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National Housing Trust Fund

FHFA Announces \$740 Million in 2022 for National Housing Trust Fund

The Federal Housing Finance Agency (FHFA) <u>announced</u> on February 28 that the national Housing Trust Fund (HTF) and the Capital Magnet Fund (CMF) will receive a total of \$1.138 billion for affordable housing – the largest amount ever – from Fannie Mae and Freddie Mac (the Enterprises) in 2022. Of this amount, the HTF will receive \$740 million, as NLIHC previously estimated (see *Memo*, <u>2/22</u>).

"Ensuring adequate funding for the national Housing Trust Fund is one of NLIHC's top priorities," said NLIHC President and CEO Diane Yentel. "The funding allocated by the Enterprises for the HTF will help produce, preserve, and operate homes affordable to people with the lowest incomes, including families, seniors, people with disabilities, and others."

Created through the "Housing and Economic Recovery Act of 2008" (HERA) and overseen by HUD's Office of Affordable Housing Programs (OAHP) within the Office of Community Planning and Development (CPD), the HTF allocates funding annually to states to build, preserve, rehabilitate, and operate rental housing for extremely low-income households (ELI) – those with incomes less than 30% of the area median income (AMI) or with incomes less than the federal poverty line. Nationally, there is a shortage of 7 million rental homes affordable and available to people with the lowest incomes.

HERA stipulated that the initial dedicated source of revenue for the HTF and the CMF was to derive from an annual set-aside of 4.2 basis points (0.042%) for each dollar of the unpaid principal on the Enterprises' new business purchases, which consist of single-family and multifamily mortgage loans purchased during the year, and single-family and multifamily mortgage loans underlying mortgage-backed securities issued during the year.

Funds from the HTF are awarded as block grants to states and distributed by a statutory formula based on four factors that consider renter household needs only. Seventy-five percent of the value of the formula goes to two factors that reflect the needs of ELI renters. The other two factors relate to the renter needs of very low-income households – households with incomes between 31% and 50% of AMI. A state may choose to award up to 10% of its annual HTF allocation to homeowner activities, though to date no state has done so.

When it was established in 2008, the HTF was the first new housing resource since 1974 targeted to building, preserving, rehabilitating, and operating rental housing for extremely low-income people. NLIHC, its members, and other stakeholders played a critical role in the creation of the fund and continue to advocate for increases to annual HTF funding. Since 2016, when the first \$174 million of HTF dollars were allocated to states, HTF allocations have grown to \$219 million (in 2017), \$267 million (in 2018), \$248 million (in 2019), \$323 million (in 2020), and \$690 million (in 2021), culminating in the record \$740 million that will be allocated to the fund in 2022.

"While the allocation announced today is significant and badly needed, the HTF remains woefully underfunded compared to the need," said Diane Yentel. "The House-passed Build Back Better Act includes a \$15 billion allocation for the HTF. Congress should enact it as soon as possible."

Read the FHFA announcement at: <u>bit.ly/3sCap9O</u>

Read more about the HTF on <u>page 3-1</u> of NLIHC's 2021 Advocates' Guide and on NLIHC's two HTF webpages, one of which provides basic information and the other state-specific information.

Find HUD's HTF website at: https://www.hudexchange.info/programs/htf

HoUSed Campaign for Universal, Stable, Affordable Housing

Senator Padilla Announces Legislation to Address Affordable Housing and Homelessness Crisis

Senator Alex Padilla (D-CA) <u>introduced</u> the "Housing For All Act of 2022" on February 25. <u>The bill</u> would address the severe shortage of 6.8 million affordable homes for renters with the lowest incomes by investing in proven solutions to housing instability among the lowest-income households, including the national Housing Trust Fund, supportive housing programs for the elderly and people with disabilities, Housing Choice Vouchers, Project-Based Rental Assistance, the Eviction Protection Grant Program, and <u>other measures</u>.

"Every person has a right to the dignity and security of housing," said Senator Padilla during a press conference announcing the bill. "This legislation is an opportunity to invest and align resources in expanding affordable housing and strengthening proven solutions. Affordable housing is essential infrastructure, and that's why I am proud to introduce the Housing for All Act of 2022 to ensure that every person has a place to call home."

"The pandemic has magnified and accelerated the country's affordable housing crisis, a central cause of housing instability, eviction, and homelessness," said NLIHC President and CEO Diane Yentel in a press release addressing the bill. "More than ever, bold policies are needed to significantly expand federal investments in affordable, accessible housing for the nation's lowest-income households. I applaud Senator Padilla's Housing for All Act, which provides the robust investments in deeply affordable, accessible housing, housing vouchers, and homelessness response services needed to end homelessness and housing poverty once and for all."

The bill has been endorsed by organizations and stakeholders including NLIHC, the National Alliance to End Homelessness, California Governor Gavin Newsom, California Housing Partnership (an NLIHC state partner), the California Big City Mayors coalition, the California State Association of Counties, Matt Desmond of Princeton University's Eviction Lab, LeadingAge, and the American Library Association.

View a recording of Senator Padilla's conversation with Diane during NLIHC's March 1 National HoUSed Campaign call <u>here</u>.

Read Senator Padilla's press release here.

Read the Housing for All Act of 2022 one-pager <u>here</u>, as well as a section-by-section breakdown of the legislation <u>here</u>.

Senator Manchin Lays Out Potential Framework for New Reconciliation Package

In an interview following President Biden's State of the Union address on March 1, Senator Joe Manchin (D-WV) laid out a potential framework for a revised reconciliation package that could win his support. Senator Manchin's proposal focuses on building federal revenue through prescription drug savings and tax reform. The resulting revenues would be used to help pay for programs to reduce the federal deficit and fight inflation and to enact new climate change and a very limited number of social spending programs. Any proposal to alter the tax code could hit resistance from Senator Krysten Sinema (D-AZ), who has been staunchly opposed to efforts to reform the individual and corporate tax codes.

The slimmed-down package – now being referred to by the White House and congressional leadership as "Building a Better America" – might also be met with some resistance from progressive democrats in the House and Senate, who are interested in enacting as many of the policies included in the "Build Back Better Act" as

possible. However, Representative Pramila Jayapal, chair of the Congressional Progressive Caucus, signaled that she and her colleagues are open to continuing negotiations. Senator Manchin in December thwarted congressional democrats' hopes of enacting the \$1.75 trillion "Build Back Better Act," an historic economic recovery package that included over \$150 billion for investments in affordable housing and community development (see *Memo*, 12/20/21). The bill included robust funding for NLIHC's HoUSed campaign's top policy priorities, including:

- \$25 billion to expand rental assistance to an additional <u>300,000 households</u>.
- \$65 billion to preserve public housing for the nation's almost 2 million public housing residents.
- \$15 billion for the national Housing Trust Fund to construct, preserve, and operate more than <u>150,000</u> new units of affordable, accessible housing for households with the lowest incomes.

Democrats are using a process called "budget reconciliation" to move the spending plan through Congress. The process would allow the bill to pass the Senate with a simple majority of 51 votes, rather than the 60 votes typically required in the chamber. However, with an evenly divided Senate, every Democratic senator's vote is needed if the bill is to be enacted.

The specific programs that could receive funding in a revamped Building a Better America bill have yet to be determined. It is essential for advocates to <u>continue urging their members of Congress</u> to protect and advance the historic affordable housing investments that were included in the Build Back Better Act in any new reconciliation package. As homelessness increases and millions of the lowest-income renters struggle to stay housed, we cannot let Congress miss this historic opportunity.

Take Action

<u>Your members of Congress need to hear from you</u> about why investments in rental assistance, public housing, and the Housing Trust Fund are essential to your community and why they must remain in any budget reconciliation package. Breaking housing investments off into a separate bill is unacceptable.

Thank you for your advocacy!

Join Today's National HoUSed Campaign Call for Universal, Stable, Affordable Housing!

Join today's (March 7) national HoUSed campaign call from 2:30 to 4:00 pm ET. We will discuss the current status of the fiscal year 2022 spending bill and the importance of quickly enacting that bill with the highest possible funding for affordable housing, as well as protecting critical housing investments in any budget reconciliation bill. We will be joined by Whitney Airgood-Obrycki and Sophia Wedeen of Harvard's Joint Center for Housing Studies, who will share findings from their recent report on how families changed their spending strategies to afford rent during the pandemic. We will share an analysis from the ERASE project team on new Emergency Rental Assistance spending data; receive updates from the field; and more. Register for the event here.

Recording of March 1 National HoUSed Campaign Call Now Available

In our most recent (March 1) national call for the "HoUSed: Universal, Stable, and Affordable Housing" campaign, we welcomed Senator Alex Padilla (D-CA), who spoke about his "Housing for All Act of 2022," a bill that would provide robust investments in the development of deeply affordable, accessible housing through the national Housing Trust Fund, as well as significant funding for housing vouchers and homelessness

response services. If enacted, the investments in the bill would effectively end homelessness and housing poverty in the United States.

"There is not a medium-to-large-sized city that hasn't felt the impact of the housing affordability crisis and increasing rates of homelessness," said Senator Padilla. "What can the federal government do? Bring significant resources to bear."

Jeff Olivet, newly appointed executive director of the U.S. Interagency Council on Homelessness (USICH), discussed the Biden administration's plan to address homelessness at the federal level. He stressed the importance of Housing First as a foundation for eliminating homelessness, as well as the need to distribute resources in ways that address the long-standing, structural inequities that have resulted in people of color, people with disabilities, and members of the LGBTQ+ community being disproportionately impacted by housing instability and homelessness.

Noel Poyo, deputy assistant secretary for community development at the U.S. Department of the Treasury (Treasury), provided updates on emergency rental assistance (ERA) distribution data. According to Treasury's data, more than 3.2 million households received ERA in 2021 and nearly two-thirds of those were households with extremely low incomes (see *Memo*, 2/28).

Sid Betancourt of NLIHC discussed the newest issue of <u>Tenant Talk</u>, an NLIHC publication geared toward tenants and residents. The latest issue discusses ERA distribution and its impact on tenants and includes articles by renters, resident leaders, advocates, NLIHC staff, and others. In addition to publishing *Tenant Talk*, NLIHC also hosts monthly "Tenant Talk Live" webinars. The next webinar will be held on Monday, March 7, at 6:00 pm. Register for the webinar <u>here.</u>

Carol Bodeen of the Nebraska Housing Developers Association provided a field update, and NLIHC's Sarah Saadian, senior vice president of public policy, concluded the call by sharing the latest information about events on Capitol Hill and discussing the State of the Union.

NLIHC hosts national calls every week. Our next call will be today, March 7, at 2:30 pm ET. Register for the call at: tinyurl.com/ru73gan

Watch a recording of the March 1 call at: tinyurl.com/9m7r7tr9

View presentation slides from the March 1 call at: tinyurl.com/yckmn6e3

Coronavirus, Disasters, Housing, and Homelessness

NLIHC and Disaster Recovery Advocates Send Letter Urging Passage of FEMA Reform Bill

NLIHC and almost 30 other national organizations sent a <u>letter</u> to congressional leaders on March 1 urging them to include the "<u>Housing Survivors of Major Disasters Act</u>" in any upcoming appropriation bill or other piece of must-pass legislation. The legislation would address significant title-documentation challenges that have resulted in thousands of eligible disaster survivors being wrongfully denied Federal Emergency Management Agency (FEMA) assistance.

The bill, which was written with input from NLIHC's Disaster Housing Recovery Coalition, was introduced by Representative Adriano Espaillat (D-NJ) and Resident Commissioner Jenniffer Gonzalez-Colon (R-PR) and supported in the Senate by Senator Elizabeth Warren (D-MA). It was unanimously approved by the House Transportation and Infrastructure Committee in 2021.

For many years, FEMA has denied assistance to eligible disaster survivors unable to present property titles, written leases, or other similar documents to show residency and occupancy of disaster-damaged property. In areas where mobile homes and alternative property ownership methods are prevalent – such as Puerto Rico, the Gulf Coast, Northern California, and the Pacific Northwest – title documentation requirements can result in disaster survivors being prevented from accessing aid. The Housing Survivors of Major Disasters Act would make it easier for disaster survivors to prove residency in disaster-impacted areas or ownership of a disaster-damaged home through a "declarative statement" form attesting to their ownership of the property, or through the submission of utility bills, credit card statements, pay stubs, and school registrations. These changes would ensure that disaster survivors with low incomes would be able to access the assistance they need without being forced to endure lengthy and complicated title clearing processes or go without much-needed assistance.

FEMA <u>addressed</u> some of these long-standing barriers in reforms announced by the agency in 2021. The Housing Survivors of Major Disasters Act would both cement these changes in statute and broaden the types of documentation accepted by FEMA for establishing ownership of disaster-damaged homes. The bill would also make these changes retroactive, allowing those denied assistance after recent disasters the opportunity to arrange for a re-examination of their assistance applications by the agency under the provisions of the new rule.

Read the text of the letter here.

Read the text of the "Housing Survivors of Major Disasters Act" at: https://bit.ly/3IS2cDR

White House Extends Order Directing FEMA to Fully Reimburse COVID-19 Costs, Including Sheltering for People Experiencing Homelessness

In a <u>memo</u> released by the White House on March 1, President Biden announced that the Federal Emergency Management Agency (FEMA) would continue to fully cover eligible costs related to COVID-19-mitigation activities through July 1, 2022, including costs associated with non-congregate sheltering for individuals experiencing homelessness.

As a result of the national emergency declaration regarding COVID-19 issued by President Trump in March 2020, FEMA activated its Public Assistance (PA) grant program to provide assistance to state, territorial, tribal, and local government entities and certain private non-profit organizations as they responded to the pandemic. Over the past two years, state and local governments have used PA funds, along with other federal and state funding streams, to move people experiencing homelessness in shelters and encampments, as well as others living in congregate settings, into hotel rooms and other non-congregate shelters to safely isolate and quarantine.

NLIHC and our national, state, and local partners in the Disaster Housing Recovery Coalition (DHRC) had <u>urged</u> FEMA to cover the full costs of moving individuals experiencing homelessness and living in congregate settings or encampments to safer living spaces in hotels and motels. In a major victory for individuals experiencing homelessness, advocates, and state and local officials, President Biden directed FEMA to cover 100% of approved costs in an <u>executive order</u> issued in January 2021. President Biden has extended his directive three times – first through <u>December 31, 2021</u>, then through <u>April 1, 2022</u>, and now through <u>July 1, 2022</u>.

Learn more about FEMA's Public Assistance program and non-congregate sheltering during the COVID-19 pandemic at: https://bit.ly/3HEjKlD

Read the executive order extending the 100% reimbursements at: https://bit.ly/3HEjFOR

UN Climate Report Links Assistance for Low-Income Households to Climate Adaptation

The United Nations Intergovernmental Panel on Climate Change (IPCC) released its 6th Assessment Report on Impacts, Adaptation, and Vulnerability on February 27. The report presents key findings on efforts across the globe to adapt to worsening climate change and highlights vulnerabilities to future impacts. Overall, the picture is bleak: the report details a range of impacts resulting from the release of CO2 into the earth's atmosphere due to human activities, including temperature increases, desertification, precipitation decrease, and sea level rise. The report finds that individuals living in historically marginalized communities – such as low-income households – are more likely to be endangered by the impacts of climate change yet less likely to receive assistance to mitigate these dangers.

Chapter 8 of the report, "Poverty, Livelihoods, and Sustainable Development," addresses vulnerability to climate change. This portion of the report also explains how "adaptive measures" taken by more affluent communities – such as levees or flood walls that protect higher-income communities but direct flooding towards less affluent communities – can have negative impacts on those with lower incomes. In addition, the report suggests that decreasing funding for social welfare programs in favor of climate mitigation projects can backfire by increasing the needs of those facing the negative impacts of climate change, like worsening disasters. "Measures to enhance social welfare and safety nets themselves help enhance the poor's resilience to climate impacts because they focus on non-climatic stressors affecting livelihoods, which interact with climate hazards," reads the report. "Therefore, diverting attention away from safety nets may in fact undermine adaptation efforts."

The report's suggestions align with the principles of the NLIHC-led <u>Disaster Housing Recovery Coalition</u> (DHRC), a group of more than 850 national, state, and local organizations, including many working directly with disaster-impacted communities and with first-hand experience recovering after disasters. DHRC works to ensure that federal disaster recovery efforts reach all impacted households, including the lowest income seniors, people with disabilities, families with children, veterans, people experiencing homelessness, and other at-risk populations who are often the hardest-hit by disasters but have the fewest resources to recover afterwards.

One bill supported by the DHRC – the "Reforming Disaster Recovery Act" introduced by Senators Brian Schatz (D-HI), Susan Collins (R-ME), Todd Young (R-IN), Patrick Leahy (D-VT), Bill Cassidy, M.D. (R-LA), Ron Wyden (D-OR), and Representative Al Green (D-TX) – would take steps towards addressing some of the problems identified in the IPCC report. The bill would permanently authorize HUD's long-term Community Development Block Grant-Disaster Recovery (CDBG-DR) program and create a framework to ensure that federal long-term recovery funds can reach low-income households quickly. The bill would also ensure that funding for infrastructure repair and economic development following a disaster would remain proportionate to funding provided for the housing needs of disaster survivors.

Read the IPCC report at: https://bit.ly/3hCD4Fk

Learn more about the DHRC at: https://bit.ly/35SbwJC

Coronavirus Updates – March 7, 2022

National Updates

Department of the Treasury

The U.S. Department of the Treasury (Treasury) released demographic data on February 24 showing that funds delivered to millions of households through its Emergency Rental Assistance (ERA) program are reaching underserved and vulnerable communities. According to reporting data, over 80% of ERA assistance was delivered to very low-income households. In the fourth quarter of 2021, more than 40% of all primary applicants receiving assistance self-identified as Black and more than 20% self-identified as Latino, and female-headed households made up close to two-thirds of ERA beneficiaries. Read <u>Treasury's press release</u>, learn more about <u>ERA quarterly demographic data</u>, and access <u>monthly ERA spending through December 2021</u>. Also read <u>Memo</u>, 2/28, for NLIHC's analysis of the latest ERA data from Treasury.

Treasury released updated <u>Compliance and Reporting Guidance</u> for the Coronavirus State and Local Fiscal Recovery Fund (SLFRF) Program on February 28. Treasury's <u>final rule</u> provides greater flexibility and simplicity for recipients using SLFRF funds. Recipients will now report on a broader set of eligible uses and associated Expenditure Categories (ECs), starting with the April 2022 Project and Expenditure Report. The ECs for several housing-related SLFRF uses have changed. Appendix 1 includes the new ECs, as well as a reference to previous ECs used for reporting under the interim final rule.

Advocacy & Research

The National Consumer Law Center published a <u>short report</u> updating Massachusetts's residential utility arrearage data through December 2021. Overall, while the position of utility customers has somewhat improved compared to the summer of 2021, residential customers ended 2021 still owing about \$100 million more in utilities than they did at the start of the pandemic.

The New Jersey State Policy Lab at Rutgers University <u>released</u> a report, <u>The New Jersey Housing Crisis in a COVID Era: Mapping Strategic Processes</u>. The report examines strategic development and organizational learning processes in five New Jersey municipalities that provide emergency rental assistance: Camden, Elizabeth, Jersey City, Newark, and Trenton.

Reporting

The <u>Associated Press</u> reports on new data released by the U.S. Department of the Treasury showing that more than 80% of the billions of dollars in federal emergency rental assistance (ERA) was delivered to low-income tenants. The data found that the largest percentage of tenants receiving ERA were Black households, followed by female-led households. "Our collective efforts to ensure these funds reach the lowest-income and most marginalized people are clearly working," said NLIHC President and CEO Diane Yentel. "Renters who received assistance were predominantly very low- and extremely low-income and disproportionately people of color."

<u>CBS News</u> likewise highlights the new ERA data released by Treasury. While more than half of the federal rental assistance has been spent or obligated – and data show ERA is helping low-income families – Treasury acknowledges that more work is still to be done, as billions of dollars remain available. Some state and local officials in need of additional ERA have requested reallocated funds, but Treasury is warning officials that the second round of reallocated funds will be smaller than the first round. The department is urging officials to use other resources, including Coronavirus State and Local Fiscal Recovery Funds, to provide rental assistance.

<u>Reuters</u> also reports on Treasury's announcement that its ERA program spent or obligated more than \$25 billion in 2021 to help renters stay in their homes, with over 80% of the total going to very low-income households. Treasury released demographic data on the ERA program for the first time, saying that during the fourth quarter of 2021, more than 40% of primary applicants receiving aid self-identified as Black, and more than 20% as Latino.

State and Local News

Alabama

The U.S. Department of the Treasury in February <u>recaptured \$42 million</u> of Alabama's \$263 million allocation of federal emergency rental assistance (ERA) due to the state's failure to meet federal expenditure deadlines. State officials anticipate that another \$30 million of ERA funds will be recaptured and reallocated in March, leaving an estimated \$92 million in Alabama's state fund.

Arizona

The <u>Arizona Republic</u> reports that Arizona voluntarily redistributed \$88 million in federal emergency rental assistance (ERA) funds to other jurisdictions across the state that had spent their first round of ERA funding and needed additional funds. State officials said they had recognized that the amount of ERA allocated to Arizona was more than what was needed to help Arizona's rural renters and had chosen to voluntarily redistribute the excess funds to Maricopa County, Chandler, Glendale, Mesa, Pima County, and Tucson.

The <u>City of Tucson and Pima County received \$22 million</u> in reallocated ERA funds that were recaptured from the state and redistributed to several municipalities. Pima County and Tucson work together to administer the Eviction Prevention/Rental Assistance and Utility Relief Program, which has already delivered more than \$50 million in rental assistance and nearly \$5 million in utility aid.

Arkansas

The U.S. Department of the Treasury recaptured \$23 million in emergency rental assistance (ERA) funds from the state of Arkansas and reallocated the money to Benton and Washington counties. The two counties have already distributed a cumulative \$27 million in federal ERA funds and have a sizable population in need of additional assistance. Critics of the reallocation decision, such as Representative French Hill (R-AR), argue that recapturing ERA from rural communities overlooks the acute housing needs in those communities.

California

Governor Gavin Newsom issued a statement on March 1 noting that continued federal support from FEMA will allow California to extend Project Roomkey to get more people off the streets and into non-congregate shelter. President Biden announced on March 1 that FEMA will continue to provide 100% reimbursement for the costs of approved non-congregate sheltering in hotel and motels across the country through July 1, 2022. Since the start of the pandemic, California has provided shelter for more than 50,000 individuals experiencing homelessness through Project Roomkey.

Connecticut

Connecticut's statewide emergency rental assistance program, UniteCT, <u>stopped accepting new rental</u> and utility assistance applications and re-certifications. The program is giving landlords and tenants who already have case numbers until March 31 to complete their applications.

Florida

<u>Hillsborough County and the City of Tampa</u> have received \$28 million in additional federal emergency rental assistance (ERA) funds. Applications for the Emergency Rental Assistance Program opened on March 1.

Georgia

The <u>Atlanta Journal-Constitution</u> reports that DeKalb County has received an additional \$25 million to provide emergency rental assistance (ERA), an influx of dollars born of Georgia's inability to distribute its own allocation of federal ERA funds. Local officials have not decided whether the county will reopen applications

for its <u>Tenant-Landlord Assistance Coalition</u>, but the new funds will help address the approximately 2,500 pending applications.

Indiana

<u>WBOI</u> reports that the Indiana Senate passed legislation (H.B.1214) on March 1 that would seal eviction filings in certain instances, including when there is no action on an eviction case after 180 days from the initial filing; when an eviction filing is resolved outside of court; and when a judgment is entered in favor of a tenant. The bill provides tenants avenues for sealing eviction filings but also allows landlords to start applications for emergency rental assistance. Andrew Bradley of Prosperity Indiana, an NLIHC state partner, says the legislation is an important first step toward tackling the 'Scarlet E' but that it does not address the causes that have led Indiana to have the highest rate of evictions in the Midwest. "It's not like this problem is behind us. We may not yet have seen the peak of Indiana's pandemic-related housing crisis because it tends to be a lagging indicator," said Bradley.

Iowa

The U.S. Department of the Treasury (Treasury) on February 25 <u>approved the reallocation of \$35 million</u> in federal rent relief funds from the State of Iowa to Polk County. The county had been forced to stop accepting new allocations for its emergency rental assistance (ERA) program due to a lack of funds, despite the fact that both Polk County and the state supported reallocating the \$35 million in unused funds. Representative Cindy Axne (D-IA) <u>sent a letter</u> to Treasury on February 16 urging the department to approve the request quickly.

Minnesota

A nonprofit organization in Brooklyn Park is <u>urging Minnesota lawmakers to pass emergency funds</u> to keep RentHelpMN up and running. African, Career, Education, and Resource (ACER) Inc., which contracted with the state Housing Finance Agency to distribute rent relief, says there is an urgent need for more funds. ACER, the Housing Justice Center, and the Minnesota Housing Partnership are among those calling on lawmakers to extend the program until at least June 1 – the date when eviction protections for tenants with pending ERA applications will end.

Mississippi

After a slow start last year, the Mississippi statewide emergency rental assistance (ERA) program has increased the amount of aid distributed to tenants and landlords. According to <u>Mississippi Today</u>, officials attribute the increase to several programmatic changes, including allowing tenants to apply without income documentation, partnering with housing counseling agencies and community leaders, and expanding outreach efforts, among others. As of January 31, the state has obligated \$110.3 million in ERA.

Missouri

The Kansas City Council approved an ordinance <u>appropriating \$25 million</u> in COVID-19-relief funding for the city's Emergency Rental Assistance (ERA) Program, the largest allocation of funds since the program launched in 2021.

Ohio

Ohio may forfeit more than \$100 million in unused federal emergency rental assistance (ERA) funds. A spokesman for the Ohio Department of Development, which oversaw the distribution of ERA, said efforts to improve the ERA program have accelerated the distribution of funds in recent months, but Ohio risks losing \$104 million in ERA funds if it cannot reallocate the remaining dollars to counties.

Oregon

Oregon Housing and Community Services (OHCS) has paid out over \$289 million in aid to more than 40,000 households a month earlier than expected through the Oregon Emergency Rental Assistance Program (OERAP). OHCS is dedicating additional resources to tenants applying for OERAP on top of the \$100 million allocated by the Oregon legislature and the \$1.1 million in reallocated funds awarded by the U.S. Department of the Treasury to OHCS in late December 2021. OHCS continues to advocate for additional reallocated federal funds.

Pennsylvania

Allegheny County and the City of Pittsburgh announced on March 1 that the joint Emergency Rental Assistance Program (ERAP) is winding down, with the last payments going out in May. The cutoff date for new applications is March 31. Officials are seeking additional funding for the program, which will remain in place in case more funds become available. The end of ERAP is likely to have a profound impact on the number of cases that come before Allegheny County Housing Court.

The Housing Alliance of Pennsylvania released a new report, *Revealing Opportunities and Challenges: An Analysis of Eviction Filings in Pennsylvania,* finding that local programs, eviction protections, and economic assistance programs have reduced the overall number of eviction filings over the past two years. Read the <u>full report</u> and the <u>executive summary</u>. Explore local data through <u>interactive plots in the web version of the report</u>.

<u>Axios</u> reports that Philadelphia received \$8.3 million in emergency rental assistance (ERA) from the U.S. Department of the Treasury and an additional \$9 million from the Pennsylvania Department of Human Services. While the funds will not cover all who need rent relief, they will help nearly 3,300 households whose applications have already been approved.

South Carolina

<u>Charleston County's emergency rental assistance</u> (ERA) program is set to reopen applications on March 1 after being suspended in October 2021 due to a lack of funds. The Charleston County Library System is helping those who need assistance filling out ERA application.

The Community Resource Center <u>extended the deadline</u> for people to apply for rental assistance through the SC Stay Plus program. Residents of Colleton or Dorchester County now have until March 11 to sign up for the SC Stay Plus program.

Texas

The <u>Bexar County Commissioners</u> approved a transfer of \$3.4 million in federal emergency rental assistance (ERA) funds on February 22, bringing the total contributions by the county and the City of San Antonio to the program to \$181 million. San Antonio distributes ERA from the program to both city and county residents.

<u>Travis County residents</u> can now apply to receive rent and mortgage assistance through the county's general fund and Local Fiscal Recovery Fund. The \$9.1 million in rent and mortgage assistance is funded through Travis County's general fund and its allocation of federal Coronavirus State and Local Fiscal Recovery Funds, not the U.S Department of the Treasury's Emergency Rental Assistance program.

Washington

An organization distributing federal emergency rental assistance (ERA) funds in <u>Snohomish County stopped accepting new applications</u> on March 1 because thousands of people whose applications have been approved are still waiting to receive the program's dwindling funds.

Guidance

Department of Housing and Urban Development (HUD)

- HUD Office of Public and Indian Housing: Emergency Housing Vouchers (EHV) Frequently Asked Questions, v.8 – February 23, 2022 (see *Memo*, 2/28)
- COVID-19 Homeless System Response: Program Transfer Considerations for Households in ESG-CV Rapid Rehousing Programs March 2022
- <u>COVID-19 Homeless System Response: Maximizing Federal Resources to House America</u> March 2022
- COVID-19 Homeless System Response: Qualitative Data 101 March 2022

Disaster Housing Recovery Updates – March 7, 2022

Department of Housing and Urban Development (HUD)

HUD <u>announced</u> on March 1 that the <u>Citizen Participation & Equitable Engagement (CPEE) Toolkit</u> is now available. The toolkit is a resource to help Community Development Block Grant-Disaster Recovery (CDBG-DR) grantees center equity in disaster recovery programs through an enhanced citizen participation process. The primary goal of citizen participation is to provide residents – especially low- and moderate-income (LMI) residents of the communities where CDBG-DR-funded activities will take place – with opportunities to actively participate in the planning, implementation, and assessment of programs and projects. Access the toolkit <u>here</u>.

FEMA

Yvette Chen from the Fair Share Housing Center published an <u>op-ed in the *Hill*</u> on FEMA's <u>proposal</u> to collect demographic data on the race and ethnicity of disaster survivors. FEMA does not currently collect data on the race and ethnicity of aid recipients, making it difficult to analyze the impact of inequitable disaster relief on communities of color. These data could help quantify what policymakers, researchers, and advocates already know: that our current disaster recovery system exacerbates racial disparities. FEMA is <u>accepting public</u> comments on its proposal through March 28.

Reporting & Research

<u>Southerly</u> examines what a federal disaster declaration entails and why disaster aid takes so long to reach individuals and communities in need.

By permanently authorizing HUD's Community Development Block Grant-Disaster Recovery (CDBG-DR) program, the DHRC-supported "Reforming Disaster Recovery Act" (S. 2471) would help ensure that long-term disaster recovery funds are made available quickly after disasters and that all disaster survivors and their communities can fully and equitably recover.

<u>CNBC</u> and the <u>Hill</u> highlight a new <u>report released by CoreLogic</u> in February 2022 estimating that 1 in 10 – or nearly 15 million – homes were impacted by natural disasters in 2021, totaling nearly \$57 billion in property damage. CoreLogic recommends local, state, and federal governments enact informed policies to protect each local environment from natural disasters.

Flooding

Three months after flooding damaged nearly 2,000 buildings in Washington's Whatcom County, more than 100 survivors are still living in motels and rental units. Emergency officials believe some survivors will not be able to return to their homes until the end of the year, but state emergency funding for temporary housing ends on April 30, and many survivors will likely be left without shelter at that point.

Hurricanes

<u>Members of the Louisiana congressional delegation</u> urged U.S. House and Senate appropriators to provide additional long-term hurricane recovery resources through the Community Development Block Grant-Disaster Recovery (CDBG-DR) program in the upcoming appropriations legislation.

The director of Louisiana's <u>Lake Charles Housing Authority</u> says that damage from Hurricane Laura has contributed to a demand for affordable housing that simply cannot be met. Of the 456 public housing units managed by the housing authority, only 159 units – about 35% – are livable and occupied. Roughly 400 residents who lived in authority-managed homes that were deemed unlivable after the hurricanes are scattered throughout the country.

An article in <u>Southerly</u> examines the work of the Louisiana Just Recovery Network (LJRN), a volunteer group that formed in the days after Hurricane Ida devastated southeast Louisiana. LJRN formed over the course of months of grassroots relief efforts and is now a network of organizations responding to disasters and rebuilding after storms using a climate-justice approach. The article – authored by Michael Esealuka, a cofounder of LJRN and an organizer with Healthy Gulf – highlights our country's inequitable disaster recovery system and explains why a more holistic, just approach to recovery is needed.

The <u>Philadelphia Inquirer</u> reports that due to a shortage of affordable housing, hundreds of residents in Montgomery and Chester counties who were displaced by Hurricane Ida are still trying to find housing. Most of the properties destroyed by flooding caused by Ida were affordable housing units. Residents affected by Ida are still navigating the bureaucratic process for federal assistance and have received little financial aid.

Wildfires

The *Los Angeles Times* reports that survivors of last year's Caldor Fire say FEMA has done little to help them rebuild their homes. While FEMA made Public Assistance (PA) funds available to reimburse state and local governments for costs related to the destructive wildfire, the agency did not approve a request from Governor Gavin Newsom to provide Individual Assistance (IA), which would help eligible uninsured or underinsured residents handle temporary housing and rebuilding costs. FEMA's decision not to approve direct assistance has led to further criticism that the agency's assistance programs are geared toward addressing disasters in the East and Midwest rather than the climate-caused wildfires in the West. Senator Alex Padilla (D-CA) has introduced two bills to reform the federal government's response to wildfires. The "FEMA Improvement, Reform, and Efficiency (FIRE) Act" would reform the Stafford Act governing FEMA to ensure that the agency's efforts fully address the unique nature of wildfires and their impacts on communities. The DHRC-supported "Achieving Equity in Disaster Response, Recovery, and Resilience Act of 2022" (S.3502) would establish an Office of Civil Rights, Equity, and Inclusion within FEMA to improve the quality of disaster assistance for marginalized and underserved communities.

Two individuals in Colorado who lost their homes in the Marshall Fire are <u>fighting to remain in the recreational vehicles</u> (RVs) they purchased and set up on their burned properties after being told they must leave. The City of Superior said the temporary homes are illegally parked and must be moved. While city leaders had considered allowing temporary housing after nearly 400 homes burned down in the town, the advisory board ruled against it.

DHRC Updates

Please note that the DHRC Disaster Recovery Working Group will now meet on Wednesdays at 2:00 pm ET. Register at https://bit.ly/34Efwsa.

HUD

HUD Inspector General Finds PIH Lacks Policies to Address Public Housing Resident Requests for Reasonable Accommodations

An <u>audit</u> by the HUD Office of the Inspector General (OIG) found that the HUD Office of Public and Indian Housing (PIH) did not have policies and procedures to adequately ensure that public housing agencies (PHAs) properly addressed, assessed, and fulfilled requests for reasonable accommodations from people with disabilities. PIH also did not perform civil rights front-end reviews as required.

OIG cites three reasons for these failures: (1) PIH compliance monitoring guidance does not require Field Office staff to review a PHA's reasonable accommodation policies and procedures; (2) PIH guidance is not centralized; and (3) PIH did not believe it was responsible for conducting civil rights front-end reviews but rather assumed that front-end civil rights reviews were to be carried out by HUD's Office of Fair Housing and Equal Opportunity (FHEO).

Due to these shortcomings, PHAs did not receive consistent reasonable accommodation oversight and may not be properly implementing existing requirements or understanding their responsibilities related to requests for reasonable accommodation. In particular, OIG noted that many PHAs were not informing residents of their right to a reasonable accommodation during annual income recertification. Also, PIH was not in possession of the information that would have been collected during front-end civil rights reviews, and FHEO could not use this information to address issues that may have been identified or to pursue corrective actions.

A reasonable accommodation is a change, exception, or adjustment to a rule, policy, practice, or service that may be necessary to ensure that a person with a disability has an equal opportunity to use and enjoy a dwelling or common area or fulfill the obligations of their program. A reasonable modification is a structural change made to existing premises, occupied or to be occupied by a person with a disability, in order to afford that person full enjoyment of the premises.

Federal laws require housing providers to make reasonable accommodations and reasonable modifications for individuals with disabilities. Federal nondiscrimination laws – such as the "Fair Housing Act" and Section 504 of the "Rehabilitation Act of 1973" – that protect against disability discrimination cover not only tenants and home seekers with disabilities but also buyers and renters without disabilities who live or are associated with individuals with disabilities. These laws also prohibit housing providers from refusing residency to people with disabilities or placing conditions on their residency because they require reasonable accommodations or modifications.

PIH is responsible for overseeing PHA operations, which should include processing reasonable accommodation requests in public housing. FHEO is responsible for receiving and investigating complaints under the Fair Housing Act and Section 504 to determine whether there is reasonable cause to believe that discrimination has occurred or is about to occur. An October 12, 1999, Federal Register notice revised overall HUD policy regarding front-end civil rights reviews, including by requiring HUD's various program offices, like PIH, to conduct civil rights front-end reviews. PIH and FHEO entered into a joint agreement establishing their respective roles and responsibilities, which included requiring PIH Field Staff to obtain a PHA's Section 504 compliance protocol checklist containing a PHA's reasonable accommodation policies and procedures and accessible unit counts.

OIG recommends that PIH undertake six actions to address the issue:

- (1) Update compliance monitoring guidance to include a requirement for Field Office staff to review a PHA's reasonable accommodations policies and procedures.
- (2) Update and consolidate reasonable accommodation policies and procedures to ensure there is centralized guidance available for Field Offices and PHAs.
- (3) Conduct additional outreach efforts to educate tenants and PHAs on their reasonable accommodation rights and responsibilities.
- (4) Require PHAs to track reasonable accommodation requests and make them available to PIH; tracking should include request date, type, outcome, and date of any action taken.
- (5) Review the joint agreement between PIH and FHEO and the related Section 504 checklist, and modify, update, or recommit to the agreement to ensure that the roles and responsibilities of PIH for conducting civil rights front-end reviews are clearly defined.
- (6) Ensure that Field Office staff receive training on how to conduct civil rights front-end reviews, including a review of reasonable accommodation policies and procedures for PHAs.

PIH is in the process of creating a new chapter on fair housing for its updated <u>Public Housing Occupancy</u> <u>Guidebook</u>. The chapter will combine all reasonable accommodation guidance and include guidance from three other <u>Guidebook</u> chapters ("Income Determination" pertaining to live-in aides, "Pet Ownership," and "Transfers") and from earlier PIH Notices <u>2010-26</u> and <u>2011-31</u>.

Read the OIG audit, *HUD's Office of Public and Voucher Programs: Requests for Reasonable Accommodation in Public Housing* (Audit Report Number 2022-BO-0001, February 7, 2022) at: https://bit.ly/3C66TaO

Find FHEO's webpage regarding fair housing in relation to disabilities at: https://bit.ly/3pzhzd0

Read more about public housing on page 4-30 of NLIHC's 2021 Advocates' Guide.

HUD Offers Affirmatively Furthering Fair Housing Office Hours

The HUDExchange listserv <u>announced</u> a series of bimonthly virtual "office hours" to review affirmatively furthering fair housing (AFFH) issues. The first session of each month will be general in nature and the second topical. The objectives are to develop effective strategies to affirmatively further fair housing and to produce an Analysis of Impediments (AI), an Assessment of Fair Housing (AFH), or a related document to comply with the <u>AFFH Interim Final Rule</u> (see *Memo*, 6/14/21).

The first session will cover topics such as completing an AI, AFH, or other fair housing planning document; conducting effective community participation to reach all protected class groups; implementing fair housing planning documents; and reporting on fair housing planning documents. The second session will cover topics like community engagement, data analysis and local data sources for AI and AFH, fair housing issues and contributing factors, and goal setting.

The listserv indicates that office hours are intended for HUD grantees, but advocates should consider attending sessions as well. The first session will take place soon – on March 8 at 4:00 pm ET. Seven additional sessions are scheduled for March 22, April 12, April 26, May 10, May 24, June 14, and June 28 (all at 4:00 pm ET).

The HUDExchange listserv announcement is at: bit.ly/3Mk9AtZ

Registration requires a HUD Exchange account, which can be obtained at: bit.ly/3vyihe8

For questions, contact the 2022 Fair Housing Office Hours Registrar at: jtarr@enterprisecommunity.org

Read more about AFFH on NLIHC's <u>Racial Equity and Fair Housing</u> webpage at: <u>Affirmatively Furthering Fair Housing (AFFH)</u>.

$HUD\ PIH\ Extends\ Deadline$ for PHAs to Seek Expedited Waivers for Public Housing and Vouchers to April 1

HUD's Office of Public and Indian Housing (PIH) posted <u>Notice PIH 2022-04</u> on March 3, extending to April 1 the deadline for public housing agencies (PHAs) to request expedited PIH review of certain regulatory waivers originally allowed in <u>Notice PIH 2021-14</u> as authorized by the CARES Act (see *Memo*, <u>5/10/21</u>). Notice PIH 2022-04 is identical to <u>Notice PIH 2021-34</u>, which originally announced the possibility of requesting expedited waivers and gave PHAs until March 1 to apply (see *Memo*, 12/20/21).

PIH determined that some of the regulatory waivers provided in Notice PIH 2021-14 may continue to be necessary during pandemic recovery. HUD will consider requests to extend the regulatory waivers listed in Table 1 of the notice if a PHA can provide a good cause, including:

- Increased vacancy.
- Insufficient staffing levels to address administrative or maintenance backlogs.
- Potential negative impacts to tenants or the onset of housing instability.
- Local pandemic-specific delays or limitations caused by supply chain disruption, safety, or social distancing requirements.

The expedited waivers include:

- Increasing the voucher payment standard during a Housing Assistance Payment (HAP) contract. In other words, a PHA may increase a household's voucher payment standard at any time rather than waiting for the household's next regular income reexamination.
- Allowing PHAs to grant a household one or more extensions of the initial voucher term (the time available to a household with a voucher to lease a unit, which is generally 60 days.)
- Enabling PHAs to allow payment standards above the usual maximum of 110% of the Fair Market Rent (FMR) up to 120% of FMR. If PIH approves, this payment standard only applies to fiscal year (FY) 2022 FMRs and must revert to the basic range (between 90% and 110% of FMR) for FY23. PHAs may also seek approval to establish an alternative payment standard up to 120% of the Small Area FMRs (SAFMRs) for a ZIP.

The notice also mentions that PHAs may continue applying several waivers from Notice PIH 2021-14 without HUD approval, such as for:

- Remote Video Housing Quality Standards (HQS) inspections. PHAs may perform remote, video-assisted, or "virtual" HQS inspections for inspecting units or responding to resident requests to identify maintenance needs. PHAs may also use similar means (such as videoconferencing, text messaging, or email) to receive maintenance requests (see *Memo*, 12/7/20).
- PHA oral briefings. PHAs may continue to use alternative methods to provide oral briefings, including phone calls, webcasts, in-person meetings, video calls, and other virtual methods (see *Memo*, 12/7/20).

Read Notice PIH 2022-04 at: bit.ly/3sGDgtu

Read Notice PIH 2021-34 at: bit.ly/3ydpuzL

Budget and Appropriations

Rep. Patrick McHenry (R-NC) Sends Letter to House Appropriations Committee Outlining HFSC Republicans' Priorities for FY22 Spending Bill

U.S. House Financial Services Committee (HFSC) Ranking Member Patrick McHenry (R-NC) sent a <u>letter</u> on March 3 to House appropriators on behalf of HFSC Republicans outlining their priorities for the fiscal year (FY) 2022 omnibus spending bill. These priorities include increasing oversight of pandemic relief funds, protecting investors and supporting access to capital, protecting consumers, countering China's global influence, and supporting an increase in housing supply through local zoning and regulation reform.

In the letter, Ranking Member McHenry argues that federal oversight of coronavirus relief funds "took a backseat" in 2020 and 2021 and urges appropriators to include in the FY22 budget provisions to ensure that federal funds are being used appropriately. The letter also calls for a Government Accountability Office (GAO) report to study the impact of local zoning, ordinances, and land-use restrictions on housing supply and access to affordable housing.

While NLIHC supports reforms to zoning and land use restrictions, these reforms should not be framed as the "first step" in addressing the affordable housing crisis. Even states with lax zoning laws, like Texas, have a severe shortage of affordable housing for households with extremely low incomes. Reducing barriers is necessary and can decrease the cost of construction but cannot, on its own, reduce prices enough to serve the lowest-income households. In addition to zoning and land-use reforms, significant federal investments in affordable housing targeted to people with extremely low incomes are also needed to effectively address the affordable housing crisis.

Read Ranking Member McHenry's full letter here.

Read NLIHC's article on land use regulation and affordable housing here.

Congressional Appropriators Near Agreement on FY22 Appropriations Bill

Congressional appropriators hope to release a final federal spending package for fiscal year (FY) 2022 as soon as tomorrow, if congressional leaders can strike a deal on requests to provide financial assistance to Ukraine, to finance another COVID-19 supplemental request from the White House, and to include a disaster supplemental that would aid states still recovering from the impacts of hurricanes Ida, Laura, and Delta. While there is bipartisan support for assistance to Ukraine, some Senate Republicans resist additional COVID-19 relief funding.

The federal government is currently operating on a continuing resolution (CR), which extends funding levels from the previous fiscal year. With the current CR set to expire on March 11, appropriators are running short on time to enact an FY22 spending bill and may require one more short-term CR to finalize the bills and get them over the finish line. House and Senate Democrats are scheduled to attend a retreat during the latter half of the week but may have to return to enact the spending bill.

The FY22 appropriations package presents Congress with an opportunity to make immediate investments in affordable housing, including by expanding the Housing Choice Voucher (HCV) program to an additional 125,000 households with low incomes.

Take Action

Please <u>contact your senators and representatives today</u> and urge them to quickly enact an FY22 spending bill with the highest possible funding for affordable housing and community development programs, including the expansion of HCVs to an additional 125,000 households.

Congress

Select Committee on Economic Disparity and Fairness in Growth Holds Hearing on Promoting Economic Prosperity through Affordable Housing

Representative Jim Himes (D-CT), chair of the U.S. House Select Committee on Economic Disparity and Fairness in Growth, held a hearing on March 1, "Promoting Economic Prosperity and Fair Growth through Access to Affordable and Stable Housing." Witnesses discussed economically efficient policy solutions to attaining affordable, safe, and stable housing. View a recording of the hearing here.

The witnesses included Shaun Donovan, former HUD secretary and former director of the Office of Management and Budget; Nikitra Bailey, senior vice president of public policy at the National Fair Housing Alliance; Jacqueline Waggoner, president of the Solutions Division at Enterprise Community Partners; Kevin Nowak, executive director of CHN Housing; and Dr. Salim Furth, senior research fellow at the Mercatus Center at George Mason University.

"Housing isn't just about ensuring a roof over one's head. It's the vital link between one's dignity and ability to prosper in our society," said Chair Himes in his opening remarks. Representative Pramila Jayapal (D-WA) echoed the chair's sentiments, asserting that "housing is at the center of everything else."

Kevin Nowak, whose organization is based in Cuyahoga County, Ohio, discussed how adopting a Housing First strategy for addressing homelessness has helped people experiencing chronic homelessness find and maintain stable housing. "[The Housing First] approach allows people to have that safe, decent, affordable place to live in, with low barriers to get there," said Nowak. "Once we have people within our Housing First units, we see them staying in the units...We're seeing a housing stability rate of 95 percent." Nowak also estimated that his county had saved more than \$9.2 million since implementing a Housing First approach.

Watch a recording of the hearing here.

Read the hearing memo here.

Opportunity Starts at Home

School Employees in California Face Challenges Finding Affordable Housing in the Communities They Serve

A new <u>blogpost</u> released by the Terner Center for Housing Innovation at the University of California, Berkeley, sheds light on the housing struggles faced by entry-level teachers, non-teaching staff like bus drivers and janitors, and staff members of color in California. According to the blogpost, stagnant wages and high prices in housing markets in California are leaving teachers unable to afford housing and resulting in unfilled positions at schools, especially in Black, brown and Indigenous communities. For office staff, teaching assistants, janitors, bus drivers, and food service workers, wages are even lower than they are for teachers, making housing affordability an even greater challenge. The blogpost – which includes an interactive map displaying data about teacher salaries and housing costs in school districts in California – also highlights the unique struggles experienced by teachers and school employees of color.

"Teachers and school district employees across California face stagnant wages and rapidly rising housing costs," explain the authors. "These financial barriers impact teacher recruitment and retention in ways that have negative impacts for students, particularly in schools serving low-income and predominantly BIPOC communities."

Read the blogpost <u>here</u>.

Research

COVID-19 Relief Policies Have Far Reaching Impacts for Low-Income Households

A report from the Center on Budget and Policy Priorities (CBPP), "Robust COVID Relief Achieved Historic Gains Against Poverty and Hardship, Bolstered Economy," outlines the myriad ways innovative relief efforts shortened and prevented hardship during COVID-19. Many of these relief efforts were implemented for the first time, including Economic Impact Payments (EIPs), expanded unemployment insurance, the Child Tax Credit (CTC), an eviction moratorium, and a federally funded emergency rental assistance (ERA) program. These efforts resulted in the shortest-ever recession – lasting only two quarters – and a dramatic decrease in poverty, with eight million individuals moving above the poverty line in 2020.

Despite widespread employment instability during the onset of COVID-19, evidence suggests that pandemic relief measures dramatically decreased poverty and financial hardship. Using the Supplemental Poverty Measure, the authors determined that without government assistance, the number of people in poverty would have increased by nine million in 2020. With government assistance, however, the number of people in poverty decreased by eight million. The effects of these interventions were greatest for groups that disproportionately experienced poverty prior to the pandemic: 8% of Black and Latino people exited poverty in 2020 compared to nearly 4% of white people.

These measures also allowed households to meet their basic needs. Food insecurity, for example, declined significantly after the first and second round of EIPs and the first CTC payment. Most low-income families reported using their CTC payment to meet basic needs as well, with 91% of families reporting they used their payment on food, utilities, rent or mortgage, clothing, and education costs. Meanwhile, ERA has helped over three million households – 88% of which are extremely low-income or very low-income – pay their rents and remain stably housed.

These relief measures also helped bring about a swift economic recovery. The start of the pandemic led to widespread job losses, with 22 million jobs lost in March and April 2020. Following the passage of the CARES Act, however, unemployment began to fall sharply. The current unemployment rate of 4% is just slightly above the pre-pandemic rate of 3.5%, though labor force participation is down from pre-pandemic levels. Unemployment has affected groups differently, with women, people of color, individuals without a bachelor's degree, and individuals who were foreign-born disproportionately experiencing job losses at the start of the

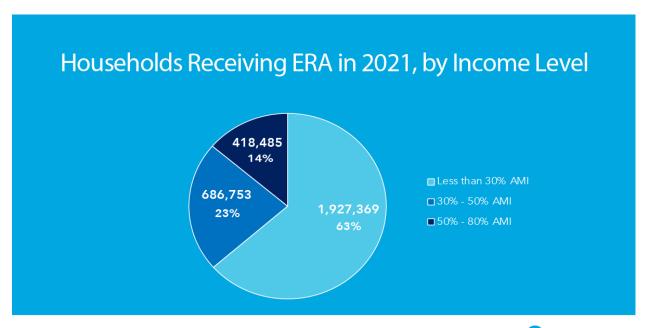
pandemic. Some of the groups that were most affected, however, also saw the greatest gains during the recovery, with employment increasing 15.5% for Hispanic workers between April and December 2020, compared to 10.9% for white workers during the same period. Even so, despite such gains, data from the Economic Policy Institute indicate that unemployment gaps across racial and ethnic groups have widened during the pandemic.

The report indicates the importance of learning from these relief efforts to address hardships that predated the pandemic and suggests that policies included in the "Build Back Better Act" – such as the expansion of the Child Tax Credit, Housing Choice Vouchers, Medicaid, and free and reduced lunch programs – could serve to address the pressing social issues that preexisted COVID-19.

The report can be found at: <u>bit.ly/3C97qbK</u>

Fact of the Week

Nearly Two-Thirds of Households Receiving Emergency Rental Assistance are Extremely Low-Income



SOURCE: U.S. DEPARTMENT OF TREASURY, "EMERGENCY RENTAL ASSISTANCE QUARTERLY DEMOGRAPHIC DATA: Q1 - Q4, 2021."



Source: U.S. Department of Treasury, "Emergency Rental Assistance Quarterly Demographic Data: Q1 – Q4, 2021."

From the Field

Wisconsin Interagency Council on Homelessness Releases Statewide Action Plan

The Wisconsin Interagency Council on Homelessness (ICH) released <u>"Welcoming Wisconsin Home: A Statewide Action Plan for Homelessness 2021-2023"</u> on February 28. The biennial action plan recommends

comprehensive investments and policy reforms to increase the supply of affordable housing, secure stable housing and supportive services for people experiencing homelessness, strengthen tenants' rights, improve the state's homeless services infrastructure, and remedy racial inequities.

The action plan establishes six guiding principles that inform the ICH's policy recommendations:

- 1. Housing is a human right.
- 2. Any future instances of homelessness should be rare, brief, and nonrecurring.
- 3. Housing is the lodestone for better outcomes throughout society.
- 4. Lack of available and affordable housing units is the greatest barrier to securing stable housing.
- 5. Ending homelessness is inextricable from ending racial disparities in the housing market.
- 6. Programs that serve people experiencing homelessness should invest sufficient resources in a Housing First strategy.

In response to the release of the statewide action plan, ICH Director Michael Basford explained that "too many Wisconsinites live with the threat of homelessness daily. We must face the challenges of homelessness head-on, and this report outlines our current reality as well as clear steps we can follow to make a difference."

The Wisconsin legislature unanimously voted to establish the ICH in 2017. Governor Tony Evers chairs the Council, which includes representatives from the state's four Continuums of Care as well as representatives from eight state agencies that serve people experiencing homelessness or that intersect with the homeless services system: the Department of Administration, Department of Health Services, Department of Veterans Affairs, Department of Children and Families, Department of Corrections, Department of Workforce Development, Wisconsin Housing and Economic Development Authority (WHEDA), and Department of Public Instruction.

The ICH released its first roadmap for Wisconsin's homelessness response, a <u>Statewide Action Plan for 2019-2022</u>, in late 2018. Although the ICH began to implement this plan in early 2019, the COVID-19 pandemic put immense strain on the state's homeless services system and exacerbated housing instability. The ICH decided to revisit its original three-year strategy and develop a new roadmap for 2021-2023. The new roadmap incorporates lessons learned during the pandemic.

Racial equity is at the heart of the Statewide Action Plan. The report illuminates Wisconsin's stark racial disparities in homelessness: Black Wisconsinites are nearly 11 times likelier than white Wisconsinites to experience homelessness. Multiracial and Indigenous Wisconsinites are about six times likelier than white Wisconsinites to experience homelessness, and Latino Wisconsinites are more than twice as likely. Although white people make up 83% of Wisconsin's population, they account for less than 50% of people receiving homeless services. The Statewide Action Plan contextualizes these disparities within the history of systemic racism in the housing market. The legacy of redlining, racial covenants, segregation, and discrimination continue to perpetuate a two-tiered system of housing opportunities, divided along racial lines, in Wisconsin and the country generally.

The Statewide Action Plan makes a series of policy recommendations to understand and remedy racial disparities in housing. The plan recommends that the ICH's Racial Equity Working Group, which was established in 2020 to assess racial inequities in Wisconsin's homelessness programs and contribute to the roadmap, remain an active body and continue to meet regularly. The report also recommends that the ICH conduct a racial equity analysis of all homelessness programming across its member agencies, report its findings to the Governor's office, and collect data from all state-funded agencies and organizations about the communities they serve and their internal efforts to address racism. The ICH should harness racial equity analysis and ongoing data collection to make recommendations to modify existing homelessness programs in ways that advance racial equity. The racial equity section also includes recommendations to close the racial gap in homeownership, including the establishment of a "Wisconsin Restorative Housing Program" that would

provide grants to homeowners for down payment assistance, mortgage assistance, and home improvement assistance.

Citing data from NLIHC's *Gap* report, which shows that Wisconsin has a shortage of 119,057 units affordable and available to extremely low-income renters, the plan proposes new investments to increase affordable housing supply and connect low-income people with housing opportunities. The plan proposes a new \$2 million small grant program to help landlords repair and preserve affordable housing units, a Housing Navigation Program funded with \$600,000 annually to help Wisconsinites transition from homelessness into stable housing, and an expansion of the state Housing Tax Credit Program. The state Housing Tax Credit Program, established in 2018, pairs federal 4% LIHTC credits with credits allocated by WHEDA to further leverage resources for the creation and preservation of affordable housing. The plan recommends raising the state Housing Tax Credit Program limit from \$42 million annually to \$100 million annually and making the tax credits available over a 10-year period instead of a 6-year period, which would lead to the creation of an estimated 1,000 additional units per year. The plan also recommends that a report be made on the obstacles to low-income housing development in communities across Wisconsin.

To complement federal investments in veteran homelessness, which have cut Wisconsin's veteran homelessness rate nearly in half over the past decade, the plan recommends a permanent "Wisconsin Housing for Heroes" veteran rental assistance program. The program would be funded with \$1 million annually and would assist veterans experiencing homelessness who do not qualify for HUD-VASH. The plan also proposes a new Homelessness Diversion Program, funded at \$1 million annually, that would redirect people at risk of entering emergency shelters or unsheltered homelessness to more stable alternatives.

Building on the progress of a two-year pilot program that authorized WHEDA to prioritize Housing Choice Vouchers (HCVs) for individuals and families on the voucher waiting list who are experiencing chronic homelessness, the plan recommends that the ICH survey Wisconsin's 85 PHAs to determine whether they have preference standards for people experiencing homelessness and encourage them to set such preferences if they do not currently exist. The plan also encourages WHEDA to prioritize children and families experiencing homelessness in its HCV administration.

The Statewide Action Plan proposes greater integration of health care and housing resources. The plan recommends that Wisconsin submit a Medicaid state plan amendment that would allow Wisconsin Medicaid to pay for housing support services and to use the Children's Health Insurance Program (CHIP) for an initiative focused on housing stability for low-income families. The plan also suggests that Wisconsin use federal Substance Abuse and Mental Health Services Administration (SAMHSA) Substance Abuse Prevention and Treatment Block Grant resources to fund homeless services.

Over the past decade, changes to landlord-tenant law in Wisconsin have shifted the balance of power away from tenants. The Statewide Action Plan lists 11 specific laws that should be reviewed by ICH – including laws that restrict the authority of local governments to impose additional requirements on landlords, laws governing eviction proceedings, and provisions that specify a landlord's duty to make repairs – and recommends that the ICH propose legislative reforms. The report also encourages the Wisconsin legislature to consider a ban on source-of-income discrimination, which would increase housing opportunities for voucher holders. To strengthen tenants' rights, the roadmap also recommends that Wisconsin build on Milwaukee County's recently established Right to Counsel pilot program, create a report on the costs and potential outcomes of a statewide right to counsel, and develop a Wisconsin Legal Help website that will enable tenants to independently seek legal resources.

Many pillars of the Statewide Action Plan recommend increased resources for existing housing and homelessness programs that have proven effective but are limited in impact due to years of underfunding. These funding recommendations include:

- an increase of \$700,000 in annual funding for the State Subsidy Grant Program, which funds renovations and expansions of existing shelter facilities, conversions of existing buildings into shelter, expansion of shelter services, and operating expenses. The program is currently funded at a lower level than it was 12 years ago.
- an increase of \$1 million in annual funding for the Homeless Prevention Program, which makes grants or loans to low- and moderate-income families and prioritizes those at risk of homelessness. The program has received flat funding for more than a decade.
- an increase of \$250,000 in annual funding for the Skills Enhancement Program, which distributes grants to community action agencies. The program has a proven track record; the vast majority of those who completed the program in 2019-2020 secured a job with higher wages and health insurance.
- an increase of \$500,000 in annual funding for the Homelessness Case Management Services Program, which provides intensive case management services to families experiencing homelessness.
- an increase of \$5 million in annual funding for the Housing Assistance Program, a program that provides grants for housing and supportive services that facilitate the transition from homelessness to independent living and creates a list of activities that can be funded through the program.

The above allocations are all proposed in Governor Evers's most recent executive budget but will require approval in the Republican-controlled state legislature to take effect.

The statewide action plan also proposes that the ICH and its partners produce a report on the COVID-19 pandemic's impact on people experiencing homelessness, including a set of recommendations to strengthen homelessness systems in the event of future pandemics or other disasters. In addition, the report outlines steps to improve data-sharing between state agencies and partner organizations and expand usage of Homeless Management Information System (HMIS) data to better track the efficacy of homelessness programs. Establishing a State Homelessness Dashboard would also help monitor progress towards the action plan's goals.

Finally, the plan includes suggestions to strengthen partnerships and bring a wider range of stakeholders into the state's homelessness response. The plan recommends that the ICH produce a report on the potential of Social Impact Bonding to engage the private sector in developing supportive housing, convene a landlord and property manager workgroup aimed at increasing the pool of available housing for people experiencing homelessness, and create a workgroup that engages people with lived experience of homelessness to review state programs and policies. Because the challenges of addressing homelessness are not neatly divided along state boundaries, the ICH should create a regional homelessness consortium to exchange strategies with neighboring states and develop solutions for people experiencing homelessness near Wisconsin's borders.

Housing and homelessness advocates in Wisconsin celebrated the release of the statewide action plan, while some pointed to the need for additional strategies not discussed by the report. "WISCAP [Wisconsin Community Action Program Association] is extremely pleased that Governor Evers has forwarded a comprehensive state plan for fighting homelessness – one which recognizes housing as a human right," said Andy Heidt, housing policy and programs manager at WISCAP. "This framework represents an appropriate and necessary organizing feature of any serious attempt to address homelessness in Wisconsin. Among other items, the Governor's plan calls for major increases in support of emergency shelter, rental assistance for veterans, and supportive housing and services. With statewide housing costs showing significant increases, however, we are concerned that there is not enough investment in permanent affordable housing for low- and extremely low-income households. While expanded Housing First programming can help serve the needs of certain homeless individuals and families, it cannot address the larger housing crisis that underlies all forms of homelessness. As such, we require a broader definition of homelessness with corresponding mainstream affordable housing strategies. Finally, we are wary of an expansion of the use of HMIS, which can be duplicative and unintentionally impede serving people in need."

The full statewide action plan can be found <u>here</u>.

NLIHC Virtual Housing Policy Forum 2022

Representative Pramila Jayapal (D-WA) to Address NLIHC Virtual Housing Policy Forum 2022, March 22-23!

NLIHC's Virtual Housing Policy Forum 2022: Achieving Housing Justice, taking place from 12:30 to 5:30 pm ET on March 22 and 1:00 to 5:30 pm ET on March 23, will feature a conversation between **Representative Pramila Jayapal (D-WA)** and NLIHC Board of Directors 1st Vice Chair Dora Leong Gallo on the path forward for achieving universal, stable, affordable housing for those most in need in America. Register today to attend the Forum.



Elected to U.S. Congress in 2016, Congresswoman Pramila Jayapal is now serving her third term, representing Washington's 7th District, which encompasses most of Seattle and its surrounding areas. She is the first South Asian-American woman elected to the U.S. House of Representatives and one of only two dozen naturalized citizens currently serving in Congress. Representative Jayapal is the chair of the Congressional Progressive Caucus, which will receive NLIHC's 2022 Edward Brooke Housing Leadership Award at this year's Leadership Awards Celebration on April 28.

The forum will also feature a special address by U.S. Secretary of Housing and Urban Development Marcia L. Fudge, as well as keynote speakers and panels on: Racial Equity and Housing Justice featuring MacArthur "Genius" award-winning photographer LaToya Ruby Frazier; the HoUSed Campaign for Universal, Stable, Affordable Housing – Progress To-Date and the Road Ahead; Capitol Hill Insiders Panel; Expanding the Multi-Sector Affordable Housing Movement; Ending Rental Arrears to Stop Evictions; Achieving Renter Protections; Best Practices in Organizing; and; and Discussions with Senior Administration Officials and Members of Congress, including an in-depth conversation between Representative Ritchie Torres (D-NY) and NLIHC President and CEO Diane Yentel.

Forum attendees will have an opportunity to network with other attendees, and NLIHC will provide a selection of interactive sessions with NLIHC experts on Our Homes, Our Votes 2022: Non-partisan Voter and Candidate Engagement; Disaster Housing Recovery; Effective Media/Social Media Strategies & Practices; and Anti-Racism, Equity, Diversity, and Inclusion.

NLIHC Announces 2022 Statewide and Local Organizing Award Honorees

NLIHC announced the recipients of the 2022 Organizing Awards: Washington Low Income Housing Alliance (WLIHA) and Housing Equity Now St. Paul (HENS). WLIHA will be honored with the 2022 Statewide Organizing Award, and HENS will be honored with the 2022 Local Organizing Award. The 2022 Organizing Award winners will be recognized on March 23 at NLIHC's Virtual Policy Forum 2022: Achieving Housing Justice.

The annual NLIHC Organizing Awards recognize outstanding achievements in statewide, local, or residential organizing that emphasize tenant- or resident-centered organizing and leadership and advance NLIHC's mission of achieving racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice.

NLIHC President and CEO Diane Yentel congratulated the honorees on their extraordinary work to strengthen renters' rights, expand resources for affordable housing, and bring racial equity to the forefront of the housing justice movement. "Sustained advocacy at every level of government is essential to achieving housing stability for the lowest-income renters and remedying racial inequity in the housing system," she said. "NLIHC is honored to recognize the Washington Low Income Housing Alliance and Housing Equity Now St. Paul for their transformative organizing victories and commitment to elevating the leadership of directly impacted communities."

The Washington Low Income Housing Alliance (WLIHA) will receive the 2022 Statewide Organizing Award for its effective advocacy to secure statewide tenant protections and significant housing investments in the 2021 legislative session. WLIHA mobilized thousands of constituents to reach out to their state legislators, participate in a virtual advocacy day, testify at hearings, sign letters in support of affordable housing priorities, and advocate on social media. The Resident Action Project (RAP), which organizes people with lived experience of homelessness and housing instability, played an essential role in setting the legislative agenda, building grassroots support, and educating elected officials about the impact of housing policy on their communities. Thanks to the advocacy of WLIHA and RAP, the state legislature passed a suite of transformative housing resources and tenant protections in the 2021 session – including statewide right to counsel for low-income tenants facing eviction, Just Cause Eviction legislation, a document-recording fee as a permanent funding source for housing stability programs, and a state budget with \$1.7 billion in housing resources.

"The policies we passed last year created a more just and equitable housing system that will last well beyond the pandemic," said Rachael Myers, executive director of WLIHA. "That progress was possible because of years of organizing led by our incredibly talented staff, RAP members and other impacted people sharing their experiences and organizing their communities, and advocates across the state speaking up over and over."

Housing Equity Now St. Paul (HENS) will receive the 2022 Local Organizing Award for its Keep St. Paul Home Campaign, which led the movement for passage of a rent stabilization ballot measure in the 2021 municipal elections. HENS – a coalition led by low-wealth communities and Black and Indigenous people and other people of color in St. Paul – collected more than 9,100 petition signatures to put rent stabilization on the ballot and made nearly 248,000 voter contacts during election season. The campaign mobilized its grassroots base of volunteers to get out into the community and speak directly with their neighbors. The ballot measure ultimately passed with 53% of voters in support. In addition to this significant victory at the ballot box, Keep St. Paul Home sparked a citywide conversation about housing and racial justice.

"HENS is excited to accept the Local Organizing Award, and we hope that our learnings and success with the Keep St. Paul Home campaign inspires organizers across the country to build up renter power and run values-based campaigns that win strong policies," said Tram Hoang, campaign manager for Keep St. Paul Home. "Our

campaign grew out of decades of organizing in the communities most impacted by housing injustice and countless renters who have told us that something must be done to stop predatory practices and egregious rent spikes that are specifically targeting and disproportionately harming households of color. We didn't wait for policymakers—we leveraged the power of the people and direct democracy to do this for ourselves. This victory is a testament to renters demanding our dignity and the transformative impact of community organizing."

To read more about this year's honorees, as well as the notable achievements of other organizations nominated for the 2022 Organizing Awards, visit NLIHC's <u>blog</u>.

Representatives from WLIHA and HENS will participate in a panel discussion, "Best Practices in Organizing," at NLIHC's Virtual Housing Policy Forum 2022 on March 23. Registration information can be found here.

Register for "Advocacy 101" and "Policy Priorities" Webinars ahead of Virtual Capitol Hill Day on March 24!

NLIHC invites advocates from across the country to register for two webinars in preparation for Virtual Capitol Hill Day on March 24. Virtual Capitol Dill Day enables advocates to meet with members of Congress and their staff to urge them to fund affordable housing programs at the highest levels possible, advance anti-racist policies, and support legislation that will improve the lives of the lowest-income people. The two webinars are designed to help advocates prepare for Capitol Hill Day by covering the nuts-and-bolts of advocacy and overviewing NLIHC's policy priorities. Capitol Hill Day is part of our annual Virtual Housing Policy Forum 2022. Register for the Forum here. Register for the webinars here and here.

The first webinar, "Advocacy 101: Meetings with Elected Officials and the Legislative Process," will take place on March 9 at 1:00 pm ET. In the webinar, NLIHC's field team will discuss the basics of the legislative and budget processes, offer tips for effective advocacy meetings, and hold a practice Capitol Hill meeting. Register here.

The second webinar, "NLIHC's Policy Priorities for 2022," will take place on March 16 at 12:00 pm ET. NLIHC's policy team will discuss our policy priorities for Capitol Hill Day, and the field team will provide an overview addressing how housing providers, tenant associations, and homeless service agencies can connect their work to our policy priorities and providing access to resources to share during Hill meetings. Register here.

NLIHC will also offer other sessions and resources in anticipation of Capitol Hill Day. On March 23, we will host a brief session providing a quick overview of factsheets and resources available to advocates making essential legislative asks. Likewise, NLIHC will provide advocates with a comprehensive virtual Advocacy Day Toolkit to guide Hill meetings. The toolkit contains information on our policy priorities, suggestions about how to manage advocacy meetings, talking points, data sheets on housing needs, and state-specific information.

To set up an appointment for Virtual Capitol Hill Day, please contact Joey Lindstrom at <u>jlindstrom@nlihc.org</u>. Most likely, meetings for your state and district have already been set up.

Register for "Advocacy 101" here.

Register for "NLIHC's Policy Priorities for 2022" here.

Register for Capitol Hill Day by registering for NLIHC's Virtual Housing Policy Forum 2022 here.

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