early voting opportunities and increase voter turnout in states with expanded vote-by-mail and other early voting options. Register for this webinar and NLIHC's entire 15-month “[Third Thursdays at Three](#)” webinar and podcast series on nonpartisan voter and candidate engagement, free to the public, at: <https://bit.ly/2Luj0F3>

NLIHC's *Our Homes, Our Votes: 2020* provides training and resources to resident leaders, housing providers, social service professionals, community organizers, and others on key aspects of effective voter engagement. The “Third Thursdays at Three” webinar series is a 15-part effort to explore best practices, new ideas, and legal considerations for 501(c)(3) nonpartisan election engagement on issues such as voter registration, candidate engagement, election education, and getting out the vote. Our sessions have involved experts from Nonprofit VOTE, the League of Women Voters, Alliance for Justice, Colorado Coalition for the Homeless, Arizona Housing Coalition, Michigan Coalition Against Homelessness, Johnathan Rose Companies, and many others. [View recordings of previous sessions \(1-11\) on our website.](#)

[Register here for the “Third Thursdays at Three” series!](#)

Upcoming topics in the “Third Thursdays at Three” series include:

Session 12

Voter Mobilization Part 1 – Early Voting and Vote-by-Mail

Thursday, August 20 at 3 pm ET

Session 13

Voter Mobilization Part 2 – Protecting Low-Income People from Voter Intimidation and Voter Caging Tactics

Thursday, September 17 at 3 pm ET

Presenters will explore community efforts to staff polling locations with well-trained volunteers to protect against intimidation efforts. Ultimately, educating voters in advance about going to the polls even if they have been told their registration is not current is the best practice, along with ensuring that everyone casts at least a provisional ballot. The discussion will also highlight the importance of establishing relationships with election officials who monitor polling locations in advance of Election Day.

Session 14

Election Day! Getting Out the Vote

Thursday, October 15, 2020 at 3 pm ET

Presenters will review the most effective Election Day get-out-the-vote practices such as coordinating rides to the polls, hosting “walk to the polls” groups in low-income housing communities with nearby polling locations, using snacks and music to keeping people in line at busy polling locations, and using Election Day visibility volunteers with signs reminding people to vote. The discussion will also explore effective “knock-and-drag” efforts throughout Election Day for identifying who has not yet voted and sending volunteers to their doors.

Session 15

After the Vote—Holding Candidates to their Promises

Thursday, November 19, 2020 at 3 pm ET

Once the election is over, it is important to hold candidates to their promises. Learn how to track the success of your voter turnout efforts to demonstrate to newly elected officials that low-income renters are an important and active constituency. Presenters will discuss the best ways to constructively remind elected officials of their campaign promises while establishing relationships with new legislative staff members.

Don't miss these important training opportunities. Put “Third Thursdays at Three” in your calendar and [register for the presentation series today](#).

Research

CBPP Report Finds Additional Federal Spending is Needed to Aid U.S. Households

The Center on Budget and Policy Priorities (CBPP) released a report in early July, [Failed Reopenings Highlight Urgent Need to Build on Federal Fiscal Support for Households and States](#), that illustrates how federal coronavirus spending has helped American families, and why continued spending is crucial to alleviate financial hardship. Funding from the CARES Act, despite its limitations, significantly aided low- and moderate-income families from falling into poverty. Conversely, state reopenings have not led to marked economic improvement. As federal benefits begin to run out, CBPP calls for a strong federal stimulus that includes expansion of unemployment insurance, growing SNAP benefits, and rental assistance.

The report includes original analysis of data on food security, rental payments, and employment from the Census Household Pulse Survey, a weekly questionnaire of U.S. households. The authors also highlight key findings from recent research by governmental offices such as the Congressional Budget Office (CBO) and Bureau of Labor Statistics, as well as academic institutions and research firms.

The report finds that initial federal coronavirus spending, allocated largely through the CARES Act, has helped low- and moderate-income families maintain their spending and avoid falling into poverty. As a result of federal spending, including one-time CARES stimulus payments, disposable incomes in April and May were higher than pre-pandemic months. One study found that due to the stimulus payments and unemployment insurance expansion, the poverty rate fell slightly in April and May by about 2 percentage points. Recent research also indicates that CARES Act spending could ensure that 12 million to 16 million people avoid falling below the poverty line in 2020.

Despite these successes, many low-income households face significant hardship. By the end of June, one in five renters reported being behind on rent payments. This burden disproportionately fell on Black and Latino renters, 29% and 26% of whom, respectively, reported being behind on rent. Households are also experiencing food insecurity at a rate nearly three times higher than pre-pandemic rates. The share of households with children reporting lacking enough to eat has increased by nearly 16 percent.

These hardships highlight the shortcomings of the CARES Act. Individuals, for example, who do not file federal tax returns are unable to automatically receive a stimulus check. These households are disproportionately low-income and Black or Latino and are more likely to lack secure housing. Additional outreach is necessary to ensure that eligible households receive the stimulus payments. The CARES Act also did not increase the maximum SNAP benefit amount, which could have mitigated the sharp rise in food insecurity. Additionally, federal funding did little to expand health insurance coverage or offer affordable COVID-19 treatment for uninsured populations.

While some states have begun reopening to spur state and local economies, evidence suggests that many households will decide to stay home to reduce their risk of infection (especially as coronavirus have begun to surge in many states). The CBO predicts long-lasting unemployment – averaging 8.4% in 2021 – if no further federal stimulus is enacted. While proponents of reopening argue that doing so would jumpstart the economy, this evidence suggests otherwise.

The shortcomings of the CARES act and failed state reopenings underline the need for future federal funding. Given these data, CBPP advocates for a strong federal funding package to provide fiscal relief to families and states and to fund measures to prevent the spread of the coronavirus. CBPP’s recommended fiscal relief measures are targeted at households most in need, and include expanded unemployment benefits, SNAP allowances, rental assistance, homelessness prevention, emergency grants for those at risk for the most serious hardships, and expansion of the Earned Income Tax Credit (EITC).

Aligned with CBPP’s recommendations, [NLIHC has advocated](#) additional federal spending, including \$11.5 billion in Emergency Solutions Grants and \$100 billion for emergency rental assistance and eviction prevention funds.

CBPP’s report can be found at: <https://bit.ly/30cJEJB>

Out of Reach

NLIHC Releases “Out of Reach 2020”

NLIHC released [Out of Reach: The High Cost of Housing 2020](#) on July 14. The report compares rents and wages nationally and in every state, country, and metropolitan area in the United States. *Out of Reach 2020* shows that even before the onset of the COVID-19 public health and economic crisis, millions of workers were struggling to afford their homes. The report finds that both average renter wages and prevailing minimum wages are insufficient to afford modest rental apartments throughout the country. The report calls for

emergency rental assistance in response to the pandemic and significant investments in the national Housing Trust Fund, Housing Choice Vouchers, and public housing.

Out of Reach uses the concept of a “housing wage,” or the hourly wage a full-time worker must earn to afford a modest rental home while spending no more than 30% of their income on rent and utilities. In 2020, the national two-bedroom housing wage is \$23.96 per hour. On average, a household must have an annual income of at least \$49,830 to afford a two-bedroom rental home at HUD’s average fair-market rent of \$1,246 per month. The average hourly wage of renters in the U.S. is \$18.22, \$5.74 less than the two-bedroom housing wage.

The federal minimum wage is \$16.71 less than the national two-bedroom housing wage. Even taking higher state and county minimum wages into account, the average full-time minimum wage earner would have to work approximately 97 hours per week for 52 weeks a year to afford a two-bedroom apartment, or 79 hours per week to afford a one-bedroom apartment at fair-market rent. In no state, metropolitan area, or county can a worker earning the federal minimum wage or prevailing state minimum wage afford a decent two-bedroom rental home at fair market rent by working a standard 40-hour week. In only 5% of counties nationwide can a full-time minimum-wage worker afford a one-bedroom apartment at fair-market rent.

Among states, the two-bedroom housing wage ranges from \$14.19 in Arkansas to \$38.76 in Hawaii. Hawaii, California, New York, Massachusetts, and the District of Columbia all have a housing wage of \$30 per hour or higher. Twenty-two states and the District of Columbia have a housing wage higher than \$20 per hour. The five metropolitan areas with the highest two-bedroom housing wages are San Francisco, CA (\$64.21), San Jose-Sunnyvale-Santa Clara, CA (\$57.12), Santa Cruz-Watsonville, CA (\$48.44), Santa Maria-Santa Barbara, CA (\$44.69), and Boston-Cambridge-Quincy, MA (\$44.44).

Twelve of the twenty largest occupations in the country have median hourly wages that are below the one- and two-bedroom housing wages. Workers in these occupations account for more than 38% of the total U.S. workforce, excluding farmworkers. Food and beverage serving workers earn \$11.24 an hour, retail sales workers earn \$12.08, and home health aides earn \$12.94, all less than the one-bedroom housing wage of \$19.56. Many of these workers were laid off during the COVID-19 shutdowns, while others were deemed “essential workers” and asked to work in dangerous circumstances, despite not being paid enough to afford housing.

The lowest-income renters have the greatest challenge finding affordable housing. The national average fair market rent for a one-bedroom home is \$1,017 per month and \$1,246 for a two-bedroom home, far higher than the maximum \$655 per month that family with income at the poverty level can afford. Seventy-one percent of extremely low-income renter households are severely housing cost-burdened, meaning they spend more than half of their income on housing, leaving few resources for other necessities and putting them at risk of losing their homes.

Racial and ethnic income inequality contributes to disparities in housing affordability. While the median White worker earns enough to afford a one-bedroom apartment at fair market rent, median Black and Latino workers do not. This income inequality partly explains why 44% of Black households and 42% of Latino households spend more than 30% of their incomes on housing, compared to 26% of White households.

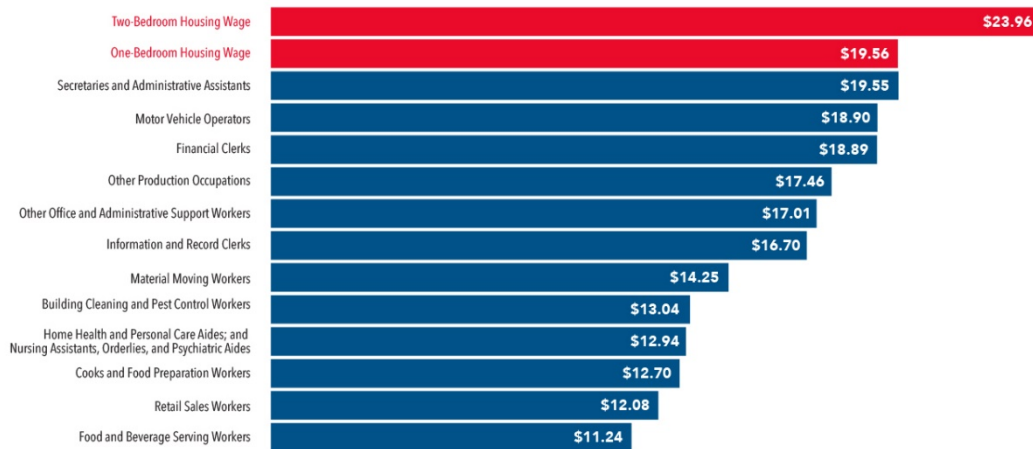
The findings in *Out of Reach 2020* demonstrate the large disparity between the incomes of low-wage workers and other vulnerable populations and the cost of modest rental homes. In response to the pandemic, lawmakers should secure emergency rental assistance to help keep families stably housed. A permanent solution to this affordability problem requires increased federal funding for key affordable housing programs like Housing Choice Vouchers, the national Housing Trust Fund, public housing, and project-based rental assistance. These critical programs serve as a safety net, providing stable, affordable homes for the lowest income households.

The full *Out of Reach 2020* report as available at: <http://reports.nlihc.org/oor>

Fact of the Week

Twelve of the Twenty Largest Occupations in the U.S. Pay Less Than the One-Bedroom Housing Wage

TWELVE OF THE TWENTY LARGEST OCCUPATIONS IN THE UNITED STATES PAY LESS THAN THE HOUSING WAGE



Source: Occupational wages from May 2019 Occupational Employment Statistics, BLS, adjusted to 2020 dollars. Housing wages based on HUD fair market rents.



Source: NLIHC, *Out of Reach 2020*. Occupational wages from Bureau of Labor Statistics, May 2019 Occupational Employment Statistics, adjusted to 2020 dollars.

From the Field

Nevada Advocates Rally for Statewide Rental Assistance Program

Advocates in Nevada were influential in the recent allocation of \$50 million in Coronavirus Relief Funds (CRF) for residential and commercial rental assistance. The rental assistance allocation was announced simultaneously with Emergency Directive 025, a gradual lifting of the statewide eviction moratorium that bans until September 1 evictions of residential tenants for non-payment or no cause. The Nevada Housing Coalition, an NLIHC state partner, was instrumental in ensuring housing was a priority in the state's response to COVID-19 by hosting statewide webinars and connecting key stakeholders to effectively establish the rental assistance program.

The residential rental relief program received \$30 million and will launch in July. It will serve tenants earning up to 120% of area median income (AMI) on a first-come, first-served basis. Applicants are also required to have less than \$3,000 of liquid household resources and must not receive federal housing vouchers. The rental assistance program is designed to provide multiple months of overdue rent directly to landlords. \$10 million of

the residential rental relief funds will be distributed through the Nevada Rural Housing Authority and Reno Housing Authority, while the state has committed the remaining \$20 million to Clark County. Clark County, which contains Las Vegas, committed \$30 million from its allocation of CRF to its rental assistance program in partnership with community action groups. The remaining \$20 million of the \$50 million CRF rental assistance allocation is designated for a commercial rental assistance program. It will prioritize businesses with the sharpest drops in revenue and that are women- or minority-owned.

The Nevada Housing Coalition played a key role in bringing housing issues to the forefront of Nevada's response to the coronavirus pandemic. Last month, the coalition sent a letter to Governor Sisolak urging him to prioritize housing needs in the state's coronavirus relief programs. The Nevada Housing Coalition coordinated statewide webinars to emphasize the need for housing assistance and to bring together key stakeholders, including Nevada State Treasurer Zach Conine, who led the state's housing response, and U.S. Senators Catherine Cortez Masto and Jacky Rosen. The coalition communicated regularly with ey stakeholders, participated in Clark County's recovery team, and supported collaboration between state and local government. This advocacy proved effective: across Nevada, there is consistency in eligibility for the assistance with intentional coordination.

Estimates indicate that the statewide rental assistance program could assist 8,300 renters but that 118,000-142,000 households throughout the state could struggle to pay rent in the coming months. "This was a team effort by so many and a big win for Nevada's renters. We anticipate that we will need a lot more funding with the severe economic damage Nevada is facing but this puts important mechanisms in place for future distribution," said Christine Hess, Nevada Housing Coalition executive director.

For more information about Nevada Housing Coalition and state-level advocacy in Nevada, contact Christine Hess at christine.hess@nvhousingcoalition.org or visit: <https://nvhousingcoalition.org/>

NLIHC in the News

NLIHC in the News for the Week of July 12

The following are some of the news stories that NLIHC contributed to during the week of July 12:

- "Evictions are nearing pre-pandemic levels as moratoriums expire," *Forbes*, July 17 at: <https://tinyurl.com/y5apz93a>
- "Congress, throw renters a lifeline," *NY Daily News*, July 17 at: <https://tinyurl.com/yxqunjom>
- "#CancelRent.," *Vox: Today Explained* podcast, July 16 at: <https://t.co/Xfp0NeKVFI?amp=1>
- "The average minimum wage worker has to work more than 2 full-time jobs to afford a two-bedroom rental in any state in the US," *Business Insider*, July 16 at: <https://tinyurl.com/y4rm3jod>
- "Tenants keeping up rent payments during pandemic, but wave of evictions could loom," *Yahoo News*, July 16 at: <https://tinyurl.com/y557y6tr>
- "Rent is unaffordable in every single state in America," *Huffington Post*, July 14 at: <https://tinyurl.com/ybwcuitx>

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