Homelessness and Housing First

- Advocates Urge National Park Service and D.C. Officials to Halt Encampment Evictions
- Register for NLIHC, The Alliance, and CBPP Webinar on FY25 Federal Appropriations on May 21
- Rep. Bonamici Introduces Bill to Expand Oregon’s Project Turnkey Program Nationally

HoUSed Campaign for Universal, Stable, Affordable Homes

- Comment Today on HUD’s Proposed Rule, “Reducing Barriers to HUD-Assisted Housing”!
- Homebase Announces PHA Peer Cohort on Improving HCV Access for People with Conviction Histories
- Senior HUD Officials to Join Today’s (5/13) National HoUSed Campaign Call for Universal, Stable, Affordable Homes!

HUD

- HUD CPD Announces 2024 HTF State Allocations
- HUD PIH Publishes Final HOTMA-Related HCV and PBV Rule

Budget and Appropriations

- House Appropriators Set to Receive Topline Funding Allocations for 12 FY25 Spending Bills

Fair Housing

- Representatives Gomez and Jayapal Join 26 Members of Congress in Letter to President Urging Immediate Release of “Affirmatively Furthering Fair Housing” Rule

Congress

- Senate Banking Committee Holds Hearing on Rental Junk Fees

Our Homes, Our Votes

- Register for Upcoming (5/20) Our Homes, Our Votes Webinar: “Voter Registration 101”
Our Homes, Our Votes Updates – Week of May 13, 2024

Opportunity Starts at Home

- Join 5/22 OSAH Webinar Exploring Connections between Early Childhood Development, Health, Education, and Affordable Housing

Research

- Housing Speculation in NYC Occurs Mostly in Communities of Color and Is Associated with Increased Maintenance Violations and Evictions

From the Field

- Colorado Passes “Just Cause” Protections for Tenants, Requires Landlords to Provide Tenants with Reason for Eviction

Fact of the Week

- Speculative Mortgage Refinancing Practices among NYC Multifamily Rental Properties Associated with More Maintenance Code Violations

NLIHC Careers

- NLIHC Seeks Policy Coordinator/Analyst

NLIHC in the News

- NLIHC in the News for the Week of May 5

NLIHC News

- Now Open: Application for 2024-2025 Collective Cohort!
- Where to Find Us – May 13
Homelessness and Housing First

Advocates Urge National Park Service and D.C. Officials to Halt Encampment Evictions

Five homelessness encampments in the Foggy Bottom neighborhood of Washington, D.C., are scheduled to be forcibly removed by the National Park Service and the administration of D.C. Mayor Muriel Bowser between May 15 and 20 in a move that will be counterproductive to efforts to end homelessness. The action will displace approximately 70 people, many of whom were already forcibly removed in February 2023 from D.C.’s McPherson Square by the National Park Service at the direction of the local D.C. government. Furthermore, a new non-congregate shelter is slated to open in August just blocks from the encampments. Advocates are calling on the Bowser administration and the National Parks Service to halt the evictions and shift their focus to connecting encampment residents with essential resources.

The National Park Service originally scheduled a small encampment closure months ago before recently expanding the scope of the evictions. As part of the expansion, the local D.C. government decided to close additional encampment sites on the same timeline. Forcibly removing people experiencing homelessness violates best practices and proven solutions to ending homelessness and only makes it more difficult for individuals to be connected to homes and services.

D.C. has made progress recently towards ending chronic homelessness by funding vouchers and offering shelter options, such as The Aston, a non-congregate shelter slated to open near the location where the encampments are scheduled to be removed. The Aston was originally scheduled to open last fall, but the opening has now been delayed until August 2024. Forcing encampment residents to leave when they have nowhere else to go and when there is a non-congregate shelter opening soon nearby is particularly cruel and ineffective.

The Way Home Campaign, a coalition of thousands of people committed to ending chronic homelessness in D.C., is calling on the National Park Service and the Bowser administration to stop the evictions and instead devote resources to more productive measures, such as implementing an existing plan to end homelessness and connect encampment residents to already funded housing options. In a letter to the Bowser administration and National Parks Service, the Way Home Campaign and supporting organizations, including NLIHC, called for the following actions:

- Avoiding encampment evictions, closures, and the establishment of “no tent zones,” except in the rarest of circumstances when health and safety concerns must be addressed.
- Whenever possible, addressing health and safety concerns without evicting people in the encampment, displacing residents, and/or establishing no tent zones.
- Stopping all encampment evictions until The Aston opens and every encampment resident is provided with a solution that meets their needs.
- Addressing barriers to D.C.’s larger shelter system (such as curfews, limits on possessions, and strict program rules) and expanding non-congregate shelter capacity.
• Shifting the focus from closing encampments to swiftly connecting residents with housing vouchers, and funding programs and services that end homelessness, such as permanent supportive housing, street outreach, and others.

During the encampment evictions, the Way Home Campaign, NLIHC, and many local and national partners will stand next to our unhoused neighbors to speak out against the forced removals and call for real and humane solutions. Local or national organizations can join The Way Home Campaign’s sign-on letter [here](#), contact officials [here](#), or email Nadia Malik at Miriam’s Kitchen for more information at: [nadia.malik@miriamskitchen.org](mailto:nadia.malik@miriamskitchen.org).  

---

**Register for NLIHC, The Alliance, and CBPP Webinar on FY25 Federal Appropriations on May 21**

NLIHC, the National Alliance to End Homelessness (The Alliance), and the Center on Budget and Policy Priorities (CBPP) invite advocates nationwide to register for the second webinar in our series on advancing solutions to the homelessness crisis. The webinar, “Using the FY25 Appropriations Process to Fund Solutions to Homelessness,” will take place on **Tuesday, May 21, from 2 to 3 pm ET** and will address the fiscal year (FY) 2025 federal appropriations process and how advocates can engage their members of Congress on the need for robust funding for affordable housing and homelessness programs. The webinar will feature Sonya Acosta from CBPP, Kim Johnson from NLIHC, and Steve Berg from The Alliance.

Several weeks ago, HUD Acting Secretary Adrianne Todman testified before both the [House](#) and [Senate](#) Appropriations Subcommittees on Transportation, Housing and Urban Development (THUD) regarding President Biden’s FY25 HUD budget request. On the webinar, panelists will discuss the president’s budget, where we currently are in the appropriations process, and opportunities for advocates to get engaged and make an impact.

Last year, more than 13,400 people participated in our monthly Homelessness and Housing First webinar series. Given the tremendous interest among stakeholders and the worsening homelessness and affordable housing crises, we decided to continue and expand the series to focus on the solutions to homelessness. On the webinars, we will share more about proven strategies to successfully end homelessness, best practices for state and local advocacy, and actions advocates can take to advance solutions.

Homelessness demands urgent action from all levels of government. We know what works to end homelessness: providing individuals with stable, accessible affordable housing and voluntary supportive services. We hope you will join us in building the political will and congressional support necessary to do so!

*Please note that this webinar is not a training, and webinar attendees will not receive a certificate of completion.*

Register for the webinar at: [https://tinyurl.com/2spa9f7b](https://tinyurl.com/2spa9f7b)
Rep. Bonamici Introduces Bill to Expand Oregon’s Project Turnkey Program Nationally

Representative Suzanne Bonamici (D-OR) introduced the “Project Turnkey Act” (H.R.8297) in the U.S. House of Representatives on May 9. Modeled on Oregon’s successful Project Turnkey program, the bill would provide flexible housing assistance to convert unused buildings into affordable housing and emergency shelters. The bill would also enhance services for people experiencing homelessness and expand homeownership opportunities for underserved households.

Oregon launched Project Turnkey in November 2020, leveraging federal investments from the “Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020” to convert unused buildings into non-congregate emergency shelter and long-term permanent supportive housing. Project Turnkey housing is created, operated, and owned by local governments, tribes, or nonprofit community partners, ensuring the units are designed to meet the unique needs of the community.

Rep. Bonamici’s bill would create a federal Project Turnkey Program at HUD providing $1 billion annually for the conversion of unused buildings into emergency shelter and permanent supportive housing. It would also provide direct support for people experiencing or at-risk of homelessness through rental, security deposit, and utility bill assistance. The bill proposes funding for downpayment assistance and housing counseling to help underserved households purchase a home.

“During the pandemic, Congress acted with urgency to provide historic and unprecedented resources to address the health and housing needs of America’s lowest-income and most marginalized households, including people experiencing homelessness. With these investments, Congress saved lives and prevented a wave of evictions and an increase in homelessness,” stated Diane Yentel, president and CEO of NLIHC in a press release addressing the bill. “Congress must build on the tremendous successes and lessons learned from the pandemic to build a stronger housing safety net by enacting Rep. Bonamici’s ‘Project Turnkey Act’ and other critical legislation.”

Learn more about the “Project Turnkey Act.”

Learn more about Oregon’s Project Homekey.

---

HoUSed Campaign for Universal, Stable, Affordable Homes

Comment Today on HUD’s Proposed Rule, “Reducing Barriers to HUD-Assisted Housing”!
NLIHC is calling on advocates to comment in support of HUD’s recent Notice of Proposed Rulemaking (NPRM), “Reducing Barriers to HUD-Assisted Housing.” The deadline for comments is June 10.

The NPRM proposes updates to HUD’s existing screening regulations for applicants with conviction histories or a history of involvement with the criminal-legal system. The proposed changes would reduce unnecessary barriers to HUD-assisted housing that too often prevent people impacted by the criminal-legal system from accessing housing.

Advocates, especially those with lived experience, are encouraged to submit a public comment to help HUD shape the final guidance and support needed updates. Comments are due by June 10.

Advocates can weigh in with HUD by:

- **Submitting a comment.** Participating in the public comment period is a great way to influence federal policymaking. After the public comment period ends, HUD must review and take into consideration all comments before publishing a final rule. Your comment can be long or short, written formally or informally, based on research or your own experiences and the experiences of people you know. Consider answering questions like:
  - What are some of the biggest challenges you/your clients have faced trying to find housing?
  - How many apartments did you/your client apply for before finding your/their current housing?
  - Have you/Has your client been able to find stable housing, and what has the impact been?
  - How have these barriers impacted your friends/family members/community?
- **Using the comment portal from the Vera Institute for Justice (Vera).** Vera created a comment portal where advocates can submit comments in support of the proposed rule. The portal includes a template with a pre-written message that advocates can submit as-is or update with their own content. While all positive messages help, comments must be at least 30% original content to be fully considered by HUD.

NLIHC will also be circulating a comment for sign-on, open to all state, local, national, and tribal partners. We will continue to update our website with additional resources and information.

View the proposed rule and submit a public comment here.

Learn more about the proposed rule here.

---

**Homebase Announces PHA Peer Cohort on Improving HCV Access for People with Conviction Histories**
Homebase’s Criminal Legal System Initiative (CLSI) announced that it is soliciting applications for its Housing Authority Peer Cohort, which focuses on increasing access to Housing Choice Vouchers (HCVs) for people with conviction records.

CLSI provides technical assistance and strategic planning guidance around reducing homelessness among people impacted by the criminal-legal system. The new PHA peer learning cohort will focus on changing HCV admissions policies for people with conviction histories to increase access to HCVs and ultimately safe, stable housing.

Program participants receive assessment and assistance support from CLSI staff, including workshops and peer learning opportunities. Selected PHAs will be required to attend three two-hour monthly virtual workshops and complete approximately five hours of outside work between the workshops.

Learn more about the Housing Authority Peer Cohort [here](#).

PHAs can apply to participate in the Housing Authority Peer Cohort [here](#).

---

**Senior HUD Officials to Join Today’s (5/13) National HoUSed Campaign Call for Universal, Stable, Affordable Homes!**

**TAG:** HoUSed  
**Keywords:** HoUSed campaign, Richard Cho, Ethan Handelman, Kim Johnson, HUD, screening practices, comment, tax bill, FY25 appropriations

Join today’s (May 13) national HoUSed campaign call from 2:30 to 3:30 pm ET. We will be joined by senior HUD officials Richard Cho and Ethan Handelman for a discussion about HUD’s Notice of Proposed Rule Making (NPRM) for a new rule that would reduce barriers to HUD-assisted housing for people impacted by the criminal-legal system. Kim Johnson of NLIHC will provide news about a tax bill and the fiscal year (FY) 2025 appropriations process. We will also receive updates from the field, and more!

**Agenda**

- Welcome and Updates
  - Sarah Saadian, NLIHC
- HUD’s NPRM on Removing Barriers to HUD Housing
  - Richard Cho, Ethan Handelman, HUD
- Field Update
  - Staci Berger, Matt Hersh, Housing and Community Development Network of New Jersey
- Policy Update
  - Kim Johnson, NLIHC
- Next Steps

Register for the call.
HUD CPD Announces 2024 HTF State Allocations

HUD’s Office of Community Planning and Development (CPD) announced in a media release on May 7 that a total of $214 million in national Housing Trust Fund (HTF) funds will be allocated to states, the District of Columbia, Puerto Rico, and U.S. territories for the year of 2024. The 2024 HTF allocation represents a decrease from the 2023 allocation of $382 million and a significant reduction from the 2022 allocation of $749 million. The decrease is most likely due to a slowdown in single-family mortgage loan and refinancing purchases by Fannie Mae and Freddie Mac as a result of the Federal Reserve Board’s decision to maintain relatively higher interest rates in an effort to lower the rate of inflation.

CPD’s media release also describes the amount of funds each jurisdiction will receive through other CPD-administered programs, including Community Development Block Grants (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grants (ESG), Housing Assistance for Persons with HIV/AIDS (HOPWA), and the Recovery Housing Program (RHP).

The total HTF allocation of $214 million differs from the amount announced by the Federal Housing Finance Agency (FHFA) – $196 million (see Memo, 3/4) – for three reasons. The primary reason involves a quirk in the “Housing and Economic Recovery Act of 2008” (HERA), which each year requires CPD to hold back an amount that is then restored the following year. Another reason is that if a state fails to meet a previous year’s fund commitment and/or expenditure requirements before deadlines, that amount is “de-obligated” and added back to the total available for reallocation in the following year. The last reason is that the formula allocates relatively little to the Insular Areas, and these Areas declined their 2023 grants, which were rolled into the 2024 overall allocation.

Created through HERA and overseen by HUD’s Office of Affordable Housing Programs (OAHF) within the Office of Community Planning and Development (CPD), the HTF allocates funding annually to states to build, preserve, rehabilitate, and operate rental housing for extremely low-income households (ELI) – those with income less than 30% of the area median income (AMI) or with income less than the federal poverty line (whichever is greater). Nationally, there is a shortage of 7.3 million rental homes affordable and available to people with the lowest incomes.

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

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

When it was established in 2008, the HTF was the first new housing resource since 1974 targeted to building, preserving, rehabilitating, and operating rental housing for extremely low-income people. Starting in 2000, NLIHC, its members, and other stakeholders played a critical role in the creation of the fund and continue to advocate for increases to annual HTF funding. Since 2016, when the first $174 million of HTF dollars were allocated to states, HTF allocations have been: $219 million (in 2017), $267 million (in 2018), $248 million (in 2019), $323 million (in 2020), $690 million (in 2021), $740 million (in 2022), $382 million (in 2023), and $214 million (in 2024).

Read HUD’s media release at: https://tinyurl.com/2vbpzhe4

Read more about the HTF on page 3-1 of NLIHC’s 2024 Advocates’ Guide, and on NLIHC’s two HTF webpages, one providing basic information, and another providing state-specific information.

NLIHC has produced reports summarizing how the 2018, 2017, and 2016, (2016 supplement) HTF allocations were used. Similar reports summarizing 2019 and 2020 HTF allocations are in the works and will be published later in the year.

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

**HUD PIH Publishes Final HOTMA-Related HCV and PBV Rule**

HUD’s Office of Public and Indian Housing (PIH) published a final rule in the Federal Register on May 7 implementing provisions of the “Housing Opportunity Through Modernization Act of 2016” (HOTMA) affecting the Housing Choice Voucher (HCV) tenant-based program and the Project-Based Voucher (PBV) program. The sprawling final regulations also include non-HOTMA-related provisions. Many of the HOTMA provisions were implemented by Federal Register notices (for example, on January 18, 2017) and PIH Notices (for example, Notice PIH 2017-21). PIH issued a proposed rule on October 8, 2020 (see Memo, 10/13/20).

The final rule codifies HOTMA provisions pertaining to non-life-threatening Housing Quality Standards (HQS) deficiencies and alternative inspections, revisions to the definition of life-threatening deficiencies, and HQS enforcement.

The final rule has provisions implementing the cap on the number of HCVs that a public housing agency (PHA) may project base. It also lists federal programs at which PBV units are not subject to the PBV project cap. The rule addresses how many units in a project may be project-based. Other PBV-related provisions address owner-maintained waiting lists and allowing an owner to give preference to households qualifying for voluntary services, including disability-specific
services offered in conjunction with assisted units. The final rule also includes many provisions pertaining to PHA administration of a PBV program.

For manufactured homes, the final rule covers calculating “rent” to include monthly payments a household makes toward purchasing a manufactured home; it also addresses the PHA option to make voucher housing assistance payments directly to households instead of to an owner for manufactured home space rentals.

As NLIHC evaluates the massive final rule, key areas most important to residents and advocates will be highlighted in future editions of Memo. This article presents provisions of the final rule pertaining to the PBV program cap.

The final rule mostly follows the HOTMA statutory text and the January 2017 Federal Register implementation notice, adding a couple of provisions proposed in 2020 as well as a couple of provisions not in the proposed rule.

As per the HOTMA statute:

- Basically, no more than 20% of a PHA’s authorized voucher units may be project-based. (Many PBV units may be excluded when calculating this 20% project cap (see below)).

- However, a PHA may project base an additional 10% of its authorized voucher units, provided the additional units meet one of the following targeted populations or locations (the first four directly reflect the HOTMA statute while the last two are added by the final rule):
  - The units are specifically made available to individuals and families that meet the “McKinney-Vento Act” definition of homeless.
  - The units are specifically made available to a veteran.
  - The units provide supportive housing to people with disabilities or to elderly people.
  - The units are located in an area where vouchers are difficult to use, namely:
    - A census tract with a poverty rate of 20% or less, or
    - A ZIP code where the rental vacancy rate is less than 4%, or
    - A ZIP code where 90% of the Small Area Fair Market Rent (SAFMR) is more than 110% of the metropolitan area FMR or county FMR.
    (The two ZIP code options were not specified in the statute but were in the proposed rule.)
  - Units occupied by youth eligible for assistance through the Family Unification Program’s Foster Youth to Independence program (FUP/FYI).
  - Units replace, on a different site, units from types of properties “excluded” from the program caps (see below). The purpose of this option is to help facilitate siting properties in order to deconcentrate poverty and to place units in higher opportunity areas.

The HOTMA statute excludes from the program caps PBV units attached to properties previously subject to federally required rent restrictions or that received other HUD project-based assistance. Units are “excluded” from the program caps (the 20% basic cap and the 10% targeted cap) if in the five years prior to requesting PBVs:
• A property’s units previously received assistance from various HUD programs, including: public housing, privately owned properties assisted by the Section 8 Project-Based Rental Assistance (PBRA) program, Section 202 Supportive Housing for the Elderly, and Section 811 Supportive Housing for Persons with Disabilities, or
• A property’s units were previously subject to a federally required rent restriction, including: the Low-Income Housing Tax Credit (LIHTC), Section 515 Rural Rental Housing (administered by the Rural Housing Service of the U.S. Department of Agriculture), Section 202, and Section 811. (The final rule added LIHTC and Section 515 to the list previously included in the January 18, 2017, Federal Register notice and the 2020 proposed rule.)

The exclusion provisions mean that a PHA can project base more HCVs than the basic 20% plus 10% targeted caps, project basing 50% or more of its authorized vouchers. The preamble to the final rule states that the use of PBV assistance can be an effective preservation tool that can prevent the loss of affordable housing units in communities. However, PIH also states in the preamble and in the final rule text that a PHA should consider its ability to meet the variety of needs for tenant-based vouchers as well as project-based vouchers. In particular, the final rule concerns a PHA’s ability to meet its statutory obligation to provide a tenant-based voucher to a PBV household that chooses to move from a PBV unit after living in it for at least one year. PIH is also concerned about households on a PHA’s HCV waiting list if too many tenant-based vouchers are project-based. To that end, the final rule requires a PHA to conduct an analysis of the impact of project basing 50% or more of its authorized voucher units.

Rental Assistance Demonstration (RAD) and HUD-Veterans Affairs Supportive Housing (VASH) units are not mentioned in the final rule. The proposed rule explicitly excluded RAD and VASH from the program cap in the proposed rule, but PIH removed the explicit reference in the final rule. The preamble states that the RAD notice and VASH explicitly exclude them so there is no need to refer to them in the final rule.

The official Federal Register version of the final rule is at: https://tinyurl.com/a4c4swbz

An easier to read version of the final rule is at: https://tinyurl.com/389yedj4

PIH’s HOTMA Resources page is at: https://tinyurl.com/mtv9nnk8

Information about the PBV program prior to publication of the final rule is on page 4-11 of NLIHC’s 2024 Advocates’ Guide.

---

**Budget and Appropriations**

**House Appropriators Set to Receive Topline Funding Allocations for 12 FY25 Spending Bills**

Appropriators in the U.S. House of Representatives are slated to receive their topline funding allocations for all 12 fiscal year (FY) 2025 spending bills as soon as this week. The topline funding allocation – known as a “302(b) allocation,” or simply “302(b)” – determines how much
funding each committee will have to allocate for various federal programs under their jurisdiction in the upcoming fiscal year.

In anticipation of the 302(b) release, NLIHC, on behalf of our partners in the Campaign for Housing and Community Development Funding (CHCDF), sent a letter to Capitol Hill signed by over 2,300 organizations from around the country. The letter calls on appropriations leaders to provide the highest possible 302(b) allocation for HUD and U.S. Department of Agriculture (USDA) affordable housing, homelessness, and community development programs in the coming fiscal year.

Once 302(b) levels are allocated, the House Appropriations subcommittees, including the Transportation, Housing and Urban Development (THUD) subcommittee that determines funding for HUD programs, will begin work drafting their FY25 spending proposals. House Appropriations Chair Tom Cole (R-OK) laid out an ambitious timeline for his committee, with the goal of finalizing all 12 bills before Congress breaks for August recess. Still, final FY25 spending bills are unlikely to be finished before elections in November. The 302(b) levels are expected to abide by the restrictions of the “Fiscal Responsibility Act of 2023” (FRA), which allows for an only 1% increase in spending in FY25.

While the Senate Appropriations Committee has yet to announce a potential timeline for its work, both Chair Patty Murray (D-WA) and Vice Chair Susan Collins (R-ME) are considering a side deal that would boost both defense and domestic spending above the caps instated by the FRA. In the previous fiscal year, Chair Murray and Vice Chair Collins led the charge for a side funding deal that provided almost $70 billion in extra funding for vital federal programs. To maintain the number of households served and services offered, HUD’s budget needs to increase year-to-year; it is extremely likely that additional funding above what would be provided under the FRA will be required to meet the increased cost of HUD’s programs in 2025.

Take Action: Tell Congress to Provide Significant Funding Increases for HUD in FY25!

Your advocacy makes a difference! It is thanks to the hard work of advocates that in FY24 – at a time when programs faced cuts of up 25% – HUD received increased funding in the final spending bill.

Congress needs to keep hearing from you about the importance of affordable housing and homelessness programs! NLIHC is calling on Congress to provide the highest possible funding for HUD’s affordable housing and homelessness programs in FY25, including significant funding for NLIHC’s top priorities:

- Full funding to renew all existing contracts for the Housing Choice Voucher (HCV) program and expand assistance to 20,000 more households.
- $6.2 billion for public housing operations and $5.2 billion for public housing capital needs.
- $4.7 billion for HUD’s Homeless Assistance Grants (HAG) program.
- $100 million for the Eviction Prevention Grant Program.
- At least $1.3 billion for Tribal housing programs, plus $150 million for competitive funds targeted to tribes with the greatest needs.
Advocates can continue to engage their members of Congress by:

- **Emailing or calling members’ offices** to tell them about the importance of affordable housing, homelessness, and community development resources to you, your family, your community, or your work. You can use NLIHC’s Take Action page to look up your member offices or call/send an email directly!

- **Using social media to amplify messages** about the country’s affordable housing and homelessness crisis and the continued need for long-term solutions.

- **Sharing stories** of those directly impacted by homelessness and housing instability. Storytelling adds emotional weight to your message and can help lawmakers see how their policy decisions impact actual people. Learn about how to tell compelling stories with this resource.

National, state, local, tribal, and territorial organizations can also join over 2,300 organizations on CHCDF’s national letter calling on Congress to support the highest level of funding possible for affordable housing, homelessness, and community development resources in FY25.

---

**Fair Housing**

**Representatives Gomez and Jayapal Join 26 Members of Congress in Letter to President Urging Immediate Release of “Affirmatively Furthering Fair Housing” Rule**

Representative Pramila Jayapal (D-WA), chair of the Congressional Progressive Caucus (CPC), and Representative Jimmy Gomez (D-CA), chair of the Congressional Renters Caucus, sent a letter to President Biden urging his administration to release immediately the final “Affirmatively Furthering Fair Housing” (AFFH) rule. The letter was signed by 26 additional members of Congress, most of them members of the Congressional Progressive Caucus.

The letter summarizes the affordable housing shortage and its impact on many different areas of life while observing that “discrimination and inequities in housing” are evident in each of these areas. Fortunately, the federal government has access to an effective tool for correcting these inequities: the AFFH rule, which would help fulfill the promises of the “Fair Housing Act of 1968” by promoting fair housing. The letter urges the administration to act swiftly in releasing the rule: “Until the AFFH rule is released,” explain the letter’s authors, “the Fair Housing Act’s promises to prevent discrimination and affirmatively further fair housing will remain unrealized, even 56 years after its enactment. We urge your administration to finally release this crucial tool in the struggle for civil rights and accessible housing to hold our institutions accountable and create communities where everyone can live with dignity.”

The letter led by Representatives Jayapal and Gomez adds to the already great number of voices urging President Biden to implement fair housing. In April, nearly 300 state, local, and national organizations sent a letter to the White House pressing the administration to “follow through on its commitments and release the final AFFH rule” (see Memo, 4/22). Meanwhile, House Financial Services Committee Ranking Member Maxine Waters (D-CA) has sent a similar letter...
to the President, observing that “AFFH has gone largely unenforced” since passage of the Fair Housing Act in 1968 (see Memo, 4/29). More recently, the chairs of the Congressional Asian Pacific American Caucus (CAPAC), the Congressional Black Caucus (CBC), and the Congressional Hispanic Caucus (CHC) urged immediate release of the AFFH rule (see Memo, 5/6), bringing the total number of congressional leaders urging fair housing implementation in letters to the president to 32.

Read the letter here.

Congress

Senate Banking Committee Holds Hearing on Rental Junk Fees

The U.S. Senate Committee on Banking, Housing, and Urban Affairs held a hearing, “Consumer Protection: Examining Fees in Financial Services and Rental Housing,” on May 9. Witnesses included Adam Rust, director of financial services at Consumer Federation of America; Karen Madry, president and CEO of Afena Federal Credit Union in Marion, Indiana; and Santiago Sueiro, senior policy analyst at UnidosUS, a Steering Committee member of NLIHC’s Opportunity Starts at Home (OSAH) campaign. Witnesses and members of the committee discussed fees in the rental market, including junk fees like application, trash, and convenience fees, as well as fees levied by credit card companies, like overdraft fees. Senators and witnesses connected the topic to legislation such as the “Preservation and Reinvestment Initiative for Community Enhancement (PRICE) Act” (S.3264/H.R.6321), which NLIHC has endorsed.

Senator Sherrod Brown (D-OH), chair of the Banking Committee, opened the hearing by connecting rental housing fees to the affordable housing crisis and defining “junk fees.” Senator Brown stated that “[i]n rental housing, junk fees that are added to the advertised rent can make the actual rent paid unaffordable. We’ve seen cases where the advertised rent grows hundreds of dollars a month once all the fees were added on top of the rent – application fees, utility deposits, trash fees, fees for the honor of paying your rent, and on and on.” Ranking member Tim Scott (R-SC) framed “junk fees” differently, stating that “[a]t last week’s hearing, we heard from my colleagues on the other side of the aisle that the high prices Americans are paying, as they struggle to put food on the table and face mounting debt, are the result of ‘greedflation’ and ‘shrinkflation.’ And today, it’s a similar story. This time, the ‘boogeyman’ is so-called ‘junk fees’ – and these fees are to blame for the obvious economic pain Americans are feeling.” The Senator called junk fees “legitimate products and services” that politicians have relabeled “in an effort to villainize business in America.” Whereas Chair Brown applauded the Consumer Financial Protection Bureau’s work on eliminating junk fees, Ranking Member Scott defended the financial services industry, ending this testimony by asserting that “the late fee is oftentimes the one thing that encourages us to take our bills more seriously.”

Witnesses spoke of their support or opposition to such fees from research and banking perspectives. Karen Madry spoke primarily to the need for credit card fees to keep Afena Federal Credit Union financially sound. Adam Rust shared research from the Consumer Federation of American and argued that junk fees “undermine competition by obscuring the real price of goods
and services.” Santiago Sueiro of UnidosUS highlighted the racial disparities associated with financial and rental fees, which impact Latinos disproportionately.

Senators on the Committee questioned witnesses about the impact of fees in the rental housing market and linked them to tenants’ lack of access to affordable housing. Senator Jon Tester (D-MT) asked about the impact of rental fees in manufactured housing, to which Rust noted that “from 2015 to 2018, eight private equity-owned real estate companies purchased 153,062 lots in manufactured housing communities” and that these new owners often increase the fees in manufactured housing communities. Senator Bob Menendez (D-NJ) observed that landlords take advantage of low-income families’ search for housing by charging “exorbitant” application fees and asked if application fees are reflective of the accurate cost to landlords. Rust responded that they are not and pointed out that research shows that companies like Transunion market services to landlords that cost between $25 to $42 but that landlords often charge $100 per person for the services. Senator Tina Smith (D-MN) highlighted concerns about automated tenant screening and the possibility of incorrect information showing up on tenant screening records. Senator Catherine Cortez Masto (D-NV) referenced NLIHC’s Gap data, which show that 86% of extremely low-income renters in Nevada are severely cost burdened, and discussed the need for passage of her “PRICE Act,” which addresses the need to preserve manufactured housing as a key source of affordable housing, particularly for seniors and people in rural areas. (For more on the PRICE Act, see Memo, 11/13/2023). Senator Chris Van Hollen (D-MD) voiced his concern about rental junk fees and asked witnesses about some of the most egregious examples of junk fees in the rental housing market. Rust mentioned the “pay to pay” fees, which charge far more than the actual cost of processing a rent payment, and Sueiro pointed to application fees, utility fees, late fees, and administrative fees, noting the pattern according to which Latinos and people of color pay these fees disproportionately.

Watch a recording of the hearing and read witnesses’ testimony here.

---

**Our Homes, Our Votes**

**Register for Upcoming (5/20) Our Homes, Our Votes Webinar: “Voter Registration 101”**

The *Our Homes, Our Votes: 2024 webinar series* provides resources, guidance, and inspiration for organizations and individuals seeking to launch or strengthen their own nonpartisan voter and candidate engagement initiatives. The next webinar in the series, “Voter Registration 101,” will take place on Monday, May 20, at 2:30 pm ET. Register for the webinar here.

Because renters move more frequently than homeowners, they must update their voter registration more often, which imposes yet another obstacle to casting their ballots. Voters experiencing homelessness also face unique barriers in the voter registration process. The first step to empowering low-income people to vote is providing accessible voter registration opportunities. This webinar will review strategies to incorporate registration into your organization’s day-to-day activities and organize designated voter registration events.
During the webinar, Chyann Sapp, campaign director of National Voter Registration Day, will present on best practices in voter registration and how to plan an activation for National Voter Registration Day 2024. Andrew West, policy associate at Colorado Coalition for the Homeless, will discuss voter registration initiatives and tips for registering voters experiencing homelessness. Courtney Cooperman, project manager of Our Homes, Our Votes, will give a walkthrough of TurboVote, a one-stop shop where voters can update their registration, check their registration status, sign up for election reminders, and learn about upcoming elections in their communities.

The webinar dates and topics are listed below. All webinars will be held from 2:30 to 3:30 pm ET. For full descriptions of each session, visit: www.ourhomes-ourvotes.org/webinars-2024

- Voter Registration 101 (Monday, May 20)
- Forming Partnerships in Your Community (Monday, June 3)
- Tenant Organizing and Elections: Getting Out the Renter Vote (Monday, June 17)
- Voting While Experiencing Homelessness (Monday, July 1)
- Transportation to the Polls (Monday, July 15)
- Housing Providers and Voter Engagement (Monday, July 29)
- Getting Candidates on the Record about Housing and Homelessness (Monday, August 19)
- Celebrating the Civic Holidays (Tuesday, September 3)
- Voter Education: Combating Misinformation and Disinformation (Monday, September 30)
- Overcoming Voter Suppression (Monday, October 7)
- Countdown to Election Day: Getting Out the Vote! (Monday, October 21)
- Knowing Your Rights: Voter Protection on Election Day (Monday, November 4)
- A Look Ahead: Next Steps for Civic Engagement and Housing Justice (Monday, November 18)

For more information about the Our Homes, Our Votes campaign, visit: https://www.ourhomes-ourvotes.org/

---

**Our Homes, Our Votes Updates – Week of May 13, 2024**

The Our Homes, Our Votes campaign is NLIHC’s nonpartisan initiative to boost voter turnout among low-income renters and elevate housing as an election issue. This biweekly section of Memo provides news, resources, and other updates about the intersections of housing justice and nonpartisan civic engagement. To learn more about Our Homes, Our Votes, visit www.ourhomes-ourvotes.org.

Apply for VoteRiders Mini-Grants: Voter ID Assistance Hubs
VoteRiders, a nonpartisan organization that helps eligible voters access the IDs they need to cast their ballots, is seeking applications for its Voter ID Assistance Hubs mini-grant program. Grant recipients will receive technical assistance and training to offer free voter ID education and assistance services, coverage of all direct costs related to ID assistance, and monthly stipends of $1,000 to cover program implementation.

Organizations must be based in one of the following states: Arizona, Florida, Georgia, Michigan, North Carolina, Ohio, Pennsylvania, Texas, Wisconsin, and Virginia. VoteRiders will give preference to organizations in the housing, employment, or youth/student-focused sectors. Grant recipients do not need previous experience with voter ID assistance or voter engagement.

The deadline for grant applications is May 22. More information about the grant opportunity, application, and expectations of partner organizations can be found here.

New Research Demonstrates Impact of Residential Mobility on Voter Turnout

A study published in the Proceedings of the National Academy of Sciences (PNAS), “Residential mobility and persistently depressed voting among disadvantaged adults in a large housing experiment,” examines the impact of the Moving to Opportunity (MTO) demonstration program on voter registration and turnout rates. The study finds that participants who were adults upon entering into the MTO demonstration program saw depressed voter turnout for nearly two decades after the implementation of the program.

Experimental vouchers, which could only be used in low-poverty neighborhoods, decreased voter registration by 3.6 percentage points. Section 8 vouchers, which could be used in any neighborhood, decreased voter registration by 4.9 percentage points. MTO participation also decreased participation in federal elections: experimental vouchers decreased the average percentage of federal elections in which adult participants voted by 4.0 percentage points, and Section 8 vouchers decreased this percentage by 3.3 percentage points. The effects on voter registration and turnout among MTO participants who were children and teenagers during the demonstration program are smaller and not statistically significant.

While the study examines voter registration and turnout among MTO participants, the authors hypothesize that residential mobility, rather than the specific features of neighborhoods where MTO participants moved, drove decreases in voter registration and turnout. The authors point out that MTO prompted moves to different census tracts, which required adults to re-register to vote. Overall, the study points to the need for housing mobility programs to actively promote voter registration and mobilization, which can counter the negative effects of residential mobility on electoral participation.

The full study can be accessed here.

Become a Civic Holidays Partner!

Civic Holidays are nonpartisan days of action that strengthen and celebrate our country’s democracy. The four Civic Holidays – National Voter Registration Day, National Voter Education Week, Vote Early Day, and Election Hero Day – activate nonprofits, campuses, businesses, and other organizations to engage voters in their communities. Each holiday focuses
on a different aspect of voter engagement: registration, education, mobilization, and celebration of voting. Nonpartisan organizations are invited to partner with the Civic Holidays. Partners will receive the following: state-by-state FAQs and voter engagement guides, online voter tools, multilingual resources, swag, and other giveaways. Learn more and sign up to become a Civic Holidays partner here.

**Join Protecting Immigrant Families (PIF) Webinar on Nonpartisan Advocacy During Election Season**

The Protecting Immigrant Families (PIF) coalition, of which NLIHC is a member, will host a webinar, “Nonpartisan Advocacy: How 501(c)(3)s Can Educate and Advocate During Election Season,” on Friday, May 17, from 1 to 2:30 pm ET. Experts from the Alliance for Justice’s Bolder Advocacy campaign will discuss how nonprofits can safely engage in nonpartisan advocacy during an election year. The webinar will discuss how to advocate for your issues throughout election season, educate the public through nonpartisan candidate forums and questionnaires, objectively respond to candidate statements, ensure that voter registration and get-out-the-vote efforts remain nonpartisan, safely support or oppose ballot measures, and other related topics. Register for the webinar here.

To learn more about Bolder Advocacy, visit: https://bolderadvocacy.org/

To learn more about PIF, visit: https://pifcoalition.org/

---

**Opportunity Starts at Home**

**Join 5/22 OSAH Webinar Exploring Connections between Early Childhood Development, Health, Education, and Affordable Housing**

The Opportunity Starts at Home (OSAH) campaign and partners ZERO TO THREE, Children’s HealthWatch, and SchoolHouse Connection invite advocates nationwide to register for a webinar exploring the connections between early childhood development, health, education, and affordable housing. The webinar, “A National Call for Safe, Affordable Housing for Our Children,” will be held on May 22 from 3 to 4 pm ET and will bring together leaders from the early childhood development, health, and education sectors for a discussion about recent research and the need to ensure that families have access to safe and affordable homes.

Panelists on the webinar will include:

- Mollyrose Schaffner (ZERO TO THREE)
- Erin Patterson (SchoolHouse Connection)
- Dr. Megan Sandel (Children’s HealthWatch)
- Chantelle Wilkinson (OSAH)

Speakers will share key findings on how affordable housing lifts children out of poverty and the impact of affordable housing on child well-being and family stability, educational outcomes, and
health. The webinar will highlight how advocates are collaborating across sectors to illuminate the critical importance of safe, affordable housing for healthy child development.

Register for the webinar here.

Learn more about the connections between education, health, child-anti poverty, and housing by reading the OSAH fact sheets here.

---

Research

**Housing Speculation in NYC Occurs Mostly in Communities of Color and Is Associated with Increased Maintenance Violations and Evictions**

A study recently published in *Cityscape*, “Housing Speculation, Affordable Investments, and Tenant Outcomes in New York City,” examines the association between housing speculation and tenant outcomes, including housing quality and eviction, in multifamily units in New York City. In the rental housing market, housing speculation takes two primary forms: (1) *speculative sales*, or purchasing higher-risk investment properties with the goal of selling them for a quick profit; and (2) *speculative debt*, or utilizing “cash-out” refinancing strategies to refinance a home loan for a larger amount than the previous loan, typically for the purpose of using equity to fund other investments. The paper finds that speculative sales and speculative debt increased most in neighborhoods that showed signs of gentrification, such as high poverty and growing populations with an increasing share of adults with college degrees. Further, speculative housing practices were associated with an increase in both housing maintenance violations and evictions.

The authors relied on data from the University Neighborhood Housing Program’s (UNHP) Building Indicator Project (BIP), which covers more than 70,000 multifamily properties with five or more units throughout New York City. The database includes property-level data on physical and financial distress indicators from 2003 to 2020, as well as data on sales and mortgages retrieved from the Automated City Register Information System (ACRIS). The researchers matched BIP data with community-level demographic data from the Census Bureau’s American Community Survey, building-level data collected by the Housing Data Coalition on evictions executed by New York City marshals, and records of tenant-reported housing maintenance violations that were investigated by the Department of Housing Preservation and Development (HPD). Finally, to understand how affordable housing solutions may alter the impacts of housing speculation, the researchers used data from the NYU Furman Center Subsidized Housing Information Project (SHIP) to identify whether private rental units were subsidized or unsubsidized.

Multifamily rental properties located in gentrifying neighborhoods with higher poverty and high percentages of residents of color were more likely than other multifamily rental properties to be resold at the greatest price increase. Specifically, multifamily rentals in areas that have higher poverty, higher Black and Latinx populations, a higher percentage of adults with college degrees, and a growing population experienced the most gains in value following resales. This finding held true even when accounting for housing market dynamics, including rising rents and hot-
market periods where low supply and high demand increase housing prices. Similarly, more speculative debt was taken out on multifamily rental properties in areas with higher poverty and greater shares of Black and Latinx residents. For example, neighborhoods with a 40% poverty rate had a 30% higher probability of a multifamily rental unit taking on speculative debt than neighborhoods with a 20% poverty rate. These findings suggest that entities that engage in housing speculation in New York City seem to be targeting the lowest-income neighborhoods, which is particularly detrimental to communities that already struggle the most with high housing costs, a lack of quality affordable units, and housing instability.

Notably, the researchers found that speculative practices were associated with negative tenant outcomes, including poorer housing quality and eviction. Both speculative sale and speculative debt were predictive of increased housing maintenance violations, even when accounting for community-level demographics. For example, multifamily buildings with the highest increases in debt had about 0.8 more maintenance violations per unit per year than multifamily buildings that did not take on debt increases. Eviction rates per unit between 2017 and 2019 were almost two times higher in multifamily units that experienced a prior speculative sale or debt activity between 2014 and 2016 compared to properties without a speculative event. Even when controlling for several community-level and market-level factors, the researchers found that property owners that engaged in housing speculation evict at 1.5 times the rate of property owners with comparable buildings in comparable neighborhoods who did not engage in housing speculation.

Finally, the researchers found that affordable housing subsidies are associated with a reduction in maintenance violations and are less frequently associated with speculative sale or debt activities. Subsidized multifamily properties had fewer maintenance violations per unit compared to unsubsidized multifamily properties, with the presence of a subsidy being associated with 0.7 fewer violations per unit per year. Furthermore, between 2016 and 2017, speculative events occurred among only 1% of units with a subsidy compared to 3% of units without a subsidy.

The researchers conclude that wealth accumulation from housing speculation in New York City neighborhoods largely comes at the expense of lower-income communities of color. Tenants, predominantly low-income people of color, who live in properties generating the greatest wealth through speculation experience poorer housing quality and increased displacement. Based on their findings that housing subsidies were associated with fewer maintenance violations and less speculative activity, the researchers call for federal, state, and local investments into affordable housing solutions. They note specifically that greater funding is needed for the national Housing Trust Fund, and they support the concept of tenant, nonprofit, and/or community ownership of rental properties through mechanisms like community land trusts. The researchers also highlight the success of the “Tenant Opportunity to Purchase Act” (TOPA) and “Community Opportunity to Purchase Act” (COPA) policies as effective tools for preventing displacement when paired with sufficient financial and technical support.

Read the article at: https://bit.ly/4aadqAz
From the Field

Colorado Passes “Just Cause” Protections for Tenants, Requires Landlords to Provide Tenants with Reason for Eviction

Last month, lawmakers in Colorado passed “HB24-1098,” a new tenant protection law aimed at shielding renters from arbitrary and retaliatory eviction filings. By cracking down on discriminatory eviction practices, Colorado’s new law seeks to provide tenants with a sense of housing security, ensuring that tenants will not be evicted – or forcibly removed – from their residence without “good” or “just” cause. Colorado Governor Jared Polis signed the bill into law on April 19. The bill was strongly supported by tenant advocates in the state.

HB24-1098 prohibits landlords and property owners from filing to evict a tenant from their residence when they are not found to be in violation of any law. Not only does the new law require landlords and property owners to provide a tenant with a valid reason for filing for an eviction, but the law also prohibits landlords and property owners from refusing to renew a tenant’s lease or use a lease holdover as grounds for eviction. Also known commonly as “just cause” eviction standards, the state’s new “for cause” eviction standards outline specific and allowable causes for eviction, including nonpayment of rent, criminal activity, destruction or renovation of the rental unit, or other verifiable violations of a tenant’s lease agreement. For landlords and property owners who seek not to renew a tenant’s lease, moreover, at least 90 days’ notice must be given to the tenant.

HB24-1098 aims to address the negative consequences that arise from court-ordered eviction proceedings that occur without basis. In many states, a landlord does not have to provide any reason for evicting a tenant and can do so with impunity. As such, a tenant can face displacement from their home through no fault of their own. For the lowest-income and most marginalized renters, an eviction filing on a tenant’s public record can have immediate and sometimes lasting consequences. Even in situations where a tenant is found not to be at-fault during the eviction process, the mere presence of an eviction record can create a cycle of housing instability for tenants, shutting them out from accessing safe, stable, and affordable housing opportunities.

When passed, just cause eviction laws seek to ensure long-term housing stability for renters. By establishing that a landlord and property owner can only evict a tenant for definitive causes outlined by the law, just cause protections can constrain the practice of arbitrary, informal, and illegal evictions – especially those that occur outside a court of law.

Known commonly as “informal” eviction proceedings, tenants can be effectively evicted from their homes through mechanisms such as harassing and intimidating behavior or lockouts, which include a landlord or property owner evicting a tenant from their residence by changing the locks on the property. Because informal evictions are difficult to prove in a court of law, a tenant may choose to “self-evict” or leave their residence willingly in the absence of tenant protection laws to safeguard against such practices. As such, just cause laws promote housing stability by giving tenants legal ground to defend themselves in court. Specifically, once an eviction filing has been issued against a tenant, just cause eviction protections give tenants the legal standing needed to be able to assert an affirmative defense, or a plea based in fact, by arguing that they have been evicted without due process of the law.
With the passage of the state’s new law, Colorado becomes the eighth state nationwide to have enacted just cause protections for renters. Already in 2024, NLIHC has tracked the passage of just cause eviction laws in the District of Columbia, New Jersey, Oregon, Washington, California, New Hampshire, and New York, as well as in at least a dozen more localities nationwide, though the scope and strength of these protections vary based on state and local context. Several additional states have also introduced legislation to enact just cause eviction protections this year, including Arizona and Connecticut. New York is the most recent state to have enacted protections for tenants.

The passage of Colorado’s just cause law was widely supported by tenant advocates. The more than two-year effort to enact just cause protections for renters first culminated in a 2023 just cause bill for which tenant advocates pushed in the state’s legislature. Despite being a top-priority issue for tenant advocates, the bill failed in the state Senate after scheduling delays in the legislature caused the bill to be voted on during the final day of the legislative session, leaving insufficient time for the bill to receive the support it needed.

After six hours of debate in the Senate in the most recent 2024 session – during which lawmakers read stories from impacted tenants – the bill passed, with amendments from both Republican and Democratic lawmakers. “We were excited to see the bill signed into law by the Governor a few weeks ago,” said Cathy Alderman, chief of communications and public policy officer at the Colorado Coalition for the Homeless, an NLIHC state partner. “The bill is a powerful measure to keep Coloradans housed by establishing reasonable and allowable reasons for when a landlord can evict a tenant and prohibiting evictions and non-renewals without cause. This law will help stem discrimination, protect households from displacement, and help mitigate the crisis of rising evictions and homelessness in our state.”

“All of Colorado would be much better if this protection became law. It is a powerful tool to keep tenants housed and we are grateful to the sponsors and the coalition of stakeholders who worked to get the bill passed.”

Learn more about just cause eviction protections in NLIHC’s 2022 report “Promoting Housing Stability Through Just Cause Eviction Legislation.” The brief details the purpose of just cause eviction laws, including their role in diverting the threat of housing instability for renters at the federal, state, and local levels. Included in the brief are examples of state and localities that have passed just cause protections for renters, including a breakdown of the core components of these laws.

Learn more about Colorado’s new just cause eviction protections at: https://legiscan.com/CO/bill/HB1098/2024

Fact of the Week

Speculative Mortgage Refinancing Practices among NYC Multifamily Rental Properties Associated with More Maintenance Code Violations
Number of Maintenance Code Violations per Unit (2018-2020) in Multifamily Rental Housing Properties in New York City by Speculative Mortgage Refinancing Practices


Note: Properties were identified as being subjected to speculative mortgage refinancing practices based on records from 2016-2017. Data on maintenance code violations are based on the years 2018-2020. Speculative mortgage refinancing can be understood as utilizing “cash-out” refinancing strategies to refinance a mortgage on a multifamily property for a larger amount than the previous mortgage, typically for the purpose of utilizing equity to fund other investments.

---

**NLIHC Careers**

**NLIHC Seeks Policy Coordinator/Analyst**

NLIHC seeks a policy coordinator or policy analyst with a portfolio focusing on federal legislative policy and regulatory action related to the Coalition’s mission and priorities. The policy coordinator/analyst will be responsible for identifying, analyzing, and summarizing legislative and regulatory activities in plain language to inform and encourage advocacy by members of the Coalition and its network. The policy coordinator/analyst will report to NLIHC’s policy manager. The position will last two years.

The policy coordinator/analyst will lead NLIHC’s work related to supporting the construction and preservation of deeply affordable housing, including expanding and strengthening the national Housing Trust Fund (HTF), expanding and reforming the Low-Income Housing Tax Credit (LIHTC), preserving public housing, and other policies aiming to increase the supply of affordable housing.
affordable homes. The policy coordinator/analyst will also work to expand job and training opportunities for HUD tenants, including through HUD’s Section 3 program.

Core Role and Responsibilities

- Monitor legislative, regulatory, and administrative developments, as well as other activities or events of interest on Capitol Hill and at HUD, the U.S. Department of the Treasury, and other relevant agencies, and ensure that Coalition staff and membership are apprised of key developments and events.
- Build and maintain relationships with members of Congress, national and state partners, Coalition members, and other housing and homelessness advocates to advance NLIHC policy priorities related to the construction and preservation of deeply affordable housing.
- Advocate for the Coalition’s policy priorities before members of Congress, the administration, and their respective staff, including by drafting letters, organizing meetings, writing emails, planning Hill briefings, and other advocacy efforts.
- Develop advocacy materials, including factsheets, white papers, issue briefs, and advocacy toolkits, among other resources, that translate legislative and administrative proposals and actions into an accessible and understandable format for Coalition members and partners.
- Respond to requests for information from members of Congress, the administration, and other policymakers and Coalition members and partners.
- Draft action alerts and eblasts in coordination with NLIHC’s field and communications teams to engage and activate NLIHC’s members to take action on policy priorities.
- Write formal comment letters on behalf of the Coalition in response to proposed rules or other administrative requests for information, as well as draft sample comment letters and other advocacy materials for the Coalition’s members and partners.
- Assist in coordinating Coalition meetings; coordinate and facilitate working group meetings, prepare materials, and make presentations. Attend meetings and events of other coalitions and represent NLIHC at conferences and at other events.
- Research and prepare articles for the Coalition’s weekly Memo to Members and Partners e-newsletter, including updates on relevant legislative or administrative actions, through web-based and other research and attendance at hearings and briefings.
- Annually update the Coalition’s Advocates’ Guide articles that pertain to the policy coordinator/analyst’s issues portfolio.
- Monitor, and provide updates for, the Coalition website.
- Attend and report (as requested) at meetings of NLIHC’s Board of Directors, State and Tribal Partners meetings, internal staff meetings, trainings, and other events.
- Support planning and implementation of NLIHC’s annual Housing Policy Forum, including speaker recruitment and organizing participants of Capitol Hill Day.
- Other duties as assigned.

Qualifications

A policy coordinator/analyst will hold a bachelor’s degree (master’s degree preferred) and have up to two years of experience in public policy or legislative advocacy. A degree in public policy, public administration, or a related area is a plus. People with lived experience of housing
instability or homelessness with an interest in shaping housing policy at a national level and experience in lieu of a degree are encouraged to apply.

A policy analyst will hold a master’s degree and at least two years of work experience in policy advocacy. An additional three years of work experience in lieu of a master’s degree will be considered.

Candidates should be able to work in a diverse, high-paced environment and have strong writing and editing skills, oral and interpersonal communications, organizational skills, and attention to detail.

Applicants should have a strong commitment to social, racial, and housing justice and knowledge of the fundamentals of affordable housing or homelessness.

Applicants should have a demonstrated ability to cultivate positive relationships with marginalized individuals, including those with lived experiences with housing insecurity and homelessness.

Applicants should have a demonstrated experience and ability to recognize and respond to the ways race, ethnicity, sexual orientation, and gender identity intersect to further promote racial equity and social justice.

Applicants should be proficient in the Microsoft Office suite, Zoom, and social media platforms.

An equal opportunity, affirmative action employer, NLIHC offers a competitive benefits package.

The salary range for a policy coordinator is $67,000-$90,000, dependent on experience. The salary range for a policy analyst is $87,000-$102,000, dependent on experience.

This is a full-time position located in Washington, D.C., on a hybrid work schedule. Interested candidates should submit a resume, cover letter, and two writing samples to Jamaal Gilani, director of people and culture, at: jgilani@nlihc.org.

---

**NLIHC in the News**

**NLIHC in the News for the Week of May 5**

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

“Easing the housing squeeze on low-income renters” *Route Fifty*, May 7, at [https://tinyurl.com/2tvz76w3](https://tinyurl.com/2tvz76w3)

“King County to vote on big boost to minimum wage” *Seattle Times*, May 7, at: [https://tinyurl.com/yvf7t2me](https://tinyurl.com/yvf7t2me)
“Here’s how the US minimum wage compares to other countries,” *Yahoo Finance*, May 7, at [https://tinyurl.com/4j99y29h](https://tinyurl.com/4j99y29h)

---

**NLIHC News**

**Now Open: Application for 2024-2025 Collective Cohort!**

NLIHC is currently recruiting members of its next Collective cohort! The Collective is a group of tenant advocates and community leaders with lived experience of housing insecurity who work towards housing justice and racial equity in their neighborhoods and greater communities. The group convenes regularly to discuss shared concerns, chart an advocacy path, and ensure that NLIHC addresses the needs of low-income people and families throughout the country. The application period will run from now through May 31. During June and July, NLIHC will review applications, interview candidates, and select members of the next cohort. Apply to join NLIHC’s Collective [here](https://tinyurl.com/4j99y29h).

Those interested in joining the Collective are encouraged to view this [application guide](https://tinyurl.com/4j99y29h) before beginning their application. **Please note:** This document is NOT the application. The application must be completed online. This document instead provides an overview of the questions included in the application. Please feel free to use the document to help prepare your answers for the online application.

If you need assistance or have questions about the application, please e-mail: [sbetancourt@nlihc.org](mailto:sbetancourt@nlihc.org).

---

**Where to Find Us – May 13**

- [Stewards of Affordable Housing for the Future (SAHF)](https://tinyurl.com/4j99y29h)/NAHT Retreat – May 15 (Diane Yentel)
- [2024 National Mass Care Exercise](https://tinyurl.com/4j99y29h) – Shippensburg, PA, May 23 (Noah Patton)
- Legal Aid Northwest Texas (presentation) – Virtual, June 3 (Tia Turner)
- Mississippi Center for Justice Social Justice Empowerment Dinner (Keynote Speaker) – Washington, D.C., June 5 (Diane Yentel)
- [Greater Syracuse Tenants Network](https://tinyurl.com/4j99y29h) Annual Meeting – Syracuse, NY, June 13 (Lindsay Duvall)
- [22nd Annual New York Supportive Housing Conference](https://tinyurl.com/4j99y29h) – New York, NY, June 20 (Sarah Saadian)
- A Home for Everyone Conference (Keynote Speaker) – Madison, WI, July 17 and 18 (Diane Yentel)
- Rainbow 16th Annual Awards Banquet – Scottsdale, AZ, October 17 (Diane Yentel)
- Neighborhood Preservation Coalition of New York annual conference – Poughkeepsie, NY, October 22 (Lindsay Duvall)

**NLIHC Staff**

Sarah Abdelhadi, Senior Research Analyst  
Lindsey Aramah, Communications Intern  
Andrew Aurand, Senior Vice President for Research, x245  
Sidney Betancourt, Project Manager, Inclusive Community Engagement, x200  
Victoria Bourret, Project Manager, State and Local Innovation, x244  
Jen Butler, Vice President, External Affairs, x239  
Alayna Calabro, Senior Policy Analyst, x252  
Billy Cerullo, Housing Advocacy Organizer  
Matthew Clarke, Director, Communications, x207  
Courtney Cooperman, Project Manager, Our Homes Our Votes, x263  
Lindsay Duvall, Senior Organizer for Housing Advocacy, x206  
Dan Emmanuel, Manager, Research, x316  
Sarah Gallagher, Vice President, State and Local Policy Innovation, x220  
Jamaal Gilani, Director of People and Culture  
Ed Gramlich, Senior Advisor, x314  
Raquel Harati, Research Analyst  
Danita Humphries, Senior Executive Assistant, x226  
Nada Hussein, ERASE Project Coordinator, x264  
Kim Johnson, Public Policy Manager, x243  
Kayla Laywell, Housing Policy Analyst, x231  
Mayerline Louis-Juste, Senior Communications Specialist, x201  
Meghan Mertyris, Disaster Housing Recovery Analyst  
Steve Moore Sanchez, Development Coordinator, x209  
Khara Norris, Vice President of Operations and Finance, x242  
Noah Patton, Manager, Disaster Recovery, x227  
Mackenzie Pish, Research Analyst  
Ikra Rafi, Creative Services Manager, x246  
Benja Reilly, Development Specialist, x234  
Dee Ross, Tenant Leader Fellow  
Gabrielle Ross, Project Manager, Diversity, Equity, and Inclusion, x208  
Sarah Saadian, Senior Vice President for Public Policy and Field Organizing, x228  
Craig Schaar, Data Systems Coordinator  
Brooke Schipporeit, Director, Field Organizing, x233  
Lauren Steimle, Web/Graphic Design Specialist, x246  
Tia Turner, Housing Advocacy Organizer  
Julie Walker, OSAH Campaign Coordinator  
Chantelle Wilkinson, OSAH Campaign Director, x230  
Renee Willis, Senior Vice President for Racial Equity, Diversity, and Inclusion, x247  
Diane Yentel, President and CEO, x225