



Volume 28, Issue 18
May 15, 2023

Budget and Appropriations

- Negotiations Continue on Potential Debt Ceiling and Spending Deal – Take Action!
- “Spring into Action” with NLIHC to Oppose Budget Cuts!

HoUsed Campaign for Universal, Stable, Affordable Homes

- Bipartisan Affordable Housing Credit Improvement Act Reintroduced; NLIHC Releases Statement Applauding Bill
- NLIHC Joins Letter to Secretary Fudge Advocating for Tenant-Led Policy Changes
- Recap of May 8 National HoUsed Campaign Call

From the Field

- Join NLIHC’s 2023-24 Tenant Leader Cohort!
- Ability Housing Celebrates Opening of Tuition-Free Preschool at Apartment Community in Florida
- NLIHC Invites Cover Art Submissions for Summer Edition of *Tenant Talk*!

Homelessness and Housing First

- Register for Today’s (5/15) NLIHC, NAEH, CBPP Webinar on Homelessness and Housing First!

Fair Housing

- Join the Protecting Immigrant Families Coalition in Urging Congress to “Lift the BAR”

Disaster Housing Recovery

- Rep. Cherfilus-McCormick Introduces Federal Disaster Housing Stability Act of 2023

Our Homes, Our Votes

- New Census Data Reveal Voter Turnout Disparities in 2022 Midterm Elections

Rural Housing

- Senators Shaheen, Smith, and King Introduce Rural Housing Preservation Bill

HUD

- Senate Banking Committee Moves Forward on Appointments of Solomon Greene and David Uejio to HUD Leadership Roles
- HUD Publishes Final NSPIRE Rule

Events

- Join Today's (May 15) "Tenant Talk Live" Webinar on Engaging Legislative Bodies and Holding Federal Agencies Accountable

Opportunity Starts at Home

- New Findings Show Californians without Stable Housing Make Health Tradeoffs

Research

- Pandemic-Era Policy Interventions Reduced Eviction Filings by Almost 60%

Fact of the Week

- Who Are Extremely Low-Income Renters?

NLIHC in the News

- NLIHC in the News for the Week of May 7

NLIHC News

- Where to Find Us – May 15

Budget and Appropriations

Negotiations Continue on Potential Debt Ceiling and Spending Deal – Take Action!

President Joe Biden met on May 9 with the “four corners” congressional leaders – U.S. House of Representatives Speaker Kevin McCarthy (R-CA), House Minority Leader Hakeem Jeffries (D-NY), U.S. Senate Majority Leader Chuck Schumer (D-NY), and Senate Minority Leader Mitch McConnell (R-KY) – for the first of what will likely be many conversations around raising the federal debt ceiling. The leaders are expected to meet again this week to continue discussions. U.S. Department of the Treasury (Treasury) Secretary Janet Yellen has warned that congressional leaders have until June 1 to reach a deal on raising the debt ceiling, after which Treasury may run out of “extraordinary measures” to keep the federal government’s bills paid and avoid a catastrophic default on the nation’s debt.

Under the leadership of Speaker McCarthy, House Republicans are pushing to raise the debt ceiling in exchange for major cuts to domestic spending programs, including HUD’s and USDA’s vital affordable housing and homelessness programs. The House Republicans passed the “Limit, Save, and Grow Act” (“[H.R.2811](#)”) along a party line vote on April 26. If enacted, the bill would lift the federal debt ceiling in exchange for cutting federal domestic spending for fiscal year (FY) 2024 to FY22 levels, which would result in at least a 23% reduction in funding for key programs, depending on how cuts are designed. The proposal would also limit future spending increases to just 1% annually for 10 years, rescind unspent COVID-19 relief funds, and impose harsh work requirements for some anti-poverty programs. In exchange, the bill would raise the federal debt ceiling until March 31, 2024, or by \$1.5 trillion, whichever comes first, putting Congress in the position of having to restart debt ceiling negotiations all over again next year.

The White House and Congressional Democrats are calling for a “clean” lift of the debt ceiling and separating debt ceiling negotiations from FY24 appropriations talks. Since leaders first met on May 9, broad outlines of what may become a deal have begun taking shape. There is now talk of enacting one-to-two-year caps on federal spending, although Republicans are pushing for longer caps, along with rescinding unspent COVID-19 relief funds and potentially creating burdensome work requirements for anti-poverty programs like Medicaid, the Temporary Assistance for Needy Families (TANF) program, and the Supplemental Nutritional Assistance Program (SNAP). In exchange, the federal debt limit would be lifted for up to two years.

Representative Barbara Lee (D-CA), chair of the House Democratic Poverty Task Force, along with Representatives Judy Chu (D-CA), Steven Horsford (D-NV), Nanette Diaz Barragan (D-CA), Jim McGovern (D-MA), Sara Jacobs (D-CA), and Sylvia Garcia (D-TX), sent a [letter](#) to President Biden on May 11 calling on the President to stand by his commitment to enacting a “clean” debt ceiling lift and to continue to reject any “policies that would increase poverty, or take away health care and food assistance from low-income Americans.”

It is crucial that HUD’s and USDA’s affordable housing and homelessness assistance programs receive increased funding every year. Because the cost of housing rises annually, flat funding – like funding allocated under a budget cap, or through a Continuing Resolution (CR) – acts as a

cut, reducing the number of people being served by these valuable programs. Cuts to the most vital housing programs would have even more drastic impacts. According to an [analysis](#) from HUD, capping FY24 spending at FY22 levels – as proposed in the House Republicans’ debt ceiling plan – would cause nearly 1 million households currently being served by the department’s rental assistance programs to lose their housing assistance, putting them at risk of housing instability and evictions, and nearly 120,000 fewer people experiencing homelessness would receive services.

Capping future spending at a paltry 1% per year would likewise have a tremendously harmful impact on the people served by affordable housing and homelessness programs. Even with recent funding increases to federal programs, many are still being impacted by the austere spending caps put in place by the “Budget Control Act of 2011.” Indeed, HUD’s cumulative appropriations since FY10 are [still slightly lower](#) than if annual appropriations had remained at FY10 levels and been adjusted only for inflation.

Take Action!

It is unacceptable to balance the federal budget by demanding cuts to programs that help the lowest-income households survive. There is a national shortage of approximately 7.3 million affordable, available homes for people with the lowest incomes, and only one in four households who qualify for federal housing assistance receives the help it needs. Without adequate funding for vital federal affordable housing and homeless assistance programs, households with the lowest incomes will continue to live precariously, only one missed paycheck or unexpected emergency away from housing instability, eviction, and, in the worst cases, homelessness.

In addition to scheduling in-district meetings with their members of Congress, advocates can continue to take action:

- [Sign your organization on to the Campaign for Housing and Community Development Funding’s \(CHCDF\) annual budget letter](#), calling on Congress to reject spending cuts and instead provide the highest possible allocation for HUD’s and USDA’s affordable housing, homelessness, and community development programs in FY24.
- [Email your members of Congress today](#) and urge them to increase – not cut – resources for affordable housing and homelessness in FY24 and to support NLIHC’s top appropriations priorities:
 - \$32.7 billion for the TBRA program to renew existing vouchers and to expand the program to an additional 200,000 households.
 - \$5.4 billion for public housing operations and \$5 billion for public housing repairs.
 - \$3.8 billion for HUD’s Homeless Assistance Grants program.
 - \$100 million for legal assistance to prevent evictions.
 - \$3 billion for a permanent Emergency Rental Assistance program.
 - \$300 million for the competitive tribal housing grants, targeted to tribes with the greatest needs.
- [Check out NLIHC’s advocacy toolkit](#), “Oppose Dramatic Cuts to Federal Investments in Affordable Housing,” for talking points, sample social media messages, and more!

Thank you for your advocacy!

“Spring into Action” with NLIHC to Oppose Budget Cuts!

NLIHC’s “Spring into Action” mobilization effort is underway! For the next week, we urge advocates to join us in mobilizing to oppose deep budget cuts and push Congress to invest in affordable housing and homelessness programs at the scale needed!

Be creative! Make a visual art piece, write a haiku, record a video, highlight data showing the impact of proposed cuts, or come up with your own idea to educate congressional leaders about why affordable housing and homelessness programs are essential to your community and how proposed budget cuts would harm your family and neighbors. Then post your work on social media using the hashtags #CutsHurt and #SpringIntoAction from now until May 19, being sure to tag your member of Congress and @NLIHC!

NLIHC is also offering additional resources you can use to start planning:

- Use [NLIHC’s Legislative Action Center](#) to host an email campaign to send a message to members of Congress. The tool allows advocates to customize the email template with a poem or other creative written message.
- Facing writer’s block? Use the prompts in NLIHC’s storytelling resource, “[Storytelling Tips and Tricks](#),” to find a topic for your creative piece.
- If you have a multimedia piece you would like to share with your congressional office but cannot submit via the online form, please send it to outreach@nlihc.org.

Please contact outreach@nlihc.org with questions.

HoUsed Campaign for Universal, Stable, Affordable Homes

Bipartisan Affordable Housing Credit Improvement Act Reintroduced; NLIHC Releases Statement Applauding Bill

Senators Maria Cantwell (D-WA), Todd Young (R-IN), Ron Wyden (D-OR), and Marsha Blackburn (R-TN), along with Representatives Darin LaHood (R-IL), Suzan DelBene (D-WA), Brad Wenstrup (R-OH), Don Beyer (D-VA), Claudia Tenney (R-NY), and Jimmy Panetta (D-CA) introduced the “Affordable Housing Credit Improvement Act of 2023” (AHCIA) (“[S.1557](#)”/“[H.R.3238](#)”) to expand and reform the Low-Income Housing Tax Credit (LIHTC), the largest national affordable housing production program in the U.S. If enacted, the bill would take important steps toward alleviating the growing rental housing affordability crisis by expanding and reforming the tax credit to better serve the nation’s lowest-income families – those with the greatest and clearest needs.

“As more extremely low-income households struggle to afford to keep a roof over their head, and as homelessness increases in many communities, Congress must take every action to address the severe shortage of homes affordable to the lowest-income people,” said NLIHC President and CEO Diane Yentel in a statement applauding the bill. “The reforms proposed in the Affordable Housing Credit Improvement Act enable states and communities to better ensure that homes built with the Low-Income Housing Tax Credit are affordable to the lowest-income seniors, people with disabilities, families with children, and low-wage workers. Congress must include in any tax package these critically needed reforms to better serve households with the greatest needs.”

LIHTC is the primary source of financing for the construction and preservation of affordable housing, but homes financed solely with the tax credit are very rarely affordable to renter households with the lowest incomes. If enacted, the Affordable Housing Credit Improvement Act would reform the tax credit to provide additional incentives to developers to build homes affordable to the extremely low-income households who are most impacted by the housing crisis, as well as underserved rural and Native American communities. These improvements to the LIHTC program are a necessary step toward addressing our nation’s affordable housing crisis.

Read NLIHC’s press statement on the bill at: <https://bit.ly/3pBOGzL>

Read Senator Cantwell’s press release on the bill at: <https://bit.ly/3O1qmRN>

Urge your members of Congress to pass LIHTC reforms through the Affordable Housing Credit Improvement Act at: <https://p2a.co/ZhQtIH2>

NLIHC Joins Letter to Secretary Fudge Advocating for Tenant-Led Policy Changes

NLIHC joined a [letter](#) to HUD Secretary Marcia L. Fudge in support of three policy goals developed by directly impacted grassroots leaders and organizers from Resident Action Project (RAP), Residents Organizing for Change (ROC), Residents United Network (RUN), The Freedom BLOC, Detroit People’s Platform, Residents Organized for HousingLOUISIANA (ROHLA), and Community Change. The letter asks the Secretary for support in operationalizing three goals: (1) urging local jurisdictions to treat people experiencing homelessness with care; (2) ensuring that landlords participating in federal subsidy programs maintain homes that comply with health and safety standards; and 3) providing additional support and resources for HUD-subsidized tenants to organize to improve their housing communities. More than 60 tenant leaders, including three NLIHC board members, proposed these goals to the Secretary in a May 10 meeting in Washington, D.C., which served as the last stop in the “Put Tenants First: Grassroots Housing Justice Tour.”

The Grassroots Housing Justice Tour was led by Community Change Action, organizers, and grassroots leaders. During the multi-week tour – which made stops in Lafayette, Louisiana; Cottage Grove, Oregon; and Akron, Ohio – tenant leaders focused on the shared challenges

arising from the criminalization of homelessness, as well as on substandard housing conditions and the positive impacts of tenant organizing.

Read Community Change's Twitter thread highlighting the Put Tenants First action in D.C. at: <https://bit.ly/44YntYf>

Recap of May 8 National HoUsed Campaign Call

In the most recent (May 8) call for the national HoUsed Campaign, we shared the latest updates on the debt ceiling, the fiscal year (FY) 2024 appropriations process, and how advocates can get involved in ensuring adequate funding for affordable housing; learned about a new comment portal to help tenants weigh in with the federal government on needed tenant protections; heard about research on the impact of land-use reforms on housing costs; and received affordable housing updates from our partners in Minnesota.

Natasha Duarte and Mariah de Leon from Upturn shared a new resource to help tenants comment on a Request for Information (RFI) by the U.S. Consumer Financial Protection Bureau (CFPB) and Federal Trade Commission (FTC) asking the public to share their experiences with tenant screening processes. Natasha, Mariah, and their partners at the People's Tech Project and PolicyLink created stoptenantscreening.org, a website that provides background information, examples, question prompts, and a comment portal to help tenants craft and submit their responses to the RFI. It is vital for people directly impacted by the tenant screening process to share their experience with the FTC and CFPB so the agencies can craft and implement guidance that will better protect tenants from harmful, discriminatory practices.

Christopher Davis from the Urban Institute joined the call to discuss [new research](#) on the impact of local land-use reforms on housing costs. Some experts and members of Congress point to overly restrictive local land-use policies as an explanation for the affordable housing crisis. The study found that reforms that increase land-use restrictions are indeed associated with increased median rents, and a reduction in units affordable to middle-income renters. However, while reforms that decrease land-use restrictions are associated with a slight (0.8%) increase in housing supply, this increase occurs primarily for units priced at above median income, although the impact is relatively positive across the affordability spectrum. The researchers concluded that, while reforms loosening restrictions can increase housing supply, the increase would likely not reach middle- and low-income renters, at least in the short term. Instead, it is necessary for leaders to pair land-use reforms with direct investments in affordable housing, such as through the national Housing Trust Fund or Low-Income Housing Tax Credit program.

Libby Murphy of Minnesota Housing Partnership (MHP) provided an update on Minnesota's state legislative session, where the dedicated advocates at MHP, their allies, and legislative champions shepherded to enactment a housing bill that will provide an historic \$1 billion for housing investments in the state.

NLIHC Senior Vice President of Policy and Field Organizing Sarah Saadian shared an update on debt ceiling negotiations and FY24 appropriations, warning listeners of the threat to housing

stability posed by House Republicans’ “Limit, Save, and Grow Act” (or the “Default on America Act,” as it is called by some Democrats). If enacted, the bill would lift the debt ceiling until March 31, 2024, or until the ceiling hits another \$1.5 trillion, whichever comes first, in exchange for capping FY24 spending at FY22 levels and limiting federal spending on domestic programs to 1% per year for 10 years. In a [letter](#) to the House Committee on Appropriations, HUD Secretary Marcia L. Fudge estimated that 1 million people would lose housing assistance if this harmful bill were enacted.

In response to the threat of spending cuts, Brooke Schipporeit, NLIHC’s manager of field organizing, shared an opportunity for advocates to contact their members of Congress about the devastating harm the proposed budget cuts would create. NLIHC’s [Spring into Action effort](#), which began May 8 and will continue until May 19, encourages advocates to creatively weigh in with their members of Congress by writing poems, creating artwork, and otherwise creatively expressing the importance of federal housing and homelessness resources. Participants are encouraged to share their art on social media, tagging their members of Congress and using the tag #CutsHurt.

National calls take place every other week. The next call will be held on May 22 at 2:30 pm ET. Register for the call at: <https://tinyurl.com/ru73qan>

From the Field

Join NLIHC’s 2023-24 Tenant Leader Cohort!

NLIHC is currently recruiting members for the 2023-2024 Tenant Leader Cohort. The Cohort 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. NLIHC collaborates with the Tenant Leader Cohort to inform our policy priorities so that they best reflect the needs of low-income renters. To express your interest in joining the 2023-2024 Cohort, please fill out this [interest form](#).

NLIHC launched the inaugural Tenant Leader Cohort in 2022. The group is made up of advocates across the country who have been involved with NLIHC’s federal housing policy advocacy in the past, as well as those who are newer to NLIHC’s work and mission but have been advancing the goal of housing justice in their own communities. In October 2022, NLIHC convened its first Tenant Leader Retreat in Albany, Georgia, where members focused on racial trauma and healing and helped formulate tenant protection policy priorities and ideas for NLIHC’s most recent Housing Policy Forum, held in March of this year.

In November 2022, members of the Tenant Leader Cohort were invited to participate in a White House conversation on tenant protections, joining legal aid providers, people with lived expertise, advocates, and researchers. At the meeting, tenant leaders were able to provide feedback on the policies in place that affect their communities and suggest ways to improve tenant protections and advance housing equity.

During the Housing Policy Forum in March, several Cohort members took part in a fireside chat with HUD Secretary Marcia L. Fudge, sharing with the Secretary the Cohort's top policy priorities for the federal government, including fair housing, environmental justice, addressing veteran homelessness, broadening mental health services, pursuing eviction prevention, and strengthening Section 3 to expand economic opportunities for tenants.

If you are interested in becoming a part of NLIHC's 2023-2024 Cohort, please fill out this [interest form](#). Selections for the cohort will be made on an ongoing basis through early summer 2023.

Read more about the Tenant Leader retreat [here](#).

Read more about the Tenant Leader Cohort's visit to the White House [here](#).

Ability Housing Celebrates Opening of Tuition-Free Preschool at Apartment Community in Florida

[Ability Housing](#), a non-profit multifamily developer headquartered in Florida with properties around the state, has teamed up with the City of Orlando and Bezos Academy to celebrate the opening of [a new tuition-free pre-school in the city's Village on Mercy apartment community](#). Built by Ability Housing in 2019, Village on Mercy includes 166 affordable apartment homes, as well as a community center, training room, computer lab, playground, and recreation space. By adopting the permanent supportive housing and Housing First approaches, Ability Housing has used evidence-based practices to ensure that community members stay housed. Now, the organization has offered further support to the community by providing Bezos Academy with the space necessary to operate the new preschool.

The Montessori-inspired preschool opened in March 2023 and is currently accepting applications for the 2023-2024 school year. The preschool operates year-round, five days a week, and serves children ages three to five. Bezos Academy will also provide children with breakfast, lunch, and a take-home dinner.

Establishing the new Bezos Academy at Village on Mercy will help Ability Housing address one of its primary goals: reducing intergenerational poverty among residents. The preschool also complements Orlando's 2017 Mercy Drive Vision Plan, which articulates strategies to create a stronger community in which all neighbors prosper together, including children. NLIHC's Opportunity Starts at Home campaign has drawn attention to the fact that children are more likely to graduate when they have an affordable home and access to early education. The families of Village on Mercy now have both.

"Village on Mercy is a shining example of a property where collaboration creates impact greater than the sum of its parts," said Shannon Nazworth, president and CEO of Ability Housing. "Hundreds of Orlando families call this beautiful place 'home' every day. Partnering with Bezos Academy to bring a tuition-free preschool to the community only expanded our capacity for service. In the two months since the Bezos Academy preschool opened, dozens of young learners

have discovered a world of knowledge on Mercy Drive – including children living at our property and others who live in the surrounding neighborhood. We hope this innovative partnership inspires other organizations to leverage their capacity, helping each other be more successful and creating a brighter tomorrow.”

Bezos Academy is a non-profit organization that has been establishing tuition-free schools across the country, beginning in Florida, Texas, and Washington State. The preschools are hosted by partner organizations, and affordable housing providers presently make up the largest percentage of host partners. Organizations interested in hosting a Bezos Academy preschool can find more information at www.BezosAcademy.org/host.

Applications for the 2023-2024 school year at the Village on Mercy’s Bezos Academy are due on June 5. The school will then conduct a lottery of applicants on June 6, and families accepted to the school will be notified by June 12. Families earning up to 400% of the [federal poverty level](#) (up to \$120,000 annually for a family of four) with children who are between three and four years old as of September 1, 2023, are eligible to apply. Families interested in applying are encouraged to visit the school’s website [here](#).

NLIHC Invites Cover Art Submissions for Summer Edition of *Tenant Talk*!

NLIHC invites artistically inclined advocates (and anybody else!) to [submit your original artwork](#) for a chance to be featured on the cover of this summer’s edition of *Tenant Talk*! Entries should address the theme of this summer’s edition: the role of LGBTQ+ issues in housing and homelessness. The deadline for submissions is Friday, May 26, and participants must be 18 or older. The winning submission will be featured on the cover of the forthcoming edition of *Tenant Talk*, and its creator will be awarded \$250. Submissions can be made [here](#). Please contact outreach@nlihc.org with any questions.

Homelessness and Housing First

Register for Today’s (5/15) NLIHC, NAEH, CBPP Webinar on Homelessness and Housing First!

NLIHC, the National Alliance to End Homelessness (NAEH), and the Center on Budget and Policy Priorities (CBPP) invite advocates nationwide to [register](#) for the sixth webinar in our series on homelessness and Housing First. Join us for the webinar, “Housing First and Faith-Based Organizations,” today (May 15) at 2:30 pm ET!

The webinar will examine how faith-based organizations play a vital role in local homelessness response systems by establishing and operating rapid rehousing and permanent supportive housing programs consistent with Housing First. The panelists will discuss how the principles that serve as the foundation of Housing First – such as the belief in the dignity and autonomy of

the individual person and the idea that all people deserve to have their basic needs met – align with their faith.

Today’s webinar will feature Dr. Bambie Hayes-Brown, president and CEO of Georgia Advancing Communities Together, and an NLIHC board member; recorded remarks from Representative Emanuel Cleaver (D-MO), ranking member of the U.S. House of Representatives’ Committee on Financial Services’ Subcommittee on Housing and Insurance; Kim Boudreaux, chief executive officer of Catholic Charities of Acadiana in Louisiana; Jesse Rabinowitz, senior manager for policy and advocacy at Miriam’s Kitchen in Washington, D.C.; Bonnie Harper, HUD grant housing specialist at Partners Health Management in North Carolina; and Steve Berg, chief policy officer at NAEH.

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

More than 7,000 people registered for the four-part webinar series held by NLIHC and our partners in August and September 2022. Given the tremendous interest among stakeholders and the increased risk of harmful measures to criminalize homelessness, we have decided to continue our national webinar series, with webinars being held monthly. We will share critical information about solutions to homelessness and amplify the work of advocates and people with lived expertise across the nation.

Did you miss the previous webinars on homelessness and Housing First? Check out the [webinar recaps](#), including links to the recordings and presentation slides.

The next webinar will be held on Monday, June 12, from 2:30 to 4 pm ET.

Register for the series at: <https://bit.ly/3vIbn5o>

Read more about Housing First at: <https://bit.ly/3vHf8YR>

Fair Housing

Join the Protecting Immigrant Families Coalition in Urging Congress to “LIFT the BAR”

The Protecting Immigrant Families Coalition (PIF) is circulating a [sign-on letter](#) for national, state, and local organizations urging Congress to eliminate eligibility restrictions and barriers to vital safety net services, such as housing programs, based on immigration status. The letter calls on Congress to “repeal the so-called ‘5-year bar’ by quickly enacting the ‘[Lifting Immigrant Families Through Benefits Access Restoration \(LIFT the BAR\) Act](#)’ and to reject any efforts to impose new restrictions on immigrant access to benefits.” The LIFT the BAR Act will soon be introduced by Congresswoman Pramila Jayapal (D-MI) in the U.S. House of Representatives and U.S. Senator Mazie Hirono (D-HI) in the U.S. Senate. NLIHC has signed on to the letter and urges advocates to do so as well.

Read the letter and sign on at: <https://bit.ly/3pqW8gQ>

Read a fact sheet on the “LIFT the BAR Act” at: <https://bit.ly/3Bm9u0H>

Disaster Housing Recovery

Rep. Cherfilus-McCormick Introduces Federal Disaster Housing Stability Act of 2023

Representative Sheila Cherfilus-McCormick (D-FL) introduced the “[Federal Disaster Housing Stability Act of 2023](#)” in the U.S. House of Representatives on May 11. The bill includes several measures supported by the NLIHC-led Disaster Housing Recovery Coalition (DHRC) and is endorsed by NLIHC.

The Federal Disaster Housing Stability Act would help prevent the displacement of disaster survivors with low incomes through the implementation of emergency rental protections when a disaster occurs. The bill would provide a 120-day moratorium on evictions for nonpayment of rent or other fees, including late fees, in the aftermath of a major disaster. During this time, landlords, lessors, and owners would be unable to issue a notice or require a tenant to vacate a property, nor would they be able to increase the cost of rent.

In addition, the bill includes a foreclosure moratorium that would prevent foreclosures on mortgages for six months once the moratorium is declared. The foreclosure moratorium would prevent servicers of a covered mortgage loan from initiating any judicial or non-judicial foreclosure proceedings, scheduling a foreclosure sale, moving for a foreclosure judgment or order of sale, or executing a foreclosure-related eviction or foreclosure sale.

“Americans affected by natural disasters should not have to worry about losing their homes and becoming homeless as they work to rebuild their lives,” said Congresswoman Cherfilus-McCormick in a [press release](#) announcing the bill’s introduction. “The historic flooding that hit the heart of Florida’s 20th Congressional District in April 2023 was a reminder that we must be proactive about protecting the financial security of American families confronting the climate crisis. This bill is about providing a safety net for our citizens who need it most, and it’s about protecting families from being forced to start over when they are at their most vulnerable.”

NLIHC and DHRC members, including the National Consumer Law Center and the National Housing Law Project, were actively involved in crafting the legislation.

“Disasters that damage or destroy homes create acute affordability challenges in communities already experiencing a severe shortage of affordable housing, further squeezing the lowest-income or newly displaced families,” said Diane Yentel, president and CEO of NLIHC in a press release. “Unscrupulous landlords exploit this crisis by dramatically increasing rents or evicting tenants from their homes so that they can charge higher rents to the next household, leading to even more housing instability and, in the worst cases, homelessness. Congress should enact the Federal Disaster Housing Stability Act introduced by Congresswoman Cherfilus-McCormick to

help keep renters stably housed after a disaster and to stop landlords from displacing low-income households through rent gouging.”

Read the press release announcing the bill’s introduction at: <https://bit.ly/3LYOrpZ>

Read the text of the bill at: <https://bit.ly/3BjcnID>

Our Homes, Our Votes

New Census Data Reveal Voter Turnout Disparities in 2022 Midterm Elections

The U.S. Census Bureau published its [survey data](#) on voter registration and turnout in the November 2022 midterm elections on May 2. The data reveal persistent gaps in voter turnout rates between renters and homeowners and even greater disparities between low-income and high-income people. While 58% of eligible homeowners turned out to vote in the midterm elections, just 37% of eligible renters cast their ballots. Sixty-seven percent of eligible voters with household incomes above \$100,000 voted, compared to just 33% of eligible voters with household incomes below \$20,000. These disparities underscore the need for advocates, direct service providers, tenant organizers, housing providers, and other organizations that work with low-income renters to register voters and get out the vote in their communities.

The 21-point voter turnout gap between renters and homeowners is 2 percentage points wider than the [gap in the 2018 midterm elections](#), a record-high turnout election in which 40% of renters and 59% of homeowners turned out to vote. The 34 percentage-point turnout gap between low-income and high-income people is consistent with the gap in the 2018 midterms, in which 32% of eligible voters making less than \$20,000 and 66% of eligible voters making more than \$100,000 cast their ballots. Less flexible work schedules, transportation barriers, polling place closures, voter purges, felony disenfranchisement, language barriers, voter identification requirements, and other voter suppression tactics all pose disproportionate obstacles to voting for low-income people.

The data also show significant disparities in voter registration rates. While 73% of eligible homeowners were registered to vote in November 2022, only 58% of eligible renters were registered. Eighty-two percent of eligible voters with household incomes above \$100,000 were registered, compared to just 57% of eligible voters with household incomes below \$20,000.

Ensuring that low-income renters are registered to vote is the first step to closing the voter turnout gap. Because renters move more frequently than homeowners, they must register to vote more often, which creates an additional barrier to voting. The [“Our Homes, Our Votes Act”](#) (“H.R. 2215” in the 117th Congress) would mitigate this obstacle by requiring public housing agencies and federally subsidized housing providers to offer voter registration when residents sign their leases and recertify their incomes. Many housing providers are also making voluntary efforts to incorporate voter registration into the lease-up process. In September 2022, a group of 22 affordable housing providers that collectively own or operate more than 257,000 units signed

the Welcome to Vote Pledge, a nonpartisan declaration of commitment to offer voter registration when residents move into their new homes and to pursue other nonpartisan voter education and mobilization opportunities ([see Memo, 9/26/22](#)). The Welcome to Vote Pledge is an initiative of NLIHC's [Housing Providers Council](#), which convenes affordable housing developers and property managers to share best practices and receive trainings on nonpartisan resident voter engagement strategies.

The Census Bureau also surveyed eligible voters who did not cast their ballots on reasons why they did not vote. The survey found that 27% did not vote because of scheduling conflicts, 18% were not interested, 13% did not vote due to illness or disability, 8% were out of town, 8% forgot to vote, 6% did not like the candidates or campaign issues, 2% faced transportation problems, 2% faced registration problems, 2% had an inconvenient polling place, <1% were deterred by bad weather conditions, 11% had another reason, and 3% did not know or refused to answer. Organizers should consider these survey responses in their efforts to make voting more accessible and encourage political participation among those who have been historically disenfranchised.

The survey also breaks down voter turnout rates by duration of tenure. Forty-one percent of eligible voters (including both renters and homeowners) who lived in their homes for less than one year voted, compared with 68% of eligible voters who lived in their homes for more than five years. Renters who lived in their homes for five years or longer had a slightly higher turnout rate (50%) than homeowners who lived in their homes for less than one year (49%). This relationship suggests that the ability to stay in one's home and be rooted in the community, for homeowners and renters alike, facilitates political participation. Disengagement from the political process is another of the many negative consequences of housing instability and displacement.

Addressing voter turnout disparities is one of the core goals of NLIHC's *Our Homes, Our Votes* campaign, a nonpartisan initiative to boost voter engagement among low-income renters and educate candidates about housing solutions. Because elected officials are most responsive to constituents who vote at higher rates, closing the voter turnout gap between renters and homeowners is essential to achieving racially and socially equitable public policy that meets the needs of the lowest-income renters.

To learn more about the *Our Homes, Our Votes* campaign, visit: <https://www.ourhomes-ourvotes.org/>

To browse the complete Census Bureau data on Voting and Registration in the November 2022 Election, visit: <https://www.census.gov/data/tables/time-series/demo/voting-and-registration/p20-586.html>

Rural Housing

Senators Shaheen, Smith, and King Introduce Rural Housing Preservation Bill

Senators Jeanne Shaheen (D-NH), Tina Smith (D-MN), and Angus King (I-ME) introduced the “Strategy and Investment in Rural Housing Preservation Act” ([S.1490](#)) in the U.S. Senate. The bill would preserve affordable housing in the U.S. Department of Agriculture’s (USDA) Rural Housing Service portfolio and make other needed changes to the USDA’s rental housing programs.

“Every community is impacted by our nation’s affordable housing crisis, including those in rural America, where often the only source of affordable rental homes is those financed with federal resources, said Diane Yentel, president and CEO of NLIHC. “When these homes are lost – whether due to the lack of repairs or when property owners exit the program – it can have devastating consequences for low-income seniors, people with disabilities, families with children, and others. We look forward to working with Congress to enact the Strategy and Investment in Rural Housing Preservation Act as an important step to ensuring affordable homes in rural communities are preserved and protecting the people who live in them from harmful rent increases, evictions, and displacement.”

The bill would codify and make improvements to the USDA Multifamily Preservation and Revitalization (MPR) program, decouple USDA’s Section 521 rental assistance from USDA multifamily mortgages to ensure low-income residents can remain in their homes when the owner pays off the mortgage, require the USDA to create a written plan to preserve affordable housing for USDA multifamily housing residents, and make changes to USDA’s vouchers and rental assistance contracts.

Read Senator Shaheen’s press statement on the bill at: <https://bit.ly/3W69U4P>

HUD

Senate Banking Committee Moves Forward on Appointments of Solomon Greene and David Uejio to HUD Leadership Roles

The U.S. Senate’s Committee on Banking, Housing, and Urban Affairs voted on May 11 to move forward with the appointments of Solomon Greene and David Uejio as assistant secretaries at HUD. The Senate must now confirm both nominees for their positions. No date has yet been set for the confirmation hearings.

President Joe Biden [nominated](#) Mr. Greene to serve as assistant secretary of HUD’s Office of Policy Development and Research, where he would advise HUD Secretary Marcia L. Fudge on HUD’s policies, program evaluations, demonstrations, and research, including data and statistics on housing and community development. Mr. Greene is currently principal deputy assistant secretary of the office.

The President nominated Mr. Uejio to serve as assistant secretary of the Office of Fair Housing and Equal Opportunity at HUD, where he would help lead HUD’s enforcement of fair housing and civil rights laws. Mr. Uejio currently serves as the acting associate director for supervision, enforcement, and fair lending at the U.S. Consumer Financial Protection Bureau (CFPB).

NLIHC wrote a [letter of support](#) urging Mr. Greene’s confirmation two years ago, but partisan divisions among Senate Republicans halted his confirmation. To counteract the recurrence of this problem, the 117th Congress passed a resolution ([S. Res 27](#)) to discharge a committee from a nomination if the vote results in a tie. The resolution allows for the confirmation to be sent to the Senate floor, where in this case Mr. Greene could be confirmed by a simple majority of 51 votes. NLIHC also signed a letter of support led by the National Fair Housing Alliance (NFHA) urging Senate Majority Leader Chuck Schumer to confirm Mr. Uejio to his position (see *Memo*, [12/5/22](#)).

HUD Publishes Final NSPIRE Rule

HUD published the [final rule](#) implementing the National Standards for Physical Inspection of Real Estate (NSPIRE) in the *Federal Register* on May 11. A proposed rule was published on January 13, 2021 (see *Memo*, [1/19/21](#)), for which NLIHC submitted comments (see *Memo*, [3/22/21](#)). NSPIRE seeks to strengthen HUD’s physical condition standards and improve HUD oversight. The NSPIRE standards are meant to align and consolidate the two sets of physical inspection regulations (contained mostly at 24 CFR part 5) used to evaluate HUD housing across multiple programs: the Housing Quality Standards (HQS) and Uniform Physical Condition Standards (UPCS). NSPIRE physical inspections will focus on three areas: the housing units where HUD-assisted residents live, elements of their buildings’ non-residential interiors, and the exteriors of buildings, ensuring that components of these three areas are “functionally adequate, operable, and free of health and safety hazards.” The new inspection protocol will commence on July 1, 2023, for public housing and on October 1, 2023, for the Housing Choice Voucher (HCV) program, the various programs administered by HUD’s Office of Multifamily Housing Programs, and the housing programs overseen by HUD’s Office of Community Planning and Development (CPD).

NSPIRE applies to all HUD housing previously inspected by HUD’s Real Estate Assessment Center (REAC), including public housing and Multifamily Housing programs such as Section 8 Project-Based Rental Assistance (PBRA), Section 202 Supportive Housing for the Elderly, Section 811 Supportive Housing for Persons with Disabilities, and FHA Insured multifamily housing. NSPIRE also applies to HUD programs previously inspected under the Housing Quality Standards (HQS) regulations: the HCV program (including Project-Based Vouchers (PBVs)) and the CPD programs (HOME Investment Partnerships (HOME), the national Housing Trust Fund (HTF), Housing Opportunities for Persons with AIDS (HOPWA), Emergency Solutions Grants (ESG), and Continuum of Care (CoC) homelessness assistance programs).

Further information will be provided in three “Subordinate Notices.” HUD proposed an NSPIRE Standards notice on June 17, 2022, focusing on health and safety physical inspection standards (see *Memo*, [6/27/22](#)). HUD also proposed an NSPIRE Scoring notice on March 28, 2023 (see *Memo*, [4/3](#) and [5/1](#)). Both the Standards notice and Scoring notice will be final and effective before HUD begins inspections under NSPIRE. Every three years, the Standards and Scoring notices will be updated and published for comment in the *Federal Register*. HUD did not provide an NSPIRE Administrative notice for comment but will publish a final notice before July 1, 2023, outlining the NSPIRE processes for inspections, submitting evidence of deficiency

correction, and gathering resident feedback on property conditions, as well as other administrative requirements. NLIHC is concerned that residents and advocates will not be able to comment on the process of gathering resident feedback regarding property conditions.

In a separate paragraph, the preamble to the final rule states, “At a later date, HUD will publish a third additional notice to implement a process for collecting and utilizing resident feedback as part of the inspection process.” This sentence is confusing because the preamble previously mentioned that the content of the anticipated NSPIRE Administrative notice would also discuss a process for gathering resident feedback on property conditions. Because it pertains to resident feedback regarding the inspection process, NLIHC is concerned that such a notice might not materialize, or that it could materialize only after the inspection process is well underway and be difficult to amend.

HUD’s CPD will issue separate notices (“CPD NSPIRE notices”) before October 1, 2023, to implement the rule for the individual CPD programs, which generally do not adopt the methods in the three Subordinate Notices. HUD will also issue a notice to provide guidance for the Small Rural PHA Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) scoring processes.

NLIHC has prepared an [analysis](#) of recommendations [submitted by NLIHC regarding the proposed NSPIRE rule](#) with the final rule. In the preamble to the final rule, HUD ignored some of NLIHC’s recommendations while providing (often weak) reasons for not accepting other recommendations. NLIHC intends to provide a summary of the key provisions of the final rule implementing NSPIRE in a future *Memo* article.

Read the May 11 *Federal Register* version of the final NSPIRE rule at: <https://bit.ly/3pvM9XM>

Find an easier-to-read preview version of the final NSPIRE rule at: <https://bit.ly/3pxumiX>

Read a HUD media release about the final NSPIRE rule at: <https://bit.ly/3Biddwk>

Find HUD’s NSPIRE website at: <https://bit.ly/2V9qvV3>

More information about all HUD programs subject to the new NSPIRE rule is available in NLIHC’s [2023 Advocates’ Guide](#).

Events

Join Today’s (May 15) “Tenant Talk Live” Webinar on Engaging Legislative Bodies and Holding Federal Agencies Accountable

NLIHC will host the next session of “Tenant Talk Live” – a webinar with and for tenant and resident leaders – today (May 15) at 6 pm ET. During the webinar, NLIHC staff will join the call to discuss an upcoming Request for Input (RFI) about multifamily tenant protections being issued by the Federal Housing Finance Agency (FHFA). Staff from the Coalition on Homelessness and Housing in Ohio (COHHIO) will also join the webinar to discuss federal

advocacy strategies and their work advocating for tenant protections at the local level. Register for today's Tenant Talk Live webinar at: <https://bit.ly/361rmy2>

As part of the plan laid out in the Biden-Harris administration's recently released [Blueprint for a Renters Bill of Rights](#), the FHFA is to receive feedback on tenant protections that can be enforced at rental properties with federally backed mortgages. NLIHC Policy Analysts Kim Johnson and Kayla Laywell will join the webinar to discuss how attendees can become involved in the upcoming RFI process and provide effective feedback to the FHFA.

COHHIO Advocacy Director Gina Wilt will also join the call to discuss strategies for conducting advocacy meetings and to give tips about building relationships with congressional offices and improving messaging. Gina has been with COHHIO for almost six years and has an extensive advocacy background, including experience expanding a statewide Housing Trust Fund (HTF), working as a state legislative aide, and serving with a Center for Independent Living (CIL).

Don't miss out on today's discussion! Register at: bit.ly/361rmy2

Looking for ways to become more involved with NLIHC? Check out the following opportunities!

- NLIHC is currently recruiting members for the 2023-2024 Tenant Leader Cohort. The Cohort 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. NLIHC collaborates with the Tenant Leader Cohort to inform our policy priorities so that they best reflect the needs of low-income renters. If you're interested in becoming part of next year's cohort, please fill out this [interest form](#). Selections for the cohort will be made on an ongoing basis over the next few months.
 - NLIHC is also asking advocates to [submit your original artwork](#) for a chance to be featured on the cover of this summer's edition of *Tenant Talk*! Entries should address the theme of this summer's edition: the role of LGBTQ+ issues in housing and homelessness. The deadline for submissions is Friday, May 26, and participants must be 18 or older. The winning submission will be featured on the cover of the forthcoming edition of *Tenant Talk*, and its creator will be awarded \$250. Submissions can be made [here](#). Please contact outreach@nlihc.org with any questions.
 - Remember, Tenant Talk Live would not be possible without tenants like you! We strive to connect and engage with tenants and tenant leaders through our webinars. If you are a low-income tenant and have a topic you would like to propose for an upcoming Tenant Talk Live, or if you would like to participate as a speaker on an upcoming call or webinar, please email: sbetancourt@nlihc.org.
 - Webinars like Tenant Talk Live would not be possible without the support of our members. Become an NLIHC member [here](#)!
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Opportunity Starts at Home

New Findings Show Californians without Stable Housing Make Health Tradeoffs

A study published by the University of California, Los Angeles's Center for Health Policy Research finds that Californians experiencing housing instability during the pandemic were twice as likely as those not experiencing housing instability not to have health insurance and were also more likely to delay needed care. The study also finds that one in 10 Californians struggled with housing costs due to impacts related to the COVID-19 pandemic and that renters were disproportionately impacted by housing affordability issues during the pandemic. Black and Latinx people, non-citizens, and transgender people were more likely to report housing struggles, according to the research. Overall, the findings demonstrate that stable housing influences outcomes across sectors, particularly health outcomes. Read an article about the study [here](#).

Research

Pandemic-Era Policy Interventions Reduced Eviction Filings by Almost 60%

An article published in the *Russell Sage Foundation of Social Sciences*, "[Protecting the Most Vulnerable: Policy Response and Eviction Filing Patterns during the COVID-19 Pandemic](#)," examines the efficacy of policy interventions to prevent mass eviction filings during the pandemic. During the pandemic, policymakers attempted to prevent mass evictions by implementing eviction moratoriums and making emergency rental assistance available. Other less targeted policies, such as expanded unemployment insurance and stimulus payments, were also essential in preventing housing instability for renters. The authors find that eviction filing rates were 57.6% lower than expected in 2020 and 2021. The decrease in filings was most significant in low-income and Black neighborhoods, which had the greatest number of filings before the pandemic.

The authors relied on data collected through the Eviction Lab's "Eviction Tracking System," a tool that monitors eviction filings in 31 cities throughout the U.S. To capture the variation within cities, they assigned all filings to their respective census tract. This allowed the authors to analyze the reduction of filings based on neighborhood characteristics, such as median household income and racial demographics. Finally, they used a predictive algorithm to assess the gender and race-ethnicity of defendants to assess trends in filing at the individual level.

The authors found that there was a reduction of approximately 800,000 (or 57.6%) eviction filings between January 2020 and December 2021 as compared to the historical average. The most dramatic reductions took place in the beginning months of the pandemic. For instance, in April 2020, the eviction rate was 8.6% of the historical average. By the fall of 2020, even with the Centers for Disease Control's (CDC) eviction moratorium in place, the filing rate had climbed to 50% of the historical average.

The authors noted significant variation in eviction filing rates between cities, from 78.2% of the historical average in Las Vegas to 15.2% in Austin. They attributed this variation to discrepancies in how county courts interpreted and applied federal eviction moratoriums, coupled with the introduction of additional protections at the state or local levels. Implementing a strong moratorium at the state or local level was associated with a reduction of 28.7 percentage points in filing rate as compared to the historical average. The repeal of a strong moratorium was associated with a 43.6 percentage point increase in eviction filings. All 10 cities with the lowest relative eviction filings had strong eviction moratoriums in place during the early stages of the pandemic, and eight of these cities continued to maintain these protections until at least the summer of 2020. Conversely, the cities with the highest relative filing rates ended their state and local protections earlier, with only Las Vegas having a strong protection in place after August 2020. This led to unequal protection of similarly situated renters throughout the country.

The authors also explored filing patterns at the neighborhood level. Reductions in filing rates were most pronounced in neighborhoods with historically high filing rates. About 476,000 (60%) of prevented evictions were in the top one-fifth of neighborhoods with the highest eviction rates. During a typical year, more than one in six people in these neighborhoods would face an eviction filing, but the rate was reduced to one in 12 people during the study period.

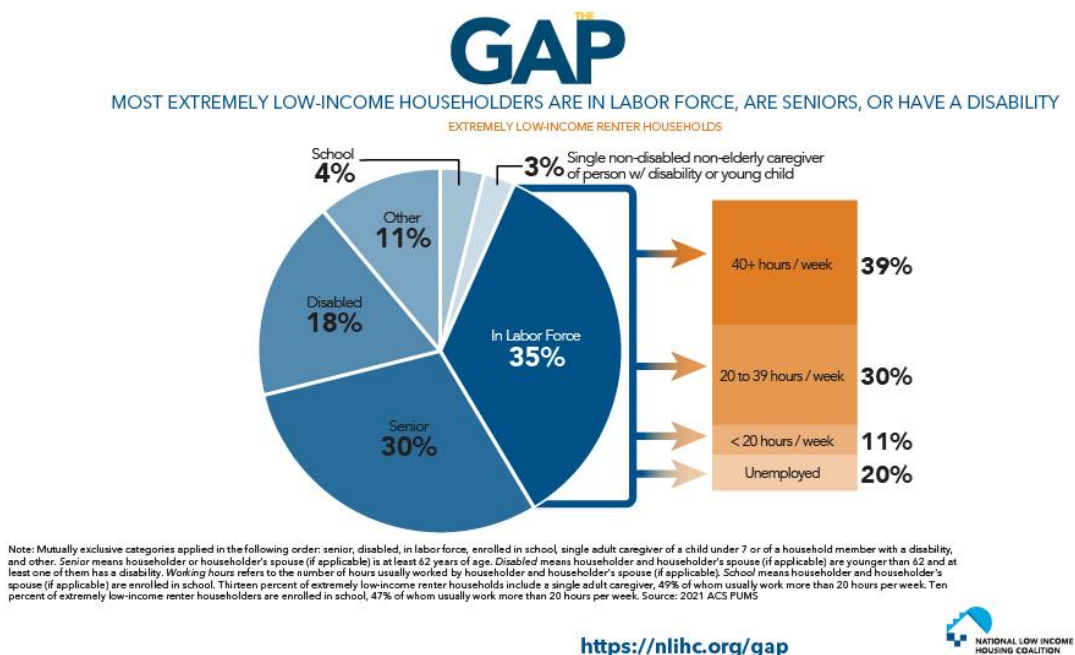
In examining racial and ethnic disparities, the authors found that eviction filings decreased by 56.0% in the typical majority-Black neighborhood compared to 51.2% in majority-white neighborhoods, 49.9% in majority-Latino neighborhoods, and 51.3% in neighborhoods without a racial-ethnic majority. While this narrowed the disparities in eviction filing rates, eviction filing rates were still 3.5% higher in majority-Black neighborhoods than in majority-white neighborhoods. Further, the filing rate in majority-Black neighborhoods during the pandemic was still 1.6% higher than the pre-pandemic filing rate in majority-white neighborhoods. At the individual level, the authors found that Black women saw the greatest reduction in filing rates, with one in 27 facing an eviction in a typical year as compared to one in 12 during the pandemic.

The authors argue that eviction moratoriums ultimately played an essential role in reducing eviction filings during the pandemic, and that this experience demonstrates that significantly reducing eviction filings is a feasible goal for public policy. They further suggest that additional research on emergency rental assistance programs is warranted, given that rental assistance is a more politically feasible policy solution than moratorium over the long term.

Read the study at: <https://bit.ly/3nL1C5G>

Fact of the Week

Who Are Extremely Low-Income Renters?



Source: NLIHC tabulations of 2021 ACS PUMS.

NLIHC in the News

NLIHC in the News for the Week of May 7

The following are some of the news stories to which NLIHC contributed during the week of May 7:

- “How finding a home in America became so absurdly expensive” *The Guardian*, May 10 at: <https://bit.ly/41votjE>
- “Lack of affordable housing a nationwide struggle” *News and Tribune*, May 11 at: <https://bit.ly/3MIRYQx>
- “Jordan Neely subway killing is part of a ‘dangerous’ anti-homeless backlash, leading affordable-housing advocate says” *MarketWatch*, May 12 at: <https://bit.ly/3LZCpN5>

Where to Find Us – May 15

- United Tenant Council of Councils Town Hall – Detroit, MI, May 24 (Courtney Cooperman)
- [Maryland Emergency Management Association 2023 Symposium](#) – Ocean City, MD, June 1 (Noah Patton)

- Sinergia NY Housing Advocacy Program - Virtual, June 7 (Lindsay Duvall)
 - South Dakota Housing for the Homeless Consortium, Annual Homeless Summit – Pierre, SD, June 13-14 (Diane Yentel and Courtney Cooperman)
 - Housing & Community Development Network of New Jersey [Legislative Day](#) - Trenton, NJ, June 15 (Lindsay Duvall)
 - Supportive Housing Network of New York Conference – New York, NY, June 29 (Diane Yentel)
 - 17th Annual KATZ Lecture, Benjamin Rose Institute on Aging – Virtual, July 13 (Diane Yentel)
 - [A Home for Everyone](#) – Oshkosh, WI, July 19-20 (Courtney Cooperman)
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