

**Volume 28, Issue 23**  
**June 20, 2023**



Yesterday, we celebrated the resilience and strength of the African American community. Let's stay committed to the fight for racial equity & housing justice for all.

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## **Budget and Appropriations**

### **Lawmakers Warn of Serious Threat to HUD Rental Assistance Programs in FY24 Spending Bill after House Republicans Approve Massive Spending Cuts – Take Action TODAY**

The House Appropriations Committee, led by Committee Chair Kay Granger (R-TX), approved [topline spending numbers](#) for each of the 12 fiscal year (FY) 2024 spending bills that would effectively cut next year’s federal spending to FY22 levels – an estimated \$131 billion cut. Under the House Republicans’ proposal, the Transportation, Housing, and Urban Development (THUD) bill – which provides funding for critical HUD programs – would be cut by over \$22.12 billion, more than a 25% cut from FY23 enacted levels.

The move comes after Chair Granger and House Speaker Kevin McCarthy (R-CA) caved to the demands of far-right House Freedom Caucus members who, dissatisfied with the funding caps imposed by the debt ceiling agreement, threatened to disrupt legislative business in the House if steeper budget cuts were not enacted. The debt ceiling agreement, known as the “Fiscal Responsibility Act,” holds FY24 spending at FY23 levels, and limits spending increases in FY25 to a paltry 1%, far below the increase needed just to keep up with inflation.

In a [statement](#) about the steep cuts, Chair Granger said the debt ceiling agreement “set a topline spending cap – a ceiling, not a floor – for Fiscal Year 2024 bills. That’s why I will use this opportunity to make up appropriations bills that limit new spending to the Fiscal Year 2022 topline level.” Chair Granger faced swift backlash from her Democratic colleagues on the committee, including Appropriations Committee Ranking Member Rosa DeLauro (D-CT).

“This committee is either driven by the same reckless faction that would rather have us default than uphold our constitutional duty, or the chairwoman is renegeing on her vote in support for the

debt deal, and clearly has no faith in the speaker's ability to carry out his deal by offering this slate of allocations to undermine the only legislative achievement of his tenure," Ranking Member DeLauro said.

Meanwhile, Senate Appropriations Chair Patty Murray (D-WA) and Vice Chair Susan Collins (R-ME) have continued drafting FY24 spending bills for their chamber, marking topline funding to the limits outlined in the "Fiscal Responsibility Act." This will likely mean the House and Senate draft appropriations bills for FY24 will propose significantly different funding numbers, foreshadowing a difficult path ahead to reaching an agreement on final FY24 spending bills. Congress has until October 1 – the start of the new fiscal year – to either enact new spending bills, pass a continuing resolution to maintain federal funding, or face a government shutdown.

### **Implications for HUD Programs**

Leaders of the House and Senate THUD Appropriations Subcommittees are warning that HUD programs face a "challenging" road ahead. Dramatically higher rents and decreased receipts from the Federal Housing Administration (FHA) that help cushion HUD's budget mean that if funding remains flat from FY23 levels, HUD will still face a budget shortfall of up to \$15 billion in FY24.

House THUD Appropriations Subcommittee Chair Tom Cole (R-OK) warned that affordable housing and rental assistance programs will likely face cuts, but emphasized the House's topline funding levels represent an "initial position" for negotiations, not a final allocation. "At the end of the day appropriations bills have to be bipartisan to be passed," said Chair Cole.

Senate THUD Appropriations Subcommittee Chair Brian Schatz (D-HI) noted that HUD funding is more sensitive to factors like inflation, so flat or decreased funding is felt even more acutely for HUD programs. "Our subcommittee funds construction and [repairs and maintenance], so we're a little more sensitive to inflation than government agencies in which the primary cost is personnel," Chair Schatz commented.

Despite recognizing the dramatic impact of inflation and increased costs on housing programs, neither Chair committed to fully renewing HUD's rental assistance programs in FY24. House THUD Subcommittee Ranking Member Mike Quigley (D-IL) noted on NLIHC's June 5 [HoUsed Campaign National Call](#) that he is hopeful Congress will find a way around spending caps by enacting a supplemental spending bill to ensure no one receiving HUD rental assistance loses the funding they rely on for housing.

In a [March letter](#) to Ranking Member DeLauro, HUD Secretary Marcia Fudge outlined the devastating impact of cutting HUD funding to FY22 levels plus what would happen if HUD's programs faced a 22% cut from FY23. The Secretary noted that, under a 22% cut:

- **Almost one million households** currently receiving rental assistance through HUD's Tenant-Based Rental Assistance (TBRA) or Project-Based Rental Assistance (PBRA) programs would lose the assistance they rely on to keep a roof over their heads. This would disproportionately impact households of color, people with disabilities, and older adults.

- HUD’s Public Housing Operating Fund would face an expected 78% cut, meaning **families living in public housing would experience deferred maintenance, leading to a further decrease in housing quality, potentially exposing families to unsafe living conditions such as mold and lead-based paint.**
- **Almost 100,000 fewer people experiencing homelessness would receive the assistance** they need to find and maintain stable housing. In 2022, on any given night an estimated [583,000](#) people in the United States experienced homelessness, and almost 40% experienced unsheltered homelessness.

At a time when renters with the lowest incomes face an [over 7.2 million unit shortage](#) of affordable housing, when the [gap between income and rents](#) continues to widen, when only [one in four people](#) who need rental assistance receive it, and when the number of people experiencing [homelessness is on the rise](#), cuts to HUD rental and homelessness assistance programs would be catastrophic for individuals, families, and the communities they live in.

### Take Action

Failure to increase appropriations for HUD’s vital affordable housing and homelessness assistance programs would have a devastating impact on the people and communities served by these programs. Even with recent funding increases to federal programs, many are still impacted by the austere spending caps put in place by the *Budget Control Act of 2011* – HUD’s cumulative appropriations since FY2010 are [still slightly lower](#) than if annual appropriations had remained at FY2010 levels and adjusted only for inflation.

We cannot afford to take a step backwards. Advocates should [call, email, and Tweet their members of Congress](#), and urge them to reject spending cuts and instead provide the highest possible allocation for HUD’s and USDA’s affordable housing, homelessness, and community development programs in FY24.

Take action today by:

- [Signing your organization on to CHCDF’s annual budget letter](#) – join more than 2,000 organizations from around the country on CHCDF’s annual 302(b) letter, calling on Congress to reject spending cuts and instead provide the highest possible allocation for HUD’s and USDA’s affordable housing, homelessness, and community development programs in FY24.
- [Emailing your members of Congress today](#) and urging them to increase – not cut – resources for affordable housing and homelessness in FY24, and to support NLIHC’s top appropriations priorities:
  - Implement full funding for the Tenant-Based Rental Assistance (TBRA) program to renew all existing contracts.
  - Provide full funding for public housing operations and repairs.
  - Fully fund homelessness assistance grants.
  - Provide \$100 million for legal assistance to prevent evictions.
  - Fund a permanent Emergency Rental Assistance program.
  - Maintain funding for competitive tribal housing grants for tribes with the greatest needs

- [Checking out NLIHC's advocacy toolkit](#), “Oppose Dramatic Cuts to Federal Investments in Affordable Housing,” for talking points and sample social media messages.
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## **HoUSed Campaign for Universal, Stable, Affordable Homes**

### **Join Today's (June 20) National HoUSed Campaign Call for Universal, Stable, Affordable Homes**

[Join](#) today's (June 20) national HoUSed campaign call from 2:30 to 4:00 pm ET. We will discuss the federal appropriations process, and a dangerous proposal from House Republicans to slash HUD funding in the fiscal year (FY) 2024 budget. NLIHC's senior vice president of research, Andrew Aurand, will share key findings from the newly released [Out of Reach 2023: The High Cost of Housing](#) report and federal policy solutions needed to address the affordable housing crisis. Gina Plata-Nino with the Food Research & Action Center (FRAC) will discuss the impact on people experiencing homelessness of increased, burdensome work requirements for the Supplemental Nutrition Assistance Program (SNAP). We will also receive field updates, share the latest updates from Capitol Hill, and discuss advocacy needed to ensure the highest level of funding for housing and homelessness programs.

#### **Agenda:**

- Welcome and Updates
  - Kim Johnson, NLIHC
- *Out of Reach 2023: The High Cost of Housing*
  - Andrew Aurand, NLIHC
- Impact of Increased, Burdensome SNAP Work Requirements on People Experiencing Homelessness
  - Gina Plata-Nino, FRAC
- Field Updates
  - Stephanie Watkins-Cruz, North Carolina Housing Coalition
  - Christine Hess, Nevada Housing Coalition
- Policy Updates
  - Kim Johnson, NLIHC
- Next Steps

Register for today's call [here](#)

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## **Tenant Protections**

### **FHFA Has Received Over 200 Comments Supporting Federal Renter Protections – Still Time to Submit Yours**

The Federal Housing Finance Agency (FHFA) has received more than 200 comments so far in response to its Request for Input (RFI) regarding establishing tenant protections at multifamily properties with FHFA-backed mortgages (see *Memo*, [6/5](#)). National organizations and tenant leaders are calling for a robust response to the RFI, as any renter protections created by FHFA could cover a significant share of renters across the nation. Advocates have until July 31 to weigh in with FHFA to demand and help shape strong renter protections. NLIHC has several opportunities for tenant leaders and other advocates to engage, including a [sample comment letter](#), an organizational [sign-on letter](#), and a weekly Renter Protections [working group](#).

Since the RFI was [announced](#), housing advocates have taken action to translate tenant frustrations into feedback regarding potential federal renter protections. NLIHC hosted a comment party via *Tenant Talk Live* on June 12, when tenant leaders and other advocates drafted suggestions and discussed which protections were most urgently needed. NLIHC's renter protections working group has met twice and will continue to meet on Wednesdays at 4 pm ET throughout the month of June to inform and strengthen NLIHC's comment letter. PolicyLink hosted a [webinar](#), "[Securing Our Housing Futures: Tenant Protections for Federally-Backed Homes](#)" on June 15 to inform participants about the RFI, discuss various tenant protections, and offer strategies for submitting comments. Speakers on the webinar included Tara Raghuveer, director of Homes Guarantee, Marie Claire Tran-Leung, evictions initiative project director at the National Housing Law Project, and Thomas Silverstein, associate director of the fair housing and community development project at the Lawyers' Committee for Civil Rights Under Law.

## Take Action

NLIHC urges tenant leaders and other advocates to respond to relevant questions in the RFI; you do not need to respond to every RFI question, just those that you have some experience with or have ideas about. In addition to responding to the RFI questions, you can offer other suggestions for providing strong tenant protections. *Remember: comments will be made public on FHFA's website, so please do not include personal identifying information.*

Take action by:

- Submitting your own comments by July 31. It is crucial that FHFA hear from you and as many tenant leaders and other advocates as possible in support of renter protections. Use NLIHC's [sample comment letter](#) and resources from [www.tenantcomment.org](http://www.tenantcomment.org) to craft your comments and submit them using a direct portal [here](#).
- Signing your organization on to NLIHC's [national support letter](#) calling on FHFA to create strong federal renter protections.
- Joining our weekly working group on Renter Protections on Wednesdays at 4:00 pm ET to help inform and strengthen NLIHC's comment letter. Register for the weekly meeting [here](#).

Read more about the Federal Housing Finance Agency and NLIHC's opportunities for engagement at: <https://tinyurl.com/mr473235>

Read submitted comments on FHFA's website (choose "Tenant Protections" in the drop-down menu): <https://www.fhfa.gov/AboutUs/Contact/Pages/input-submissions.aspx>



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## Homelessness and Housing First

### Recap of Homelessness and Housing First Webinar

More than 11,400 people registered for the Homelessness and Housing First webinar on June 12 hosted by NLIHC, the National Alliance to End Homelessness (NAEH), and the Center on Budget and Policy Priorities (CBPP). The webinar, “Housing First Supports People Impacted by the Criminal Legal System,” examined the relationship between homelessness and mass incarceration, highlighted federal efforts to remove unnecessary barriers to housing for people with criminal records, and delved into state and local efforts to connect individuals impacted by the criminal legal system to housing and voluntary services using a Housing First approach.

NLIHC Policy Manager Kim Johnson moderated the webinar. In her opening remarks, she highlighted the vital importance of providing a safe, affordable home for people exiting incarceration and for those with conviction histories.

Representative Nanette Barragán (D-CA), co-chair of the Congressional Caucus on Homelessness, explained that Housing First programs are critical to successful reentry because they quickly meet an individual’s basic human need for a safe place to call home, and then provide them with an opportunity to choose to participate in life-changing services. Representative Barragán recently introduced the “[Returning Home Act](#)” (H.R.2994), which provides Housing First-oriented funding to governments and community organizations dedicated to breaking down barriers to housing for people who were formerly incarcerated.

Anna Bailey, senior policy analyst with CBPP, provided a brief overview of national incarceration trends, highlighting that people impacted by the criminal legal system are more likely to experience homelessness than the general public. Anna emphasized that the dramatic racial disparities in incarceration rates are driven by systemic racism and she noted the wide-ranging collateral consequences of incarceration. Anna also discussed how an increasing number of studies demonstrate that Housing First strategies can be highly effective at keeping people who were formerly incarcerated stably housed and helping them avoid future interaction with the criminal legal system.

Victoria Jennings, supportive housing analyst with the Indiana Housing and Community Development Authority (IHCDA), spoke about two IHCDA Housing First programs that serve individuals who have been incarcerated: the HOME Investment Partnerships (HOME) program’s Tenant-Based Rental Assistance (TBRA) component, and a permanent supportive housing program currently in the planning stages. IHCDA’s Housing First program, which began about 15 years ago, has resulted in the development of 52 projects with more than 1,500 units that end homelessness for about 275 Hoosiers each year.

Richard Cho, senior advisor for housing and services at HUD, discussed actions the Biden administration is taking to prioritize the housing needs of people impacted by the criminal legal system. HUD is in the process of developing a Notice of Proposed Rule Making which would prevent unnecessary denials of housing assistance to people with criminal history records by



changing regulations governing public housing agencies and HUD-subsidized housing providers. As proposed, the new rule will send a clear message that nobody should be automatically denied access to HUD programs simply because they have a criminal record.

Veronica Lewis, director of the Homeless Outreach Program Integrated Care System (HOPICS) – one of the largest housing and homeless service providers in Los Angeles County – discussed HOPICS’ reentry housing programs. She explained how HOPICS operates in three major systems of care: reentry services, substance use disorder and other outpatient behavioral health services, and housing and homeless services. Veronica emphasized that Housing First is not “housing only” and spoke about the strategic partnerships HOPICS has developed to provide wraparound supports to clients.

Taylor Nuevelle, founder and executive director of Who Speaks for Me? (WSFM) in Washington, DC, spoke about her organization’s Housing for All pilot project, which provides housing, a weekly stipend, and connection to wraparound services to five returning individuals who identify as women and/or LGBTQ people. Taylor shared a video of Mary, the first participant in the Housing for All pilot, and discussed how WSFM applied for a housing voucher from the Mayor’s Office of LGBTQ Affairs and is now using the funds that would have been spent on rent to provide Mary with guaranteed income.

During the moderated discussion, panelists expanded on how their programs meet the unique needs of each individual, connect clients to voluntary wraparound services, and leverage partnerships to implement a coordinated reentry system.

In her closing remarks, NLIHC’s Kim Johnson shared how the “[Housing Promotes Livelihood and Ultimate Success \(PLUS\) Act](#)” (H.R.3405), recently reintroduced by Representative Andy Barr (R-KY), would undermine efforts to end homelessness.

Listen to a [recording](#) of the call and read [presentation slides](#).

If you missed previous webinars on homelessness and Housing First, check out past [webinar recaps](#), including links to the recordings and presentation slides.

The next webinar will be held on Monday, July 10 from 2:30 to 4:00 pm ET. Register for the series at: <https://bit.ly/3vIbn5o>

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

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## **Disaster Housing Recovery**

### **Potential Interim Final Rule May Have Significant Reforms to FEMA Individual Assistance Program**

The Biden administration released the spring 2023 edition of the [Unified Agenda of Regulatory and Deregulatory Actions](#) (Agenda) on June 14. The Agenda, which catalogues regulatory actions federal administrative agencies plan to conduct in the near and long term, is released

twice a year in spring and fall. The newly released Agenda outlines several FEMA actions pertaining to disaster housing recovery, including what appears to include substantial reforms to FEMA's Individual Assistance (IA) Program. According to a [brief summary](#), the anticipated interim final rule would:

- Increase eligibility for home repair assistance by amending the definition of a “safe, sanitary, and functional” home;
- Allow assistance for certain accessibility-related items;
- Amend FEMA's approach to evaluating insurance proceeds;
- Allow re-opening of the applicant registration period when the President adds new counties to a major disaster declaration;
- Simplify documentation requirements for continued temporary housing assistance;
- Simplify the appeals process for denied assistance applications;
- Simplify the process to request approval for a late registration;
- Remove the requirement to apply for a Small Business Administration loan as a condition of eligibility for Other Needs Assistance (ONA); and
- Establish additional eligible assistance under ONA for serious needs, displacement, disaster-damaged computing devices, and essential tools for self-employed individuals.

FEMA also plans to make revisions to reflect changes to statutory authority that have not yet been implemented in regulation, including provisions for: utility and security deposit payments, lease and repair of multifamily rental housing, childcare assistance, maximum assistance limits, and waiver authority.

This rule would be an “interim final rule,” which means that the changes will come into effect when it is first published in the *Federal Register* – currently projected to be released in October of 2023. Agenda dates are not hard-and-fast, they are “aspirational,” meaning a date in the Agenda is merely a goal. Typically, a proposed rule is published in the *Federal Register* to solicit comments from the public before the issuance of a final rule. In this case, FEMA used its ability to waive that requirement due to the emergency nature of its programs. Once published in the *Federal Register*, the interim final rule will at some point be open to comment by members of the public and subsequently modified if the agency finds that it is necessary.

Based on the description in the Agenda, this interim final rule may constitute significant improvements to the IA program – ones advocates, including the Disaster Housing Recovery Coalition (DHRC), have long requested. NLIHC and the DHRC will continue to monitor this scheduled rule change and will provide details and analysis when it is released.

Read the brief summary of the proposed interim final rule here: <https://bit.ly/448nWG1>

Information about disaster housing programs is available on [page 6-52](#) of NLIHC's 2023 *Advocates' Guide*.

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## **Disaster Housing Recovery Update – June 20, 2023**

The following is a review of additional disaster housing recovery developments since the last edition of *Memo to Members and Partners* (for the article in the previous *Memo*, see [5/22](#)).

### **Congressional and National Updates**

FEMA is projected to run out of disaster relief funds sometime later this summer, [prompting](#) conversations around a potential disaster assistance supplemental spending bill. FEMA is expected to burn through all its disaster relief money sometime in August and eventually run up a \$10 billion deficit by the end of September.

Vice President Kamala Harris [announced](#) new partnerships between the U.S. and Caribbean nations involving additional support for disaster resilience and emergency management work.

Senator Marco Rubio sent a [letter](#) to the Biden administration requesting the administration move to address bureaucratic deficiencies identified during the 2022 Atlantic Hurricane Season. In addition, he requested FEMA “be prepared to expedite the placement of portable residences and trailers in areas that have been devastated by storm surge to allow survivors to live on their properties,” and that HUD “ensure that there are sufficient protections in place for residents of HUD-assisted properties to prevent them from being forced back into living conditions that may have been made unsafe and unsanitary following a disaster.”

The Small Business Administration (SBA) is [promoting](#) a law passed last year allowing the agency to provide more disaster-related low-interest loans to impacted households. The legislation, “The Disaster Assistance for Rural Communities Act,” was signed by President Biden in December of last year. The legislation provides SBA with greater flexibility to deploy its disaster-related loan programs.

The U.S. Interagency Council on Homelessness (USICH) released a [list of resources](#) available to individuals experiencing homelessness before, during, and after disasters.

HUD released an [informational disaster relief card](#) (available in multiple languages) for homeowners who have government-backed mortgages.

The Federation of American Scientists [released](#) a sweeping set of recommendations dealing with data transparency for disaster recovery and response programs. The Open Disaster Data Initiative would standardize data measurements for disaster recovery across federal agencies and provide access to research and academic institutions seeking to analyze recovery data for trends and climate-related research.

[Grist](#) covered several new reports outlining how climate justice might look different or be similar between Appalachia and the South.

## **State and Local**

### **California**

Insurance company State Farm [unceremoniously](#) left the state ahead of wildfire season – blaming inflation and reinsurance costs and leaving many homeowners in a lurch.

California has [launched](#) a program for relief of the undocumented community impacted by winter storms thirteen weeks ago.

### **Colorado**

A mobile home park flooded earlier this year during successive extreme rain events is slated to become affordable housing – with leaders in Longmont [planning](#) to utilize American Rescue Plan Act funding to fund the development.

### **Florida**

While the Florida Division of Emergency Management, currently under fire for using state funds to [organize and fly](#) recent immigrants to California, has not yet completed its review of the 2022 Hurricane season, lawmakers from around the state are working to integrate [lessons learned](#).

### **Guam**

Julian Aguon details the [current situation](#) in Guam in *The Nation*. Hundreds remain in shelters and FEMA has received 17,000 individual assistance applications.

### **Hawaii**

Hawaiians are [debating](#) the creation of a new first responder technology campus to house the state's emergency operations center along with up to 19 different federal, state, and city law enforcement, fire, defense, and other emergency response agencies. The proposed campus will also include a hotel, stores, a pool, a community center, an indoor shooting range, a driving course, cybersecurity data center, housing, office, storage, meeting space, and tactical raid practice facilities. The proposal will cost \$470 million to construct.

### **Iowa**

Officials in Glenwood, Iowa have [thrown](#) their support behind a housing project utilizing HUD long-term disaster recovery funds. The funds were provided by HUD to the Iowa Economic Development Authority following the 2019 Missouri River floods.

10 years after the 2008 Cedar Rapids floods, the city is on the [cusp of recovery](#), with the damaged northwest portion of the town beginning to return to life.

## **Kentucky**

Residents of West Kentucky have [benefited](#) from St. Vincent DePaul Disaster Services' "House in a Box" program, which provides new household furnishings to renters and homeowners who lost their homes.

## **Louisiana**

The State of Louisiana is [requesting](#) another extension for FEMA-subsidized rent for disaster-impacted households residing in temporary housing after Hurricane Ida. The households, who are awaiting the repair or rebuilding of their disaster damaged homes or who have been displaced from rental housing and attempting to find alternatives, are due to have their rent increase from \$50 a month to the designated fair market rate rent – which for some might be above \$1,000. Alternative housing is slim, with only 27 rental complexes with vacancies in the 10 parishes impacted by Hurricane Ida – many of these available units are outside the price range of the impacted households.

## **Mississippi**

Mississippi communities have been hit by multiple disasters in recent years, but often the property damage created by those storms do not [fit the requirements](#) for a disaster declaration from the federal government. On aggregate however, the number of homes damaged or destroyed in undeclared disasters since 2021 alone equate to 982 homes – which is at or above the rate of damage from federally declared disasters. In the meantime, impacted households are forced to attempt to recover alone.

## **Montana**

[One year](#) after historic flooding along the Yellowstone River, the community is proud of the continuing unified effort for recovery. Those floods impacted 400 homes.

## **Texas**

Harris county [approved](#) a \$825 million flood mitigation project utilizing HUD long-term recovery dollars on June 6. The county will submit the plans to the Texas General Land Office (GLO) for approval. The GLO was recently found to have violated Title VI of the Civil Rights Act when distributing related funds under HUD's disaster mitigation program.

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## **Congress**

### **DEPOSIT Act Introduced to Cover Renters' Security Deposit and Moving Costs**

Senator Martin Heinrich (D-NM), along with Senators Ben Ray Lujan (D-NM), Peter Welch (D-VT), and Alex Padilla (D-CA), introduced the "Delivering Essential Protection, Opportunity, and Security for Tenants (DEPOSIT) Act" ([S.1814](#)) on June 6. Representative Barbara Lee (D-CA)

introduced the bill in the House of Representatives ([H.R.1087](#)) in February. The “DEPOSIT Act” would allow Section 8 and HOME Investment Partnerships (HOME) programs to cover security deposit assistance and moving costs for people using Housing Choice Vouchers. NLIHC endorsed the bill.

The “DEPOSIT Act” would amend the Section 8 Housing Choice Voucher and HOME Investment Partnerships programs to allow the programs to cover families’ security deposits and moving expenses. The bill would establish a revolving fund to provide security deposit assistance by requiring untapped security deposits at the end of a lease term to be returned to the agency providing the HCV (public housing agency) or HOME funds (participating jurisdiction). Additionally, the bill would require HUD to study the impact of “alternatives to security deposits,” insurance-like products requiring renters to pay a monthly fee to a third-party company.

“We have a serious housing crisis in New Mexico and across the country. It’s impacting everyone, at all income levels and in nearly every community. The DEPOSIT Act tackles one piece of this puzzle by focusing on the costs that come from moving into a new home,” said Senator Heinrich in a [press statement](#). “That includes security deposits - one of the biggest barriers low-income renters face when moving into a new apartment, often required on top of two months’ rent. This legislation unlocks support to help renters overcome this barrier so their families can settle into a safe place to call home and build a foundation for a better future.”

“Housing is a human right. But in our community in the Bay Area, in California, and across the country, renters face huge barriers to secure housing and make monthly rent – with security deposits being one of the largest. With housing costs and the general cost of living skyrocketing, there should be relief for people to ensure they have shelter. I’m excited to work with Senator Heinrich to build bicameral support to fund this important program because homelessness knows no bounds. It’s time the federal government get off the sidelines and work to combat America’s housing crisis,” said Representative Lee in a [press statement](#).

Read Senator Heinrich’s press release and find a fact sheet on the bill here: <https://tinyurl.com/yytn6xhc>

Read Representative Lee’s press release here: <https://tinyurl.com/6jmmupk>

More information about Housing Choice Vouchers is on [page 4-1](#) of NLIHC’s *2023 Advocates’ Guide*.

More information about the HOME program is on [page 5-1](#) of NLIHC’s *2023 Advocates’ Guide*.

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## **Senate Banking Committee’s Housing Subcommittee Holds Hearing on Native American Housing**

The Senate Committee on Banking, Housing, and Urban Affairs’ Subcommittee on Housing, Transportation, and Community Development held a [hearing](#), “State of Native American Housing,” on June 13. Witnesses included: Chelsea Fish (Seminole), executive director of the



National American Indian Housing Council (NAIHC); Patrick Goggles (Northern Arapaho), executive director of the Northern Arapaho Housing Authority; Tammy Moreland (Grand Traverse Band of Ottawa and Chippewa Indians), chairperson of the Minnesota Tribal Collaborative to Prevent and End Homelessness; and Pete Upton (Ponca), CEO of the Native CDFI Network and executive director of the Native360 Loan Fund. The hearing included a robust discussion about the urgency of reauthorizing the “Native American Housing and Self Determination Act of 1996” (NAHASDA), the importance of Native community development financial institutions (CDFIs), and respecting Tribal sovereignty while ending homelessness in Native communities.

Chair Tina Smith (D-MN) opened the hearing highlighting that she and Senator Cynthia Lummis (R-WY), the new Ranking Member of the Subcommittee, both agreed that Native housing is a top priority for the Subcommittee’s work. Chair Smith commented, “Housing challenges in Native communities stretch across the entire housing continuum, from the lack of emergency shelter to a shortage of homeownership opportunities on Tribal lands.”

Ranking Member Lummis focused on the importance of federal investments in Native communities, homeownership, and the value of Native CDFIs. Introducing witness Patrick Goggles, Senator Lummis highlighted his expertise, “Mr. Goggles brings vast knowledge and experience working on tribal housing. His resume is impressive, currently serving as the Executive Director of the Northern Arapaho Tribal Housing Authority.” A member of the United Native American Housing Association (UNAHA), an [NLIHC state partner](#), Mr. Goggles was recently recognized by UNAHA and HUD’s Office of Native American Programs Northern Plains Office with the “Legends of Indian Housing” award for his 40 years of service.

Chelsea Fish started with a personal story, sharing her grandmother’s overcrowded home with 20 other people at any time in Oklahoma trust land. As the new director of NAIHC, she expressed surprise that Native American housing issues are not well understood, “It is uncanny how unaware people are of the housing conditions on tribal territories and reservations. Every day I talk to people who are completely oblivious to the poverty that we find on Indian reservations.” Ms. Fish pleaded for Congress to reauthorize NAHASDA and to adjust the formula used to allocate funds stating, “Congress has failed to fulfill its trust obligation and has been neglectful of tribal communities by keeping funding stagnant for 30 years.” Since 1998, tribal housing programs have lost \$3.4 billion in funding by not keeping up with inflation. Ms. Fish provided an example from Nulato, Alaska, a remote village that needs 200 homes where the cost of a single-family home is more than \$670,000. Ms. Fish stated that the current NAHASDA formula only provides funding sufficient to build 29% of one home.

Patrick Goggles stressed the importance of reauthorizing NAHASDA. Mr. Goggles stated that the flow of funds from NAHASDA helps his housing authority plan, develop, and implement needed projects. He also spoke about overcrowding and Northern Arapaho’s reliance on NAHASDA for housing, “I manage 234 houses. One five-bedroom house has 27 people in it. One three-bedroom house has 15 people in it. The overcrowding is acute. The shortage of housing on our reservation is very acute. There is no private ownership of family homes on the Wind River Reservation currently.” Mr. Goggles also discussed the need for Indian Housing Block Grant competitive grants, noting that Tribes are not on a level playing field with NAHASDA formula funding.



Pete Upton discussed the challenges of Native homeownership and summarized his organizations' work providing home loans for Native communities. Mr. Upton noted several concerns regarding improving the rates of Native homeownership: access to long term funding, scarcity of housing stock, lack of infrastructure and skilled workers, the limited availability of land, and complex land ownership structures.

Tammy Moreland explained that her organization is tribally-initiated and has an innovative approach to addressing American Indians housing and homelessness in Minnesota. Ms. Moreland noted the organization's successful advocacy in amending a federal law to allow Tribes to access the Continuum of Care homeless programs, affording them increased federal funding to address homelessness. In response to questions from senators, Ms. Moreland noted that Tribal sovereignty extends to homelessness data. Noting the Collaborative's work with the [Wilder Foundation](#), Ms. Moreland stated, "Wilder has respected tribal sovereignty, the data that is collected is owned by each Tribe and the Tribe will decide how they would like to disperse that information." Ms. Moreland's testimony added research to the overcrowding discussion, "Before the reservation homeless survey was done in 2006, the belief was that Indians like to double up, that it was cultural preference. Yet the reservation homeless survey showed that 99% of the people surveyed who were doubled up in overcrowded households would take separate housing if it was affordable, safe, and made available."

Members of the Subcommittee asked witnesses about barriers to affordable housing. Chair Smith remarked on the difficulty of building housing on different types of Tribal lands, the high rate of homelessness in Native communities, and the need to reauthorize NAHASDA. Senator Jon Tester (D-MT) asked Ms. Fish and Mr. Goggles about NAHASDA's training and technical assistance program. Mr. Goggles stated that providing Native communities with training opportunities empowers them to be good stewards of federal assistance. Ranking Member Lummis asked witnesses about development barriers, reforming NAHASDA, and Native veteran services. Senator Catherine Cortez Masto (D-NV) highlighted that one-third of new homes on Tribal lands in Nevada are manufactured homes, and she discussed the need for incentives to provide for more manufactured housing. Senator Cortez Masto also supported Native CDFIs, and noted the need for reforms to the Federal Home Loan Banks. Senator Kyrsten Sinema (I-AZ) spoke about the opioid epidemic in Native communities and asked about allowable IHBG uses for meth remediation. In all, witnesses agreed that accessing federal funding for Native American housing is "a big jigsaw puzzle." They urged Congress to reauthorize NAHASDA and extend funding for it, reauthorize the Native CDFI fund, and to provide homelessness assistance funds directly to Native Tribes, rather than through the HUD CoC program.

Watch the hearing and read witnesses' testimony at: <https://tinyurl.com/3bzukhvw>

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## HUD

### **HUD Notice Provides Guidance to PHAs for Better Assisting Homeless People Through Public Housing and Vouchers**

HUD issued joint [Notice PIH 2023-13/CPD 2023-05](#) providing guidance from the Office of Public and Indian Housing (PIH) to public housing agencies (PHAs) explaining how they could expand housing opportunities for people experiencing homelessness by facilitating access to public housing and private homes assisted with a Housing Choice Voucher. The Notice provides updated guidance regarding: waiting list management and preferences; screening policies regarding criminal activity, substance use, and rental history; and program termination and eviction. The joint Notice encourages PHAs to become familiar with their local Continuums of Care's (CoC's) projects and coordinated entry (CE) systems so that they can work collaboratively to better serve people experiencing homelessness. The Office of Community Planning and Development (CPD) oversees HUD's homelessness assistance programs, administered locally by CoCs.

Pages 14 through 26 of the Notice provide residents and advocates, as well as PHAs, detailed guidance regarding waiting list management, homeless admissions preference, and admission and termination of housing assistance policies relating to criminal activity and substance use. The remaining pages are devoted to the use of Project-Based Vouchers (PBVs) with CoC supportive services to create Permanent Supportive Housing (PSH). The first 13 pages have technical information primarily of interest to PHAs, including three pages helping PHAs learn about CoCs and how PHAs can collaborate with them.

### **Waiting List Management**

When waiting lists are long or closed, people who lack stable housing and reliable contact information may not be able to be contacted when they come to the top of the waiting, especially if it has been months or years since an application was submitted. Also, when PHAs reopen waiting lists for short periods of time, people experiencing homelessness may be excluded from the application process due to a lack of information about the eligibility to apply. Therefore, PHAs are encouraged to establish outreach and intake strategies by partnering with key CoC leadership and service providers within a CoC, such as emergency shelter staff, CE staff, and housing navigators. When a PHA reopens a waiting list and notifies people on the list, as a matter of complying with fair housing law, the PHA must adopt suitable means to ensure that notification reaches individuals with disabilities and those with limited English proficiency (LEP). The Notice provides 11 suggested policy and procedures changes a PHA can consider to help overcome waiting list barriers for people experiencing homelessness.

### **Homeless Admissions Preferences**

The Notice states that a PHA's greatest tool for increasing program access for people experiencing homelessness is establishing a homeless preference in the public housing Admission and Continued Occupancy Plan (ACOP) and the HCV Administrative Plan. Overall, eight topics are presented in this section of the Notice. The Notice indicates that a PHA may establish a general preference for people experiencing homelessness or may create a more narrowly defined or limited preference, for example a preference for homeless households with children, or veterans experiencing homelessness, or people referred by a partnering homeless service organization. A PHA may limit the number of applicants that may qualify for a particular preference.

Regulations allow a PHA to have a residency preference. The Notice encourages such a PHA to include in their definition of “residence,” shelters and unsheltered locations where homeless people may be living or sleeping. However, the Notice warns that a residence preference cannot have an unjustified discriminatory effect on a group of persons with certain characteristics protected under the “Fair Housing Act,” including race, color, national origin, sex (including sexual orientation and gender identity), disability, family status (children under the age of 18, including pregnancy or seeking legal custody), and religion.

### **Admission and Termination of Assistance Policies Regarding Criminal Activity and Substance Use**

The Notice notes that incarceration and homelessness are highly interrelated, as the difficulties of reintegrating into a community increase the risk of homelessness for people returning from incarceration, and homelessness in turn increases the risk for subsequent re-incarceration. HUD sent a [letter](#) to PHAs and CoCs on June 23, 2021, encouraging PHAs to work with their CoC to ensure that housing needs were met for individuals at-risk of homelessness after leaving prisons or jails.

The Notice provides information regarding PHA admission screening policies that are mandatory, potentially mandatory, and those that are discretionary. There are two mandatory, absolute prohibitions on admission: applicants who have a household member convicted of manufacturing or producing methamphetamine on the premises of federally assisted housing, and those who have a household member subject to a lifetime sex offender registration requirement.

An example of a potential mandatory prohibition could be a situation involving an applicant household member who was evicted from federally assisted housing for drug-related criminal activity. In this situation, a PHA would be required to prohibit the household’s admission for three years – *unless* the PHA determines that the evicted household member has successfully completed a supervised drug rehabilitation program approved by the PHA, or that the person is no longer a part of the household.

Regarding a PHA’s discretion to prohibit admission to public housing or the voucher program, the regulations require a PHA to consider the time, nature, and extent of an applicant's conduct (including the seriousness of the offense). A PHA wishing to serve more people experiencing homelessness may consider reviewing their discretionary policies to identify potential changes to remove barriers. For example, a PHA could:

- Conduct an individualized assessment of each applicant’s case, taking into account relevant mitigating information instead of automatically denying admission based on conviction history.
- Eliminate policies that deny assistance to all individuals with past evictions for any type of criminal activity.
- Eliminate policies that deny assistance to all individuals on probation or parole.

- Consider whether a household member is participating in or has successfully completed a drug rehabilitation program or has otherwise successfully rehabilitated.
- Eliminate “one-strike” policies for individuals with a criminal record.
- Reduce the look-back period for criminal convictions based on when the conduct occurred and/or the type of conduct.
- Avoid using third-party screening companies that use algorithms that may contain racial or other prohibited bias in their design.
- Consider the circumstances in which conduct has occurred. For instance, define criminal activity to focus on activities that pose threats to the safety and security of other residents.

PHAs must comply with the protections for victims/survivors of domestic violence, dating violence, sexual assault, or stalking under the “Violence Against Women Act” (VAWA). HUD’s VAWA rule states that an incident of actual or threatened domestic violence, dating violence, sexual assault, or stalking will not be considered a serious or repeated violation of a lease by the victim/survivor or threatened victim of the domestic violence, dating violence, sexual assault, or stalking, or as good cause to terminate the assistance, tenancy, or occupancy rights of the victim or threatened victim. The VAWA rule also prohibits a tenant from being denied admission, evicted, or having their assistance terminated solely because of criminal activity relating to domestic violence, dating violence, sexual assault, or stalking, if they are the victim and a household member or guest engaged in the criminal activity.

The Notice has a link to a PIH-sponsored guidebook, [How PHAs Can Assist People Experiencing Homelessness Guidebook](#), discussing best practices for operating waiting lists and establishing preferences for people experiencing homelessness.

Joint Notice PIH 2023-13/CPD 2023-05 is at: <https://tinyurl.com/48pf3rcu>

More information about public housing is on [page 4-32](#) of NLIHC’s *2023 Advocates’ Guide*.

More information about Housing Choice Vouchers is on [page 4-1](#) of NLIHC’s *2023 Advocates’ Guide*.

More information about HUD’s homeless programs is on [page 4-103](#) of NLIHC’s *2023 Advocates’ Guide*.

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## From the Field

### **Report Enumerates Impact of New Jersey’s *Mount Laurel* Exclusionary Zoning Ruling, Offers Recommendations for Other States to Build on This Success**

A new report by [Fair Share Housing Center](#), [Dismantling Exclusionary Zoning: New Jersey’s Blueprint for Overcoming Segregation](#), documents how New Jersey’s affordable housing model

has led to the creation of more than 21,000 affordable homes since 2015. Through personal interviews and extensive data, the report examines the development of New Jersey's *Mount Laurel* Doctrine, a series of New Jersey Supreme Court decisions that obligate towns to provide their fair share of a region's affordable housing. The report distills lessons learned from New Jersey that can dismantle exclusionary zoning and help advance housing justice nationwide.

The report describes the origins of exclusionary zoning and its lasting effect on racial and economic segregation. It then details the 50-year-long organizing movement to combat exclusionary zoning in New Jersey, starting with Black residents in Mount Laurel Township who filed a class action lawsuit because they were experiencing rapid gentrification and displacement in the 1970s. In 1975, the New Jersey Supreme Court sided in favor of the residents, holding that all New Jersey municipalities are responsible for providing their "fair share" of affordable housing, both to create new affordable homes and rehabilitate existing substandard homes occupied by lower-income families. This decision, known as *Mount Laurel I*, would be the first in a series of cases where the New Jersey Supreme Court has upheld and expanded on this constitutional obligation. Collectively, these decisions have become known as the *Mount Laurel* Doctrine. Upon winning the class action lawsuit, community leaders founded the Fair Share Housing Center to ensure effective implementation of the new *Mount Laurel* Doctrine. Despite persistent resistance to *Mount Laurel I*, sustained advocacy and grassroots organizing succeeded in the New Jersey Supreme Court unanimously ruling, in *Mount Laurel IV*, an improved enforcement mechanism in 2015, transferring enforcement to the judicial system and requiring towns to work with the Fair Share Housing Center and other parties to meet their affordable housing obligations.

New Jersey's system assigns relatively higher or lower requirements for affordable housing to municipalities based on three main factors: recent growth in jobs, existing affordability, and vacant, developable land in areas targeted by the state for growth. The *Mount Laurel* Doctrine requires that at least half of all affordable units be affordable to residents earning less than 50% of the area median income (AMI), including 13% set-aside for residents earning less than 30% AMI.

The report suggests that the enhanced enforcement mechanisms put in place since 2015 have had a substantial effect on multi-family and affordable housing development. Since 2015, the report estimates that more than 21,000 affordable homes and roughly 70,000 units overall of multi-family housing have been created across New Jersey, a significant increase compared to previous years. Additional analysis of racial, ethnic, and economic demographics suggests that the *Mount Laurel* Doctrine is creating racial and income diversity where it did not exist or was lacking, and is creating affordable homes in New Jersey's least diverse and most segregated communities.

The five key features of New Jersey's model that could help create similar frameworks in other states include:

- 1) A baseline legal requirement that municipalities must provide their fair share of affordable housing;
- 2) A methodology to calculate housing obligations that prioritizes creating affordable homes in historically exclusionary communities, along transportation corridors, and near employment opportunities;

- 3) A requirement that homes have deed restrictions requiring them to remain affordable for at least 30 years for the people most likely to be excluded, paired with flexible production mechanisms that also increase overall housing supply;
- 4) Strong legal enforcement frameworks with real consequences for municipalities that shirk their obligations; and
- 5) Advocacy institutions that use enforcement frameworks to ensure that municipalities comply with their obligations.

In New Jersey, the obligation to create affordable homes is recalculated every ten years in cycles of affordable housing production known as Rounds; each Round creates a new fair share obligation that towns must meet. As New Jersey prepares for its Fourth Round of *Mount Laurel* obligations in 2025, in which each municipality must develop an updated plan for how to provide additional affordable homes, this report serves as a reminder that the Doctrine's success is predicated on the support of grassroots advocacy organizations, as well as strong enforcement.

"New Jersey's experience shows that when organizers and advocates work together over the long haul, we can create a lot of much-needed homes for lower-income families by dismantling exclusionary zoning," said Adam Gordon, executive director of [Fair Share Housing Center](#). "We hope that other cities and states can learn from what we have been able to accomplish as they seek to overcome barriers to creating affordable homes in the midst of the housing crisis America is experiencing today, as we continue to work to create even more homes here in New Jersey."

"We're proud that New Jersey has been home to groundbreaking policies and historic investments that have helped create opportunities for our most vulnerable residents," says Staci Berger, an NLIHC board member and president and CEO of the [Housing and Community Development Network of New Jersey](#), an NLIHC state partner. "We cannot *HouseNJ* if we yield to obstruction of affordable homes, a resistance steeped in and sustained by structural and institutional racism. Housing stability is essential to better health outcomes and our state's economic well-being, so we must continue on a path that will make our state a place everyone can afford to call home."

The full report can be found at [here](#).

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## Events

### **Register for NLIHC's ERASE Summer Webinar Series Highlighting the 2022-2023 ERASE Cohort Members' Successes**

NLIHC is pleased to announce the End Rental Arrears to Stop Evictions (ERASE) Summer Webinar Series highlighting the 2022 – 2023 ERASE cohort members' successes in supporting local tenant organizing, securing passage of tenant protections, enforcing tenant protections, and increasing funding to sustain emergency rental assistance programs. This three-part series (June 29, July 27, and August 24, 3:00 – 4:15 pm ET) will provide NLIHC State and Tribal Partners, as well as other advocates, with information about various tenant protections pursued by cohort

members, including successful advocacy strategies used to divert the threat of eviction today, as well as strategies used to ensure long-term housing stability. The registration link for the ERASE Summer Webinar Series is [here](#).

The 2022 – 2023 ERASE Cohort is a select group of 34 state and local nonprofit organizations that are conducting on-the-ground partnership development, capacity building, outreach and education, and policy reform/systems change work to promote housing stability, advance equity, and prevent evictions for renter households all over the nation.

The ERASE Project was created in January 2021 in an effort to ensure that the historic \$46.6 billion in emergency rental assistance (ERA) enacted by Congress during the COVID-19 pandemic reached the lowest-income and most marginalized renters for whom it was intended. Today, the ERASE Project seeks to end housing instability and homelessness by advocating for the passage of more permanent tenant protections, including protections related to source-of-income discrimination, the civil right to counsel, “just cause” eviction, eviction record sealing and expungement, and rent stabilization/anti-rent gouging. Learn more about the ERASE Project at: <https://nlihc.org/erase-project>

Each webinar will focus on members’ unique efforts to enact and enforce tenant protections or extend emergency rental assistance, highlighting various strategies used to accomplish their initiatives.

### **“Local Tenant Organizing Efforts to Increase Housing Stability”**

June 29, 2023, 3:00 – 4:15 pm ET

Attendees will learn about 2022 – 2023 ERASE Cohort members’ efforts to pass and enforce local tenant protections that correct the power imbalance between landlords and tenants. Specifically, attendees will hear from tenant-led organizations and community partners about their efforts to educate, train, and organize members to advocate for solutions to issues impacting their living conditions and housing stability. Presenters will discuss organizing methods to lower rent caps, create landlord registries, enforce tenant protections, and address habitability concerns.

Register [here](#).

### **“State Legislative Efforts to Advance Tenant Protections”**

July 27, 2023, 3:00 – 4:15 pm ET

Attendees will learn about 2022 – 2023 ERASE cohort members’ successful efforts to pass tenant protections at the state-level. Presenters will discuss the types of tenant protections pursued, strategies used to win passage of protections, challenges faced in doing so, and how cohort members overcame them.

Register [here](#).

### **“Efforts to Sustain Emergency Rental Assistance”**



August 24, 2023, 3:00 – 4:15 pm ET

Attendees will learn about 2022 – 2023 ERASE cohort members' efforts to sustain emergency rental assistance programs in their localities. Attendees will learn how cohort members are assessing their communities' need for rental assistance, what aspects of emergency rental assistance are continuing in the post pandemic era, what sources of funding streams exist to continue program operations, and legislative strategies for securing revenue to sustain emergency rental assistance programs.

Register [here](#).

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## **Opportunity Starts at Home**

### **Take Action, Support the Family Stability and Opportunity Voucher Act**

The bipartisan “Family Stability and Opportunity Vouchers Act” ([S.1257](#), [H.R.3776](#)) would provide an additional 250,000 Housing Choice Vouchers for families with young children to increase those families' housing stability and offer them greater choice deciding where to live. The bill could nearly eliminate homelessness among families with young children, as well as substantially reduce the number of children growing up in areas of concentrated poverty.

Research shows that low-income students perform better academically and close achievement gaps faster when housing assistance enables them to live stably in well-resourced neighborhoods with lower-poverty schools. Research also shows that when children in poor families grow up in neighborhoods with quality schools, low poverty, and low crime, they are significantly more likely to attend college and more likely to earn dramatically more as adults over the course of their lifetimes. This helps break cycles of generational poverty and produces a positive taxpayer return.

Advocates can take action by sending a pre-formatted letter to their Congress members urging them to support the bipartisan bill. To send a letter, go to the Opportunity Starts at Home [Take Action](#) webpage and fill out the form.

Information about Opportunity Starts at Home is at: <https://www.opportunityhome.org>

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## **Research**

### **Report Finds Restrictive Zoning Laws in Connecticut Are Correlated with Racial and Economic Segregation**

The Urban Institute released a report, [Bringing Zoning into Focus](#), which evaluated the relationship between local zoning laws and racial and economic segregation in Connecticut. The research found that single-family zoning is correlated with neighborhood racial, ethnic, and economic segregation. Specifically, neighborhoods zoned only for single-family construction

have households with significantly higher incomes and that are more likely to be white, highly educated, and homeowners, when compared to neighborhoods where zoning allows for multifamily buildings.

Researchers evaluated “number-of-unit” zoning laws that specify the maximum number of units allowed, by-right, to be built on each residential parcel. The research focused on two primary questions: how do number-of-unit zoning laws vary across Connecticut localities and which types of communities adopt different number-of-unit zoning laws? To answer these questions, researchers used the Connecticut Zoning Atlas, a comprehensive dataset of statewide zoning policies, as well as demographic, economic, and housing variables from the U.S. Census and Zillow.

Researchers divided the state into three jurisdiction types: large cities with at least 70,000 residents, suburbs and towns, and rural areas. Overall, 62% of zoned land statewide allows for the construction of single-family homes by-right, meaning single-family construction can be approved without a public hearing. Only a fraction of the state’s zoned land allows for two-unit and three-unit structures by-right (26% and 2%, respectively). All three jurisdiction types zone more than 50% of their land for single-family homes by-right: 67% in suburbs and towns, 59% in rural areas, and 56% in large cities. Across the eight large cities, three allow structures with 4+ units by-right on more than 40% of their land areas. Conversely, four cities allow these types of buildings on less than 10% of their land areas.

Researchers found that the number-of-unit zoning laws are associated with large differences in household income both within and across the three jurisdiction types. Median household income is higher in neighborhoods zoned for single-family homes compared to areas zoned for 4+ unit buildings. Large cities had the greatest inter-geographic difference; on average, the median household income in city neighborhoods zoned single-family is \$90,000 compared to \$50,000 for city neighborhoods zoned for 4+-unit buildings. Households with higher incomes also tend to concentrate in neighborhoods zoned exclusively for single-family zoning, whereas neighborhoods that allow for 4+ units have a more balanced mix of household incomes. Regarding rent affordability, researchers found that rents and cost burdens are greater in neighborhoods zoned for multifamily housing, despite lower property values in those neighborhoods. Rents and cost burdens are also higher in neighborhoods with lower median household income. Researchers did not control for other factors, consequently the rents and cost burdens finding may reflect the overall shortage of rental units, even in neighborhoods that allow for multifamily construction.

Single-family only zoning is strongly associated with ethnic and racial segregation. In large cities, neighborhoods zoned for single-family homes are nearly 50% white. By comparison, neighborhoods zoned for 4+ unit properties are about 25% white and are more likely to have Black or Hispanic households. After controlling for other characteristics, higher concentrations of high-income and white residents are associated with zoning policies designed to keep the number of allowable units low. Conversely, a higher concentration of low-income, Black, and Hispanic residents is associated with zoning policies that allow two or more housing units per parcel as well as a higher share of renter-occupied housing.

The authors note that they cannot make claims of causation between zoning policies and demographic concentration because the data used is only from a single point in time. However, these findings indicate there is a relationship between restrictive zoning laws and the inequitable distribution of populations within and across jurisdictions.

Read the full report at: <https://urbn.is/3N6hh8f>

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## NLIHC Publications

### NLIHC Releases *Out of Reach 2023: The High Cost of Housing*

NLIHC released its annual report, “[\*Out of Reach 2023: The High Cost of Housing\*](#),” on June 14. The report highlights the gulf between the wages people earn and the price of modest rental housing in every state, county, metropolitan area, and combined non-metropolitan area in the nation. Every year, *Out of Reach* shows that affordable rental homes are out of reach for millions of low-wage workers and other families. This year’s report demonstrates how high rents have combined with the expiration of many pandemic-era benefit programs to exacerbate the financial insecurity of low-income renters, leading to higher eviction filing rates and increased homelessness. The report’s central statistic, the Housing Wage, is an estimate of the hourly wage a full-time worker must earn to afford a modest rental home at HUD’s fair market rent (FMR) without spending more than 30% of their income on housing costs – the accepted standard of affordability. The FMR is an estimate of what a family moving today can expect to pay for a modestly priced rental home in a given area. Nationally, the 2023 Housing Wage is \$28.58 per hour for a modest two-bedroom rental home and \$23.67 for a modest one-bedroom rental home.

Renters with the lowest incomes face the greatest challenge in finding affordable housing. In no state, metropolitan area, or county can a worker earning the federal or prevailing state or local minimum wage afford a modest two-bedroom rental home at the FMR by working a standard 40-hour work week. In only 7% of counties (228) nationwide, not including Puerto Rico, can a full-time minimum-wage worker afford a one-bedroom rental home at the FMR. These 228 counties are all located in states with minimum wages higher than the federal minimum wage of \$7.25 per hour. Even after accounting for state and county minimum wages that are higher than the federal minimum, the average minimum wage worker must work nearly 104 hours per week (2.6 full-time jobs) to afford a two-bedroom rental home at the FMR, or 86 hours per week (just over two full-time jobs) to afford a one-bedroom rental home at the FMR.

Housing is out of reach for workers across a range of occupations and wage levels. Nearly 50% of wage earners cannot afford a modest one-bedroom rental home at the FMR while working one full-time job. More than 60% of wage earners cannot afford a modest two-bedroom rental home while working one full-time job. Of the nation’s 20 most common occupations, 10 of them pay median wages lower than the wage needed by a full-time worker to afford a modest one-bedroom apartment. These 10 occupations account for more than 49 million workers, or one-third of the workforce. For example, the median hourly wages of food servers and retail workers are \$14.27 and \$14.88, respectively — significantly less than the full-time wage of \$23.67 needed to afford a one-bedroom apartment at the national FMR.

The affordability of rental housing is not just a challenge for low-wage workers. In most areas, a family of four with poverty-level income can afford a monthly rent of no more than \$750, and many cannot even afford that. An individual relying on federal Supplemental Security Income (SSI) can only afford a rent of \$274 per month. The national average fair market rent for a one-bedroom home is \$1,231 per month and \$1,486 for a two-bedroom home, far from affordable for a family in poverty or a person relying on SSI.

The gap between wages and housing costs is largest for people of color, and particularly women of color. The disparities are the result of decades of racist housing policies that have led to people of color facing disproportionate challenges accessing decent and affordable homes. Nationally, the median wage of a full-time white worker is \$2.23 higher than the one-bedroom Housing Wage, but the median wage of a full-time Black and Latino worker is approximately \$.73 and \$1.84 less than the one-bedroom Housing Wage, respectively. The disparities grow even starker for women of color. Black and Latina female workers earn median wages that are \$3.96 and \$5.47 less, respectively, than the one-bedroom Housing Wage.

As low-income renters face high rents and increasing housing instability without the supports provided by pandemic-era benefit programs, safe, stable, and affordable housing remains out of reach. Congress must address the extraordinary challenges that low-income renters face in finding and maintaining decent, accessible, and affordable housing. Addressing the roots of the housing affordability problem requires: a sustained commitment to investing in new affordable housing; preserving affordable rental homes that already exist; bridging the gap between income and rent through universal rental assistance; providing emergency assistance to stabilize renters when they experience financial shocks; and establishing strong renter protections.

The *Out of Reach 2023* interactive website includes data for each state, county, and metropolitan area, and an easy-to-use search function for identifying data by metropolitan-area ZIP code. The website is at: <https://reports.nlihc.org/oor>

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## Hard Copies of NLIHC Publications Are Now Available

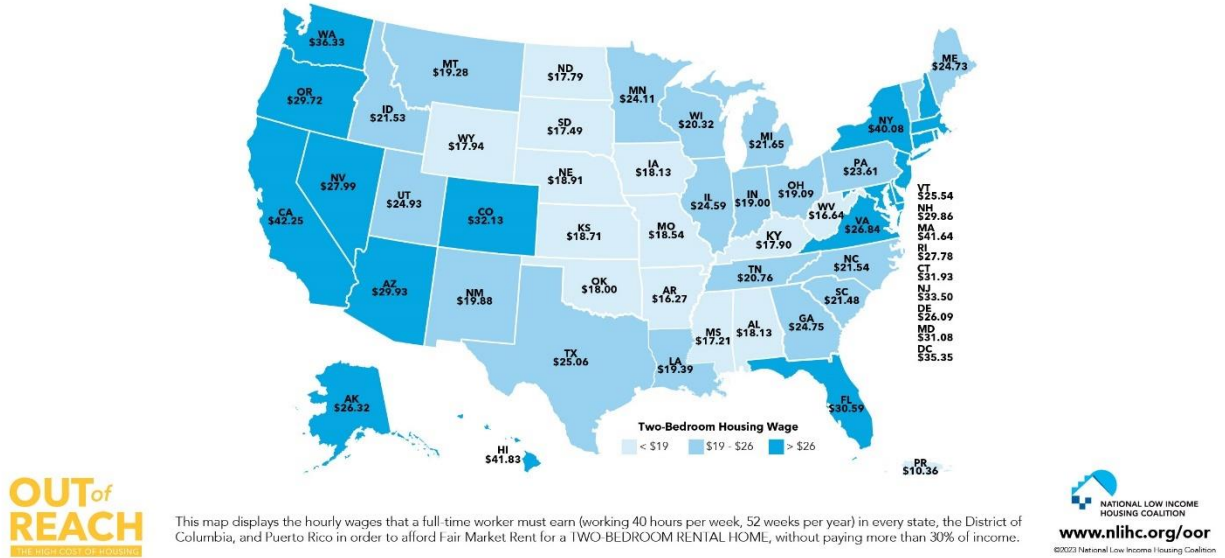
Did you know that in addition to digital versions, NLIHC publishes paper copies of all our flagship publications, including *Tenant Talk*, *The Gap*, and the *Advocates' Guide*? *Tenant Talk* is a bi-annual newsletter for tenants, residents, and other low-income renters that engages people from different backgrounds in housing advocacy. *The Gap* documents the gap between the number of renter households and rental units that are affordable and available to them by income grouping in every state and the largest 50 metropolitan areas. *Advocates' Guide* is a comprehensive resource designed to educate advocates about the programs and policies that make housing affordable to low-income people across America. You can order paper copies of these publications today by contacting NLIHC at [CommunicationsTeam@nlihc.org](mailto:CommunicationsTeam@nlihc.org). Discounted bulk rates are available for members, and all publications are available while supplies last.

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## Fact of the Week

### Out of Reach, 2023 Two-Bedroom Rental Housing Wages

## 2023 TWO-BEDROOM RENTAL HOUSING WAGES



## 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 in Washington, DC. 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 have strong 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 is extremely beneficial. A solid- to intermediate-level of proficiency with Excel is required.

A person will be most successful in this role if you have strong interpersonal skills with a commitment to confidentiality, and have strong analytical, writing, and organizational skills, as well as a keen attention to detail. A candidate will also thrive in a diverse, fast paced-environment.



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

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## **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, DC area. Applicants must have a strong commitment to social justice and NLIHC's mission. This position would be ideal for someone with 2-8 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 strongly preferred.

A person will be most successful in this role if you have strong interpersonal skills with a commitment to confidentiality, and have strong analytical, writing, and organizational skills, as well as 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](mailto:info@tama-solutions.com), who is assisting with this search.

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## **NLIHC in the News**

### **NLIHC in the News for the Week of June 11**

The following are some of the news stories to which NLIHC contributed during the week of June 11:

- “Affordable Housing Woes Paint a ‘Bleak Picture’” *New York Times*, June 14 at: <https://tinyurl.com/4wnh6nz2>
  - “This map shows how much money renters in every state need to earn to afford a 2-bedroom apartment” *CNBC*, June 14 at: <https://tinyurl.com/mrxp2vhh>
  - “You have to work more than 100 hours a week to afford a two-bedroom rental on minimum wage: report” *The Hill*, June 15 at: <https://tinyurl.com/24by5mk3>
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## **NLIHC News**

### **Where to Find Us – June 20**

- Supportive Housing Network of New York Conference – New York, NY, June 29 (Diane Yentel)
  - 17<sup>th</sup> Annual KATZ Lecture, Benjamin Rose Institute on Aging – Virtual, July 13 (Diane Yentel)
  - [Netroots Nation Conference](#) – Chicago, IL, July 15 (Gabby Ross)
  - [A Home for Everyone](#) – Oshkosh, WI, July 19-20 (Courtney Cooperman)
  - Virginia Housing Alliance, Annual Awards Lunch – Richmond, VA, July 21 (Diane Yentel)
  - Ayuda Legal Puerto Rico, [5th Annual Just Recovery Summit](#) – San Juan, PR, August 10-11 (Noah Patton and Sidney Betancourt)
  - 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)
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## **NLIHC Staff**

Sarah Abdelhadi, Senior Research Analyst

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  
Yingxue Snow Guo, Communications 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