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Coronavirus, Homelessness, and Housing

Join NLIHC's "Coronavirus, Housing and Homelessness" Call Today at 2:30 p.m. ET!

NLIHC and the NLIHC-led Disaster Housing Recovery Coalition host weekly national calls on "Coronavirus, Homelessness, and Housing" every Monday at 2:30 pm ET. These calls feature leaders from Congress, the administration, state and national partners, local homelessness service and housing providers, and NLIHC sharing the latest information on how federal, state, and local governments are responding to the COVID-19 pandemic, its impact on people experiencing homelessness and low-income households, and how you can help advocate for needed resources.

Today's (April 20) call at 2:30 to 4:00 p.m. ET will feature House Financial Services Committee Chair Maxine Waters (D-CA); Matt Desmond, author of the Pulitzer Prize winning book *Evicted*; HUD Assistant Secretary for Public and Indian Housing Hunter Kurtz; and HUD Acting Assistant Secretary for Community Planning and Development John Gibbs, plus field updates from New Jersey, Alaska, Louisiana, and more. Register for today's call at: <https://tinyurl.com/ru73qan>

The NLIHC-led Disaster Housing Recovery Coalition (DHRC) continues to advocate for a broad array of resources and protections, including emergency rental assistance and eviction prevention assistance, a national moratorium on evictions and foreclosures, and emergency funds for homelessness service providers, housing authorities, and housing providers, among other recommendations. For more information, see DHRC's [full list of recommendations](#), which will continue to be expanded and refined.

NLIHC is also maintaining a regularly updated COVID-19/Housing and Homelessness News and Resource page [here](#).

Coronavirus – Congress

Representative Omar Introduces Bill to Cancel Rent Payments during Pandemic

Representative Ilhan Omar (D-MN) introduced on April 17 the "Rent and Mortgage Cancellation Act" to institute a nationwide cancellation of rents and home mortgage payments through the duration of the coronavirus pandemic. The bill is cosponsored by Reps. Alexandria Ocasio-Cortez (D-NY), Rashida Tlaib (D-MI), Pramila Jayapal (D-WA), Mark Pocan (D-WI), Ayanna Pressley (D-MA), Veronica Escobar (D-TX), Jesús "Chuy" García (D-IL), and Grace Meng (D-NY).

Under the proposal, tenants and homeowners would be provided full payment forgiveness during the coronavirus crisis. Property owners and mortgage companies would be barred from charging late fees or evicting tenants from their homes. The bill also prevents payment forgiveness from negatively impacting renters' and homeowners' credit scores.

The bill also would create a relief fund for landlords and mortgage holders to cover losses from the cancelled payments. Housing providers who choose to seek relief funds must agree to take the following actions for 5 years: not raise rents; evict tenants only for good cause; not discriminate against households using housing vouchers; not discriminate against tenants based on sexual identity or gender identity, past conviction or arrest records, credit history, or immigration status; and not attempt to collect back rent from tenants.

The legislation also creates an Affordable Housing Acquisition Fund to fully finance the purchase of private rental properties by nonprofit organizations, public housing authorities, cooperatives, community land trusts, and states or local governments in order to increase the availability of affordable housing during this downturn.

Read the bill text at: <https://tinyurl.com/ybn5clqr>

Read the press release from Representative Omar at: <https://tinyurl.com/y84aduj9>

51 Representatives Urge House and Senate Leaders to Include \$100 Billion in Emergency Rental Assistance in Next COVID-19 Response Bill

A group of 51 U.S. representatives, led by Representatives Jesús “Chuy” García (D-IL) and Adriano Espaillat (D-NY), sent a [letter](#) on April 10 to House and Senate leaders urging them to include \$100 billion for emergency rental assistance in the next COVID-19 emergency stimulus package. The letter notes that 10 million people filed for unemployment in the final weeks of March and will need additional resources to remain stably housed. NLIHC [estimates](#) that \$100 billion in rental assistance is needed to avoid creating a financial cliff for renters after eviction moratoriums are lifted and to ensure low and very low-income renters who are not protected by such moratoriums can remain stably housed. Read the full letter at: <https://bit.ly/2Vb9RHb>

House Congressional Progressive Caucus Pushes for Additional Housing Resources to Address Coronavirus

The House Congressional Progressive Caucus (CPC) sent a letter to House Speaker Nancy Pelosi (D-CA) on April 9 outlining their top priorities for the next COVID-19 emergency relief package. The request includes several of NLIHC’s [recommendations](#), including a uniform moratorium on evictions and foreclosures for all households and funding for rental assistance and other programs for people experiencing homelessness or housing insecurity.

The CPC’s priorities state that all people, regardless of immigration status, age, or disability, should be able to access assistance, and the CPC requests equitable funding between states, tribal nations, U.S. territories, and residents of the District of Columbia. CPC members also state that assistance should last for the duration of the crisis and be designed to address racial and economic inequities. The letter includes recommendations to prevent layoffs, provide support for small businesses and nonprofits, provide immediate and direct relief to those most impacted, protect public health, and ensure safe elections.

Read the CPC’s proposal at: <https://bit.ly/2yhZLiQ>

Find the DHRC’s recommendations to Congress at: <https://nlihc.org/responding-coronavirus>

Coronavirus – HUD

104 Organizations Urge HUD to Suspend Non-Emergency Rulemaking

NLIHC and 103 partner organizations sent a [letter](#) on April 10 to HUD Secretary Ben Carson and Office of Management and Budget Acting Director Russell Vought urging HUD to suspend all non-emergency rulemaking during the coronavirus pandemic. The letter notes that, given the importance of stable and safe housing to prevent the spread of COVID-19, making changes to regulations that would result in fewer people receiving housing assistance and undermining civil rights protections would exacerbate the current public health crisis. Additionally, many stakeholders, especially service and housing providers, would likely be unable to

appropriately provide much-needed feedback and input or implement new regulations when they are focused on ensuring the health and safety of tenants and people experiencing homelessness.

The letter mentions several specific regulations that would be of particular concern, including the proposal to prohibit mixed-status immigrant families from living in subsidized housing, removing protections for LGBTQ people experiencing homelessness, and changes to the Affirmatively Furthering Fair Housing and Disparate Impact rules.

Read the letter at: <https://tinyurl.com/ya7qchsp>

HUD Clarifies that Four CARES Act CDBG Provisions Are Immediately Available

HUD's Office of Community Planning and Development (CPD) announced that four provisions in "The Coronavirus Aid, Relief, and Economic Security Act" (CARES Act) pertaining to the Community Development Block Grant (CDBG) program are immediately available. A [Memorandum](#) from CPD Acting Assistant Secretary John Gibbs was signed on April 9. It is not posted on [CPD's homepage](#) but can be found by going to the [CDBG webpage at HUDEXchange](#).

CPD announced on April 1 each jurisdiction's amount of the first \$2 billion of CARES Act CDBG funding (of the total \$5 billion appropriated) that is being allocated through the regular FY20 formula (see Memo, [4/6](#)). HUD will publish a Federal Register notice describing the requirements for the CARES Act CDBG grants, now referred to as "CDBG-CV" grants. The notice will also include waivers for the CDBG-CV and the FY19 and FY20 CDBG allocations. CPD urges CDBG grantees to amend or prepare their Annual Action Plans as soon as possible and not wait for the Federal Register notice or for the two additional allocations of CARES Act CDBG funds, \$1 billion and \$2 billion. HUD will also publish a Q&A regarding how a grantee may submit a Substantial Amendment to its Annual Action Plan to reflect its CDBG-CV allocation and planned use of the funds.

CPD states that grantees **may** use CDBG-CV and FY19 and FY20 CDBG funds to prevent, prepare for, and respond to the coronavirus pandemic. NLIHC's interpretation is that the first \$2 billion of CARES Act CDBG funds will not necessarily have to be used to respond to the pandemic. The remaining funds, however, are to be used to prevent, prepare for, and respond to the coronavirus pandemic. The next \$1 billion of CDBG-CV is to be distributed through a new formula based on public health needs, risk of transmission of coronavirus, number of coronavirus cases compared to the national average, economic and housing market disruptions, and other factors as determined by HUD. The remaining \$2 billion of CDBG-CV to be distributed at HUD's discretion on a rolling basis, giving priority to a jurisdiction's needs, again based on public health needs, risk of transmission of coronavirus, number of coronavirus cases compared to the national average, and economic and housing market disruptions.

Temporary Elimination of the 15% Cap on Use of CDBG for Public Services

The CARES Act eliminates the CDBG law's 15% cap on the amount of a jurisdiction's grant (and any program income) that is **obligated** in a program year for "public services." The removal of the 15% cap applies not only to CDBG funds allocated from the \$5 billion appropriation from the CARES Act, but also to any FY19 and FY20 CDBG allocations. The Memorandum makes it clear that this provision is available immediately.

Public services include those for people experiencing homelessness or elderly people, and services related to employment, crime prevention, childcare, health, drug abuse, education, fair housing counseling, and energy conservation. CDBG funds may be used to pay for labor, supplies, and material as well as to operate and/or

maintain the portion of a facility in which the public service is located. This includes the lease of a facility, equipment, and other property needed for the public service.

Importantly, the CDBG Entitlement program regulations allow jurisdictions to choose to spend CDBG for rental assistance or utility assistance to households for up to three months. This provision is found in the “Ineligible Activities” section of the Entitlement regulations at 24 CFR part 570.207(b)(4):

(4) Income payments. The general rule is that CDBG funds may not be used for income payments. For purposes of the CDBG program, “income payments” means a series of subsistence-type grant payments made to an individual or family for items such as food, clothing, housing (rent or mortgage), or utilities, but excludes emergency grant payments made over a period of up to three consecutive months to the provider of such items or services on behalf of an individual or family.

The State CDBG program has separate regulations which do not include such a provision. HUD sub-regulatory guidance in “[Basically CDBG for States](#)” makes very clear a number of times, however, that although a state must follow the text of the Housing and Community Development Act, a state may use the CDBG Entitlement regulations as a “safe harbor.”

Local and state advocates will have to encourage their local or state government to use money available from the CARES Act CDBG allocation and the FY19 and FY20 CDBG allocations to provide three months of CDBG for rental assistance.

Streamlined Consolidated Plan, Annual Action Plan, Substantial Amendment Processes

The CARES Act provides that CDBG grantees may amend their citizen participation plans to establish expedited procedures to draft, propose, or amend Consolidated Plans (ConPlans), Annual Action Plans, and Substantial Amendments to those plans. The streamlined procedures must provide at least five days for public notice and a reasonable opportunity to comment.

In addition, in-person public hearings are not required. Grantees may meet the public hearing requirements with virtual public hearings if health authorities recommend social distancing and limited public gatherings and if virtual public hearings provide reasonable notification and access for the public, provide timely responses from local officials to public concerns, suggestions, and questions, and the public has access to the local officials’ responses.

The two other provisions described in the Memorandum explain that:

Jurisdictions may use CDBG-CV to cover or reimburse costs of preventing, preparing for, and responding to the coronavirus pandemic, regardless of the date the costs were incurred.

The deadline to submit Annual Action Plans or updates to ConPlans for FY20 is extended to August 16, 2021.

The April 9 Memorandum is at: <https://bit.ly/2RGCgTs>

More about the Community Development Block Grant (CDBG) program is on [page 8-3](#) of NLIHC’s 2020 Advocates’ Guide.

HUD Issues Overall HOME Program Waivers

HUD Acting Assistant Secretary for Community Planning and Development (CPD) John Gibbs signed a Memorandum, "[Availability of Waivers and Suspensions of the HOME Program Requirements in Response to the COVID-19 Pandemic](#)," dated April 10 that provides a number of waivers to HOME regulations in order to address immediate housing needs and to prevent the spread of the coronavirus. Four waivers are only available to participating jurisdictions (PJs) in presidentially declared major disaster areas as a result of coronavirus. Another eight waivers are available to all PJs. HUD's Office of Affordable Housing Programs (OAHP) administers the HOME Investment Partnerships Program (HOME) within CPD.

On April 10, Acting Assistant Secretary Gibbs also signed another Memorandum, "[Suspensions and Waivers to Facilitate Use of HOME-Assisted Tenant-Based Rental Assistance \(TBRA\) for Emergency and Short-term Assistance in Response to COVID-19 Pandemic](#)." A separate article summarizing that Memorandum is in this issue of *Memo*.

PJs in Presidentially Declared Major Disaster Areas

The four waivers available only to PJs in presidentially declared major disaster areas as a result of coronavirus include:

PJs may spend up to 25% of their FY19 and FY20 HOME allocations (plus program income) for administrative costs (up from 10%). The waiver is meant to provide PJs with adequate funds to pay for the increased cost of administering HOME-related activities to address the effects of the coronavirus, including attempts to prevent the spread of the virus.

The 15% set-aside for Community Housing Development Organizations (CHDOs) is waived. The intent is to make additional HOME funds immediately available for activities such as tenant-based rental assistance for which CHDO set-aside funds cannot be used. (NLIHC notes that the waiver does not require the use for tenant-based rental assistance.)

PJs may use up to 10% of their FY19 and FY20 HOME allocations for CHDO operating assistance (up from 5%). PJs may also allow a CHDO receiving increased operating assistance fill operating budget shortfalls even if the amount exceeds (the regular regulatory limit of) the higher of \$50,000 or 50% of its annual operating budget. CHDOs receiving increased operating assistance must use it to maintain organizational capacity during the pandemic. CHDOs may receive increased operating assistance through June 30, 2021.

The 25% match requirement is waived for funds expended between October 1, 2019 and September 30, 2021.

Waivers Available to All PJs

Key waivers available to all PJs, including those not in presidentially declared major disaster areas, include:

Allowing PJs to reduce the public notice and comment period to five days when amending Consolidated Plans (ConPlans), Annual Action Plans, and Citizen Participation Plans. This waiver is in effect for any necessary Substantial Amendments to FY20 and earlier ConPlans and Action Plans.

Allowing PJs to use a household's self-certification that they are income-eligible. This waiver applies to households who have lost employment or income either permanently or temporarily due to the pandemic and who are applying for admission to a HOME rental unit or a HOME tenant-based rental assistance program. This waiver also applies to homeless households who are applying for admission to a HOME rental unit or a HOME tenant-based rental assistance program. Emergency tax relief (commonly referred to as stimulus payment) is not counted. This waiver is in effect through December 31, 2020.

Eliminating the requirement to conduct periodic on-site inspections to determine property standards and to verify information submitted by owners regarding tenant income requirements and rent requirements. PJs must still perform initial inspections of rental properties upon completion of construction or rehabilitation. Within 120 days of the end of this waiver period, PJs must physically inspect units that would have been subject to on-going inspections during the waiver period. The waiver is in effect through December 31, 2020.

Eliminating the requirement to conduct annual Housing Quality Standards (HQS) inspections at units assisted with HOME tenant-based rental assistance (TBRA) that were scheduled to take place between April 10 and December 31, 2020. Within 120 days of the expiration of this waiver period, PJs must inspect units that would have been subject to HQS inspections during the waiver period. In addition, PJs must make reasonable efforts to address any tenant-reported health and safety issues during the waiver period.

Waiving the requirement that HOME projects be completed within four years from the date that HOME funds were committed. The waiver applies to projects for which the four-year project completion deadline will occur on or after April 10. The completion deadlines are extended to December 31, 2020.

Allowing PJs to provide additional HOME funds to recapitalize operating deficit reserves for HOME-assisted rental projects if the PJ determines that the project is experiencing operating deficits related to the economic effects of the pandemic during the waiver period. PJs must amend the HOME written agreement with the project owner to, among other requirements, specify that the owner must forego: any right under the existing lease agreement or state or local law to pursue legal action against tenants of HOME-assisted units for non-payment of rent and the collection of any fees associated with late payments without prior approval of the PJ; and any adverse credit reporting against tenants of HOME-assisted units for nonpayment of rent or fees without prior approval of the PJ. The waiver is effective through December 31, 2020.

“Availability of Waivers and Suspensions of the HOME Program Requirements in Response to COVID -19 Pandemic” is at: <https://bit.ly/34JYnNS>

More information about the HOME program is on [page 5-5](#) of NLIHC’s *2020 Advocates’ Guide*.

HUD Issues HOME Tenant-Based Assistance Program Waivers

HUD Acting Assistant Secretary for Community Planning and Development (CPD) John Gibbs signed a Memorandum, “[Suspensions and Waivers to Facilitate Use of HOME-Assisted Tenant-Based Rental Assistance \(TBRA\) for Emergency and Short-term Assistance in Response to COVID-19 Pandemic](#),” dated April 10 that provides a number of waivers to the HOME Tenant-Based Rental Assistance (TBRA) program regulations in order to facilitate use of TBRA to meet urgent housing assistance needs for households experiencing financial hardship due to the coronavirus pandemic.

Two waivers are only available to participating jurisdictions (PJs) in presidentially declared major disaster areas as a result of coronavirus. Another eight waivers are available to all PJs. HUD’s Office of Affordable Housing Programs (OAHP) administers the HOME Investment Partnerships Program (HOME) within CPD.

While HOME program funds are primarily a resource for the construction of affordable housing, HUD recognizes that the coronavirus pandemic has caused widespread economic damage and created an unprecedented need for housing assistance among households directly affected. The waivers provided in the Memorandum are intended to make it easier for PJs to use HOME funds for TBRA for households experiencing financial hardship as a result of the pandemic by: 1) providing immediate rental assistance to households seeking housing, 2) assisting households that have housing but face reduced or lost wages, and 3) assisting existing TBRA households who need additional assistance due to reduced or lost wages.

On April 10, Acting Assistant Secretary Gibbs signed another Memorandum, "[Availability of Waivers and Suspensions of the HOME Program Requirements in Response to COVID-19 Pandemic](#)." A separate article summarizing that Memorandum is in this issue of *Memo*.

PJs in Presidentially Declared Major Disaster Areas

HOME Certification Regarding Analysis of Local Market Conditions

HUD is waiving the requirement that a PJ certify that the use of HOME funds for TBRA is an essential element of the Consolidated Plan (ConPlan) and that it has conducted an analysis of local needs. Also, a PJ will not have to amend its ConPlan to include or revise an analysis of local market conditions before implementing a TBRA program. A PJ may simply amend its Annual Action Plan to reflect the use of HOME funds for TBRA.

Tenant Selection and Targeted Assistance

HUD is waiving the requirement that a PJ establish or revise existing written tenant selection criteria for its TBRA program, enabling a PJ to assist households requiring immediate housing assistance as a result of the pandemic. A PJ must document its criteria for selecting households to be assisted by the TBRA program. This waiver is in effect through December 31, 2020.

Waivers Available to All PJs

Key waivers available to all PJs, including those not in presidentially declared major disaster areas, include:

Allowing a PJ to reduce the public notice and comment period to five days when it amends its approved Annual Action Plan to reprogram HOME funds to use for TBRA to address housing needs related to the pandemic.

Allowing a PJ to pay the full cost of monthly utilities in addition to rental assistance and security deposit payments for new and existing TBRA households affected by the pandemic. PJs may provide up to 100% subsidy for rent, security deposit payments, and utility bills paid by tenants affected by a reduction or loss of income due to the pandemic. The waiver also eliminates the need for a PJ to establish utility allowances for different types and sizes of units for its TBRA program. A PJ may make utility payments directly to a tenant or utility company based on utility bills submitted for the assisted unit either by mail or electronically. This waiver is in effect through December 31, 2020.

Waiving the requirement that a rental assistance contract begin on the first day of the term of a lease. This waiver will enable a PJ to assist tenants who are currently housed, including existing TBRA households who have experienced sudden financial hardship as a result of the pandemic. Because affected households already have executed leases, it is impossible for the TBRA contract to begin on the first day of the term of a lease. This waiver is in effect through December 31, 2020.

Allowing a PJ to assist individuals currently housed with an executed lease already in place who are unable to pay rent and/or utilities due to job loss or reduced wages. This waiver is needed for any executed lease that includes one or more of the tenant protection prohibited lease terms. This waiver is in effect through December 31, 2020.

Waiving initial and annual Housing Quality Standards (HQS) inspections. This will eliminate the risk of housing inspectors contracting or spreading the coronavirus. This requirement is waived through December 31, 2020. However, the lead-safe housing requirements cannot be waived. Therefore units built before 1978 must undergo visual evaluation and paint repair if necessary. A PJ using this waiver must establish procedures to minimize the risk of tenants being in a home that does not meet HQS. PJs must also establish procedures for conducting physical inspections within 120 days following the end of the December 31, 2020 waiver period.

Waiving annual HQS re-inspections scheduled to occur between April 10 and December 31 2020. Within 120 days of the end of the waiver period, a PJ must physically inspect units that would have been subject to HQS inspections during the waiver period.

Allowing a PJ to obtain a written statement of the amount of a household's anticipated annual income and household size for households experiencing financial hardship. A PJ must ensure that a household's self-certification indicates how a tenant's financial situation has changed, (i.e., job loss or reduced wages). Emergency tax relief (commonly referred to as stimulus payment) is not counted. This waiver is in effect through December 31, 2020.

“Suspensions and Waivers to Facilitate Use of HOME-Assisted Tenant-Based Rental Assistance (TBRA) for Emergency and Short-term Assistance in Response to COVID-19 Pandemic” is at: <https://bit.ly/2KbKb6X>

More information about the HOME program is on [page 5-5](#) of NLIHC's *2020 Advocates' Guide*.

HUD Issues CARES Act Mortgage Relief Guidance

HUD issued [Mortgagee Letter 2020-09](#) on April 10 implementing a standard forbearance protocol for multifamily borrowers, servicers, and lenders that follows provisions of Section 4023 of the “Coronavirus Aid, Relief, and Economic Securities (CARES) Act.” A multifamily borrower that receives forbearance under the CARES Act may not evict or initiate the eviction of a tenant solely for nonpayment of rent or other fees or charges for the duration of the forbearance.

Section 4023 is for borrowers with multifamily mortgages insured by the Federal Housing Administration (FHA) or that participate in other HUD Multifamily housing programs. The guidelines in the Mortgagee Letter are for properties that experience cash flow shortages as a result of decreased rent receipts caused by renters' failure to pay rent due to the coronavirus pandemic. Although the Mortgagee Letter is written for multifamily borrowers, servicers, and lenders, advocates and residents will find one section instructive because it clearly lists the provisions in Sections 4023 and 4024 of the CARES Act that prohibit evictions by multifamily borrowers (multifamily property owners) during the period a borrower receives mortgage forbearance (see *Memo, 4/13*).

According to the Mortgagee Letter (page 2), a multifamily borrower that receives forbearance under Section 4023 of the CARES Act may not, for the duration of the forbearance, evict or initiate the eviction of a tenant solely for nonpayment of rent or other fees or charges. The borrower also may not charge a tenant any late fees, penalties, or other charges because of late rent payment. In addition, a multifamily borrower may not require a tenant to vacate a home until 30 days after the borrower provides a tenant with a notice to vacate, nor may a borrower issue a notice to vacate until after the expiration of the forbearance.

Section 4024 of the CARES Act states that during the 120-day period beginning on the date of enactment of the CARES Act (March 27) the owner of a covered home may not make or cause to be made any filing with a court to initiate a legal action to recover possession of a covered home from a tenant for nonpayment of rent or other fees or charges (see *Memo, 4/13* for list of properties that are “covered”). Nor can an owner charge fees, penalties, or other charges to a tenant related to nonpayment of rent.

HUD encourages borrowers (page 5) to enter into payment plans with renters who experience income reduction or temporary loss of household income but are able to make up the difference with increased monthly payments over time.

Mortgage forbearance is available to a multifamily borrower with an FHA-insured mortgage loan that was current on its payments as of February 1, 2020. The borrower may submit an oral or written request for forbearance to the borrower’s servicer affirming the borrower is experiencing a financial hardship during the coronavirus pandemic.

When a servicer receives an oral or written request for forbearance from a multifamily borrower, the servicer must document the financial hardship and provide forbearance for up to 30 days. Forbearance may be extended for up to two additional 30-day periods if requested by the borrower, provided the borrower’s request for an extension is made during the covered period and at least 15 days prior to the end of the forbearance period in effect at that time.

Mortgagee Letter 2020-09 is at: <https://bit.ly/3biHQmE>

Fourth Update of Coronavirus FAQs from HUD’s Office of Multifamily Housing

HUD’s Office of Multifamily Housing Programs (Multifamily), which oversees contracts with private owners of HUD-assisted properties, made a fourth update to its “[Questions and Answers for Office of Multifamily Housing Stakeholders: Coronavirus \(COVID-19\)](#)” (see *Memo*, [4/6](#)) on April 16. Thirty-one more Questions/Answers are in the April 16 update. (Multifamily posted an April 14 update but it was quickly supplanted by the April 16 update that added two Q&As.) This *Memo* article summarizes key new items that might be of greatest interest to residents and advocates.

HUD Multifamily also distributed the [second recording](#) from staff describing some of the new Q&A updates. The agenda of the recording is as follows:

0:00-0:25	Introduction by Bob Iber
0:25-4:40	FHA Commissioner & Acting Deputy Secretary Brian Montgomery
4:40-10:50	Toby Halliday with asset management updates
10:50-15:00	Bob Iber addressing forbearance
15:00-21:50	Pat Burke & Tom Bernaciak with production updates
21:50- 25:11	Tom Davis with recapitalization updates

Most of the new questions addressed were spurred by the “Coronavirus Aid, Relief, and Economic Security (CARES) Act”

In the “CARES Act and Additional Resources Available for Response” section of the updated document, Q4 (page 9) clarifies that the household stimulus payments of up to \$1,200 (which are technically advance tax credits) and the temporary \$600 per week federal enhancement to unemployment insurance provided by the CARES Act are not to be included in calculations of tenant income. HUD notes that regular payments of unemployment insurance (issued by the state) are, however, treated as income.

Several issues address relate to the CARES Act moratorium on evictions of residents for nonpayment of rent in certain HUD-assisted multifamily properties as well as multifamily properties with mortgages that are insured by the Federal Housing Administration (FHA).

Q7 (page 10) states that all covered properties that receive housing assistance payments under a HUD Multifamily-assisted housing program or those with FHA-insured mortgages are subject to the eviction moratorium provisions of Section 4024 of the CARES Act (see *Memo*, [4/13](#) for list of properties that are “covered”). Regarding the applicability of Section 4024 of the CARES Act to the Low Income Housing Tax Credit (LIHTC) program, HUD notes that the Internal Revenue Service (IRS) administers the LIHTC program

and recommends that owners and agents consult the IRS for guidance on evictions under the CARES Act. (Section 4024 states that all properties subject to the Violence Against Women Act (VAWA) are subject to the eviction moratorium. The National Housing Law Project (NHLP) states that the LIHTC program is subject to VAWA, see *Memo*, [4/13](#).)

NLIHC reminds readers that Section 4024 of the CARES Act states that during the 120-day period beginning on the date of enactment of the CARES Act (March 27) the owner of a covered home may not make or cause to be made any filing with a court to initiate a legal action to recover possession of a covered home from a tenant for nonpayment of rent or other fees or charges. Nor can an owner charge fees, penalties, or other charges to a tenant related to nonpayment of rent.

Q8 (page 10) states that if a HUD Multifamily-assisted housing property or HUD Multifamily property with an FHA-insured mortgage receives mortgage forbearance under Section 4023 of the CARES Act, the owner may not, for the duration of the forbearance, evict or initiate the eviction of a tenant solely for nonpayment of rent or other fees or charges, or charge any late fees, penalties, or other charges to a tenant for late payment of rent.

In addition, a multifamily borrower that receives a forbearance under Section 4023 may not require a tenant to vacate a home until 30 days after the borrower provides a tenant with a notice to vacate. Nor may a borrower issue a notice to vacate until after the expiration of the forbearance. HUD urges owners to review the “Renter Protections During Forbearance” section of Mortgagee Letter 2020-09 for additional information (see article about Mortgagee Letter 2020-09 in this issue of *Memo*).

Q9 (page 11) clarifies that the ban on evictions for nonpayment of rent applies to all tenants, not just those whose employment has been affected by the coronavirus pandemic.

Q10 states that the CARES Act does not prohibit an owner from sending to a tenant a reminder notice of the late rent, but that notice cannot be a notice to vacate. The reminder notice must not include fees, charges, or penalties for the nonpayment of rent.

Q11 Clarifies that owners may undertake an eviction/termination of assistance action against a tenant for criminal activity, domestic violence, or other lease violations.

Q12 (page 12) addresses situations in which a home might appear to be abandoned because a household decided to quarantine with other family members, might be hospitalized, or might be prevented from returning to the home due to an emergency declaration by the state. In such a situation an owner must take additional steps to ensure that the unit is in fact “abandoned” by the household.

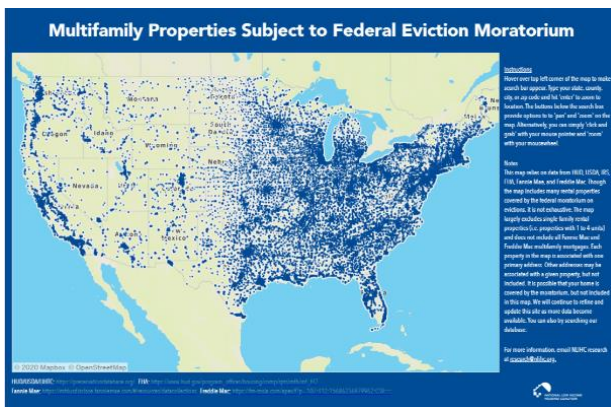
In the Asset Management Section, Q10 (page 17) addresses owners concerned about accepting and processing new applications and the resulting move-in to units. HUD indicates that instead of conducting in-person interviews during the application process, owners may choose to conduct interviews remotely using available technology or barriers (e.g., windows). Owners may accept electronic signatures on owner-adopted verification forms in order to perform both owner-adopted and HUD-required screening criteria as long as they obtain original signatures on the verification forms at a later date.

Q28 (page 22) states that owners may have the authority to restrict visitors from HUD-assisted Multifamily housing properties but should review state and local laws to determine the permissibility of banning visitors. If an owner plans to implement a visitor restriction or ban through amended policies or house rules, HUD recommends it be done as part of a broader, publicly announced plan to respond to the pandemic. Owners should consider that residents will still need to receive essential services, such as food deliveries, medications, and personal care assistants. Restrictions should conform with CDC guidance and recommendations from state or local health officials.

Coronavirus – Resources

NLIHC Releases Searchable Database and Map of Multifamily and Affordable Housing Properties Covered by Federal Eviction Moratoriums

The CARES Act, passed on March 25, [included much-needed federal eviction moratoriums for tenants in federally-supported properties](#). The country’s complicated housing finance system makes it difficult, however, for renters to know if they are protected, and some [landlords are continuing to evict despite the moratoriums](#). NLIHC has created a [searchable database and map](#) of multifamily properties covered under the federal moratoriums to help renters and their allies know if they are protected.



ID	Source	Property Name	Address	City	State	Zip Code	State Search
00000001	HUDUSDA/LHTC	Null	1928 JUNEAU DR	ANCHORAGE	AK	99501	<input type="text"/>
00000002	HUDUSDA/LHTC	Null	1905 E 4TH AVE	ANCHORAGE	AK	99501	<input type="text"/>
00000003	HUDUSDA/LHTC	ANAC HOUSING I	420 E 11TH AVE	ANCHORAGE	AK	99501	<input type="text"/>
00000004	Fannie Mae	Anchorage 11-plex	519 E 11TH AVE	ANCHORAGE	AK	99501	<input type="text"/>
00000005	HUDUSDA/LHTC	Anchorage Central	1281 E 19TH AVE	ANCHORAGE	AK	99501	<input type="text"/>
00000006	HUDUSDA/LHTC	ANCHORAGE SOUTH	801 KARLUK ST	ANCHORAGE	AK	99501	<input type="text"/>
00000007	HUDUSDA/LHTC	ANCHORAGE SOUTH	1601 JUNEAU DR	ANCHORAGE	AK	99501	<input type="text"/>
00000008	HUDUSDA/LHTC	ANCHORAGE SOUTH	1564 LATOUCHE ST	ANCHORAGE	AK	99501	<input type="text"/>
00000009	HUDUSDA/LHTC	ANCHORAGE SOUTH	1236 MEDFRA ST	ANCHORAGE	AK	99501	<input type="text"/>
00000010	HUDUSDA/LHTC	ANCHORAGE SOUTH	1224 MEDFRA ST	ANCHORAGE	AK	99501	<input type="text"/>
00000011	HUDUSDA/LHTC	ANCHORAGE SOUTH	1212 MEDFRA ST	ANCHORAGE	AK	99501	<input type="text"/>
00000012	HUDUSDA/LHTC	ANCHORAGE SOUTH	1216 E 10TH AVE	ANCHORAGE	AK	99501	<input type="text"/>
00000013	HUDUSDA/LHTC	ANCHORAGE SOUTH	1324 E 10TH AVE	ANCHORAGE	AK	99501	<input type="text"/>
00000014	HUDUSDA/LHTC	ANCHORAGE SOUTH	812 NELCHINA ST	ANCHORAGE	AK	99501	<input type="text"/>
00000015	HUDUSDA/LHTC	ANCHORAGE SOUTH	1016 E 8TH AVE	ANCHORAGE	AK	99501	<input type="text"/>
00000016	HUDUSDA/LHTC	ANCHORAGE SOUTH	1008 E 8TH AVE	ANCHORAGE	AK	99501	<input type="text"/>
00000017	HUDUSDA/LHTC	CHESTER PARK ESTATES	1019 E 20TH AVE	ANCHORAGE	AK	99501	<input type="text"/>
00000018	HUDUSDA/LHTC	CHUGACH VIEW	1280 E 17TH AVE	ANCHORAGE	AK	99501	<input type="text"/>
00000019	HUDUSDA/LHTC	GEORGE SULLIVAN MAN	420 E 3RD AVE	ANCHORAGE	AK	99501	<input type="text"/>
00000020	HUDUSDA/LHTC	HILLPOINT APARTMENTS	315 BARROW ST	ANCHORAGE	AK	99501	<input type="text"/>
00000021	Fannie Mae	Horizon West Apartments	540 L ST	ANCHORAGE	AK	99501	<input type="text"/>
00000022	HUDUSDA/LHTC	LOUISAS-SON	420 D ST	ANCHORAGE	AK	99501	<input type="text"/>
00000023	FHA	HICKINLEY TOWER APAR.	337 E 4TH AVE	ANCHORAGE	AK	99501	<input type="text"/>
00000024	Fannie Mae	Park Plaza II Apartments	1553 E ST	ANCHORAGE	AK	99501	<input type="text"/>
00000025	HUDUSDA/LHTC	SPRINGMOUNT PARK APAR	1132 E 18TH AVE	ANCHORAGE	AK	99501	<input type="text"/>

The tool and map include data on affordable rental housing supported by the Low Income Housing Tax Credit, HUD, and USDA programs, and/or multifamily housing with mortgages insured by FHA or securitized by Fannie Mae or Freddie Mac. While the database is not yet exhaustive of all covered properties, NLIHC will continue to update it as new data become available.

The federal moratoriums protect some renters from eviction, but other renters are still at risk of losing their homes during the pandemic. The next COVID-19 spending package must include a uniform national moratorium on evictions and [\\$100 billion in rental assistance](#) to preserve affordable housing and prevent low-income renters from falling off a financial cliff when the moratoriums are lifted. [Contact your member of Congress today!](#)

NLIHC and National Partners Release CARES Act Guidance for State, Local, Tribal, and Territorial Governments

NLIHC, the National Alliance to End Homelessness, Mayors & CEOs for US Housing Investment, and the National League of Cities released on April 15 guidance for state, local, tribal, and territorial elected officials on maximizing the federal funding provided in the “Coronavirus Aid, Relief, and Economic Security (CARES) Act” to address housing instability and homelessness during the coronavirus pandemic.

The CARES Act [provides](#) flexible funding to state, local, tribal, and territorial governments to address the health and economic impacts of the pandemic. The guidance advises elected officials to use this funding to take

“urgent and bold action” to preserve housing stability for households on the economic margins and provides concrete, actionable steps to do so. The guidance also provides examples from state and local governments around the country that have already taken action to use CARES Act funding to address the housing needs of low-income residents and people experiencing homelessness.

The guidance also calls for additional federal resources in future coronavirus response packages to help address the urgent needs of people experiencing homelessness and those on the brink of homelessness. These recommendations reflect many of NLIHC’s [policy priorities for Congress](#), including an additional \$11.5 billion in Emergency Solutions Grants for people experiencing homelessness, \$100 billion for emergency rental assistance and eviction prevention, and a national, uniform moratorium on evictions and foreclosures.

Read the guidance at: <https://bit.ly/3co4IXI>

Read NLIHC’s full recommendations to Congress at: <https://bit.ly/2KaraSv>

NLIHC Provides Additional New Resources on Coronavirus, Housing and Homelessness

NLIHC recently released two additional new resources on coronavirus, housing and homelessness: an ongoing list of shelters for people experiencing homelessness that have closed as a result of the coronavirus outbreak, and a factsheet on how nonprofit affordable housing providers might use resources from the Small Business Administration (SBA) to help cover administrative and operating costs.

Across the country, homeless service providers are struggling to respond to the COVID-19 pandemic. In order to follow public health guidelines and help ensure people’s safety, some shelters are being forced to reduce services, restrict admittance, or close entirely. The loss of these critical resources puts people experiencing homelessness at even higher risk of illness. NLIHC is [tracking shelter closings](#) and will keep this resource updated as new information becomes available.

Providers of affordable housing have also been impacted by the coronavirus outbreak. Affordable housing providers must contend with increased operating and administrative costs coupled with a decrease in rental income as more renters experience reduced work hours or job losses. The “Coronavirus Aid, Relief, and Economic Stability (CARES) Act” created new programs and expanded eligibility for existing SBA programs to help provide assistance to small businesses and non-profit organizations economically impacted by the pandemic. NLIHC developed a [resource](#) to help non-profit providers of affordable housing understand how they might use funding from these programs to cover payroll and other expenses, including cleaning costs associated with helping providers maintain hygiene standards recommended by the Centers for Disease Control and Prevention. (While the principal SBA loan program is currently out of funds, Congress is working to allocate additional resources to the program.)

View the list of shelter closings at: <https://nlihc.org/shelter-closings>

Read the factsheet on SBA loan programs at: <https://bit.ly/3ahQRuO>

National Fair Housing Alliance Releases Resource on Housing Discrimination Against People with Disabilities

The National Fair Housing Alliance published “[COVID-19, Illegal Housing Discrimination, and Protections for People with Disabilities and Those Who Care for Them under the Fair Housing Act](#)” on April 9. The guide

explores housing discrimination protections for people who have been diagnosed with coronavirus, are perceived as having the virus, and caretakers of individuals affected by the virus. The guide notes that people diagnosed with COVID-19 may be considered “disabled” under long-standing interpretations of the Fair Housing Act and other civil rights laws.

The guide states that requiring homeowners, applicants, or tenants to disclose whether they have medical conditions that make them particularly vulnerable to COVID-19 would be a violation of the Fair Housing Act. The guide clarifies that housing providers who apply practices to prevent the spread of the virus recommended by the Centers for Disease Control and Prevention would not be in violation of fair housing laws if the practices are applied to everyone. The guide also states that people with COVID-19 should be provided with reasonable accommodations so they can continue accessing housing. For example, someone living in a congregate setting who is diagnosed with the virus should be able to access an individual room so they can self-quarantine until they recover.

View the guide at: <https://bit.ly/3cggSfi>

Recording of NLIHC’s April 13 “Coronavirus, Housing, and Homelessness” Call Now Available

Over 2,000 organizers, advocates, reporters, and legislative staff attended the weekly “Coronavirus, Housing, and Homelessness” national call hosted by NLIHC and DHRC on April 13. The call featured updates from national, state, and local advocates and services providers working to assist people experiencing homelessness, low-income households, and members of marginalized communities, all of whom are disproportionately impacted by the coronavirus pandemic. Register for today’s 2:30 p.m. ET call at: <https://bit.ly/2R2Xj2f>

Last week, Senator Sherrod Brown (D-OH), ranking member of the Senate Committee on Banking, Housing, and Urban Affairs, joined the call to discuss his ongoing push for emergency rental assistance as Congress debates a fourth coronavirus stimulus package. Congressman Jesús “Chuy” García (D-IL) also addressed the need for rental assistance and more resources for people experiencing homelessness and housing instability in the next federal aid package.

Cathy Alderman of the Colorado Coalition for the Homeless spoke about the challenges facing homeless service providers in Colorado, and Bill Faith of the Coalition on Homelessness and Housing in Ohio discussed his coalition’s efforts to transfer shelter residents to non-congregate housing. Richard Cho of Connecticut Coalition to End Homelessness shared how his organization successfully decongested their state shelter system by partnering with the state government and FEMA. Greg Payne of the Maine Affordable Housing Coalition and Avesta Housing relayed information on how CDBG funding made available by the CARES Act can be used to address affordable housing and homelessness. Hank Hughes of New Mexico Coalition to End Homelessness spoke about efforts to ensure shelters remain open during the pandemic and the organization’s outreach efforts to unsheltered individuals. Jackie Vimo of the National Immigration Law Center discussed the challenges immigrants face in accessing healthcare and housing resources during the COVID-19 pandemic.

NLIHC staff shared updates to our [congressional](#) and [regulatory](#) recommendations and highlighted a [new toolkit](#) on FEMA programs that includes information on Public Assistance eligibility, FEMA’s role during COVID-19, lessons learned from interacting with the agency, and more.

NLIHC and DHRC will host national calls on the Coronavirus, Housing, and Homelessness every Monday at 2:30 p.m. ET. Register for today’s call at: <https://bit.ly/2R2Xj2f>

Watch a recording of the April 13 call at: <https://bit.ly/3eppQJe>

View presentation slides at: <https://bit.ly/3bblGmn>

Stay up-to-date on COVID news and housing resources at: <https://bit.ly/3dwCSEm>

Coronavirus – Other

Tenant Talk Live Webinar for Residents: Responding to Coronavirus, April 27

[Join](#) resident leaders and NLIHC staff for the next *Tenant Talk Live* webinar to discuss the impacts of the coronavirus/COVID-19 pandemic and how you can advocate for needed resources and other protections for people experiencing homelessness and low-income renters in your community. The next *Tenant Talk Live*—a bimonthly call/webinar with resident leaders from across the country—will take place on Monday, April 27 at 6:00 p.m. ET (5 p.m. CT, 4 p.m. MT, 3 p.m. PT).

NLIHC staff will provide updates on what is being done at the federal level to address the pandemic and what residents should know about their rights, discuss issues and efforts from around the country, share ways you can [take action](#), and answer questions. The NLIHC team will also share a new resource that renters can use to know if they live in a property protected by the federal eviction moratorium. We will also hear from resident leaders on the work they are doing to protect their communities and advocate for our unhoused neighbors.

Tenant Talk Live provides opportunities for residents to **connect** with NLIHC and one another, to **share** best practices, and to **learn** how to be more involved in influencing federal housing policies and to lead in their community.

NLIHC is committed to connecting and engaging with resident leaders in new, more robust ways. If you are a low-income resident and have a topic you would like to propose for peer-sharing or if you want to be a speaker on an upcoming call/webinar, please email us at: karbuckle@nlihc.org or rwillis@nlihc.org

Register for *Tenant Talk Live* at: <https://bit.ly/2vEFS0o>

Additional Coronavirus Updates - Monday, April 20, 2020

The NLIHC-led Disaster Housing Recovery Coalition (DHRC) will continue to advocate for a broad array of resources and protections to respond to the COVID-19 pandemic, including emergency rental assistance and eviction prevention assistance, a national moratorium on evictions and foreclosures, and emergency funds for homelessness service providers, housing authorities, and housing providers, among other recommendations. For more information, see DHRC's [full list of recommendations](#), which will continue to be expanded and refined. NLIHC has also compiled a list of regulatory [recommendations](#).

NLIHC is also maintaining a COVID-19/Housing and Homelessness News and Resource page [here](#).

National Updates

Congress

Congress is [extending](#) its recess until May 4 to avoid transmitting coronavirus and practice social distancing.

FEMA

FEMA Administrator Peter T. Gaynor [called](#) for state and local emergency managers to continue to focus on conserving scarce personal protective equipment, strengthening the supply chain, and fully utilizing federal medical staff. Housing was not mentioned.

The administration signed Major Disaster Declarations for [Wyoming](#), [Alaska](#), [Idaho](#), and [Vermont](#) to total 50 states and 3 territories under a Major Disaster Declaration for COVID-19. See the full list [here](#).

FEMA released a new [policy](#) permitting Public Assistance Program funding to be used for the purchase and distribution of food. FEMA will be able to reimburse preparation, procurement, and distribution of food to high risk individuals staying in their homes.

Federal Housing Finance Administration

The Federal Housing Finance Agency (FHFA) and the Consumer Financial Protection Bureau (CFPB) announced a [Borrower Protection Program](#), a new initiative that enables FHFA and CFPB to share servicing information to protect borrowers during the COVID-19 pandemic.

HUD

HUD Secretary Ben Carson [sat down](#) with the *Daily Caller* to talk about the federal government's COVID-19 response and new housing initiatives. Among other things, the secretary talked about his plan to force individuals experiencing homelessness into “structures” built on government-owned land in order to “take care of their mental health issues and their addiction issues and set them on a pathway towards self-sufficiency.”

HUD's Office of Special Needs Assistance Programs (SNAPS) invites homeless assistance providers and their partners to participate in [weekly Office Hours to discuss COVID-19 planning and response](#) on Fridays from 2:30 - 4:00 p.m. ET.

HUD released a [set](#) of statutory and regulatory waivers for the Public Housing, Housing Choice Voucher, Indian Housing Block Grant Program, Public Housing Assessment System and Section Eight Management Assessment Program. The waivers allow PHA's and Tribal Designated Housing Agencies to forego certain HUD requirements to slow the spread of COVID-19.

HUD has also implemented a [series](#) of waivers for the Community Development Block Grant (CDBG) program, allowing for greater flexibility in how those funds are administered and able to be used. The guidance details the process and use of the first \$2 billion allocation of CDBG funding approved by the CARES Act.

Advocacy

NLIHC is tracking [state and local emergency rental assistance programs](#), including those that are already implemented or are being considered. This list will be updated periodically.

NLIHC is providing new opportunities for local, state, and national organizations to dive deeper into the critical issues facing their communities during the coronavirus pandemic. We invite you to continue to participate in our standing weekly national calls and working groups, as well as the new working groups we have created to address emerging issues. Learn more and register for the working groups [here](#).

The Center on Budget and Policy Priorities' “Get It Back” campaign released its [guide to economic impact payments](#) for advocates. This guide will continue to be updated.

The NAACP has set up a coronavirus [page](#) listing information, FAQs and links to reports of discrimination experienced during the pandemic.

The Urban Institute's *Urban Wire Blog* argues it is time to reinforce the housing safety net by adopting universal vouchers for low-income renters.

The National Alliance to End Homelessness is publishing its COVID-19 webinar series on its [website](#). The latest topic dives into FEMA's role in noncongregate sheltering.

Reporting

Former HUD secretary and 2020 presidential candidate [Julian Castro outlined his vision](#) for the kinds of bold, systemic housing reforms needed to solve the U.S. housing affordability crisis and to prevent a COVID-19 housing catastrophe.

Despite a federal ban, [landlords of federally assisted properties are still moving to evict people](#) during the pandemic. Landlords in at least four states have violated the eviction ban passed by Congress last month, [ProPublica's review of records shows](#), moving to throw more than a hundred people out of their homes.

Time Magazine covers how [renters are facing eviction despite moratoriums](#) on evictions in more than 30 states and dozens of cities.

Homeless shelters across the country are [facing volunteer shortages and increased operating costs](#) as they search for ways to respond to the deadly coronavirus outbreak while continuing to take in residents.

The novel coronavirus pandemic will result in an [additional 1.5 million U.S. households becoming extremely low-income](#), said NLIHC President and CEO Diane Yentel on a recent National League of Cities (NLC) webinar. Before the pandemic, there were over 500,000 people without homes and a shortage of 7 million homes affordable and available to the lowest-income families. Extremely low-income renters are disproportionately people of color, and cities are already seeing that demographic disproportionately affected by the coronavirus.

NextCity reports on "[How Covid-19 is Changing Cities' Approach to Homelessness](#)." The COVID-19 outbreak is making cities better understand the issues faced by individuals experiencing homelessness and revealing the many shortcomings of cities' services for this population.

Homeless shelters are at greater risk of outbreaks because of dangerous overcrowding, but local officials and residents in a handful communities have [resisted using vacant hotels](#) to provide safe housing with appropriate distancing to individuals experiencing homelessness.

David A. Super, a professor of law at Georgetown Law, writes in an opinion piece in *The Hill* about [how the COVID-19 crisis highlights the mistreatment of the poor](#). He writes "Over the past half century, the prevalence of dilapidated housing has declined but the incidence of over-crowding has increased. Many low-income people are being asked to shelter in place in housing they share with many other people. The close quarters are reportedly leading to a sharp increase in domestic violence. And if one breaks isolation to seek work, all may become infected."

[VICE](#) examines FEMA's response to Hurricane Harvey as an example of how the U.S. disaster relief system is broken. Low-income disaster survivors in Southeast Texas were denied assistance at a much higher rate than those of higher incomes – leading to an inadequate and unequal recovery.

Early data from jurisdictions across the country find that the novel coronavirus is affecting - and killing - Black Americans at a disproportionately high rate compared to white Americans. A key factor: [racial disparities in housing](#) put Blacks at much greater risk for contracting illnesses like COVID-19.

State News

NLIHC provides a list of local eviction and foreclosure moratoriums [here](#).

Alabama

Thrive Alabama and Huntsville Hospital are providing free COVID-19 testing to individuals experiencing homelessness. To ensure [they get their test results back](#), medical staff are directly working with groups who serve Huntsville's homeless population and using tactics such as photographs to help ensure people get their results.

Arizona

In Phoenix, despite the heightened risk in encampments, [local governments have not yet taken up a recommendation](#) from the Centers for Disease Control and Prevention to encourage people to set up tents with at least 12-by-12-feet of space per individual.

In Phoenix, Circle The City, a community health nonprofit, has turned [the employee parking lot into a temporary medical camp](#) to care for individuals experiencing homelessness who may test positive for COVID-19.

California

East Bay service providers are [scrambling to avoid a repeat](#) of what happened in San Francisco, where officials were unable to avoid an outbreak of COVID-19 from occurring at one the city's largest homeless shelters.

None of the [93 homeless people who tested positive for the coronavirus](#) in San Francisco's largest shelter showed serious symptoms of the disease, lending urgency to the need for widespread public testing and emphasizing the importance of "contact investigations" the city is now ramping up.

The U.S. Department of Veterans Affairs set up L.A.'s [first temporary tent city in four decades](#). The tent city is for veterans without homes — 25 initially, with a plan to expand to 50 as needed — so they can wait out the COVID-19 crisis by sheltering in place and social distancing in their own tents.

More than 90 residents and 10 staff members at San Francisco's largest homeless shelter have tested positive for coronavirus. The outbreak at the MSC South Shelter is believed to be the largest reported outbreak in a single shelter in the country. The [spike caused a 12% surge in positive cases in the city](#). Advocates say the outbreak was both predictable and preventable amid massive policy failures.

In San Francisco, doctors [face difficult choices](#) as the number of individuals experiencing homelessness with COVID-19 increases. It is difficult to release homeless patients from the hospital to anywhere other than the streets: shelters [stopped admitting new people](#) over well-founded concerns about the risk of a COVID-19 outbreak among residents, eliminating precious shelter beds in a city with [only 1,200 of them](#) to serve [7,600 adults without homes](#).

Colorado

Governor Jared Polis has issued an [open letter to Colorado hotels and motels](#) asking them to temporarily house people without homes.

In Denver's homeless shelters, [residents find it impossible to stay six feet apart](#) from one another. To address this issue, Denver started bussing men out of cramped shelters to a [temporary facility](#) where up to 600 individuals will sleep on cots spaced at least six-feet by 10-feet apart.

Connecticut

New Haven Mayor Justin Elicker's recent decision to open a 75-bed facility at Career High School to accommodate homeless people infected with COVID-19 was a first step to fighting the spread. But [the repeated failure of negotiations to provide shelter in hotels](#) to those ousted from another emergency shelters, giving them a safe place to physically distance, has left individuals experiencing homelessness in New Haven with 140 fewer available spaces for sheltering.

Florida

Dozens of Sarasota residents without homes are demanding that city and county officials make good on their promise to make special accommodations for them during the coronavirus pandemic. [Local governments have done little to act on a contingency plan](#) for the area's homeless population since the coronavirus pandemic shuttered many of the venues they use every day, including parks, libraries, and the city's day shelter.

Jamie Ross of the Florida Housing Coalition, an NLIHC state partner, wrote an [op-ed](#) in the *South Florida Sun Sentinel* regarding the importance of protecting the Sadowski Housing Trust Fund during the COVID-19 pandemic.

Georgia

The Savannah Homeless Authority has partnered with the City of Savannah and Chatham Emergency Management Agency to [deliver meals-ready-to-eat](#), or MRE's, to the city's more than 35 homeless camps.

Atlanta is struggling to support the needs of its homeless population during the COVID-19 outbreak as [tent cities appear downtown](#) and hundreds of people without homes sleep at the Hartsfield-Jackson International Airport. City leaders are struggling with what to do about a growing number of homeless people seeking [shelter at Atlanta's airport](#) during the coronavirus epidemic. Several homeless shelters have closed and left the homeless community with fewer options.

Hawaii

The rooms in the Kona Holiday Inn Express are now serving as [isolation units for high-risk seniors, respectfully known as kupuna](#), who are experiencing homelessness, amid stay-at-home orders. 1,324 people on Hawai'i Island received homeless services last year. At least 7% of those were kupuna.

Illinois

Approximately [83,000 Chicagoans who lost their jobs](#) or found their paychecks scaled back because of the coronavirus pandemic applied for \$1,000 grants to help them pay their rent or mortgages. Mayor Lori Lightfoot announced she was providing 2,000 grants with \$2 million from the city's Affordable Housing Opportunity Fund, which is funded by the fees paid by developers under the Affordable Requirements Ordinance. The overwhelming demand for the grants will result in fewer than 2.5% of applicants receiving them.

The Lake County Board voted to set aside \$100,000 to cover emergency shelter expenses incurred because of the health crisis. The [money will come from a fund from video gambling revenue](#) that usually bankrolls grants for mental health programs.

In Lake County, [shelter sites have closed, and shelter providers are instead housing clients individually](#) in hotels and motels. About 100 clients are being sheltered in this manner. The agency is using vouchers to cover the costs, but expenses are mounting rapidly.

Chicago Mayor Lightfoot is [making investments to support people experiencing homelessness](#), and the city of Chicago recently opened five new shelters. This is in addition to \$8 million the state has put aside to help get people experiencing homelessness off the streets and out of crowded shelters. It is estimated that more than 1,200 people experiencing homelessness are still on the streets of Chicago.

Twelve people at a Chicago-funded shelter have [tested positive for the coronavirus](#), according to the city's Department of Family and Support Services. The cases are among staff and residents in a facility that provides medical care for people who are discharged from hospitals and have no homes.

The state of Illinois is moving the approximately [200 residents of the Aurora homeless shelter into a suburban hotel](#) in an attempt to contain the outbreak. The second largest homeless shelter in the state, it will be the first to make such a move and will likely "serve as a model" as other shelters in Illinois make similar transfers.

Indiana

Indiana's health departments have been closely monitoring the needs of residents without homes, and with IU Health Ball Memorial Hospital only having so many rooms for COVID-19 patients, the [state has established a new facility](#) to prevent the healthcare system from being overwhelmed. The Safe Recovery Site, managed by Bridges Community Services, will act as an emergency isolation and quarantine facility for up to 60 people experiencing homelessness.

Kansas

The City Council of Columbia has issued a [request for proposals](#) for an outside entity to provide sanctioned homeless encampment services at a City of Columbia-provided property.

Louisiana

In New Orleans, while some property owners are working with tenants who cannot pay their rents, [other landlords are threatening eviction](#) and using other tactics to bully tenants.

Housing nearly 200 people without homes in New Orleans, many struggling with mental illness and substance abuse, in [a single hotel has been an enormous challenge](#). But in addition to providing safety and stability in the face of the COVID-19 outbreak, many individuals experiencing homelessness are seeing a range of positive benefits.

Massachusetts

In Boston, over 140 individuals without homes at The Pine Street Inn shelter [tested positive for COVID-19 without showing any symptoms](#). The asymptomatic individuals were confirmed to have the virus following a small cluster of cases prompted the testing of 397 people at the shelter.

As [advocates for people without homes in Boston](#) assist those who are COVID-19 positive and prepare for more cases, they face challenges unique to the population they are serving. Jim O'Connell, president of Boston Health Care for the Homeless, called it a "tricky" situation when people test positive for the virus but are not showing symptoms.

A recent round of coronavirus testing in Boston's homeless population is raising concerns about [asymptomatic spread of the coronavirus](#). Both advocates and public officials are calling for comprehensive testing in the homeless community.

To prepare for an expected surge in coronavirus cases this month, Boston leaders are setting up a new medical center for COVID-19 patients at the [Boston](#) convention center. The facility will have 1,000 beds, six acute care suites, 52 nurse stations, 48 bathroom facilities, and a physical therapy suite, according to the city. [Half of the beds will be reserved for people experiencing homelessness](#) who have “tested positive for the virus and need care, but not full hospitalization,” city officials wrote.

In Salem, [shelters and homes for those affected](#) by coronavirus are just about ready at Salem State University and the Salem High School field house. Meanwhile, city officials are also looking for property owners with vacant apartments to make the spaces available to those in need.

Michigan

In Saginaw, the Saginaw Diocese’s Center for Ministry will become an [emergency shelter for homeless individuals](#) during the COVID-19 pandemic. The center will support homeless individuals who have tested positive for COVID-19 but do not need hospitalization, as well as those who may have been exposed to it and need to self-isolate.

In response to the pandemic, Detroit funded the [reopening of a vacant](#) Detroit Rescue Mission Ministries building to serve as shelter for individuals without homes. Another shelter was temporarily moved to an undisclosed, idled recreation center to give the organization room to ensure safe social distancing.

In Battle Creek, some veterans have been [asked to find new homes](#) after the Battle Creek VA Medical Center asked them to move out of transitional residences to prevent the spread of COVID-19. The Battle Creek VA Medical Center offered two houses as transitional residences for veterans with mental illnesses who are at risk of being homeless.

Minnesota

County officials across Minnesota are working to [move individuals without homes at high risk for COVID-19 into hotels to stop the spread](#) of the disease. Already, Hennepin County has helped move about 260 people into three hotels, and St. Louis County in northern Minnesota is securing another 90 hotel rooms. These efforts have eased dangerous crowding in emergency shelters while preventing a broader outbreak among the homeless community.

Hennepin County and Ramsey County have seen an increase in the numbers of individuals experiencing homelessness who have been isolated with symptoms. Meanwhile, those in charge of caring for those experiencing homelessness are [hoping more COVID-19 tests could help keep things contained](#) - but there are still few tests to be had.

Around [19,600 Minnesotans are experiencing homelessness](#). Advocates are working to ensure there are more single-space options like hotels or dorm rooms, more washing stations, and, if needed, encampments with proper spacing

Montana

Service providers across Montana say the [double stigma of homelessness and COVID-19](#) makes finding safe shelter difficult as businesses are not willing to shoulder the risk. In Billings, the Metrapark Pavilion Center will offer 30-50 spaces for area people awaiting test results or in need of isolation

Nevada

Las Vegas has established a new [“isolation and quarantine complex” for people experiencing homelessness](#), erected in the same city-owned parking lot where people without homes slept on the ground. The complex consists out of a series of tents for people who are sick with coronavirus, but are not sick enough to go to the hospital.

Las Vegas will provide [temporary shelter, monitoring, and treatment](#) for as many as 500 homeless coronavirus patients in need of quarantine or isolation but not hospitalization. The \$6 million project is not a walk-up homeless shelter, said Lisa Morris-Hibbler, city community services chief and complex director. It will accept ambulance deliveries of people who have no place to live but have been exposed to the coronavirus and show symptoms such as cough or fever.

New York

In New York City, some [inmates released from Rikers Island to control the outbreak](#) in the jail have wound up in shelters. And with the outdoor safety net falling apart - few pedestrians from whom to solicit contributions; public bathrooms shut; many soup kitchens closed for lack of food and volunteers - the nightly shelter population has consistently reached levels seen only a few times in the last decade, and usually only on the most frigid nights of winter.

At least [26 people without homes among the 421 confirmed](#) to have COVID-19 in New York City have died. To combat the outbreak among the homeless population, Mayor Bill de Blasio announced new measures to better protect the thousands of people without homes in the city for whom social distancing is extremely difficult.

The coronavirus is wreaking havoc on [New York City's public housing system](#), where the housing authority oversees approximately 174,000 apartments. Many public housing tenants have multiple chronic medical conditions and lack a primary care physician, putting them at high risk for COVID-19.

Residents at a [city homeless shelter on Randall's Island](#) are concerned about what they say are unsanitary living conditions, putting residents at high risk of contracting COVID-19. Former resident Alfonzo Forney, 41, is circulating a petition signed by dozens who live in the shelter demanding new management.

New York City Housing Authority's 2,200 densely populated buildings are [being challenged to contain the outbreak of COVID-19](#). Already in deep need of maintenance and repairs, many of the buildings are not being regularly cleaned or disinfected.

Michael Che, a *Saturday Night Live* comedian, shared an open letter revealing that he lost his grandmother to complications from COVID-19, and he announced that, in her honor, he will [be paying the rent for all the units her New York City Housing Authority \(NYCHA\) building](#) for a month. “It’s crazy to me that residents of public housing are still expected to pay their rent when so many New Yorkers can’t even work.”

New Jersey

Atlantic City is [exploring options to help find safe and supportive housing for individuals](#) who are homeless and have tested positive for COVID-19. Bob Franklin, director of development at the Atlantic City Rescue Mission, said the mission was near capacity at 300, and was also stepping up its food program for the non-homeless poor. Recent estimates of the homeless population in the county have exceeded 400.

Ohio

Dayton-area homeless shelters have received a [boost in funding from an Ohio organization's pandemic emergency fund](#). The Coalition on Homelessness and Housing in Ohio (COHHIO) issued grants totaling nearly

\$500,000 to help local homeless shelters limit the spread of coronavirus among their residents, staff and broader community.

Agencies like COHHIO have taken a leading role in [prioritizing the needs of the homeless community](#), raising necessary funding and public awareness of the issue. Ohio has about 300 homeless shelters which house more than 10,000 people.

Lutheran Metropolitan Ministries helps roughly 400 individuals on a daily basis who suffer from homelessness, and is seeking new options amid the COVID-19 outbreak. Acting CEO Maria Foschia says the organization started by [reaching out to area hotels](#) for additional shelter space. So far, three area hotels agreed to provide shelter, and 80 men and 45 women have been housed.

Oregon

[New temporary shelter sites for the unhoused](#) are opening this week in Eugene. Small groups of people can stay in tents or vehicles with appropriate social distancing. All shelter sites are staffed and have food and water supplies

Puerto Rico

Puerto Rico Governor Wanda Vázquez [sent a letter to Congress](#) requesting federal funding for HUD's Continuum of Care (CoC) program so that the U.S. citizens in Puerto Rico without homes can have access to adequate shelter and avoid spreading COVID-19 throughout the community.

Vermont

South Burlington has set up [campers as housing](#) for individuals who are homeless to help prevent the spread of coronavirus. In addition, the city is sheltering at-risk individuals in hotels.

Washington

Approximately, 11,100 people in the Seattle area do not have homes, and, in many cases, access to basic hygiene services. City and county efforts have [focused on three areas](#): opening new overnight shelters to decrease crowding in existing shelters, creating isolation, quarantine and recovery units, and installing additional hygiene services for people living outside.

West Virginia

In Fairmont, the United Way and the city's homelessness task force are [working to improve the availability of safe, basic hygiene](#) for individuals experiencing homelessness. The city has established three portable restrooms and is on a waitlist for hand-washing stations.

In Morgantown, a [task force appointed to support people experiencing homelessness](#) during the COVID-19 crisis quickly came up with a plan to provide safe housing in a motel. Chief Program Officer of the West Virginia Coalition to End Homelessness Rachel Coen says, "The biggest thing was having the leadership of our health department, both hospitals and the county commission."

State and Local Guidance and Research

Illinois

[Chicago Illinois Heartland Alliance: COVID Homeless Screener with Temperature and Screening Supply List](#)

Opportunity Starts at Home

Leading National Organizations in Education, Health, Criminal Justice, Racial Justice, Environment, and More Tell Congress to Invest in Housing in Next COVID-19 Relief Package

The [Opportunity Starts at Home](#) multi-sector affordable homes campaign sent a letter on April 13 to congressional leaders urging critical housing and homelessness resources in the potential “Phase 4” coronavirus relief package. The letter was signed by nearly 50 leading national organizations from the campaign’s multi-sector Steering Committee and Roundtable. Signatories represented a range of organizations from such sectors as education, healthcare, civil rights, faith, criminal justice, food security, municipal governance, child welfare, social work, gender and LGBTQ equity, environmental, domestic violence, and more. The letter calls on Congress to invest in urgent needs which were not fully addressed in the previous relief package, as well as outlines long-term strategies that will promote housing stability during and after the COVID-19 pandemic. Read the letter [here](#).

Additionally, last week, the campaign launched a ["Take Action"](#) page where advocates can send pre-formatted letters to their federal elected officials urging them to include significant housing resources in the next COVID-19 relief package. Since its release, advocates have sent 725 letters to Congress. To take action today, [click here](#).

Also, follow the *Opportunity Starts at Home* campaign on all social media platforms: [Twitter](#), [Instagram](#), [Facebook](#), and [LinkedIn](#). Be sure to [sign up](#) for our e-newsletter to get the latest updates about the campaign, including new multi-sector partners, [calls to action](#), events, and [research](#).



HUD

NLIHC Submits Comment Letter Opposing Changes to "Equal Participation of Faith-Based Organizations" Rule

NLIHC submitted a [comment letter](#) on April 13 opposing HUD’s proposed changes to the [“Equal Participation of Faith-Based Organizations”](#) rule (see, *Memo 2/18*). The proposed changes would remove two important requirements for faith-based service providers: that organizations receiving federal funds take reasonable steps to refer the people they serve to alternative providers if requested and that they give beneficiaries written notice of their religious freedom rights. Among other proposed changes, HUD would expand the existing exemption that allows faith-based organizations that accept federal grants to discriminate in employment. The proposed changes put the interests of taxpayer-funded entities ahead of the needs of people seeking critical services. The HUD proposed rule is one of eight other similar rules intended to implement [Executive Order \(EO\) 13831](#) issued on May 3, 2018. Read NLIHC’s comment letter on the proposed changes at: <https://tinyurl.com/y97rvy6c>

National Housing Trust Fund

National Housing Trust Fund Allocations for FY20 Announced

HUD announced on April 17 the FY20 national Housing Trust Fund (HTF) allocations for each state, the District of Columbia, Puerto Rico, and U.S. Territories were posted. A total of \$322,264,268 was allocated, a 23% increase over the \$247.7 million for FY19. The HTF allocations from previous years were: \$173.6 million (2016), \$219.2 million (2017), \$266.8 million (2018), and \$247.7 million (2019).

The HTF allocations are at: <https://bit.ly/2KqzxJP>

More information about the national Housing Trust Fund is on [page 3-1](#) of NLIHC's *2020 Advocates' Guide*.

More information about the other HUD CPD programs are also available in NLIHC's [2020 Advocates' Guide](#)

Our Homes, Our Votes: 2020

Webinar on “Housing Issues and Ballot Initiatives,” May 21

Join NLIHC for an *Our Homes, Our Votes 2020* webinar on “**Housing Issues and Ballot Initiatives**” on May 21 at 3:00 p.m. ET. Register for this webinar and NLIHC's entire 15-month “[Third Thursdays at Three](#)” webinar and podcast series on nonpartisan voter and candidate engagement, free to the public, at: <https://tinyurl.com/y3t9gfr2>

In communities throughout the U.S., voters are often showing more leadership on housing issues than elected officials. Twenty-two ballot initiatives on housing affordability issues passed in 2018, and more are expected in 2020. While taking issues directly to the voters can be a challenging endeavor, it can also produce outstanding results. This Third Thursday at Three session will discuss how to get items placed on the ballot through the legislative process or through signature gathering. Presenters will discuss what works best in ballot initiative campaigns and how to build broad support prior to an election.

NLIHC provides [an array of nonpartisan resources, tools, and training](#) on increasing voter registration and turnout among low-income renters and on engaging candidates leading up to the 2020 elections, including these webinars and podcasts covering many facets of voter and candidate engagement, featuring experts and advocates with frontline experience.

The presentations take place at 3:00 p.m. ET on the third Thursday of each month. All sessions will be recorded and posted to the *Our Homes, Our Votes: 2020* website for those who cannot attend the live broadcasts. The full list of webinar topics:

- Session 1: Legal Considerations for Election Engagement for 501 (c3) organizations, September 19. (Watch recording at: <https://bit.ly/338Ydho>)
- Session 2: Developing an Effective Plan for Voter Engagement Work, October 17. (Watch recording at: <https://bit.ly/338Ydho>)
- Session 3: Helpful Tools and Partners for Election Engagement, November 21 (Watch recording at: <https://bit.ly/338Ydho>)
- Session 4: Voter Registration Part 1 – Messaging, Events, and Canvassing, December 19 (Watch recording at: <https://bit.ly/338Ydho>)
- Session 5: Voter Registration Part 2 – Finding and Registering Residents of Subsidized Housing, January 16 (Watch recording at: <https://bit.ly/338Ydho>)

- Session 6: The Role of Housing Providers in Registering and Mobilizing Voters, February 20 (Watch recording at: <https://bit.ly/338Ydho>)
- Session 7: Getting Candidates on the Record, March 19 (Watch recording at: <https://bit.ly/338Ydho>)
- Session 8: Educating Voters, April 16 (Watch recording at: <https://bit.ly/338Ydho>)
- **Session 9: Housing Issues and Ballot Initiatives, May 21**
- Session 10: Overcoming Common Obstacles to Voting, June 18
- Session 11: The Challenge of Voting While Homeless, July 16
- Session 12: Voter Mobilization Part 1 – Early Voting and Vote-by-Mail, August 20
- Session 13: Voter Mobilization Part 2 – Protecting Low Income People from Voter Intimidation and Voter Caging Tactics, September 17
- Session 14: Election Day! Getting Out the Vote, October 15
- Session 15: After the Vote – Holding Candidates to their Promises, November 19

Register once for all webinars/podcasts and receive reminders at: <https://tinyurl.com/y3t9gfr2>

[Watch recordings of previous webinars at: https://bit.ly/338Ydho](https://bit.ly/338Ydho)

Research

New Construction Has Mixed Short-Term Effect on Rents in Immediate Vicinity

A working paper from scholars at the University of Minnesota’s Center for Urban and Regional Affairs, [“Build Baby Build?: Housing Submarkets and the Effects of New Construction on Existing Rents”](#) finds that new market-rate construction has varying impacts on the rents of nearby homes. Within the first two years after construction, proximity to new construction raises the rent of lower-priced rental housing, but either depresses or has no impact on the rents of higher-priced rental homes.

The authors created a novel panel of rental prices for one- and two-bedroom market-rate apartments in Minneapolis, MN, from 2000 to 2018, using survey data collected by the commercial real estate analytics firm CoStar. To test the impact of new rental construction on nearby rents, they identified older buildings (built before the year 2000) located within 300 meters of at least one new building (built in 2000 or later) as a treatment group. They also identified older buildings between 300 and 800 meters of new construction, to serve as a comparison group. The study identifies 55 new-construction buildings, 136 “treatment” buildings, and 265 comparison buildings.

They assigned each older building to one of three market tiers or submarkets based on average rent in the building: low, middle, and upper. Researchers hypothesize that changes in housing supply will not have a uniform effect on the entire housing market—that the effect can vary by market tier. For example, luxury apartments are generally not substitutions for homes at the bottom of the price spectrum, so they can be characterized as in different market tiers.

Rents rose through the Minneapolis rental market during the study period. The average rent in existing low-tier units, including treatment and control group units, was \$553 in 2000 and grew 43% to \$787 in 2018. Rent in existing middle-tier units grew 40%, from \$662 to \$924. Rents in existing upper-tier units grew 33%, from \$903 to \$1,193. New construction occurred almost exclusively in the upper market tier, with an average effective rent in the first year of \$1,727.

The majority of neighborhoods receiving new construction were in core urban areas adjacent to downtown Minneapolis. These neighborhoods had higher median values, higher percentages of residents with college

degrees, and more white residents than neighborhoods that did not receive new construction. From 2000 to 2018, rent rose twice as fast in these areas, and median household income grew 84% faster.

The authors first look simply at the effect of proximity to new construction on rents across quality market tiers. On average, older buildings within 300 meters of new construction experienced no change in rent relative to buildings 300 to 800 meters away. They then distinguish the effects of proximity to new construction on rents in low, middle, and upper market tiers. Rents in low-tier units close to new development were 6.7% higher than units in the further-away comparison buildings, following the completion of new buildings. The authors observe a sharp increase in rent in these units in the year preceding the completion of new buildings, which they attribute to an anticipatory effect. There was no significant effect on middle-tier units. Rents in high-tier units were 1.7% lower than comparison buildings, though this difference was not statistically significant. The effect of new construction was strongest at very close distances (within 200 meters) and decayed as distance increased. These effects weaken but are still observable for at least two years post-completion. After one year, rents in high-tier units within 300 meters were 1% lower than further-away comparison units, and rents in low-tier units within 300 meters were 3.4% higher than comparison units.

The authors interpret these findings as evidence for a supply effect: new construction serves as a plausible substitute for existing upper-tier units and therefore creates price competition in the upper market tier and slows rent growth. They interpret higher rent growth in the low-tier units as evidence of an amenity effect: new construction can increase demand to live in the surrounding neighborhood, attracting new restaurants, entertainment, and other amenities. Landlords may increase rents more rapidly when they expect increased demand.

These findings underscore the need for policies that protect existing low-income communities from higher housing costs and gentrification-related displacement. The study did not look at long-term effects of new construction on rents, so the findings do not necessarily contradict research that shows increased housing supply at all levels can improve affordability in the long term.

The paper can be found at: <https://bit.ly/2JW78uV>

Study Finds Association Between Rental Assistance and How People Rate their Health

An article published in the *Journal of Health Care for the Poor and Underserved*, “[Rental Assistance and Adult Self-Rated Health](#),” found associations between how adults rated their own health and the receipt of rental assistance. Compared to adults receiving HUD rental assistance, those on the waiting list for housing assistance were up to 3 times more likely to rate their health as either poor or fair, rather than good, very good, or excellent.

The authors analyzed data collected in the “Justice, Housing, and Health Study” conducted in New Haven, CT. The study surveyed 616 low-income residents of New Haven who received housing assistance, food assistance, or Medicaid, were homeless, or lived in low-income neighborhoods. The respondents included 200 people with an incarceration history in the past two years and 200 people with no recent incarceration history. Demographic data, employment status, and other factors that could influence access to rental assistance (such as age, disability status, or having children) were collected from all respondents. Survey respondents were asked to rate their general health as poor, fair, good, very good, or excellent.

The authors separated the survey respondents into three categories: rent-assisted, waitlisted for rental assistance, and those neither receiving assistance nor having applied for assistance. The three groups were compared to one another to determine if there were statistically significant differences among them. The rent-assisted group was older, reflecting access to senior public housing developments, and more likely to be female. The racial

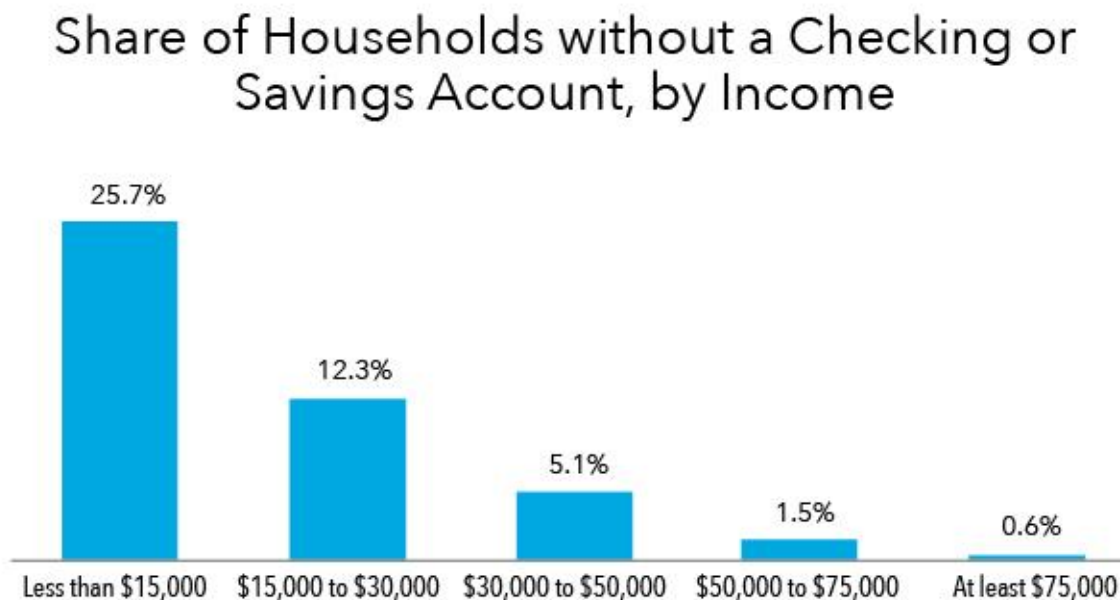
composition was similar across the groups, and there were no significant differences with respect to employment and household income. The average monthly household income was \$775, with 98% of the respondent's earnings falling below 80% of their area median income (AMI). Because the Justice, Housing, and Health Study focused on connections between housing and mass incarceration, 63.5% of respondents had a prior felony conviction.

When they took into consideration the impact of gender, age, race and ethnicity, and disability status they found a significant relationship between self-rated health and housing assistance: those who were receiving rental assistance were significantly less likely than those waitlisted for assistance to rate their health as poor or fair. Individuals on a waitlist were three times more likely than individuals receiving assistance to report their health as poor or fair. Individuals in the neither assisted nor applied group were 2.3 times more likely to report their health as poor or fair. While the study was unable to determine if one type of federal aid was more beneficial than the other and did not directly establish that rental assistance causes better health, rental assistance generally was associated with higher self-rated health.

The study can be read at: <https://muse.jhu.edu/article/747791>

Fact of the Week

Low-Income Households without Bank Accounts Will Wait Longer for COVID-19 Stimulus Checks



Source: FDIC Survey of Unbanked and Underbanked Households, 2017.

Source: FDIC Survey of Unbanked and Underbanked Households, 2017.

From the Field

Alaska Advocates Succeed in Restoring Funding for Homeless Prevention Services

Alaska Governor Mike Dunleavy signed into law Alaska's fiscal year 2021 (FY21) budget on Monday April 6, prioritizing public safety, education, emergency response, and economic development. Housing was not a high priority for the governor, although no significant cuts were made to the already limited funds for homeless services. Advocates from the Alaska Coalition on Housing and Homelessness (AKCH2), an NLIHC state partner, and the Anchorage Coalition to End Homelessness worked diligently to ensure funding for housing and homelessness programs did not decrease for a second year in a row, and they increased housing assistance funding from FY20.

Alaskans access homeless prevention services through the Homeless Assistance Program (HAP), the Special Needs Housing Grant (SNHG), the Human Services Community Matching Grant (HSCMG) and Community Initiative Matching Grants (CIMGP). HAP provides homeless prevention supports (rental and utility emergency assistance), emergency shelter options, and rapid rehousing of people in multiple communities. SNHG operating dollars and housing vouchers provide long-term rental assistance for 17 successful housing programs targeting the most vulnerable homeless populations. HSCMG and CIMGP provide funding to prevent and alleviate challenges for those with serious mental or physical hardships. HSCMG is one of the only funding streams to support operations for safety net services like basic shelter and food provision.

In 2018 and 2019, 3,102 Alaskans accessed homeless prevention services through HAP and SNHG. Ninety-five percent of people accessing these programs did not return to homelessness in 2018 and 2019. Despite its success, the Housing Assistance Program was cut by 20% due to the FY20 budget vetoes. For over a year advocates took action to ensure housing programs did not receive further cuts in FY21. They spoke out in support of reversing budget vetoes last summer and visited their state legislators in February during the 2020 Alaska Statewide Housing Advocacy Day. Their efforts made a difference.

The FY21 enacted budget increased HAP to \$8,150,000, which is \$3,660,000 more than the FY20 budget. HAP sustained a \$3,250,000 decrease from FY19 to FY20 via budget vetoes, so the increase in the FY21 enacted budget restored HAP to just slightly above FY19 funding. SNHG was funded at FY19 levels – \$1,700,000. The FY21 enacted budget maintained flat funding for both HSCMG and CIMGP.

"This critical increase to HAP was the result of a statewide advocacy campaign that resulted in thousands of Alaskans emailing, calling, and meeting directly with their state legislators over the last several months," said Brian Wilson, executive director of the Alaska Coalition on Housing and Homelessness. "Collectively, we sent a clear message that all Alaskans deserve safe and stable housing and were able to highlight the success of our current service providers from all over the state."

Learn more about Alaska's FY21 budget [here](#).

District of Columbia Passes Emergency Coronavirus Bill that Includes Rent-Hike Freeze and Mortgage and Rent Forbearance

The Washington, DC City Council passed on April 7 an expansive piece of legislation intended to combat the coronavirus pandemic. Housing justice advocates were able to secure a rent-hike freeze as well as mortgage and rent forbearance provisions lasting throughout the state of emergency declared by DC Mayor Muriel Bowser.

The rent hike freeze provision prohibits rent raises in all rental properties and not just rent-controlled properties. The freeze will allow tenants who enter the Tenant Opportunity to Purchase Act (TOPA) process—D.C.'s

mechanism for allowing tenants first right of first refusal if their landlord decides to sell a property—more security to stay in their homes as the rent will not increase during the emergency.

The mortgage and rent forbearance provisions allow mortgage holders to decrease their mortgage payments for at least 90 days without late fees and requires landlords that receive this forbearance to offer decreased rent payments to their renters. Mortgage holders and renters must demonstrate they have been affected by the coronavirus pandemic related to their ability to pay their mortgage or rent. Mortgage holders must pay back whatever amount of their mortgage has not been paid during the forbearance and renters may be required to do the same at the discretion of the landlord.

NLIHC’s DC state partner, the Coalition for Nonprofit Housing and Economic Development (CNHED), helped lead the advocacy effort and are now working on the law’s implementation.

“The Coalition for Nonprofit Housing and Economic Development collaborated with members and allied organizations to advocate successfully for two provisions in the COVID-19 Response Supplemental Emergency Amendment Act of 2020, which was passed by the District of Columbia Council on April 7. CNHED continues to work with its members and allies and District agencies to advocate for clarifications to the mortgage and rent deferral provisions to facilitate implementation of this portion of the emergency legislation.”

NLIHC supports CNHED’s efforts to protect renters in DC and looks forward to more protections and assistance in the weeks to come to provide relief to the lowest-income renters in the city and nationwide.

An article in the *Washington Post* provides additional information: <https://wapo.st/3aa26oX>

NLIHC in the News

NLIHC in the News for the Week of April 12

The following are some of the news stories that NLIHC contributed to during the week of April 12:

- “Renters Are Losing Their Homes Despite Eviction Moratoriums,” *Time Magazine*, April 15 at: <https://tinyurl.com/y6vv4c36>
- “1.5M households to become 'extremely low-income' due to COVID-19,” *Smart Cities Dive*, April 15 at: <https://tinyurl.com/y9drymg5>
- “As Millions of Workers Lose Their Jobs, Report Finds Nearly a Third of Renters Haven't Paid Rent for April,” *The Root*, April 13 at: <https://tinyurl.com/ydbvapgj>
- “Hotels sit vacant during the pandemic. But some locals don’t want homeless people moving in.” *The Washington Post*, April 14 at: <https://tinyurl.com/yc49q68s>
- “Wisconsin has had a shortage of affordable apartments for a long time. Could the response to coronavirus 'reset' that?,” *Milwaukee Journal Sentinel*, April 10 at: <https://tinyurl.com/wtejplz>
- “Eviction Ban? Rent Strike? What To Do When Rent Comes Due,” *Wyoming Public Media*, April 10 at: <https://tinyurl.com/y8h9mbyp>

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