

Volume 28, Issue 20
May 30, 2023

Budget and Appropriations

- Final Debt Ceiling Agreement Could Harm Renters and People Experiencing Homelessness! Your Advocacy Is Needed!
- NLIHC and National Women's Law Center Release Factsheet on Impact of Rental Assistance Cuts on Women, Families, and LGBTQ+ People

HoUSed Campaign for Universal, Stable, Affordable Homes

- Recap of May 22 National HoUSed Campaign Call

Disaster Housing Recovery

- Typhoon Mawar Impacts Island of Guam, Strongest Storm to Hit U.S. Territory Since 200

From the Field

- Minnesota Enacts \$1 Billion Housing Omnibus Bill, Historic Tenants' Rights Package, and Additional Housing and Homelessness Resources
- Deadline Extended for Tenant Talk Cover Art Competition!

Events

- NHLP to Host All-Day Training on Protecting HUD-Assisted Housing and Tenants' Right to Organize

HUD

- HUD Announces Indian Community Development Block Grant (ICBDG) Awards
- FHEO Establishes Fair Housing Webpage on HUD Exchange
- Richard J. Monocchio Sworn In as PIH Principal Deputy Assistant Secretary

Congress

- Senator Young (R-IN) and Representative Kilmer (D-WA) Introduce Bipartisan "YIMBY Act"

Opportunity Starts at Home

- Research Reveals Impacts of Housing Mobility Program on Childhood Asthma

Research

- Report Shows Financial Well-Being Declined in 2022

Fact of the Week

- Decline in Adults Who Would Cover Emergency Expense with Cash Greater among Parents after Child Tax Credit Expired at End of 2021

NLIHC Careers

- NLIHC Seeks Director of Operations
- NLIHC Seeks Operations Associate

NLIHC in the News

- NLIHC in the News for the Week of May 21

NLIHC News

- Meredith Abel Joins NLIHC as Research Intern
- NLIHC Welcomes Yingxue Snow Guo as Communications Intern
- Where to Find Us – May 30

Budget and Appropriations

Final Debt Ceiling Agreement Could Harm Renters and People Experiencing Homelessness! Your Advocacy Is Needed!

President Joe Biden and House Speaker Kevin McCarthy (R-CA) released on May 28 the legislative text of an [agreement](#) on to lift the debt ceiling in exchange for essentially a two-year freeze on spending for some domestic programs and increased work requirements for certain recipients of food and cash assistance programs, among other things.

The House and Senate will now work quickly to enact the agreement before the nation defaults on its debts on June 5. The House may take up and vote on the legislation on the floor as soon as Wednesday, May 31.

Because some key HUD programs require additional funding to keep up with inflation, higher rents, and interest rate hikes, the debt ceiling agreement acts as a significant cut to affordable housing and homelessness programs. In FY 2024 alone, HUD needs an estimated \$13 billion to \$16 billion in additional funding just to maintain current levels of assistance. Unless further action is taken by Congress, tens of thousands of households will be at risk of losing rental assistance.

NLIHC President and CEO Diane Yentel said in a [statement](#), “House Republicans held our nation’s lowest-income and most marginalized people hostage in exchange for lifting the debt ceiling. By preventing necessary inflationary cost increases for critical HUD programs, this debt ceiling deal could lead to tens of thousands of families losing rental assistance during an already deepening housing and homelessness crisis. Expanding ineffective work requirements and adding time limits for food assistance adds salt to the wound, further harming some of the lowest income and most marginalized people in our country.”

Under the debt ceiling agreement:

- The debt limit is suspended through January 1, 2025.
- Fiscal Year (FY) 2024 spending for domestic programs would essentially be capped at FY 2023 levels, and spending increases in FY 2025 would be limited to just one percent.
- Unobligated COVID-19 relief resources would be rescinded, including emergency funding for tenant-based rental assistance, project-based rental assistance, Section 202 Housing for the Elderly, Section 811 Housing for Persons with Disabilities, tribal housing, fair housing, and assistance to rural homeowners. Critical Emergency Housing Vouchers and Emergency Rental Assistance funds are spared.
- New time limits would be phased in for food assistance programs, impacting recipients up to age 54 without dependent children, if they do not meet certain work reporting requirements. Veterans, people experiencing homelessness, and others would be exempted from such time limits. The changes would sunset in 2030. Under current law, time limits apply only to certain individuals up to 49 years old.

- Changes to work requirements would be put in place for cash assistance programs. These changes may make it more difficult for states to meet work participation rules.

Your effective advocacy helped prevent some of the most extreme House Republican proposals from being enacted. Our collective efforts increased public pressure to prevent HUD's budget being cut by 30 percent, which could have put nearly 1 million households at risk of losing their rental assistance and denied services to 120,000 fewer people experiencing homelessness.

But this final debt ceiling agreement will cause significant harm to households with the greatest needs. Once the agreement is enacted, Congress will turn its attention to divvying up the available funds among various departments and programs and begin drafting and voting to approve final spending bills. **Your continued advocacy will be needed over the coming weeks and months to ensure the highest level of funding possible within these tight budget caps for affordable housing and homelessness programs, and to protect thousands of our nation's lowest-income and most marginalized households from losing their rental assistance.**

NLIHC will share a more detailed analysis of the debt ceiling deal and next steps for advocacy in the coming days and weeks. [Join us](#), and [stay involved](#). Thank you for your advocacy.

See the text of the debt ceiling agreement at: <https://tinyurl.com/7t3hu4mc>

See NLIHC's press statement on the debt ceiling agreement at: <https://bit.ly/42aJIHI>

NLIHC and National Women's Law Center Release Factsheet on Impact of Rental Assistance Cuts on Women, Families, and LGBTQ+ People

NLIHC and the National Women's Law Center (NWLC) released a [factsheet](#) on May 25 highlighting the impacts of cuts to federal rental assistance programs on women, families, and LGBTQ+ people.

Due to discrimination in the housing and labor markets, certain groups – especially women, families, and LGBTQ+ people of color – are disproportionately represented in the low-wage workforce and among low-income renters. For this reason, they are also disproportionately represented among households who receive federal housing assistance and would be dramatically impacted if deep cuts are made to domestic spending programs as a result of ongoing debt limit negotiations.

The new factsheet supplements NWLC's recently updated publication [By the Numbers](#), a resource evaluating participation data and anti-poverty impacts of programs that improve housing affordability, provide supplemental income, and boost nutrition assistance.

Find the factsheet [here](#).

HoUsed Campaign for Universal, Stable, Affordable Homes

Recap of May 22 National HoUsed Campaign Call

In the most recent (May 22) call for the national HoUsed campaign, we shared an upcoming public comment opportunity involving the Federal Housing Finance Agency (FHFA); heard about urgent threats to HUD's affordable housing and homelessness programs in the FY24 budget; discussed how public defenders in New York City are responding to the mayor's call for the increased criminalization of homelessness; received updates from the field; and more.

Siobhan Kelly, associate director of the Office of Multifamily Analytics and Policy at the Federal Housing Finance Agency (FHFA), spoke about an upcoming opportunity to weigh in with FHFA on tenant protections needed in FHFA-financed properties. Urban Institute estimates that more than 25% of rental units in the U.S. are financed with federally backed mortgages from entities regulated by the FHFA. Due to the program's broad reach, any FHFA renter protections could cover a significant share of renters across the nation and lay the groundwork for stronger protections for all tenants.

FHFA is expected to release its request for information (RFI) in the coming days. Once the RFI is released, NLIHC will send an urgent call to action for tenants and advocates to respond to the request and share their experiences and recommendations with the agency. We will supply a sample comment letter; begin hosting a weekly Tenant Protections Working Group; and provide other ways for tenants to get involved and weigh in with FHFA on this important opportunity.

Next, Peggy Bailey, vice president for housing and income security at the Center on Budget and Policy Priorities (CBPP), joined Steve Berg, chief policy officer of the National Alliance to End Homelessness (NAEH), and NLIHC's Sarah Saadian for a discussion about the [urgent threats to affordable housing and homelessness assistance funding](#) posed by the ongoing fight over the nation's debt ceiling. A proposal passed by Republicans in the U.S. House of Representatives would raise the debt ceiling in exchange for capping federal spending for fiscal year (FY) 2024 at FY22 levels, which would impose draconian cuts on domestic spending programs, including HUD's affordable housing and homelessness assistance programs.

According to an [analysis by HUD](#), these cuts could result in as much as a 22% cut to HUD programs, and almost 1 million people currently receiving rental assistance could lose the assistance they rely on to keep a roof over their heads. The proposal would also cut funding to vital assistance programs like the Supplemental Assistance Nutrition Program (SNAP) and Temporary Assistance for Needy Families (TANF) program. It is crucial that advocates [continue to weigh in](#) with their members of Congress and urge them to reject any proposal that would cap or cut affordable housing, homelessness assistance, and other programs that decrease poverty.

Amanda Jack of the Legal Aid Society of New York then joined the call to share [a recent letter](#) from New York City's public defenders responding to Mayor Eric Adams's comment calling for increased criminalization and forced hospitalization of people experiencing homelessness. We also received field updates from Staci Berger of the Housing and Community Development Network of New Jersey, who shared a [recent op-ed](#) she authored on the dangers of enacting proposed spending cuts to federal programs. Kendra Knighten of the Idaho Asset Building

Network shared a [recent victory](#) in the Idaho state legislature, where a bill limiting how much a property manager or owner can charge in fees was signed into law.

National calls take place every other week. Our next call will be held on June 5 at 2:30 pm ET. Register for the call at: <https://tinyurl.com/ru73qan>

Disaster Housing Recovery

Typhoon Mawar Impacts Island of Guam, Strongest Storm to Hit U.S. Territory Since 2002

Typhoon Mawar [impacted](#) the Territory of Guam on May 24 local time. The Category 4 storm brought severe wind, torrential rain, and storm surge across the island. While there were no fatalities, the island was left with extensive damage. Authorities are currently working to restore essential utilities for Guam's roughly 170,000 residents.

The last time a typhoon of similar strength impacted Guam was in 1962, when Typhoon Karen devastated the island, damaging or destroying 95% of homes. In the aftermath of that storm, the building code and construction techniques being used on the island were upgraded. Most buildings on the island are now concrete and steel structures. However, most other structures made of wood or tin were significantly damaged by Mawar. The typhoon brought particularly strong winds to the northern portion of the island, which was crossed by the eyewall of the storm and which received 24.5 inches of rain while experiencing sustained winds of as much as 140 mph.

In advance of Mawar, the island opened nearly 20 shelters and evacuated villages in low lying areas, with forecasters warning of life-threatening storm surge and coastal flooding. Although home to the Indigenous Chamorro people, the island is also the site of several large military installations where more than 6,800 military service members are stationed. The military had evacuated non-essential armed forces personnel and dependents in advance of the storm.

Although the storm rapidly intensified during its approach to the island, increasing its windspeed by 50 mph in just 18 hours – a meteorological phenomenon made more likely by rising ocean temperatures due to climate change – the storm entered into an eyewall replacement cycle shortly before landfall, which lessened the strength of the cyclone and caused the worst winds to graze only the northern tip of the island. Regardless, scenes from the island in the aftermath of the typhoon showed significant debris and damage to non-concrete structures. The Navy has ordered the USS Nimitz aircraft carrier strike group to head to the island to assist in recovery efforts. FEMA had pre-staged over 100 personnel on the island to assist with recovery as well. Generators and other humanitarian supplies are expected to arrive shortly as airport runways on the island begin to be cleared.

From the Field

Minnesota Enacts \$1 Billion Housing Omnibus Bill, Historic Tenants' Rights Package, and Additional Housing and Homelessness Resources

Minnesota Governor Tim Walz signed a housing omnibus bill on May 15 that marks the state's [largest-ever investment](#) in affordable housing. Four days later, Governor Walz signed [SF 2909](#), which contains the most comprehensive update to Minnesota landlord and tenant law in the state's history. In total, the state's 2023 legislative session resulted in \$2 billion dedicated to housing and homelessness resources.

“This landmark legislation is about so much more than housing,” said Anne Mavity, executive director of Minnesota Housing Partnership (MHP), an NLIHC state partner that played a key role in advocating for the legislation. Ms. Mavity is also a member of NLIHC's board of directors. “It will truly transform lives and communities.”

The \$1 billion housing omnibus bill ([HF 2335](#)) will amount to an 850% increase in the Minnesota Housing Finance Agency's budget and will address the full continuum of housing needs, from homelessness prevention to first-time homeownership. The bill will raise sales taxes in the seven-county Twin Cities metropolitan area by 0.25%, which will generate \$353 million in revenue over the next two years and provide a permanent revenue source for housing programs. One-quarter of the sales tax revenue will go to a state rental assistance account for housing vouchers in the Twin Cities metro area, another quarter will be directed towards housing aid for cities in the metro area, and the remaining half will fund metropolitan county-level housing assistance. The bill also invests \$46 million from the state's general fund to provide statewide rental assistance in the 80 counties outside of the metro area. Collectively, the housing bill will fund new vouchers for approximately 5,000 households each year. While this only accounts for a fraction of the [nearly 136,000 cost-burdened extremely low-income renters](#) in Minnesota, it marks progress towards alleviating housing instability and increasing access to affordable homes.

More than half the \$1 billion package will expand the supply of affordable housing. The bill provides \$200 million in one-time resources for a housing infrastructure program, and \$90 million will be used to buy or rehabilitate older, low-rent homes that could otherwise be purchased by investors and lose their affordability. These resources will be used to take steps to mitigate the shortage of nearly [104,000 rental homes](#) affordable and available to the lowest-income Minnesota households.

The housing package also allocates \$45 million to the state's Family Homeless Prevention and Assistance program, which provides emergency rental and utility assistance to families experiencing or at risk of homelessness. This investment builds on the \$50 million enacted earlier in the legislative session, the passage of which was a top priority for housing and homelessness advocates. The earlier passage of the initial \$50 million in emergency rental assistance was significant because its timing will enable resources to be allocated to community partners and disbursed to families more quickly. The housing omnibus also provides funding for new partnerships between the state housing agency and the Department of Human Services to connect people receiving housing assistance with other supportive services.

Finally, the housing omnibus contains \$150 million in downpayment assistance for first-time homebuyers, which will enable approximately 5,000 Minnesotans to purchase homes. This funding aims to target the state's racial homeownership gap: [just 30.5%](#) of Black Minnesotans own their homes, compared to 77.5% of white Minnesotans.

The omnibus's \$1 billion in direct appropriations for housing makes up just half of the total investments Minnesota will make in housing and homelessness this session. Through two capital investment (bonding) bills, Minnesota will invest an additional \$76 million to preserve and maintain public housing throughout the state. The tax omnibus bill includes targeted taxes and refunds to homeowners, owners of multifamily affordable housing, and renters. The tax bill also includes funding to produce more single-family homes and create a new local and county housing aid program. Over \$220 million will go to preventing and ending homelessness.

Years of advocacy laid the groundwork for the passage of the housing omnibus. Renters, housing and legal advocacy organizations, housing providers, CAP agencies, and housing authorities participated in a diverse coalition that built support for the bill. The 2023 legislative session presented an opportune political moment for the housing package: while the Minnesota legislature has been divided in recent years, the Democratic-Farmer-Labor Party (the state affiliate of the Democratic party) gained unified control of both chambers and the governorship in the past election cycle. This political dynamic, as well as the state's \$17.5 billion budget surplus, brought new momentum to the push for long-overdue housing investments.

The state legislature also approved [substantial updates](#) to Minnesota landlord-tenant law, which will strengthen tenant protections. The governor signed the package into law on May 19. Most of the new provisions will take effect on January 1, 2024.

The bill makes a series of reforms related to eviction filings and records. Landlords will be required to provide 14 days' written notice before filing an eviction for nonpayment of rent, and cities will be permitted to enact and enforce stronger pre-filing notice requirements. The bill also makes eviction expungements more accessible in certain cases: when the tenant prevails, when the case is dismissed, when the parties agree to expungement, when the tenant requests expungement upon settlement of the case, or when the eviction was ordered at least three years ago. The expungement reform provisions prohibit evictions from being reported in public court records until the court decides in favor of the landlord. The bill also establishes the right to counsel in eviction court for public housing tenants facing breach-of-lease eviction cases.

In addition, the package contains provisions related to landlord transparency and accountability. Landlords must disclose mandatory fees alongside the rent on the first page of the lease, as well as in any advertisements or postings of an available unit. The bill allows tenants to request move-in and move-out inspections, which will promote fairness in the landlord's decision to withhold the tenant's security deposit. The bill prevents landlords from requiring a tenant to renew their lease earlier than six months before the current lease expiration date, for leases of longer than 10 months.

The package also includes certain provisions related to tenant health and safety. Tenants will be allowed to break their leases within a two-month period when medically necessary. The bill sets the statewide heat code minimum at 68 degrees from October 1 to April 30 in units where the

tenant does not control their heat. The bill expands the category of emergency repairs for which court proceedings are expedited to include refrigeration, air conditioning, serious infestations, non-working elevators, and other conditions that threaten health and safety. To make remedies more accessible to tenants with urgent needs, the bill decreases filing fees for emergency tenant remedies and lockout petitions to equal small claims court filing fees. The bill also strengthens tenants' privacy rights by requiring a 24-hour notice for a landlord to enter a tenant's home, unless the tenant and landlord agree otherwise. The landlord must specify an anticipated time window of entry and may only enter between 8 am and 8 pm, unless the landlord and tenant agree on a different time window.

Finally, the bill limits crime-free lease provisions, which prevents landlords from penalizing tenants or terminating leases for conduct related to their premises unless it would constitute a crime of violence. The bill also prevents landlords from requiring pet declawing and devocalization or advertising property in a way that discourages applications from prospective tenants whose pets are not declawed or devocalized.

As Minnesota advocates celebrate a pair of historic victories for housing affordability and tenant protections, they are also preparing for the ongoing work ahead. Although coalition members advocated to enact a ban on source-of-income discrimination in the 2023 legislative session, this provision did not secure enough support to pass both chambers of the legislature. Minnesota advocates will continue to push for source-of-income legislation and additional tenant protections in the 2024 legislative session and beyond.

Deadline Extended for *Tenant Talk* Cover Art Competition!

The deadline for [submitting original artwork](#) for our *Tenant Talk* cover art contest has been extended to June 2! The contest gives artistically inclined advocates a chance to feature their work on the cover of this summer's edition of *Tenant Talk*, NLIHC's biannual newsletter for residents and tenants. Entries should address the theme of the upcoming edition: the role of LGBTQ+ issues in housing and homelessness. The contest's winner will be awarded \$250, and participants must be 18 or older. Submissions can be made [here](#). Please contact outreach@nlihc.org with any questions.

Events

NHLP to Host All-Day Training on Protecting HUD-Assisted Housing and Tenants' Right to Organize

The [National Housing Law Project \(NHLP\)](#) is partnering with the [Practicing Law Institute \(PLI\)](#) to host an all-day training on the preservation of existing federally assisted housing and the protection of the rights of federally assisted housing tenants to organize. The training will be oriented to practitioners who want to gain a deeper understanding of subsidized housing preservation and learn about tools that support tenant organizing focused on this aim. According

to PLI, the training is designed for advocates with limited experience in housing advocacy, but practitioners at all levels will benefit from attending.

The training will be held on June 5 from 12 to 7:30 pm ET.

If your organization is not a member of PLI, [apply for a scholarship to attend the training for free](#) at least three days prior. All nonprofit members of PLI will be able to access the training for free.

For more information, and to register, click [here](#).

HUD

HUD Announces Indian Community Development Block Grant (ICDBG) Awards

HUD [announced](#) Indian Community Development Block Grant (ICDBG) awards for 55 Native American communities. The awards total \$95 million and may be used for infrastructure, community facilities, housing rehabilitation, economic development, and other activities that support Native American and Alaska Native families on Indian reservations and in other Indian areas.

The ICDBG program is a competitive grant that supports a range of eligible activities and projects on reservations and related areas. Eligible activities and projects include housing rehabilitation; land acquisition; road, water, and sewer facility development; and the construction of single or multipurpose community buildings. This year's ICDBG awards will fund projects to rehabilitate roofs, plumbing, and electricity; construct housing for Tribal elders; provide down-payment assistance for Tribal members; and build grocery stores or social services centers.

Find a full list of grantees and summaries of their projects at: <https://tinyurl.com/8ubfcxk8>

FHEO Establishes Fair Housing Webpage on HUD Exchange

HUD's Office of Fair Housing and Equal Opportunity (FHEO) has established a [Fair Housing and Civil Rights](#) webpage on [HUD Exchange](#). The webpage contains resources and trainings intended to help HUD "program participants" and members of the public understand fair housing and civil rights laws and regulations. "Program participants" are cities, counties, states, and public housing agencies (PHAs) that must follow the affirmatively furthering fair housing (AFFH) rule as proposed (see *Memo*, [5/1](#)).

One section of the site, "Laws," presents links to the text of the "Fair Housing Act," Title VI of the "Civil Rights Act of 1964," Section 504 of the "Rehabilitation Act of 1973," Title II of the "Americans with Disabilities Act of 1990," Section 109 of the "Housing and Community Development Act of 1974," and the "Violence Against Women Act." Another section, "Guidance," provides guidance documents covering an array of topics, such as group homes,

reasonable accommodations for people with disabilities, and protections for people with limited English proficiency. A “Tools” section offers access to an AFFH data and mapping tool and an interactive tool addressing reasonable accommodations requests for assistance animals. Other resources address familial status, LGBTQIA+ people, ways to engage people with disabilities in fair housing planning, and fair housing planning best practices.

FHEO’s Fair Housing and Civil Rights page on HUD Exchange is available at: <https://tinyurl.com/mr3bb7p3>

Richard J. Monocchio Sworn In as PIH Principal Deputy Assistant Secretary

HUD [announced](#) on May 22 the swearing in of Richard J. Monocchio as the principal deputy assistant secretary of the agency’s Office of Public and Indian Housing (PIH). In a [separate announcement](#), PIH General Deputy Assistant Secretary Dominique Blom welcomed Mr. Monocchio, remarking that he “brings deep expertise and knowledge of the work of PIH and most importantly, he cares deeply about connecting people to their communities and connecting communities to opportunities. With decades of public service, PDAS Monocchio is passionate about building community around the strengths and needs of residents. Through his leadership, dozens of recreational, educational, and vocational programs have been implemented to serve families and children in assisted housing.”

Mr. Monocchio most recently served as executive director of the Housing Authority of Cook County (HACC) in Illinois. Prior to that, he served as first deputy housing commissioner and as building commissioner for the City of Chicago, worked at HUD during the Clinton administration, and served as senior advisor to the late U.S. Representative George E. Sangmeister from 1989 to 1994.

Find HUD’s media release at: <https://bit.ly/43eRCkR>

Information about PIH programs is available in Chapter 4 of NLIHC’s [2023 Advocates’ Guide](#).

Congress

Senator Young (R-IN) and Representative Kilmer (D-WA) Introduce Bipartisan “YIMBY Act”

Senator Todd Young (R-IN) and Representative Derek Kilmer (D-WA) introduced the bipartisan “Yes In My Backyard (YIMBY) Act” ([S.1688/H.R.3507](#)) in Congress on May 18. The bill would increase transparency and encourage localities to build more affordable housing by requiring Community Development Block Grant (CDBG) recipients to report on and make plans to track discriminatory land-use policies. NLIHC supports the legislation and urges Congress to enact the bill along with investments in affordable housing that would make housing affordable to the lowest-income families.

The “YIMBY Act” would encourage the implementation of 22 anti-discriminatory land-use policies to facilitate creation of new affordable housing in more communities. The legislation encourages pro-housing policies, such as re-zoning areas for high-density housing, allowing single-room occupancy development wherever multifamily housing is allowed, reducing minimum-lot-size requirements, allowing accessory dwelling units, and allowing the conversion of office units to apartments, among other provisions. The bill would require CDBG grantees to submit a report every five years addressing (1) whether they have adopted any anti-discriminatory land-use policies, (2) their plans to implement such policies; and (3) the ways in which adopting such policies would benefit their localities. These reports would not impact the amount of funds received by grantees.

The bill was first introduced on June 20, 2019 (see Memo, 07/01/2019), and passed out of the U.S. House of Representatives in 2020 (see *Memo*, [03/09/2020](https://tinyurl.com/03/09/2020)).

Read Senator Young’s press release on the bill at: <https://tinyurl.com/yf8vf3pr>

Read legislative text and see a list of cosponsors of the House version of the bill at: <https://tinyurl.com/2ffpc6c7>

Read legislative text and see a list of cosponsors of the Senate version of the bill at: <https://tinyurl.com/59a4aa5t>

Opportunity Starts at Home

Research Reveals Impacts of Housing Mobility Program on Childhood Asthma

New research published by the *JAMA Network* finds that children with asthma whose families participated in a housing mobility program experienced significant improvements in their symptoms. Housing mobility programs are designed to address structural racism by helping families move to low-poverty neighborhoods. The study followed 123 children enrolled in housing mobility programs, examining their health before and after they moved to a new neighborhood. The study also finds that general measures of stress, as well as measures of social cohesion, neighborhood safety, and urban stress, all improved when families moved. Learn more about the research [here](#).

Research

Report Shows Financial Well-Being Declined in 2022

The Federal Reserve Board released on May 22 a new report, “[Economic Well-Being of U.S. Households in 2022](#),” summarizing findings from the annual *Survey of Household Economics and Decision-making* (SHED). Thirty-five percent of adult respondents reported being worse off financially in 2022 than they were 12 months earlier, an increase from the 20% who in 2021 reported being financially worse off and the highest level in the survey’s 10-year history. The

share of respondents who said they would pay cash or a cash equivalent to cover a \$400 emergency expense declined from 68% in 2021 to 63% in 2022, with significant differences by race and ethnicity. Eighty-two percent of Asian adults, 71% of white adults, 47% of Hispanic adults, and 43% of Black adults would use cash to pay for an unexpected \$400 emergency expense. Adults with children experienced a larger decline than those without children in the share of those using cash to cover such an expense, presumably due to the expiration of the Child Tax Credit at the end of 2021.

Now in its 10th year, SHED is an online survey of a nationally representative sample of 11,667 adults over age 18. Participants without access to a computer or internet were recruited and provided a laptop to access the internet and complete the survey. Respondents are asked about their overall financial well-being, income, employment, ability to handle emergency expenses, and living arrangements, among other things.

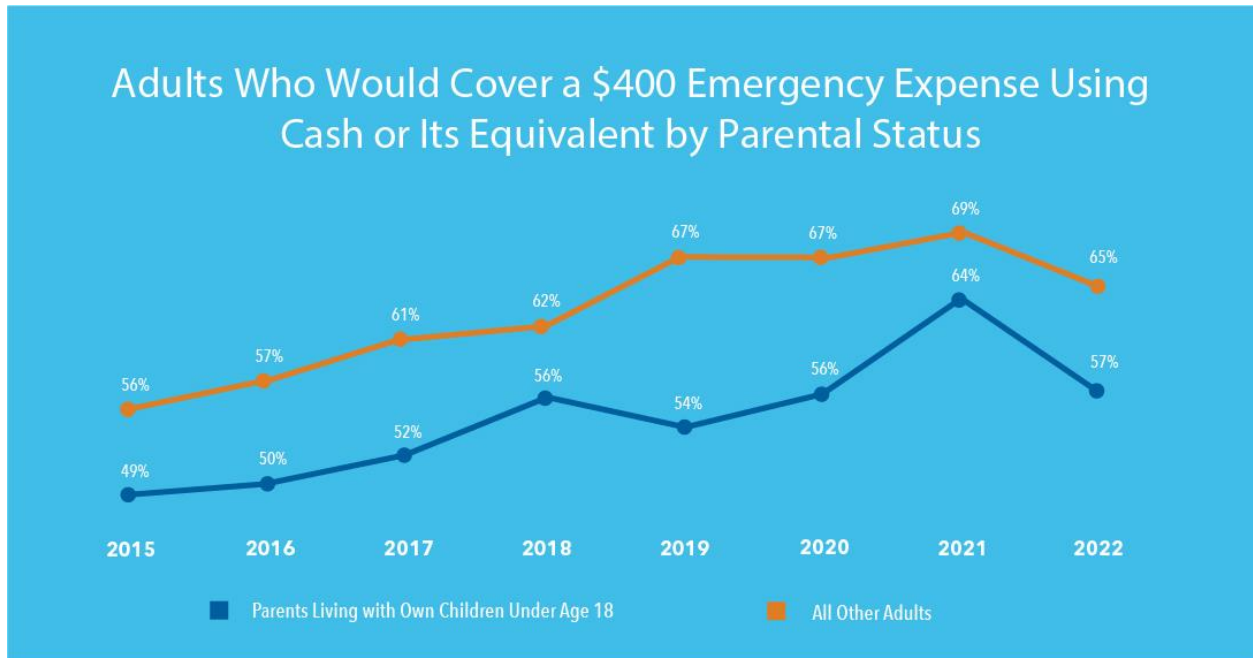
Twenty-seven percent of adults reported renting their home. The median monthly amount paid for rent was \$1,000 compared to \$1,400 for mortgage-holders. However, renters were roughly twice as likely as homeowners to be cost-burdened, with median rent payments at 32% of family income. At some point in the prior year, 17% of all renters fell behind on their rent, a finding similar to 2021 levels. Twelve percent of White renters reported falling behind at some point, compared to 24% of Hispanic renters and 26% of Black renters. Of those who reported being behind on rent at some point during the prior year, 45% said they were behind when they completed the survey, amounting to 8% of all renters. Sixty-five percent of renters said they rent because they cannot afford a down payment, up from 62% in 2019. However, 56% of renters indicated that they rent because it is more convenient or flexible than owning a home, up from 52% in 2019.

Despite rent inflation, only 3% of all renters, and 15% of those renters who had moved, reported moving because of a rent increase. Thirteen percent of renters who moved in 2022 did so because of an eviction or threat of eviction.

Read the report at: <https://bit.ly/43eGnIM>

Fact of the Week

Decline in Adults Who Would Cover Emergency Expense with Cash Greater among Parents after Child Tax Credit Expired at End of 2021



Source: Federal Reserve Board (2023). Economic well-being of households in 2022. Washington, DC: Author. Retrieved from <https://www.federalreserve.gov/consumerscommunities/shed.htm>



Source: Federal Reserve Board (2023). Economic well-being of households in 2022. Washington, DC: Author. Retrieved from <https://www.federalreserve.gov/consumerscommunities/shed.htm>

NLIHC Careers

NLIHC Seeks Director of Operations

NLIHC seeks a director of operations to work closely with the NLIHC vice president of finance and operations and the operations associate to ensure effective and efficient NLIHC operations in support of the Coalition’s mission to achieve racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice. The director of operations is responsible for implementing and enhancing the financial, human resources, and administrative processes that will enable the Coalition to effectively fulfill its mission. The director of operations will report to the vice president of finance and operations.

RESPONSIBILITIES:

Financial Management

1. Accounts Payable/Receivables. Implement business policies and accounting practices, including the preparation of all payments and entries into the payment and accounting systems,

and monitoring of deposits, invoices, and expenditures. Review the assignment of general ledger codes to revenue receipts (grants, donations, memberships, and other payments).

2. Accounting and Auditing. Work with accountants, the vice president of operations and finance, and the operations associate to prepare monthly finance reports; to prepare year-end work documents for accountant's review; and to provide auditors required accounting/financial/personnel documentation needed in the preparation and execution of annual audit and the 990 preparation.

3. Reporting. Maintain all financial records in an accurate, orderly, and up-to-date manner; ensure relevant financial data are generated for use by the president/CEO, VP of operations and finance, and the Finance Committee and/or Board of Directors. In coordination with the VP of operations and finance, prepare monthly financial Excels assigning expenses to NLIHC's 501(c)(4) and for the monthly tracking of outside donor financials.

4. Banking and Insurance. Review on-line bank accounts; manage merchant accounts and submit information for payment; monitor insurance policies and respond to related issues.

5. Form preparation. Prepare required forms with accurate data/information for annual 403b IRS 5500 tax filings and anti-discrimination testing.

Vendor/Partners/Grantees

1. Vendors/Partners/Grantees. Play a key role in all relationships with NLIHC vendors, partners and grantees to include contract preparation and oversight, deliverable tracking, invoicing and payments. Maintain relationships with all vendors; solicit comparisons to assure economical and high-quality purchasing and vendor services.

2. IT and Cybersecurity Vendor. Work with IT and Cybersecurity vendor to manage implementation of IT infrastructure and updates. Lead efforts to improve IT systems based on recommendations from IT and Cybersecurity vendor(s).

Facilities Management

1. Equipment. Oversee status of all office equipment; arrange for routine maintenance and special repairs; ensure supplies are maintained in sufficient quantities for uninterrupted service; manage phone system, including assignment of codes; maintain printers/scanner in top working order, as well as equipment related to the computer system.

2. Building. Oversee relationship with landlord and key and access card distribution to staff. Respond to physical problems with office, report to building supervisor, and follow up to ensure resolution.

Human Resources: Hiring, Staffing, Personnel, Payroll and Benefits

1. Hiring. Oversee hiring process with Operations Associate. Responsible for review of resumes, conducting reference checks and preparing offer letters for potential candidates.

2. Onboarding. Oversee onboarding process for both new hires and interns, to include orientation schedules.

3. Benefits. Administer the Coalition's health and benefits program with the vice president of operations and finance; manage contracts with health, dental, retirement and life/ disability insurance providers. Prepare annual workers compensation audits for insurance renewal. Submit applications and terminations for new and departing employees. Update staff on benefits changes

and guide staff on enrollment (new-staff enrollments and annual renewals. Assist new staff with enrolling in the 403b plan.

4. Payroll. Process payroll every two weeks. Manage relationship with payroll provider. Ensure processes for registration of staff in states where they reside, and proper state employment-related taxes are paid.

5. Records maintenance. Assure the completion and administration of all required employment-related documents, leave records and personnel records.

6. Performance Management. Assist in the performance management process with Department leaders and VP of Operations and Administration.

7. Support the development and implementation of HR initiatives and systems.

Other Duties

1. Financial/Personnel Document Management. Coordinate the proper management, retention, and destruction of all financial and personnel documents and files.

2. Internal communication. Ensure staff are informed of all pertinent financial, benefits, human resource, building facilities and other pertinent information; ensure that all staff receive pertinent notices and information.

3. Policy development / adherence: Update and ensure adherence to company policies and procedures. Ensure NLIHC office environment/equipment is adequate and safe. Implement policies and procedures that will improve day-to-day operations. Coordinate annual update of the NLIHC Disaster Preparedness/Business Continuity Plan. Coordinate with NLIHC staff the regular updating of the NLIHC Standard Operating Procedures – 4-5 functional areas each year.

4. Business License: Coordinate business license registration materials, submissions and timelines.

Organizational Support

1. Attend and provide staff support at all Board meetings, state coalition meetings, annual policy forum and fundraising event, and other special events.

2. Attend and participate in staff meetings, retreats, trainings, and all Coalition events.

3. Other duties as assigned.

Qualifications

This is a full-time position with a hybrid schedule located in Washington, D.C. Applicants must have a strong commitment to social justice and NLIHC's mission. This position would be ideal for someone with over 10 years of relevant experience in the workforce who has extensive experience in finance, human resources, and administration.

All applicants must be proficient in the Microsoft Office suite. Knowledge of Sage Intacct or comparable accounting software would be extremely beneficial. A basic-to-intermediate-level of proficiency with Excel is required.

A person will be most successful in this role if they have strong interpersonal skills with a commitment to confidentiality; strong analytical, writing, and organizational skills; a keen attention to detail; and the ability to thrive in a diverse, fast paced-environment.

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

Interested candidates should submit a resume and cover letter with salary requirement to June Jimenez via email at: info@tama-solutions.com

NLIHC Seeks Operations Associate

NLIHC seeks an operations associate to work closely with the NLIHC director of operations and the vice president of operations and finance to ensure effective and efficient NLIHC operations in support of the Coalition's mission to achieve racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice. The operations assistant will support the operations team with key functions related to financial management, organizational recordkeeping, mailing, meetings and events, intern hiring, IT support, and other duties as assigned. The operations assistant will report to the director of operations.

Responsibilities/Duties:

Administration and Recordkeeping

- Maintain key operations department files (financial, contract, personnel, etc.) and provide requested documents for annual audit.
- Coordinate with NLIHC staff in procuring needed office supplies.
- Ensure check deposits to NLIHC's bank account at least weekly.
- Assign general ledger codes to revenue receipts (grants, donations, memberships, and other payments).
- Receive vendor/contractor invoices and requests for staff expenditures, prepare payments to vendors/staff with appropriate general ledger coding in Bill.com, and make allocations to NLIHC's 501(c)(3) and 501(c)(4) as appropriate. Submit payments for approval by VP of operations and finance and/or director of operations in Bill.com.
- Work with NLIHC program staff to ensure proper preparation of grants from NLIHC to state and local partners, ensure grant letters are signed in a timely manner, and get grants processed for payments in Bill.com. Maintain electronic files of all contracts and grants for submission to auditors.
- Coordinate with the operations director to transition previous years financial documents into storage (on and off-site) and to update the system to receive the new/current years financial documents.
- Implement procedures to process staff expenditure requests and payments.
- Completing monthly credit card reconciliation.
- Update approved changes to NLIHC Personnel Policies handbook.
- Prepare bi-weekly expense report from Bill.com for the CEO's review as part of the department's reconciliation activities.
- Conduct annual equipment inventory.

- Monitor status of all office equipment, including assigning inventory codes; arrange for routine maintenance and special repairs; ensure supplies are maintained in sufficient quantities for uninterrupted service; assist in managing phone system, including assignment of extension codes; ensure maintenance of printers/scanners in top working order, as well as equipment related to the computer system.
- Manage relationship with landlord and key and access card distribution to staff. Respond to physical problems with office, report to building supervisor, and follow up to ensure resolution.
- Coordinate document organization and destruction in the NLIHC storage facility once per year.
- Assist in preparation and mailing of acknowledgement letters, publications and other NLIHC correspondence, as needed.
- Coordinate business license registration materials, submissions, and timelines
- Assist in internal IT troubleshooting and updates to IT and telecommunication systems.
- Other duties as assigned.

Hiring/Staffing/HR

- Post vacancy position announcements, review resumes, schedule interviews.
- Ensure intern postings on Idealist and university websites each semester.
- Prepare new staff and intern IT accounts, equipment, and on-boarding orientation schedules in coordination with outsourced IT contractor.
- Ensure timely delivery of intern stipend payments in Bill.com.
- Coordinate/facilitate quarterly intern outing or group experience.

Board

- Assist executive assistant in coordinating Board travel.
- Assist Operations Department in staffing relevant Board committees (finance, investment, and personnel) to include but not limited to scheduling meetings, preparing minutes and providing other meeting support.

Meetings and Events

- Assist in the planning and preparation of NLIHC events in conjunction with staff members and potential consultants.

Qualifications:

This is a full-time position with a strong preference for candidates physically located in the metropolitan Washington, D.C. area. Applicants must have a strong commitment to social justice and NLIHC's mission. This position would be ideal for someone with two to eight years of relevant experience in the workforce; candidates with a variety of relevant experience will be considered. All applicants must be proficient in the Microsoft Office suite. Basic-to-intermediate-level Excel skills are strongly preferred.

A person will be most successful in this role if they have strong interpersonal skills with a commitment to confidentiality; strong analytical, writing, and organizational skills; and a keen attention to detail.

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

Interested candidates should submit a resume and cover letter with salary requirement to June Jimenez via email at: info@tama-solutions.com

NLIHC in the News

NLIHC in the News for the Week of May 21

The following are some of the news stories to which NLIHC contributed during the week of May 21:

- “Homeless Sweeps on the Rise: More Politicians Opt to Criminalize Homelessness” *Invisible People*, May 22 at: <https://bit.ly/3MHzb18>
 - “Debt Limit Talks Dim Prospects for Addressing Nation’s Housing Crisis” *Route Fifty*, May 24 at: <https://bit.ly/3WzIDJq>
 - “State programs trying to build affordable housing face lack of funding” *CNHI News Service*, May 25 at: <https://bit.ly/437dWfQ>
-

NLIHC News

Meredith Abel Joins NLIHC as Research Intern

NLIHC welcomes Meredith Abel as a summer research intern. A city council member in Temple Terrace, Florida, and a graduate student in the master’s program in public administration at the University of South Florida, she is eager to learn about practical ways local governments can apply housing research to better meet the needs of the lowest-income renters. As an NLIHC intern, she will assist with various research projects, including updating the local rental assistance database and assisting with research reports.

NLIHC Welcomes Yingxue Snow Guo as Communications Intern

NLIHC welcomes Yingxue Snow Guo as a summer communications intern. Yingxue is a graduate student in landscape architecture and user experience design and research at the University of Michigan. With five years of graphic design experience and nearly two years of user-centered design experience, she is well-equipped to explore the connections between humans and their environments. As an NLIHC intern, she will help the organization create

visualizations of effective housing policies and funding initiatives, with a specific focus on addressing the comprehensive housing needs of marginalized groups with low incomes.

Where to Find Us – May 30

- Maryland Emergency Management Association 2023 Symposium – Ocean City, MD, June 1 (Noah Patton)
 - [National Coalition for Homeless Veterans Conference](#) – Washington, D.C., June 1 (Brooke Schipporeit)
 - [Tenants & Neighbors](#) Annual Meeting – Virtual, June 3 (Lindsay Duvall)
 - Sinergia NY Housing Advocacy Program - Virtual, June 7 (Lindsay Duvall)
 - South Dakota Housing for the Homeless Consortium, Annual Homeless Summit – Pierre, SD, June 13-14 (Diane Yentel and Courtney Cooperman)
 - Housing & Community Development Network of New Jersey [Legislative Day](#) – Trenton, NJ, June 15 (Lindsay Duvall)
 - Supportive Housing Network of New York Conference – New York, NY, June 29 (Diane Yentel)
 - 17th Annual KATZ Lecture, Benjamin Rose Institute on Aging – Virtual, July 13 (Diane Yentel)
 - [A Home for Everyone](#) – Oshkosh, WI, July 19-20 (Courtney Cooperman)
 - Virginia Housing Alliance, Annual Awards Lunch – Richmond, VA, July 21 (Diane Yentel)
 - Ability Housing, Inc. Annual Summit – Kissimmee, FL, September 12-13 (Diane Yentel)
 - [Neighborhood Preservation Coalition of New York Annual Conference](#) – Saratoga Springs, NY, September 19 (Lindsay Duvall)
-

NLIHC Staff

Meredith Abel, Research Intern

Andrew Aurand, Senior Vice President for Research, x245

Sidney Betancourt, Housing Advocacy Organizer, x200

Victoria Bourret, ERASE Senior Project Coordinator x244

Jen Butler, Vice President of Media Relations and Communications, x239

Alayna Calabro, Senior Policy Analyst, x252

Matthew Clarke, Writer/Editor, x207

Courtney Cooperman, Housing Advocacy Organizer, x263

Lindsay Duvall, Senior Organizer for Housing Advocacy, x206

Dan Emmanuel, Senior Research Analyst, x316

Ed Gramlich, Senior Advisor, x314

Sarah Gallagher, Senior Director, ERASE Project, x220

Jordan Goldstein, Communications/Graphic Design Intern

Danita Humphries, Senior Executive Assistant, x226

Nada Hussein, ERASE Project Coordinator, x264

Kim Johnson, Public Policy Manager, x243
Mike Koprowski, OSAH Campaign Director, x317
Kayla Laywell, Housing Policy Analyst, x231
Mayerline Louis-Juste, Senior Communications Specialist, x201
Steve Moore Sanchez, Development Coordinator, x209
Khara Norris, Senior Director of Administration, x242
Noah Patton, Senior Housing Policy Analyst, x227
Mackenzie Pish, Research Analyst
Ikra Rafi, Creative Services Manager, x246
Benja Reilly, Development Specialist, x234
Gabrielle Ross, Housing Advocacy Organizer, x208
Sarah Saadian, Senior Vice President for Public Policy and Field Organizing, x228
Brooke Schipporeit, Manager of Field Organizing x233
Sophie Siebach-Glover, Research Analyst, x205
Lauren Steimle, Web/Graphic Design Specialist, x246
Chantelle Wilkinson, OSAH Campaign Manager, x230
Renee Willis, Senior Vice President for Racial Equity, Diversity, and Inclusion, x247
Diane Yentel, President and CEO, x225