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Disaster Housing Recovery Updates

DHRC Sends Letter to FEMA Regarding Barriers to Assistance in Puerto Rico after Hurricane Fiona

NLIHC President and CEO Diane Yentel sent a <u>letter</u> to FEMA Administrator Deanne Criswell expressing concern over the recent rise in the number of applications for Hurricane Fiona assistance in Puerto Rico that have been denied due to ownership verification issues. Written on behalf of the NLIHC-led Disaster Housing Recovery Coalition (DHRC), the letter requests that FEMA immediately implement solutions called for by Puerto Rican organizations to rectify the issue. NLIHC also issued an accompanying <u>press release</u> concerning the letter.

The DHRC includes more than 850 local, state, and national organizations, including many organizations working directly with disaster-impacted communities and with first-hand experience recovering after disasters. Together, members of the coalition work to ensure that federal disaster recovery efforts reach all impacted households, including those with the lowest incomes.

For decades, FEMA required disaster-impacted homeowners to submit title documents to receive assistance, and the agency refused to accept alternative documentation. This requirement effectively barred low-income homeowners – predominantly Black and Latino households – from receiving the assistance for which they were eligible. In the aftermath of Hurricane Maria, for example, over 77,000 households were wrongfully denied needed FEMA assistance due to title issues. Last year, after years of advocacy by NLIHC and our partners, FEMA updated its policy. Under FEMA's new policy, survivors can self-certify ownership of their homes when they do not have other documentation, overcoming a major hurdle to recovery. FEMA policy also allows all survivors to submit a broader array of documents to prove occupancy and ownership of their homes. Now, however, troubling reports from partners in Puerto Rico and Florida indicate that FEMA has again reverted to its harmful policy of denying needed assistance to certain homeowners.

"It is not enough for FEMA to simply change its policies on title documentation requirements," reads the letter. "FEMA must also take concrete steps to ensure disaster survivors can benefit from these policy changes by training staff and contractors on the new policy, correcting inaccurate information provided to survivors, providing self-declarative forms in accessible formats for survivors, and raising awareness through an information campaign."

"Despite recent changes to FEMA policy to address decades-long title documentation barriers that wrongfully prevented many of the lowest-income and most marginalized disaster survivors from accessing FEMA assistance, persistent challenges remain," explains Diane in an accompanying press release. "Without immediate action by FEMA to resolve these issues, disaster survivors will be effectively barred from receiving FEMA assistance altogether, and may face displacement and, in the worst cases, homelessness."

A bill to address this issue, the "Housing Survivors of Major Disasters Act." was recently introduced by Senator Elizabeth Warren (D-MA) and 14 Senate colleagues. The bill would expand the use of FEMA assistance and ensure that individuals can access the aid for which they are eligible, even when they do not have updated title documentation for homes damaged by disasters. The bill is companion to a piece of legislation introduced in the U.S. House of Representatives and sponsored by Representative Adriano Espaillat (D-NY). Passing these bills is one of the main legislative objectives of the DHRC.

Read the text of the letter at: https://bit.ly/3gtOQEu

Read NLIHC's press release at: https://bit.ly/3eLJqVf

Read the text of the "Housing Survivors of Major Disasters Act" at: https://bit.ly/3dVJxwR

NLIHC Joins Hispanic Federation and Organizations in Puerto Rico in Sending Letter to FEMA and HUD about Hurricane Fiona Recovery

NLIHC joined the Hispanic Federation and the Puerto Rico-based organizations Fundacion Fondo De Acceso a la Justicia, Inc., Taller Salud, and Proyecto Matria in a <u>letter</u> to FEMA and HUD presenting a list of requests regarding the agencies' response to Hurricane Fiona in Puerto Rico. The letter, released in both English and Spanish, builds upon a series of requests initially sent following the landfall of Hurricane Fiona in late September and covers multiple aspects of the disaster recovery process.

The letter requests that FEMA ensure that Disaster Recovery Centers (DRCs) are accessible to all disaster survivors, including those with audio or visual needs; that FEMA move to decrease call center waiting times that continue to average above 220 minutes; that the agency ensure case managers, inspectors, and employees are able to speak Spanish; that the agency reopen cases that were unfairly denied; and that the agency prioritize support for individuals who have continued to live under blue tarp roofs since Hurricane Maria in 2017.

The letter requests that HUD work to avoid displacement of disaster survivors via its long-term recovery programs; that the agency work in collaboration with local non-profit and community organizations; that long-term recovery work is conducted with the maximum amount of transparency; and that the agency implement the Citizen Advisory Committee oversight structure for all future disaster recovery funds.

The letter is part of ongoing work by the NLIHC-led Disaster Housing Recovery Coalition (DHRC) to support its Puerto Rican partners in the aftermath of Hurricane Fiona. The Puerto Rico Working Group of the DHRC has been meeting regularly since Hurricane Maria in 2017.

Read the letter at: https://bit.ly/3CVcKQS

HUD Releases Updated Disaster Readiness, Response, and Recovery Guidebook for PHAs

HUD's Office of Public and Indian Housing (PIH) released last month an updated version of its "Public Housing Agency Disaster Readiness, Response, and Recovery Guidebook." The guidebook, the last iteration of which was released in 2016, contains recommendations from HUD regarding the role of public housing agencies (PHAs) following disasters. New to the updated edition are sections regarding short- and long-term housing options for families displaced from federally assisted housing, funding strategies for disaster recovery, disaster communications, and financial management.

In a report released by NLIHC and the Public and Affordable Housing Research Corporation, "<u>Taking Stock:</u> <u>Natural Hazards and Federally Assisted Housing</u>," the disaster-related risks for federal housing were found to be significantly higher than those facing non-assisted housing. Thirty-two percent of all federally assisted units are at relatively high or very high risk of negative impacts from disasters. Evidence from the latest American Housing Survey also indicates that federally assisted households are less likely to be prepared in advance of a disaster, such as by having access to vital financial information, access to a vehicle, or emergency funds for evacuating. The findings underscore the importance of ensuring that PHAs have plans in place to respond to the disaster recovery needs of their residents. While the guide only provides recommendations, the release of the new edition can help PHAs create plans that follow those suggestions.

In addition to the guidebook, FEMA has also released a <u>fact sheet</u> covering the Public Assistance (PA) process. PA is available to eligible entities in approved areas following disasters and provides reimbursement for emergency work conducted during the disaster and additional actions, such as debris removal, undertaken

afterward. The fact sheet details the step-by-step process that PHAs can follow to apply for such assistance, as well as additional eligibility information.

Read the updated guidebook at: https://bit.ly/3ghBOKf

Read the FEMA PA fact sheet at: https://bit.ly/3Ty9Fgu

Read the joint NLIHC-PAHRC report at: https://bit.ly/3VMUIci

Latest Disaster Housing Recovery Updates

Hurricane Ian

FEMA has <u>made</u> individual assistance available to 26 counties in Florida. Residents in Brevard, Charlotte, Collier, DeSoto, Flagler, Glades, Hardee, Hendry, Highlands, Hillsborough, Lake, Lee, Manatee, Monroe, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns, and Volusia counties are eligible to apply for individual assistance.

FEMA claims it has provided \$420 million in assistance to help survivors jumpstart their recovery processes.

Florida survivors who applied for FEMA disaster assistance after Hurricane Ian are being <u>asked</u> to provide current contact information to ensure the application review process stays on track.

Many survivors in the Fort Myers area who have been unable to access alternative housing have been staying in the <u>Hertz Arena</u>. Families are reporting that this hockey arena becomes so cold at night that ice forms along the floor.

FEMA has released a new <u>fact sheet</u>, "Personal Property and FEMA Assistance," for individuals in the 26 counties eligible for FEMA Individual Assistance.

Florida Governor Ron DeSantis released a <u>press release</u> giving the latest updates on state recovery efforts.

Officials in hard-hit Charlotte County are predicting a long recovery.

The causeway between the Florida mainland and Sanibel Island has been <u>reopened</u> after being washed out by Hurricane Ian. Repairs on the three-mile causeway took three weeks.

Officials in Bay County, Florida, who lived through Hurricane Michael in 2018 have traveled <u>southward</u> to assist officials in counties impacted by Ian and help provide expertise and ideas about how to avoid pitfalls that affected the panhandle after Michael.

An <u>overloaded</u> stormwater management system has meant that even light rains renew flooding in the Naples area, impacting recovery efforts.

FEMA Disaster Survivor Assistance (DSA) teams have <u>reached</u> Brevard County to talk over available assistance with disaster survivors.

Seniors in Naples who <u>relied</u> on assistance services and senior centers have had their mental health care disrupted by the storm.

An untold number of cars have been <u>destroyed</u> by Hurricane Ian, with some estimates putting the number at more than 20,000. A resulting rush for rental cars has led to severe shortages along the east coast of Florida.

In the aftermath of Hurricane Ian, the National Oceanic and Atmospheric Administration, the National Weather Service, and the National Center for Atmospheric Research are <u>debating</u> whether to change the use of "cones of uncertainty" to delineate the potential path of the center of a hurricane on weather maps. Confusion over the meaning of the cone, which is meant to delineate areas expected to be impacted by the hurricane instead of the path of the storm itself, may have affected decisions regarding pre-storm evacuations in Florida.

Hurricane Fiona

Additional FEMA Disaster Recovery Centers (DRC) are now open in Jayuya and Toa Baja, Puerto Rico.

FEMA has released a new <u>fact sheet</u> to describe how homeowners and renters who apply for federal disaster assistance can show they lived in a disaster-damaged residence before Hurricane Fiona struck.

FEMA is <u>attempting</u> to bolster the number of local Puerto Rican employees on its staff as it responds to Hurricane Fiona. The agency has announced available positions for Applicant Services Program Specialists, Voluntary Agency Liaison Specialists, and Information Management Managers. Those who are hired locally typically work for 120 days.

Black Puerto Rican communities are struggling in the <u>aftermath</u> of Hurricane Fiona. Operations in some Black communities on the island remain in disarray, and many communities have been left off of the initial list of areas approved for assistance.

According to one recent article, Puerto Rico is contending with two storms: Hurricane Fiona and colonialism.

The climate <u>injustices</u> experienced by those in Puerto Rico are similar to those experienced in Jackson, Mississippi.

Hurricane Fiona massively impacted Puerto Rico's agricultural sector, destroying \$159 million worth of crops.

Congressional and Federal Updates

In an <u>op-ed</u> published in *The Hill*, former Congressman Rick Lazio, incoming board chair of DHRC partner Enterprise Community Partners, has called on Congress to pass the "Reforming Disaster Recovery Act." The act would permanently authorize HUD's long-term disaster recovery program, improving the speed and equity of long-term recovery.

Florida Senator Marco Rubia <u>released</u> a request for a disaster supplemental spending bill with \$33 billion for Hurricane Ian recovery. The plan includes \$5 billion in HUD long-term recovery money but is viewed by some as insufficient given the impact of the hurricane.

State and Local

Alaska

FEMA housing inspectors arrived in Bethel and St. Michael on October 15 to help survivors of September's severe storm <u>apply for assistance</u>. FEMA representatives will help register residents for assistance and answer questions concerning the application process and what will follow.

Nebraska

A Nebraska community is <u>grappling with rebuilding</u> following the Bovee Fire, which burned nearly 30 square miles of central Nebraska earlier this month.

New York

State officials <u>announced</u> that \$7.6 million in federal funding had been provided by FEMA to support emergency management agencies as they promote planning and operational readiness for disaster response at the county level.

Texas

To help mitigate the effects of disasters on affordable housing, two Texas-based nonprofits are <u>building</u> disaster resilient affordable homes for low-income people of color. Residents can choose to build a home they can afford through an affordable housing homeownership model.

Texas A&M Forest Service urges Texas residents to have an <u>evacuation plan</u> in case of a wildfire emergency or other disaster during Fire Prevention Month, which occurs every October.

Washington

FEMA <u>approved</u> the use of a federal Fire Management Assistance Grant (FMAG) to help cover the costs of fighting the Nakia Creek Fire, which is burning in Clark and Skamania counties.

Budget and Appropriations

Appropriations Talks on the Hill Continue – Take Action!

Congressional leaders have left Capitol Hill to campaign in their home districts and states and will not return until after the November elections. Even so, Congressional and appropriations staff have continued behind-the-scenes discussions over a final fiscal year (FY) 2023 spending bill. Congress will need to enact a final spending bill by December 16, pass another CR, or risk a government shutdown.

Take Action!

The FY2023 spending bill represents the last opportunity this year for Congress to make robust investments in affordable housing and homelessness programs. Lawmakers must not pass up the chance to provide the significant funding needed to ensure the nation is moving towards safe, affordable, and accessible housing for all.

Advocates should <u>contact their members of Congress</u> and urge them to support the highest possible level of funding for HUD's and the U.S. Department of Agriculture's affordable housing and homelessness programs in FY23, including significant funding for NLIHC's top priorities:

- Full funding for the Tenant-Based Rental Assistance (TBRA) program to renew all existing contracts and expand housing vouchers to an additional 140,000 households.
- \$5 billion for the Public Housing Capital Fund to preserve public housing, and \$5.04 billion for the Public Housing Operating Fund.
- \$3.6 billion for HUD's Homeless Assistance Grants program to address the needs of people experiencing homelessness.
- \$100 million for legal assistance to prevent evictions.

• \$300 million for the competitive tribal housing program, targeted to tribes with the greatest needs.

Additionally, Congress is expected to enact a tax extenders package before the end of the year. Many tax provisions are only authorized for a set number of years, forcing Congress to periodically reevaluate and decide whether to extend expiring tax provisions. With a number of tax provisions up for extension at the end of the year, the tax extenders package represents an opportunity to make <u>needed legislative changes</u> to the Low-Income Housing Tax Credit (LIHTC) program so that it better serves households with the lowest incomes. NLIHC is urging Congress to include the following LIHTC reforms in any tax extenders package:

- Provide incentives to serve extremely low-income households and people experiencing homelessness, as
 well as reforms to encourage affordable housing development in tribal nations and rural areas so that
 LIHTC better serves communities with the greatest affordable housing needs.
- Eliminate the "Qualified Contract" loophole, ensure data transparency, and clarify and strengthen nonprofits' right of first refusal to ensure long-term affordability.
- Extend vital renter protections to tenants living in LIHTC properties.

Learn more about key reforms needed to ensure LIHTC is serving households with the lowest incomes <u>here</u>.

In addition to pushing Congress for robust funding for affordable housing and homelessness programs in FY2023, advocates should continue contacting their members of Congress to urge them to include these provisions in any tax extender package moving forward. Use NLIHC's <u>Fall and Winter 2022 Advocacy Toolkit</u> to help create your message to Congress, and visit our <u>Take Action page</u> for more ways to get involved!

Join Coalition on Human Needs Sign-On Letter by October 28 to Urge Congress to Increase Non-Defense Spending in FY2023!

NLIHC invites advocates to join the Coalition on Human Needs' (CHN) sign-on letter urging Congress to swiftly enact a fiscal year (FY) 2023 budget that provides significantly increased funding for non-defense discretionary (NDD) programs. NDD programs encompass a wide variety of domestic and international programs, including housing assistance, public health, food assistance, education, and other vital national priorities.

The letter urges Congress to quickly enact an FY2023 budget with no less funding for NDD programs than the levels proposed in the House's FY2023 draft budget. The <u>House proposed</u> \$62.7 billion for HUD's affordable housing, homelessness, and community development programs – an increase of \$9 billion over FY2022 enacted levels – including funding to expand the availability of Housing Choice Vouchers to an additional 140,000 low-income households.

Advocates from national, state, and local organizations are invited to sign the letter by October 28 to support critical funding expansions to support the growing need of low-income families.

Join CHN's sign-on letter today at: bit.ly/3MO3pij

Emergency Rental Assistance

More Than 1,200 Attend National ERASE Convening Hosted by NLIHC in D.C.

More than 1,200 people came together in-person and online on October 17 for "Emergency Rental Assistance: The Path to a Permanent Program," a national convening held by NLIHC's ERASE project at the National Press Club in Washington, D.C. Focusing on the implementation of emergency rental assistance (ERA) and the prospects for making ERA permanent, the hybrid event included five panels, 23 guest speakers, two messages from members of Congress, and more than 100 ERASE cohort members. The convening brought together state, local, and research partners, officials from the Biden administration and Congress, and people impacted by housing instability to share lessons learned from the implementation of emergency rental assistance and explore the programmatic, policy, and systems changes needed at all levels to establish a permanent rental assistance program that meets the needs of low-income renters.

End Rental Arrears to Stop Evictions (ERASE) is NLIHC's national effort to ensure that the historic \$46.6 billion in emergency rental assistance (ERA) enacted by Congress reaches the lowest-income and most marginalized renters it is intended to help. Over the last 18 months, NLIHC has identified, analyzed, and researched more than 500 emergency rental assistance programs created or extended by states and local jurisdictions. During the same time, the project has tracked more than 150 new federal, state, and local tenant protections advanced by state and local partners. Early research indicates that the unprecedented investment in rental assistance, coupled with new local, state, and federal tenant protections, have resulted in increased housing stability for millions of renter households.

The convening's morning sessions included opening remarks delivered by NLIHC President and CEO Diane Yentel and by Gene Sperling, Senior Advisor to the President of the United States; a session on successful ERA implementation strategies that brought together ERA administrators and directors; a session on the latest ERA research, with NLIHC researchers and researchers from the Housing Initiative at Penn and Portland State University; and a session focused on tenant experiences of ERA, with tenants from around the country, NLIHC staff, and program administrators.

Afternoon sessions included panels on innovative ways community-based organizations have supported ERA, with representatives from state and local ERA programs, and a panel on federal policy and the future of ERA, which involved officials including Beth Cooper (U.S. Senate Banking Committee); Erika Poethig (Special Assistant to the President for Housing and Urban Policy, White House Domestic Policy Council); Solomon Greene (Principal Deputy Assistant Secretary for Policy Development and Research at HUD); and Veronica Soto (Director of the Office of Recovery Programs at the U.S. Department of the Treasury.)

Video messages from Senator Elizabeth Warren (D-MA) and Senator Tim Kaine (D-VA) were also delivered, as were remarks from Los Angeles County Supervisor Hilda Solis.

A recording of the full convening will be available soon via NLIHC's webpage.

HUD

HUD Highlights Important Milestone in the Emergency Housing Voucher Program

HUD published a <u>fact sheet</u> on October 13 announcing that over 35,000 households have leased their own housing through the \$5 billion <u>Emergency Housing Voucher (EHV) program</u> established by the "American Rescue Plan Act." HUD announced that with the achievement of this milestone, 50% of the total number of EHVs have been leased up.

The EHV program is the first special purpose voucher program within HUD to address homelessness not specific to veterans. Through the program, HUD awarded 70,000 housing choice vouchers to local public housing authorities (PHAs) to assist individuals and families who are homeless or at-risk of homelessness; fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking;

or were recently homeless or have a high risk of housing instability. The program provides communities with new flexibilities and resources to help people with higher barriers successfully use the vouchers, including through robust administrative funding and a new service fee that allows program administrators to pay for costs needed to help families obtain and retain housing.

To date, approximately 100% of EHVs are in use – either leased or currently issued. Over 35,000 households have been housed, and an additional 36,000 voucher holders are in the process of searching for a unit or completing the lease process. With 50% of vouchers utilized to date, the program is leasing at a rate faster than any previous voucher program within HUD. PHAs continue to issue about 700 EHVs per week, and the time from issuance to lease is averaging 77 days. Of those who were issued vouchers 180 or more days ago, approximately 57% have been housed. At the current rate, the program is on track to reach full lease-up by the end of 2023.

HUD's fact sheet highlights how PHAs across the country are creatively and successfully using their service fees to help house individuals and families through housing search services, landlord incentives, and security deposit assistance. Further, HUD outlines the steps it is taking to address utilization challenges, including by providing direct support to PHAs and engaging landlords. HUD is bringing together PHAs and people with lived experience to address inequities and help more households secure housing through the EHV program. To provide transparency and ensure program accountability, HUD launched the EHV Program Data Dashboard in 2021. The dashboard provides updates on leasing, issuances, unit utilization, services fee spending, and information on voucher awards and funding by PHA.

Read HUD's fact sheet at: https://bit.ly/3ghLCnI

Learn more about the EHV program and access the EHV dashboard at: https://www.hud.gov/ehv

Fair Housing

District of Columbia Wins Largest Voucher Discrimination Lawsuit in U.S. History

In a landmark resolution, Washington, D.C., Attorney General Karl Racine announced on October 20 that three D.C. real estate firms will <u>pay \$10 million</u> for discriminating against renters who use Section 8 vouchers – the largest civil penalty in a housing discrimination case in U.S. history. The case is part of the District's larger goal of cracking down on discrimination against voucher holders.

In 2020, D.C. filed a lawsuit against three real estate firms – DARO Management Services, DARO Realty, and Infinity Real Estate – for denying access to rental units or imposing illegal additional requirements on low-income applicants. By discriminating against Section 8 voucher holders, the firms violated civil rights and consumer-protection laws against source-of-income (SOI) discrimination as outlined in the city's "Human Rights Act." The three firms operated 15 buildings throughout Wards 1, 2, and 3 where D.C. officials documented illegal discriminatory practices. Company executives were documented refusing outright to accept Section 8 vouchers or other subsidies from renters enrolled in the D.C. rapid rehousing program. The firms and several of their executives are now permanently barred from managing property in the city, with one executive required to forfeit her real estate licenses for 15 years. While the defendants denied breaking the law, they agreed to the terms. The victory <u>sends a strong warning</u> to management companies that discriminate against voucher holders.

SOI anti-discrimination laws generally prohibit landlords from refusing to rent to households that use federal Housing Choice Vouchers (HCVs) or other forms of rental assistance. A 2018 report by the Center on Budget

and Policy Priorities (CBPP), <u>Prohibiting Discrimination Against Renters Using Housing Vouchers Improves Results</u>, found that in 2018 only one out of three housing voucher holders (approximately 33%) were protected by source-of-income (SOI) non-discrimination laws (see *Memo*, 10/22/18). Since 2018, the number of voucher holders living in places with SOI protections has increased to 57%, according to <u>research</u> from the Poverty & Race Research Action Council (PRRAC; see *Memo*, 10/11).

As part of the <u>national HoUSed campaign</u>, NLIHC supports strengthening and enforcing renter protections, including robust anti-discrimination laws to ensure low-income renter households can apply and lease safe, affordable, and accessible homes fairly. The "<u>Fair Housing Improvement Act</u>" (S.4485/H.R.8213), introduced by Senator Tim Kaine (D-VA) and Representative Scott Peters (D-CA), expands the "Fair Housing Act" to prohibit housing discrimination based on source of income and military and veteran status. NLIHC and the multi-sector Opportunity Starts at Home (<u>OSAH</u>) campaign support the Fair Housing Improvement Act and urge Congress to enact the bill to help protect low-income households, and veterans and servicemembers, from housing discrimination.

Read PRRAC's "Appendix B" at: bit.ly/3f0jjgx

Read CBPP's Prohibiting Discrimination Against Renters Using Housing Vouchers Improves Results at: bit.ly/2yzl8V2

Learn more about the Fair Housing Improvement Act: bit.ly/3gwY1E8

HoUSed Campaign for Universal, Stable, Affordable Housing

Join Today's (October 24) National HoUSed Campaign Call for Universal, Stable, Affordable Housing

Join today's (October 24) national HoUSed campaign call from 2:30 to 4:00 pm ET. We will be joined by Rasheedah Phillips and Jasmine Rangel from PolicyLink, who will share PolicyLink's Anti-Displacement Toolkit. Allison Bovell-Ammon and a colleague from Children's HealthWatch will discuss findings from their recent research, "Eviction and Household Health and Hardships in Families with Very Young Children."

NLIHC's End Rental Arrears to Stop Evictions (ERASE) team will provide a recap of its national convening and share the most recent data on emergency rental assistance (ERA) spending and reallocation. We will receive updates from the field, hear the latest news from Capitol Hill, and more.

Our Homes, Our Votes

Join Next Monday's (October 31) Our Homes, Our Votes Webinar on GOTV Efforts, Election Protection, and Post-Disaster Ballot Access

The *Our Homes, Our Votes:* 2022 webinar series features experts with frontline election experience to walk through every step of voter and candidate engagement activities and support housing organizations' nonpartisan election efforts. The next webinar, "Countdown to Election Day: GOTV, Election Protection, and Post-Disaster Ballot Access," will be held on Monday, October 31, at 2:30 pm ET. Register for the webinar series here.

Election Day is an all-hands-on-deck effort to get voters to the polls and the culmination of months of voter registration, education, and mobilization activities. Panelists will review the most effective Election Day Get Out the Vote (GOTV) tactics, such as coordinating rides to the polls, hosting community walks to the polls,

bringing snacks and music to keep people in line at busy polling locations, and recruiting volunteers to follow up with those who have not yet voted. Panelists will also discuss election protection efforts to prevent the harmful impact of voter intimidation campaigns, which are often intended to deter low-income people and communities of color from voting, and cover strategies for preserving voter access in the aftermath of a natural disaster. The panel will feature Morgan Conley, national coordinator for Election Protection at the Lawyers' Committee for Civil Rights Under Law; Blake Tyler, voting rights organizer at the Granite State Organizing Project; and Jesse Burns, executive director of the League of Women Voters of New Jersey.

Our Homes, Our Votes webinars will be held on a biweekly basis until the week that follows the 2022 midterm elections. View the full schedule for the webinar series here.

Save the Date for Vote Early Day on October 28

Vote Early Day is a nonpartisan Civic Holiday that empowers Americans to vote early and make their voices heard. This year, Vote Early Day will be held on Friday, October 28, when thousands of nonprofits, businesses, campuses, and other organizations plan to celebrate by promoting early voting in their communities. Use Vote Early Day's voter tool to explore your early voting options and make a voting plan. You can also visit voteearlyday.org to find a Vote Early celebration near you.

As a premier partner of Vote Early Day, NLIHC is committed to spreading the word about early voting opportunities. Early voting can make participation more accessible for voters who face barriers to getting to the polls on Election Day. If early voters confront obstacles to casting their ballots, they will have additional time to resolve issues and ensure their votes are counted.

Once you've cast your ballot or made your voting plan, here are some ways to continue the celebration:

- Text three friends or family members and invite them to join in on the fun by casting their ballots on Vote Early Day.
- Post a selfie with your "I voted" sticker online (don't forget to tag #VoteEarlyDay and #OurHomesOurVotes22) and share why voting matters to you.
- Share the <u>Vote Early Day online voter tool</u> on social media to help your friends and family make their voting plans (don't forget to tag #VoteEarlyDay and #OurHomesOurVotes22).
- <u>Sign up for the *Our Homes, Our Votes* webinar series</u>, which takes place every other Monday at 2:30 pm ET.
- Explore the <u>Our Homes, Our Votes resource library</u> to find tools, tips, and templates that will support your nonpartisan voter engagement efforts.
- Visit the *Our Homes, Our Votes* store to order some civic swag!

Research

Results from National Housing Trust Cash Transfer Pilot Indicate Program May Help Alleviate Housing Insecurity among Low-Income Renters

A new study from researchers at the University of Pennsylvania's Housing Initiative at Penn, "Evaluating a Cash Transfer Benefit to National Housing Trust Residents," documents the impacts of a direct cash transfer program administered by the National Housing Trust (NHT) for low-income renters in NHT properties. The researchers and NHT staff surveyed residents in Washington D.C. to determine how the COVID-19 pandemic

impacted them financially and how the cash transfer program affected residents' livelihoods and housing outcomes. The researchers found that many surveyed NHT renters experienced housing instability during the pandemic, with 49% reporting they were behind on rent. Nearly seven in 10 cash transfer recipients reported that the program helped them improve their household's finances, and 62% reported it reduced their stress.

Researchers worked with NHT to identify 150 tenants to participate in the direct cash transfer program. The cash transfer provided tenants with \$230 per month for three months. Tenants were surveyed twice between May and August 2022, before and after receiving benefits from the program. The study sample also included a control group, but due to difficulties with follow-up survey completion, findings from the follow-up survey focus solely on outcomes among cash transfer recipients. The survey gathered information on tenants' rental history, current finances, and the health and well-being of their household, as well as whether the tenants received rent relief through the StayDC rental assistance program or unit-based Section 8 vouchers.

Among all NHT renters surveyed at baseline, 49% reported being behind on rent, 41% reported borrowing money for rent, and 20% reported experiencing overcrowding. Renters receiving a unit-based Section 8 voucher experienced considerably less housing instability, as 28% reported being behind on rent, 11% reported borrowing money for rent, and 0% reported experiencing overcrowding. Renters also reported high anxiety about their housing stability, with 31% reporting they were "Always" or "Very Often" worried about their housing stability. The direct cash benefit program was shown to mitigate these levels of anxiety slightly. Among cash transfer recipients, 29% reported being worried "Always" or "Very Often" about their housing stability prior to the cash transfer, compared to 22% after the cash transfer.

Survey respondents also reported experiencing significant financial hardships during the pandemic. Among all residents surveyed at baseline, only 5% reported that they had money left over to save. Nearly 90% of households reported making spending changes to make life more affordable during the pandemic, including 45% who delayed bill payments, 26% who cut back on utilities, and 15% who skipped medical costs. After receiving the direct cash transfer, a slightly lower share of recipients reported having to adjust their spending to make ends meet. Among cash transfer recipients, the largest change was observed in the share of households who skipped medical treatment, which fell from 14% of households before the cash transfer to 5% of households after the transfer.

Participants also self-reported how the cash transfer impacted their financial and housing stability, and how they spent the transfer. Sixty-nine percent of respondents self-reported that this program improved their households' finances and 62% reported that it reduced stress levels. Most commonly, the cash transfers were spent on food, monthly bills, personal goods, and transportation.

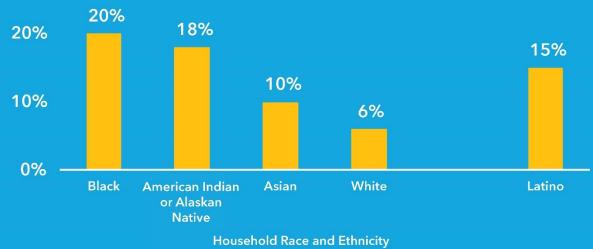
These findings demonstrate that direct cash transfer programs may have positive impacts on low-income renters, though housing and financial stability improvements were modest. The researchers suggest this may have been a result of the relatively short-term intervention or inflation. The authors highlight that more investigation is needed to determine how direct cash transfer programs can assist low-income renters in the long term.

Read the article at: https://bit.ly/3g5Lpne

Fact of the Week

Twenty Percent of Black Households and 15% of Latino Households Are Extremely Low-Income Renters, Compared to 6% of White Households

Percent of Households who are Extremely Low-Income Renters



Source: 2020, 5-yr ACS PUMS.



Source: 2020, 5-yr ACS PUMS.

From the Field

Montana Governor's Housing Task Force Releases Recommendations to Increase Affordable Housing Supply

The Montana Governor's Housing Task Force released a <u>report</u> that outlines strategies for state policymakers to address Montana's housing shortage. The report proposes 18 policy recommendations, which fall under three overarching strategies: regulatory reform; incentives to encourage regulatory reforms; and investments in improved government efficiency, workforce development, and private sector home construction. Advocates celebrated the release of the report and will continue to weigh in with state legislators as they consider these proposals in the 2023 legislative session.

"We are pleased to see the Task Force recognize the market rate sector cannot solve the home affordability challenge for all Montanans. It takes more than regulatory change to overcome our housing shortage – it takes capital too," said Andrea Davis, executive director of Homeword, an NLIHC member organization and a statewide community housing development organization and housing counseling agency. (Davis also chairs the Montana Housing Coalition.) "The Coalition saw all three of its 2023 Legislative priorities show up as recommendations in the report and that is great. However, we are recommending that if a bill proceeds for a State Affordable Housing Credit to be tied to zoning reform, that localities have a menu of options to choose from rather than a prescriptive or mandated list from the state. Each community is different, many are already working on this for their areas and there needs to be an ability for zoning reform to work with other community priorities – like transportation planning."

Montana Governor Greg Gianforte signed Executive Order No. 5-2022 to establish the taskforce in July 2022. The Executive Order directed the Task Force to "provide the Governor with short- and long-term recommendations and strategies for the State of Montana to increase the supply of affordable, attainable workforce housing." The Task Force is divided into four Subtask Groups that each focuses on one of four main topic areas: economics and other issues, local issues, regulatory and permitting issues, and construction. The Task Force and Subtask Groups met 16 times between July and October 2022. Members of the public were invited to attend the meetings and submit comments online. The Task Force published its draft report on October 3, and community members had until October 15 to submit feedback that would inform the final report to the governor.

Six of the report's recommendations encourage the Montana Legislature to address state and local regulatory barriers to increasing housing supply. The Local Issues Subtask Group recommends that the legislature set limits on local zoning authority. This Subtask Group outlines a proposal to prevent municipalities from requiring residential minimum lot sizes larger than 2,500 square feet in areas that are served by public sewer and water systems. The Local Issues Subtask Group also recommends that the state legislature require localities to legalize Accessory Dwelling Units (ADUs) on all single-family residential lots that are served by public sewer and water systems, and lists strategies for making ADU construction feasible. In addition, the group recommends rewriting the Montana Subdivision and Platting Act (MSPA), which governs the subdivision process and often imposes significant burdens on local governments and developers.

The Regulatory & Permitting Subtask Group recommends amending state law to streamline local adjudication of development applications by eliminating requirements for duplicative public hearings and review processes, reducing the wait time for implementation of zone map amendment decisions, establishing a uniform reasonable timeline for obtaining permits, and placing unopposed development actions on a consent agenda. This Subtask Group also encourages the state legislature to prevent local governments from banning multifamily housing. Cities of at least 5,000 residents should allow duplexes in areas currently zoned for single-family residences, and cities of at least 50,000 residents should allow duplexes, triplexes, and fourplexes. Finally, the Regulatory & Permitting Subtask Group recommends that cities modify municipal zoning laws to eliminate regulations on building design, lot sizes, parking mandates, and other requirements that do not directly advance public health and safety.

Four of the report's recommendations focus on incentivizing local governments to address regulatory barriers. The Local Issues Subtask Group recommends enacting a State Affordable Housing Tax Credit that is conditioned on zoning reforms. Cities and counties would only be eligible for tax credits if 65% of their residentially zoned areas served by wet utilities allow multifamily housing and ADUs by right, require no more than one parking space per unit, and meet certain additional density requirements. The Subtask Group also proposes a housing infrastructure grant program to fund water, sewer, and street extensions for high-density neighborhoods. One hundred percent of the area served by the new infrastructure must meet the same density requirements as those outlined in the tax credit proposal. Similarly, the Construction Subtask Group recommends that the state incentivize municipalities to examine existing restrictive zoning requirements and prioritize sewer and water infrastructure investments in communities that maximize density.

Recommendations that fall within the third strategy emphasize targeted investments in improved government efficiency, workforce development, and private sector home construction. The Economics & Other Subtask Group urges the state legislature to make immediate supplemental budget allocations to the Department of Environmental Quality, Department of Commerce, and the Accelerate Montana workforce development program. These investments would enable shovel-ready projects to move forward, even before the 2023 legislative session begins. The Construction Subtask Group also recommends expanded investment in workforce development, trades programs, high school programs, and marketing campaigns that promote trades education and career paths. Finally, this Subtask Group encourages innovative home construction methods,

which could include incentives for developing homes that are affordable to low-income households or homes that meet high environmental standards.

In addition, the report makes four recommendations that do not fall within any of the three overarching strategies. The Construction Subtask Group recommends greater collaboration between the public and private sectors to expand housing opportunities. The Economics & Other Subtask Group proposes that the legislature adopt criteria by which certain entities can sell designated parcels of land, such as university land, below market rate, which would decrease costs and incentivize affordable development. This Subtask Group also recommends that the legislature explore state tax reform to ensure that taxation allows local government to address their infrastructure needs without burdening property owners, although the report does not endorse a particular tax policy structure. Finally, the Regulatory & Permitting Subtask Group recommends that the state legislature enact a short-term rental reporting system, which would publish data about the number and location of short-term rentals. The Subtask Group recommendation narrowly focuses on data reporting and does not propose restrictions or new taxes on short-term rentals.

The report's recommendations offer a comprehensive roadmap for Montana legislators as they take up housing policy in the 2023 state legislative session. The Task Force <u>will publish a second report in December</u>, which will focus on administrative actions that Governor Gianforte can take through state agencies.

The full text of the report can be found here.

NLIHC Careers

NLIHC Seeks ERASE Project Coordinator

NLIHC seeks a project coordinator for its ERASE (End Rental Arrears to Stop Evictions) project. The ERASE project coordinator will work with the senior director and ERASE team to support the activities of a group of NLIHC staff and consultants dedicated to the ERASE project. This is a one-year position.

End Rental Arrears to Stop Evictions (ERASE) is NLIHC's national effort designed to ensure that the historic \$46.6 billion in emergency rental assistance enacted by Congress reaches the lowest-income and most marginalized renters it is intended to help. The project seeks to eliminate rental indebtedness caused by the pandemic and set the stage for permanent solutions to promote housing stability, advance equity, and prevent evictions for the long term by tracking and analyzing emergency rental assistance utilization; documenting and sharing best practices and toolkits; influencing and shaping program design at federal, state, and local levels; developing key partnerships for outreach and education; and assessing remaining needs to inform advocacy for long-term investments and tenant protections to end housing instability and homelessness in the United States.

A key part of the ERASE project is developing and nurturing a cohort of state partners working to sustain progress, create permanent state and local emergency rental assistance programs, and enact tenant protections.

Job Description:

Ensuring effective grant management and support to ERASE grantees to achieve program goals:

Working closely with the senior director to administer and support grants to state partners and ensure
effective partner grants management: ensuring grantees are carrying out the terms of their grants and are
effectively and appropriately using the grants provided to achieve intended outcomes.

- Reviewing grantee project plans and reports to determine ongoing effectiveness and course correct as needed.
- Providing technical assistance and support to assist grantees in engaging in robust advocacy at the state and local levels to achieve project goals.
- Ensuring that state and local grantees have the materials, tools, best practices, and other supports needed to support ERASE goals.
- Virtually convening grantees and planning webinars to facilitate peer learning, problem solving, and strategy-sharing.
- Tracking and sharing the impact of ERASE through data collection, storytelling, and other methods.

Supporting Local, State, and National Efforts to Scale and Sustain Emergency Rental Assistance

- Tracking and highlighting developing trends related to sustaining emergency rental assistance and the advancement of tenant protections.
- Assisting with the development and dissemination of toolkits, policy papers, and case studies to support jurisdictions in sustaining emergency rental assistance and advancing tenant protections.
- Identifying, documenting, and sharing best practices, lessons learned, challenges, and successes related to emergency rental assistance with a specific focus on equity.
- Assisting in the development of a blueprint for scaling and sustaining emergency rental assistance including recommendations for funding, program design, and policy reform.

Supporting Efforts to Advance State, Local, and National Tenant Protections

- Supporting the enactment of state and local tenant protections and the development of national model tenant protections.
- Conducting research and monitoring state and local enactment of tenant protections and maintaining NLIHC's Tenant Protection Database.

Other Activities

- Coordinating with the senior director and policy team to identify areas for national advocacy and to ensure effective integration of state and local efforts into national efforts.
- Supporting the senior director in preparing reports for NLIHC donors on activities, outputs, and outcomes of ERASE, including summaries of activities undertaken by state and local grantees, the project steering committee, and other relevant progress.
- Other duties as assigned.

Qualifications:

To receive serious consideration for this position, an applicant should have the following attributes and background:

- A bachelor's degree (master's degree preferred). Relevant life experience may be substituted for years of education.
- A minimum of two to three years previous experience working in, coordinating, or leading multi-faceted projects, national initiatives, or campaigns. Exceptional candidates with fewer years of such experience may be considered.
- A demonstrated, clear commitment to racial equity, affordable housing, and the alleviation of poverty.
- Experience successfully building working, collaborative partnerships among organizations.
- Demonstrated excellence in project management and organizational skills.

- Excellent communications skills, both orally and in writing.
- Experience providing technical assistance, coordinating research, policy analysis, and systems change.
- An ability to work in a diverse, fast-paced environment.

Compensation and Benefits: An equal opportunity, affirmative action employer, NLIHC offers a competitive salary and benefits package. This is a full-time position which can be remote or located in Washington, DC.

Status: Full-time (exempt)

Reports to: ERASE Senior Project Director

Job Application Process: Candidates for this position should send a cover letter, resume, and two writing samples to Sarah Gallagher, ERASE senior project director, at sgallagher@nlihc.org. The cover letter should describe the candidate's interest in, and relevant experiences for, the position. The letter should also include salary requirements and the names and contact information for at least three people serving as candidate references, two of whom should be current or former supervisors. (NLIHC will not contact references before consulting with the candidate.)

NLIHC Seeks Executive Assistant

NLIHC seeks an executive assistant who will be responsible for providing administrative and support services to the President and CEO and the Chief Operating Officer (COO) to assist in the effective and efficient management of the Coalition, with particular emphasis on assisting the Board of Directors.

Responsibilities:

Office of the President and CEO

- Provide the full range of administrative support to ensure that the Office of the President and CEO operates in an efficient manner.
- Receive and screen telephone calls to President and CEO, take messages, and make or facilitate return calls.
- Receive and schedule meetings and appointments for President and CEO, as assigned by President and CEO.
- Keep track of all speaking engagements and submit relevant documents to requesting organizations. Pay particular attention to whether requests are for virtual or in-person speaking.
- Work with Communications team to ensure all media requests are scheduled in a timely manner.
- Keep track of all activities of President and CEO and complete monthly program tracking.
- Receive and prioritize requests for President and CEO's input, feedback, or approval from other staff; ensure that all requests are dealt with in a timely manner.
- Provide President and CEO with daily itinerary listing time and place of all appointments; know President and CEO's whereabouts and provide information to staff, Board, and others.
- Prepare acknowledgement letters for all memberships and donations for President and CEO's signature within five days of receipt.
- Arrange for and set up meeting space and conference calls, as needed.
- Maintain President and CEO's and the Coalition's permanent files, including chronological files; assist with management of archives.
- Generate minutes and letters; draft documents as requested by President and CEO and perform formatting, data entry, and copying.

- Place orders for materials and other purchases for President and CEO and entire office; ensure all equipment used by President and CEO is in good working order and supplies are replenished.
- Assist in completing organizational and funding reports.
- Provide support to President and CEO's research projects.
- Provide assistance on fund development activities as needed.

Board Operations

- Serve as primary liaison with Board of Directors for logistical and informational purposes. Make facility arrangements for in-person and virtual meetings and arrange board travel and accommodations, as needed.
- Send timely notices for all scheduled meetings of the Board, Executive Committee, and Board Committees: Finance, Nominating, Investment, and others. Collect RSVPs.
- Prepare and distribute monthly Board packets and all meeting materials. Maintain annual Board book and up-to-date contact and other information on all Board members.
- Assist with staffing/assigning board committee members.
- Prepare correspondence from Board Chair and other Board members as needed.
- Take minutes of Board and Board committee meetings and draft complete minutes in a timely manner.
- Arrange for recognition of outgoing members at annual meeting.

Operations Support

- Receive, open, date, and sort all mail and incoming packages. Ensure mail is stamped and mailed every workday afternoon.
- Monitor general voicemail, fax, and info and general in-boxes; forward communications to appropriate staff.
- Copy and mail *Memo to Members and Partners* newsletter every Monday to those who receive it via U.S. Post
- Respond to all requests and orders for NLIHC publications. Mail out requested publications in a timely manner.
- Provide administrative support to the COO on an ongoing basis related to calendar updates (NLIHC shared/COO calendar), Outlook contacts, and Intern postings.
- Receipts
 - Income Tracking. Prepare income tracking forms on all revenue received for coding by the Chief
 Operating Officer within one day of receipt. Stamp date on all checks. Make copies of all checks
 and accompanying documents.
 - *Deposits*. Prepare and make bank deposits on Fridays, the last day of each month, and upon receipt of large checks.
 - Cash Log. Maintain accurate log of revenues as they are received.
 - Enter all data in database within five days of receipt.
 - *Prepare* receipts for submission to Senior Director of Administration.
 - *Ensure* income tracking forms are completed.
- Assist with maintenance of CRM database (Salesforce). Assist with member prospects and other data entry.
- Maintain adequate inventory of all routine office supplies; ensure all supplies are maintained in an orderly and accessible fashion.
- Ensure that office door and elevators are secured/unsecured, as needed.
- Ensure orderliness of reception area, workroom, and copy room.
- Assist National AIDS Housing Coalition with logistical support in its use of NLIHC office space.

Organizational Support

- Provide assistance as assigned for annual Housing Policy Forum and Housing Leadership Celebration/Reception, semi-annual state coalition meetings, and other events. (Report to COO.)
- Compile and ensure updating of standard operating procedures (SOPs) for the Coalition.
- Attend all meetings of Board of Directors, state coalitions, and Board standing committees; participate in staff meetings, retreats, training, and all Coalition events. (Report to CEO and COO.)
- Other duties as assigned. (Report to CEO and COO.)

Qualifications

Applicants must possess highly developed organizational, administrative, interpersonal, oral, and written communications skills; proficiency in all Microsoft Office software applications; knowledge of and skill in operating office equipment; ability to perform several tasks simultaneously; and a commitment to social justice. A bachelor's degree is required; non-profit experience is preferred.

An equal opportunity, affirmative action employer, NLIHC offers a competitive salary and benefits package. This is a full-time position located in Washington, DC (with flexible telework).

Interested candidates should submit a resume, cover letter with salary requirement, two writing samples, and three references (references will not be contacted before consulting with candidate) to Bairy Diakite, director of operations, at: bdiakite@nlihc.org

NLIHC in the News

NLIHC in the News for the Week of October 16

The following are some of the news stories to which NLIHC contributed during the week of October 16:

- "Minimum wage workers in New York City need to clock over 100 hours a week to afford rent" *CNBC* October 17 at: https://cnb.cx/3MLxEql
- "1 in 4 public housing units sit vacant during D.C. affordability crisis" *Washington Post*, October 19 at: https://wapo.st/3SiAx38
- "Candidates' positions on low-income housing" Yahoo News, October 19 at: https://yhoo.it/3Tm3LiH

NLIHC News

Where to Find Us – October 24

NLIHC staff will be speaking at the following events in the coming months:

- <u>National Association for Community Mediation</u> Big Tuesday: Housing Stability Virtual, October 25 (Courtney Cooperman)
- <u>The Allstate Foundation Webinar Series: Living Wage Work</u>, National Network to End Domestic Violence (NNEDV) virtual webinar series October 26 (Kim Johnson and Emma Foley)
- Southern Conference on Homelessness and Housing Keynote Speaker, Sandestin, Florida, October 27 (Diane Yentel)
- State of Affordable Housing Arkansas Virtual, October 27 (Gabby Ross)

- Southern California Association of Non-Profit Housing <u>Annual Conference 2022</u>, "Inflation, COVID and Build Back Better: Federal Housing Policy Update After the Midterm Election" Panel Los Angeles, CA, October 28, (Sarah Saadian)
- Housing for All Reception Washington, DC, November 2 (Kim Johnson)
- <u>California Rural Housing Coalition Summit</u>: Reconnecting to Build Affordable Homes and Equitable Communities Keynote Speaker, Asilomar, CA, November 3 (Diane Yentel)
- Partnership for Strong Communities <u>2022 Connecticut Affordable Housing Conference</u> Keynote Speaker, Virtual, November 14 (Diane Yentel)
- Maine Affordable Housing Coalition's Housing Policy conference Keynote Speaker, Portland, ME, November 17 (Diane Yentel)
- <u>Fargo-Moorhead Coalition to End Homelessness, Annual Town Hall</u> Virtual, November 17 (Courtney Cooperman)
- Prosperity Indiana Summit and Statehouse Day Indianapolis, IN, February 1 and 2 (Diane Yentel)

NLIHC Staff

Andrew Aurand, Vice President for Research, x245

Sidney Betancourt, Housing Advocacy Organizer, x200

Victoria Bourret, ERASE Project Coordinator x244

Jen Butler, Senior Director, Media Relations and Communications, x239

Alayna Calabro, Policy Analyst–COVID-19 Response, x252

Matthew Clarke, Writer/Editor, x207

Courtney Cooperman, Housing Advocacy Organizer, x263

Bairy Diakite, Director of Operations, x254

Lindsay Duvall, Senior Organizer for Housing Advocacy, x206

Dan Emmanuel, Senior Research Analyst, x316

Emma Foley, Research Analyst, x249

David Foster, Field Intern

Ed Gramlich, Senior Advisor, x314

Sarah Gallagher, Senior Project Director, ERASE, x220

Jordan Goldstein, Communications/Graphic Design Intern

Kendra Johnson, Chief Operating Officer, x232

Kim Johnson, Senior Policy Analyst, x243

Mike Koprowski, Director, Multisector Housing Campaign, x317

Kayla Laywell, Housing Policy Analyst, x231

Mayerline Louis-Juste, Senior Communications Specialist, x201

Steve Moore Sanchez, Development Coordinator, x209

Khara Norris, Senior Director of Administration, x242

Neetu Nair, Research Analyst, x291

Noah Patton, Housing Policy Analyst, x227

Ikra Rafi, Creative Services Manager, x246

Benja Reilly, Development Specialist, x234

Kharl Reynado, Policy Intern

Gabrielle Ross, Housing Advocacy Organizer, x208

Sarah Saadian, SVP for Public Policy and Field Organizing, x228

Brooke Schipporeit, Manager of Field Organizing x233

Sophie Siebach-Glover, Research Specialist, x205

Lauren Steimle, Web/Graphic Design Specialist, x246

Leslie Villegas, ERASE Intern Chantelle Wilkinson, Housing Campaign Manager, x230 Renee Willis, SVP for Racial Equity, Diversity, and Inclusion, x247 Rebecca Yae, Senior Research Analyst—COVID-19 Response, x256 Diane Yentel, President and CEO, x225 Zak Zethner, Research Intern