A weekly newsletter from the National Low Income Housing Coalition

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# **Homelessness and Housing First**

# **Biden Administration Announces New Initiative to Address Unsheltered Homelessness**

The Biden administration <u>announced</u> on May 18, the launch of ALL INside, a first-of-its-kind initiative to tackle unsheltered homelessness across the country. Through the ALL INside initiative, the U.S. Interagency Council on Homelessness (USICH) and its 19 federal member agencies will partner with state and local governments to strengthen and accelerate local efforts to move individuals experiencing unsheltered homelessness into homes in five cities and the State of California. NLIHC <u>applauds</u> the Biden administration for its launch of the ALL INside initiative, which is a key component of <u>All In: The Federal Strategic Plan to Prevent and End Homelessness</u> (*Memo*, <u>12/19/22</u>).

The Biden administration will provide tailored support for up to two years to Chicago, Dallas, Los Angeles, Phoenix Metro, Seattle, and the State of California, including by:

- Embedding a dedicated federal official in each community to improve locally driven strategies and implement system-level changes to address unsheltered homelessness;
- Deploying dedicated teams across the federal government to identify opportunities for regulatory flexibilities, navigate federal funding streams, and facilitate a peer learning network across the participating communities; and
- Convening philanthropy, the private sector, and other communities to identify opportunities for support and collaboration.

Additionally, the administration will launch new efforts to address barriers to housing, health care, and other support for unsheltered individuals. HUD, for example, will help communities troubleshoot barriers to connecting people to housing assistance, and the Department of Health and Human Services (HHS) will provide technical assistance to help communities leverage federal programs like Medicaid to cover housing-related supportive services. HUD will collaborate with the Department of Veterans Affairs and the Social Security Administration to address barriers that people may face when obtaining government-issued identification and other critical documents. FEMA will provide technical assistance to the cohort members to facilitate greater coordination in response to disasters, which often increase homelessness. Additional USICH member agencies have made commitments to support the ALL INside communities.

Read the White House fact sheet at: <u>https://bit.ly/3ocF7H8</u>

Watch a recording of the White House initiative launch event at: <u>https://bit.ly/3MkNyrW</u>

Read NLIHC's statement on the ALL INside initiative: <u>https://bit.ly/3Inwb8L</u>

## National Organizations Oppose Harmful Bill to Undermine Efforts to End Homelessness

National organizations from the housing, disability rights, faith-based, and other sectors issued a <u>statement</u> opposing the "Housing Promotes Livelihood and Ultimate Success (PLUS) Act" (<u>H.R.3405</u>), which was reintroduced by Representative Andy Barr (R-KY) on May 17. The Housing PLUS Act would harm federal, state, and local efforts to end homelessness by undermining the ability to prioritize evidence-based solutions and diverting scarce resources to outdated, ineffective, and costly strategies.

Under current law, HUD is required to use the best available evidence to prioritize proven solutions to address homelessness, allowing the department to adjust its policy in response to new research findings. The Housing PLUS Act undermines HUD's ability to focus on evidence-based solutions because it would create a rigid, arbitrary requirement to set aside 30% of federal homeless assistance funds for programs that evidence has shown are far less effective and more costly than the Housing First approach. In doing so, the bill could force local governments, through their Continuums of Care (CoCs), to defund existing programs that utilize a Housing First approach despite having demonstrated successful outcomes.

The statement explains that the Housing PLUS Act embraces a failed, costly, one-size-fits-all approach, known as the "stairstep" or "linear" model, that was used by the federal government in the 1980s and 1990s until federal policymakers demanded greater results and accountability. The <u>Housing First</u> model was developed in the early 1990s on a bipartisan basis as a direct response to the failures of the stairstep model that Representative Barr embraces in his bill. Decades of learning, <u>research</u>, and bipartisan agreement consistently demonstrate that the most effective way to address homelessness and help individuals live stably in the community is to prioritize immediate access to permanent, affordable housing linked with voluntary supportive services such as substance use and mental health counseling. Research shows that once an individual is stably housed, they are much better able to voluntarily engage with services that help support housing stability, employment, and overall health.

While CoCs are successfully housing more households each year utilizing Housing First, homelessness is increasing in many places due to the lack of affordable housing, lack of accessible mental health and substance use treatment, and low wages that do not keep up with the cost of rent.

The statement calls on Congress to oppose efforts to divert federal resources to outdated, ineffective, and costly strategies, and instead expand investments in what works. To end homelessness once and for all, Congress should focus on long-term solutions to our nation's affordable rental housing crisis, such as expanding rental assistance so that it is universally available to all eligible households, increasing investments to build and preserve homes affordable and accessible for people with the lowest incomes, creating new tools to prevent homelessness and eviction, and strengthening renter protections. To help unhoused people live independently in their communities, Congress must increase funding for voluntary home- and community-based supportive services with proven effectiveness, such as supported housing, supported employment, Assertive Community Treatment, case management, and peer support services.

Read the statement from national leaders opposing the "Housing PLUS Act" at: <u>https://bit.ly/3OlOf6I</u>

Learn more about how the "Housing PLUS Act" undermines efforts to end homelessness at: <u>https://bit.ly/438uZhq</u>

Read more about Housing First at <u>https://bit.ly/3vHf8YR</u> and on page <u>8-52</u> of NLIHC's <u>2023</u> <u>Advocates' Guide</u>.

### **Recap of Homelessness and Housing First Webinar**

More than 11,000 people registered for the Homelessness and Housing First webinar on May 15 hosted by NLIHC, the <u>National Alliance to End Homelessness</u> (NAEH), and the <u>Center on</u> <u>Budget and Policy Priorities</u> (CBPP). The webinar, "Housing First and Faith-Based Organizations," examined 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 emphasized that Housing First and faith-based traditions are not incompatible; in fact, Housing First principles – 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 – are important tenets of their faith.

Dr. Bambie Hayes-Brown – president and CEO of <u>Georgia Advancing Communities Together</u> (Georgia ACT) and a member of NLIHC's Board of Directors – moderated the webinar. In her opening remarks, Dr. Hayes-Brown shared that she is a person with lived experience of housing insecurity, a former public housing resident, and a licensed and ordained minister.

Representative Emanuel Cleaver (D-MO) – ranking member of the House Financial Services Subcommittee on Housing and Insurance – explained how, having served as pastor of one of Kansas City's largest churches for more than 38 years, he has witnessed the unique and critical role that faith-based groups play in addressing homelessness. "Housing provides every person with a sense of safety and a place to call their own, giving them purpose and great opportunity to fulfill their potential," <u>stated Rep. Cleaver</u>. "As someone who spent their formative years in a shack and then in public housing, I understand completely how vital it is for housing programs to reach those most in need, and to do so with compassion, understanding, and in a way that puts the individual's safety and security first."

Kim Boudreaux, chief executive officer of <u>Catholic Charities of Acadiana</u> in Lafayette, Louisiana, discussed how her organization discontinued their transitional housing programs in favor of Housing First after seeing how the approach reduced homelessness in her community. She explained that as a faith-based organization, Catholic Charities of Acadiana recognizes the inherent dignity of the human person and works to meet individuals' basic needs for food, shelter, clothing, sleep, and safety before discussing other goals. During the panel discussion, Kim spoke about the importance of sheltering people according to the gender they identify with, noting that doing so is "the most respectful and dignified way of offering shelter." Jesse Rabinowitz, senior manager for policy and advocacy at <u>Miriam's Kitchen</u> in Washington, DC., described how his organization – which has been serving people experiencing homelessness for many years – witnessed firsthand that high barrier, "housing last" programs are not effective. He discussed how DC is using Housing First to end homelessness, highlighting that between 95% and 97% of residents in permanent supportive housing stay housed after the first year. Additionally, Jesse spoke to the importance of engaging faith leaders in campaigns advocating for increased housing and homelessness funding.

Bonnie Harper, a HUD grant housing specialist with <u>Partners Health Management</u> in North Carolina, discussed her role managing the permanent supportive housing grant for her organization. She spoke about how she partners with faith-based organizations to connect individuals to housing and voluntary wraparound services, highlighting the vital role that Housing First plays in addressing homelessness. Bonnie emphasized that many faiths, including her own, teach the importance of meeting individuals where they are and walking alongside of them without condemnation or judgment.

During the moderated panel discussion, the panelists addressed how their organizations meet the unique needs of people experiencing homelessness, including LGBTQ people and individuals with substance use challenges. They highlighted how Housing First has reduced homelessness in their communities. The panelists emphasized that faith-based communities support Housing First and have a key role to play in pushing back against harmful narratives that the model is ineffective.

Steve Berg, chief policy officer at NAEH, wrapped up the call by providing an update from Capitol Hill and sharing how advocates can <u>take action</u> and urge their members of Congress to increase funding for homelessness programs in FY24.

We have uploaded a <u>recording</u> of the call, as well as the <u>presentation slides</u>.

Did you miss the previous webinars on homelessness and Housing First? Check out the <u>webinar</u> recaps, including links to the recordings and presentation slides.

The next webinar will be held on Monday, June 12 from 2:30 to 4:00 pm ET. Register for the series at: <u>https://bit.ly/3vIbn5o</u>

Read more about Housing First at <u>https://bit.ly/3vHf8YR</u> and on page <u>8-52</u> of NLIHC's <u>2023</u> <u>Advocates' Guide</u>.

## **Disaster Housing Recovery**

#### HUD Releases Allocations Notice for 2022 Disasters' Long-Term Disaster Recovery

In a <u>*Federal Register* notice</u> published on May 18, HUD announced the allocation of \$2 billion in long-term disaster recovery funds to states, territories, and local governments impacted by major disasters in 2022. The funds, allocated via the Community Development Block Grant – Disaster Recovery (CDBG-DR) Program, are designed to meet the unmet needs of disaster

survivors in the impacted areas and are eligible for a broad range of disaster recovery activities including the repair and construction of affordable housing. Eighty percent of the funding must be used in HUD-identified Most Impacted and Distressed (MID) areas. Seventy percent of the funds must benefit low- and moderate-income households.

The notice allocated the funding to 12 different territories, states, and local governments including: Alaska, the Florida state government plus five counties in Florida, Kentucky, two municipalities in Missouri, Oklahoma, one county in Illinois, and Puerto Rico. The greatest allocation went to Lee County in Florida which was heavily impacted by Hurricane Ian in 2022.

The allocation of funding by HUD is only one step in a complicated process due to the lack of permanent authorization of the CDBG-DR program. States will now conduct public comment sessions and draft Action Plans detailing the proposed use of the funds. The plans will subsequently be approved by HUD before the agency issues a grant agreement transferring the funds to the grantee. The grantee will then conduct their disaster recovery program, which will include conducting an application process for impacted renters and homeowners to receive disaster assistance. This process commonly takes one or more years.

The complicated nature of the program would be lessened if it was permanently authorized. The "<u>Reforming Disaster Recovery Act.</u>" a bill supported by NLIHC, would permanently authorize the program and put in place additional requirements to ensure that disaster assistance is quickly reaching those most impacted by disasters, including households with low incomes. The bill is expected to be reintroduced shortly in the Senate.

The allocation notice is available at: <u>https://bit.ly/3MEDkEc</u>

More information about disaster housing programs is on page 6-52 of NLIHC's <u>2023 Advocates'</u> <u>Guide</u>.

# Senators Schatz and Collins and 12 Colleagues Reintroduce "Reforming Disaster Recovery Act"

The "<u>Reforming Disaster Recovery Act</u>" was introduced in the Senate on May 18 by Senators Brian Schatz (D-HI) and Susan Collins (R-ME), along with bipartisan sponsorship from 12 additional senators. The bill is strongly supported by NLIHC and the NLIHC-led Disaster Housing Recovery Coalition (DHRC). The bipartisan bill contains critical reforms proposed by DHRC members to help ensure the federal government's long-term disaster recovery program, the Community Development Block Grant–Disaster Recovery (CDBG-DR) program, better serves disaster survivors who have lowest incomes and their communities. The twelve other cosponsors are: Senators Patty Murray (D-WA), Roger Wicker (R-MS), Ron Wyden (D-OR), Bill Cassidy (R-LA), Chris Van Hollen (D-MD), Thom Tillis (R-NC), Jon Tester (D-MT), Cindy Hyde-Smith (R-MS), Todd Young (R-IN), Ben Ray Luján (D-NM), Alex Padilla (D-CA), and Corey Booker (D-GA). The CDBG-DR program is currently unauthorized, meaning HUD must create and publish new rules through a *Federal Register* notice each time funds are appropriated by Congress for the program after major Presidentially Declared Disasters. These additional requirements prevent sorely needed long-term recovery funds from reaching disaster survivors quickly. The "Reforming Disaster Recovery Act" would permanently authorize the CDBG-DR program and direct HUD to codify program requirements, allowing states to anticipate program rules and prepare before disasters strike. The bill would also cement the requirement that funds be used to assist low-income disaster survivors, authorize "quick-release" funding to support state and local capacity in the immediate aftermath of a disaster and allow HUD to assist disaster-damaged communities without waiting for congressional approval.

The reintroduced version of the bill is identical to the previous version introduced in the Senate during the previous conference. While the bill failed to move out of the Senate Banking Committee last year, the house version of the bill was passed on the floor as part of the Fiscal Year 2023 National Defense Authorization Act, but the language failed to survive negotiations regarding the final package. Since then, bipartisan support for the bill has grown significantly.

"Our nation's disaster housing recovery system is fundamentally broken and in need of major reform. After each disaster, the lowest-income and most marginalized people and communities are left behind, putting households at increased risk of displacement, and in worst cases homelessness, while also placing already disinvested communities at greater risk of harm due to future disasters," said Diane Yentel, president and CEO of the National Low Income Housing Coalition in a press release by Senator Schatz announcing the bill's introduction. "NLIHC and its Disaster Housing Recovery Coalition of nearly 900 local, state, and national organizations urge Congress to quickly enact the bipartisan Reforming Disaster Recovery Act as an important step toward ensuring critical federal recovery resources can efficiently and quickly reach those with the greatest, clearest needs."

Read the text of the bill at: https://bit.ly/3oke38P

Read the press release at: <u>https://bit.ly/3Mc42SU</u>

More information about disaster housing programs is on page 6-52 of NLIHC's <u>2023 Advocates'</u> <u>Guide</u>

# **Bill Creating Universal Application System for Disaster Assistance Unanimously Passes Out of Senate Committee**

The "Disaster Assistance Simplification Act" (S.1528), endorsed by the NLIHC-led Disaster Housing Recovery Coalition (DHRC), unanimously passed out of the Senate Homeland Security and Government Affairs Committee (HSGAC) on May 17. The bill, sponsored by HSGAC Chair Senator Gary Peters (D-MI) and Ranking Member Senator Rand Paul (R-KY) along with Senator James Lankford (R-OK), was introduced earlier in May. The bill would create a universal system for disaster assistance applications, allowing an individual to submit just one disaster application to access eligible assistance from FEMA, HUD, the Small Business Administration, and other federal agencies as well as state and local grantees. The system would allow disaster survivors to update their applications throughout the recovery process and stay informed about the assistance process from the various agencies. After a disaster, survivors are commonly inundated with paperwork needed to apply to multiple disaster recovery programs at once. The questions and requirements from each program are often duplicative, leading to "application fatigue" that can prevent an individual from applying for additional assistance programs or appealing unjust denials of aid. By combining these multiple applications into a single online system, this fatigue can be reduced, making applying for assistance easier and more accessible for those most impacted by disasters, including households with lower incomes.

While the system itself would be managed by FEMA, the other federal agencies would be involved in the creation process and would work together to update questions and share application data necessary to administer disaster assistance programs. Importantly, data from each program would continue to be governed by agency data sharing rules, creating the possibility for HUD to share bulk data from the Community Development Block Grant – Disaster Recovery (CDBG-DR) program with researchers via its data licensing system.

"The lowest-income and most marginalized disaster survivors are often hardest hit by disasters, and they continue to face the steepest, longest path to a complete and equitable recovery. For too long, a daunting application and appeals process has prevented low-income disaster survivors from accessing the critical assistance they need to get back on their feet," said Diane Yentel, president and CEO of the National Low Income Housing Coalition in a press release touting advocates' support for the measure. "The creation of a universal application for disaster assistance, such as the one proposed in the Disaster Assistance Simplification Act, is an important first step in dismantling barriers created by the federal government and fixing our nation's broken disaster housing recovery system."

Read the press release announcing the bill's introduction at: https://bit.ly/3pVeJlk

Read the bill language at: <u>https://bit.ly/3pSmWHa</u>

Watch the committee hearing at: https://bit.ly/3MDMS28

More information about disaster housing programs is on page 6-52 of NLIHC's <u>2023 Advocates'</u> <u>Guide</u>.

## House Transportation and Infrastructure Committee Holds Hearings on FEMA Strategic Plan

The U.S. House Committee on Transportation and Infrastructure's Subcommittee on Economic Development, Public Buildings, and Emergency Management held a hearing on May 17 entitled

"<u>The Impacts of FEMA's Strategic Plan on Disaster Preparedness and Response</u>." The hearing focused on reform priorities for FEMA created last year in the agency's strategic plan, including centering equity within FEMA programs, increasing resilience to climate change driven disasters, and ensuring that FEMA's workforce can meet the agency's needs.

Witnesses at the hearing included FEMA Deputy Administrator Erik Hooks and Chris Currie, Director of Homeland Security and Justice at the Government Accountability Office (GAO).

While Subcommittee Chair Perry and several GOP committee members sought to call out the FEMA's focus on equity, with one member referring to having a focus on equity "absurd," they also focused on decreasing the complexity of the disaster assistance process for disaster survivors – something that significantly limits the ability of households with low incomes to access the assistance for which they are eligible.

In general, questions from both sides of the aisle were technical in nature, with many questions regarding recent moves by FEMA to utilize forward facing disaster application assistance teams and provide more technical assistance to state and local governments seeking reimbursement for disaster expenses via FEMA's Public Assistance program.

You can watch the hearing here: https://bit.ly/3IjaCWz

More information about disaster housing programs is on page 6-52 of NLIHC's <u>2023 Advocates'</u> <u>Guide</u>.

# NLIHC and Ayuda Legal Puerto Rico Send Letters to FEMA and Puerto Rico Housing Department Regarding Barriers to Homeowner Assistance

NLIHC president and CEO Diane Yentel and Ariadna Michelle Godreau Aubert, executive director of Ayuda Legal Puerto Rico, sent a pair of letters on May 18 to officials at <u>FEMA</u> and the <u>Puerto Rico Department of Housing</u> urging action on what could be a significant barrier to the receipt of assistance in Puerto Rico this coming hurricane season – the lack of flood insurance.

FEMA requires households who have received assistance from FEMA and live in flood hazard areas to maintain flood insurance in order to receive FEMA assistance after subsequent disasters. This requirement often penalizes low-income communities whose residents often cannot keep up with rising flood insurance premiums. Insurance policies also require homeowners to have title to their homes, something that many low-income homeowners may not have because they own their home as "heir's property," or in the case of Puerto Rico, homeowners use other systems of ownership that do not necessitate creating a title document. While FEMA has moved to ease title documentation requirements in recent years, the requirement that households have flood insurance requiring title documentation effectively preempts those reforms.

For areas such as Puerto Rico, where only a small fraction of the population can afford flood insurance, this requirement means that many of those impacted by Hurricane Fiona in 2022 would be ineligible to receive FEMA assistance should a hurricane impact them this year. They would also not be able to collect insurance payments for damage to their homes, touted by FEMA as a significantly better alternative to relying on FEMA assistance alone.

To address the issue, the letter to Puerto Rico's Department of Housing requests that funding be reallocated from several stalled programs administered by the agency and paid for through Community Development Block Grant – Disaster Recovery (CDBG-DR) long-term disaster recovery funding. The reallocated CDBG-DR funds should be used to purchase group flood insurance for the lowest-income, highest risk, communities on the island. This would allow households to receive FEMA assistance and receive insurance payouts should future flood damage occur. The letter to FEMA requests that the agency move to address the issue by applying a waiver removing the flood insurance requirement for Puerto Rico and allowing time for the issue to be addressed without harming low-income households.

Ayuda Legal is a member of the Disaster Housing Recovery Coalition (DHRC), a coalition staffed by NLIHC comprised of more than 850 national, state, and local organizations, including many working directly with disaster-impacted communities and with first-hand experience recovering after disasters.

Read the letter to FEMA at: https://bit.ly/41N80r1

Read the Spanish language version of the letter to the Puerto Rico Department of Housing at: <u>https://bit.ly/3Wittqx</u>

Read an English language translation of the letter at: https://bit.ly/3Ojuxsj

More information about disaster housing programs is on page 6-52 of NLIHC's <u>2023 Advocates'</u> <u>Guide</u>

### GAO Reports on Lack of Assistance and Federal Coordination for People Experiencing Homelessness during Disasters

The Government Accountability Office (GAO) released a <u>report</u> on May 16 about disaster assistance for individuals who experience homelessness during a disaster. GAO recommended better coordination between HUD and FEMA to provide assistance to this marginalized population. The report found what advocates and individuals experiencing homelessness have seen in the aftermath of disasters – no federal programs are specifically designed to address their housing needs during a disaster. However, the report correctly points out that both FEMA and HUD have programs that can be used to assist people experiencing homelessness during a disaster: FEMA's Public Assistance Program, which provides reimbursement to state and local governments and eligible nonprofits for emergency measures taken during disasters; and HUD's Community Development Block Grant – Disaster Recovery Program (CDBG-DR). The report also highlights HUD's Continuum of Care (CoC) and Emergency Solutions Grants (ESG) programs, which can provide housing assistance during a disaster but generally do not receive supplemental disaster funding.

The report issued three recommendations to HUD and FEMA: HUD should develop timeframes for issuing CoC and ESG funding waivers to allow those programs to quickly assist individuals experiencing homelessness during a disaster; FEMA and HUD should coordinate to address the sheltering and housing needs of people experiencing homelessness; and FEMA and HUD's Office of Community Planning and Development should work to better align CDBG-DR funds and available FEMA programs.

Read the GAO report at: <u>https://bit.ly/3WfQxGw</u>

More information about disaster housing programs is on <u>page 6-52</u> of NLIHC's <u>2023 Advocates'</u> <u>Guide</u>.

# Disaster Housing Recovery Update - May 22, 2023

#### **Congressional and National Updates**

A University of Southern California blog <u>profiled</u> NLIHC Board Member and founding member of the DHRC Chrishelle Palay's journey to working in disaster recovery.

Chair of the House Homeland Security Committee Bennie Thompson, and Representatives Troy Carter (D-LA), Dina Titus (D-NV), and Clay Higgins (R-LA) <u>announced</u> the creation of the Disaster Equity and Building Resilience Caucus.

Senator Thom Tillis (R-NC) was <u>interviewed</u> about disaster recovery funding issues leading to a slow disbursement of funding in North Carolina. The Senator called for permanent authorization of HUD's Community Development Block Grant – Disaster Recovery (CDBG-DR) program via the "Reforming Disaster Recovery Act."

Representative Norma Torres (D-CA) <u>introduced</u> the "Mudslide Recovery Act," which establishes a pilot grant program to address damage from mudslides.

Central Californian lawmakers continue to <u>press</u> for federal funding for farmers impacted by repeated severe rain events known as atmospheric rivers.

An <u>article</u> by Sarah Labowitz in *Just Security* calls for a coherent climate disaster strategy – including the permanent authorization of the CDBG-DR program.

An <u>article</u> by Shana Udvardy released by the Union of Concerned Scientists calls for additional policy reforms necessary to address the creation and impact of wildfires.

#### State and Local

#### California

The Eagle Point Apartments, located in Paradise CA, which was razed by the 2018 Camp Fire, will provide 43 units of badly needed affordable housing to the area. The apartments are <u>funded</u> by HUD CDBG-DR funds.

California's agricultural communities are <u>working</u> to recover from catastrophic flooding, with housing being a chief concern.

#### Colorado

Marshall fire recovery efforts are reaching the <u>limit</u> on philanthropic funding as local philanthropic groups face complex decisions and federal resources prove scarce.

#### Florida

Cape Coral residents want to <u>use</u> the \$1.1 billion awarded to Lee County through the CDBG-DR program to increase the resilience of the area to hurricanes and better prepare for future storms.

#### Hawaii

Recovery is slow, but progress is being made as communities impacted by the 2018 Kilauea eruption <u>rebuild</u>. That eruption destroyed more than 700 homes.

#### Kentucky

Temporary housing for survivors of the 2022 Western Kentucky tornados will be <u>ending</u> in mid-June per an announcement from FEMA. FEMA states that only 20 households remain in temporary housing.

Gwen Johnson of the Hemphill Community Center in Jackhorn, KY details some <u>unexpected</u> <u>help</u> they received in the aftermath of the 2022 East Kentucky Floods.

#### Louisiana

Lake Charles is pushing to <u>rebuild</u> a large public housing complex, but some wonder if that goal is unattainable given the realities of disaster recovery.

Louisiana's Restore Louisiana Homeowner Assistance Program, <u>funded</u> by HUD, is expanding eligibility to homeowners who sustained FEMA verified damage above \$3,000. The program provides repair funding and other assistance for individuals rebuilding after the 2020 and 2021 hurricanes.

#### Minnesota

Two bills in the Minnesota legislature aim to <u>assist</u> the city of Spring Grove as it recovers from a devastating December fire.

#### **New Mexico**

Wildfire season is <u>underway</u> in New Mexico – with the Lincoln National Forest upgrading its fire danger warning to "high" this week. The Park Fire in early May burned 3,000 acres after being started by a lightning strike.

#### Oregon

The <u>last survivor</u> of the Holiday Farm Fire in 2020 has left the long-term shelter program. While the sheltering portion has ended, the state's Office of Resilience and Emergency Management said they are continuing to guide 333 families through insurance claims, FEMA paperwork, and finding alternative forms of funding.

#### Virginia

After FEMA failed to approve a disaster declaration for Southwest Virginia for flooding in 2021 and state funding delays slowed the arrival of relief money, recovery in the region "plods along."

# **Budget and Appropriations**

### Debt Ceiling and Spending Deal Possible This Week – Take Action!

Negotiations between the White House and proxies for House Speaker Kevin McCarthy (R-CA) stretched into the weekend, as both sides sought to reach an agreement to raise the nation's debt ceiling. Leaders have until June 1 to reach a deal on raising the debt ceiling, after which Treasury Secretary Janet Yellen warns the department may run out of "extraordinary measures" to continue paying the federal government's bills, which would likely cause a catastrophic default on the nation's debt.

Available information about what the debt ceiling deal might include suggests that House Republicans will not see all of the harmful provisions of their "Limit, Save, Grow Act" included (see *Memo*, <u>5/01</u>), nor will Democrats get their demand for a "clean" lift of the debt ceiling. Rather, it is increasingly possible the deal could include: additional burdensome work requirements on low-income families receiving assistance through the Supplemental Nutrition Assistance Program (SNAP) and/or Temporary Assistance for Needy Families (TANF) program; provisions to claw back unspent COVID-19 relief funds; and spending caps lasting "a few years." The length of potential spending caps remains a topic of negotiation, with Democratic negotiators pushing for one or two-year caps, and Republicans pushing for caps lasting between two and ten years, much like the *Budget Control Act of 2011*.

Democrats in the House, under the leadership of Minority Leader Jeffries, introduced a procedural resolution known as a "discharge petition" on May 17. The discharge petition would force the House to vote on lifting the debt ceiling, despite the objections of Speaker McCarthy, but only if the petition can collect at least 218 signatures from members of Congress. The 218-

signature threshold would require every House Democrat and at least five House Republicans to join to see the petition brought forward. Leader Jeffries has stated previously that increased work requirements in the debt ceiling agreement would be a "non-starter," and noted in a letter to caucus members that, while he hopes a bipartisan agreement to lift the debt ceiling can be reached, "it is important that all legislative options be pursued in the event that no agreement is reached."

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 every year, 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 these vital programs have an even more drastic impact.

According to an <u>analysis</u> from HUD, capping FY24 spending at FY22 levels – as proposed in House Republicans' debt ceiling plan – would cause nearly 1 million households currently served by the department's rental assistance programs to lose their housing assistance, putting them at risk of housing instability and evictions. It would also lead to nearly 120,000 fewer people experiencing homelessness receiving services. A <u>memo</u> released on May 16 by Office of Management and Budget (OMB) Director Shalanda Young notes that, if funding for Veterans Affairs was spared from cuts to FY22 levels, HUD could then see a cut in funding in FY24 of up to 30%.

Capping future spending at a paltry 1% per year would likewise have a tremendous impact on the people served by affordable housing and homelessness programs. Even with recent funding increases to federal programs, many are still impacted by the austere spending caps put in place by the *Budget Control Act of 2011* – HUD's cumulative appropriations since FY10 are still slightly lower than if annual appropriations had remained at FY10 levels and 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 they need. 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 meetings with their members of Congress, advocates can continue to take action:

• <u>Sign your organization on to the Campaign for Housing and Community Development</u> <u>Funding's (CHCDF) annual budget letter</u>, 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.

- <u>Email your members of Congress today</u> 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.
- <u>Check out NLIHC's advocacy toolkit</u>, "Oppose Dramatic Cuts to Federal Investments in Affordable Housing," for talking points, sample social media messages, and more.

# Advocates "Spring into Action" to Oppose Budget Cuts and Push for Housing Investments

Advocates showed up strong for NLIHC's "Spring into Action" campaign between May 8-19, engaging their members of Congress about the importance of funding vital housing and homelessness programs. The two-week effort, which coincided with a key period for negotiations over the debt ceiling and the FY24 budget, mobilized advocates to oppose deep budget cuts and push Congress to invest in affordable housing and homelessness programs at the scale needed. Thank you to all the NLIHC members and partners who joined us in this mobilization.

To demonstrate the collective power of our network, advocates used the hashtags #CutsHurt and #SpringIntoAction when posting. Some advocates took creative approaches and conveyed the need for housing resources by creating visual art pieces, writing short poems, and highlighting data showing the impact of proposed cuts. For some examples of "Spring into Action" Instagram posts, see <u>here</u>, <u>here</u>, and <u>here</u>. For some examples of tweets, see <u>here</u>, <u>here</u>, and <u>here</u>. For some examples of Facebook posts, see <u>here</u>, <u>here</u>, and <u>here</u>. Search the hashtags #CutsHurt and #SpringIntoAction on Twitter, Instagram, and Facebook for more examples.

Although the two-week "Spring into Action" campaign concluded last week (Friday, May 19), it is still critical for advocates to reach out to their members of Congress and urge them to oppose harmful spending cuts. Advocates should schedule in-district meetings with their members of Congress and take the following actions:

• <u>Sign your organization on to the Campaign for Housing and Community Development</u> <u>Funding's (CHCDF) annual budget letter</u>, 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.

- <u>Email your members of Congress today</u> and urge them to increase not cut resources for affordable housing and homelessness in FY24 and to support NLIHC's top appropriations priorities:
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  - \$100 million for legal assistance to prevent evictions.
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  - \$300 million for the competitive tribal housing grants, targeted to tribes with the greatest needs.
- <u>Check out NLIHC's advocacy toolkit</u>, "Oppose Dramatic Cuts to Federal Investments in Affordable Housing," for talking points, sample social media messages, and more.

Thank you for your advocacy!

# HoUSed Campaign for Universal, Stable, Affordable Homes

# FHFA to Join Monday's (May 22) National HoUSed Campaign Call for Universal, Stable, Affordable Housing

Join Monday's (May 22) national HoUSed campaign call from 2:30 to 4:00 pm ET. We will be joined by Siobhan Kelly, associate director of the Office of Multifamily Analytics and Policy at the Federal Housing Finance Agency (FHFA), to share an upcoming opportunity to weigh-in with FHFA on tenant protections needed at FHFA-financed properties. Peggy Bailey from the Center on Budget and Policy Priorities (CBPP) and Steve Berg from the National Alliance to End Homelessness (NAEH) will join for a conversation about the urgent threats to affordable housing and homelessness assistance funding posed by the ongoing fight over the nation's debt ceiling. Amanda Jack from the Legal Aid Society of New York will share a recent letter from New York City's public defenders responding to Mayor Eric Adams' comment calling for increased criminalization and forced hospitalization of people experiencing homelessness. We will receive field updates, share the latest updates from Capitol Hill on the ongoing fight to raise the federal debt ceiling, and discuss ways advocates can take action regarding the importance of increased federal investments in affordable housing and homelessness assistance.

## Agenda:

- Welcome and Updates
  - Diane Yentel, NLIHC
- FHFA's Upcoming Request for Input on Renter Protections
  - Siobhan Kelly, FHFA
- Urgent Threats to HUD's Affordable Housing and Homelessness Funding
  - Peggy Bailey, CBPP
  - Steve Berg, NAEH

- NYC Public Defenders Letter Responding to Call for Increased Criminalization of Homelessness
  - o Amanda Jack, The Legal Aid Society of NY
- Field Updates
  - Kendra Knighten, Idaho Asset Building Network
  - Arnold Cohen and Staci Berger, Housing & Community Development Network of New Jersey
- Policy Update
- Next Steps

**Register Here** 

# 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 toward 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. We also invite you to register for the next Tenant Leader Cohort Interest Meeting on June 10 at 11:00 am ET.

NLIHC launched the inaugural Tenant Leader Cohort in 2022. The group is made up of resident 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 who 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. They were joined by other people with lived experience, legal aid providers, 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 NLIHC Housing Policy Forum in March, several Tenant Leader Cohort members took part in a fireside chat with HUD Secretary Marcia L. Fudge. They shared with Secretary Fudge, 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 Tenant Leader Cohort, please fill out this <u>interest form</u>. Selections for the cohort will be made on an ongoing basis through early summer 2023.

Read more about the Tenant Leader Cohort retreat here.

Read more about the Tenant Leader Cohort's visit to the White House here.

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 <u>federal poverty</u> <u>level</u> (up to \$120,000 annually for a family of four) with children who are between three and four years old years as of September 1, 2023, are eligible to apply. Families interested in applying are encouraged to visit the school's website <u>here</u>.

#### Advocates Weigh In on Housing Provisions in New York's Recently Passed Budget

New York's fiscal year (FY) 2024 <u>budget</u> passed on May 3, more than one month late, due in part to prolonged <u>negotiations</u> between the governor and legislature over a new <u>housing</u> production plan. During the extended negotiations, <u>NLIHC state partners</u> across the state worked hard to push lawmakers to make meaningful progress in addressing New York's urgent housing needs and record homelessness – a growing crisis that was most recently laid bare by the unjust killing of Jordan Neely, an unhoused Black man on a New York City subway. While the final budget includes some new or expanded funding for housing programs closely aligned with NLIHC's mission, it omits funding for many others for which NLIHC state partners strongly advocated.

Significant new funding, more than \$1 billion, was allocated for supportive housing for people with mental illnesses. Additionally, \$397 million in new funding was allocated for rental assistance specifically targeting tenants living in subsidized housing who had previously been prohibited from receiving funds from the state's Emergency Rental Assistance program. New York City will receive \$1 billion to provide shelter and other services for newly arriving migrants. Funding was increased for the Rural Housing and Neighborhood Preservation Programs, which grant flexible funds to nonprofit agencies that provide a variety of housing and community development services in low-income communities throughout the state. Governor Hochul also added \$100 million for new rent subsidies for public assistance households, regardless of immigration status, bringing the total available to nearly \$400 million in appropriation authority approved over several years; however, these funds have not been released to date. Some human service workers received a small cost of living adjustment and the state's minimum wage will be raised to \$16 per hour for upstate communities and \$17 per hour for New York City, Long Island, and Westchester County by 2027, with future increases tied to the Consumer Price Index. Small increases were made to several other affordable housing programs.

While housing advocates acknowledge these and other provisions as important components to ensuring housing affordability across the state, they also note several missed opportunities to do so in the budget process. The <u>Housing Access Voucher Program</u>, which would provide rental assistance for low-income New Yorkers experiencing or at-risk of homelessness, was not funded. Nor did <u>Good Cause Eviction</u> legislation pass, which would protect certain tenants from evictions without defined causes as well as protect them from unreasonable rent increases. The <u>New York Housing Compact</u>, Governor Kathy Hochul's plan to combat exclusionary zoning and increase housing supply across the state, was <u>reportedly</u> dropped during the extended budget negotiations. Advocates were also disappointed that many supportive housing service providers who are facing staffing shortages and experiencing burnout, did not see a wage increase in the budget.

NLIHC state partners across New York played active roles in advocating for transformative housing investments in the FY24 budget. These partners represent a diverse array of affordable housing stakeholders and therefore employed a diverse set of advocacy strategies. They routinely met with lawmakers to underscore the need for more resources and better policies to protect low-income tenants. They held <u>rallies</u> and lifted up the voices of those with lived experience. They distributed research <u>reports</u> showing the effectiveness of certain proposals. They submitted written <u>testimony</u>, created advocacy <u>tools</u> for their network, launched email <u>campaigns</u>, and engaged the <u>media</u>. With the final budget enacted and less than one month left in the legislative session, NLIHC state partners weigh in on the progress made and what remains to be done to ensure housing affordability for New York's lowest-income renters.

"The Rural Housing Coalition greatly appreciates the efforts of our friends in the state Legislature who obtained increased funding in the state Budget for a number of housing programs serving rural communities," said Michael J. Borges, executive director for the <u>Rural</u> <u>Housing Coalition of New York</u>. "We also call upon state policymakers to convene a state task force or commission composed of housing and local government stakeholders to develop a housing plan that meets the needs of the whole state."

"Due to the hard work of the Neighborhood Preservation Companies, the Neighborhood Preservation Program received a historic funding increase," said Mark Streb, executive director of the <u>Neighborhood Preservation Coalition of New York</u>. "We would like to thank Governor Hochul, Senate Majority Leader Stewart-Cousins and Speaker Heastie for partnering with these on the ground housing not for profits organizations in recognizing the incredible value they bring to families and neighborhoods across all of New York State. A special shout out goes to Senate Housing Chair Kavanagh and Assembly Housing Chair Rosenthal for fighting for this funding and these organizations. Their leadership was critical for this increase."

"With soaring rents and record homelessness, leaders in Albany must come to agreement on housing solutions," said Rachel Fee, executive director of the <u>New York Housing Conference</u>. "They still have a chance to move bills that will help build and preserve affordable housing in NY before session ends."

"While the final NYS budget agreement funds new supportive housing, existing supportive housing continues to be shortchanged," says Pascale Leone, executive director of the <u>Supportive</u> <u>Housing Network of New York</u>. "Most egregious, however, is the lack of a meaningful cost of

living increase for the essential workers struggling to meet the needs of supportive housing tenants. We will redouble our efforts to educate lawmakers about the challenges facing providers and tenants across New York and advocate for meaningful policy changes and investments, without which the current system is in danger of being unable to continue."

"Unfortunately, the critical component missing from the agenda in Albany is a robust capital plan to support the development of new, deeply subsidized housing, specifically built for - and affordable to - homeless and extremely low-income individuals and families," said Shelly Nortz, deputy executive director for policy with the <u>Coalition for the Homeless</u>. "Many of the people whom we serve and represent also have disabilities. They languish for years sleeping in public shelters because affordable, accessible housing is a rarity in New York. Gov. Hochul and the NYS Legislature need to dig deep and actually pay for the housing our community needs because all of the other elements of their debate will otherwise boil down to mere tinkering at the margins of this crisis."

## Submit Your Art for the Cover of Tenant Talk

Get creative with your passion for housing justice by contributing your art for the summer edition of *Tenant Talk*. NLIHC is inviting readers to <u>submit original artwork</u> for a chance to be featured on the cover of *Tenant Talk*, NLIHC's biannual newsletter that has topics of interest for tenants/residents and other low-income people in housing advocacy. 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 cover art 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 <u>here</u>. Please contact <u>outreach@nlihc.org</u> with any questions.

## **Fair Housing**

## Senate Passes Resolution to Repeal Biden "Public Charge" Rule; Biden Set to Veto and Protect Immigrant Families

On May 17, the U.S. Senate passed <u>S.J.Res.18</u>, a resolution introduced by Senator Roger Marshall (R-KS) to reverse the Biden administration's "public charge" rule, which was finalized and went into effect in 2022 (see *Memo*, <u>9/12/2022</u>). NLIHC, along with the Protecting Immigrant Families Coalition (PIF), urged Senators to vote against the resolution, citing the more than 1,000 organizations, across all 50 states, who <u>supported</u> the Biden administration's public charge rule. The resolution was passed on a 50-47 vote, with two Democratic Senators – Senator Manchin (D-WV) and Senator Tester (D-MT) voting with the Republican majority to overturn the Biden rule. The resolution is expected to pass in the House of Representatives, but President Biden has <u>announced</u> he would veto the resolution and stand firm with immigrant families. Advocates opposed Senator Marshall's resolution with concerns that it would create a chilling effect, preventing eligible immigrant households (i.e., lawfully present immigrants, not people who are undocumented) from accessing Medicaid, SNAP, housing, and other vital social safety net services. The Biden "public charge" rule replaced a Trump policy putting green card applications at risk if lawfully present immigrants used such programs. The Trump rule, crafted by White House adviser Stephen Miller, was shown to undermine the pandemic response and widen racial disparities in health, hunger, and poverty. A 2021 poll found that nearly half (46%) of people in immigrant families who needed help or health care during the pandemic did not seek it because of immigration concerns. The Biden rule, which was finalized in 2022, implements a much clearer framework. It restored the historic definition of "public charge," and it made clear which benefits count toward the test. It did not expand eligibility for public benefits to any new households. When the Biden proposed rule was announced in 2022, NLIHC joined <u>over 1,000</u> organizations urging them to act quickly to finalize the "public charge" rule.

In a statement, PIF's director, Adriana Cadena stated: "Senator Manchin and Senator Tester voted with Donald Trump and Stephen Miller and against the wellbeing of their states' families. They voted to deny families – overwhelmingly families of color – health care, food, and homes, because some members of those families were not born in the U.S. Essentially, they voted to make our country sicker, hungrier, poorer, and weaker. They should be ashamed."

Read PIF's statement on the resolution here: <u>https://bit.ly/3MkarvC</u>

Read President Biden's Statement of Administration Policy on the resolution here: <u>https://bit.ly/45ckLOM</u>

Read more about housing access for immigrant households on <u>page 6-63</u> of NLIHC's <u>2023</u> <u>Advocates' Guide</u>.

# HUD

## NLIHC Summarizes Key Provisions of the Final NSPIRE Rule

NLIHC has prepared "<u>Summary of Key Provisions of the Final National Standards for Physical</u> <u>Inspection (NSPIRE) Regulations</u>." Last week's *Memo* (5/15) linked to an <u>analysis</u> of NLIHC's <u>comment letter</u> regarding the proposed NSPIRE rule compared to the text of the final rule and HUD's weak or non-responses to NLIHC's comments.

HUD published the <u>final rule</u> 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*, <u>1/19/21</u>) for which NLIHC submitted comments (see *Memo*, <u>3/22/21</u>). NSPIRE seeks to strengthen HUD's physical condition standards and improve HUD oversight. It aligns and consolidates the two physical inspection regulations (mostly contained at 24 CFR part 5) used to evaluate HUD housing across multiple programs – 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 building's non-residential interiors, and the outside 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 start on July 1, 2023, for public housing and on October 1, 2023, for the Housing Choice Voucher (HCV) program, the various programs of HUD's Office of Multifamily Housing Programs, and the various 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), 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*,  $\frac{6/27/22}{2}$ ). HUD also proposed an NSPIRE Scoring notice on March 28, 2023 (see *Memo*,  $\frac{4/3}{2}$  and  $\frac{5/1}{2}$ ). 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 Administrative notice before July 1, 2023, outlining the NSPIRE process for inspections, submitting evidence of deficiency correction, other administrative requirements, and the process for gathering resident feedback on property conditions. NLIHC is concerned that residents and advocates will not be able to comment on the process of gathering resident feedback regarding property conditions.

NLIHC's "Summary of Key Provisions of the Final National Standards for Physical Inspection (NSPIRE) Regulations" is at: <u>https://bit.ly/30weh7H</u>

The analysis of NLIHC's recommendations regarding the proposed rule compared to the final rule is at: <u>https://bit.ly/3Os8bVQ</u>

The May 11 Federal Register version of the final NSPIRE rule is at: https://bit.ly/3pvM9XM

An easier to read preview version of the final NSPIRE rule is at: <u>https://bit.ly/3pxumiX</u>

A HUD media release about the final NSPIRE rule is at: <u>https://bit.ly/3Biddwk</u>

HUD's NSPIRE website is at: https://bit.ly/2V9qvV3

More information about all of the HUD programs subject to the new NSPIRE rule is available in NLIHC's <u>2023 Advocates' Guide</u>.

### **HUD Releases FY23 Income Limits**

HUD released FY23 Income Limits on May 15. The income limits determine eligibility for assisted housing programs including public housing, Section 8 project-based rental assistance, Housing Choice Vouchers, and other special-needs housing programs. HUD develops income limits from median family income estimates for metropolitan areas, parts of some metropolitan areas, and each non-metropolitan county. HUD provides a query tool for users to obtain the income limits for their area.

HUD's FY23 Income Limits are available at: https://bit.ly/3pIcsdk

## **Emergency Rental Assistance**

# Treasury Updates FAQ Following the End of the Public Health Emergency

The U.S. Department of the Treasury (Treasury) released an updated <u>Frequently Asked</u> <u>Questions (FAQ)</u> on May 10 that provides further guidance regarding its two Emergency Rental Assistance (ERA1 and ERA2) programs. The updated FAQ corresponds with the ending of the public health emergency, which will not affect the availability of ERA or a household's eligibility for financial assistance or housing stability services. Grantees may still determine that households have experienced a financial hardship due, directly or indirectly, to the coronavirus pandemic. Grantees can continue to rely on FAQ 2 (question/answer 2 in the updated FAQ) for guidance for documentation requirements.

Treasury has updated language in FAQ4 (question/answer 4 in the updated FAQ) to allow grantees to continue to use self-attestation alone for income verification for the remainder of ERA2 if they have already established such policies and procedures as of May 11, 2023. If self-attestation is used to document most of an applicant's income, the grantee must reassess the household's income every three months by obtaining a new self-attestation or appropriate documentation.

More information about COVID-19-era programs is available at Chapter 10 of <u>NLIHC's 2023</u> *Advocates' Guide*.

## **Opportunity Starts at Home**

# **OSAH Campaign Releases New Podcast Episode on Housing and Environmental Justice**

TAG: Opportunity Starts at Home Keywords: Opportunity Starts at Home, multi-sector, National Resources Defense Council, Dr. Sabrina Johnson, NDRC, environmental justice

The <u>Opportunity Starts at Home</u> campaign released a new podcast episode, "Housing Policy is Environmental Policy." Episode forty-one in OSAH's podcast series features a discussion with Dr. Sabrina Johnson, senior housing policy advocate at the <u>Natural Resources Defense Council</u> (NDRC). Dr. Johnson discusses the work of NDRC, the history of the environmental justice movement, the intersection of environmental justice and housing justice, the impact of environmental racism on communities of color, the impact of climate change, and ways to take action though advancing policy solutions. Dr. Johnson takes a deep dive into the campaign's recently released issue brief entitled, "<u>Housing Policy is Environmental Policy: The</u> <u>Complementary Aims of Fair Housing and Environmental Justice</u>."

The Natural Resources Defense Council participates on the campaign's Steering Committee to deepen our understanding of the environmental justice movement and environmental policy solutions.

Listen to the podcast episode here.

## Research

# **Receiving Emergency Rental Assistance Associated with Lower Rental Arrears and Rent-Related Debt and Reduced Frequency of Anxiety**

A study published in the *Russel Sage Foundation of Social Sciences*, "<u>COVID-19 and</u> <u>Emergency Rental Assistance: Impact on Rent Arrears, Debt, and the Well-Being of Renters in</u> <u>Philadelphia,</u>" examines the impact of Philadelphia's phase 1 COVID-19 Emergency Rental Assistance (CERA) program on households' rent arrears, rent-related debt, frequency of worrying, food consumption, and medical spending. The authors find that receiving emergency rental assistance was associated with lower rental arrears, a lower probability of having rentrelated debt, and a lower probability of experiencing frequent debilitating anxiety. However, emergency rental assistance did not reduce the trade-offs some households made to afford rent, such as reducing food consumption and medical spending. The authors note that, while emergency rental assistance was crucial, pandemic response programs were not designed to address the long-standing housing crisis.

The phase 1 CERA program utilized supplemental Community Development Block Grant funding authorized by the CARES Act (CDBG-CV). Household eligibility requirements included: being a current renter in Philadelphia, having a valid lease, losing income because of COVID-19, and having an income at 50% or less than the area median income. Landlords also had to participate in the program. CERA provided eligible households assistance for up to three consecutive months or up to \$2,500. Due to the overwhelming number of applicants, the city conducted a randomized lottery to determine which households would receive assistance. Recipient households were notified if they were selected in early June 2020, at which point the city began processing payments.

Researchers used data from two surveys administered to CERA applicants. The baseline survey was embedded in the emergency rental assistance application administered in May 2020, and the

second survey was administered in March 2021. Both surveys dealt with a range of topics including current and past housing situations, employment history, finances, childcare, and general mental health. These data were then combined with administrative data from the City of Philadelphia which included demographic information and whether a household received assistance through CERA. There were 594 respondents with data from the baseline survey, follow-up survey, and administrative records. Of those respondents, 42% received assistance and 58% did not receive assistance.

Researchers used statistical modeling to examine the effect of receiving rental assistance on a tenant's probability of being behind on rent at the time of the follow-up survey. They found that tenants who received rental assistance were less likely to owe back rent, and that receipt of CERA funds was associated with a \$525 decrease in the amount of rent owed. Households that received rental assistance were also 9% less likely to borrow money to cover rent.

Receiving CERA was associated with tenants reporting less frequent uncontrollable worrying. Researchers asked respondents "Over the last two weeks, how often have you been bothered by not being able to stop or control worrying?" Responses included: "not at all," "several days," "more than half the days," or "nearly every day." Compared to tenants who did not receive assistance, tenants receiving CERA were 4% more likely to report "not at all" and 5% more likely to report "several days." Receiving CERA was also associated with a 2% decrease in the likelihood of reporting "more than half the days" and a 6% decrease in the likelihood of reporting "nearly every day." Many respondents reported cutting back on food (39.2%) or medical expenses (23.1%) to make ends meet during the pandemic. Receiving CERA did not impact whether respondents cut back on these necessities.

This study only considers phase 1 of Philadelphia's emergency rental assistance program. The researchers note that other phases (such as the U.S. Treasury Department's Emergency Rental Assistance program) provided tenants with a larger amount of assistance and therefore may be associated with even greater positive effects. However, many households, particularly low-income households, experienced financial precarity prior to the beginning of the COVID-19 pandemic. While essential, pandemic era programs were not designed to address long-standing challenges of housing affordability.

Read "COVID-19 and Emergency Rental Assistance: Impact on Rent Arrears, Debt, and the Well-Being of Renters in Philadelphia" at: <u>https://bit.ly/3BA6FJw</u>

#### National Alliance to End Homelessness Releases State of Homelessness 2023 Edition

The National Alliance to End Homelessness (NAEH) released <u>State of Homelessness: 2023</u> <u>Edition</u>. The report, published annually, provides an overview of homelessness nationally, as well as a series of interactive tools that allow readers to compare trends at the state level. The report uses data on homelessness through 2022, the most recent year for which comprehensive Point-in-Time and Housing Inventory Count data are available. The report includes data on topics such as demographic characteristics of people experiencing homelessness, the number and rates of people experiencing homelessness by state, and the number of beds available for people experiencing homelessness. The report includes interactive tools that allow users to access demographics, rates of homelessness, and homeless assistance resources across regions and time periods. For example, one map illustrates state changes in homelessness assistance over time, allowing users to filter by housing assistance program to view changes in the number of emergency shelter beds, permanent supportive housing beds, and rapid re-housing beds. Another tool displays disparities between the number of people experiencing homelessness and total beds available by state. Also included are state and Continuum of Care (CoC) dashboards, which allow users to access more local data. For any given CoC, the dashboards display the number of people experiencing homelessness, the rate of homelessness, and homelessness trends by specific populations, such as those experiencing unsheltered, sheltered, chronic, or youth homelessness. The CoC dashboards also include information on shelter bed capacity and utilization.

State of Homelessness: 2023 Edition is available at: https://bit.ly/42Mkroc

# Fact of the Week

# Homelessness and Unsheltered Homelessness Has Increased Since 2015



Source: National Alliance to End Homelessness, "State of Homelessness: 2023 Edition," 2023, https://bit.ly/42Mkroc

# **NLIHC in the News**

# NLIHC in the News for the Week of May 14

The following are some of the news stories that NLIHC contributed to during the week of May 14:

- "States' housing stability programs 'chronically' underfunded" *CNHI News Service*, May 15 at: <u>https://bit.ly/3pQPQY8</u>
- "Housing advocates warn GOP spending plan would be disastrous" Associated Press, (updated) May 17 at: <u>https://bit.ly/3pNAvaJ</u>
- "Housing affordability is becoming a political flashpoint" *Axios*, May 17 at: <u>https://bit.ly/3WeLshQ</u>

## Where to Find Us – May 22

- United Tenant Council of Councils Town Hall Detroit, MI, May 24 (Courtney Cooperman)
- <u>Maryland Emergency Management Association 2023 Symposium</u> 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 <u>Legislative Day</u> Trenton, NJ, June 15 (Lindsay Duvall)
- Supportive Housing Network of New York Conference New York, NY, June 29 (Diane Yentel)
- 17<sup>th</sup> Annual KATZ Lecture, Benjamin Rose Institute on Aging Virtual, July 13 (Diane Yentel)
- <u>A Home for Everyone</u> Oshkosh, WI, July 19-20 (Courtney Cooperman)
- Virginia Housing Alliance, Annual Awards Lunch Richmond, VA, July 21 (Diane Yentel)
- Ability Housing, Inc. Annual Summit Kissimmee, FL, September 12-13 (Diane Yentel)
- <u>Neighborhood Preservation Coalition of New York Annual Conference</u> Saratoga Springs, NY, September 19 (Lindsay Duvall)

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