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## Point of View

### Rent is Due – by Diane Yentel, NLIHC President and CEO

Rent is due today, and millions of people in America can't afford to pay. Without a significant federal intervention, a wave of evictions and a spike in homelessness will devastate individuals, communities, and our economy. The House has passed legislation to prevent this unnecessary and costly outcome; the Senate now must act.

Even before COVID-19, the country was in the grip of a pervasive affordable housing crisis. [More than half a million people experienced homelessness](#) in the U.S. each night. A [national shortage of 7 million affordable apartments](#) left fewer than four affordable homes available for every 10 extremely low-income renters. Eight million of the lowest-income renters paid at least half of their limited incomes on rent, leaving them one financial emergency away from eviction and, in worst cases, homelessness.

For many of these renters, the coronavirus *is* the financial emergency. [More than half of low-income households](#) report a recent and sudden job loss or decline in income due to the pandemic. In the first week of May, only [74% of renters](#) in older, lower-cost apartments were able to pay rent. Many low-income renters who paid rent in May did so with one-time stimulus checks or [credit cards](#).

The housing emergency most harms people of color. Structural racism leaves people of color [disproportionately low-income, rent-burdened](#), or [homeless](#), even before COVID-19. Now, Black and Native Americans bear the [brunt of COVID-19 infections and fatalities](#), and Latinos [bear the brunt of historic job losses](#). Without focused action, the pending tsunami of evictions and homelessness will disproportionately affect Black and brown people.

A patchwork of federal, state, and local eviction moratoriums has given short-term relief to some renters but leave many unprotected and create a financial cliff when moratoriums expire and back rent is due. State and local eviction moratoriums are expiring rapidly, and courts are beginning to process a backlog of evictions: twelve states ended eviction moratoriums in May, and another six are set to allow evictions to move forward over the next two weeks.

In the short term, increased evictions and homelessness have enormous individual and public health consequences. In the long-term, evictions create a spiraling into poverty that is difficult to reverse, with myriad costs to families, communities, and the country. Congress must immediately implement a uniform, national moratorium on evictions for the duration of the public health emergency.

But eviction moratoriums alone are not enough. Without further action, this crisis will result in a depleted national housing stock and low-income renters burdened with more debt. Some states and localities have cobbled together resources to provide rental assistance and prevent evictions, but these programs are shutting down within hours or days after funds are depleted. Throughout the country, demand for rental assistance and eviction prevention far outstrips resources.

Across the country and across party lines, [Americans overwhelmingly want Congress to act](#) immediately to keep people stably housed during and after the pandemic. According to a recent public opinion poll, 89% of people in America favor enacting a uniform, nationwide policy that stops all evictions during the coronavirus outbreak. Fully nine out of ten people in America support providing emergency rental assistance for people who are struggling to afford the rent and are at serious risk of eviction as a result of the coronavirus outbreak. Ninety percent of all people favor expanding funding for homeless assistance programs.

The U.S. House of Representatives has responded to the need and the public cry for action by passing the “Health and Economic Recovery Omnibus Emergency Solutions (HEROES) Act.” This bill includes essential components to ensure housing stability: a broad eviction moratorium for all renters, \$11.5 billion for homeless shelter and service providers, and the [Emergency Rental Assistance and Rental Market Stabilization Act](#) to provide [\\$100 billion in flexible funds for emergency rental assistance](#).

Senate Majority Leader Mitch McConnell says he “does not feel the urgency of acting immediately.” Let’s be clear: every day of inaction puts more low-income renters – seniors, people with disabilities, families with children, veterans – at immediate risk of losing their homes. Now more than ever, housing is healthcare. [We need rent relief now](#).

## Coronavirus, Homelessness, and Housing

### Speaker Pelosi to Join Next National Call on Coronavirus, Housing, and Homelessness

Speaker Nancy Pelosi (D-CA) will join our next [national call on Coronavirus, Housing, and Homelessness](#) on **Tuesday, June 2, 3:30-5 pm ET**, to talk about the “HEROES Act,” the bill’s [essential housing and homelessness components](#), and the urgency of enacting the bill.

This is our opportunity to thank Speaker Pelosi for her commitment to housing stability during and after the pandemic and to hear from her on what more we need to do to include \$100 billion in emergency rental assistance, a national eviction moratorium, and other critical housing/homelessness funds in the final spending package. On tomorrow’s call we will also share national eviction risk estimates, our priorities in the next coronavirus relief package, and updates from the field.

Register [here](#) for the call, and encourage your networks to register! See the full agenda for the call [here](#).

*Please note the day/time change for next week’s call: Tuesday, June 2, 3:30 – 5:00 pm ET. A full agenda will be sent prior to the call.*

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### Take Action: Join June 1<sup>st</sup> Tweetstorm Calling for Housing and Homelessness Resources in Next COVID-19 Bill

Join us in a Tweetstorm today at 1 pm ET to call for housing stability during and after the pandemic. 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 to urge their representatives and senators 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. #RentisDue and we need #RentReliefNow!

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

Add to your Google calendar here: <https://tinyurl.com/y7jz6mdb>

Add to your Outlook calendar here: <https://tinyurl.com/y8swarulw>

### Sample Tweets:

9 in 10 people want our elected leaders to ensure #housingstability during the #coronavirus outbreak. Congress must enact critical housing investments & protections in the next #COVID19 spending bill <https://tinyurl.com/y8m46hep>

Over 1/3 of Americans say it's a "big concern" that they'll lose their home if they don't receive additional assistance! Tell Congress to TAKE ACTION & ensure #housingstability in the next #COVID19 spending bill <https://tinyurl.com/y8m46hep>

60% of Americans think the Govt. is doing too little to make sure people can stably house during #COVID19? Tell Congress they can do more. Ask them to immediately enact critical housing protections in the next #COVID19 spending bill <https://tinyurl.com/y8m46hep>

80% of Americans want the Govt. to provide #housingstability during the #COVID19 outbreak. Let your senator know they must do everything they can to enact critical housing investments & protections in the final #COVID19 spending bill <https://tinyurl.com/y8m46hep>

An overall majority of Americans want Congress to ensure #housingstability during the #COVID19 outbreak & want Congress to include vital housing investments & protections in the next #COVID19 spending bill. If you agree, tell Congress today <https://tinyurl.com/y8m46hep>

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>

## ***Tenant Talk Live! Webinar for Residents: A Conversation with HUD Officials***

Join NLIHC's next *Tenant Talk Live!* resident engagement webinar on Monday, June 1 at 6:00 pm ET (5 pm CT, 4 pm MT, 3 pm PT). Three HUD officials will provide updates and answer questions about HUD operations during the coronavirus pandemic. Register at: <https://bit.ly/2XKZIGO>

From HUD's Office of Public and Indian Housing (PIH) we will have Assistant Secretary Hunter Kurtz, Deputy Assistant Secretary for the Public Housing and Voucher Programs Danielle Bastarache, and several other PIH program specialists. From HUD's Office of Multifamily Housing Programs, we will have Director of the Office of Multifamily Asset Management and Portfolio Oversight Toby Halliday.

These officials will explain each office's resident-oriented pandemic regulation waivers, Frequently Asked Questions (PIH), and Question & Answer documents (Multifamily). After the presenters explain HUD's pandemic-related policies, we will pose questions to them based on those you provide when you register for the webinar. **Also, please send NLIHC your questions and/or concerns about how your PHA or owner/management agent is carrying out or not carrying out pandemic-related operations** (email [Outreach@nlihc.org](mailto:Outreach@nlihc.org)). We will ask HUD staff to respond live during the webinar, and you will have an opportunity to ask questions at that time.

Specifically, we would like to know:

- Is your PHA telling residents about the waivers it plans to use or is already using?
- Has your PHA or owner/manager distributed and posted PIH and Multifamily flyers explaining the CARES Act eviction moratorium?
- How is your PHA or owner/manager communicating with residents?
  - Are they allowing residents to self-certify income?
  - Are they allowing residents to conduct essential business with the PHA or owner/manager through phone calls, emails, and/or U.S. mail?
  - Are there virtual meetings?
  - What about residents who don't have access to electronic media?

See this [link](#) for more on NLIHC's concerns with PIH's existing waivers and Multifamily Q&As. The waivers are only optional, and the Q&As are not required either. We think the PIH and Multifamily should require PHAs and owner/managers to address the issues in that document.

*Tenant Talk Live!* is a biweekly call/webinar with resident leaders from across the country that provides opportunities for residents to connect with NLIHC and one another; to share best practices; and to learn how to be more involved in influencing federal housing policies and to lead in their community.

The last [Tenant Talk Live call](#) took place on May 11 and included updates from NLIHC staff and Section 3 expert Keith Swiney from Motivation, Inc.

NLIHC is committed to connecting and engaging with 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, please email Kyle Arbuckle ([karbuckle@nlihc.org](mailto:karbuckle@nlihc.org)) or Renee Willis ([rwillis@nlihc.org](mailto:rwillis@nlihc.org)).

## Coronavirus – Congress

### Congressional Leaders Send Letters to HUD Secretary Calling for Accelerated Distribution of CARES Act Funds

Leaders in the House and Senate sent letters to HUD Secretary Ben Carson demanding greater urgency in allocating the emergency housing and community development funding provided in the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). Transportation, Housing, and Urban Development Appropriations Subcommittee Chair David Price (D-NC) and Ranking Member Mario Diaz-Balart (R-FL) sent a [letter](#) to Secretary Carson on May 19 urging HUD to take immediate steps to ensure CARES Act funds are promptly disbursed to state and local governments.

The Subcommittee’s leaders demanded information and action from HUD, including “the Department’s timeline for publishing the administrative requirements for HUD’s CARES Act funding; providing grantees with access to CARES Act funding; guidance on coordinating with other Federal funding sources (such as FEMA); and allocating the remaining funds for each of these programs within a week of receipt of this letter.”

Senator Dianne Feinstein (D-CA) wrote [her own letter](#) to Secretary Carson on May 21 expressing similar consternation regarding the lag in funding allocation. Senator Feinstein noted she was “alarmed to learn that nearly two months after the CARES Act was signed into law, less than half of the \$9 billion provided to the Community Development Block Grant (CDBG) and Emergency Solutions Grant (ESG) programs has been awarded, and less than one percent of this funding has actually been made available for use.”

Read Chair Price and Ranking Member Diaz Balart’s letter at: <https://bit.ly/3et8Q3X>

Read Senator Feinstein’s letter at: <https://bit.ly/36BfRgi>

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## Coronavirus – HUD

### HUD CPD Issues Second Round of Waivers for ESG, CoC, and HOPWA

HUD’s Office of Community Planning and Development (CPD) issued a Memorandum containing a [second set of regulation waivers](#) on May 22 affecting the Emergency Solutions Grant (ESG), Continuum of Care (CoC), and Housing for Persons with AIDS (HOPWA) programs. The Youth Homelessness Demonstration Program (YHDP) is also included. The first set of waivers was issued on March 31 (see *Memo*, [4/6](#)).

To use the waivers, recipients must notify the HUD Field Office CPD Director in writing through mail or email no less than two days before they anticipate using the waiver. Recipients must also update program records to include written documentation of the specific conditions that justify the waiver.

#### Emergency Solutions Grant Program (ESG)

ESG regulations mandate that recipients and subrecipients require people to meet with a case manager at least once a month to ensure long-term housing stability. The March 31 Memorandum waived the monthly case management requirement for two months. The May 22 Memorandum extends the waiver for an additional three months beginning May 22. This applies to ESG funds awarded through the CARES Act (ESG-CV) as well as all “regular” ESG grants.



## Continuum of Care Program (CoC)

CoC regulations allow funds to be used for tenant-based rental assistance on either a short-term (up to three months) or a medium-term (up to 24 months) basis. CPD is waiving the limit for people in a permanent housing rapid re-housing project who have reached 24 months of rental assistance: starting on May 22, people can continue receiving rental assistance for three months after a state or local public health official has determined that special pandemic-related measures are no longer necessary.

CoC regulations require people in permanent housing-rapid rehousing projects to meet with a case manager at least once a month to ensure long-term housing stability. The March 31 Memorandum waived the monthly case management requirement for two months. The May 22 Memorandum extends the waiver for an additional three months beginning May 22.

## Housing for Persons with AIDS (HOPWA)

HOPWA regulations limit residential assistance for individuals in a short-term supported housing facility to 60 days during any six-month period. Short-Term Rent, Mortgage, and Utility (STRMU) payments to prevent a renter or homeowner from becoming homeless may not be provided for costs accruing over more than 21 weeks in any 52-week period. The May 22 Memorandum allows a short-term supported housing facility to provide residential assistance to any individual up to 120 days in a six-month period. The waiver, in effect for one year, allows STRMU payments to prevent renter or homeowner homelessness for costs accruing up to 52 weeks in a 52-week period.

HOPWA regulations require housing involving a range of HOPWA activities (including rehabilitation, new construction, and operating costs) to meet housing quality standards. CPD is waiving this requirement for one year, provided a grantee or project sponsor is able to inspect a unit using visual technology such as video streaming, and provided written policies are in place about re-inspection when health officials consider it safe.

The Memorandum containing the second set of waivers is at: <https://bit.ly/2X54qKE>

More information about the CoC and ESG programs is on [page 4-82](#) of NLIHC's *2020 Advocates' Guide*.

More information about HOPWA is on [page 4-79](#) of NLIHC's *2020 Advocates' Guide*.

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## **HUD Multifamily Posts Guidance on Electronic Signatures and Document Transmission**

HUD's Office of Multifamily Housing Programs issued [Notice H 20-4](#) on May 26 providing guidance on using electronic signatures and electronic document transmission. Such means of obtaining signatures are becoming more prevalent in the context of social distancing. Notice H 20-4 is technical in nature and is oriented to owners and management agents of HUD multifamily assisted housing properties. Some provisions, however, are relevant for residents and advocates.

Properties covered by the Notice include those under the following programs: Project-Based Section 8, Section 811 Supportive Housing for Persons with Disabilities that have Project Rental Assistance Contracts (PRAC), various Section 202 Supportive Housing for the Elderly programs, and Rental Assistance Demonstration (RAD) properties converted to Project-Based Rental Assistance (PBRA).

Multifamily’s coronavirus Q&As, starting with a March 24 update, have allowed alternative signatures through email, fax, or other electronic means as long as original “wet” signatures are obtained at a later date (see [Memo, 3/30](#)). The Q&As include discussion of alternative signatures in the context of interim and annual income recertifications, as detailed in the [May 21 updated Q&A](#) on pages 18-21.

Notice H 20-4 states that owners and management agents (O/A) using the terms in the Notice must provide applicants and tenants the option to use wet signatures and paper documents upon request. The Notice indicates that an O/A may accept a tenant’s notarized statement or signed affidavit regarding the veracity of information submitted if the information cannot be verified by another acceptable verification method. However, the document may be submitted in paper form or signed and transmitted electronically. Impacted documents include Section 8 contract renewals, occupancy policies, and documents submitted by and provided to applicants or tenants.

The Notice provides legal definitions of “digital signature,” “digitized signature,” and “electronic signature.” A “wet signature” (which simply means an original signature, harkening back to an era when people used ink wells and the ink on a document took time to dry) is one created when a person physically marks a document.

Regarding electronic submission of documents *by tenants/applicants* to an O/A, Notice H 20-4 states that if an O/A chooses to use electronic communications, tenants and applicants may also choose to communicate electronically with the O/A. Their choice must be made affirmatively (not assumed with an opt-out procedure). They may complete most documents online or by hand, then transmit and/or scan and email them electronically. Tenants and applicants may also submit information and documents using other methods, such as online systems, tablet or smart phone apps, email, or other electronic media. Tenants and applicants must have the opportunity to provide information and documents in paper copy.

Regarding electronic transmission of documents and notices *to tenants/applicants*, an O/A may provide documents and notices electronically or make them available in an electronic format when state and local laws permit. If an O/A chooses to provide documents electronically, they should inform tenants or applicants of their option to receive documents in paper form.

O/As must provide all notices and communications consistent with Section 504 of the 1973 Rehabilitation Act and HUD’s Section 504 regulations, and Titles II or III of the Americans with Disabilities Act (ADA) and its implementing regulations. These statutes also require effective communication with individuals with disabilities and prohibit Electronic and Information Technology (EIT) imposed barriers to accessing information, programs, and activities by persons with disabilities.

O/As must provide appropriate auxiliary aids and services necessary to ensure effective communication, which includes ensuring that information is provided in appropriate accessible formats as needed, such as Braille, audio, large type, assistive listening devices, sign language interpreters, accessible websites, and other electronic communications.

NLIHC reminds readers that the Multifamily Q&As allow residents who may have lost income due to coronavirus to self-certify for annual or interim income recertifications. Acceptable methods of income verification for all recertifications are provided in HUD Handbook 4350.3, paragraph 5-13, B and Appendix 3. Self-certification can be used if the information cannot be verified by another acceptable verification method. During the pandemic self-certification can be provided to the O/A by other means such as mail or email. The O/A may consider collecting the original documents from a family at a later date (see page 19 of the [May 21 Q&A update](#)).

Notice H 20-4 is at: <https://bit.ly/2XAoZxH>

More information about Project-Based Rental Assistance is on [page 4-61](#) of NLIHC's *2020 Advocates' Guide*.

More information about the Section 811 program is on [page 4-71](#) of NLIHC's *2020 Advocates' Guide*.

More information about the Section 202 program is on [page 4-67](#) of NLIHC's *2020 Advocates' Guide*.

More information about the Rental Assistance Demonstration (RAD) is on [page 4-39](#) of NLIHC's *2020 Advocates' Guide*.

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## Coronavirus – Other

### Recording Available of NLIHC's May 26 National Call on "Coronavirus, Housing, and Homelessness"

NLIHC's last national call on "Coronavirus, Housing, and Homelessness" took place on May 26. 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 next week's call (June 2 at 3:30 pm ET) at: <https://tinyurl.com/ru73qan>

On the May 26 call, Dr. Megan Sandel of Children's HealthWatch spoke about the intersection of housing and health, and Oregon State Representative Alissa Keny-Guyer discussed advocacy efforts to ensure that federal and state Coronavirus Relief Funds are spent on emergency rental assistance. We heard field updates from Tara Rollins of the Utah Housing Coalition; Gavin Thornton of the Hawaii Appleseed Center for Law and Economic Justice; and Randy Shaw of San Francisco's Tenderloin Housing Clinic. Becca Davis of the ReFrame Association spoke about the challenges facing volunteer efforts, and Renee Williams of the National Housing Law Project discussed the needs domestic violence survivors. Jos Linn of RESULTS explained how advocates can leverage the media to ensure that critical housing resources are included in the next federal relief package. NLIHC's Vice President of Public Policy Sarah Saadian and Director for Field Organizing Joey Lindstrom provided Hill updates and outlined needed advocacy actions.

NLIHC hosts national calls on the Coronavirus, Housing, and Homelessness every week. On next week's call, we will be joined by Speaker Nancy Pelosi (D-CA). Register for next week's call (Tuesday, June 2 at 3:30 pm ET) at: <https://tinyurl.com/ru73qan>

Watch a recording of the May 26 call at: [tinyurl.com/ycgcb66](https://tinyurl.com/ycgcb66)

View May 26 presentation slides at: [tinyurl.com/y7vclkjz](https://tinyurl.com/y7vclkjz)

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

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## Additional Coronavirus Updates – Monday, June 1, 2020

### National Updates

*Congress*

Senator Dianne Feinstein (D-CA) [wrote](#) to HUD Secretary Ben Carson on May 22 urging the department to move quickly in distributing more than \$9 billion in housing and homelessness assistance appropriated by Congress through the CARES Act.

### *Department of the Treasury*

The U.S. Treasury Department and the U.S. Small Business Administration [announced](#) on May 28 that \$10 billion has been set aside for Round 2 funding for the Paycheck Protection Program to be lent exclusively by Community Development Financial Institutions.

### *FEMA*

FEMA announced on May 27 that it will [extend the suspension of rent collection](#) for Camp Fire survivors still in FEMA housing due to the disproportionate impacts of COVID-19 on these survivors.

### *Advocacy*

The NLIHC-led Disaster Housing Recovery Coalition 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, among other recommendations. For more information, see DHRC's [full list of recommendations](#).

The [National League of Cities](#) (NLC) discussed steps that some cities have taken to approve or expand overnight parking for individuals experiencing vehicular homelessness. NLC suggests that cities can use federal coronavirus relief funding to provide both short- and long-term solutions for individuals and families experiencing vehicular homelessness and remove barriers such as towing.

The University of California, San Francisco published an [interview with Margot Kushel, M.D.](#), a leading expert on homelessness, exploring what the pandemic reveals about housing and health.

### *Reporting*

[The Hill](#) explores why many tenants and housing advocates fear mass evictions in the coming weeks as moratoriums across the country expire. Landlords in most states have still been able to file eviction notices, which means that some tenants may be forced to leave their homes as soon as their state's eviction order expires.

An article in [Vox](#) discusses the urgent need for the United States to properly plan for the threat of hurricanes combined with COVID-19. This year's hurricane season is predicted to be more active than usual. Given indications that the pandemic will continue well into the hurricane season (which starts on June 1), the country must prepare now. The article calls attention to issues of equity, urging response organizations to support the lowest-income and most marginalized communities that have greater needs and fewer resources.

[Next City](#) examines the looming eviction crisis, concerns about New York's affordable housing projects, and San Antonio's COVID-19 Emergency Rental Assistance Program.

[Zego](#), a credit card payment processor, reported a 31% increase month-over-month in credit card rent payments from March to April and an additional 20% increase from April to May. A shortage of cash as a result of the pandemic may have forced tenants to rely on credit cards to pay rent two months in a row.

The [New York Times](#) discusses how the economic fallout from COVID-19 will be particularly devastating for renters, who are more likely to have lower incomes and work hourly jobs. These jobs have also been most likely to be cut during the pandemic. The U.S. is facing a surge of evictions as eviction moratoriums and federal relief payments expire.

A [Health Affairs](#) article outlines steps the government must take to stop the spread of the coronavirus and establish a safe and accessible network of short-term housing options for people experiencing homelessness. The authors discuss the role of overcrowding in driving the pandemic globally.

A piece in the [New York Times Magazine](#) examines the pandemic's devastating impact on Black Americans, particularly on families who were already stretched to the limit.

An op-ed in the [Miami Herald](#) examines the devastating impact of the coronavirus on people experiencing homelessness, arguing that criminalizing homelessness violates fundamental human rights, is ineffective, and has dire public health consequences. The authors state that we must provide immediate housing in hotels for people experiencing homelessness in the short-term and use state and federal stimulus funding to close the housing gap.

## State and Local News

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

### *Alaska*

[Alaska's eviction moratorium](#) will last until June 30 or until the governor ends the state of emergency, but lawyers are concerned about hundreds of renters who will have to pay back their rent or face eviction when the state's moratorium expires. While Alaska Legal Services Corporation may be able to assist people facing eviction, Public Interest Attorney James Davis worries that without interventions from the government and landlords, evictions will be widespread.

### *California*

[Los Angeles announced](#) the country's largest COVID-19-related rental assistance program, estimated to help up to 80,000 families. [City Council President Nury Martinez proposed \\$100 million](#) of the \$700 million allocated to Los Angeles in the CARES Act be dedicated to the renter's relief fund. Those who qualify could receive \$1,000 per month for up to two months.

The [Los Angeles Homeless Services Authority](#) discussed short-, medium-, and long-term strategies to move 15,000 people experiencing homelessness into housing. Relying on emergency local, state, and federal investments, the LA Rehousing Recovery Strategy will involve a large-scale effort to acquire and lease properties.

[Business Insider](#) explored San Francisco's temporary sanctioned tent encampments. San Francisco city supervisors, homeless advocates, and service providers have [criticized Mayor London Breed's refusal](#) to acquire more than 8,000 hotel rooms to protect people experiencing homelessness.

As of last week, only 1,011 of 2,768 (or [approximately 37%](#)) of vacant hotel rooms in San Francisco acquired through Project Roomkey were occupied, putting the city far behind other California counties. The City of San Francisco disputed these statistics, saying that it has filled at least 47% of the rooms, including "vulnerable populations" as well as people experiencing homelessness in their counts.

The interim director of the [Los Angeles Homeless Services Authority](#) told county officials that she hopes to place all individuals in COVID-19-related programs into permanent housing by April 2022. Service providers plan to increase capacity to identify housing units and fill the rooms within seven days of acquiring them.

[San Diego Mayor Kevin Faulconer](#) announced that a recently renovated Super 8 motel will serve as temporary housing for families who are homeless and have been impacted by the pandemic. The motel is making available 42 units, a fitness room, laundry facilities, and a shared kitchen and communal spaces.

Governor Gavin Newsom is proposing that [state environmental regulations should be waived](#) for cities and counties that want to convert hotels into housing for people experiencing homelessness using federal funding.

The [heatwave sweeping across the Bay Area](#) places seniors and people experiencing homelessness at higher risk of illness during the coronavirus pandemic. Advocates are urging the city and county to use vacant hotel rooms to shelter seniors and people experiencing homelessness.

### *Florida*

Even with [Florida's eviction moratorium](#) in place, landlords have tried to evict tenants. Eighty eviction cases have been filed and are pending in Orange County alone.

### *Illinois*

Although a bill to cancel rent and mortgage payments statewide for 180 days failed to advance, Illinois state lawmakers increased [relief funding available to tenants and landlords](#) by nearly 90%. Landlords and tenants can apply for a portion of the \$396 million fund, which will be administered by the Illinois Housing Development Authority.

The [Chicago City Council approved a program](#) to use \$3 million from the Affordable Requirements Ordinance to establish a new program called the [Emergency Relief for Affordable Multifamily Properties Program \(ERAMP\)](#). New ERAMP grants will protect Chicago's network of multifamily housing developments and tenants during and after the pandemic.

### *Indiana*

Governor Eric Holcomb extended Indiana's eviction and foreclosure moratorium to June 30, but the Hoosier Housing Coalition is concerned about [thousands of Indiana renters](#) who will need rental assistance. According to a NLIHC estimate, 258,782 Indiana renters will need rent assistance from May through September.

An editorial in the [Journal Gazette](#) argues that Indiana must take immediate action to protect low-income renters as the state's eviction moratorium is set to expire on June 30.

The [Indianapolis Recorder](#) discusses the coronavirus pandemic among people experiencing homelessness. Despite the Indianapolis Continuum of Care tracking data on health screenings, administered tests, positive tests, and other metrics, the full impact of COVID-19 on people experiencing homelessness is not yet clear.

### *Maryland*

The [Johns Hopkins Go Team](#), a unit of clinicians formed years ago to respond to natural disasters, has conducted nearly 700 COVID-19 tests at Health Care for the Homeless and four other shelters in Baltimore. Johns Hopkins has provided funding for groups and businesses to acquire personal protective equipment. The

institution is also collaborating with the local chapter of the NAACP on public health messaging to spread accurate information about the coronavirus.

### *Massachusetts*

Rachel Heller, CEO of Citizens' Housing and Planning Association, an NLIHC state partner, [wrote an op-ed](#) examining the urgent need for emergency rental assistance to help renters and landlords impacted by the pandemic. Heller discusses the need for large-scale federal rent relief and an emergency state budget appropriation of \$50 million for Residential Assistance for Families in Transition.

### *Michigan*

[Kalamazoo Mayor David Anderson](#) emphasized the need for additional resources to address the uptick in homelessness as a result of the pandemic. The city is using a motel to provide temporarily housing people experiencing homelessness and has opened day shelters where individuals can receive hot meals. The cost to Kalamazoo averages \$60,000 per week, and the city needs significant resources to continue providing these essential services.

### *Missouri*

[Kansas City will fund a third attorney](#) to provide legal aid to low-income renters facing eviction. The Kansas City Council funded two attorneys from Legal Aid of Western Missouri last month. The third attorney is from the Heartland Center for Jobs and Freedom.

St. Louis Mayor Lyda Krewson announced on May 29 plans for a [\\$64 million COVID-19 relief package](#) that will be funded through federal CARES Act funding. Under the proposed plan, the Department of Human Services would receive \$20 million to address housing and homelessness, including more than \$5 million for rental and mortgage assistance and more than \$2 million for rapid rehousing.

### *New Jersey*

Governor Phil Murphy announced on May 29 that New Jersey will provide [\\$100 million in emergency rental assistance](#) to residents impacted by the pandemic. The program will allocate 20% of funding to provide up to 12 months of rental assistance for those who are very low-income, experiencing homelessness, or at risk of homelessness. For the remainder of the funding, the Department of Community Affairs will administer an online lottery. The program will be funded primarily through the CARES Act.

### *New York*

The [New York State Legislature approved on May 28](#) the "[Emergency Rent Relief Act of 2020](#)" (S. 8419), which will use \$100 million in federal stimulus funds to provide rental assistance vouchers to landlords. [Tenant advocates critiqued the bill](#), arguing that it would not help New Yorkers experiencing homelessness obtain safe, permanent housing and would not reach millions of tenants who are rent-burdened and at risk of eviction.

New York State lawmakers [passed legislation on May 27](#) codifying the statewide eviction moratorium and extending it until the end of the COVID-19 emergency for anyone who has experienced financial hardship due to the pandemic. The bill would prohibit landlords from evicting tenants who do not pay rent during the pandemic. Landlords could seek a monetary judgment against tenants who owe rent during the pandemic, but they would not be allowed to evict them.

Congressman Brian Higgins (D-NY) announced that the city of Buffalo and the Buffalo Municipal Housing Authority will [receive nearly \\$100,000](#) in new COVID-19 federal funding to provide affordable housing to non-elderly people living with disabilities through the Mainstream Housing Choice Voucher Program.

Approximately [30 protesters](#) displayed body bags outside New York City Hall on May 26 to protest the city's treatment of people experiencing homelessness. VOCAL-NY, an organization that advocates for low-income New Yorkers, organized the protest. The protesters demanded that the city pay for 30,000 hotel rooms and stop the NYPD and Department of Homeless Services sweeps.

#### *North Carolina*

[Homeless shelter providers](#) in Charlotte are working to protect residents and educate them about the pandemic.

#### *Ohio*

The City of [Toledo announced](#) a [\\$2 million COVID-19 Emergency Renter Assistance Fund](#) that will help renters and landlords impacted by the COVID-19 pandemic. The program will help approximately 700 households with up to three months of rental payments.

A letter to the editor in the [Columbus Dispatch](#) urged Senator Rob Portman (R-OH) to follow through on his commitment to end the widespread eviction epidemic that was impacting low-income Ohioans prior to the pandemic.

#### *Oregon*

[Portland city officials](#) are considering 12- to 18-month agreements with motels to house people experiencing homelessness, but they have expressed concerns about the high cost of the project. If the city uses its current model, the cost of housing people in motels would increase by 500 percent.

According to the [Oregonian](#), support is growing among city officials and housing advocates for Portland to buy motels to use as short-term shelters initially and then as long-term affordable housing.

#### *Pennsylvania*

City officials moved approximately 50 individuals experiencing homelessness from the [Philadelphia International Airport](#) on May 26, offering to test any individual who requested transport to a shelter.

#### *Puerto Rico*

In a [Rolling Stone](#) interview, San Juan's Mayor Carmen Yulín Cruz spoke about President Trump's negligent response to the 2017 hurricanes and how it served as a precursor for the coronavirus pandemic.

#### *Rhode Island*

[Governor Gina Raimondo announced](#) on May 28 that the state will make available an additional \$5 million in funding for the [Housing Help RI](#) emergency rental assistance fund.

#### *South Dakota*

Nonprofit organizations, healthcare facilities, private companies, and government agencies in [Rapid City](#) are collaborating to provide food and housing assistance to people who have tested positive for the coronavirus and



are unable to safely quarantine. Oyate Health Center, which serves the Native American community in Pennington County, has rented 22 rooms at the Travelodge hotel to allow safe quarantine for people from congregate living areas and people who live in multi-generational homes.

### *Texas*

[Houston](#) is now the largest city in the United States to allow evictions to resume. The Texas Supreme Court [ordered](#) that evictions and debt collection proceedings could resume on May 19. The number of evictions is expected to skyrocket.

Houston Mayor Sylvester Turner identified [homeless shelters as a major hotspot](#) for the coronavirus in his city. In Austin, Mayor Steve Adler [announced that the city plans to vote](#) on acquiring another motel to house people experiencing homelessness during the pandemic.

### *Washington*

The [Lewis County Board of Commissioners approved \\$220,000](#) in funding to shelter people experiencing homelessness, with \$100,000 from federal CARES Act funding and \$120,000 from COVID-19 relief funds distributed by the state Department of Commerce.

[Advocacy groups in Washington](#) are urging Governor Jay Inslee to extend the state's temporary bans on utility cutoffs and evictions. The state moratorium on utilities expires June 4, and the eviction moratorium expires June 1. Rachael Myers of the Washington Low Income Housing Alliance, an NLIHC state partner, expressed concern that without an eviction moratorium and rental assistance, the state will experience significant increases in evictions and homelessness.

### *West Virginia*

The West Virginia Community Action Partnership (WVCAP) received an additional [\\$1,118,403 from the U.S. Department of Veterans' Affairs](#) to provide housing services for veterans. The funding will help WVCAP address the needs of veterans experiencing homelessness and help them obtain permanent housing.

### *Wisconsin*

The [Wisconsin Coalition Against Homelessness](#) is urging the state to address the surge of homelessness that is expected to occur when the eviction moratorium is lifted. The coalition offered a three-pronged strategy that includes new programmatic funding, housing, and jobs.

## **Guidance**

### *Department of Housing and Urban Development*

[CDBG CARES Act Eviction Moratorium Q&As](#) - May 18

[CPD Memo: Availability of Additional Waivers for CPD Grant Programs to Prevent the Spread of COVID-19 and Mitigate Economic Impacts Caused by COVID-19](#) - May 22

[COVID-19 Homeless System Response: When to Use Personal Protective Equipment](#) - May 26

[COVID-19 Homeless System Response: Equity-Driven Changes to Coordinated Entry Prioritization](#) - May 26

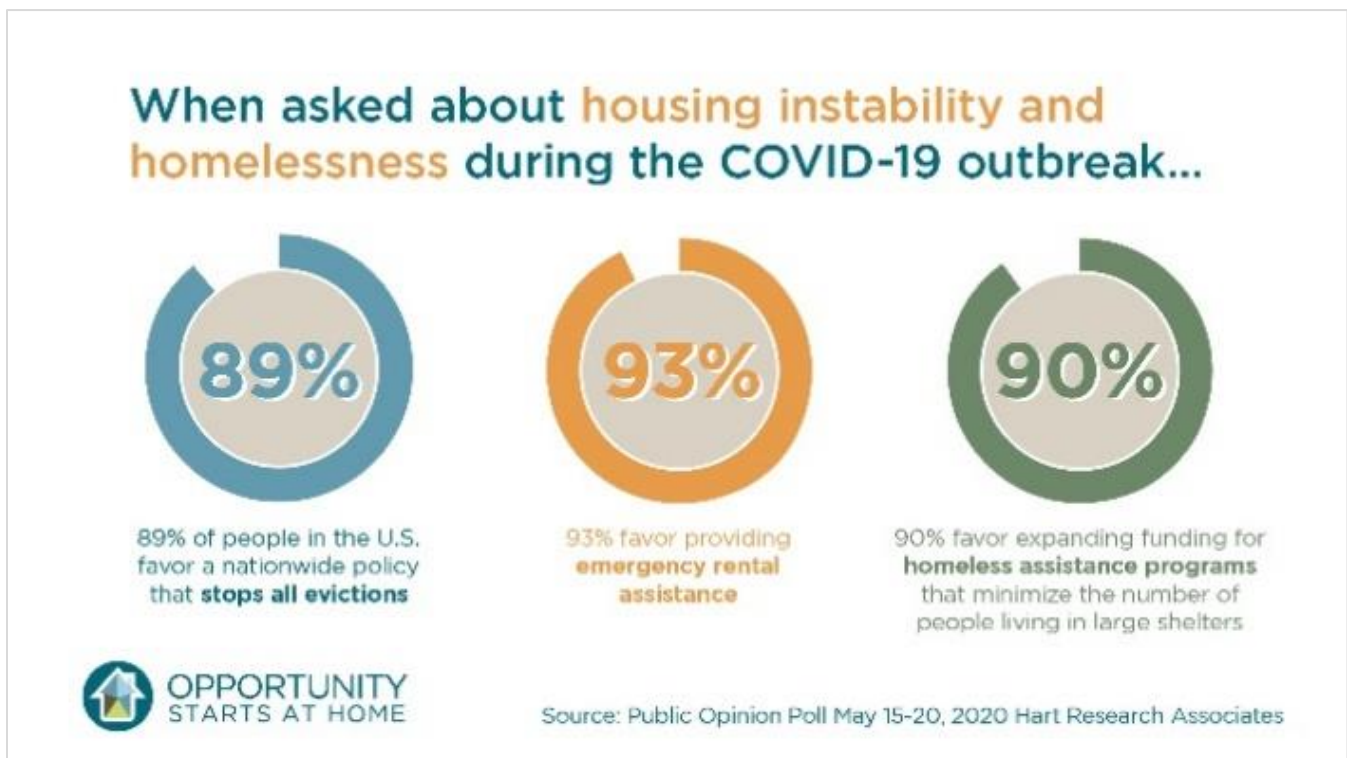
## Opportunity Starts at Home

### Poll: Public Concerned about Housing Instability during COVID-19, Favors Action from Congress

The [Opportunity Starts at Home](#) multisector affordable homes campaign released the results of a national housing instability public opinion poll that it recently commissioned through Hart Research Associates. The poll, released on May 29, reveals that Americans are deeply concerned about housing instability as a result of the coronavirus pandemic and favor major action from Congress to prevent evictions and homelessness.

The vast majority of the public believes, on a bipartisan basis, the government should:

- Provide emergency rental assistance for people who are struggling to afford the rent and are at serious risk of eviction as a result of the coronavirus (93% favor)
- Expand funding for homeless assistance programs that minimize the number of people living in large shelters by providing them with alternative individual spaces for isolation and self-quarantine (90% favor)
- Enact a uniform, nationwide policy that stops all evictions during the coronavirus outbreak (89% favor)



Over half (54%) of all people polled express concern that they will lose their housing if they do not get additional assistance to help cover the costs – a concern that is more acute among lower-income households and

people of color (61% of households making below \$40,000 say this is a concern; and 72% of African Americans and 76% of Latinos say this is a concern, compared to 43% of whites). Additionally, 66% of people say the amount they pay for housing is a concern, with 44% saying it is a big concern. Of all those concerned about housing costs, 65% say their concern about the amount they pay for housing has increased since the start of the COVID-19 outbreak.

Click [here](#) to see the press release.

Click [here](#) to read the full survey results.

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

Follow the *Opportunity Starts at Home* campaign on [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](#).

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## Our Homes, Our Votes: 2020

### Voters in Portland, Oregon Approve Supportive Housing Ballot Measure

Voters in the Portland, Oregon metro region [approved Measure 26-210](#) on May 19, raising money for supportive housing services for people experiencing homelessness or at risk of experiencing homelessness. The [Supportive Housing Services Program](#) will provide wraparound services, including case management, mental health care, addiction and recovery treatment, job training, housing assistance, and culturally specific services.

Beginning on January 1, 2021, the program will be funded [through two new taxes](#). The first is a 1% tax for both resident and non-resident income earned within the tax district's regional boundaries on incomes over \$200,000 per year for couples and \$125,000 for individuals. For couples making \$201,000, the tax would be \$10. The measure also imposes a 1% business profits tax on businesses with gross receipts of \$5 million or more. Combined, the two revenue streams would raise an estimated \$248 million per year for the next ten years.

The framework for this plan was developed by service providers, business leaders, and advocates led by the [Here Together Coalition](#). [Endorsers](#) included local sports teams such as the Portland Trail Blazers, health care providers such as Kaiser Permanente, and a wide range of local politicians.

NLIHC's 2019 issue brief, [Affordable Housing Wins: Leveraging Lessons from 2018 Ballot Initiatives for Future Efforts](#), provides a look at recent ballot initiatives and draws important lessons for what makes a successful ballot initiative. Ballot initiatives are increasingly used by advocates, low-income residents and allies to support affordable housing. This is a powerful strategy to push past the reticence of elected officials and instead call on voters to ensure a safe, accessible, affordable, and decent home for everyone. Win or lose, ballot initiative campaigns represent real progress in mobilizing advocacy resources, increasing awareness, and moving the needle on public opinion. Each ballot initiative brings new resources and allies, and each campaign provides a roadmap for future work in other communities.

## Research

### **New Report from NLIHC and PAHRC Highlights Preservation Risks Threatening Affordable Housing**

NLIHC and the Public and Affordable Housing Research Corporation (PAHRC) released a new report, [2020 Picture of Preservation](#). The report explores the pivotal role the federal government plays in building and preserving affordable rental housing at a time when millions of people in America face housing instability due to the coronavirus pandemic. The report notes that of the nearly 300,000 federally assisted rental homes with rental contracts or affordability restrictions expiring in the next five years, 58% demonstrate two or more known risk factors for loss from the affordable housing stock.

Even before the pandemic, the United States faced a shortage of seven million affordable rental homes and for the lowest-income renter households. The report finds that just 4.9 million rental homes are subsidized through federal project-based subsidies to serve low-income households, representing only 10% of the entire rental housing stock. Nearly two-thirds of these homes (64%) are more than 20 years old.

Many of these homes are at risk of being lost from the affordable housing stock through expiration of affordability requirements, deteriorating physical conditions, and inadequate federal funding. The report finds that affordability restrictions are set to expire for 299,303 publicly supported homes in the next five years. Fifty-eight percent of these homes demonstrate two or more known risk factors, including no capital subsidies in the past 20 years, for-profit ownership, construction more than 45 years ago, and failing inspection scores.

NLIHC and PAHRC used information from the National Housing Preservation Database (NHPD) and other sources to compile the findings in the report. “We hope local planners, policymakers, and housing professionals will use these data and the findings from this report to inform their local housing preservation plans,” said PAHRC Director of Research and Industry Intelligence Keely Stater.

Given limited resources, communities often struggle to meet their preservation needs while still building new affordable homes. The report concludes that the preservation of federally assisted rental housing requires an increase in funding for the national Housing Trust Fund, the Low-Income Housing Tax Credit, Section 515 Rural Rental Housing program, and the public housing capital fund. “Given the importance of affordable housing to families’ well-being and to public health, there is an urgent need for significant federal investments in programs that preserve existing affordable homes,” said NLIHC President and CEO Diane Yentel.

Affordable housing preservation must also be supported by policies that promote long-term affordability, such as incentivizing or requiring owners to agree to longer affordable periods and by adopting first right of refusal if an owner wishes to sell.

The *2020 Picture of Preservation* is available [here](#).

Statewide preservation profiles are available [here](#).

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### **New Study Finds Local Land Use Policies Perpetuate Segregation**

A study published in *American Political Science Review*, “[The Geography of Inequality: How Land Use Regulation Produces Segregation](#),” found that whiter communities are more likely to support restrictive land-use policies and that these policies increase racial segregation. The author, Jessica Trounstein, uses analysis of

racial composition, land use restriction data, and fair housing lawsuits to illustrate that even seemingly race-neutral land use restrictions result in increased segregation in predominantly white communities.

Land use restrictions are generally implemented and regulated locally. They encompass policies such as zoning, development fees, and growth regulations or caps. The author argues that communities may support these policies to preserve home values, low congestion, and high-quality public services. These powerful tools can also be used to maintain segregated neighborhoods. Research shows that both historically and still today, white Americans believe that maintaining whiter communities will preserve property values and the quality of public services.

Trounstine hypothesizes that white communities are more likely to support restrictive land use policies and that these policies result in higher levels of segregation. She posits that three groups are most likely to support land use restrictions: 1) homeowners who aim to protect their property values, 2) wealthy residents opposed to redistribution of public goods, and 3) whiter communities to exclude people of color. Consequently, the author controls for both home ownership and wealth to isolate the effect of whiteness on land use policies.

To test whether white communities are more likely to support land use restrictions, the study compares community-level racial demographics in 1970 to land use stringency levels in 2006. Due to post-war suburbanization and discriminatory lending practices, the year 1970 is often cited as the peak of segregation. Consequently, the author predicts that communities that were whiter in 1970 will have more restrictive land use policies in 2006. For her analysis, the author draws on data from the Wharton Residential Land Use Regulatory Index (WRLURI) and the Census of Population and Housing.

The analysis found that cities that were modestly whiter (greater than 3 percentage points) than their surrounding metropolitan area did in fact have more stringent land use policies. Land use stringency was most severe in communities that were greater than 15 percentage points whiter than their metropolitan area. To illustrate this relationship, Trounstine identifies three cities within the Los Angeles-Long Beach metro area—Carson City, Pomona, and Glendora—which had white populations in 1970 that were lower than the metro average, slightly higher than the metro average, and significantly higher than the metro average, respectively. The whitest community, Glendora, had by far the most land use restrictions in 2006, including a stringent rezoning process, minimum lot size requirements, and a lengthy residential development review process.

The study also tested whether more stringent land use policies resulted in greater levels of segregation, using WRLURI and historical data on lawsuits under the Fair Housing Act to assess city demographic changes between 1970 and 2011. The findings reveal that cities with more stringent land use restrictions had a greater share of white individuals in 2011 compared to nearby cities in the same metro area. These findings still hold when controlling for racial composition in 1970. Similarly, cities that were sued under the Fair Housing Act were more racially diverse than those that were not sued, with white individuals making up 73% of the population in cities without lawsuits and 68% in cities with lawsuits. This finding suggests that when cities are threatened under the law to roll back land use regulations, cities grow more diverse.

This study highlights the significant role that local regulatory policies play in maintaining segregated communities. These findings underline the importance of NLIHC's policy priority to promote [racial equity and fair housing](#). Even regulatory policies that do not intentionally discriminate may still disparately impact racial minorities, thereby limiting access to high-quality, affordable housing.

The article can be found at: <https://bit.ly/3d5OSMg>

## Study Finds Craigslist Rental Listings in Poorer, Nonwhite Neighborhoods Contain Less Information about Homes and Neighborhood Amenities

An article in *Housing Policy Debate*, “[Housing Search in the Age of Big Data: Smarter Cities or the Same Old Blind Spots?](#),” finds that the amount and type of information contained in Craigslist rental listings varies with neighborhood demographics. Compared to listings in lower-poverty neighborhoods, listings in higher-poverty neighborhoods contain more information about renter requirements and less on the rental homes or their amenities. Listings in predominantly Black or Hispanic neighborhoods, regardless of poverty level, contain less information than listings in whiter neighborhoods. The authors argue that limited online information about poorer and nonwhite neighborhoods may preclude some home-seekers from learning about them, contributing to neighborhood segregation.

The authors analyze two collections of Craigslist rental listings: a dataset of 1.4 million geolocated listings created between May and July 2014 and a dataset of 1.7 million geolocated listings created between May 2017 and February 2018, both restricted to the 50 largest U.S. metropolitan areas. The authors’ previous research on the 2014 database showed that relative to the expected volume of listings that vacancy rates would predict, over half of majority white neighborhoods are overrepresented but less than a quarter of majority Black or Hispanic neighborhoods are overrepresented. Overrepresented neighborhoods have average incomes \$21,000 higher than underrepresented neighborhoods, so Craigslist rental listings are more likely to concentrate in wealthier neighborhoods.

The authors used computational text analysis to examine differences in information provided in the listings. Listings in communities with more Black, Hispanic, or poorer residents used fewer words or were more likely to focus on tenant requirements and qualifications than on unit amenities. Nationally, listings in poor Black neighborhoods contain 33 fewer words per listing than listings in poor white neighborhoods. Listings in nonpoor Black neighborhoods contain 32 fewer words per listing on average than listings in nonpoor white neighborhoods. In Seattle, the trend is reversed: 63 more words on average in listings in nonpoor Black neighborhoods than in nonpoor white neighborhoods. This discrepancy, however, might be explained by a Washington state law that required landlords to state all tenant requirements in listings. The metro areas with the greatest differences between the length of listings in nonpoor white neighborhoods and nonpoor Black neighborhoods were Salt Lake City, Riverside, San Diego, Las Vegas, and Providence.

The authors also analyzed how often landlords supplied information in Craigslist’s filterable fields. Home-seekers, for example, can exclude all listings that do not explicitly provide an address, indicate whether a washer/dryer is available, or whether pets are allowed. The authors hypothesize that home-seekers with greater means may filter out listings that do not specify this information, so if listings in poorer neighborhoods do not contain this information, those home-seekers may simply never see them. Relative to listings in nonpoor white neighborhoods, listings in poor Black neighborhoods are 7% less likely to contain an exact address, and listings in poor Hispanic neighborhoods are 9% less likely to include an exact address. They are also less likely to include washer/dryer availability or pet policy.

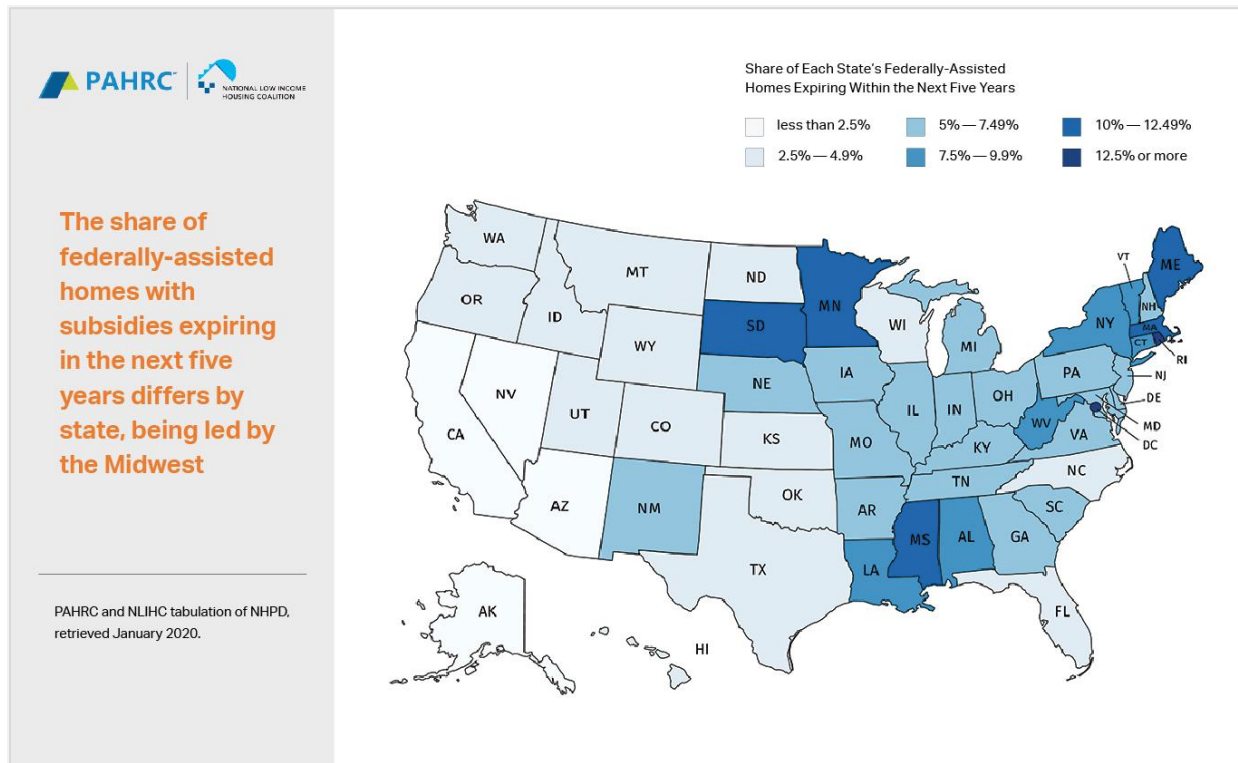
The authors hypothesize that information asymmetries in online housing platforms may function like other steering mechanisms. As Craigslist users with greater means filter out listings in poorer neighborhoods, they are less likely to find homes there. To the extent that differences in information track other neighborhood-level demographic characteristics, this filtering is likely to reproduce racial and ethnic stratification and perpetuate residential segregation.

Access the full paper at: <https://bit.ly/3gueqoB>

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## Fact of the Week

### Federally Assisted Homes with Subsidies Expiring in Next Five Years



Source: Public and Affordable Housing Research Corporation and National Low Income Housing Coalition

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## Resources

### Census Launches Household Pulse Survey

The U.S. Census Bureau, in collaboration with five federal agencies, began administering a [Household Pulse Survey](#) to collect data on household experiences during the COVID-19 pandemic. The survey collects data on household employment, food security, health status, housing security, and educational disruptions. The Census Bureau will collect and disseminate new data each week. Data are reported on the national and state level and will allow for comparisons over time.

The survey assesses housing security by asking whether respondents paid last month's rent or mortgage on time and how confident they are that they will be able to pay next month's rent or mortgage on time. The results are striking. During the second week of data collection (May 7 – May 12), 17% of renter households reported not paying last month's rent. Among renter households making less than \$25,000 per year, 25% did not pay last month's rent. Additionally, 33% of all renters and 49% of renters making less than \$25,000 per year reported having no confidence or slight confidence in their ability to pay next month's rent.

Information on the survey, along with interactive tools and data tables, can be accessed at: <https://census.gov/householdpulsedata>

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## **Opportunity Insights Releases Economic Tracker**

Opportunity Insights (OI) launched a real-time [Economic Tracker](#) that provides current data on the economic impacts of COVID-19. The tracker includes indicators from six domains: employment, consumer spending, business revenue and activity, online educational progress/participation, public health, and earnings. The resource provides national, state, and county level data and data specific to the country's largest metro areas. The Economic Tracker dashboard contains data visualizations that allow users to compare outcomes across different geographies from January 2020 to present.

The tool leverages data from public and private sources, including credit card processors, payroll firms, job posting aggregators, and financial services firms, to provide robust analysis on the state of the economy. The tracker updates automatically, with a typical lag time of three days or less. This tool will assist policy makers and housing advocates better understand the economic impact of COVID-19.

The OI Economic Tracker can be accessed at: <https://tracktherecovery.org/>

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## **From the Field**

### **Illinois Appropriates \$396 Million for Emergency Rent and Mortgage Assistance**

The Illinois General Assembly dedicated \$396 million of its \$3.5 billion in federal Coronavirus Relief Fund (CRF) dollars in its fiscal year (FY) 2021 budget to COVID-19-related rent and mortgage assistance. This win for housing advocates came during a brief session that concluded on May 24 and is a significant increase from the \$210 million included in the initial budget introduced on May 19.

Housing Action Illinois, an NLIHC state partner, and its network have been working to secure emergency rent and mortgage assistance in Illinois since the passage of the *Coronavirus Aid, Relief, and Economic Security (CARES) Act* in March. A large part of this work was making advocates and legislators aware that the CRF, funded as part of CARES Act, can be used to provide emergency housing and homelessness assistance. The Illinois Housing Development Authority (IHDA), the state's housing finance agency, was also aware of the CRF early on and made a request to the governor's office to administer such a program.

Once the General Assembly was in session, housing advocates worked swiftly to call for significantly more funding than what was originally proposed. "We worked closely with our champions in the General Assembly, especially Representative Delia Ramirez, Senator Robert Peters, and other members of the Progressive Caucus to secure the \$396 million in funding," said Bob Palmer, Policy Director for Housing Action Illinois.

Advocates are in the process of submitting suggestions regarding design and implementation of the program to IHDA and hope the program will be up and running no later than the end of June. In addition to rent and mortgage assistance, a small portion of the funds will be used to complete previously approved affordable rental housing development projects in need of gap financing related to COVID-19 economic conditions. In accordance with CRF requirements, costs for the program must be incurred by December 30, 2020.



For more information about Housing Action Illinois, visit: <https://housingactionil.org/>

For more information about the new rent and mortgage assistance fund as it becomes available, visit: <https://www.ihda.org/>

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## **NLIHC News**

### **NLIHC Welcomes Alayna Calabro as a Policy Analyst – COVID-19 Response**

NLIHC is pleased to welcome Alayna Calabro as a policy analyst focusing on COVID-19 response. Alayna will work with the policy team to identify, analyze, and advocate for federal coronavirus relief policy that addresses the urgent needs facing low-income renters and people experiencing homelessness.

Alayna previously worked at NLIHC as a field intern while completing her graduate studies. As a case manager intern with Catholic Charities, Alayna witnessed the detrimental effects of housing instability on her clients' well-being and became interested in the broader systems that impact access to safe and affordable housing. She is a recent graduate of the University of Maryland, where she earned a Master of Social Work with a concentration in community action and social policy. Alayna has a Bachelor of Arts in English and Psychology from the University of Notre Dame.



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### **Farewell and Best Wishes to Sonya Acosta in the Next Chapter of Her Career**

NLIHC bids farewell to Sonya Acosta, who served as a policy analyst and intern with the organization since 2017. Sonya leaves NLIHC to be a policy analyst at the Center on Budget and Policy Priorities, where she will continue to work on affordable housing issues.

Sonya is known to NLIHC members and Capitol Hill staffers for her knowledge of the federal budget and HUD programs that serve the lowest-income and most marginalized people. Among Sonya's many contributions at NLIHC was her work on federal affordable housing funding (including facilitating the Campaign for Housing and Community Development Funding), tribal and rural housing issues, fair housing, and the campaign to oppose to HUD's proposed mixed-status immigrant-family rule, among many others.



We will miss her tributes to Beyoncé, her love of New Mexico, and her no-stress demeanor. Above all, the NLIHC board and staff appreciate her contributions to the Coalition and wish her well in her new endeavors.

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## **NLIHC in the News**

### **NLIHC in the News for the Week of May 24**

The following are some of the news stories that NLIHC contributed to during the week of May 24:

- “Opinion: Unemployment benefits aren’t too high. Wages are too low,” *MarketWatch*, May 29 at: <https://tinyurl.com/y9cb8v8h>
- “Hillsborough begins \$20 million affordable housing work,” *Tampa Bay Times*, May 29 at: <https://tinyurl.com/ycxxrkra>
- “Impact of COVID-19 on renters, homeowners,” *DSNews.com*, May 26 at: <https://tinyurl.com/yad47kzo>
- “Opinion: Homes for the homeless is one of the best ways to protect them from COVID-19,” *Yahoo News*, May 26 at: <https://tinyurl.com/yb7k9ppv>
- “Landlords lining up to evict hundreds of Tampa Bay tenants once moratorium expires,” *Tampa Bay Times*, May 23 at: <https://tinyurl.com/y72syo9p>
- “Renters prepare for tough choices as eviction proceedings resume in Texas,” *Texas Tribune*, May 23 at: <https://tinyurl.com/ydyfxj88>

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