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HoUSed Campaign

Sen. Merkley and Rep. Torres Lead "Dear Colleague" Letter Calling for Bold Affordable Housing Investments in Infrastructure Package

Senator Jeff Merkley (D-OR) and Representative Ritchie Torres (D-NY) released on June 16 an updated <u>"Dear Colleague" letter</u> calling for inclusion of bold investments in affordable housing programs in any infrastructure package. The letter highlights the urgent need for substantial affordable housing investment as part of the "Build Back Better" infrastructure package and calls on the Biden administration to include the <u>top priorities</u> of the <u>HoUSed campaign</u>:

- A major expansion of housing vouchers to pave the way toward universal rental assistance
- \$70 billion to address the Public Housing repair backlog
- \$45 billion for the National Housing Trust Fund, of which \$26 billion should be reserved for permanent supportive housing for people experiencing homelessness

The letter urges the Biden administration to consider these three principal recommendations as minimum housing investments to ensure the infrastructure package delivers broad, equitable benefit to all Americans. "Without proportional affordable housing investments," write Senator Merkley and Representative Torres, "there is no path for an equitable recovery and long-term financial stability for low- and middle-income American families."

The letter comes at a pivotal time in infrastructure negotiations. A bipartisan group of 21 senators has expressed support for a roughly \$1 trillion proposal focused primarily on roads, bridges, railways, and airports. The proposal lacks the robust investments needed to meaningfully address the nation's affordable housing crisis. Some Senate Democrats have expressed interest in pursuing a two-step infrastructure proposal, with one bill containing bipartisan provisions that can pass through regular order, and a second with other provisions from President Biden's "American Jobs Plan" and "American Families Plan" that would require budget reconciliation in order to pass the Senate.

It is more urgent than ever for advocates to demand that their members of Congress include the HoUsed campaign's top priorities in any infrastructure package. Please <u>call your senators and representatives today</u> and ask them to sign onto Senator Merkley and Representative Torres's <u>"Dear Colleague" letter</u> to show their support for including robust affordable housing investments in the infrastructure package. Senators can sign onto the letter by contacting Matt Traylor (<u>Matthew_Traylor@merkley.senate.gov</u>) and representatives can sign on by contacting Christopher Jerrolds (<u>christopher.jerrolds@mail.house.gov</u>) in Congressman Torres's office. You can find your members of Congress <u>here</u>.

You can also join over 1,000 organizations supporting the HoUSed campaign's <u>infrastructure priorities</u> by signing your organization on to a national letter in support of these bold solutions at: <u>https://tinyurl.com/zbau4kee</u>

Learn more about the HoUSed campaign and get involved at: https://nlihc.org/housed

Read the "Dear Colleague" letter at: <u>https://tinyurl.com/73ph93yb</u>

Join NLIHC's National Call on "HoUSed: Universal, Stable, and Affordable Housing" Today at 2:30 pm ET

Join today's (June 21) national HoUSed campaign call from 2:30-4 pm ET. Richard Cho, senior advisor to HUD Secretary Fudge, will share updates on homelessness and housing resources from the American Rescue Plan Act. We will also discuss the latest developments on the CDC eviction moratorium and emergency rental assistance; learn about new research on eviction filings and vaccine rates; get the latest from Capitol Hill and from the field; and more. Register for the call at: https://bit.ly/3ub2sWM

Recording Available of NLIHC June 14 National Call on "HoUSed: Universal, Stable, Affordable Housing"

During the most recent national call on "HoUSed: Universal, Stable, Affordable Housing," we heard from Senator Chris Van Hollen (D-MD) about the critical affordable housing investments needed in an infrastructure package, and his bill to provide 500,000 new mobility housing vouchers. We discussed the Biden administration's efforts to distribute stimulus checks to people experiencing homelessness; funds for affordable housing provided in the American Rescue Plan Act; developments on the CDC eviction moratorium; and new research on immigrant families' access to COVID assistance programs. We also heard the latest from Capitol Hill and received field updates.

Senator Van Hollen announced reintroduction of the bipartisan "Family Stability and Opportunity Vouchers Act" (S.3083), led by Senators Van Hollen and Todd Young (R-IN). If enacted, the bill would create 500,000 new vouchers for families with young children to move to areas with greater access to resources and opportunities (see *Memo*, <u>6/14</u>).

Gene Sperling, White House American Rescue Plan coordinator and senior advisor to the President, discussed new programs to help ensure people experiencing homelessness receive stimulus checks and are able to access the <u>Child Tax Credit</u> program expanded under the American Rescue Plan Act. NLIHC's Kim Johnson and Alayna Calabro talked about the Treasury's Coronavirus State and Local Fiscal Recovery Funds and discussed NLIHC's <u>fact sheet</u> on using Fiscal Recovery Funds for affordable housing. NLIHC's Sarah Saadian gave an overview of our recent <u>letter</u> to the Biden administration urging them to extend the CDC's eviction moratorium, currently set to expire at the end of June.

Urban Institute's Genevieve Kenney detailed a <u>report</u> that found low-income immigrant families were deeply impacted by the COVID-19 crisis, yet avoided safety net programs. We received field updates from Marqueia Watson of the Greater Kansas City Coalition to End Homelessness, Matthew Campbell of NAACP Mississippi State Conference, and Sara Miller of the HOPE Policy Institute.

NLIHC hosts national calls every week. On today's call, we will be joined by HUD Senior Advisor, Richard Cho. Register for today's call (June 21 at 2:30 pm ET) at: <u>https://tinyurl.com/ru73qan</u>

View recording of the call at: <u>https://tinyurl.com/yhnfbu45</u>

View presentation slides at: https://tinyurl.com/42xxvhdb

Emergency Rental Assistance

Guidance on Direct-to-Tenant Emergency Rental Assistance

The CDC eviction moratorium is set to expire at the end of June. Emergency rental assistance (ERA) program administrators must move quickly to assist tenants whose landlords are resistant to receiving rental assistance, so that tenants are not put at risk of eviction and homelessness. Though some program administrators have expressed apprehension about implementing direct-to-tenant payments of assistance, <u>recent guidance</u> from the U.S. Department of Treasury explicitly allows and encourages direct-to-tenant payments. A Treasury memo outlines guidance around direct-to-tenant assistance, program trends, and key considerations. Renters should not lose out on critical assistance due to the unwillingness of landlords or utility companies to participate.

According to federal guidance, ERA1 programs should provide direct-to-tenant payments when landlords or utility companies refuse to participate or do not respond to program requests. The guidance requires that program administrators conduct reasonable outreach efforts to obtain landlord and utility company cooperation. Outreach can consist of a single request for participation by mail or three request attempts by phone, text, or email. When requests are made over the phone, text, or email, program administrators can move forward with payments directly to the tenant after five days of outreach. When the request is made by mail, programs can make a payment to tenants after seven days. Payments can be made immediately if the landlord or utility company confirms their non-participation in writing. These wait times are half of what was required in previous guidance, where program administrators had to wait 10 days and 14 days if contacting by phone, text, and email or by mail, respectively.

NLIHC <u>tracks</u> ERA program implementation, including how many programs offer direct-to-tenant payments. While this captures the number of programs that allow direct-to-tenant payments in public facing documents, additional programs may allow direct payments but fail to inform potential applicants. In late April, only 15% of programs clearly allowed for direct-to-tenant assistance. In late May, 23% of programs did. As of June 16, 26% of programs do. This represents 107 programs, including 24 state programs, 60 local programs, 22 tribal programs, and 1 territory. Despite these improvements, nearly three-quarters of programs do not explicitly acknowledge the allowance of direct-to-tenant payments in their public-facing documents.

Providing assistance directly to tenants is a relatively straightforward process, but program administrators will have to determine several key features, such as how staff will conduct landlord outreach, how outreach will be tracked, and whether tenants will be required to provide additional documentation – such as proof of payment to the landlord or a signed affidavit that states the funds will be used for rent or utilities – to receive funding directly. NLIHC maintains examples of direct-to-tenant affidavits on the <u>ERA Resource Hub</u>. These serve as customizable samples for other programs.

Administrators should consider how to overcome potential challenges with direct-to-tenant payments. Unbanked tenants, for example, may have to pay expensive fees to cash assistance checks before paying the landlord. Administrators should therefore include alternative means of providing assistance, such as creating partnerships with check cashing facilities or local credit unions to reduce transaction fees. Direct-to-tenant assistance also makes it unfeasible for the program to require a landlord to agree to certain renter protections, such as not evicting the tenant or increasing the rent in future months.

Direct-to-tenant payments can ensure renters who have fallen behind on rent during COVID-19 can receive assistance regardless of their landlord's willingness to participate. Forthcoming research from NLIHC will detail how programs implement direct-to-tenant assistance.

A list of programs allowing direct-to-tenant assistance can be found on NLIHC's ERA Dashboard.

Coronavirus, Disasters, Housing, and Homelessness

NLIHC Sends Letter to Biden Administration Urging Extension of Eviction Moratorium, Wholeof-Government Approach for Distributing Emergency Rental Assistance

NLIHC on June 14 sent a <u>letter</u> calling on the Biden administration to strengthen, extend, and enforce the Center for Disease Control and Prevention (CDC) federal eviction moratorium. The letter also urges the administration to implement a whole-of-government approach to distributing emergency rental assistance (ERA) more efficiently and equitably. The eviction moratorium is set to expire on June 30, leaving over six million renter households – predominantly households of color, extremely low-income households, people with disabilities, and other marginalized populations – at heightened risk of eviction and, in worst cases, homelessness.

While vaccination rates are up and COVID-19 caseloads are down in many areas, <u>communities with lower</u> vaccination rates and higher COVID-19 cases tend to be the same areas in which renters are at heightened risk of eviction when the moratorium expires. Allowing the moratorium to expire before vaccination rates increase in hardest-hit communities could lead to another COVID-19 outbreak.

Despite the diligent work of ERA program administrators across the country, renters have faced barriers to accessing ERA that have slowed distribution of these vital funds. The letter encourages the administration to use every tool possible to prevent an historic wave of evictions this summer and fall, including extending the eviction moratorium, incorporating ERA outreach into the administration's National Month of Action, establishing eviction delay, diversion, and mitigation measures through the Department of Justice, and reaffirming renter protections in the ERA program.

Read the full letter at: https://tinyurl.com/v2aks4tm

NLIHC Submits Comment on Treasury's Interim Final Rule for State and Local Fiscal Recovery Funds

NLIHC submitted on June 17 a <u>comment</u> to the Treasury Department on its <u>Interim Final Rule</u> for the Coronavirus State and Local Fiscal Recovery Funds (<u>Fiscal Recovery Funds</u>) authorized in the American Rescue Plan Act (ARPA; see *Memo*, <u>6/7</u>). ARPA allocated \$350 billion in Fiscal Recovery Funds to help states, counties, cities, and tribal governments respond to the COVID-19 public health emergency, address its economic fallout, and lay the foundation for an equitable recovery.

Fiscal Recovery Funds can be used to help meet communities' affordable housing needs, including providing emergency rental assistance, addressing the housing and health needs of people experiencing homelessness, and building and preserving affordable housing in impacted communities. The Interim Final Rule governing distribution of these funds raised questions for affordable housing advocates, who need clarity on the specific ways Fiscal Recovery Funds can be used to support the development, preservation, and operation of affordable housing, and additional guidelines to ensure funds are being targeted to communities with the greatest needs and distributed equitably.

With input from state and local advocates, NLIHC drafted a comment to Treasury with suggestions for how the department can alter the Interim Final Rule to address the affordable, accessible housing needs of the lowest-income renters. The comment encourages Treasury to clarify the meaning of "development" to mean the "construction preservation, rehabilitation, or operation of housing affordable to very low-income households," to guarantee the longest possible affordability period, and to ensure at least 10% of housing built with federal

assistance is accessible to people with physical disabilities, and at least 4% is accessible to people with sensory disabilities.

The comment recommends that Treasury expand funding availability for low-income housing developments beyond Qualified Census Tracts (QCTs) and instead require grantees to follow HUD's 2015 Affirmatively Furthering Fair Housing rule to help undo racial segregation in communities. Treasury should also target housing investments to those households and populations disproportionately impacted by COVID-19, including people with the lowest-incomes; Black, Indigenous, and other people of color; people with disabilities; people with limited English proficiency; and immigrants, among other groups. Communities should also be encouraged to use Fiscal Recovery Funds to help prevent evictions, including supporting access to legal aid, establishing eviction diversion programs, and supporting housing navigator programs to help tenants apply for and receive emergency rental assistance.

Read the full comment at: <u>https://bit.ly/3q7jB2R</u>

Review NLIHC's factsheet on Fiscal Recovery Funds at: https://bit.ly/3vCAtAM

See Treasury's Interim Final Rule for Fiscal Recovery Funds at: https://bit.ly/3byMGy7

National Housing Law Project Summarizes HUD Emergency Housing Voucher FAQ and Offers Advocacy Tips

The National Housing Law Project (NHLP) released a 12-page "FAQ and Advocacy Tip Sheet for Emergency Housing Vouchers (EHVs)." HUD's Office of Public and Indian Housing (PIH) has posted frequently asked questions (FAQs) about the Emergency Housing Voucher (EHV) program created by the American Rescue Plan Act (see *Memo*, <u>6/14</u>). Public housing agencies (PHAs) were eligible to apply for a share of 70,000 EHVs (see *Memo*, <u>5/10</u>), and PIH announced EHV allocations available to 696 PHAs (see *Memo*, <u>5/17</u>). PIH maintains a list of public housing agencies (PHAs) that applied for and were awarded EHVs on a special EHV website.

Many of the rules applicable to the Housing Choice Voucher (HCV) program are also applicable to EHVs, but PIH has waived several important HCV requirements. As part of administering EHVs, PHAs must collaborate with community partners, primarily the local Continuum of Care (CoC), to identify and serve eligible families.

The NHLP "FAQ and Advocacy Tip Sheet" addresses 17 questions in detail, frequently citing <u>Notice PIH</u> <u>2021-15</u>, which described the process PIH used to allocate EHVs to PHAs, the operating requirements for the EHV program, and the applicable waivers of regular HCV regulations and alternative requirements for EHVs. Question 12 elaborates on rules PHAs can waive to make it easier to admit people with a negative rental history or criminal history. Question 13 lists other types of waivers available to PHAs administering EHVs. Question 14 discusses the types of documentation PHAs can accept regarding a household's eligibility for EHV, including self-attestation by the assisted household. Questions 16 and 17 address assisting survivors of genderbased violence.

Pages 10-12 offer ten advocacy tips, including advocating for higher EHV payment standards, meaningful housing search assistance, and posting and publication of a PHA's emergency transfer plan to facilitate a Violence Against Women Act (VAWA) emergency transfer.

NHLP's "FAQ and Advocacy Tip Sheet for Emergency Housing Vouchers (EHVs)" is at: <u>https://bit.ly/3wvLDHD</u>

Notice PIH 2021-15 is at: https://bit.ly/3vsRLiz

PIH's Emergency Housing Voucher website is at: <u>https://bit.ly/2SvmE8Z</u>

More information about regular Housing Choice Vouchers is on page 4-1 of NLIHC's 2021 Advocates' Guide.

House Passes Disaster Recovery Reform Bills

The House of Representatives unanimously passed two bills addressing disaster recovery on June 15. The first bill, the "<u>Preventing Disaster Revictimization Act</u>," sponsored by Ranking Member Sam Graves (R-MO) of the House Committee on Transportation and Infrastructure, deals with repayment of disaster recovery assistance provided to a disaster survivor who was later determined to be ineligible. The second bill, the "<u>Federal Disaster Assistance Coordination Act</u>," sponsored by Resident Commissioner Jenniffer Gonzalez-Colon (R-PR), would extend the deadline for FEMA to submit a report on methods of streamlining information collection and preliminary damage assessments.

Currently, when FEMA determines that assistance was provided to a disaster survivor in error, the agency will aggressively pursue repayment from the disaster survivor. The agency does have the ability to waive the repayment requirement if it determines that the error resulting in the incorrect payment was caused by the agency and not a misstatement by the disaster survivor. The Preventing Disaster Revictimization Act would require FEMA to waive a repayment requirement if it stemmed from an error by the agency and when the agency determines that repayment of the debt would be construed as a hardship to the disaster survivor. The bill also requires the agency to provide a report to Congress on the internal processes used to make decisions regarding IA assistance.

FEMA, HUD, the Small Business Administration, and several additional agencies will all conduct preliminary damage assessments after disasters. The Disaster Recovery Reform Act, passed in 2018, including a requirement that FEMA bring together representatives from multiple agencies to find ways to streamline this preliminary data collection process. The bill also directs FEMA to include a study of how emerging technologies, such as unmanned aircraft systems, can be used to further streamline the process. The Federal Disaster Assistance Coordination Act provides FEMA with two additional years to finish that report and ensure it is published in an accessible format on the FEMA website.

Read the text of the Preventing Disaster Revictimization Act at: https://bit.ly/2S6YZeL

Read the text of the Federal Disaster Assistance Coordination Act at: https://bit.ly/2UgmcMb

FEMA to Provide Additional Assistance for Mitigation Measures on Disaster-Damaged Homes

Consistent with agency efforts to ensure disaster-affected communities are made stronger and more resilient during the disaster recovery process, FEMA <u>announced</u> on June 10 that owners of homes damaged by disasters may now receive additional assistance from FEMA for specific mitigation measures. The additional funds, part of the agency's Individuals and Households Program (IHP), will cover measures such as repairing roofs to withstand higher winds and prevent leaking; elevating water heaters or furnaces to avoid flood damage; and elevating or moving an electrical panel to avoid flood damage.

Funding will be provided only to homeowners who qualify for the IA and IHP assistance, which, according to the <u>*Washington Post*</u>, represent only 13% of all applicants for aid thus far in 2021. In addition, these mitigation measures are only provided for segments of a home already damaged by a disaster and are not proactively available. The additional assistance for mitigation measures will count towards the current Stafford Act limit for

housing assistance, currently \$36,000. The Disaster Housing Recovery Coalition – an NLIHC-led group of over 850 local, state, and national organizations working to ensure all disaster survivors receive the assistance they need to recover – supports the "<u>Housing Survivors of Major Disasters Act</u>" (H.R.3037) which would increase the number of documents acceptable to show ownership over disaster-damaged property and increase access to this new mitigation funding along with general repair assistance.

Read FEMA's fact sheet on the new mitigation measures at: <u>https://bit.ly/3wxnRv0</u>

Read the text of H.R.3037 at: <u>https://bit.ly/3brqKVL</u>

Additional Coronavirus Updates – June 21, 2021

National Updates

Congress

Senator Sherrod Brown (D-OH), chairman of the U.S. Senate Committee on Banking, Housing, and Urban Affairs, <u>requested a briefing from Pretium Partners, LLC</u> about reports that the private equity firm has attempted to evict more than 1,000 tenants for nonpayment of rent, despite the federal eviction moratorium. Senator Brown expressed concern that the company has reportedly filed eviction notices at higher rates in majority-Black counties. A copy of the letter is available <u>here</u>.

Consumer Financial Protection Bureau (CFPB)

The CFPB provides answers to common questions about the federal Emergency Rental Assistance (ERA) program on its webpage, "Federal Help with Paying Your Rent."

Department of Housing and Urban Development (HUD)

HUD Secretary Marcia Fudge on June 10 <u>announced</u> the first tranche of American Rescue Plan funds for <u>Emergency Housing Vouchers (EHVs)</u>. HUD awarded \$1.1 billion, or 70,000 vouchers, for 626 public housing authorities administering the Housing Choice Voucher Program.

Department of Treasury

The Treasury Department and the Internal Revenue Service (IRS) on June 14 unveiled an online <u>non-filer sign-up tool</u> for eligible families who do not normally file tax returns register for the monthly Advance Child Tax Credit payments. This tool, an update of last year's IRS non-filers tool, is also designed to help eligible individuals who don't normally file income tax returns register for the \$1,400 third round of Economic Impact Payments (i.e., stimulus checks) and claim the Recovery Rebate Credit for any amount of the first two rounds of Economic Impact Payments they may have missed. Learn more about the <u>Child Tax Credit</u>.

U.S. Interagency Council on Homelessness

Anthony Love, interim executive director of the U.S. Interagency Council on Homelessness (USICH), <u>testified</u> <u>before Congress</u> on June 16 in a virtual hearing before the House Veterans' Affairs Subcommittee on Economic Opportunity titled "<u>Veteran Homelessness in the Wake of COVID-19</u>." Love stated, "The American Rescue Plan presents a massive opportunity to not only help people survive this pandemic but to secure long-term housing if they currently lack it. Our job is to ensure that opportunity is not missed." Read the full testimony <u>here.</u>

Advocacy & Research

The <u>Eviction Lab</u> reports a pattern of higher eviction filing rates in neighborhoods with lower vaccination rates in every jurisdiction for which the researchers were able to access data. The findings suggest that those most at risk for eviction are still at high risk of contracting and passing the virus.

The National Coalition for a Civil Right to Counsel tracks states and localities using coronavirus relief funds to expand tenant access to legal aid. Access the database <u>here</u>.

The National Housing Law Project has a new FAQ and Advocacy Tip Sheet for Emergency Housing Vouchers (EHVs).

Reporting

The <u>Associated Press</u> reports that <u>more than 4 million people</u> fear being evicted or foreclosed upon in the coming months. Two studies released on June 16 find that the nation's housing availability and affordability crisis is expected to worsen significantly following the pandemic. "The latest data confirm two things – emergency rental assistance is very slow to reach renters in need, and millions of renters remain behind on rent and at heightened risk of evictions," says NLIHC President and CEO Diane Yentel. "President Biden must extend the eviction moratorium to give more time for rental assistance to reach renters and landlords and to avoid a historic wave of evictions this summer and fall." Among those renters fearing the expiration of the federal eviction moratorium on June 30 is Victor Richardson, a 78-year-old individual with a disability who uses a wheelchair. Richardson is facing eviction from his assisted living center in Tucson, Arizona, and has a court hearing early next month.

As state and local governments distribute emergency rental assistance to tenants in need, <u>NPR</u> reports that millions could face eviction when the federal eviction moratorium expires on June 30. "It is a race against the clock at this point to get the money to the tenants who need it to avoid eviction," says NLIHC's Diane Yentel. While some programs are struggling to distribute aid, other programs appear to be more efficient and effective. A Houston landlord who owns or manages 1,800 rental units says her local ERA program is working well and that the federal funding has helped her residents stay housed.

<u>CNBC</u> reports a growing number of states and localities will continue to ban evictions after the federal eviction moratorium expires on June 30. Moreover, renters who have applied for federal emergency rental assistance (ERA) have additional rights. In at least 28 states, programs that provide federal ERA bar landlords from evicting tenants for at least the period they received assistance for, and in some cases for between 30 and 90 days afterward, according to Andrew Aurand, NLIHC vice president for research.

"We've avoided some of the worst outcomes so far, but the crisis is not over," NLIHC's Diane Yentel told the <u>New York Times</u>. "If the Biden administration allows the federal eviction moratorium to expire before states and localities can distribute aid to households in need, millions of households would be at immediate risk of housing instability and, in worst cases, homelessness."

<u>Common Dreams</u> reports that attorneys general in nearly two dozen states submitted an amicus brief urging the Supreme Court to uphold the CDC eviction moratorium. The article cites NLIHC President and CEO <u>Diane</u> <u>Yentel's tweets</u> highlighting how little emergency rental assistance states have distributed to tenants with less than three weeks remaining before the national eviction moratorium is set to expire.

<u>KTNV</u> reports on housing advocates' concerns that the nearly \$50 billion in federal emergency rental assistance may not reach renters before the federal eviction moratorium expires at the end of June. "That's about 15 million people who are at heightened risk of losing their homes when the eviction moratorium expires and that's almost twice as many families that lost their homes during the foreclosure crisis," says NLIHC's Diane Yentel. Watch the video clip <u>here</u>.

With the eviction moratorium expiring on June 30, <u>CNBC</u> reports that many states have given out less than 5% of federal rental assistance. NLIHC's Andrew Aurand says that despite <u>guidance</u> from the Treasury Department discouraging burdensome documentation and allowing self-certification, just <u>half of the 400 programs</u> allow self-attestation and make that option clear to applicants. "These documentation requirements are a barrier to the same renters who likely have the greatest need for this assistance," says Andrew Aurand.

<u>The Intercept</u> reports that many states and localities make tenants jump through hoops to access federal emergency rental assistance (ERA). Despite revised guidance from Treasury discouraging burdensome documentation, NLIHC Research Analyst Rebecca Yae says ERA programs are establishing onerous documentation requirements that slow down the distribution of these critical resources.

<u>NPR</u> reports that Senator Sherrod Brown (D-OH), chairman of the U.S. Senate Committee on Banking, Housing, and Urban Affairs, is <u>seeking answers</u> from a corporate landlord after a <u>report</u> by the Private Equity Stakeholder Project found the firm has been filing for evictions much more over in predominantly Black neighborhoods during the pandemic.

Route Fifty reports attorneys general from 22 states and the District of Columbia asked the Supreme Court not to end the federal eviction moratorium, warning that its expiration would unleash an unprecedented and "catastrophic" wave of evictions.

The <u>*Washington Post*</u> reports Airbnb announced a new policy on June 15 to prevent landlords from using its platform to rent a property that becomes available after evictions. Airbnb says it is partnering with cities to identify spaces where people have been evicted. The policy preventing listings of such properties will last through at least 2021.

State and Local News

California

<u>KQED</u> reports that thousands of California renters and landlords are awaiting aid from the state's slow-moving rental assistance program. Only a little more than 2% of people who have applied to California's rental assistance program have received aid.

Delaware

The Delaware State Housing Authority is working with a group of community partners who can help tenants submit applications for the Delaware Housing Assistance Program. A list of partners is available on the <u>Application Assistance page</u>.

Florida

<u>Residents of the Paradise Park Mobile Home Park</u> in Miami received a six-month notice of eviction last November, just days after the trailer park was bought by developers for \$15 million, and about one month before one of South Florida's worst COVID-19 outbreak. As of May 31, Paradise Park residents were still awaiting information from the landowners on whether the evictions would proceed as planned.

Kansas

The <u>Wichita Eagle</u> reports that despite state and federal eviction moratoriums, community aid and tenant advocacy groups say formal and informal displacements have continued in Kansas throughout the pandemic. Vince Munoz, an organizer for Rent Zero Kansas, said the eviction process was never completely halted by state or federal protections, leaving tenants in a constant state of uncertainty during the public health crisis and economic fallout.

Kentucky

A <u>Lexington program</u> to support people in applying for emergency rental assistance has helped approximately 500 households avoid eviction at the cost of \$3.2 million. The Catholic Action Center and the Central KY Housing and Homeless Initiative set up a team of connectors at the Mother Teresa Center to help people navigate the application and avoid eviction.

Maryland

The <u>*Washington Post*</u> reports that Governor Larry Hogan will lift Maryland's state of emergency on July 1. That date will mark the beginning of a "45-day grace period," in which some pandemic-era changes, including the state's eviction moratorium, will remain in place until August 15. Montgomery County officials say the 45-day period before lifting the eviction moratorium does not provide enough time for tenants to recover.

Michigan

The <u>Detroit Free Press</u> reports that tenant advocates, concerned that the federal eviction moratorium will not be extended past June 30, are urging struggling renters to apply for the federally funded emergency rental assistance program. "It's certainly not going to be the eviction tsunami that we feared in the summer of 2020. There is a lot that has been done since that time to prevent a massive wave of evictions," says NLIHC's Diane Yentel. "The challenge is getting that money to the lowest income and the most marginalized people who need it most before the moratorium expires. So, it's a race against the clock at this point," she added. Evictions in Michigan are increasing again, moving toward pre-pandemic levels.

Minnesota

<u>Minnesota legislators struck a deal</u> on how to phase out Governor Tim Walz's eviction moratorium. The agreement offers strong tenant protections and clear timelines for landlords to secure emergency rental assistance. <u>Under the agreement</u>, Walz's moratorium order would be replaced by an "off-ramp" that will conclude 105 days after the bill becomes law. It will require landlords to send a notice to renters with overdue rent 15 days before an eviction. Renters who have claimed but have not yet received state rental assistance will be protected from eviction until June 1, 2022.

A group of <u>Minnesota landlords sued Governor Tim Walz</u> in federal court, alleging the state's eviction moratorium violates the constitutional rights of renters and landlords. Estimates from a California-based nonprofit show <u>62,000 households in Minnesota</u> are behind on payments with \$207 million in total rent debt.

Nevada

An article in the <u>Nevada Independent</u> reports that amid cheers for recovery, rental assistance delays and eviction threats are impacting thousands of Nevadans.

New York

As New York City moves to <u>end its emergency hotel program</u>, some <u>hotel residents</u> are decrying the city's decision to force them back into the congregate shelter system. The city has moved approximately 10,000 individuals from shelters and into hotel rooms during the pandemic. Homeless advocates say that evicting the hotel residents too quickly will only increase homelessness. NLIHC's Diane Yentel <u>tweeted</u> that FEMA is providing <u>100% reimbursement</u> for eligible non-congregate sheltering costs through September. Additionally, HUD recently allocated <u>\$5 billion in emergency housing vouchers</u> for people who are homeless.

Pennsylvania

The *Philadelphia Inquirer* reports the largest landlord association in Philadelphia is partnering with a housing and social services nonprofit to connect tenants with emergency rental assistance and prevent evictions. Hapco

Philadelphia landlords will refer tenants who are struggling with rent payments to the Philadelphia Interfaith Hospitality Network before filing for eviction.

<u>*Go Erie*</u> reminds struggling tenants and landlords that help is still available through Pennsylvania's Emergency Rental Assistance Program. According to the U.S. Census Bureau *Household Pulse Survey*, 467,000 Pennsylvanians say they will be unable to make their next rent payment. "This is our opportunity to invest in our long-term economic recovery, rally around each other, and help prevent a wave of evictions and homelessness that will create yet another public health crisis that could persist beyond this crisis," said Meg Snead, acting secretary of the Pennsylvania Department of Human Services, in a <u>statement</u>.

Vermont

The <u>Brattleboro Reformer</u> reports that Vermont is transitioning away from the motel housing program it operated as part of the state's response to housing insecurity during the pandemic. About 2,295 people are living in 1,631 hotel and motel rooms across Vermont, but that number will continue to decrease due to changes to the General Assistance Housing Program. According to the Vermont Agency of Human Services, about two-thirds of households in the program will continue to be eligible 84 days after June 1 when new criteria for the program was implemented.

The <u>VT Digger</u> reports Governor Phil Scott's decision to lift the state's emergency COVID-19 order brings potential new limits on federal funding for social service programs and triggers the expiration of Vermont's eviction moratorium 30 days later in mid-July.

Virginia

<u>Governor Ralph Northam</u> will allow his emergency declaration to expire at the end of June. The decision will impact several eviction protections enacted during the pandemic. Tenants facing evictions can get their cases extended for 60 days if they can prove they did not pay rent because of the pandemic. This protection will expire 90 days after the end of the emergency order. The requirement that a landlord includes in the eviction notice information about available rent relief and helps renters apply for it will expire when the state of emergency ends on June 30.

Disaster Housing Recovery Updates – June 21, 2021

The NLIHC-led Disaster Housing Recovery Coalition convenes and supports disaster-impacted communities to ensure that federal disaster recovery efforts reach all impacted households, including the lowest-income and most marginalized people who are often the hardest-hit by disasters and have the fewest resources to recover.

Learn more about the DHRC's policy recommendations here.

FEMA

FEMA announced on June 10 it will include <u>additional assistance for mitigation</u> in Home Repair Assistance awards for disaster declared on or after May 26, 2021. Homeowners who are eligible for Individuals and Households Program (IHP) assistance may receive additional funds from FEMA for specific mitigation measures. This assistance will allow eligible homeowners impacted by Presidential Disaster Declarations to repair or rebuild stronger, more durable homes.

Flooding

More than five years after catastrophic flooding struck Columbia, South Carolina, residents are <u>still waiting</u> for public funding to help them repair and rebuild. While 454 Columbia homeowners applied for assistance through the state's recovery program (financed with HUD CDBG-DR funds), only 50 were approved. Many applicants have had no choice but to remain in their flood-damaged homes.

A <u>long term recovery group</u> in Midland County, Michigan continues to work on rehousing and finding temporary shelter for flooding victims in the area after a dam failure in 2020. The group coordinates housing and case management work with volunteers and FEMA funding.

The <u>Acadiana Advocate</u> reports that in flood-prone Lake Charles, some residents are considering whether to accept a voluntary buyout of their homes if they are deemed eligible. A common sentiment runs through the predominantly Black neighborhood: the situation should never have come to this, and the drainage would have improved sooner in a wealthier part of town. The buyout program is part of the Louisiana Watershed Initiative, which uses federal grant dollars to take homes that flood repeatedly out of circulation among a wide range of other projects. The program has set aside \$30 million for Lake Charles.

Hurricanes

<u>New research</u> from the Caribbean addresses disaster recovery through the lens of gender and equality. The study, conducted by the Canada-Caribbean Resilience Facility looks at how women were uniquely affected by disasters in nine countries. The study found that while women and youth are active in disaster response and recovery, they are very rarely consulted, nor are their experiences integrated into disaster policy. It also found a direct rise in gender-based violence in the aftermath of disasters.

A new 80-unit senior apartment community opened in Port Arthur, TX. <u>The apartments</u> were paid for with HUD Community Development Block Grant – Disaster Recovery (CDBG-DR) awarded by the Texas Government Land Office (GLO). Half of the units in the development have been set aside for low-to-moderate-income families. Port Arthur, a largely non-white community, was strongly impacted by Hurricane Harvey in 2017 and has struggled to recover in the aftermath of the storm.

<u>Residents recovering from Hurricane Michael</u> have until June 16 to begin the application for state and federal housing assistance through the Rebuild Florida Housing Repair and Replacement Program. After residents begin an application, they have until June 30 to submit it.

Wildfires

<u>The New Yorker</u> covers the massive threat wildfires pose to the American West this year, examining the preliminary conversations taking place in communities across the region about response, relocation, and mitigation.

A <u>report</u> from UC Berkeley finds that urban sprawl leads to more devastating wildfires. The new research challenges Californians to think more carefully about the impact of wildfires on new homes as the state works to address its significant housing shortage.

Work has begun on two <u>community resilience centers</u> in Tuolumne County, California. The sites will serve as centers for responses to disasters, including sheltering, response, and mitigation, as well as serve as a more traditional community center. The county was heavily impacted by the 2013 Rim Fire, which burnt nearly 400 square miles of the area – the third-largest fire in state history at the time.

<u>Oregon Public Broadcast</u> reports that wildfire survivors are bracing for the fire season, while still trying to recover from last year's devastating season. In the Rogue Valley, hundreds of people lost their homes and are still unable to find housing in the towns from which they were displaced.

Jefferson Public Radio reports that a mobile home park in Talent destroyed by last September's Almeda Fire now hosts 27 FEMA one-to-three-bedroom trailers for wildfire survivors. The Almeda Fire burned hundreds of homes, many of them low-income housing units, in southern Oregon. The trailers are designed to be temporary housing, but city officials are looking into using the site for permanent housing.

An organization in Clackamas County, Oregon is looking forward to <u>helping wildfire survivors</u> with its first large donation. The <u>Clackamas County Long-Term Recovery Group</u> is trying to assist the owners of 72 properties in the county that were damaged by the fire. The long-term recovery group assists residents with FEMA applications and insurance claims, finding local resources, rebuilding efforts, and connecting people with spiritual and emotional support. The group is seeking additional ways to receive state aid or FEMA assistance.

HUD

NLIHC Provides Sample Comment Letter on National Housing Trust Fund Regulation

NLIHC has developed a <u>sample comment letter</u> advocates can use to respond to HUD's <u>*Federal Register*</u> request for comments regarding the 2015 Interim Rule implementing the national Housing Trust Fund (HTF) (see <u>Memo</u>, <u>4/26</u>). In the preamble to the Interim Rule, HUD stated its intention to open the Interim Rule for public comment once funding was made available and the grantees gained experience administering the HTF. Comments are due June 25.

In addition to comments about the Interim Rule, HUD asks the public to comment on five issues that might inform its rulemaking:

- 1. Income targeting requirements, including the requirement that 100% of HTF funds be used to benefit extremely low-income households, those with income at or below the federal poverty line (whichever is greater) when there is less than \$1 billion for the HTF. The interim rule defines extremely low-income households as those with annual income that does not exceed 30% of the area median income (AMI).
- 2. The rent limitations in the interim rule. For instance, for extremely low-income households, the rent (including utilities) an assisted household pays cannot be greater than 30% of the federal poverty line or 30% of the income of a hypothetical household whose annual income equals 30% of AMI, whichever is greater.
- 3. The minimum 30-year period of affordability.
- 4. Property standards, including environmental standards.
- 5. The limitation on the use of HTF funds for operating cost assistance (including reserves) to one-third of a state's annual grant. HUD also asks for about the definition of operating costs, which is limited to costs for insurance, utilities, real property taxes, and maintenance and scheduled payments to a reserve for replacement of major systems of an HTF-assisted unit.

NLIHC's sample comment letter supports the income targeting requirement, urges HUD to extend the affordability period from 30 years to 50 years, supports the one-third limit on operating costs, and suggests expanding the definition of operating cost assistance to reflect regular industry standards.

Of particular concern has been the rent limitation in the Interim Rule. By using the threshold of "**the greater of**" 30% of the federal poverty level or 30% of the area median income (AMI), wherever the federal poverty guideline is higher than 30% of AMI, renters with household incomes at 30% of AMI will be housing costburdened by the maximum.

The vast majority of metropolitan and non-metropolitan Fair Market Rent (FMR) areas have maximum rents based on the federal poverty guideline for apartments larger than one bedroom. Absent rental assistance, households at 30% of AMI who rent units with at least two bedrooms will be cost-burdened by maximum HTF rents in most FMR areas. Maximum rents based on the federal poverty guideline are more common in non-metro FMR areas than in metro FMR areas. In addition, the poorest areas, where the federal poverty guideline is much higher than 30% of AMI, have the highest potential housing cost burdens. This is particularly concerning given the 30% standard of affordability already overestimates what poorer and larger households can afford in terms of housing costs. NLIHC explains the problem in a <u>brief analysis</u>.

Using the federal poverty guideline to set maximum rents for HTF units disproportionately impacts larger, poorer households who already have greater difficulty affording rents limited to 30% of their income. Therefore, NLIHC strongly recommends that HUD amend the Interim Rule to read:

The HTF rent plus utilities of an extremely low-income tenant shall not exceed **the lesser of** 30 percent of the federal poverty line or 30 percent of the income of a family whose annual income equals 30 percent of the median income for the area, as determined by HUD, with adjustments for the number of bedrooms in the unit. HUD will publish the HTF rent limits on an annual basis.

NLIHC's Sample Comment Letter is at: <u>https://bit.ly/3gMVjaq</u>

NLIHC's brief analysis of the Interim Rule's tenant rent provision is at: https://bit.ly/3gBk8XM

A description of how to submit a comment using regulations.gov is at: <u>https://bit.ly/3xulut8</u>

The Federal Register notice is at: https://bit.ly/3iNPFHv

More information about the national Housing Trust Fund is on page 3-1 of NLIHC's 2021 Advocates' Guide.

Opportunity Starts at Home

New Blog Post on Family Stability and Opportunity Vouchers Act

The <u>Opportunity Starts at Home</u> multi-sector affordable homes campaign recently released a new <u>blog post</u>, "Family Stability and Opportunity Vouchers Act: What It Is and Why It Matters." The post explores the bipartisan "<u>Family Stability and Opportunity Vouchers Act</u>," which would create an additional 500,000 housing vouchers specifically designed for low-income families with young children to expand their access to neighborhoods of opportunity with high-performing schools, strong job prospects, and other resources.

The bill was recently reintroduced by Senators Chris Van Hollen (D-MD) and Todd Young (R-IN). The post provides an overview of the bill and explores specific aspects of the legislation, including its enabling families

to live in neighborhoods of choice and targeting resources to families with the greatest needs, as well as evidence of the efficiency of the bill's provisions.

Read the blog post <u>here</u>.

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

Research

State of the Nation's Housing Report Finds Pandemic Exacerbated Challenges for Renters

The Joint Center for Housing Studies of Harvard University on June 16 published its report on <u>The State of the</u> <u>Nation's Housing 2021</u>. Amid the recovery of the U.S. economy, housing inequalities persist. Those with stable jobs throughout the pandemic were able to build wealth through reduced expenses and cash infusions from the federal government, while those who lost employment income struggled to stay afloat. Among renters, 53% reported a loss in income since the beginning of the pandemic, and at least 17% of all renters were behind on rent by early 2021.

The report summarizes pre-existing inequalities that shaped how the pandemic impacted households. In 2019, there were significant racial disparities in median renter household income, with white renters making \$45,000 compared to Hispanic renters making \$42,000 and Black renters making \$32,100. Similar disparities exist in median net wealth: white renters have \$8,300 in median net wealth, compared to \$6,000 for Hispanic renters and \$1,830 for Black renters. These disparities are nowhere near those between renters and homeowners; homeowners had a median wealth of \$254,900, 40 times the \$6,270 median wealth among renters.

Despite a decade of economic expansion, the share of rent burdened households fell only 4 percentage points from 2011 to 2019. Forty-six percent of renters spent more than 30% of their income on rent in 2019, with 24% spending more than 50% of their income. While it comes as no surprise that the lowest-income renters face the highest cost burdens—over 80% of renters making less than \$25,000 were cost burdened in 2019—58% of those making between \$25,000 and \$49,999 were also rent burdened. Among all renters, racial disparities exist, with 54% of Black renters and 52% of Hispanic renters being cost burdened, compared to 42% of Asian and white renters.

These trends are especially worrisome in light of the disparate economic effect that renters have faced during the pandemic. One in four renters earning less than \$25,000 were behind on rent as of early 2021. When disaggregated by race, 29% of Black renters were behind, compared to 21% of Hispanic, 18% of Asian, and 11% of white renters who had arrears. This metric does not capture households who used savings, credit, or money borrowed from friends and family to cover rent. Among renters who had fallen behind, 17% believed eviction was very likely within the next two months.

Examining the rental market, the authors found that construction was not deterred by the pandemic, despite an initial slowdown: multifamily housing completions hit 375,000 units in 2020, the highest annual total since 1989. The rental vacancy rate in urban neighborhoods grew from 7.2% in the first quarter of 2020 to 9.6% in the first quarter of 2021, while in suburban neighborhoods, the vacancy rate decreased from 7.2% to 6.0%. However, in the market for moderate- and lower-quality apartments, no significant change in vacancies occurred during this time, with the market remaining tight for both. While rents for the highest-quality units fell during the pandemic, rent continued to increase for moderate- and lower-quality homes, albeit more slowly than before the pandemic.

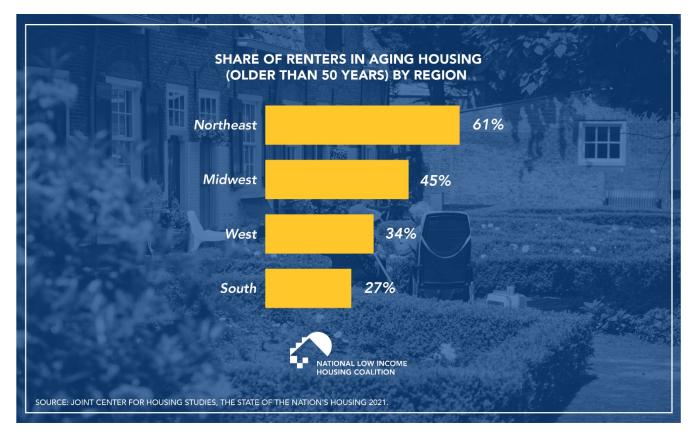
This report finds a substantial need for investment in the existing housing stock. The median age of the housing stock in the U.S. was 41 years in 2019, up from 34 years in 2007. This problem is compounded by the prevalence of disasters stemming from climate change. In 2020, the U.S. experienced 22 billion-dollar disasters (in addition to the pandemic). The authors argue that the American Jobs Plan, which would allocate \$213 billion to construct, preserve, and retrofit two million housing units, is essential to addressing these needs.

Read the report at: <u>https://bit.ly/3cMTVDw</u>

Interactive charts and maps, a data appendix, and supplementary material are available at: <u>https://bit.ly/3vyrDmK</u>

Fact of the Week





Source: Joint Center for Housing Studies, The State of the Nation's Housing 2021.

From the Field

Maryland Becomes Second State to Enact Right to Counsel for Eviction Proceedings

The expected passage of H.B.18, "Access to Counsel in Evictions," will make Maryland the second state in the nation, after Washington state, to ensure a legal right to counsel. Maryland Governor Larry Hogan announced on May 28 that the bill will become law without his signature. H.B.18 mandates that all income-eligible renters will have access to free legal counsel in evictions and subsidy terminations by 2025, and it requires landlords to send tenants a 10-day notice of intent to file an eviction complaint for past due rent.

Five out of ten Black and brown Maryland households are behind on rent and report they are very likely or somewhat likely to leave their home due to an eviction in the coming months. Despite the federal moratorium, landlords have been able to evict tenants, by not giving tenants with expired leases the opportunity to renew, and then taking legal action against them. A study from Stout found that while most landlords have representation in eviction cases, most renters do not.

Legal representation helps tenants win eviction cases and can lessen the blow if an eviction is unavoidable. In unavoidable instances, attorneys can prevent an eviction from being formerly entered or obtain extra time for a tenant to move, reducing the risk of homelessness. An eviction on one's record makes it harder for tenants to find future housing, leading them with limited housing options.

H.B.18 was sponsored by Delegates Wanika Fisher, Sandy Rosenberg, Vaughn Stewart, and Jheanelle Wilkins, and by Senators Shelly Hettleman, Jill Carter, Michael Jackson, Susan Lee, William Smith, Charles Sydnor, Jeff Waldstreicher, and Christopher West. With the bill's passage, renters in Maryland will have more tools to stave off evictions, although many advocates are concerned about implementation of the program. The state attorney general, Maryland Legal Services Corporation, and the Maryland Access to Justice Commission have proposed a gradual rollout, seeking \$5-7 million in fiscal year 2022 (FY22) and working toward full implementation by FY25.

Renters United Maryland is urging the state to use money from the American Rescue Plan Act (ARPA) to implement a right to counsel immediately. More than 144,000 Maryland households face eviction due to the economic impacts of COVID-19, and 82% are households of color. The \$800 million in rental assistance provided to the state can keep renters stably housed, but not if those renters are evicted before the money can be distributed.

"If there's not rapidly some way to fund this bill, then it just becomes almost like an illusory reform," said Zafar Shah, a public housing attorney with the Public Justice Center. "Really hard to hang your hat on that, especially during a pandemic."

To learn more about Renters United Maryland and its efforts to pass right to counsel and other tenant rights legislation, visit: <u>https://rentersunitedmaryland.org/</u>

NLIHC News

NLIHC Welcomes Lauren Steimle as a Web/Graphic Design Specialist

NLIHC is pleased to welcome Lauren Steimle as a web/graphic design specialist. Lauren will work with the NLIHC communications team and will be responsible for managing NLIHC websites and electronic communications, designing print and electronic publications, developing and maintaining the NLIHC brand and assisting with development and execution of communications and marketing strategies.

Prior to joining NLIHC, Lauren was a freelance graphic designer working with small and large clients, including Superbowl XLIV Miami, T3 Micro, the Agency, and Gensler. She was also the in-house graphic designer for Stream Realty's Washington D.C. office, creating over 30 custom brands for high-end office buildings. While at Stream, Lauren used her talents in a wide variety of designs disciplines, including print, web, digital, packaging and environmental design, some of which can still be seen around the city.

Lauren is a graduate of Brigham Young University-Hawaii, where she earned a bachelor's degree in art with an emphasis in graphic design. While at Brigham Young University–Hawaii she worked as a layout artist at *Ke Alakai*', the university's award-winning magazine.

Please join us in welcoming Lauren to the NLIHC team!

NLIHC Welcomes Sophie Siebach-Glover as a Research Specialist

NLIHC is pleased to welcome Sophie Siebach-Glover as a research specialist. Sophie will work with the research team to evaluate the implementation and effectiveness of state and local emergency rental assistance programs and other housing-related responses to COVID-19 and the economic crisis.

Sophie received Master of Public Policy and Master of Social Work degrees from University of Maryland, where she concentrated on social policy and community action. While completing her graduate studies, Sophie worked as a field intern at NLIHC. Sophie has previous experience as a research assistant at the University of Maryland, a permanent supportive housing team member at Miriam's Kitchen in Washington, D.C., and a community school director at United Way of Salt Lake. Sophie has a Bachelor of Arts in History and Education, Inquiry, and Justice from Georgetown University.

Please join us in welcoming Sophie to the NLIHC team!





NLIHC Welcomes Opportunity Starts at Home Intern Samuel Adams

NLIHC is pleased to welcome Sam Adams as a summer 2021 intern with the *Opportunity Starts at Home* (OSAH) multi-sector affordable homes campaign. Sam is a graduate student in public policy at the University of Chicago with a focus on housing policies that promote racial and socioeconomic integration. As a former teacher and school administrator in Detroit, Michigan, Sam came to understand that "housing policy is school policy" and says he is thrilled to get to work at the intersection of both domains as part of the multi-sector OSAH campaign at NLIHC.

NLIHC Welcomes Field Intern Emma Fairfield

NLIHC is pleased to welcome Emma Fairfield as the summer field intern. Emma is a rising senior at the University of Texas at Austin majoring in urban Studies with a minor in social entrepreneurship and nonprofits. Prior to joining NLIHC, she interned at Covenant Community Capital, an affordable housing nonprofit in Houston. That internship sparked her interest in community development and equitable housing, and she looks forward to continuing her involvement in housing field work while at NLIHC.

NLIHC in the News

NLIHC in the News for the Week of June 13

The following are some of the news stories that NLIHC contributed to during the week of June 13:

- "There's a 4 million home shortage. Can the federal government help fix the problem?" *Vox,* June 17 at: <u>https://bit.ly/3wAgsv9</u>
- "The U.S. averted one housing crisis, but another is in the wings," *New York Times*, June 16 at: <u>https://nyti.ms/2TKKKgc</u>
- "Millions fear eviction as housing crisis worsens," *Los Angeles Times*, June 16 at: <u>https://lat.ms/3cMnyVu</u>

NLIHC Staff

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