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Budget and Appropriations

Appropriations Leaders Continue Talks on FY24 Spending Bills – Keep Urging Congress to Pass Final FY24 THUD Bill!

Congressional appropriators are continuing negotiations over final fiscal year (FY) 2024 spending bills, including the Transportation, Housing and Urban Development (THUD) bill that funds HUD's vital affordable housing and homelessness programs, amid <u>growing pressure</u> from constituents to take action on rising housing costs.

The FY24 THUD spending bill represents the first and best opportunity this year for Congress to take action on housing and provide sufficient funding for HUD's affordable housing and homelessness programs. Congress has until March 1 – when the continuing resolution (CR) currently maintaining funding for HUD programs expires – to reach a final agreement on an FY24 spending bill, pass another CR, or face a partial government shutdown.

With topline funding for each of the 12 spending bills decided, leaders on both the U.S. Senate's and House of Representatives' Committees on Appropriations THUD Subcommittees – including Senate Subcommittee Chair Brian Schatz (D-HI) and Ranking Member Cindy Hyde-Smith (R-MS), as well as House Subcommittee Chair Tom Cole (R-OK) and Ranking Member Mike Quigley (D-IL) – must now decide how to allocate funding among HUD and U.S. Department of Transportation programs.

The leaders must reconcile differences between the <u>House</u> and <u>Senate</u> draft spending bills, which propose 10% and 13% increases to HUD's budget, respectively. However, neither bill provides sufficient funding to renew all existing Housing Choice Voucher (HCV) contracts upon turnover. Under the Senate bill, an estimated 80,000 vouchers would be lost, and under the House bill 112,000 vouchers would be lost. The Center on Budget and Policy Priorities (CBPP) has published a blog post with a <u>state-by-state estimate of the vouchers lost</u> under each proposal.

Looking Ahead: The Need for Targeted Affordable Housing Investments in 2024

Increased pressure from advocates on Congress to take urgent, bold action to lower housing costs is paying off, but we must also ensure that any investments made are targeted to areas where they will have the biggest impact.

As NLIHC's annual reports <u>Out of Reach: The High Cost of Housing</u> and <u>The Gap: A Shortage</u> <u>of Affordable Rental Homes</u> have shown, people with the lowest incomes are hardest hit by housing unaffordability. Fewer than four affordable, available rental homes exist for every 10 extremely low-income families. As a result, an astounding 73% of renters with the lowest incomes – those earning 30% or less of area median income – spend over half their paycheck on rent and utilities every month, leaving very little for other expenses like groceries, medicine, or gas, and even less to save for emergencies or long-term goals. Severe rent burdens also put these households at increased risk of housing instability, eviction, and in the worst cases, homelessness.

Another consequence of the severe shortage of affordable, available homes is the pressure it places on the rental market, including its impact on households with higher incomes. On average, only 33 affordable, available rental homes exist for every 100 extremely low-income (ELI) renter households, so the remaining 67 households must reside in housing that is unaffordable as well. This process reduces the availability of units that could be affordable to people in higher income brackets, creating a chain effect that moves up the income scale and ultimately results in increased rent burden on even middle-income renters.

To address the nation's growing affordable housing crisis comprehensively and effectively, Congress must make large-scale, sustained, and targeted investments in the construction, preservation, and operation of deeply affordable housing. Unlike middle-income housing, the market cannot on its own build housing deeply affordable enough for people with the lowest incomes. Federal assistance – in the form of investments in programs like the national Housing Trust Fund and Housing Choice Vouchers (HCVs) – is required to ensure units are affordable, available, and accessible to people with the lowest incomes.

Your Advocacy is Working – Keep Up the Fight!

Your advocacy makes a difference! It is thanks to the hard work of advocates that – at a time when programs faced cuts of up 25% – HUD received *increased* funding in both the House and Senate FY24 proposals. But the fight isn't over!

Congress needs to keep hearing from you about the importance of affordable housing and homelessness programs! NLIHC is calling on Congress to provide in this year's budget:

- Full funding to renew all existing contracts for the Housing Choice Voucher (HCV) program.
- Full funding for public housing operations and repairs.
- The Senate's proposed funding for Homeless Assistance Grants.
- The protection of \$20 million in funding for legal assistance to prevent evictions proposed by the Senate bill.
- The House's proposed funding for Native housing.

Advocates can continue to engage their members of Congress by:

- Emailing or calling members' offices to tell them about the importance of affordable housing, homelessness, and community development resources to you, your family, your community, or your work. You can <u>use NLIHC's Take Action page</u> to look up your member offices, or call/send an email directly!
- Using social media to amplify messages about the country's affordable housing and homelessness crisis, and the continued need for long-term solutions.
- Sharing stories of those directly impacted by homelessness and housing instability. Storytelling adds emotional weight to your message and can help lawmakers see how their policy decisions impact actual people. Learn about <u>how to tell compelling stories</u> with this resource.

National, state, local, tribal, and territorial organizations can <u>also join over 2,200 organizations</u> <u>on CHCDF's national letter</u> calling on Congress to support the highest level of funding possible for affordable housing, homelessness, and community development resources in FY24.

HoUSed Campaign for Universal, Stable, Affordable Homes

House Passes Bipartisan Tax Bill without LIHTC Reforms

The U.S. House of Representatives passed a bipartisan tax bill, the "Tax Relief for American Families and Workers Act of 2024" (H.R. 7024), by a vote of <u>357 to 70</u> on January 31. In a victory for low-income families, the bill expands the Child Tax Credit (CTC), though families with incomes below \$50,000 report <u>spending nearly a third of their CTC payments on rent</u>. Meanwhile, though the tax bill includes provisions to expand the Low-Income Housing Tax Credit (LIHTC), key reforms to LIHTC were left out of the bill. Expanding LIHTC without reforms means that many LIHTC-supported homes will remain unaffordable for the people who need them most. NLIHC will continue monitoring the legislation as it moves to the U.S. Senate and will keep calling on advocates to <u>urge their Senators to adopt key reforms in any future expansion of LIHTC</u>.

The "Tax Relief for American Families and Workers Act of 2024" (H.R. 7024) includes provisions to enhance the Child Tax Credit, expand business tax credits for research and development, support communities impacted by disasters with small business tax credits, end a pandemic-era employee retention tax credit, and expand the LIHTC. In the case of LIHTC expansion, the tax bill would restore a temporary 12.5% increase and support the use of private activity bonds to finance affordable housing.

The bill passed on January 31 after a brief period of debate in which members of the House Freedom Caucus <u>argued</u> that the CTC expansion would result in an unwelcome growth of the "welfare state." Meanwhile, House Appropriations leader Representative Rosa DeLauro (D-CT) <u>argued</u> that because the business tax breaks included in the bill far outnumber the benefits for working families, the bill does not achieve parity between working families and corporate interests.

Senator Ron Wyden (D-OR), chair of the Senate's Committee on Finance and lead author of the bill along with House Ways & Means Committee Chair Representative Jason Smith (R-MO), called the House's passage of the tax bill a "real victory." Congressional Progressive Caucus chair Representative Pramila Jayapal (D-WA) also celebrated passage of the bill, particularly the impact CTC expansion would have on working families, while also drawing attention to the unfinished business involving LIHTC reform. "[A]s Washington State grapples with a shortage of more than 170,000 affordable housing units, this package was a missed opportunity to support new permanent housing for people experiencing homelessness and other extremely low-income households through LIHTC," said Rep. Jayapal.

LIHTC is the nation's primary source of financing for the construction and preservation of affordable housing. However, on its own, the tax credit rarely suffices to support the building or

preservation of homes affordable to households with the greatest needs. LIHTC is targeted to build homes affordable to households earning up to 50% or 60% of the area median income. As a result, extremely low-income households can generally only afford rent in a LIHTC development if they also receive rental assistance. The majority (58%) of extremely low-income renters living in LIHTC developments who do not receive rental assistance are severely cost burdened, paying more than half their limited incomes on rent. One emergency or unexpected expense can send these households into homelessness.

Read the text of the "Tax Relief for American Families and Workers Act of 2024" here.

Read NLIHC's statement on the tax bill <u>here</u>.

Read NLIHC President and CEO Diane Yentel's tweet thread on the bill here.

Read Congressional Progressive Caucus chair Rep. Jayapal's statement on the bill here.

Homelessness and Housing First

VA Housed More Than 46,000 Veterans Experiencing Homelessness in 2023

The U.S. Department of Veterans Affairs (VA) <u>announced</u> on January 30 that it permanently housed more than 46,550 veterans experiencing homelessness in 2023, surpassing its <u>goal</u> of housing 38,000 veterans by 22%. The VA's efforts are grounded in the <u>Housing First approach</u>, which prioritizes helping veterans access housing and then providing them with voluntary wraparound services, such as health care, job training, and legal assistance.

The VA's success makes 2023 the second year in a row that the department housed more than 40,000 unhoused veterans. In 2023, the VA worked with over 40,200 unsheltered veterans to connect them to housing and resources, exceeding the department's goal by 43%. The VA also ensured that 96% of veterans have remained in housing and that 93% of the veterans who returned to homelessness have been rehoused or are on a path to rehousing, exceeding both calendar year goals.

The VA's actions build upon historic investments by the Biden administration that have driven significant reductions in veteran homelessness. The number of veterans experiencing homelessness has <u>decreased by 4%</u> since early 2020 and by more than 52% since 2010.

Read the VA announcement at: <u>https://bit.ly/3SjuM75</u>

To learn more about the VA's efforts to end veteran homelessness, visit: <u>https://www.va.gov/homeless/</u>

Learn more about Housing First at: https://bit.ly/3ViLyU6

Representatives Urge President Biden to Address Criminalization of Homelessness in Upcoming Budget Request

Representative Barbara Lee (D-CA) of the U.S. House of Representatives led members of the House Democratic Caucus Poverty Task Force in sending a <u>letter</u> to President Biden urging him to address the criminalization of homelessness in his fiscal year (FY) 2025 budget request to Congress. The letter expresses concern about growing efforts to criminalize homelessness across the country and urges the Biden administration to address homelessness through robust federal investments, regulatory changes, and the development of protocols to reduce police interactions with unhoused individuals.

In the letter, Representatives Lee, Cori Bush (D-MO), James McGovern (D-MA), and Bobby Scott (D-VA) call attention to increased violence against people experiencing homelessness at the hands of federal agencies, including the forced removal of unhoused residents residing in McPherson Square by the National Park Service in February 2023 (see *Memo*, <u>2/21</u>). The letter explains that criminalizing homelessness is ineffective, costly, and makes it harder for people to exit homelessness.

The letter calls on the Biden administration to include robust funding for homeless programs in the president's upcoming FY25 budget request and to pursue regulatory changes to remove barriers that homeless service providers often face when working with the federal government. The representatives also urge the administration to establish guidelines and protocols to track federal law enforcement agency interactions with people experiencing homelessness.

Read the letter at: http://tinyurl.com/32rm2sjf

Disaster Housing Recovery

DHRC Hosts Webinar on FEMA's Recent Disaster Recovery Reforms

NLIHC and its Disaster Housing Recovery Coalition (DHRC) hosted a national <u>DHRC webinar</u> on the disaster recovery reforms <u>announced</u> by FEMA in an Interim Final Rule (IFR) on January 19. The discussion, which took place on January 30, was led by Noah Patton, manager of disaster recovery at NLIHC, and included five additional panelists from other national advocacy and legal organizations.

Hannah Perls, senior staff attorney at the Harvard Environmental & Energy Law Program (EELP), presented an overview and gave background information about the reforms. She acknowledged the significance of responses to the request for information from June 2021 and discussed the substantive and procedural legal authority relied upon by FEMA in making the rule change. Maddie Sloan, director of the disaster recovery and fair housing project at Texas Appleseed, discussed the rule's changes to Home Repair Assistance and its treatment of insurance proceeds that broaden eligibility requirements for applicants. Partnership for Inclusive Disaster Strategies Co-Executive Directors Shaylin Sluzalis and Germán Parodi discussed the accessibility-related changes that are newly inclusive of disability caused by disaster, as well as

limitations. Alessandra Jerolleman, director of research at the Center on Environment, Land, and Law at Loyola University New Orleans College of Law, discussed "new" forms of Other Needs Assistance, including Displacement Assistance and Serious Needs Assistance. Finally, Noah Patton surveyed application-related changes, including changes relating to late applications and appeals.

The subsequent discussions focused on concerns over implementation and accountability. Language access, subsistence use, and personnel training emerged as potential issues. Additionally, the relevance of the ruling for wildfire events and uninsured survivors was called into question. The webinar concluded with calls to action and a discussion of best practices going forward.

NLIHC will produce material to assist organizations in responding to the IFR and encourages others to submit their responses to FEMA before the deadline on July 22.

Native Housing

Rep. Waters Introduces Bill to Reauthorize NAHASDA in House

Congresswoman Maxine Waters (D-CA) introduced the "Native American Housing Assistance and Self-Determination Reauthorization Act of 2024" (H.R.6949) in the U.S. House of Representatives on January 10. The bill would reauthorize the "Native American Housing Assistance and Self-Determination Act of 1996" (NAHASDA) through 2029. NAHASDA is the primary federal statute governing the development, operation, and maintenance of housing in Tribal communities. Yet despite its crucial role, NAHASDA has not been reauthorized in a decade. As a result, its programs are in need of updating, and funding has <u>decreased</u> by 29% when accounting for inflation, remaining at <u>less than 2%</u> of the overall HUD budget. NLIHC continues to urge Congress to reauthorize NAHASDA and fully fund Tribal housing programs to address the dire affordable housing needs of Native communities.

Native Americans living in Tribal areas have some of the worst housing needs in the U.S., with exceptionally high poverty rates, low incomes, overcrowding, lack of plumbing and heat, and unique barriers to development. Called "the backbone of Indian housing," NAHASDA grants can be used for affordable housing activities that primarily benefit low-income Indian families living on Indian reservations and Alaska Native communities or in other Indian areas. By empowering Tribal governments to design and implement housing programs that align with their specific cultural and community needs, NAHASDA promotes self-determination. This approach fosters community-driven solutions, ensuring that housing strategies are tailored to the distinct challenges faced by Native American and Alaska Native communities. NAHASDA is the largest – and, in some rural and remote areas, only – source of affordable housing funding for Native communities.

The bill includes several provisions to address the housing crisis in Tribal areas and proposes increased funding for Indian Housing Block Grants (IHBG), IHBG Competitive Grants, Native

Hawaiian Housing Block Grants (NHHBG), and the Native Hawaiian Housing Loan Guarantee Fund.

Read more about the bill <u>here</u>.

Learn more about NAHASDA reauthorization by reading NLIHC's fact sheet here.

Congress

Senate Budget Committee Holds Hearing on Expanding Housing Affordability

The U.S. Senate Committee on the Budget held a hearing, "<u>A Blueprint for Prosperity:</u> <u>Expanding Housing Affordability</u>," on January 31. Witnesses included Peggy Bailey, vice president for housing and income security at the Center on Budget and Policy Priorities (CBPP); Carol Ventura, executive director of RIHousing; Kevin Boyce, commissioner of the Franklin County Board of Commissioners; Bill Slover, principal of AVCO Interests, LLC; and Todd Walker, Walter Professor of Financial Economics at Indiana University. The hearing aimed to assess the current state of affordable housing, identify challenges, and explore potential legislative solutions to address the housing crisis affecting low-income households.

Committee Chairman Sheldon Whitehouse (D-RI) opened the hearing by explaining that the country's housing affordability problem is the result of a market failure that has persisted for decades. He emphasized the significant shortage of affordable housing, the severe housing cost burdens faced by renters, and the negative impacts of the crisis on the American economy. Chairman Whitehouse noted that the affordable housing crisis impacts every community across the country, adding that "helping families have a safe, stable place to call home should not be controversial." He discussed actions taken by the Biden-Harris administration, including investments provided through the "American Rescue Plan Act" (ARPA) and the Housing Supply Action Plan, and he highlighted several legislative opportunities to address the housing crisis, including the <u>NLIHC-endorsed</u> "Fair Housing Improvement Act" (<u>S.1267/H.R.2846</u>).

Witnesses spoke about the importance of building more affordable housing to reduce homelessness and improve economic development. CBPP's Peggy Bailey emphasized that the housing affordability crisis is most acute for people with the lowest incomes and highlighted the critical role that housing vouchers play in reducing homelessness and housing instability. Ms. Bailey called on Congress to expand rental assistance to reach all families who need it, increase the supply of affordable housing, preserve existing affordable housing, and invest in fair housing solutions and tenant protections.

RIHousing's Carol Ventura discussed Rhode Island's critical housing shortage, which has contributed to increased housing instability and homelessness. She described how historic federal investments enacted during the COVID-19 pandemic played an essential role in helping address housing affordability challenges, noting that federal emergency rental assistance helped keep over 34,000 Rhode Island households in their homes. Ms. Ventura urged Congress to increase

federal appropriations for key affordable housing programs and pass the <u>NLIHC-endorsed</u> "Affordable Housing Credit Improvement Act" (<u>S.1557/H.R.3238).</u>

Several committee members expressed their gratitude for holding a hearing on affordable housing and asked witnesses about other policies to address the crisis. Senator Alex Padilla (D-CA) discussed his "Housing for All Act" (<u>S.2701/H.R.5254</u>), an NLIHC-endorsed bill, and asked about innovative solutions the federal government could enact to prevent housing instability and homelessness. Ms. Bailey responded that the success of ARPA's Emergency Housing Voucher (EHV) program shows that providing additional resources and flexibilities can help communities house people facing the greatest barriers to stable housing.

Senator Chris Van Hollen (D-MD) highlighted the bipartisan "<u>Family Stability and Opportunity</u> <u>Vouchers Act</u>" (<u>S.1257/H.R.3776</u>), which would create 250,000 new housing vouchers and mobility services to help low-income families move to communities of their choice. In response to a question from Senator Van Hollen about the importance of housing vouchers and wraparound services for families with young children, Ms. Bailey stated that there is a cost to inaction. She pointed to research demonstrating how access to safe, affordable housing results in better educational and health outcomes, housing stability, and economic mobility.

Read witnesses' testimonies and watch the hearing at: <u>http://tinyurl.com/55ydppc6</u>

Opportunity Starts at Home

OSAH Campaign Partner National Housing Trust Shares Insights on Connections between Climate Resilience and Senior Housing

Opportunity Starts at Home (OSAH) campaign partner National Housing Trust (NHT) published an <u>article</u> by its managing director for policy and solutions, Danielle Arigoni, addressing NHT's work at the intersections of climate resilience and senior housing. In her recently published book *Climate Resilience for an Aging Nation*, Arigoni argues that centering older adults in climate resilience efforts is necessary for many reasons. For example, older adults tend to live in their own homes, often face additional challenges to new climate conditions, and represent an everincreasing share of the population. In her article, Arigoni reviews many of the arguments made in the book and calls for affordable housing investment, development, and rehabilitation that includes resilience measures and mitigates climate-related risks. She also highlights how NHT is working to ensure that climate investments in affordable housing reach seniors through advocacy, capacity building, and property development. Read the article <u>here</u>.

Housing Policy Forum 2024

Housing Policy Forum 2024 to Feature Plenary Session on Strategic Organizing for Housing Justice!

Taking place on March 19-21 in Washington D.C., NLIHC's **Housing Policy Forum 2024: An Unwavering Path Forward to Housing Justice** will feature a wide array of speakers and a range of sessions covering all aspects of affordable housing policy and advocacy, including a plenary session on strategic organizing for housing justice. <u>Register for Forum</u> today!

Building Power: How to Organize for Housing Justice

Tenant leaders and their allies are organizing for housing justice in communities of all sizes, regions, and political stripes. From coast to coast and urban to rural environments, in public housing and unsubsidized buildings, and in states of every political make-up, organizers are generating momentum and achieving major victories. Some organizers are focused on achieving building-level changes, while others are exerting political pressure on city councils, state legislatures, or federal agencies and Congress. In this plenary session, organizers will share insights gained from organizing in their own communities, as well as broader principles and practices that can be applied in any campaign for housing justice.

Panelists:

- Duaa-Rahemaah Hunter, Resident Action Project (WA)
- Ramona Ferreyra, Save Section 9 (NY)
- Benjamin Finegan, Bozeman Tenants United (MT)

In addition to plenary sessions, the 2024 Forum will feature discussions with **Representative Maxwell Frost** (D-FL) about his plans for promoting housing affordability and **Representative Jimmy Gomez** (D-CA) about transformative legislation that would create permanent tools to prevent evictions and establish a new renter's tax credit. The Forum will open with a keynote discussion with acclaimed civil rights attorney and scholar **Sherrilyn Ifill** and close with a keynote address by renowned author and journalist **Jelani Cobb**.

Additional speakers and a full schedule will be announced in the coming weeks.

Also, be sure to sign up for Capitol Hill Day (March 21) by checking the "Yes, I will participate" box when you <u>register</u> for the Housing Policy Forum.

NLIHC members will receive a \$150 discount when registering for the forum! Join NLIHC today to receive a promo code.

Think you're a member but didn't receive a promo code? Email outreach@nlihc.org.

Book Your Discounted Hotel Room for Forum 2024 Before It's Too Late!

NLIHC's Housing Policy Forum 2024 will take place on March 19-21 at the Hilton Washington DC Capitol Hill Hotel in Washington, D.C. Forum attendees booking their room at the Hilton Capitol Hill Hotel between **now and February 22 will receive a discounted group rate.** But don't delay: **rooms available at the discounted rate are nearly sold out**! Reservations made

after the discounted rooms have sold out will be at the Hilton's standard rate. We urge all Forum attendees to <u>book your room</u> at the Hilton Capitol Hill today!

Events

Join Today's (2/5) "Tenant Talk Live" for Tenants Aspiring to Become Public Officials

Join NLIHC's "Tenant Talk Live," a meeting geared toward tenant and resident leaders, today, February 5, at 6 pm ET. This election year, many tenants are actively engaging in campaigns and mobilizing voters, while others may be interested in becoming public officials. Whether you are considering a role in public office or simply wish to learn more about what being an elected representative involves, the upcoming meeting is for you! <u>Register here</u> to join today's "Tenant Talk Live" to connect with tenant leaders who will share their experiences serving as local commissioners in their communities.

Today's meeting will include a recorded interview with Zella Knight, president emeritus of Resident United Network and tenant commissioner with the Los Angeles County Development Authority. Zella aims to keep those with lived experience and expertise at the center of policymaking and to ensure a permanent seat for these advocates at the decision-making table. As a forever advocate in the intersectional areas of housing, health, education, and social and racial justice, Zella seeks to acknowledge social ills and provide comprehensive solutions to eliminate the barriers and obstacles – such as institutional and systemic racism, sexism, disability bias, gender bias, and economic bias (e.g., source-of-income discrimination) – that hinder access to affordable, safe, habitable housing for all.

The session will also include a live Q&A session with Atlanta Housing Commissioner Miracle Fletcher. Miracle Fletcher is an Atlanta native with a professional background in education, mental health services, and case management. She is a mother, advocate, and organizer who is driven by her personal experiences to improve her community. Miracle's tireless advocacy work has been influenced by her encounters with homelessness, racial profiling, and inequitable access to healthcare, education, and other resources. Through her work, Miracle strives to create policies that protect people and promote equity within her community.

Tenants interested in actively participating in NLIHC's election engagement initiatives can find more information through the <u>Our Homes, Our Votes campaign</u>. Explore the website's collection of previous *Tenant Talk* publications and meetings, which offer valuable insight into nonpartisan voter and candidate engagement. This information can be accessed at: <u>https://www.ourhomes-ourvotes.org/tenant-leaders</u>.

If you are committed to narrowing the voter gap between tenants and homeowners, consider becoming an affiliate of the group by visiting <u>https://www.ourhomes-ourvotes.org/affiliates</u>. Stay tuned for more information on the upcoming Our Homes, Our Votes 2024 webinar series by <u>signing up for NLIHC e-mails</u> and keeping an eye out for dates and registration details.

"Tenant Talk Live" meetings are held the first Monday of every month at 6 pm ET. If you are unable to attend a meeting, you can view past Tenant Talk Live recordings on our <u>working group</u> <u>webpage</u>. To stay up to date on "Tenant Talk Live" events and connect with other attendees, join the <u>Tenant Talk Facebook group</u>.

"Tenant Talk Live" would not be possible without tenants like you! We strive to connect and engage with residents and tenant leaders through our meetings. If you are a low-income tenant and have a topic you would like to propose for an upcoming "Tenant Talk Live," or if you would like to participate as a speaker on an upcoming call or meeting, please email: <u>sbetancourt@nlihc.org</u>. Meetings like "Tenant Talk Live" also depend on the support of our members. Become an NLIHC member<u>here</u>!

Research

Growing Share of Renters Experiencing Longer, More Frequent Periods of Housing Cost Burden

A study published recently in the *Journal of Urban Affairs*, "<u>The Dynamics of Housing Cost</u> <u>Burden among Renters in the United States</u>," reveals that the share of renters experiencing housing cost burdens has grown over the last 50 years and that experiences of housing cost burden are becoming longer and more frequent. The study finds that renter households of color and those of lower socioeconomic status are disproportionately impacted by these trends.

"Housing cost burden" refers to the percentage of household income spent on housing costs like rent and utilities and provides an important measure of housing affordability. Generally, households spending more than 30% of their income on housing costs are considered costburdened, while those spending more than 50% of their income on housing costs are considered severely cost-burdened. Most estimates of housing cost burden rely on cross-sectional data from sources like the U.S. Census Bureau's American Community Survey and American Housing Survey, which provide information on a representative sample of households across the country for a single point in time. In contrast, the new study utilized the Panel Study of Income Dynamics (PSID), a large-scale survey managed by the University of Michigan's Institute for Social Research that collects data from the same households year after year. This longitudinal structure allows researchers to examine how individual households are affected by socioeconomic and policy changes over time.

The researchers analyzed 50 years (1970-2019) of PSID data on renter households' incomes and rental costs to better understand the dynamics of housing cost burden "spells," or periods of time in which households experienced housing cost burdens. Specifically, researchers looked at four measures:

- Average spell length, or duration.
- Aggregate exposure, or the total share of time households were cost-burdened.
- Probability of a new (first-time) spell, or the likelihood of households that have never been cost-burdened becoming cost-burdened in a given year.

• Probability of recurrence, or the likelihood that previously cost-burdened households experience a new cost burden spell in the next 10 years.

Using statistical models, the researchers examined the relationship between the four measures and the severity of housing cost burden, the racial identity of the householder, and the educational attainment of the householder (a reliable proxy for socioeconomic status). They found that the average spell length doubled between the 1970s and 2010s, from 1.5 years to 3 years for cost-burdened households and from 1.1 to 2.4 years for severely cost-burdened households. Similarly, the total amount of time renter households are cost-burdened has doubled over the last 50 years.

In terms of socioeconomic status (SES), the researchers found drastic differences between the experiences of householders with a high school degree or less (a proxy for lower SES) and those of householders with a college degree or higher level of education (a proxy for higher SES). While average spell lengths were similar between the two groups, lower SES householders experienced far greater aggregate exposure to housing cost burdens, with shares consistently 8 to 9 percentage points higher than higher SES householders across the last five decades. Lower SES householders were also consistently more likely than higher SES householders to experience a first-time cost burden spell or a spell recurrence throughout the study period.

The researchers also found persistent differences when comparing the experiences of householders of color to White householders, noting that "throughout the study period, households of color had spell lengths that were nearly half a year longer than those of White households" and spent "a significantly greater share of all years in a cost burdened state." While the probability of experiencing a first-time cost burden spell was roughly the same, householders of color were consistently more likely to experience a spell recurrence, with probabilities remaining roughly 4 percentage points higher than for White householders from the 1970s to the 2010s.

The study's findings not only demonstrate that the share of renter households affected by housing cost burdens is increasing over time, but that the experience of being cost burdened is lasting longer and recurring more frequently. This is especially true for households of lower socioeconomic status and households of color. In fact, lower SES householders of color were found to spend four out of every 10 years in a cost-burdened state. As housing costs continue to rise while real incomes for lower-income households fall, the authors emphasize the need for greater investments in programs that increase "the purchasing power of low-income households through the use of either rental subsidies or cash transfers," calling attention to the effectiveness of the Housing Choice Voucher program in supporting low-income households. The authors also stress that these programs must be equipped to support renters for longer periods of time, given the increasing duration and recurring frequency of housing cost burden spells.

This article can be found at: https://bit.ly/3SDKUBZ

From the Field

Indiana Tenants Rally at Statehouse for Housing Advocacy Day

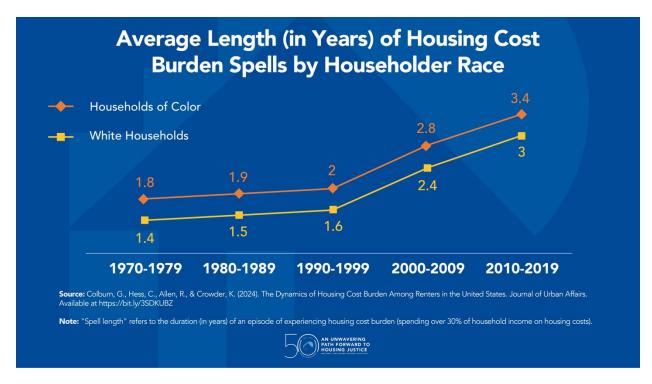
The Indiana Tenants Association held its third annual Housing Advocacy Day on January 29. Tenants from across Indiana came together at the Indiana Statehouse in Indianapolis to meet with their legislators, tell their stories of housing instability, and advocate for stronger tenant protections. Advocates also called for the passage of the bipartisan <u>Senate Bill 243</u>, introduced by Senator Andrea Hunley (D-Indianapolis) and Senator Greg Walker (R-Columbus). Advocates also urged policymakers to strengthen tenant protections by enacting <u>House Bill 1195</u>, introduced by Representative Robin Shackleford (D-98). The bill would create a right-to-counsel eviction task force and establish funding to expand access to legal counsel for tenants in eviction proceedings.

Senate Bill 243 was designed to strengthen the enforcement of existing housing-related health and safety laws so that rental units that fail inspection cannot be re-rented until health and safety issues are addressed. Advocates supporting Senate Bill 243 drew attention to a recent, tragic house fire in South Bend, Indiana, that caused several deaths, claiming the house had been rerented even after failing several inspections. As written, Senate Bill 243 applied only to landlords in Marion County (where Indianapolis is located), but advocates cited the fire in their push for the bill to be expanded in ways that would support renters statewide.

Even amid such efforts, Senate Bill 243 died in committee on January 31. Still, advocates celebrated their other successes during Housing Advocacy Day. "During the recent third annual Housing Advocacy Day, our Indiana Tenant Association united tenants across rural to urban communities, heard their impactful stories, and advocated for the Right to Counsel, rent escrow rights, and a cap on rent hikes," said Dee Ross, founder of Housing is a Human Right. "This marks a significant step in uniting the voices of Hoosier tenants. The Indiana Tenants Association, functioning as a statewide coalition, is dedicated to safeguarding and advancing the rights of Indiana tenants for secure, decent, and affordable housing."

Fact of the Week

Renters of Color Experience on Average Longer Periods of Housing Cost Burden Than White Renters



Source: Colburn, G., Hess, C., Allen, R., & Crowder, K. (2024). The Dynamics of Housing Cost Burden among Renters in the United States. *Journal of Urban Affairs*. Available at: <u>https://bit.ly/3SDKUBZ</u>

Note: "Spell length" refers to the duration (in years) of an episode of experiencing housing cost burden (spending over 30% of household income on housing costs).

NLIHC Careers

NLIHC Seeks Housing Advocacy Coordinators/Organizers

NLIHC seeks three housing advocacy coordinators/organizers (depending on experience) who will be responsible for building relationships around the country, mobilizing advocates to take action on NLIHC's federal policy priorities and campaign efforts, and maintaining and expanding NLIHC membership with individuals and organizations. Housing advocacy coordinators/organizers will report to the director of field organizing.

Responsibilities:

- Build and maintain relationships with NLIHC state and tribal partners, members, people directly impacted by housing instability and homelessness, and other housing and homelessness advocates and service providers.
- Conduct outreach to maintain and expand NLIHC's membership with individuals and organizations through monthly mailings, emails, and phone calls.

- Mobilize NLIHC's network of advocates to take action on federal affordable housing policy issues.
- Present at meetings and conferences in D.C. and around the country to share NLIHC's research, policy priorities, and how advocates can get engaged in NLIHC's work.
- Respond to requests for information from NLIHC state and tribal partners, members, the media, and the public.
- Track field activity in assigned region and promote activities of NLIHC's network, especially state and tribal partners and members, through NLIHC's communication platforms.
- Create and maintain advocacy tools in collaboration with the Policy Team, such as NLIHC's Legislative Action Center, advocacy toolkits, how-to tutorials, sample emails and phone call scripts, and sign-on letters.
- Contribute to field communications, including NLIHC's weekly e-newsletters *Memo to Members and Partners* and *The Connection*, calls to action and other eblasts, website pages and materials, blog posts, social media, and NLIHC's *Tenant Talk* publication.
- Maintain contact database in Salesforce and other platforms. Produce membership reports and lists as needed to support the work of NLIHC.
- Identify and cultivate potential new state and tribal partners in places where NLIHC seeks to build a stronger base of advocates.
- Support planning and implementation of NLIHC's annual Housing Policy Forum, including speaker recruitment and organizing participants of Capitol Hill Day.
- Participate in NLIHC staff meetings, staff training, monthly state and tribal partner Zoom meetings, and other meetings as assigned.
- Other duties as assigned.

Qualifications:

- A housing advocacy coordinator will hold a bachelor's degree (master's degree preferred) and have up to two years of experience in policy advocacy, community or macro organizing, membership coordination, or direct assistance to low-income communities. People with lived experience of housing instability or homelessness who hope to shape housing policy at a national level and who have experience in lieu of a degree are encouraged to apply.
- A housing advocacy organizer will hold a master's degree and have at least two years of work experience in policy advocacy, community or macro organizing, membership coordination, or direct assistance to low-income communities. Candidates with an additional three years of work experience in lieu of a master's degree will be considered.
- Candidates should have the ability to work in a diverse, fast-paced environment; strong organizational skills; oral and interpersonal communication skills; networking skills; writing skills; and attention to detail.
- Strong commitment to social, racial, and housing justice and knowledge of the fundamentals of affordable housing or homelessness.
- Demonstrated ability to cultivate positive relationships with marginalized individuals, including those with lived experiences with housing insecurity and homelessness.
- Demonstrated experience and ability to recognize and respond to the ways race, ethnicity, sexual orientation, and gender identity intersect to further promote racial equity and social justice.

- Ability to travel to speaking engagements several times a year.
- Proficiency in the Microsoft Office suite and Zoom. Familiarity with Salesforce, Mailchimp, GiveSmart, or Phone2Action a plus.

An equal opportunity, affirmative action employer, NLIHC offers a competitive benefits package. These are full-time positions located in Washington, D.C. on hybrid work schedules. The housing advocacy coordinator salary range is \$67,000-\$90,000 (depending on experience). The housing advocacy organizer salary range is \$87,000-\$102,000 (depending on experience).

How to Apply:

Interested candidates should submit a resume, cover letter, and two writing samples to Sarah Saadian, senior vice president of public policy and field organizing, and Brooke Schipporeit, director of field organizing, at: ssaadian@nlihc.org and bschipporeit@nlihc.org

NLIHC Seeks Data Systems Coordinator

NLIHC seeks a data systems coordinator to ensure effective and efficient organization-wide use of Salesforce, related data, and integrated platforms to support the organization's fundraising, membership, and advocacy initiatives and boost staff and organization efficiency and productivity. The data systems coordinator reports to the director of operations and works collaboratively with all Salesforce users across the organization.

Responsibilities:

- Manage day-to-day administration of the Salesforce Nonprofit CRM, supporting 10+ users across several teams.
- Strategize with teams about the most effective use of data systems and make database customizations to streamline workflows, making Salesforce the central hub for the organization.
- Oversee integrations between Salesforce and other platforms including Mailchimp, GiveSmart, Phone2Action, and Zoom – using declarative API services (like Zapier) and other solutions.
- Customize Salesforce objects, fields, flows, and lists.
- Build custom reports, forms/surveys, and dashboards specific to job functions.
- Generate process maps for workflows related to membership, donations, grants, and events.
- Manage data integrity, data reporting and dashboards, and standard data processes within the system.
- Conduct data audits, update required information, and eliminate duplicate and/or outdated records.
- Maintain control of access rights, security settings, and user privileges.
- Provide organization-wide training on the importance of Salesforce as a central hub for the organization and how staff work is connected, including non-CRM users. Provide

additional training to CRM users and meet regularly to discuss best practices and troubleshoot issues.

- Serve as liaison to all vendor solutions.
- Identify opportunities for growth and understand how to make those changes happen.
- Stay abreast of new platform features and determine value to organization, update database, and train staff as appropriate.
- Explore future options for vendors as necessary.
- Coordinate future special projects, including integration of Salesforce with Sage Intacct Accounting software and managing email operations related to building email subscriber lists and segments of contacts.
- Other duties as assigned.

Qualifications:

This is a full-time position in Washington, DC. Applicants must have a strong commitment to social justice and NLIHC's mission. Other requirements include:

- Bachelor's degree, or equivalent combination of education and experience.
- Minimum two years' experience supporting Salesforce, preferably in a non-profit environment, with experience creating and managing flows, donor records, revenue tracking, campaigns, custom objects, and the integration of other platforms.
- Strong project management, data management, and training and support skills.
- Strong written and oral communication skills.
- Strong computer and technical skills, including advanced MS Excel Skills.
- Ability to develop strong relationships and effectively work with individuals across all levels and departments.
- Effective time management, organization, and leadership skills.
- People-oriented person with customer-service approach to supporting colleagues who can work collaboratively to understand/address data-related concerns of various teams.
- Resourceful and willing to learn, constantly thinking and learning about innovation and process.
- Ability to be innovative, identify areas of improvement, and grow and change as the organization changes.

An equal opportunity, affirmative action employer, NLIHC offers a competitive salary and a generous benefits package. The salary range for this position is \$67,000 to \$90,000.

How to Apply:

Send a cover letter and resume to: Director of Operations Lakesha Dawson (NLIHC, 1000 Vermont Avenue, N.W., Suite 500, Washington, DC 20005) at <u>ldawson@nlihc.org</u>. The cover letter should describe the candidate's interest in and relevant experiences for the position and include salary requirements. Please also include names and contact information for at least three people serving as candidate references. (NLIHC will not contact references before consulting with the candidate.)

NLIHC Seeks Disaster Housing Recovery Policy Coordinator

NLIHC seeks a disaster housing recovery policy coordinator responsible for identifying, analyzing, advocating for, and engaging the Coalition's membership and network in actions on federal policy and regulatory activities related to the Coalition's mission and priorities, especially in the realm of disaster housing recovery. The disaster housing recovery policy coordinator will report to the manager of disaster recovery.

Responsibilities:

The disaster housing recovery policy coordinator will:

- Monitor legislative, regulatory, and administrative developments, as well as other activities or events of interest on Capitol Hill and at HUD, the Federal Emergency Management Agency (FEMA), and other relevant agencies; ensure that local partners and the NLIHC-led Disaster Housing Recovery Coalition (DHRC) are apprised of key developments and events.
- Monitor disaster housing recovery efforts by maintaining frequent contact with local partners; hold regularly scheduled calls for local partners about implementation issues.
- Advocate for DHRC and Coalition positions before members of Congress and the administration; prepare letters, visits, phone calls, and e-mails to congressional members and their staff.
- Develop materials that translate pending proposals and actions into accessible and understandable formats for DHRC members and partners; respond to requests for information from members and other network participants.
- Help facilitate communications and education with members of Congress and the administration by drafting letters, scheduling, and participating in meetings, and leading conference calls, and preparing and sending communications to members, administration officials, and their staffs.
- Represent NLIHC before selected national partners; participate in the planning and implementation of NLIHC's Disaster Housing Recovery Coalition.
- Assist in coordinating regular DHRC meetings; coordinate and facilitate working group meetings, prepare materials, and make presentations; attend meetings and events of other coalitions.
- Work together with NLIHC field staff and DHRC members in impacted communities to stay abreast of disaster recovery issues and other housing concerns.
- Research and prepare articles for NLIHC's Memo to Members and Partners e-newsletter, including updates on Capitol Hill, HUD, and FEMA, through web-based and other research and attendance at hearings and briefings.
- Represent NLIHC at meetings and conferences in Washington, DC, and across the nation.
- Plan and implement briefings, dialogues, and other informational forums on issues related to DHRC priorities and initiatives.

- Monitor, and provide updates for, the Coalition website. Attend (and report on, as requested) all meetings of the Board of Directors; participate in staff meetings, trainings, and events.
- Participate in the planning and implementation of all aspects of Coalition's annual policy forum, including speaker recruitment.
- Other duties as assigned.

Qualifications:

Requirements include a bachelor's degree (master's degree or law degree preferred). A degree in public policy, public administration, emergency management, or related area is a plus. Applicants should have a commitment to social, racial, and housing justice and some knowledge of the fundamentals of affordable housing, homelessness, disaster recovery, environmental justice, or social service delivery. Candidates should be able to work in a diverse, high-paced environment and have strong writing and editing skills, oral and interpersonal communications skills, organizational skills, and attention to detail. Applicants should be proficient in the Microsoft Office suite and social media platforms.

An equal opportunity, affirmative action employer, NLIHC offers a competitive benefits package. This is a full-time, two-year grant-funded position (with the possibility of extension) located in Washington, DC. The salary range is \$67,000 to \$90,000.

How to Apply:

Interested candidates should submit a resume, cover letter, and two writing samples to Sarah Saadian, senior vice president of public policy and field organizing, and Noah Patton, manager of disaster recovery, at: ssaadian@nlihc.org and npatton@nlihc.org

NLIHC in the News

NLIHC in the News for the Week of January 28

The following are some of the news stories to which NLIHC contributed during the week of January 28:

- "We Found That Landlords Could Be Using Algorithms to Fix Rent Prices. Now Lawmakers Want to Make the Practice Illegal." *NewsBreak*, January 30 at: <u>http://tinyurl.com/ydw32khm</u>
- "How one state is tackling homelessness by turning abandoned buildings into shelters" *ABC News*, January 30 at: <u>http://tinyurl.com/4ac4my8n</u>
- "House passes bipartisan tax bill" Route Fifty, January 31 at: http://tinyurl.com/3cn98axj

NLIHC News

Where to Find Us – February 5

- <u>National American Indian Housing Council 2024 Legislative Conference</u> Washington, D.C., February 5 (Kayla Laywell)
- "Social Justice" course, University of Rhode Island Virtual, February 6 (Lindsay Duvall)
- CORES Webinar: Initiatives to Help Support Civic Engagement Virtual, February 14 (Courtney Cooperman)
- <u>Neighborworks Training Institute</u> San Francisco, CA, February 26-27 (Sid Betancourt)
- <u>YIMBYtown 2024</u> Austin, TX, February 26-28 (Courtney Cooperman)
- <u>Arizona Housing Coalition Conference</u> Mesa, AZ, February 27 (Lindsay Duvall)
- <u>Housing California 2024 Annual Conference</u> Long Beach, CA, March 6-8 (Sarah Saadian)
- Housing CA 45th Annual Conference: Celebrating Successes, Shaping the Future Long Beach, CA, March 7 (Diane Yentel)
- <u>United Native American Housing Association</u> Annual Meeting Denver, CO, March 25-26 (Kayla Laywell)
- "Justice and Housing in America" course, Binghamton University Virtual, April 10 (Lindsay Duvall)
- Columbia Business School New York, NY, April 17 (Diane Yentel)
- The Housing Ohio Conference Columbus, OH, May 7-8 (Diane Yentel)

NLIHC Staff

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