

**Volume 28, Issue 10**  
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## HoUSed Campaign for Universal, Stable, Affordable Homes

### NLIHC Celebrates Two-Year Anniversary of American Rescue Plan Act

NLIHC released a [statement](#) on March 10 – the two-year anniversary of the enactment of the “American Rescue Plan Act” (ARPA) – celebrating the tremendous success of ARPA in addressing the health and housing needs of America’s lowest-income and most marginalized households and providing communities nationwide the resources needed to build a stronger housing safety net.

“The unprecedented resources and protections enacted in the American Rescue Plan and other pandemic legislation kept millions of renters stably housed and saved lives,” said Diane Yentel, president and CEO of the National Low Income Housing Coalition, in the statement. “The legislation has helped develop much needed housing infrastructure and moved our nation one step closer to ensuring that affordable, stable housing is universally available to all.”

During the pandemic, as many as 12 million households were at risk of losing their homes without immediate action. Because of strong leadership provided by Congress and the Biden-Harris administration and the significant housing resources enacted in the American Rescue Plan Act:

- The national eviction moratorium and \$46 billion in Emergency Rental Assistance (ERA) helped millions of renters avoid evictions and, in the worst cases, homelessness. An estimated 9.7 million ERA payments, amounting to at least \$34 billion, have been provided to renter households who were behind on their rent during the pandemic. Together with the eviction moratorium, these resources halved eviction filings nationwide to the lowest level on record. More than 80% of ERA resources were delivered to extremely low-income and very low-income households facing the greatest risk of eviction. The funding reached those who are most marginalized, with more than 40% of those receiving assistance identifying as Black, more than 20% identifying as Latino, and close to two-thirds living in female-headed households.
- American Rescue Plan resources allowed communities to permanently rehouse [140,000 people experiencing homelessness](#) and begin construction on 40,000 deeply affordable homes, with the help of [Emergency Housing Vouchers](#) (EHVs), new funding for the construction of affordable housing, state and local relief funds, and by adopting the evidence-based Housing First approach.
- Emergency Housing Vouchers also enabled communities to prevent homelessness for [over 46,800 households](#). The EHV program is [leasing at a rate](#) faster than any previous HUD housing voucher program due to new flexibilities and resources that help individuals and families with higher barriers successfully use housing vouchers.
- State and local governments invested [\\$14.2 billion](#) through September 2022 in [Fiscal Recovery Fund](#) dollars to support nearly 1,800 housing affordability projects, including short-term housing assistance and the development of new, permanent affordable housing.

- Building on the momentum of the federal eviction moratorium and ERA, advocates have successfully enacted or implemented more than [165 state or local renter protections](#) to prevent evictions and keep tenants stably housed.

Despite the tremendous success of the American Rescue Plan, the legislation was not intended to solve the longstanding causes of housing affordability. Even before the pandemic, millions of extremely low-income households – those with incomes at or below either the federal poverty guideline or 30% of their area median income (AMI), whichever is greater – struggled to remain housed, always one financial shock away from falling behind on rent and being threatened with eviction and, in the worst cases, homelessness. On any given night, more than half a million people experienced homelessness, and millions more were at risk.

The underlying cause of America’s housing and homelessness crisis is the severe shortage of homes affordable and available to people with the lowest incomes and the widening gap between incomes and housing costs. There is a national shortage of over 7 million homes that are affordable and available to America’s lowest-income renters. Without affordable housing options, 10 million of the lowest-income renter households pay at least half of their income on rent, putting them at higher risk of eviction and homelessness. Despite the clear and urgent need, Congress only provides housing assistance to one in four eligible households.

Now, as emergency resources are being depleted and pandemic-era renter protections expire, renters are faced with record-high rents, eviction filing rates that are reaching or surpassing pre-pandemic averages, and, in many communities, increasing homelessness.

To fully address the housing and homelessness crisis that existed prior to the pandemic and to fix our nation’s housing safety net, Congress and the Biden-Harris administration must invest in long-term solutions to the underlying shortage of affordable, accessible homes and improve renter protections for the lowest-income people. This starts with making rental assistance universally available to everyone in need, preserving and expanding the supply of homes affordable to people with the lowest incomes, preventing evictions and homelessness, and strengthening and enforcing renter protections.

Read the statement [here](#).

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## **Senator Wyden Introduces DASH Act; NLIHC Continues to Oppose Wasteful MIHTC Proposal**

Senator Ron Wyden (D-OR) introduced the “[Decent, Affordable, Safe Housing for All \(DASH\) Act](#)” in the U.S. Senate, promoting the bill during a Senate Committee on Finance [hearing](#) on March 8. While some provisions in the DASH Act would provide critically needed resources to help struggling households, NLIHC believes that other measures – such as a proposal to create a Middle-Income Housing Tax Credit (MIHTC) – are misguided and wasteful. Senator Wyden has introduced similar legislation in previous years (see [Memo, 8/23/2021](#)).

The DASH Act ([S.680](#)) includes several housing provisions that would help address America's housing crisis. By fully funding rental assistance and investing robust resources in the national Housing Trust Fund, the bill would ensure that millions of households can afford their rent. The bill also includes an innovative proposal to create a new project-based renters' tax credit that could be layered on to the Low-Income Housing Tax Credit (LIHTC) program to ensure that homes built with the tax credit are affordable to people living in poverty. Among other important reforms, the legislation would close loopholes in the LIHTC program that developers have exploited to convert federally assisted properties to market rate and prevent nonprofit organizations from preserving the properties as affordable.

NLIHC strongly opposes any efforts to create a tax credit for middle-income households, as there is no sound rationale for using scarce federal resources for this purpose. The DASH Act would create a new federal tax credit to incentivize developers to build and preserve market-rate apartments – housing that is affordable to families earning 100% or below of the area median income (AMI). [Research](#) shows, however, that middle-income families comprise less than 1% of those facing significant housing challenges, while 92.5% of these households have very low- or extremely low-incomes and would not be served by this new tax break for investors. At a time when there are more than four times as many homeless households as there are severely cost-burdened middle-income renter households, we must target federal funding to where it is most needed: making homes affordable for the lowest-income and most marginalized people.

To address the housing needs of middle-income households, Congress should instead incentivize or require state and local governments that receive federal transportation and infrastructure funding to eliminate restrictive zoning rules that increase the cost of development, limit housing supply for all renters, and reinforce segregation and structural racism in housing and other systems. Local communities can and must do their part in eliminating the exclusionary zoning policies that put pressure on middle-income renters in a handful of metro areas.

Read more about the DASH Act at: <https://bit.ly/4234kTI>

Read NLIHC's Statement for the Record with more information on MIHTC at: <https://bit.ly/3yvBbCE>

See Diane Yentel's Tweet thread on MIHTC at: <https://bit.ly/3T7FptD>

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## **Join Today's (March 13) National HoUsed Campaign Call for Universal, Stable, Affordable Homes!**

[Join](#) today's (March 13) national HoUsed campaign call from 2:30 to 4 pm ET. NLIHC's Sarah Saadian will provide an [overview](#) of the President's fiscal year (FY) 2024 budget request. Casey Dawkins of the University of Maryland will discuss his [recent research](#) assessing the relationship between housing supply constraints and rates of homelessness among adults. We will also receive updates from the field, hear the latest news from Capitol Hill, and more! Register for today's call [here](#).

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## Congress

### Senate Banking Subcommittee Holds Hearing on Federal Strategic Plan to Prevent and End Homelessness

The U.S. Senate Committee on Banking, Housing, and Urban Affairs' Subcommittee on Housing, Transportation, and Community Development held a [hearing](#), “The Federal Strategic Plan to Prevent and End Homelessness,” on March 8. Witnesses included Jeff Olivet, executive director of the U.S. Interagency Council on Homelessness (USICH), and Richard Cho, senior advisor for housing and services at the U.S. Department of Housing and Urban Development (HUD). In their opening statements, Dr. Cho and Director Olivet discussed the current state and causes of homelessness, the positive impact of historic resources made available through the “CARES Act” and “American Rescue Plan Act,” and USICH’s [All In: The Federal Strategic Plan to Prevent and End Homelessness](#), which sets a short-term goal of reducing homelessness by 25% by 2025 (see [Memo, 12/19/2022](#)).

Subcommittee Chairwoman Tina Smith (D-MN) delivered opening remarks, stating that the “the backdrop to the issue of homelessness is that our nation is facing an affordable housing crisis.” Citing data from NLIHC’s [The Gap](#), Chairwoman Smith discussed the impacts of the nationwide shortage of affordable housing, noting that homelessness disproportionately impacts certain Black, Latino, and Native communities. She discussed bipartisan efforts to address the homelessness and housing affordability crisis, including the “Choice in Affordable Housing Act” ([S.32](#)) introduced by Senators Chris Coons (D-DE) and Kevin Cramer (R-ND) (see [Memo, 1/30](#)). Chairwoman Smith expressed hope that the subcommittee would identify “concrete steps to take together to address this deep challenge with a comprehensive approach, effective strategies, and the resources that we need.”

Chairwoman Smith highlighted the importance of investing in proven solutions to homelessness and addressing the root causes of the crisis. “We know what to do to solve this problem, we just need the will to fix it. We have data-driven strategies that are proven effective in addressing homelessness in recent years and are helping people who have fallen into homelessness. But we must also address the housing affordability challenges at all levels that are driving people into homelessness in the first place,” she said.

Ranking Member Cynthia Lummis (R-WY) claimed that Housing First fails to provide services, stating that “shuttling vulnerable people between programs without needed treatment is not the path to housing independence.” Director Olivet later clarified that Housing First does not mean “housing only.” The [Housing First model](#) recognizes that people with mental health challenges or substance use disorders often need stable housing before they can engage effectively in other services. Director Olivet described the homelessness approach used before Housing First was developed, explaining that requiring people to jump through hoops to obtain housing resulted in “people languishing in shelters, vehicles, and on the street.” In response to a follow-up question from Ranking Member Lummis about whether individuals should be required to participate in services, Director Olivet stated that voluntary treatment is more effective than forced participation. He added that the Housing First model has an extraordinary success rate.

Chairwoman Smith asked the witnesses to address the question of how to apply lessons learned from successes in reducing veteran, unaccompanied youth, and family homelessness to achieve the Biden administration's goal of reducing homelessness by 25% by 2025. Director Olivet explained that targeted investments and alignment among mayors, county officials, businesses, nonprofit organizations, and other stakeholders are central to efforts to address homelessness. "We need resources and evidence-based practices, scaled to meet the need. And we need to help communities to work with urgency and efficiency," added Dr. Cho.

Senator Robert Menendez (D-NJ) highlighted that the unprecedented housing and homelessness resources provided through the CARES Act and American Rescue Plan were "overwhelmingly successful in keeping people in their homes during the pandemic." He asked the witnesses how Congress and the administration can ensure that the expiration of pandemic-related resources does not contribute to an increase in homelessness. Dr. Cho responded that we need continued investments through the regular appropriations for permanent supportive housing, rapid rehousing, and more housing vouchers.

In response to a question from Senator J.D. Vance (R-OH) about whether the Housing First approach treats individuals as victims, Director Olivet responded that he views the model as "fundamentally humane, empowering, and very much treating the person as an agent of their own future." He explained that the older approach, which required individuals to meet prerequisites prior to obtaining housing, was dehumanizing and disempowering. "What I see when we give people a stable foundation of housing is that they can live into their best selves. It's impossible for people to rebuild their lives without the safety of a door they can lock," said Director Olivet.

Senator Vance called into question the efficacy of Housing First, a [proven model](#) for addressing homelessness that prioritizes access to safe, stable housing with access to wrap-around services when needed in order to achieve long-term housing stability. Director Olivet responded that Housing First is an evidence-based model backed by multiple randomized controlled studies. When Senator Vance asked why homelessness is increasing if Housing First is effective, Director Olivet explained the connection between homelessness and the housing crisis. He added that we must scale Housing First to meet the need and address the root causes leading to higher rates of homelessness.

Senator Kyrsten Sinema (I-AZ) addressed the direct connection between the high cost of housing and the rise of homelessness in Arizona, and she expressed her support for additional investments in the national Housing Trust Fund, the HOME Investment Partnerships Program, and the Low-Income Housing Tax Credit. Senator Sinema asked how Congress can strengthen project-based subsidy programs to increase the development of affordable housing. Dr. Cho responded that project-based vouchers are an important tool for expanding housing access and adding housing units, and he added that increasing investments and providing regulatory waivers and flexibilities would strengthen the program.

Senator Katie Britt (R-AL) asked the witnesses to discuss what has been most effective in reducing veteran homelessness. Dr. Cho stated that our country's success in reducing veteran homelessness demonstrates the importance of partnerships among the federal government and communities across the country, as well as "a commitment to evidence-based practices, a

commitment to working with urgency, and the importance of federal leadership.” Housing First is used by the U.S. Department of Veterans Affairs (VA) in its two largest homelessness programs, Supportive Services for Veteran Families (SSVF) and HUD-Veterans Affairs Supportive Housing (HUD-VASH). These programs, which are seen as the gold standard for homelessness programs both domestically and abroad, have been instrumental in [reducing veteran homelessness](#).

Director Olivet pointed to bipartisan collaboration and the continuities in approach across departments like HUD, VA, and the Department of Health and Human Services (HHS) as central to the successful efforts that have [reduced veteran homelessness by 55%](#) since 2010 and 11% over the last two years (see *Memo*, [11/07/22](#)). “We could take the veteran successes as a case study of how to do this with other populations,” said Director Olivet.

Watch a recording of the hearing at: <https://bit.ly/3145bmg>

Read USICH Director Jeff Olivet’s written testimony at: <https://bit.ly/3J6qUSf>

Read HUD Senior Advisor Richard Cho’s written testimony at: <https://bit.ly/3kZ49b0>

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## **Senate Finance Committee Holds Hearing on Affordable Housing, NLIHC Submits Statement for the Record**

The U.S. Senate Committee on Finance held a [hearing](#), “Tax Policy’s Role in Increasing Affordable Housing Supply for Working Families,” on March 8. Senators and witnesses discussed the effectiveness of the Low-Income Housing Tax Credit (LIHTC) program and opportunities for its expansion and reform. Witnesses included Denise Scott, president of Local Initiatives Support Corporation (LISC); Steve Walker, executive director of Washington State Housing Finance Commission; Sharon Wilson Géno, president of National Multifamily Housing Council; Mark A. Calabria, senior advisor with the Cato Institute; and Garrett Watson, senior policy analyst and modeling manager at Tax Foundation.

Chairman Ron Wyden (D-OR) spoke of the unifying nature of housing: “Few things unite Americans quite like the feeling that the rent is too damn high, or that saving enough for a down payment is a pipe dream.” The Chairman discussed several opportunities for tax legislation to increase housing supply, such as the “Affordable Housing Credit Improvement Act,” which NLIHC has previously endorsed. Ranking Member Mike Crapo (R-ID) said that affordable housing is an area in which the Finance Committee “ought to come to similar bipartisan solutions” and cited NLIHC’s [The Gap](#) report: “Across the country, Americans are faced with unaffordable housing. Specifically, lower income Americans are facing a shortage of about 7 million affordable homes and the supply of affordable housing continues to fall short of demand, with the gap increasing every year.” Ranking Member Crapo highlighted the importance of LIHTC and added that other interventions are needed to address housing costs, such as reducing regulatory barriers and ending restrictive zoning.



Witnesses spoke on the importance of building more affordable housing to reduce homelessness and improve economic development. Denise Scott, president of LISC, highlighted the needs of extremely low-income renters. Scott noted that nearly half of all renters are cost burdened, and one in four is severely cost-burdened. “It’s not just the lowest-income populations that are struggling,” Scott continued, “although they’re feeling the most pain.” Three witnesses, Denise Scott, Steve Walker, and Sharon Wilson Géno, also called for enactment of the “Affordable Housing Credit Improvement Act,” a bill with bipartisan support that would expand and reform LIHTC. Mark A. Calabria, senior advisor with the Cato Institute, called for reforms to ensure greater income targeting so more LIHTC units go to extremely low-income households. Garrett Watson of the Tax Foundation cited the need for more data on LIHTC’s effectiveness.

Members of the Senate Finance Committee asked questions and made comments highlighting the need for reform. Senator Ben Cardin (D-MD) said that “LIHTC is an extremely important tool, and it’s the strongest tool we have to date, but in and of itself is not enough.” Senator Maggie Hassan (D-NH) asked about the need for housing development in rural and Tribal areas, and Denise Scott recommended a basis boost for projects in rural and Tribal communities, which would spur development in those areas. Designating rural and Tribal areas as “Difficult to Develop Areas” is an NLIHC priority.

Watch the hearing and read testimony at: <https://bit.ly/3FeHazM>

Read NLIHC’s LIHTC reform priorities at: <https://bit.ly/3Jus7ob>

Read NLIHC’s Statement for the Record at: <https://bit.ly/3yvBbCE>

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## **House Subcommittee Holds Hearing on Oversight and Regulation of Pandemic Relief Programs**

The U.S. House Committee on Financial Services’ Subcommittee on Oversight and Investigations held a [hearing](#), “Holding the Biden Administration Accountable for Wasteful Spending and Regulatory Overreach,” on March 8. The hearing examined the role of the Federal Reserve, Consumer Financial Protection Bureau (CFPB), U.S. Department of the Treasury (Treasury), and Securities and Exchange Commission (SEC) in regulating the financial services industry, with a focus on the oversight and regulation of pandemic relief programs.

Witnesses for the hearing included Mark Bialek, inspector general for the Board of Governors of the Federal Reserve System and the CFPB; Richard Delmar, acting inspector general for the Treasury; and Rebecca Sharek, deputy inspector general for audits, evaluations, and special projects for the SEC.

Subcommittee Ranking Member Al Green (D-TX) cited in his opening remarks the necessity of providing emergency rental assistance (ERA) and other direct assistance to households during the pandemic, stating he would “focus on the good done by putting the American people above politics during the pandemic. This was done by...keeping people in homes, with [funding] for emergency rental assistance to 6.5 million households.”

Subcommittee Chair Bill Huizenga (R-MI) asked Acting Inspector General Delmar about reports of improper payments in ERA distribution. Mr. Delmar responded by drawing a distinction between “improper payments” and “fraud,” noting that, while fraud is a type of improper payment, not all improper payments are fraud. Mr. Delmar stated that complications involved in setting up ERA programs – including the delayed release of guidance – led to confusion among both applicants and administrators about eligibility requirements, which created opportunities for ineligible people to receive assistance.

An emergency COVID-19 relief bill enacted with bipartisan support in December 2020 provided \$25 billion in ERA, and the “American Rescue Plan Act,” enacted in March 2021, allocated another \$21.55 billion for ERA programs. This funding was provided in response to advocates warning of a potential “eviction tsunami” that put an [estimated 30-40 million people](#) at risk of eviction as a result of COVID-19-related job and income loss. Since then, more than 500 ERA programs across the country have provided almost \$34 billion in ERA to an estimated 6.5 million households, ensuring they were able to keep roofs over their heads during a pandemic that required people to remain home in an effort to reduce the threat to public health.

Learn more about ERA at: <https://nlihc.org/era-dashboard>

Watch a recording of the hearing and read witness testimonies at: <https://bit.ly/3Jtbyc4>

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## **Budget and Appropriations**

### **President Biden Releases FY24 Budget Request with Modest Discretionary Funding Increases, Plus Major Proposed Investments in Mandatory Spending**

President Joe Biden and HUD Secretary Marcia L. Fudge released their full fiscal year (FY) 2024 [budget request](#) on March 9. The proposal calls for increased funding for affordable housing and homelessness resources using two approaches: modest funding increases to HUD programs through the regular appropriations process, and major investments in housing through mandatory spending proposals. For full details, read NLIHC’s initial analysis [here](#).

Through the regular appropriations process, the president’s budget calls for funding HUD programs at \$73.3 billion, an approximately \$1.1 billion – or 1.6% – increase over FY23 enacted funding. The proposal calls for \$32.7 billion to renew all existing housing vouchers and to expand assistance to an additional 50,000 households through increased funding and an additional 130,000 households through program reserves.

Through its mandatory spending proposal, the budget request calls for significant investments to address the urgent housing needs of people with extremely low incomes. Building on the success of the pandemic Emergency Rental Assistance (ERA) program – which kept millions of renters housed during the pandemic – the request proposes \$3 billion in new resources for eviction prevention. The proposal also expands access to rental assistance by providing \$9 billion to ensure universal coverage to all youth aging out of foster care, as well as \$13 billion to serve veterans with extremely low incomes. According to the White House, these new resources are a

“historic down payment on the president’s goal of providing universal housing vouchers for low-income households.” An additional \$7.5 billion in mandatory funding would be provided to address the capital needs of the most distressed public housing properties, and another \$7.5 billion is proposed to expand the Low-Income Housing Tax Credit (LIHTC) program and Project-Based Rental Assistance.

While an important marker of the level of investment needed to meaningfully address the nation’s affordable housing crisis, the mandatory spending proposal will not gain the bipartisan support needed for enactment in a divided Congress. If enacted, the request would provide substantial federal investments in affordable housing and increase the availability of housing assistance to families with the greatest needs.

The White House is expected to release additional details of the president’s FY24 budget request today (3/13). NLIHC is monitoring information as it is released and will provide additional analysis as soon as it becomes available.

### **The Ongoing Threat to Affordable Housing and Homelessness Funding**

The release of the president’s budget request marks the official start of the FY24 appropriations cycle. In the coming months, both the U.S. House of Representatives and Senate will draft, release, and vote on their own FY24 spending proposals.

This year, House Republicans are threatening to make drastic cuts to federal spending in FY24 – including funding for vital affordable housing and homelessness resources – in exchange for raising the debt ceiling or avoiding a government shutdown. House Speaker Kevin McCarthy (R-CA) has proposed capping FY24 spending at FY22 levels, which would result in an estimated \$130 billion in cuts from non-defense discretionary programs. Some Republicans are also considering a budget outline that would slash funding for HUD programs by as much as 43%, and eliminate the Housing Choice Voucher (HCV) program. Such a proposal would end assistance for millions of households with the lowest incomes, who rely on voucher assistance to afford rent and avoid homelessness.

### **Take Action**

It is unacceptable to balance the federal budget by demanding cuts to programs that help the lowest-income households survive. There is a national shortage of approximately 7 million affordable, available homes for people with the lowest incomes, and only one in four households who qualify for federal housing assistance receives the help it needs. Without adequate funding for vital federal affordable housing and homeless assistance programs, households with the lowest incomes will continue to live precariously, only one missed paycheck or unexpected emergency away from housing instability, eviction, and, in the worst cases, homelessness.

- [Sign your organization on to the Campaign for Housing and Community Development Funding’s \(CHCDF\) annual budget letter](#), calling on Congress to reject spending cuts and instead provide the highest possible allocation for HUD’s and USDA’s affordable housing, homelessness, and community development programs in FY24.

- [Email your members of Congress today](#) and urge them to increase – not cut – resources for affordable housing and homelessness in FY24 and to support NLIHC’s top appropriations priorities:
    - Full funding for the TBRA program to renew existing vouchers and to expand the program to an additional 200,000 households.
    - Full funding for public housing operations and repairs.
    - Full funding for HUD’s Homeless Assistance Grants program.
    - \$100 million for legal assistance to prevent evictions.
    - \$3 billion for a permanent Emergency Rental Assistance program.
    - Increased funding for the competitive tribal housing grants, targeted to tribes with the greatest needs.
  - [Check out NLIHC’s advocacy toolkit](#), “Oppose Dramatic Cuts to Federal Investments in Affordable Housing,” for talking points, sample social media messages, and more!
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## Tenant Protections

### HUD Secretary Fudge Sends Letter Urging Rental Housing Providers to Limit Junk Fees

HUD Secretary Marcia L. Fudge sent an [open letter](#) urging rental housing providers and property management services to enact fee-related policies that would help create a fairer and more transparent rental market, as championed in President Biden’s [Blueprint for a Renters Bill of Rights](#). When searching for a home, renters are often faced with hidden, duplicative, and unnecessary fees that create a financial burden. Renters must often apply to several units, incurring many non-refundable costs, such as rental application fees, administrative fees, and other processing fees, which can add up to hundreds and even thousands of dollars. These fees are a significant burden for renters and are often used to pay for tenant screening reports that may provide landlords or rental companies with inaccurate information. The process can prevent renters from being selected for a unit, deplete their funds, and complicate and delay their ability to find affordable housing.

In his administration’s *Blueprint for a Renters Bill of Rights*, President Biden challenged local communities and housing providers to participate in a Resident-Centered Housing Challenge by providing clear and fair leases without hidden or illegal fees (see *Memo*, [1/30](#)). In her letter, Secretary Fudge reaffirmed this challenge and urged all housing providers, as well as state and local governments, to take action and transparently disclose fees charged to renters. These initiatives should promote fairness and transparency for renters and ensure that the costs paid by renters reflect actual, legitimate expenses. In particular, the letter urges:

- Eliminating rental application fees or limiting application fees to only those necessary to cover actual and legitimate costs for services.
- Allowing a single application fee to cover multiple applications on the same platform or across multiple properties owned by one housing provider or managed by one company across providers.

- Eliminating duplicative, excessive, and undisclosed fees at all stages of the leasing process, such as administrative fees and other processing fees in addition to rental application fees.
- Clearly identifying bottom-line amounts that tenants will pay for move-in and monthly rent in advertisements of rental property and in lease documents, including all recurring monthly costs and their purposes.

Secretary Fudge also reiterates HUD’s commitment to supply communities with research, ideas about best practices, and tools that can be used by all providers to increase transparency and promote fairness in the rental housing market. HUD will also work with the Consumer Financial Protection Bureau, the Federal Housing Finance Agency, the Federal Trade Commission, and the U.S. Department of Agriculture to determine the best practices in screening tenant applications and encourage housing providers to adopt such practices.

Read Secretary Fudge’s letter at: [bit.ly/3ZG4ezE](https://bit.ly/3ZG4ezE)

Read NLIHC’s statement on President Biden’s *Blueprint for a Renters Bill of Rights* [here](#).

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## **Emergency Rental Assistance**

### **Survey Indicates Outreach Increased Participation of Low-Income Tenants in California ERA Program**

A report released by the Housing Initiative at Penn (HIP), “[Emergency Rental Assistance Outreach: Evaluating strategies to reach and support vulnerable tenants during the COVID-19 pandemic in California](#),” discusses how outreach helped underserved renters gain access to the State of California’s Emergency Rental Assistance (ERA) program. Most organizations that were surveyed reported their outreach strategies were effective and increased the participation of low-income and underserved tenants in the ERA program – which was funded by the U.S. Department of the Treasury (Treasury) – despite a difficult application process. The report underscores the important role played by nonprofit and community-based organizations in improving the accessibility of Treasury’s ERA program.

Researchers surveyed organizations that were included in the Local Partner Network (LPN) – a network of more than 100 nonprofit and community-based organizations throughout California – in October and December 2021. The LPN was administered by the Local Initiatives Support Corporation (LISC) in partnership with the California ERA program. Each county in California was served by at least one LPN member organization. Member organizations conducted activities in at least one of the following categories: outreach, program promotion, application assistance, application pop-ups, and door knocking. LPN member organizations were surveyed regarding the following areas: outreach and marketing effectiveness, application processes for rental assistance, tenant and landlord relations in completing applications, and the LPN program.

More than 80% of organizations surveyed reported that their outreach strategies were moderately or very effective and nearly nine in 10 organizations felt they had moderately or significantly

increased tenant participation in the program. Surveyed organizations indicated that partnering with local groups and community institutions (e.g., churches and schools) increased their effectiveness. Organizations reported using a variety of marketing mediums, including both written materials and radio advertisements.

One of the core activities for LPN organizations was application support. More than 70% of survey respondents described the ERA application as moderately or very difficult for tenants to complete, particularly during the early stages of the ERA program. Difficulties included the length of the application, unnecessary information being requested by the application, and challenges involved in navigating the website. Respondents reported that non-English language applications were difficult to access or understand. However, the state ERA program made several changes to the application, and researchers found that more than 60% of survey respondents were moderately or very satisfied with the changes made during the summer of 2021.

Nearly 65% of survey respondents indicated that tenants were very willing to receive application support, while around 60% indicated that landlords were only moderately willing to support tenants' rental assistance application. The California ERA application process required the participation of both a tenant and their landlord. Organizations noted that landlords' general distrust of government programs and frustration with the ERA program were challenges. Several organizations stressed the need for clear and consistent information-sharing with landlords and the importance of mediating between landlords and tenants during the application process.

A unique aspect of the LPN was the incorporation of up-to-date, jurisdictional-level data on estimated households at risk of eviction in conjunction with the number of ERA applications submitted. Organizations that found the data helpful indicated that the data assisted them in tracking their efforts to reach those at risk of eviction, provided them with an estimate of how many applications were coming from various localities, and helped them better target their efforts.

Read the report at: <https://bit.ly/3Zu6ycu>

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## From the Field

### **Texas Supreme Court Issues Executive Order Extending Pandemic-Era Protections; Applications for Rent Relief Set to Reopen in Texas This Week**

The Supreme Court of Texas issued an [executive order](#) on March 1 extending pandemic-era protections that were set to expire this month. Meanwhile, the [Texas Rent Relief \(TRR\) program](#) and [Texas Eviction Diversion Program \(TEDP\)](#) announced they would begin accepting applications for the first time in more than a year.

[Executive Order No. 58](#), which was renewed alongside both programs, [allows](#) tenants and landlords to apply for direct rental assistance payments, while also allowing tenants to pause their eviction case if they enter mediation with their landlord in order to find an alternative to

eviction. For cases that are mediated through TEDP, a tenant will be able to have their eviction record sealed from public view. The move by TEDP, which is the first program of its kind in the state, makes Texas one of [10](#) states nationwide to have implemented eviction record sealing policies and programs since 2016.

The TRR program was launched in February 2021 alongside TEDP. Both programs closed for applications in November 2021, and all funds were committed by January 2022. In the first iteration, TEDP succeeded in arranging for more than 21,000 renter households to have their evictions prevented and their court records made confidential, while the state's emergency rental assistance program was able to serve more than 310,000 households and pay out over \$2 billion in direct rental assistance payments of up to 15 months in past due and current rents.

Eviction diversion policies, including eviction record sealing policies like those outlined by TEDP, are [effective](#) tools when it comes to keeping tenants housed. Evictions have lasting, and sometimes permanent, [consequences](#). In the early stages of the eviction process, when a landlord files an eviction with the court system, the filing is added to a tenant's record almost instantly – becoming accessible not only to future landlords but to the public as well. An eviction record is [present](#) on an individual's credit report for up to seven years and, as a result, can cause an individual to fail a background screening when applying for housing, preventing some applicants with eviction records from accessing safe and stable housing.

Since 2020, Texas has [renewed](#) its eviction record sealing policies 14 times. Even more notable is the fact that, of the executive orders issued by the Supreme Court of Texas, eviction diversion has been the [only](#) pandemic-era protection to have been continually renewed by the court, while every other executive order relating to the pandemic has been allowed to sunset. The first order was issued under [Executive Order No. 27](#) in September 2020 and formally set the groundwork to establish the state's eviction diversion program.

In October 2020, as the state [reported](#) an average of more than 10,000 eviction filings per month, the [Texas Coronavirus Relief Bill Rental Assistance Program](#), otherwise known as TRR, established a pilot program to remedy the growing eviction crisis in the state and help divert eviction cases. The program, which was launched in collaboration with the [Supreme Court of Texas](#), the [Texas Office of Court Administration](#), and the [Texas Department of Housing and Community Affairs](#), is formally known as TEDP. The program, which receives its funding from TRR, initially served more than 380 households and used a total of \$3.3 million to provide tenants and landlords with up to six months in rental payments. Because the pilot program was a success, a more permanent program was launched.

When the program officially launched, it committed to providing individuals with up to 15 months of rental and utility payments, including 12 months of back-owed rent, one month of current rent, and two months for future rent. In addition to providing financial assistance, TEDP used a special court process that trained Justice of the Peace staff to invite tenants and landlords to participate in the eviction diversion program. If the tenant and landlord agreed, the Justice of the Peace would pause the eviction case with the court for 60 days and would make all records related to the case confidential. If the landlord received any form of rental assistance during the 60-day process, whether from the TRR or a local emergency rental assistance program, the

Justice of the Peace would dismiss the case and all eviction records related to the case would remain confidential.

There were also several criteria that tenants had to meet to utilize the program's services. To be eligible for the program, tenants were required to:

- Be living in a household that had been sued for residential eviction.
- Have an eviction court docket number.
- Have applied for the TRR before applying for TEDP.
- Have a household income at or below 80% of the state's area median income (AMI)
- Certify that the household had either qualified for unemployment benefits on or after March 13, 2020, OR experienced a reduction in household income, incurred significant costs, or experienced financial hardship as a result of the pandemic.

The program eligibility was changed in 2021 to allow tenants who had not yet applied for emergency rental assistance to do so when they applied for TEDP. The change also allowed tenants who applied for any emergency rental assistance provided through the state, including ones at the local level, to apply for the TEDP program. Additionally, eligibility for the program was updated to allow a landlord to apply for the program in lieu of the tenant, with the landlord being the one to receive direct payments from the program.

Since its inception, TEDP has received more than \$200 million of the \$2 billion in housing funds allocated to the state to sustain the program. During the newest round of funding, the program will receive \$9.6 million of the \$96 million allocated to both eviction diversion programs and will open applications for two weeks starting on March 14.

The program will not only have support from the government agencies that will oversee implementation of the program, but from organizations providing legal assistance and advocacy as well. Texas Housers, a nonprofit organization dedicated to ensuring that all Texans have the opportunity to secure decent housing, has tracked eviction filings as they occur within the state in order to advocate for stronger tenant protections. Texas Housers also served as a cohort member of the End Rental Arrears to Stop Evictions (ERASE) project in 2021.

“The bipartisan effort by the State of Texas and the Texas Supreme Court to keep tenants housed during the pandemic successfully prevented hundreds of thousands of evictions,” said Ben Martin, research director at Texas Housers. “The reopening of TRR and TEDP and the extension of the Emergency Order by the Texas Supreme Court will help even more struggling tenants to stay stably housed and to keep harmful eviction filing information off of their records. We applaud these efforts, and yet we also know that \$96 million will not be enough. We estimate that there were more eviction filings in 2022 than ever before in Texas. One in five renters in the state pays over 50% of their income toward rent. This is unsustainable. The State of Texas has a budget surplus of over \$32 billion and an additional \$5.2 billion in unspent American Rescue Plan State Fiscal Recovery funds. TRR and TEDP are proven successful programs and the state should fund them.”

Learn more about the Texas' Eviction Diversion Program at: <https://texasrentrelief.com/tedp-overview/>



Learn more about NLIHC's ERASE Project at: <https://nlihc.org/erase-project>

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## Housing Policy Forum

### Rep. Maxine Waters to Speak at NLIHC's 2023 Housing Policy Forum!

Representative Maxine Waters (D-CA) will join a plenary panel discussion at [NLIHC's Housing Policy Forum 2023: Onward to Housing Justice](#), taking place on March 21-23 at the Hilton Washington DC Capitol Hill Hotel in Washington, D.C. The panel will be held on Wednesday, March 22, from 2:30 to 3:15 pm. [Learn more about this panel and the other sessions at the 2023 Forum by exploring the agenda](#), and then [register to attend the 2023 Housing Policy Forum!](#)

In addition to Rep. Waters, the Forum will host several speakers from the Biden administration, including HUD Secretary **Marcia L. Fudge**, U.S. Department of the Treasury Deputy Secretary **Wally Adeyemo**, and Federal Housing Finance Agency Director **Sandra Thompson**, who will offer their thoughts about the path forward for ensuring tenant protections and affordable housing for those most in need in America. The Forum will also feature two keynote addresses: one by renowned scholar and social activist **Rev. Dr. William J. Barber II**, and the other by acclaimed sociologist and author **Matthew Desmond**, who will also celebrate the launch of his new book *Poverty, by America* at this year's Forum. [Register to attend NLIHC's 2023 Housing Policy Forum!](#)

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### The State of Evictions and Eviction Prevention Work: Breakout Session at NLIHC's 2023 Housing Policy Forum

[NLIHC's Housing Policy Forum 2023: Onward to Housing Justice](#), taking place on March 21-23 at the Hilton Washington DC Capitol Hill Hotel in Washington, D.C., will feature a wide range of breakout sessions, including a session on the status of evictions and eviction prevention work.

The session, "The Status of Evictions and Eviction Prevention Work," will give an update on the eviction crisis and the approaches being taken by states and communities to reduce evictions. As the pandemic abates, emergency rental assistance (ERA) funds made available by the federal government have dwindled, while other pandemic-related tenant protections have expired, raising the threat of increased evictions. The session will explore questions like: What does model eviction prevention work look like? What are state and local communities doing to support tenants now? And what can they do in the future?

The breakout session will be held on Wednesday, March 22, from 9:30 to 10:45 am, and will be moderated by NLIHC Senior Project Director Sarah Gallagher, who heads NLIHC's End Rental Arrears to Stop Evictions (ERASE) project. The session will feature the following speakers:

- Emily Benfer, Research Collaborator, Eviction Lab

- Samira Nazem, Principal Court Management Consultant, National Center for State and Local Courts
- Michelle Mapp, Equal Justice Works Law Fellow, ACLU of South Carolina
- Andrew Bradley, Policy Director, Prosperity Indiana

In addition to breakout sessions like “The Status of Evictions and Eviction Prevention Work,” the 2023 Forum will feature discussions with Representative Maxine Waters (D-CA), Congresswoman and Chair of the Congressional Progressive Caucus Pramila Jayapal (D-WA), HUD Secretary Marcia L. Fudge, U.S. Department of the Treasury Deputy Secretary Wally Adeyemo, and Federal Housing Finance Agency Director Sandra Thompson about the path forward for ensuring tenant protections and affordable housing for those most in need in America. The Forum will also feature two keynote addresses: one by renowned scholar and social activist Rev. Dr. William J. Barber II, and the other by acclaimed sociologist and author Matthew Desmond, who will also celebrate the launch of his new book *Poverty, by America* at this year’s Forum. [Register to attend NLIHC’s 2023 Housing Policy Forum](#) virtually or in person!

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## HUD

### **NLIHC Provides Summary of Key AFFH Definitions, Modifies AFFH Community Engagement Overview**

NLIHC has prepared “[Preliminary Overview of Key AFFH Definitions](#),” the latest in a series of briefs providing initial overviews of the proposed Affirmatively Furthering Fair Housing (AFFH) regulation. In addition, NLIHC has revised its previous brief, “Preliminary Overview of AFFH Community Engagement and Complaint Process” (see *Memo*, [2/21](#)). Key AFFH definitions in the first brief include “affirmatively furthering fair housing,” “affordable housing opportunities,” “balanced approach,” “fair housing issues,” “fair housing goals,” “geographic area of analysis,” “meaningful actions,” and “underserved communities.” Each brief includes suggestions for improvements while also voicing concerns about certain provisions. HUD will accept comments until April 10. NLIHC will offer sample comment letters that advocates should consider using.

The revised overview of the community engagement process modifies comments made regarding the proposed rule’s option allowing a program participant to combine the community engagement requirements of the proposed AFFH rule with the public participation requirements of the Consolidated Plan (ConPlan) or PHA Plan requirements. Due to the wording of the proposed changes, which do not seem to effectively support the proposed AFFH rule’s intent to have robust community engagement, NLIHC is urging HUD to remove all provisions allowing such combinations. The AFFH community engagement requirements must be separate from and in addition to the required ConPlan or PHA Plan public participation requirements. In addition, NLIHC is urging the final AFFH rule to require four distinct community engagement stages: identifying fair housing issues, prioritizing fair housing issues, setting fair housing goals, and commenting on a draft Equity Plan before it is submitted to HUD for review.

Read “[Preliminary Overview of Key AFFH Definitions](https://bit.ly/3yv96va)” at: <https://bit.ly/3yv96va>

Read “Revised Overview of AFFH Community Engagement and Complaint Processes” at: <https://bit.ly/3yAi22p>

Read the expanded “Preliminary Overview of the AFFH Equity Plan” at: <https://bit.ly/3ZhQzhP>

Read “Preliminary Overview of AFFH Equity Plan Submission and HUD Review and Compliance Procedures” at: <https://bit.ly/3ZB2Spm>

Read NLIHC’s “[Preliminary Highlights of Five Positive Overarching Features of the Proposed AFFH Rule](#),” first provided in *Memo*, [2/13](#).

Read NLIHC’s “[Key Provisions of the 2023 Proposed AFFH Rule: Based on the Executive Summary and Background Sections of the Preamble](#),” first provided in *Memo*, [1/23](#).

More information about Affirmatively Furthering Fair Housing is on [page 8-12](#) of NLIHC’s newly released *2023 Advocates’ Guide* and on NLIHC’s [Racial Equity and Fair Housing website](#) of the [Affirmatively Furthering Fair Housing webpages](#).

Find HUD’s preview version of the proposed AFFH rule at: <https://bit.ly/3wWsRLH>

Find the *Federal Register* version of the proposed AFFH rule at: <https://bit.ly/3RIYfa1>

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## **Disaster Housing Recovery**

### **HUD Announces Agreement with State of Louisiana to Resolve Repayment Obligations for 3,300 Homeowners Impacted by Hurricane Katrina**

The U.S. House of Representatives’ Committee on Financial Services’ Subcommittee on Housing and Insurance addressed flood insurance reform efforts in a [hearing](#) on March 10. The hearing, “How Do We Encourage Greater Flood Insurance Coverage in America?,” examined the availability of flood insurance in communities across the country, as well as the steps needed to expand flood insurance coverage. A key portion of the hearing dealt with the National Flood Insurance Program (NFIP), a FEMA-administered insurance program that is the leading provider of flood insurance. The program currently provides coverage to approximately 4.7 million policy holders. Of the 4.5 million residential policies in the program, approximately 70% are for single-family homes, while 20% are for condominiums and multifamily buildings.

The hearing featured a panel of experts, including Patrick Small, president of DUAL Specialty Flood, who spoke on behalf of the Wholesale & Specialty Insurance Association; Christopher Hendrick, owner and principal of Heidrick & Company Insurance and Risk Management Services, who spoke on behalf of the Independent Insurance Agents and Brokers of America; Julian Enoizi, global head of public sector at Guy Carpenter; and Dr. Carlos Martin, the David

M. Rubenstein Fellow at the Brookings Institution and the director of the Remodeling Futures Program at Harvard University's Joint Center for Housing Studies.

Dr. Martin is a long-time contributor to disaster recovery reform efforts undertaken by the NLIHC-led Disaster Housing Recovery Coalition (DHRC) and to NLIHC's Disaster Recovery Research Consortium. The hearing was livestreamed and recorded.

Questions during the hearing focused on the large-scale entry of private insurers into the flood insurance market, which has not occurred for approximately 100 years. Discussion among Republican majority members focused on the feasibility of the private market taking a greater role, about which suggestion insurance industry representatives expressed interest, especially regarding their ability to provide cheaper coverage. Democratic minority members' questions focused on the impact of flooding and flood insurance costs on households with lower incomes and whether private insurance would sufficiently ensure that these properties could be properly insured in a way that made financial sense.

The position expressed by the witnesses is best summarized by a section of Dr. Martin's written testimony: "Diversifying the pool of insurers in this space to include private-sector providers could also be a helpful strategy to increase the number of flood policies, provided these same entities offer policies with sufficient coverage, at affordable rates, with fair and equal terms and claims processing, and with transparent disclosures to the public," wrote Dr. Martin. "A transition from federal insurance to private flood insurance, further, does not guarantee fair pricing and treatment. Private flood insurance, as regulated by states, is subject to a range of terms. For example, policyholders' financial capacity (e.g., income and assets) can legally be included as a factor in insurance quotes. Disparities in property insurance offerings and in the subsequent outcomes for different policyholders remains a national policy concern and will continue to be without a clear public role. These disparities will only grow as more severe flood events occur."

Read written testimony from the hearing and watch a recording at: <https://bit.ly/4216aUN>

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## **Disaster Housing Recovery Update – March 13**

### **Congressional and National Updates**

Representatives from congressional districts in northern California have [sent a letter](#) to President Biden requesting that the president move quickly to approve a disaster declaration request from the state once it is issued. Northern California has been severely impacted by heavy snow for the last several weeks, and a disaster declaration is expected to be issued soon.

Congressman Doug LaMalfa (R-CA) [introduced](#) legislation that would permit residents of northern California who have been impacted by wildfires to forgo requirements that disaster survivors pay taxes on settlement checks received from utility companies as restitution for starting the fires.

Congressman Byron Donalds (R-FL) issued a [statement](#) regarding the failure of the federal government to identify Hurricane Ian damage as a qualified casualty loss on tax returns for south Floridians. “Unfortunately, while then-Speaker Pelosi and Congressional Democrats focused on passing trillions of liberal wish list proposals that heightened inflation, crucial legislative items like the waiver for Hurricane Ian’s qualified federal disaster languished at the expense of thousands in Southwest Florida,” said Rep. Donalds, who voted against the fiscal year (FY) 2023 [budget omnibus](#), which provided \$27 billion to disaster-impacted areas, including Florida, in December 2022.

Policy experts have sought to explain [why](#), under current rules, FEMA is unable to approve a disaster declaration for the East Palestine, Ohio, train derailment.

## **Agency News**

FEMA Administrator Deanne Criswell [addressed](#) tribal leaders at the National Congress of American Indians Executive Council Session. Administrator Criswell highlighted the creation of the agency’s first ever “national tribal strategy,” as well as the hiring of a national tribal advocate to ensure coordination between tribal nations and FEMA.

The U.S. Department of Homeland Security [announced](#) more than \$2 billion in funding for eight fiscal year (FY) 2023 preparedness grant programs. The grants are focused on strengthening terrorism-preparedness.

## **State and Local**

### **Alabama**

FEMA [announced](#) that it would continue to provide rental assistance for survivors of severe weather storms that struck Alabama on January 12.

### **California**

A new Disaster Recovery Center [opened](#) in Ventura County to help those impacted by winter storms by providing information on available resources to homeowners, renters, and businessowners who sustained damage to their properties.

Six weeks after an emergency evacuation was ordered, residents of a severely flooded mobile home park in San Joaquin County are [wondering](#) when they will be able to return home.

### **Florida**

[Proposals](#) introduced in Florida’s Senate seek to provide greater flexibility in providing temporary housing to disaster recovery volunteers, end the collection of building fees following recent hurricanes, and prevent public information requests from revealing the names of those killed or critically injured in disasters.

United Way announced that it would be [opening](#) a disaster assistance center in North Naples to assist in hurricane recovery.

In Volusia County, nearly 118 households [impacted](#) by Hurricane Ian remain in hotel rooms provided through FEMA's Transitional Sheltering Assistance (TSA) program. The TSA program provides temporary sheltering while impacted households find replacement homes or conduct repairs, but eligibility for the program is difficult to maintain and must be recertified every two weeks.

## **Georgia**

[Disaster Recovery Centers](#) in six central Georgia counties closed on February 25, though FEMA will continue working with state and local partners to assist those who in need of help. More than 1,750 people have visited the Disaster Recovery Centers for information or referrals to relevant assistance programs. FEMA also [announced](#) that it will continue to provide rental assistance for impacted residents who initially received FEMA rental assistance because of damage to their homes.

## **New Mexico**

Bills providing disaster relief funds for wildfire victims have just [two weeks](#) left to pass through the New Mexico legislature before the end of the 2023 session. Legislators are trying to move bills regarding individual assistance, mitigation and preparedness, and infrastructure before the deadline on March 18.

Efforts to clear water canals in New Mexico have begun, following a year of devastating wildfires in the state. The [annual tradition](#), which involves clearing canals to make way for water flowing from snow melt at higher elevations, is much more difficult to follow this year, given that much of the irrigation system, known as *acequias*, is packed with ash, silt, and debris.

## **Oklahoma**

Twelve people sustained injuries from an EF2 tornado that swept through [Norman, Oklahoma](#), causing damage to houses, vehicles, businesses, and schools. Some residents report that storm shelters were blocked by debris and that a porch was dislodged by strong winds. Volunteers have been [setting up](#) in Norman to administer emergency aid. They estimate that over 400 houses have been affected, including 80 that were either destroyed or that sustained major damage.

Several Norman residents [criticized](#) the City of Norman, as well as the managers of their private apartment complexes, for failing to provide adequate shelters during severe weather events.

Oklahoma's Office of the Attorney General [issued a warning](#) to those affected by the tornado that they should be aware of potential repair scams. One Norman resident noted that aggressive contractors were conducting door-to-door solicitations.

## **Oregon**

The Lane County [Commissioners accepted](#) a \$4.1 million grant from the Oregon Department of Housing and Community Services to support recovery efforts following the Holiday Farm Fire. Funds can be used for affordable housing development, home purchases, infrastructure repairs, and recovery staffing. The grant will be used to fund ongoing projects in the McKenzie River Valley in addition to starting new programs.

## Texas

The Rio Grande Valley is [beginning](#) to receive federal funding for flood mitigation projects. The funded projects seek to mitigate the impact of events like the 2018 South Texas floods, which inundated the area with flood water.

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## Opportunity Starts at Home

### OSAH Campaign Releases Brief on Threat of Budget Cuts to Affordable Housing

The Opportunity Starts at Home (OSAH) campaign released an [issue brief](#) detailing the potential impacts on affordable housing of budget cuts that could be enacted as part of negotiations regarding the raising of the debt ceiling. The first section of the brief provides context, giving a brief history of the idea of a debt ceiling, the function of the ceiling, and how the ceiling is used for political leverage. The section also addresses the “Budget Control Act of 2011” (BCA), which was enacted during the last standoff regarding the debt ceiling. The second section of the brief focuses on the impact of the BCA, which led among other things to significant cuts to HUD’s budget. The third section looks to the future, urging members of Congress to reject any proposal that would impose caps on domestic spending, cut housing assistance, or raise harmful barriers to housing assistance access. Read the issue brief [here](#).

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## Research

### Housing Choice Voucher Prioritization Policies Impact Healthcare Utilization

Research published in the *Journal of Urban Health*, “[Local Housing Choice Voucher Distribution Policies Impact Healthcare Utilization: a Randomized Natural Experiment](#),” tests whether prioritizing specific populations for Housing Choice Vouchers (HCVs) impacts healthcare utilization. The authors studied two housing authorities with different prioritization criteria for HCVs. Housing Authority A prioritized seniors, people enrolled in an education and employment program, and people with disabilities, while Housing Authority B distributed vouchers to medically complex individuals experiencing homelessness and families with school-aged children experiencing homelessness. Voucher recipients from Housing Authority A who found housing were 1.19 times more likely than waitlisted applicants to have at least one outpatient visit. Voucher recipients from Housing Authority B who found housing were 40% less likely than waitlisted applicants to visit an emergency department.

Both housing authorities were demographically similar, were located on the West Coast, and used a random selection process to distribute vouchers. The authors compared healthcare utilization between applicants who found housing with an HCV to those who were waitlisted for a voucher. The authors restricted their sample to applicants who were enrolled in Medicaid for at least three months. The authors examined the healthcare visits made over one year. They categorized these visits as emergency department, inpatient, outpatient, outpatient mental health, or dental visits.

Applicants who were selected for a voucher by Housing Authority A and who found housing were 1.19 times more likely than applicants still on the waitlist to have an outpatient appointment. The increase was mostly attributed to an increase in visits to a specialist. This outcome could be the result of an older applicant pool for Housing Authority A in need of specialized care. An increase in visits to specialists, therefore, is a positive outcome. Applicants who received a voucher from Housing Authority B and who found housing were 40% less likely than applicants still on the waiting list to have at least one emergency department visit. This finding supports other research that has found that people experiencing homelessness are more likely to rely on emergency departments for their healthcare – an expensive form of care.

The authors encourage cross-sector collaboration to craft policies that integrate health and housing stability goals, such as investment by healthcare systems into brick-and-mortar housing.

Read the report at: <https://bit.ly/41SluD2>

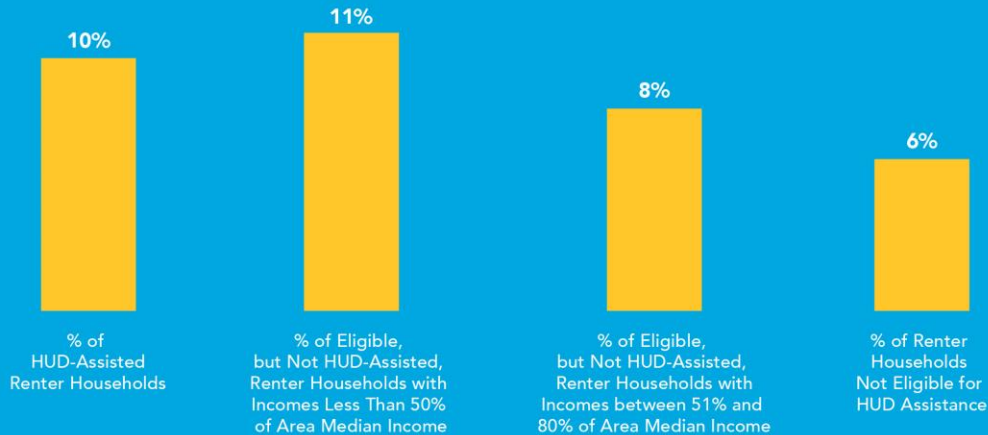
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## **Fact of the Week**

### **Low-Income Renters Eligible for HUD Assistance More Likely to Live in Inadequate-Quality Housing**



## Renter Households Living in Inadequate-Quality Housing, by HUD-Eligibility and Assistance Status



Source: U.S. Census Bureau, "2021 American Housing Survey," <https://bit.ly/2uM2zw1>

Note: Inadequate housing conditions refers to units that are either severely or moderately inadequate. Severely inadequate units have one or more serious physical problems related to heating, plumbing, and electrical systems, or maintenance. Moderately inadequate units have serious issues related to maintenance or appliances.



Source: U.S. Census Bureau, "2021 American Housing Survey," <https://bit.ly/2uM2zw1>

### Leadership Awards Reception

#### Ayuda Legal Puerto Rico, Congresswoman Cori Bush, and John Parvensky to Receive Housing Leadership Awards!

Ayuda Legal Puerto Rico, Congresswoman Cori Bush (D-MO), and John Parvensky will be recognized at NLIHC's 41st Annual Housing Leadership Awards Reception on Wednesday, March 22, from 6:00 to 8:30 pm at the Hilton Washington DC Capitol Hill Hotel in Washington, D.C. Help us honor these outstanding leaders by making a donation to NLIHC as an [individual](#) or [organization](#). To learn more about NLIHC's annual Leadership Awards Reception and for event updates, please visit: <http://bit.ly/3TR14oN>

Ayuda Legal Puerto Rico will receive the 2023 Sheila Crowley Housing Justice Award for its persistent efforts to ensure a just recovery – including access to safe and affordable housing – in the aftermath of numerous disasters. Ayuda Legal Puerto Rico is a non-profit organization that provides free legal education to groups and communities in the defense of fundamental rights – especially the right to housing. This award is named for former NLIHC President and CEO Sheila Crowley, who led NLIHC for more than 17 years.

Representative Cori Bush (D-MO) will receive the 2023 Edward W. Brooke Housing Leadership Award for leading a movement to guarantee housing for all. In her first term in Congress, she introduced legislation to end homelessness by 2025, led a demonstration on the steps of the U.S. Capitol that successfully called on the Centers for Disease Control and Prevention to extend the eviction moratorium, and introduced legislation to permanently implement an eviction moratorium throughout the pandemic. The Brooke award is named for Senator Edward Brooke (R-MA), who as a U.S. senator and later as chair of the NLIHC board of directors championed low-income housing.

John Parvensky will receive the 2023 Dolbeare Lifetime Service Award for his longstanding leadership in the fight for housing and health care justice and equity as an advocate, a supportive housing developer, and a provider of health care for the homeless. As CEO of the Colorado Coalition for the Homeless for the past 37 years, he led the development of more than 2,000 supportive housing units. The Dolbeare Lifetime Service Award is named for NLIHC's founder, Cushing Niles Dolbeare, a pioneer of the affordable housing movement.

You can recognize these outstanding leaders by making a donation to NLIHC in their honor either as an [individual](#) or as an [organization](#). Your donation will be recognized in the Leadership Awards Reception program, and your contribution will support NLIHC's mission to achieve 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.

To learn more about the awards and for event updates, please visit: <http://bit.ly/3TR14oN>

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## **NLIHC in the News**

### **NLIHC in the News for the Week of March 5**

The following are some of the news stories to which NLIHC contributed during the week of March 5:

- “Affordable Housing Crisis Has ‘Waitlist Shoppers’ across U.S. Vying for Few Arizona Vouchers” *Arizona Central*, March 8 at: <http://bit.ly/3FdW1u5>
  - “6 Reasons Texas Might Be Facing a Housing Crisis” *Yahoo Finance*, March 9 at: <http://bit.ly/3ysymCA>
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## **NLIHC News**

### **Where to Find Us – March 13**

- National Housing Conference, “[Solutions for Housing Communications](#)” – March 15, Washington, D.C. (Sarah Saadian)

- [A Wider Circle Affordable Housing Event](#) – Virtual, March 15 (Gabby Ross)
- Federal Reserve Bank of New York, [Private Capital Investment in Multifamily Affordable Housing](#) – March 27 (Andrew Aurand)
- [Housing California 2023 Conference](#), “Housing’s Next Chapter” – San Diego, March 27-29 (Sarah Saadian)
- New Jersey Housing Collaborative Workgroup – Virtual, March 29 (Lindsay Duvall)
- Citizens’ Housing and Planning Association, “Federal Forum on Affordable Housing” – Boston, April 4 (Sarah Saadian)
- South Dakota Housing for the Homeless Consortium, Annual Homeless Summit – Pierre, South Dakota, June 13-14 (Diane Yentel and Courtney Cooperman)

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