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Coronavirus, Homelessness, and Housing

Dr. Ibram Kendi Joins NLIHC's Diane Yentel to Discuss Racial Justice in the Time of COVID-19

Dr. Ibram X. Kendi, author of *How to Be an Antiracist* and Founding Director of [The Antiracist Research & Policy Center](#) at American University in Washington, DC, joined NLIHC President and CEO Diane Yentel on May 21 to [discuss racial justice during and after COVID-19](#). Throughout the hour-long conversation, Dr. Kendi and Diane discussed the definition of being “anti-racist,” the discipline that being anti-racist requires, and the importance of anti-racist policies to undo centuries of structural racism and the harm it does to people of color. They discussed how decades of racist housing and other policies made today’s disproportionate harm of COVID-19 on people of color possible, concrete steps for the housing community to take in advancing anti-racist housing policies and programs, and much more.

Watch the discussion here: <https://bit.ly/3bYisC2>

Take Action: Join June 1 Tweetstorm Calling for Housing and Homelessness Resources in Next COVID-19 Response Bill

Participate in a tweetstorm on June 1 (when a new month’s rent is due) at 1 pm ET calling for robust housing resources and other provisions in the next coronavirus response bill. NLIHC and our partners around the country are urging Congress to include funding to meet the urgent needs of people experiencing homelessness and America’s lowest-income renters in the next relief package. It is crucial that advocates continue contacting their representatives and senators and urging them to support vital resources and protections, including \$11.5 billion to address the needs of people experiencing homelessness, \$100 billion in emergency rental assistance, and a uniform, national moratorium on evictions and foreclosures.

As you prepare your tweets, you can pull images from the media toolkit: <https://tinyurl.com/yb8ncgec>

Sample Tweets:

Millions of the lowest-income American’s couldn’t afford to pay rent in May. Now June #RentisDue! Tell Congress that we need #RentReliefNow to house families during & after the #COVID19 pandemic. <https://tinyurl.com/y7hdl9zb>

Another month has come & gone, millions are out of work, & the #RentisDue! Congress must pass a national moratorium on evictions and emergency #rentalassistance to ensure families will have #housingstability during #COVID19 <https://tinyurl.com/y7hdl9zb>

#RentisDue & millions of the lowest-income families can’t afford to pay. Tell Congress \$100B in emergency #rentalassistance is needed to avoid a financial cliff & house families during the #COVID19 pandemic <https://tinyurl.com/y78fv8fc>

8 million renters struggled to pay rent before #COVID19. Tell Congress to support housing in #HEROESAct & create a uniform eviction moratorium, protect people experiencing homelessness and provide #RentReliefNow. <https://tinyurl.com/y7hdl9zb>

Housing & homelessness resources in #CARESAct were an important step, but Congress must do more to address the needs of people who struggled before #COVID19. June's #RentisDue & renters want #RentReliefNow <https://tinyurl.com/y7hdl9zb>

Our country can't contain #COVID19 if millions are without homes or on the brink of homelessness. #RentisDue & families need to keep roofs over their heads during & after this pandemic. We need #RentReliefNow <https://tinyurl.com/y7hdl9zb>

As June 1 approaches, many renters will not have enough \$ for rent. #Rentalassistance is needed to ensure residents who are out of work & fearing eviction are stably housed during & after #COVID19. #RentReliefNow <https://tinyurl.com/y9mmz9hv>

June's #RentisDue! Millions of people are out of work & on the brink of eviction. A national uniform eviction moratorium and emergency #rentalassistance are needed to ensure families have #housingstability during & after #COVID19. <https://tinyurl.com/y9mmz9hv>

Homelessness is a growing problem, especially during #COVID19. The needs of millions of America's lowest-income families can't wait. #RentisDue & we need #RentReliefNow! <https://tinyurl.com/y9mmz9hv>

We need resources to protect low-income renters at high risk of #COVID19. #RentisDue & unemployment ins. isn't enough. Tell Congress the next stimulus package must include emergency #rentalassistance <https://tinyurl.com/y9mmz9hv>

It is immoral to kick families & individuals out of their homes during the pandemic. We need resources & protections for people experiencing homelessness who are endangered by #COVID19. #RentReliefNow <https://tinyurl.com/y9mmz9hv>

It's crucial, now more than ever, that federal policymakers prioritize protections for hsg & homelessness. #RentisDue & millions of the lowest-income families are struggling to pay. They need #RentReliefNow <https://tinyurl.com/y7hdl9zb>

Low-income Americans are struggling & #RentisDue. Emergency #rentalassistance and other housing protections in #HEROESAct will prevent mass evictions. Tell Congress we need #RentReliefNow <https://tinyurl.com/y9mmz9hv>

We need #RentReliefNow to keep families housed & healthy. Families should not have to choose between paying rent & food when the #RentisDue. #Rentalassistance will ensure #housingstability for the lowest-income renters during #COVID19. <https://tinyurl.com/y7hdl9zb>

It's never been clearer: #HousingIsHealthcare! #Rentalassistance will keep the lowest-income families housed and also curb the spread of #COVID19 & save lives. Urge Congress to support #RentReliefNow in the next bill <https://tinyurl.com/y7hdl9zb>

.[Twitter Handle of Your Senator who Didn't Support the Emergency Rental Assistance and Rental Market Stabilization Act] #DYK millions of Americans are spending 50%+ of their income on rent? Please don't leave them behind in the next #COVID19 bill. #RentReliefNow to ensure #housingstability during/after #COVID19 <https://tinyurl.com/y9mmz9hv>

.[Twitter Handle of Your Representative who Supported the Emergency Rental Assistance and Rental Market Stabilization Act], thank you for supporting \$100B in #rentalassistance in response to #COVID19. Tell all members of Congress to ensure #housingstability in the next relief bill. #RentReliefNow <https://tinyurl.com/y78fv8fc>

See NLIHC's recommendations for the next coronavirus relief package at: <https://tinyurl.com/y9mmz9hv>

Find out how to contact your member of Congress at: <https://tinyurl.com/yb9goyt6>

Send an email to your member of Congress through NLIHC's Legislative Action Center at: <https://tinyurl.com/y9xxw4or>

Join NLIHC's Weekly "Coronavirus, Housing, and Homelessness" Call Today at 2:30 pm ET

Join today's (May 26) [national call on coronavirus, housing and homelessness](#) at 2:30-4:00 pm ET. We will discuss updates and needed actions on getting critical housing and homelessness resources and provisions in the next coronavirus response package, explore the intersections of housing and health and the needs of survivors of domestic violence during the pandemic, hear about state and local efforts to address housing stability, get updates from the field, and more. Register at: <https://tinyurl.com/ru73qan>

Coronavirus – Congress

NLIHC Participates in House Financial Services Committee Roundtable on Impact of COVID-19 on Housing and Homelessness

NLIHC President and CEO Diane Yentel participated on May 22 in a [virtual roundtable](#) hosted by the House Financial Services Subcommittee on Housing, Community Development, and Insurance on the "Reviewing the Impact of the COVID-19 Pandemic on U.S. Housing Markets."

In his opening remarks, Chairman Wm. Lacy Clay (D-MO) spoke about the devastating impacts on the pandemic on America's renters and homeowners. "We need to be sure that our response to this crisis includes lessons learned from the 2008 financial crisis," which disproportionately harmed people of color. Ranking Member Steve Stivers (R-OH) agreed that members of Congress need to work together to enact solutions to help people pay their rent or mortgage. Full committee Chairwoman Maxine Waters warned that if Congress fails to act, America will see a wave of evictions and foreclosures that will make it difficult for our economy to recover.

Diane testified about the consequences of inaction and the solutions to this crisis. "The very least the federal government should do during a global pandemic – as both a moral and public health imperative – is assure each of us that we will not lose our homes. Increased evictions and homelessness have enormous individual and public health consequences; overcrowding to save on rent makes social distancing impossible, and our nation's homeless service system is already strained with efforts to decongest shelters and encampments. In the long-term, evictions create a spiraling into poverty that is hard to reverse, with myriad costs to families, communities, and the country."

Diane called on members of Congress to enact the [housing investments and protections](#) included in the “[Health and Economic Recovery Omnibus Emergency Solutions \(HEROES\) Act](#),” recently passed by the House of Representatives, that includes at least \$100 billion in emergency rental assistance through the “[Emergency Rental Assistance and Rental Market Stabilization Act](#),” a national, uniform moratorium on evictions and foreclosures for all renters and homeowners; and additional resources to prevent and respond to outbreaks among people experiencing homelessness.

Watch a recording of the full hearing at: <https://tinyurl.com/yd6hcew2>

Read Diane’s opening statement at: <https://tinyurl.com/yalbdjz4>

Read NLIHC’s list of policy recommendations at: <https://nlihc.org/responding-coronavirus>

Read NLIHC’s analysis of the HEROES Act at: <https://tinyurl.com/y8jgv2v1>

Learn more about the “Emergency Rental Assistance and Rental Market Stabilization Act” at <https://tinyurl.com/ybgx5v7q>

Senate Banking Committee Holds Hearing on CARES Act Implementation

The Senate Committee on Banking, Housing, and Urban Affairs held a remote hearing regarding “The Quarterly CARES Act Report to Congress” on May 20. Treasury Secretary Steven Mnuchin and Federal Reserve Chairman Jerome Powell offered testimony and answered questions on the efficacy and implementation of financial programs created by the CARES Act in response to the COVID-19 pandemic.

In his opening remarks, Ranking Member Sherrod Brown (D-OH) called for more aid to low-income essential workers and their families. “As essential workers go home to their families after a long, stressful day, they’re wondering how they’re going to pay the rent, or how they’re going to afford another week of groceries,” Brown stated. “If Congress does not act now to put money in the hands of the people who actually power our economy – in workers, their families, and Main Street businesses in struggling communities – we risk making the economic crisis worse.”

Senator Doug Jones (D-AL) thanked Secretary Mnuchin for Treasury’s willingness to begin issuing debit cards to individuals who are otherwise unable to receive economic impact payments. Senator Jones asked the Secretary if he would commit to requiring collection of demographic information for Paycheck Protection Program recipients to increase the program’s transparency, after widespread reporting that the loans are being distributed [inequitably](#) and locking many minority-owned businesses out of the program. Secretary Mnuchin answered that Treasury has “been advised to make [collection of demographic information] optional and not mandatory, but [they] very much hope people provide that [information].”

Senator Tina Smith (D-MN) highlighted the long-standing challenge of affordable housing supply, questioning Chairman Powell on how this crisis would impact the housing market for both homeowners and renters. Powell expressed serious concerns about the increasing volatility of the housing market in response to this crisis but said the Federal Reserve could do little to address housing affordability.

Watch a recording of the full hearing at: <https://bit.ly/36uzcA1>

Coronavirus – HUD

HUD Updates “Questions and Answers for Office of Multifamily Housing Stakeholders: Coronavirus (COVID-19)”

HUD’s Office of Multifamily Housing Programs, which oversees contracts with private owners of HUD-assisted properties, made a sixth update to its “[Questions and Answers for Office of Multifamily Housing Stakeholders: Coronavirus \(COVID-19\)](#)” (see *Memo*, [5/11](#)) on May 21. This update includes five revised questions and 11 new questions. This article highlights three of the new Q&As.

Under the subheading “Moratorium on Evictions under the CARES Act,” Q19 (page 14) asks:

Q: Can an owner or agent of a multifamily property covered by the CARES Act carry forward late fees and related charges that were initiated prior to enactment of the CARES Act? Can these owners or agents add additional fees, or assign new fees or charges for delinquent rent, and wait to bill those fees after the end of the relevant eviction moratorium?

A: An owner or agent of a multifamily property covered by the CARES Act may only charge fees and penalties during the eviction moratorium if the charge is wholly unrelated to a tenant’s nonpayment of rent. However, during the eviction moratorium, the CARES Act prohibits an owner or agent from filing for possession of a unit for nonpayment of any rent, fee, or charge. This holds true regardless of the date the fee or charge was initially assessed.

While the CARES Act is silent on what an owner or agent can charge after the eviction moratorium ends, HUD’s interpretation of this provision is that fees and charges that could not be assessed during the eviction moratorium should not accrue and should not be charged after the moratorium ends; however, rents not paid during the moratorium, as well as fees assessed prior to the eviction moratorium, which took effect on March 27, 2020, may be collected.

Due to the need for social distancing, it is not safe for residents and property managers to engage face-to-face to carry out formal processes. This makes alternative means of conducting business essential. Previous guidance from Multifamily in earlier Q&As relies heavily on electronic transactions. New Q15 (page 7) under “General Multifamily Housing” asks whether internet services are an allowable expense for properties receiving HUD project-based rental assistance. The answer reads as follows:

HUD encourages property owners and agents to make their properties internet-ready, including through participation in the [Neighborhood Networks Program](#). Similar to telephone service, broadband or internet fees for individual units may not be included in tenant rent charges or utility allowances for properties receiving project-based rental assistance; however, low-income tenants may be eligible for low-cost internet services.

Under “Environmental Review,” Q6 (page 44) addresses how a public housing agency (PHA) or owners should conduct lead-based paint (LBP), asbestos (ACM), and radon testing if an environmental professional is unable to access homes for Rental Assistance Demonstration (RAD) conversions:

The answer lists a number of steps that a PHA or owner must take to conduct LBP, ACM, and radon testing. For example, at properties requiring a lead-based paint survey, asbestos survey, or radon testing, the surveys/testing can be deferred until the property can be inspected, but must take place before HUD will issue a RAD Conversion Commitment (RCC). In addition, HUD will continue to hold Concept Calls for RAD public housing conversions without testing being completed. If unit inspections have not occurred by

the time of the RAD Financing Plan, HUD will still accept and begin review of the Financing Plan, even with an incomplete Environmental Site Assessment (ESA), as long as the Sources and Uses statement includes an “Environmental Contingency Fund” to cover potential abatement and/or mitigation measures.

“Questions and Answers for Office of Multifamily Housing Stakeholders: Coronavirus (COVID-19)” can be accessed at: <https://bit.ly/2Zxt0W6>

More about Project-Based Rental Assistance is on [page 4-46](#) of NLIHC’s *2020 Advocates’ Guide*.

More about Project-Based Rental Assistance is on [page 4-33](#) of NLIHC’s *2020 Advocates’ Guide*.

More information about Lead Hazard Control and Healthy Housing is on [page 6-1](#) of NLIHC’s *2020 Advocates’ Guide*.

HUD CPD Makes First Award from Third Round CDBG-CV Set-Aside

HUD’s Office of Community Planning and Development (CPD) [posted the first round](#) of CDBG-CV funds from the third round set-aside of \$2 billion of CARES Act supplemental funding for the Community Development Block Grant (CDBG) program. The sole award of \$2.4 million is going to the District of Columbia.

Of the \$5 billion Congress supplemental appropriation for CDBG (now referred to as CDBG-CV), \$2 billion is set aside to be distributed directly to a state or a unit of local government at HUD’s discretion, according to a formula based on factors determined by HUD. The CARES Act requires this formula to prioritize risk of coronavirus, number of coronavirus cases compared to the national average, and economic and housing market disruptions resulting from coronavirus. These rolling allocations are to be made based on available data. CPD has not yet described the factors in the formula, though they may be similar or identical to the methodology used to distribute the second round of CDBG-CV to states (see *Memo*, [5/18](#)).

CPD had previously posted the [second round](#) of CDBG-CV on May 11, with funding to be allocated to states and insular areas “to prevent, prepare for, and respond to coronavirus within the state or insular area, including activities within entitlement and non-entitlement communities.” This \$1 billion is to be distributed based on public health needs, risk of transmission of coronavirus, number of coronavirus cases compared to the national average, economic and housing market disruptions, and other factors as determined by HUD using the best available data.

The first \$2 billion allocation was announced on April 1 (see *Memo*, [4/6](#)), with funds distributed to states and entitlement jurisdictions using the same statutory formula used to distribute the regular annual FY20 CDBG allocations.

The list of all CARES Act supplemental funding allocations is at: <https://bit.ly/3eb5mTs>

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

Coronavirus – Other

NLIHC Releases COVID-19 FAQs in Spanish, Including New FAQ on Housing Needs of People with Disabilities

NLIHC recently released new resources on coronavirus, housing, and homelessness, including [Spanish translations of all Frequently Asked Questions \(FAQs\)](#). NLIHC has created COVID-19 FAQs about homelessness, Economic Impact Payments, eligibility for assistance based on immigration status, FEMA resources, racial equity, Unemployment Insurance, and renters' rights.

NLIHC worked with the Consortium for Citizens with Disabilities (CCD) on the newest FAQ about the [housing needs of people with disabilities](#). People with disabilities live in poverty at more than twice the rate of people without disabilities, and they are less able to afford housing, increasing their likelihood of institutionalization or homelessness. Additionally, COVID-19 disproportionately affects people who reside or work in congregate facilities, including the 1.3 million people in nursing homes, 800,000 people in assisted living facilities, and 75,000 people in intermediate care facilities. Unnecessary institutionalization and segregation of people with disabilities is a form of discrimination and, in the current health crisis, may result in higher rates of exposure to and death from COVID-19. To address the housing needs of people with disabilities, states should use federal funds to disperse people living in congregate nursing facilities and other institutional settings to provide for social distancing. Further, Congress must ensure that people with disabilities coming from congregate settings are eligible for emergency rental assistance, housing, and homelessness resources in future relief packages.

NLIHC worked with the National Women's Law Center (NWLC) to create a [fact sheet](#) on housing assistance in response to COVID-19. This resource provides an overview of housing needs and resources during the coronavirus crisis, with a particular focus on the pandemic's impact on women and girls.

Read NLIHC and CCD's FAQ on the housing needs of people with disabilities during the COVID-19 crisis in English at: <https://tinyurl.com/ybkxh646>

Read NLIHC and NWLC's fact sheet on improving housing assistance in response to COVID-19 at: <https://tinyurl.com/yape3nxl>

Find all of NLIHC's FAQs, in Spanish and English, and other resources at: <https://nlihc.org/coronavirus-and-housing-homelessness>

Tenant Talk Live: “Ask HUD” Webinar for Residents on June 1

Join NLIHC's [Tenant Talk Live resident engagement webinar](#) on Monday, June 1 at 6 pm ET (5 pm CT, 4 pm MT, 3 pm PT). NLIHC has invited key HUD officials to join residents in conversation about changes in HUD programs and requirements such as income recertifications and inspections in response to the COVID-19 pandemic. Register here: <https://bit.ly/2WSJR46>

Tenant Talk Live is a biweekly call/webinar with resident leaders and other low-income renters from across the country. These sessions provide opportunities for renters to connect with NLIHC and one another, share best practices, and learn how to influence federal housing policies and lead in their communities.

The last *Tenant Talk Live* [webinar](#) took place on May 11 and included updates from NLIHC staff and a special presentation from Keith Swiney, president and CEO of [Motivation, Inc.](#), who spoke about Section 3 opportunities for residents during the COVID-19 pandemic.

NLIHC is committed to connecting and engaging resident leaders in new, more robust ways. If you are a resident and have a topic you would like to propose for peer-sharing, or if you want to be a speaker on an upcoming call/webinar, email Kyle Arbuckle (karbuckle@nlihc.org) or Renee Willis (rwillis@nlihc.org).

Recording Available of NLIHC’s May 18 National Call on “Coronavirus, Housing, and Homelessness”

NLIHC’s last national call on “Coronavirus, Housing, and Homelessness” took place on May 18. The call featured updates from national, state, and local advocates and service providers working to assist people experiencing homelessness, low-income households, and members of marginalized communities, all of whom are disproportionately impacted by the coronavirus pandemic. Register for today’s (May 26) 2:30 pm ET call at: <https://tinyurl.com/ru73qan>

On the May 18 call, John Pollock of the National Coalition for a Civil Right to Counsel and Newark Mayor Ras Baraka spoke about local eviction moratoriums and policy interventions that their communities are championing to protect low-income renters. Trey Price of the Florida Housing Finance Corporation, Carol Ditmore of the Arizona Department of Housing, and Cheryl Cohen of Montana Housing discussed how their state housing finance agencies are using Coronavirus Relief Funds and other CARES Act funding to provide rental assistance. Participants also heard field updates from Matthew Cavanaugh of the Nebraska Housing Developers Association, Erhard Mahnke of the Vermont Affordable Housing Coalition, and Adrienne Bush of the Homeless and Housing Coalition of Kentucky.

NLIHC hosts national calls on the Coronavirus, Housing, and Homelessness every week on Mondays at 2:30 pm ET. Register for today’s (May 26) call at: <https://tinyurl.com/ru73qan>

Watch a recording of the May 11 call at: <https://tinyurl.com/y9zk5v58>

View May 11 presentation slides at: tinyurl.com/ybybob24

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

Additional Coronavirus Updates - Monday, May 26, 2020

NLIHC maintains a [COVID-19/Housing and Homelessness News and Resource page](#) with policy recommendations, factsheets, frequently asked questions, research notes, and additional resources.

National Updates

Congress

Congressman David Price (D-NC), chairman of the Transportation, Housing, and Urban Development Appropriations Subcommittee, and ranking member Mario Diaz-Balart (R-FL) sent a [letter to HUD](#) Secretary

Ben Carson urging the department to take immediate steps to ensure that CARES Act funds are promptly disbursed to state and local governments.

Senator Sherrod Brown (D-OH) published an [op-ed in the Richland Source](#) discussing the urgent need for his bill, the “Emergency Rental Assistance and Rental Market Stabilization Act,” to be included in the next coronavirus relief package.

[Speaker Nancy Pelosi](#) (D-CA) emphasized the urgency of passing the next coronavirus relief bill despite Republican lawmakers’ opposition. “They may think it’s okay to pause. but people are hungry across America. Hunger doesn’t take a pause. People are jobless across America, that doesn’t take a pause. People don’t know how they’re going to pay their rent across the country. We have to address this with humanity,” she added.

Describing the House-passed HEROES Act, [Representative Denny Heck \(D-WA\)](#) said that the bill “tailors aid to the hardest hit Americans, and I’m proud to have written the provision that directs a large portion of the bill’s funds toward rental assistance for those who most need it.”

Department of Housing and Urban Development

HUD announced on May 18 [nearly \\$77 million](#) in a fourth wave of CARES Act funding to assist people with disabilities, including up to 8,300 additional vouchers. Provided through HUD’s Section 811 Mainstream Housing Choice Voucher Program, this wave of relief will provide affordable housing to non-elderly people living with disabilities.

Federal Housing Finance Administration

FHFA [announced](#) on May 19 that Fannie Mae and Freddie Mac have issued temporary guidance concerning the eligibility of borrowers who are in forbearance, have recently ended forbearance, or are seeking to refinance or buy a new home. FHFA also extended Fannie’s and Freddie’s ability to buy loans in forbearance.

Advocacy

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

Hasan Minhaj featured NLIHC’s searchable database of most properties covered under federal eviction moratoriums on the May 18 episode of *Patriot Act*. The show created a [new website](#) that highlights NLIHC’s database. Watch the episode “[What Happens If You Can’t Pay Rent](#)”!

ProPublica published an [interactive database](#) to help renters find out if their rental unit qualifies for eviction prevention. The ProPublica database uses data from NLIHC, the Public and Affordable Housing Research Corporation, legal researchers, and others. Click [here](#) to learn more.

The National Alliance to End Homelessness [released an FAQ](#) on FEMA’s Public Assistance Program Category B (Emergency Protective Measures). Communities seeking to apply for funds can use the [Alliance’s FAQ document and template letter](#).

Reporting

According to the [Federal Reserve Bank of Boston](#), more than 1 million New England households are at risk of missing their rent or mortgage payment due to coronavirus-related job loss.

[CNN Business](#) examines how San Francisco’s sanctioned encampments, or “Safe Sleeping Sites,” have sparked debate among residents and lawmakers. Many San Francisco residents have submitted letters of opposition, and Senator Dianne Feinstein (D-CA) wrote a letter to the Board of Supervisors arguing for other suitable housing alternatives.

[Vox](#) outlines seven proposals that Congress should consider for the next stimulus package to help people navigate the economic fallout of the pandemic, including mortgage and rent assistance. The article discusses the “Emergency Rental Assistance and Rental Market Stabilization Act,” an NLIHC priority.

[CNN Business](#) examines how COVID-19 has worsened the housing crisis in the United States. While the affordable housing crisis existed before the pandemic, COVID-19 has drawn sharp attention to housing instability and homelessness.

A National Multifamily Housing Council report last week found that 12% of tenants at the 11.4 million market-rate properties it tracks did not make their rent payment. Even more stark, a survey by landlord trade group Community Housing Improvement Program found that [about 25% of New York City apartment tenants did not pay their May rent](#).

An article in the [Guardian](#) examines how the coronavirus pandemic is impacting people experiencing homelessness in San Francisco’s Tenderloin neighborhood, where COVID-19 and San Francisco’s homeless policies during the pandemic have created a perfect storm.

[City Lab](#) explores lessons that the coronavirus pandemic can teach us about solutions to homelessness. Approaches once deemed implausible are now being enacted to expand capacity and provide safe shelter for people experiencing homelessness. Analyzing which of these temporary solutions have been effective will allow us to work toward permanent solutions to homelessness.

A [Health Affairs blog](#) discusses the need to protect people living in temporary living facilities such as motels and sober living homes—individuals who often have unstable incomes and limited housing protections.

State and Local News

Alaska

Juneau will [begin testing people experiencing homelessness](#) for the coronavirus this week at mobile testing sites. Individuals experiencing symptoms will go to the city quarantine facility until their results come back.

Arizona

Governor Doug Ducey announced [\\$300,000 in grant funding](#) to provide rental assistance, telehealth, and transportation to health services. The funds come from the state’s Crisis Contingency and Safety Net Fund. In March, the governor announced the Rental Eviction Prevention Assistance Program.

[Sonora Quest Laboratories](#) has partnered with national and local nonprofits to test 300 people experiencing homelessness in Maricopa County. Local organizations will transport people for testing and help them to find permanent housing.

Arizona has spent only [10% of the \\$5 million allocated to emergency rental assistance](#). More than 11,000 renters have applied for emergency rental assistance during the pandemic, but the state has given money to fewer than 550 people.

Arkansas

[Fayetteville will use federal CARES Act funding](#) to provide services and resources to people experiencing homelessness. Seven agencies will receive a total of \$197,772, while the remaining \$238,563 will go to a city program providing rental and bill assistance. Community Development Block Grant programs in Northwest Arkansas received more than \$1.1 million in coronavirus relief money.

California

The [Los Angeles Times](#) editorial board outlined seven steps California can take to prevent a coronavirus-related housing and homelessness disaster. The article discusses solutions such as emergency rental assistance and purchasing hotels and motels for permanent housing.

[More than 300 people experiencing homelessness](#) were moved into an undisclosed hotel in downtown Los Angeles as part of Project Roomkey. The Los Angeles Homeless Services Authority hopes that Project Roomkey is a launching pad to provide services and permanent affordable housing.

While the city of San Francisco has swept homeless encampments for years, the city is now establishing [city-sanctioned open-air encampments](#). San Francisco launched the first of five “Safe Sleeping Sites,” with the hope that people experiencing homelessness can practice social distancing in a controlled site and have access to shelters and foods.

[Santa Rosa](#) will open its first ever city-sanctioned homeless encampment to protect people experiencing homelessness during the pandemic. The new site will accommodate up to 140 people.

California counties face [barriers to housing people experiencing homelessness in hotels](#) across the state. Acquiring rooms, negotiating leases, managing local protests, and getting adequate staffing are some of the concerns expressed by local officials.

Dozens of community members [protested](#) on May 16 outside of a Motel 6 in Rosemead, which will soon provide shelters to people experiencing homelessness during the pandemic. The protesters expressed concerns about how the hotel program, which is part of California’s Project Roomkey, might negatively impact on the community.

Just over [half of the hotel and motel rooms](#) the State of California has leased are occupied, while the rest remain vacant. As of May 18, 7,919 hotel rooms were occupied, and another 7,700 were vacant. The occupied rooms account for less than 5% of the 151,000 people experiencing homelessness statewide.

The Los Angeles County Board of Supervisors authorized the [Los Angeles County Development Authority](#) to use Community Development Block Grant funds to create and administer the COVID-19 Emergency Rental Assistance Program.

A federal judge issued a preliminary injunction on May 15 requiring the city of Los Angeles and LA County [to provide shelter for an estimated 6,000 to 7,000 people experiencing homelessness](#) camping near freeway ramps and under overpasses. U.S. District Court Judge David Carter gave officials until May 22 to develop a plan for providing humane housing for thousands of people experiencing homelessness living near freeways. Los

Angeles advocates and Mayor Eric Garcetti are [objecting to the order](#), concerned that it could result in people experiencing homelessness being moved, but not into shelters or housing.

Colorado

[Aurora will begin providing rental assistance](#) to eligible tenants impacted by the pandemic. The rental assistance program will offer up to two months of payments directly to landlords and property managers. At least \$620,000 will be available initially, and the funds will come from the House Aurora Partnership and block grants.

Colorado [announced](#) recipients of a third round of funds from the [Colorado COVID Relief Fund](#). A committee that advises the fund tracks the most pressing community needs, reporting that [requests for rental assistance and food comprise 40% of calls](#) to the state's resource hotline.

Colorado affordable housing advocates proposed a plan to Governor Jared Polis and other state officials to prevent a wave of evictions and homelessness when the statewide moratorium expires on May 31. The plan calls for more than [\\$196.5 million in direct rental assistance](#) and other housing resources.

Kaiser Permanente and Denver County announced a [\\$1 million contribution](#) to support Denver's Housing and Homeless Services Fund. This fund will be used for coronavirus suppression efforts, including expanded testing, contact tracing, cleaning and hygiene supplies, and isolation and quarantine of individuals experiencing homelessness.

Denver is [expanding coronavirus testing among people experiencing homelessness](#). A spokeswoman for the city announced on May 15 that 299 people experiencing homelessness in Denver have tested positive for the coronavirus and six of the individuals who tested positive have died.

Connecticut

WSHU discussed housing advocates' [concerns about the pandemic's impact on affordable housing development](#) in Connecticut. Advocacy groups are calling for additional federal and state assistance to support affordable housing construction.

Delaware

The [Delaware Does More COVID-19 Rapid Response Fund](#) released \$163,000 in community investments to help 11 local organizations across the state provide services for low-income residents and people experiencing homelessness.

Florida

The city of [Port St. Lucie established a COVID-19 Emergency Rental and Mortgage Assistance Grant Program](#) to support residents who have experienced loss of income as a result of the COVID-19 pandemic.

Health officials in [St. Augustine provided coronavirus testing](#) on May 15 for people experiencing homelessness.

Hawaii

[One person experiencing homelessness in Hawaii](#) has tested positive for coronavirus thus far. The health department said that even though the state will begin to reopen, it needs to remain vigilant and increase testing, particularly for people living in congregate settings such as homeless shelters.

Illinois

The Illinois legislature will [vote on a bill](#) that would cancel tenant rent debt, compensate landlords for canceled rent payments, and suspend mortgages. The bill, “[Covid-19 Emergency and Economic Recovery Renter and Homeowner Protection Act](#),” would be in effect until Governor Pritzker’s disaster declaration has expired and Illinois’ unemployment rate returns to its pre-pandemic levels.

A Chicago shelter, [Franciscan Outreach](#), experienced its first major outbreak of the coronavirus, with 19 individuals out of 80 testing positive. The organization’s executive director commended the city’s efforts to provide temporary housing for people experiencing homelessness and expressed the need for permanent housing solutions.

Indiana

Concerned about a potential wave of evictions after the statewide moratorium ends, the [Hoosier Housing Needs Coalition](#) is urging Governor Holcomb to extend the eviction moratorium and establish statewide emergency rental assistance.

[Fort Wayne will use federal coronavirus relief funding](#) to meet the needs of people experiencing homelessness. The funds will be used to provide temporary shelter for women experiencing homelessness; emergency housing through hotel vouchers; quarantine shelter; deep cleaning and sanitizing services; and PPE and other supplies for local shelters.

Advocacy groups, including Prosperity Indiana, an NLIHC state partner, are [urging the state to create an emergency rental assistance fund](#) to help low-income renters. Indiana allocated money to its Hardest Hit Fund, which helps homeowners pay mortgages, but the fund does not assist renters.

Marion County will receive [\\$8.6 million in federal coronavirus relief funding](#), which will be used to provide rental, utilities, and food assistance for low-income residents impacted by the coronavirus pandemic. Nearly \$2.8 million will be dedicated to homelessness prevention, including the cost of non-congregate shelters and up to two years of rental assistance and wraparound services.

Iowa

People experiencing homelessness who are awaiting test results are being moved into hotel rooms paid for by Polk County and the city of Des Moines. [Polk County](#) reported between 50 and 78 hotel rooms have been used every night since March 21. The total cost of the hotel program was approximately \$130,000 as of last week, and FEMA is expected to reimburse the city and county.

Kentucky

A [survey of 100 Fayette County landlords and apartment owners](#) found that nearly 70% have at least one or more tenants at risk for eviction due to nonpayment of rent. More than 60% of respondents had at least one tenant who was unable to pay rent in April. A group of nonprofits, apartment, and landlord groups started a COVID-19 rental assistance program to prevent a wave of evictions.

Louisiana

Shreveport, New Orleans, Baton Rouge, Monroe, and several other Louisiana cities have decided to spend CARES Act funding on both businesses and housing. [Lafayette’s Mayor-President Josh Guillory](#), however,

proposed using all of the city's CARES Act funding on small businesses, drawing criticism from housing advocates. Lafayette's city and parish councils approved the mayor-president's plan, but Guillory committed to spending at least \$200,000 of the city's annual HUD appropriation toward rent and utility assistance.

[Two encampments in East Baton Rouge](#) were cleared after their residents were moved into local motels.

Housing advocates praised Governor John Bel Edwards' decision to [extend the state's eviction moratorium until June 5](#), but argue that Louisiana should extend the moratorium further until August 24 when the federal moratorium in the CARES Act expires.

Maine

The [Portland City Council](#) has approved a plan to use \$500,000 of \$1.7 million for an emergency rental assistance program. The city dedicated more than \$570,000 for shelter operations, including more than \$130,000 for hotel vouchers.

Maryland

Baltimore housing activists called on the city to provide tenants facing eviction with [free legal aid](#). A study from the Abell Foundation found that providing free right to counsel could save tens of millions of dollars spent when tenants are left homeless or otherwise need government assistance.

Massachusetts

[Coronavirus testing of people experiencing homelessness in Boston](#) revealed that larger, more crowded shelters are seeing higher rates of infection. The testing also revealed high rates of asymptomatic spread of the virus.

Michigan

Michigan will receive [\\$1.5 million](#) from HUD to provide housing to non-elderly people with disabilities. Nine organizations in Michigan will receive allocations to provide housing options for people living with disabilities.

Missouri

[Kansas City Mayor Quinton Lucas](#) appealed to the Jackson County Legislature on May 18 to receive \$54,588,149 from Jackson County's \$122.7 million disbursement of CARES Act funds. Of that amount, Kansas City plans to allocate \$10 million for housing assistance, \$500,000 for legal aid for low-income tenants facing eviction, and \$5.5 million for social services, including support for homeless shelters and housing providers.

New Hampshire

[New Hampshire housing advocates](#)—including Elissa Margolin, director of Housing Action NH, an NLIHC state partner—are warning officials about the wave of evictions that will flood the state if critical actions are not taken. Advocates and officials have outlined several proposals to address homelessness and stabilize the state's rental market when moratoriums are lifted.

New Jersey

Newark Mayor Ras Baraka [announced](#) on May 18 the launch of the [Newark COVID-19 Tenant Based Rental Assistance program](#). The program has \$1 million in available funding through local resources and federal HOME funds.

The [New Jersey Apartment Association](#) expressed its support of the legislature for passing [Senate Bill 2332/Assembly Bill 3956](#) that would establish the 2020 New Jersey Emergency Rental Assistance Program and appropriate \$100 million to the program. The program would expand the current Homelessness Prevention Program to assist low- and moderate- income families as well as middle-income residents and those in workforce housing.

New Mexico

Bernalillo County and Albuquerque Public Schools (APS) are [partnering to provide motel vouchers](#) to APS families who have recently become homeless due to the pandemic. Families will also receive assistance in seeking permanent housing and educational support.

New York

Rachel Fee, executive director of the New York Housing Conference, an NLIHC state partner, published an [opinion piece in City Limits](#) arguing that New York City Mayor Bill de Blasio's proposal to cut the city's housing budget by 40% is shortsighted.

New York City Mayor Bill de Blasio is thwarting efforts to move everyone experiencing homelessness into hotel rooms during the pandemic. Advocates are concerned that the city's delay could increase hospitalizations or death among people residing in congregate shelters. Read more in [Politico](#).

An [editorial in the Buffalo News](#) discusses the need to protect both tenants and landlords. COVID-19 has created a conflict between tenants who are now unable to pay their rent and landlords who may desperately rely on rental income.

North Carolina

An article in the *Spectrum News* examines the [pandemic's impact on homelessness in Charlotte](#). Although tent encampments existed before COVID-19, they are more accepted now. Advocates like those at the Urban Ministry Center are concerned about how to ensure that people experiencing homelessness can access safe, affordable housing after the acute crisis ends. Read more about the [Urban Ministry's efforts during COVID-19](#).

North Dakota

The [North Dakota COVID Emergency Rent Bridge program](#) is providing temporary assistance to renters impacted by the pandemic. The program will pay up to 70% of the lease for up to three months.

Ohio

[Fair housing advocates in Ohio](#) are monitoring predatory and illegal housing practices like illegal evictions, discrimination, and sexual harassment, which have been exacerbated by the pandemic. Representatives from the U.S. Attorney's Office for the Northern District of Ohio, Toledo's Fair Housing Center, and Legal Aid of Western Ohio held a roundtable discussion to help tenants, landlords, and homeowners understand their rights.

Oregon

A [Common Dreams article](#) makes the case for why Portland should commandeer hotels to house people experiencing homelessness. Portland has secured two hotels for people experiencing homelessness who exhibit coronavirus symptoms, but only one of those hotels is currently being used, and it is only partially filled.

The Oregon Housing and Community Services announced over [\\$8.5 million to provide rent relief](#) across the state. The money was [allocated](#) to regional Community Action Agencies through a needs-based formula.

South Carolina

The South Carolina Housing Authority allocated [\\$5 million to an emergency rental assistance program](#). The authority had \$5 million in an emergency fund, and the money comes not from taxpayers, but from bonds sold by the Authority. The program will be administered through [SC Thrive](#), a statewide nonprofit organization. Eligible households could receive a one-time payment up to \$1,500 made directly to landlords.

Tennessee

[Nashville Launch Pad](#), a nonprofit that serves young adults in the LGBTQ community, is urging the city to house people experiencing homelessness in hotels during the pandemic. The Nashville nonprofit has expanded its program and has witnessed the positive outcomes of its efforts to house people in hotels.

Texas

The Harris County Commissioners Court approved a [\\$30 million COVID-19 rental relief fund](#). Funds from the Harris County COVID-19 Relief Fund is expected to help between 20,000 to 25,000 families. The program will be managed by the Greater Houston Community Foundation.

[More than 1,100 new eviction petitions](#) have been filed in North Texas since March 16. While Texas' statewide moratorium on evictions began in March, landlords were still able to submit filings for eviction cases.

The [City of Amarillo](#) is working to protect people experiencing homelessness during the pandemic by moving people out of shelters and into non-congregate settings. The Salvation Army is the primary short-term shelter in Amarillo, but it has become overcrowded, increasing risk of infection. Amarillo's Director of Community Development reported that the city has moved approximately 25 families and some individuals out of the Salvation Army shelter and into apartments.

Housing advocates are concerned that with more than 1.9 million Texans filing for unemployment relief in the past two months, [eliminating eviction protections](#) could lead to a sharp increase in homelessness. Texas' shortage of affordable housing and the fact that renters have been disproportionately impacted by the economic fallout of the pandemic suggest that lifting the eviction moratoriums will adversely impact thousands of households.

Vermont

Vermont Governor Phil Scott [proposed \\$50 million in housing assistance](#) as part of the state's \$400 million COVID-19 response package. The [plan includes](#) \$42 million in direct rental assistance and an \$8 million housing rehabilitation program. The program will provide up to three months of rental assistance, with more than 13,000 households expected to benefit from the program.

Vermont housing advocates are urging state officials to [move quickly to allocate the \\$1.25 billion from the Coronavirus Relief Fund](#) in support of people experiencing homelessness through Vermont Rental Vouchers. Federal funds should be used to provide rental assistance and supportive services to prevent homelessness, as well as capital to acquire, renovate, and build permanent housing.

Virginia

Governor Ralph Northam [shared new resources](#) on May 19 to protect residents from eviction, including a [new website to help Virginians navigate housing programs and services](#). The governor also signed two bills that had been approved by the General Assembly on April 22 to cap late fees on rents and protect tenants from eviction during emergencies.

Washington

The [Seattle City Council](#) is introducing an emergency budget amendment to define more narrowly when encampments can be removed during the pandemic. This comes after a recent removal of an encampment in Ballard.

Seattle Mayor Jenny Durkan announced on May 11 the [allocation of nearly \\$4 million](#) in federal CARES Act Community Development Block Grant (CDBG-CV), Emergency Solutions Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) funding to provide rental assistance.

The [Olympia City Council allocated \\$310,000 of more than \\$1.1 million in CDBG funds](#) to shelter, housing and human services programs. Of the total amount, \$110,000 will fund a homeless response coordinator position, \$100,000 for mitigation site hygiene, and \$100,000 for the Downtown Ambassadors program. Olympia received \$237,383 in supplemental CDBG funds as part of the CARES Act, as well as carried \$580,000 of FY19 funds into this year. The city will gain access to \$350,000 of its regular 2020 allocation in September.

[King County launched a new modular pilot shelter](#) in Seattle's Interbay neighborhood as part of its efforts to reduce density in congregate shelters. The modular shelter offers safe housing, 24/7 on-site access to health and behavioral health care, showers and laundry facilities, and meals.

Washington, DC

Coronavirus infection and death rates reveal [disparities](#) between people experiencing homelessness in DC and the city's general population. As of May 13, 269 people in DC shelters had tested positive for the coronavirus, nearly 6% of the approximately 4,700 people who were staying in a shelter. Around 1% of Washington DC residents overall have tested positive.

Wisconsin

Governor Tony Evers announced the launch of a [\\$25 million Wisconsin Rental Assistance Program](#) that will be funded through federal CARES Act funding. The Department of Administration will administer the program. If approved, applicants would receive rental assistance up to \$3,000 in a combination of rental payments, security deposits, and wraparound services. Learn more [here](#).

[Dane County](#) announced plans to allocate \$10 million in federal disaster relief to reduce evictions and increase access to housing. The county is partnering with the Tenant Resource Center to administer the \$10 million eviction-prevention fund using CARES Act funding.

Local groups in [La Crosse](#) are developing new partnerships to address the housing and health needs of people experiencing homelessness amid the pandemic. While many of the agencies have historically worked together to address housing issues in the community, responding to COVID-19 is requiring additional collaboration.

Wyoming

FEMA approved COVID-19 [crisis counseling assistance](#) for Wyoming residents.

State and Local Resources

A list of state and local emergency rental assistance programs from NLIHC is available [here](#).

A list of local shelter closings from NLIHC is available [here](#).

Guidance

Affordable Housing Advisory Council 2020

[Affordable Housing Advisory Council Call: May 27, 2020 @ 3:30-4:30pm ET. Register today!](#)

Centers for Disease Control and Prevention

[Checklist for Homeless Services Providers During Community Re-Opening](#) - May 21

Department of Housing and Urban Development

[Office of Multifamily Housing: COVID-19 Q&A](#) - Updated May 21

[Availability of a Waiver and Alternate Requirement for the Consolidated Annual Performance and Evaluation Report for Community Planning and Development Grant Programs in Response to the Spread of Coronavirus](#) - May 19

[Engaging Persons with Lived Experience of Homelessness in Your COVID-19 Response – Materials Posted](#)

[How to Make a CARES Act Grant Amendment Submission to HUD: Webinar for Entitlement Grantees – Materials Posted](#)

New State and Local Resources

San Francisco Department of Public Health

- [San Francisco Interim Guidance for Safe Sleeping Villages to Reduce the Risk of COVID-19 - May 19](#)
- [San Francisco Interim Guidance for Safe Sleeping for Unsheltered Persons Experiencing Homelessness to Reduce the Risk of COVID-19 - May 19](#)

Opportunity Starts at Home

Multisector Advocates Send Hundreds of Letters Urging Congress to Include Housing Resources in Next COVID-19 Relief Package

Through the [Opportunity Starts at Home](#) multisector affordable homes campaign, advocates have now sent more than 1,600 [letters](#) to members of Congress urging them to include robust housing resources in the next coronavirus relief package. Thanks to your advocacy, the campaign's top policy priorities are included in Speaker Nancy Pelosi's recently introduced "[HEROES Act](#)": \$100 billion for emergency rental assistance; a uniform evictions moratorium; \$11.5 billion for homeless assistance; and at least \$4 billion for Housing Choice

Vouchers. These policy priorities have been [endorsed](#) by leading national organizations from education, health, civil rights, environmental protection, and other sectors.

Help us keep the momentum going to ensure these housing resources are included in any final negotiated package. **Please send this [letter](#) to your senators and representative and share with your networks.** To send a letter, simply type in your street address, click submit, and the letter automatically goes directly to your elected officials.

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

Community Reinvestment Act

OCC Finalizes Harmful Changes to CRA Regulations

The Office of the Comptroller of the Currency (OCC) on May 20 released a [final rule](#) to change Community Reinvestment Act (CRA) regulations. The CRA, enacted in 1977, established responsibilities for banks to meet the credit needs of low- and moderate-income (LMI) neighborhoods as a way to combat redlining. The OCC and the Federal Deposit Insurance Corporation (FDIC) issued a proposed rule in December 2019 that received more than 7,500 public comments, the majority of which opposed the proposal. The FDIC decided not to join this final rule, and the Federal Reserve declined to join either the proposed or final rules. The OCC's decision to move forward alone will create disjointed enforcement among financial regulators. Although the final rule makes some improvements from the proposal, the final rule will likely result in significantly fewer investments in low- and moderate-income neighborhoods and communities of color.

Read the OCC's final rule at: <https://tinyurl.com/y79yvvggg>

Read NLIHC's April 8 comment letter on the proposed changes to CRA regulations at: <https://tinyurl.com/tml6zs2>

More about the Community Reinvestment Act in NLIHC's *2019 Advocates' Guide*, [page 7-39](#).

Our Homes, Our Votes: 2020

Vote-by-Mail: An Established Option Needed During COVID-19 Pandemic

Increasing opportunities to vote by mail provide voters with a safe and convenient way to exercise their civic duty. This option is more important than ever in the face of the health and safety precautions necessary to combat the COVID-19 pandemic. Despite this pressing need, vote-by-mail is the subject of [political controversy](#).

Voting by mail is a well-established practice in many parts of the country. Five states currently conduct all elections entirely by mail: Colorado, Hawaii, Oregon, Washington, and Utah. At least 21 other states have laws that allow smaller elections, such as school board contests, to be conducted by mail. For these elections, all

registered voters receive a ballot in the mail. While “all mail” elections mean that every registered voter receives a ballot by mail, voters can still choose to vote in-person on or before election day.

In [Nebraska’s recent primary](#), the secretary of state’s office promoted mail-in ballots by mailing every voter a form to request an absentee ballot. As a result, the May 12 election witnessed the most votes ever cast for a Nebraska primary, with about 34% turnout of eligible voters voting.

Resources are available to understand each state’s vote-by-mail options. The National Council of State Legislatures has [compiled a list](#) of states that participate in all-mail elections and the associated state statutes. The American Civil Liberties Union (ACLU) created a state-by-state [resource](#) with detailed information on dates of state elections, how to apply for or receive an absentee ballot, and rules for voting by mail.

[Our Homes, Our Votes: 2020](#), NLIHC’s non-partisan candidate and voter engagement project, is elevating affordable housing in the elections and encouraging affordable housing advocates to vote. Check out our [website](#) for more tips on voter engagement, and check back often for more information about ways to engage voters and residents around absentee voting.

Webinar on “Getting Housing Issues and Ballot Initiatives into the Elections” Now Scheduled for May 28

Due to a scheduling conflict, last week’s “[Third Thursdays at Three](#)” *Our Homes, Our Votes 2020* webinar on “Getting Housing Issues and Ballot Initiatives into the Elections” was postponed and will now take place on **May 28 at 3 pm ET**. Register for this webinar and NLIHC’s entire 15-month *Our Homes, Our Votes 2020* webinar and podcast series on nonpartisan voter and candidate engagement, free to the public, at: <https://bit.ly/2Luj0F3>

The May 28 webinar will share how voters in communities throughout the U.S. are taking the lead on affordable housing issues and how you can as well. Twenty-two ballot initiatives on housing affordability issues passed in 2018, and more are expected in 2020. While taking issues directly to the voters can be a challenging endeavor, it can also produce powerful results. This session will discuss strategies and tactics for placing important affordable housing measures on the ballot through the legislative process or through signature gathering. Presenters will discuss what works best in ballot initiative campaigns and how to build broad support prior to an election.

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

The presentations (other than this one exception) take place at 3 pm ET on the third Thursday of each month. All sessions are recorded and posted to the *Our Homes, Our Votes: 2020* website for those who cannot attend the live broadcasts. The full list of webinar topics:

- Session 1: Legal Considerations for Election Engagement for 501 (c3) organizations, September 19. (Watch recording at: <https://bit.ly/338Ydho>)
- Session 2: Developing an Effective Plan for Voter Engagement Work, October 17. (Watch recording at: <https://bit.ly/338Ydho>)

- Session 3: Helpful Tools and Partners for Election Engagement, November 21 (Watch recording at: <https://bit.ly/338Ydho>)
- Session 4: Voter Registration Part 1 – Messaging, Events, and Canvassing, December 19 (Watch recording at: <https://bit.ly/338Ydho>)
- Session 5: Voter Registration Part 2 – Finding and Registering Residents of Subsidized Housing, January 16 (Watch recording at: <https://bit.ly/338Ydho>)
- Session 6: The Role of Housing Providers in Registering and Mobilizing Voters, February 20 (Watch recording at: <https://bit.ly/338Ydho>)
- Session 7: Getting Candidates on the Record, March 19 (Watch recording at: <https://bit.ly/338Ydho>)
- Session 8: Educating Voters, April 16 (Watch recording at: <https://bit.ly/338Ydho>)
- **[Session 9: Housing Issues and Ballot Initiatives, May 28](#)**
- Session 10: Overcoming Common Obstacles to Voting, June 18
- Session 11: The Challenge of Voting While Homeless, July 16
- Session 12: Voter Mobilization Part 1 – Early Voting and Vote-by-Mail, August 20
- Session 13: Voter Mobilization Part 2 – Protecting Low Income People from Voter Intimidation and Voter Caging Tactics, September 17
- Session 14: Election Day! Getting Out the Vote, October 15
- Session 15: After the Vote – Holding Candidates to their Promises, November 19

Register once for webinars/podcasts and receive reminders at: <https://bit.ly/2Luj0F3>

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

Research

New NAEH Report Describes Trends in Homelessness

The National Alliance to End Homelessness released “[The State of Homelessness: 2020 Edition](#),” which provides national homelessness statistics, data visualization, detailed resources about homelessness in each state and Continuum of Care (CoC), and predictions about the impact of the pandemic on people experiencing homelessness. This year’s report notes that homelessness increased by 3% in the 2019 Point-in-Time Count over the previous year, the third straight year of increases, and that the COVID-19 crisis could eliminate all gains made in eliminating homelessness since 2007.

The overall rate of homelessness in the U.S. is 17 out of every 10,000. States with the highest rates of homelessness are New York (47 out of every 10,000), Hawaii (45 out of every 10,000), California (38 out of every 10,000), Oregon (38 out of every 10,000), and Washington (29 out of every 10,000).

Since 2009, the number of veterans experiencing homelessness has fallen by 49.4%, and the number of families experiencing homelessness has fallen by 27.9%, while the number of chronically homeless individuals has only fallen by 10.3%. Over the last three years, individual homelessness increased by 11%.

The report also discusses populations most at risk of homelessness. The number of severely housing cost-burdened households living in poverty has declined by 14.2% since 2014 but remains above 2008 levels. The number of doubled-up people sharing housing for economic reasons has been trending downward over the last five years, but it is still 12% higher than it was in 2007. Additionally, some racial and ethnic groups are more likely to experience homelessness than others: Native Americans and Pacific Islanders experience the highest

rates of homelessness, with Black and Latino people also disproportionately represented, compared to general population numbers.

The report links to research predicting the number of COVID-19 cases that will arise among people experiencing homelessness, identifying Los Angeles, New York City, San Jose, Seattle, Oakland, San Francisco, Las Vegas, and Phoenix as cities facing the most severe challenges.

The report also draws on homeless services provider reports to track changes in the types of services offered. Over the last five years, the number of temporary housing beds (including emergency shelters and transitional housing) have decreased by 5%. The number of permanent housing beds (including permanent supportive housing and rapid rehousing) have increased by 20%.

The report can be found here: <https://bit.ly/2ZoRNf4>

Federal Reserve Survey Finds Persistent Inequalities in April 2020

The Board of Governors of the Federal Reserve System released its “[Report on the Economic Well-Being of U.S. Households in 2019, Featuring Supplemental Data from April 2020](#).” The report finds that even before the onset of COVID-19, 25% of adults struggled financially, and 37% of adults would not be able to pay for an unexpected \$400 expense with cash or a credit card paid off at the end of the month. The April 2020 follow-up survey found 18% of adults did not expect to be able to pay April bills in full.

The report is drawn from the 2019 *Survey of Household Economics and Decision-making* (SHED), along with a follow-up survey conducted in April 2020. The 2019 SHED survey, conducted in October 2019, included 12,238 online participants and was designed as a nationally representative sample of adults over age 18. The SHED survey asked respondents about their current financial situation, income, employment, banking and credit, living arrangements, educational history, education debt, retirement savings, and plans for dealing with unexpected expenses. The April 2020 supplemental survey, which had 1,030 participants, asked about financial repercussions from COVID-19, particularly whether the outbreak had affected their employment or family finances.

The SHED survey found little change in overall well-being between 2018 and 2019. In both years, 75% of adults reported they were financially comfortable, a substantial improvement over the 62% of who reported they were financially comfortable in 2013. At the same time, differences in financial well-being across racial and ethnic groups persisted or widened in 2019. Whereas 79% of white adults reported being financially comfortable, only 66% of Hispanic respondents and 65% of Black respondents said as much. The survey also found differences in financial well-being by sexual orientation: 77% of heterosexual respondents reported they were “doing okay” financially, compared to 64% of gay, lesbian, or bisexual respondents. Only 55% of respondents with less than \$40,000 in family income reported doing okay, compared to 81% of respondents with family income of \$40,000 to \$100,000.

The survey found substantial racial disparities in homeownership: 71% of white adults were homeowners, compared to 50% of Hispanic adults and 48% of Black adults. Respondents who were renters were asked for their reasons for renting: 62% said they were unable to afford a down payment, 41% said they were unable to qualify for a mortgage. Others cited reasons the authors classify as a preference for renting: 55% said it was cheaper to rent, 52% said it was more convenient, and 50% said that owning was a bigger financial risk. While 87% of all respondents were satisfied with their housing and 90% were satisfied with their neighborhoods, renters were less satisfied than owners with every aspect of their housing.

The April follow-up survey asked respondents whether their employment or family finances had been affected by COVID-19 between March 1 and when they took the survey (April 3-6). In that time period, 19% of adults lost a job, were furloughed, or had hours reduced. Nearly a quarter of adults said their income in March was lower than in February. Jobs losses were largest among low-income workers: 39% of people with less than \$40,000 in family income lost a job. Among all respondents who lost a job, nine in ten said their employer indicated they would return to the job at some point. Workers able to work from home were more likely to be college graduates: 63% of workers with at least a bachelor's degree worked entirely from home, compared to 20% of workers with a high school degree or less. While 81% of adults said they could pay their bills in full in April, essentially unchanged from the fourth quarter of 2019, there were far greater rates of difficulty among those experiencing employment disruptions. Only 64% of adults who lost a job or hours expected to be able to pay their bills in full.

The full report can be accessed here: <https://bit.ly/3dXu1ec>

Increasing Housing Costs Tied to Employment Growth, Land-Use Regulation, and Scarcity of Land

The Urban Institute released “[Why the Most Affordable Homes Increased the Most in Price between 2000 and 2019.](#)” The report finds that over the last decade, prices for the least expensive homes appreciated faster than prices for the most expensive homes. The relative price appreciation varies among metropolitan areas, and the authors document greater appreciation of the least-expensive homes in metropolitan areas with higher employment growth, stronger zoning and land-use regulation, and scarcity of land for development.

The report draws on a Black Knight dataset of transaction prices for homes in 936 metropolitan areas between January 2000 and December 2019. The dataset classifies homes into five price tiers, from homes in the top fifth of the market (“high-tier homes”) to homes in the bottom fifth (“low-tier homes”). Nationally, the price of low-tier homes increased 126% between 2000 and 2019, while the price of high-tier homes increased 86%. Examining trends since 2012 (when prices began to rebound after the Great Recession), the prices of low-tier and high-tier homes grew at the same rate until 2015, when the growth rate of prices in the lowest tier accelerated.

The price growth disparity varies by geography. In Dallas, Los Angeles, New York, and San Francisco, the prices of low-tier homes grew faster than high-tier homes, while Cleveland saw no disparity. In just 65 of the 936 metro areas studied, high-tier homes appreciated faster. On average, low-tier home prices increased 44% more than high-tier home prices. Among cities with more than 100,000 residents, Los Angeles experienced the largest price increase for low-tier homes (313%), while Detroit experienced the largest decline (4.5%). San Francisco experienced the largest increase in high-tier homes (190%), and Saginaw, Michigan, experienced the smallest increase (42%). The price growth gap was highest in Redmond, Oregon and smallest in Detroit.

The authors compared metropolitan-level price appreciation for high-tier and low-tier homes with three market characteristics: housing supply constraints, employment growth, and the presence of investors in the transaction market. First, they found that two measures of metropolitan-level housing supply constraints (Wharton Residential Land Use Regulation Index and Saiz Land Unavailable Index) were correlated with more robust home price appreciation. Supply constraints had a stronger association with price growth in low-tier housing. The authors suggest that this supports arguments that restrictions on new home construction put upward pressure on home prices, especially on the most affordable housing. Second, in metro areas where the number of employed people grew most, home prices had the most robust growth. Employment growth was also a strong

indicator of price growth in low-tier homes. Third, the share of single-family homes purchased by investors showed little relationship to price growth among high-tier homes and a slightly negative relationship to price growth for low-tier homes.

The report concludes that housing costs for owners and renters are affected by price appreciation. Between 2000 and 2019, low-income homeowners' housing costs rose by 8.3%, while their household incomes fell by 5.7%. In contrast, high-income homeowners' housing costs fell by 1.6%, while their household incomes rose by 8.7%. Low-income renters' housing costs increased by 17.6%, while their incomes fell by 4%, and high-income renters' housing costs increased by 34.2%, while their incomes increased by 7.5%. The share of households in the bottom quartile (25%) of the income distribution who pay more than 30% of their income on housing increased by 8.8% between 2000 and 2019, while the share of households in the top quartile who did so decreased by 0.5%.

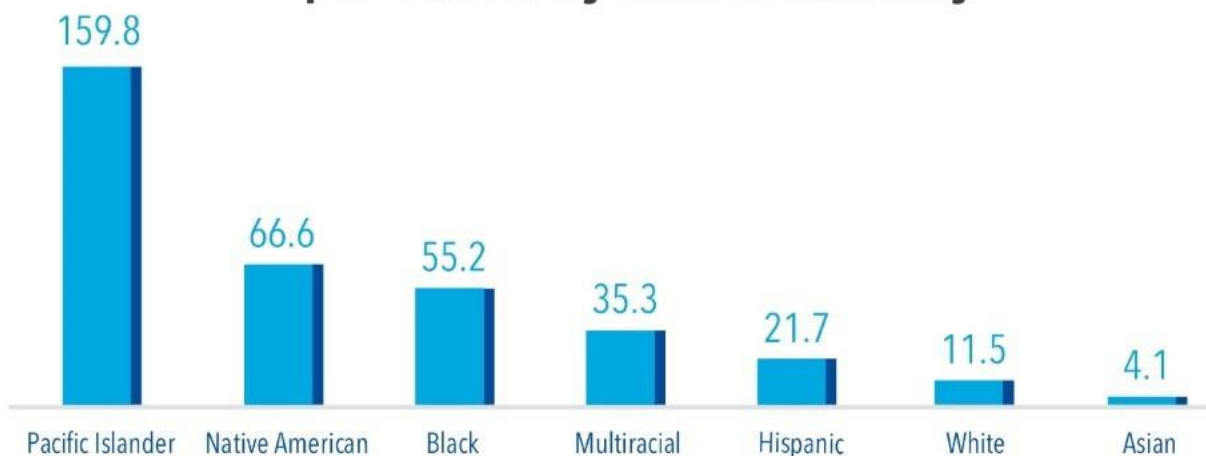
The authors observe that price increases for low-tier homes were greatest in metro areas that had more land-use regulation, less available land for development, and stronger employment growth. While low-income households have become worse off in almost all markets, the appropriate response may differ—in some areas, constraints on housing supply may be the most pertinent issue, whereas slow income growth may be more pressing in others.

The report can be accessed here: <https://urbn.is/36hGBST>

Fact of the Week

Pacific Islanders, Native Americans, and African Americans More Likely Than Other Racial and Ethnic Groups to Experience Homelessness

Rate of People Experiencing Homelessness per 10,000, by Race or Ethnicity



Source: National Alliance to End Homelessness, State of Homelessness, 2020. Rates of homelessness constructed from 2019 annual Point-in-Time count and Census Bureau's Population Estimates Program.

Source: National Alliance to End Homelessness, 2020.

From the Field

UPDATE: Advocates Successfully Stop Cuts to the Oklahoma Affordable Housing Act Funding

The Oklahoma legislature passed [H.B. 2760](#) on May 12 to cut the Oklahoma Affordable Housing Act's annual funding in half retroactively to January 2020. The vote occurred without opportunity for input from the affordable housing community (See *Memo*, [5/18](#)). Subsequently, the Oklahoma Coalition for Affordable Housing, an NLIHC state partner, generated hundreds of calls and emails to Governor Stitt's office urging him to veto the bill. On May 18, the governor's last day to act on the bill, Governor Stitt vetoed H.B. 2760.

For more information about the Oklahoma Coalition for Affordable Housing and the Oklahoma Affordable Housing Act, visit: <https://affordablehousingcoalition.org/>

NLIHC News

NLIHC Welcomes Policy Intern Abigail Barton

NLIHC is pleased to welcome Abigail Barton as the Coalition's 2020 summer policy intern. A rising junior at Brown University, Abigail is studying public policy and American studies, and she helps lead a student-run advocacy and direct service organization focused on housing justice in Rhode Island. Driven by her work as a

housing navigator and advocate for those experiencing housing insecurity and homelessness, Abigail seeks to center the lived experiences of those most impacted in legislative and policymaking processes. She works closely with local organizations to coordinate state and local lobbying efforts rooted in the needs and knowledge of the communities they serve. Abigail is excited for the opportunity to advocate for equitable housing policy at the national level with NLIHC.

Please join us in welcoming Abigail to the NLIHC team!

NLIHC Welcomes Research Intern Emma Foley

NLIHC is pleased to welcome Emma Foley as the Coalition's 2020 summer research intern.

Emma is currently pursuing a Master of Public Policy at Duke University's Sanford School of Public Policy. She became passionate about equitable housing policy following several years working with organizations that advocate affordable, accessible, and fair housing in Charlotte, Poughkeepsie, and New Orleans. For the past four years, she has worked for a social science research firm to assess social program efficacy across several policy areas. She is thrilled to combine her interests in research, equity, and housing in support of NLIHC's mission to ensure socially just housing policy.

Please join us in welcoming Emma to the NLIHC team!

NLIHC Welcomes Graphic Design/Communications Intern Shuting Zhou

NLIHC is pleased to welcome Shuting Zhou as the Coalition's 2020 summer graphic design/communications intern.

Shuting is a new graduate from the Visual Communication Design program at The Ohio State University. Brand strategy, animation, data visualization, and user experience design are just a few of her passions. Through a previous internship, she gained valuable experience designing infographics and social media images for local non-profits. Shuting knows how crucial it is to ensure people with the lowest incomes in the U.S. have affordable and decent homes, especially during the current COVID-19 crisis, and she is excited to use her graphic design skills to help NLIHC raise awareness on socially just public policies.

Please join us in welcoming Shuting to the NLIHC team!

NLIHC in the News

NLIHC in the News for the Week of May 17

The following are some of the news stories that NLIHC contributed to during the week of May 17:

- “Security deposits can be a high-cost hurdle to affordable housing,” *The Washington Post*, May 20 at: <https://tinyurl.com/y9bwkmzg>

- “Struggling to pay rent? SC Housing authority offering up to \$1,500 in assistance,” *The Post and Courier*, May 20 at: <https://tinyurl.com/ycrtllqo>
- “How Louisiana cities are using the CARES Act to save small businesses, keep people in homes,” *The Tennessean*, May 19 at: <https://tinyurl.com/yb3cx33x>
- “Renters prepare for tough choices as eviction proceedings resume in Texas,” *Click2Houston*, May 19 at: <https://tinyurl.com/ycqm7m52>
- “Can you be evicted during coronavirus? Here’s how to find out,” *ProPublica*, May 18 at: <https://tinyurl.com/yavojgn5>

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