Volume 27, Issue 24 June 21, 2022

Coronavirus, Disasters, Housing, and Homelessness

- FEMA Program Assistance Reforms Support Nearly 100,000 Additional Disaster Survivors
- NLIHC and DHRC Endorse "Stay Cool Act"

HoUSed Campaign for Universal, Stable, Affordable Housing

- Representative Ritchie Torres to Join Today's (June 21) National HoUSed Campaign Call for Universal, Stable, Affordable Housing!
- NLIHC and Other National Organizations Urge Congressional Appropriators to Strengthen Housing Choice Voucher Program
- Reconciliation Package Begins Taking Shape, but Time is Running Out Take Action Today!
- Bring America Home Now Campaign Announces June 23 Congressional Briefing on Homelessness

Budget and Appropriations

• House Appropriations Committee Expected to Release FY23 Draft Bill for Transportation, Housing, and Urban Development This Week – Take Action Now!

Our Homes, Our Votes

- NLIHC Releases Report on Ballot Measure Campaigns for Affordable Homes
- Register for June 27 *Our Homes, Our Votes:* 2022 Webinar on the Role of Housing Providers in Registering and Mobilizing Voters

Emergency Rental Assistance

• Emergency Rental Assistance Supports the Mental Health and Financial Well-Being of Households

Fact of the Week

Emergency Rental Assistance Addresses Renters' Financial, Mental Health, & Food Security Needs

HUD

• HUD Memo: Criminal Background Screenings May Violate Fair Housing Act

Opportunity Starts at Home

 OSAH Campaign Partners Send Letter to Congressional Leaders Urging Housing Investments in Reconciliation Package

Research

- New Study Links Rent Exploitation to Racial Segregation
- Research Highlights Promising Effects of Using Hotels as Noncongregate Shelters during Pandemic

From the Field

• Albuquerque Enacts New Source-of-Income Protections for Section 8 Renters

NLIHC Careers

- NLIHC Seeks Interns for Fall 2022 Semester
- NLIHC Seeks an End Rental Arrears to Stop Evictions (ERASE) Intern for Summer Semester

NLIHC in the News

• NLIHC in the News for the Week of June 12

NLIHC News

• Where to Find Us – June 21

Coronavirus, Disasters, Housing, and Homelessness

FEMA Program Assistance Reforms Support Nearly 100,000 Additional Disaster Survivors

The U.S. House Committee on Homeland Security's Subcommittee on Emergency Preparedness, Response and Recovery hosted FEMA Administrator Deanne Criswell for a hearing on June 14 to review FEMA's fiscal year (FY) 2023 budget proposal. In her opening statement, Administrator Criswell highlighted recent efforts by FEMA to improve access to disaster recovery resources for marginalized disaster survivors, including changes to documentation requirements long called for by NLIHC and the NLIHC-led Disaster Housing Recovery Coalition (DHRC). Administrator Criswell explained that "changing the types of documentation we accept allowed 42,000 homeowners and over 53,000 renters to receive assistance from FEMA who just a year before we would have denied assistance. . . . The total amount [of this assistance] was about \$350 million."

For decades, FEMA required homeowners to submit title documents to receive assistance, and the agency refused to accept alternative documentation. This requirement effectively barred low-income homeowners and renters – predominantly households of color – from receiving the FEMA Individual Assistance for which they were eligible. Under FEMA's new policy, implemented in September 2021, disaster survivors can now self-certify ownership of their homes when they do not have other documentation, overcoming a major hurdle to recovery. FEMA also now allows all survivors to submit a broader array of documents to prove occupancy and ownership of their homes.

These reforms were developed and advanced by NLIHC and DHRC, with its more than 850 organizational partners nationwide, and were also championed by legislative partners Senator Elizabeth Warren (D-MA) and Representative Adriano Espaillat (D-NY).

"These changes are much needed and long overdue," said NLIHC President and CEO Diane Yentel in a press release on the subject. "Work to reform FEMA's harmful policies began with efforts by NLIHC and disaster survivors and partners in Louisiana, Alabama, and Mississippi after Hurricane Katrina, and they were continued by the DHRC and advocates in Texas and Florida after Hurricanes Harvey and Michael, in California after several wildfires, and in Puerto Rico in the aftermath of Hurricane Maria, where over 77,000 households were wrongfully denied FEMA assistance due to title issues. We will continue to advocate other critically needed legislation to ensure the lowest-income and most marginalized disaster survivors receive the assistance they need to recover."

NLIHC and DHRC will continue to monitor implementation of the new policy and urge Congress to enact the "<u>Housing Survivors of Major Disasters Act</u>," introduced by Senator Warren and Representative Espaillat, to make these reforms permanent and ensure that the lowest-income and most marginalized disaster survivors remain stably housed.

Watch a recording of the hearing at: https://bit.ly/3tEpNCo

Read NLIHC's press statement on the new policy at: https://bit.ly/3Ht9uOC

Read the text of the "Housing Survivors of Major Disasters Act" at: https://bit.ly/3tGebPs

NLIHC and DHRC Endorse "Stay Cool Act"

NLIHC and the NLIHC-led Disaster Housing Recovery Coalition (DHRC) have endorsed the "Stay Cool Act" (H.R. 7949) introduced by Representative Bonnie Watson Coleman (D-NJ). The bill – cosponsored by nearly

20 Democratic members of Congress – would address the impact of heat waves on those most vulnerable to extreme heat and includes provisions to include air conditioning as a covered utility in public housing and create and implement safe residential temperature standards for federally assisted rental dwelling units. The bill would also create grant initiatives to establish senior check-in programs to be used during extreme heat events, as well as public greenspaces and cooling centers in overburdened communities.

Heat waves present a very real threat to low-income individuals, who often struggle with chronic health issues that are exacerbated by the effects of prolonged heat exposure, which can lead to death. In addition, individuals experiencing homelessness are particularly susceptible to heat impacts, as they lack steady access to water and are often prevented from visiting spaces with air conditioning. The effects are magnified by the lack of tree cover or greenspaces in many areas with housing affordable to people with low incomes, leading to urban heat islands that subject residents to even higher heat. Research indicates that an average of 12,000 heat-related deaths occur each year.

"Extreme heat is killing our communities, and it will continue to worsen with climate change," said Representative Watson Coleman in a <u>press release</u> announcing the bill's introduction. "For many Americans, living through unexpected heat emergencies is not simply an inconvenience or nuisance, it is a lifethreatening natural disaster – worsened by climate change – that warrants action by the federal government. While we must act to combat the causes of climate change, we cannot ignore the impacts people are already facing. The "Stay Cool Act" helps us to better understand and address the immediate impacts of extreme heat emergencies. It treats extreme heat with the urgency that it deserves. Extreme heat is already the deadliest weather-related disaster we face and will only get worse as our planet warms. It's time we took steps to mitigate the impacts of extreme heat to save lives."

Read a press release about the bill at: https://bit.ly/30e8Kz0

Read the text of the "Stay Cool Act" at: https://bit.ly/3HuDIRo

HoUSed Campaign for Universal, Stable, Affordable Housing

Representative Ritchie Torres to Join Today's (June 21) National HoUSed Campaign Call for Universal, Stable, Affordable Housing!

Join today's (June 21) national HoUSed campaign call from 2:30 to 4 pm ET. We will be joined by Representative Ritchie Torres (D-NY), who will discuss the importance of protecting targeted housing investments in any final reconciliation bill, and we will share how advocates can use NLIHC's advocacy tools to take action and demand robust funding for vital investments in housing for people with the lowest incomes. We will also be joined by Whitney Airgood-Obrycki from the Joint Center for Housing Studies (JCHS) at Harvard University, who will share findings from a recent report on the short-term benefits of emergency rental assistance. The team behind NLIHC's End Rental Arrears to Stop Evictions (ERASE) project will discuss a new report, database, and interactive map showing how states are using State and Local Fiscal Recovery Funds allocated through the "American Rescue Plan Act" for affordable housing and to address the needs of people experiencing homelessness. NLIHC's Courtney Cooperman will share insights from a new report from NLIHC's Our Homes, Our Votes project on organizing a successful ballot measure campaign for affordable homes. We will also receive updates from the field, hear the latest news from Capitol Hill, and more.

NLIHC and Other National Organizations Urge Congressional Appropriators to Strengthen Housing Choice Voucher Program

NLIHC and 53 other organizations sent a <u>letter</u> to U.S. House and Senate appropriations leaders on June 15 urging them to include in the fiscal year (FY) 2023 appropriations bill funding and policy provisions that support and strengthen the effectiveness of the Housing Choice Voucher (HCV) program. The letter was signed by a broad cross-section of stakeholders committed to enabling low-income families to live in affordable, accessible, and decent quality housing in well-resourced neighborhoods of their choosing.

Rigorous research shows that vouchers are highly effective at reducing homelessness and other hardships. Likewise, the HCV program has a documented history of using virtually all the funds provided to it by Congress to assist people struggling to afford rent. After dipping during 2021 in response to an extremely challenging rental market, the budget utilization rate in the main voucher program has again reached nearly 100%. More vouchers are in use overall today than at any time in the program's history. Even so, many unmet needs remain. To ensure state and local housing agencies can continue to extend the voucher program's proven benefits to more people in need, the letter urges appropriators to fully fund the renewal of existing vouchers and support President Biden's request for additional funding to expand vouchers to an additional 200,000 households.

The letter explains that while utilization data and research show that vouchers are highly effective in helping families afford housing and that additional resources are needed, some families that receive vouchers are only able to access housing in a limited range of neighborhoods, and others struggle to find any housing at all. For these reasons, the letter recommends that Congress take action to make vouchers easier to use and to broaden the choices available to voucher holders. The letter urges Congress to include robust funding (\$445 million) for mobility services to expand housing choice for families with vouchers, provide full funding for voucher administrative fees to help public housing agencies effectively and efficiently administer the program, and authorize the use of voucher housing assistance payments funds for security deposits and holding fees. Finally, the letter urges Congress to extend the deadline for reissuing Emergency Housing Vouchers (EHVs) for at least a year – until September 30, 2024 – and preferably for two years or longer. Extending the EHV deadline would strengthen the ability of communities to provide effective assistance to people experiencing homelessness.

Read the letter at: https://bit.ly/3mVRoeQ

Reconciliation Package Begins Taking Shape, but Time is Running Out – Take Action Today!

Democratic leaders in the U.S. Senate are continuing high-level negotiations over a revised reconciliation package, even as members grapple with enacting legislation on a myriad of other issues, from gun violence to abortion rights. Members of Congress are expected to continue working over the summer to reach an agreement on a slimmed-down package, even as they prepare to leave town at the end of the week for the July 4 recess.

Reports on the status of negotiations indicate the bill's provisions are beginning to take shape. President Joe Biden hinted at some of the specific provisions he believes can be enacted, including capping the cost of insulin, lowering the cost of prescription drugs, providing energy-related tax breaks, and creating a 15% minimum tax on corporations as well as higher taxes for the "super wealthy" – all priorities Senator Joe Manchin (D-WV), the lone holdout in the Senate on the "Build Back Better Act," has insisted on since negotiations restarted.

While Democratic members remain hopeful that they will be able to enact an agreement, time is also running out – Congress will be out of session for the majority of August, and the current budget resolution expires when

the new fiscal year begins on October 1. That leaves only a few short weeks for advocates to continue weighing in with their members of Congress on the importance of maintaining significant funding for targeted affordable housing investments in any reconciliation bill, including significant funding for NLIHC's top policy priorities:

- \$25 billion to expand rental assistance to more than 300,000 households. See how many vouchers your state would receive here.
- \$65 billion to make critically needed repairs to public housing and preserve this valuable asset for its 2 million residents.
- \$15 billion for the national Housing Trust Fund to build and preserve over 150,000 affordable, accessible homes for households with the lowest incomes. See NLIHC's breakdown of how much each state would receive through the Housing Trust Fund here.

While the road to success is steep, this is <u>not the first time</u> advocates have pulled of the seemingly impossible and pushed Congress to maintain significant affordable housing investments in a reconciliation package. <u>Email, tweet, and call your representatives</u> and urge them to include these once-in-a-generation housing investments targeted to ensure people with the lowest incomes have safe, quality, affordable, and accessible places to call home. Use NLIHC's <u>call-in script</u> and <u>advocacy toolkit</u> to help create your own message to Congress!

Thank you for your advocacy!

Bring America Home Now Campaign Announces June 23 Congressional Briefing on Homelessness

The <u>Bring America Home Now</u> campaign, led by the National Coalition for the Homeless, will hold a <u>congressional briefing</u>, "Ending Homelessness in America: Challenges and Solutions," on June 23 at 12:30 pm ET. The briefing aims to inform members of Congress and the public about the policies needed to "solve the homelessness and affordable housing crisis" and provide solutions "based on proven best practices [that] affirm housing as a human and civil right [and] not a privilege."

The speakers invited to the briefing include among others:

- Sarah Saadian, senior vice president of public policy and field organizing at NLIHC
- Donald Whitehead, executive director of the National Coalition for the Homeless
- Ann Oliva, CEO of the National Alliance to End Homelessness
- Christian Nunes, president of the National Organization for Women
- Susie Shannon, policy director at Housing is a Human Right

Members of Congress, including U.S. House Financial Services Committee Chair Maxine Waters (D-CA), U.S. House of Representatives Speaker Nancy Pelosi (D-CA), and U.S. Senate Banking Committee Chair Sherrod Brown (D-OH), have also been invited to speak.

Register to attend the briefing virtually at: https://bit.ly/3Qm5NOZ

Find out more information about the briefing at: https://bit.ly/3HChcGf

Learn more about the Bring America Home Now campaign at: www.bringamericahomenow.org

Budget and Appropriations

House Appropriations Committee Expected to Release FY23 Draft Bill for Transportation, Housing, and Urban Development This Week – Take Action Now!

Despite U.S. House and Senate appropriations leaders failing to reach an agreement on topline funding levels for a fiscal year (FY) 2023 spending package, the House Appropriations Subcommittees have started drafting and reviewing funding bills for the coming fiscal year. The Subcommittee on Transportation, Housing and Urban Development, and Related Agencies (THUD), which is responsible for providing yearly funding for HUD's vital affordable housing and homelessness programs, is expected to release its FY23 proposal this week.

House appropriators announced last week they would adopt a deeming resolution, allowing them to set a discretionary spending cap aligned with <u>President Biden's roughly \$1.6 trillion budget request</u> (see *Memo*, 6/13). The THUD Subcommittee is expected to review and vote on its appropriations bill on June 23, with a full committee vote on all 12 draft spending bills expected June 30. The Senate Appropriations Committee has yet to release its anticipated schedule for votes on the FY23 spending package.

Movement on the appropriations process is welcome news, but because appropriations leaders have not yet reached a topline funding agreement – and because both Republican and Democratic votes are needed to enact an appropriations bill – it is very likely that a final FY23 appropriations package will be significantly smaller than the legislation drafted in the House and Senate. In order to ensure HUD's vital housing and homelessness programs receive significant funding increases in the coming fiscal year, advocates should continue contacting their members of Congress and urging them to support significant funding for NLIHC's top priorities:

- \$32.13 billion for the Tenant-Based Rental Assistance (TBRA) program to renew all existing contracts and expand housing vouchers to an additional 200,000 households.
- \$5.125 billion for the Public Housing Capital Fund to preserve public housing, and \$5.06 billion for the Public Housing Operating Fund.
- \$3.6 billion for HUD's Homeless Assistance Grants program to address the needs of people experiencing homelessness.
- \$100 million for legal assistance to prevent evictions.
- \$300 million for the competitive tribal housing program, targeted to tribes with the greatest needs.

NLIHC and our partners in the Campaign for Housing and Community Development Funding (<u>CHCDF</u>) are also leading our <u>annual 302(b) letter</u> to demand that Congress provide the highest possible level of funding for affordable housing, homelessness, and community development resources in FY23.

Our Homes, Our Votes

NLIHC Releases Report on Ballot Measure Campaigns for Affordable Homes

NLIHC released a report on June 16 on the role of ballot measure campaigns in securing new resources for affordable homes, strengthening tenant protections, and solving homelessness. The report, "<u>Housing on the Ballot: How to Organize a Successful Ballot Measure Campaign for Affordable Homes,</u>" reviews best practices for launching campaigns, building coalitions, communicating about ballot measures, and elevating the leadership of directly impacted communities. In addition to summarizing significant ballot measures related to housing and homelessness from the 2020 and 2021 election cycles, the report provides case studies from three

cities where housing advocates recently achieved significant victories at the ballot box – Philadelphia, PA; St. Paul, MN; and Denver, CO – to offer deeper insights into proven strategies for organizing winning campaigns.

The report was authored by members of NLIHC's nonpartisan *Our Homes, Our Votes* initiative, which aims to increase voter participation among low-income renters and to educate candidates about housing solutions.

Ballot-measure advocacy is treated as lobbying under federal tax law and is <u>permitted</u> (with important restrictions) for 501(c)3 nonprofit organizations. Recent election cycles have demonstrated that bringing the issue directly to voters is an effective way to achieve housing solutions. Even in cities and states where elected officials are hesitant to commit new resources to affordable housing or establish new tenant protections, voters are eager to enact bolder policies.

Mobilizing voters around a ballot measure takes significant planning and resources, but recent successes show that these efforts are worth the investment. Drawing on lessons learned from winning campaigns in 2020 and 2021, the report offers concrete takeaways for organizers as they launch ballot measure campaigns in the 2022 election cycle, including the following:

- Know the basics of ballot measures.
- Design the campaign based on your resources and capacity.
- Build a strong and diverse base of support.
- Mobilize and follow the leadership of directly impacted communities.
- Develop clear messaging.
- Harness the media.
- Organize accessible campaign activities.
- Integrate voter registration and mobilization into the campaign.

The full report can be found <u>here</u>. To learn more about the *Our Homes, Our Votes* nonpartisan voter and candidate engagement project, visit <u>ourhomes-ourvotes.org</u>.

Register for June 27 *Our Homes, Our Votes: 2022* Webinar on the Role of Housing Providers in Registering and Mobilizing Voters

The *Our Homes, Our Votes:* 2022 webinar series features experts with frontline election experience to walk through every step of voter and candidate engagement activities and support housing organizations' nonpartisan election efforts. The next webinar, "The Role of Housing Providers in Registering and Mobilizing Voters," will be held on Monday, June 27, at 2:30 pm ET. Register for the webinar <u>here</u>.

Many owners and operators of affordable housing are committed to supporting resident civic engagement. This webinar will explore how housing providers can make it easier for their residents to register and vote. Andrew Foley, associate director of development at Jonathan Rose Companies, will share best practices for registering and mobilizing voters. Gregory Ford, director of program development and implementation at Beacon Communities, will discuss his company's voting rights restoration campaign, which helps returning citizens access the right to vote. The webinar will also feature a presentation from Bryce Bennett, project director at Vote Early Day, about the nonpartisan Civic Holidays and opportunities to get involved.

Our Homes, Our Votes webinars will be held on a biweekly basis until the week that follows the 2022 midterm elections. View the full schedule for the webinar series here.

Register for the upcoming webinar here.

Emergency Rental Assistance

Emergency Rental Assistance Supports the Mental Health and Financial Well-Being of Households

New <u>research</u> from Harvard University's Joint Center for Housing Studies (JCHS) finds that emergency rental assistance (ERA) provides short-term benefits beyond housing stability for recipients, including improved financial well-being and better mental health. Using data from the U.S. Census Bureau's Household Pulse Survey, the JCHS study compares renter households who received ERA (recipients) with those who applied but had not yet received assistance (applicants). The report finds that ERA recipients are less likely to self-report current rental arrears, borrowing from friends or family to meet household expenses, food insecurity, or poor mental health.

The research uses descriptive statistics, logistic regression models, and propensity score matching to compare recipient households with applicant households across eight self-reported outcomes in the Pulse survey related to housing, financial well-being, and mental health. Descriptive findings show that only 25% of ERA recipients were behind on rent at the time they were surveyed, compared to 65% of applicants, and of those behind on rent, less than one-third of recipients reported being deeply behind (with over three months of arrears) compared to over half of all applicants. While both groups reported difficulties in meeting their household expenses, ERA recipients reported lower rates than applicants of tapping into savings (18% and 24%, respectively) or borrowing from friends and family to meet expenses (34% and 48%, respectively). ERA recipients were also less likely than applicants to be experiencing food insecurity (30% and 40%, respectively). Additionally, just over half of ERA recipients reported experiencing at least one mental health issue in the two weeks prior to being surveyed compared to approximately two-thirds of applicants.

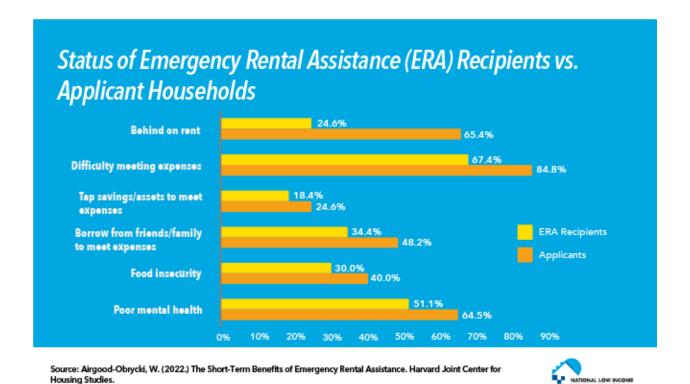
The logistic regression model confirms the descriptive findings after controlling for other factors that may influence self-reported outcomes. Rental assistance is associated with an 82% reduction in the odds of being behind on rent. At the same time, the odds of ERA recipients having difficulty meeting their expenses are less than half those of applicants. Receiving ERA is associated with a 28% reduction in the odds of tapping into savings, a 37% reduction in the odds of borrowing from friends and family, and a 32% reduction in the odds of experiencing food insecurity.

The research demonstrates that ERA is associated with statistically significant benefits for financial well-being and mental health, in addition to housing stability. These additional benefits are important to consider <u>as funds</u> <u>run out in several states and remain unspent in others</u>. The report's author argues that sustained assistance through emergency programs and through existing rental housing subsidies will be needed to address the ongoing financial distress and housing instability faced by renters and ensure that renters can remain stably housed.

Read the report at: https://tinyurl.com/44vxudny

Fact of the Week

Emergency Rental Assistance Addresses Renters' Financial, Mental Health, & Food Security Needs



Source: Airgood-Obrycki, W. (2022.) The Short-Term Benefits of Emergency Rental Assistance. *Harvard Joint Center for Housing Studies*. https://tinyurl.com/44vxudny

HUD

HUD Memo: Criminal Background Screenings May Violate Fair Housing Act

HUD issued a <u>memo</u> on June 10 outlining the ways criminal background screenings may violate the Fair Housing Act (FHA). The memo provides tips for conducting FHA investigations related to background screenings and best practices for landlords and other housing providers to adopt to ensure their screening processes do not violate FHA standards.

Because of the disproportionate impact of the criminal-legal system on Black and Latino people and people with disabilities, housing providers who issue blanket bans of people with conviction histories, or who utilize overly broad screening categories and practices, likely violate FHA provisions barring discrimination on the basis of race, color, or disability status. The memo provides three legal theories of liability under which a landlord or housing provider could be found to be in violation of the FHA:

- Discriminatory intent: Also known as "disparate treatment," discriminatory intent implies the landlord
 or housing provider uses criminal screenings as a means of purposefully denying housing to someone or
 of evicting someone from their current housing. For example, a landlord running background checks on
 Black applicants and not white applicants may be found to be in violation of the FHA under the theory
 of discriminatory intent.
- *Discriminatory effects:* Less straight forward than discriminatory intent, discriminatory effects require a policy or practice to "create an unjustified discriminatory effect" on a class protected by the FHA. Proving a policy has a discriminatory effect first requires establishing that the policy under question predictably results in a disparate impact on members of a protected class. The landlord charged with

creating a discriminatory effect can then attempt to prove the policy or practice is "necessary to achieve a substantial, legitimate, nondiscriminatory interest." If successful, the burden of proving discriminatory effects shifts back to investigators, who then need to prove that the same interest can be pursued by another practice with a less discriminatory impact.

• Refusal to make reasonable accommodations: People with disabilities are allowed to request exceptions or adjustments to landlords' screening policies to ensure they have "the equal opportunity to use and enjoy a dwelling." Landlords who refuse to make these exceptions or adjustments may be in violation of the FHA.

The memo also provides a description of best practices that can be used by Fair Housing Assistance Program agencies and Fair Housing Initiative Program grantees to provide technical assistance on criminal background screenings to landlords and housing providers. For example, HUD encourages landlords and housing providers to provide written notice of criminal background screening policies to all applicants and to ensure policies consider the nature, severity, and recency of the offense, as well as any mitigating evidence provided by the applicant.

Read the new memo at: https://bit.ly/3xZ1amP

Opportunity Starts at Home

OSAH Campaign Partners Send Letter to Congressional Leadership Urging Housing Investments in Reconciliation Package

The Opportunity Starts at Home campaign sent a letter to Congress on July 13 urging robust investments in housing vouchers, public housing, and the national Housing Trust Fund (HTF) in any future reconciliation legislation. In particular, the campaign recommended expanding rental assistance by \$25 billion to serve over 300,000 households; investing \$65 billion to repair the nation's public housing infrastructure for its more than 2 million residents; and investing \$15 billion in the national Housing Trust Fund (HTF) to build and preserve 150,000 affordable homes to help end homelessness. Signatories included 43 leading national organizations from an array of sectors, including Catholic Charities USA, Coalition on Human Needs, Healthy Schools Campaign, Legal Action Center, National Community Action Partnership, National Women's Law Center, and others. Read the campaign's letter here.

Research

New Study Links Rent Exploitation to Racial Segregation

A new paper published in *Sociological Spectrum*, "Renting Under Racial Capitalism: Residential Segregation and Rent Exploitation in the United States," examines the relationship between rent exploitation and racial segregation, housing cost burdens, evictions, and other factors at the neighborhood level. The author, Amber Crowell, finds that higher levels of rent exploitation are more likely to occur in neighborhoods where Black and Latino households reside and in neighborhoods with higher concentrations of poverty. Her research reveals that rent exploitation increases as residential racial segregation increases at the neighborhood level. Ms. Crowell cites these findings as evidence that residential racial segregation facilitates the exploitation of renters in predominately Black, Latino, and poorer neighborhoods.

"Rent exploitation" refers to the phenomenon of landlords overcharging renters for rent relative to the value of the home they are renting. Crowell measured rent exploitation in her study as the ratio of median rents to median property taxes at the Census-tract level. Census tracts were used as proxies for neighborhoods. Ms. Crowell drew data on median rents, property taxes, renter housing-cost burdens, race, ethnicity, poverty, and other neighborhood characteristics from the American Community Survey (ACS). Data on evictions from Eviction Lab were employed for a secondary analysis of rent exploitation and evictions in Harris County, Texas.

Ms. Crowell found higher levels of rent exploitation in neighborhoods where Black and Latino households resided and neighborhoods with higher concentrations of poverty. Rent exploitation ratios ranged from 3.2 for the bottom 25% of neighborhoods with the least exploitation to more than 7.0 for the 25% of neighborhoods with the most exploitation. The median rent exploitation ratio was 4.7. The median rent exploitation ratio was higher for neighborhoods with a majority of Black households (6.4), neighborhoods with more than 15% of households living in poverty (5.7), and neighborhoods that were majority Black and had more than 15% of households in poverty (6.9).

After controlling for other factors, each percentage point increase in the share of Black households in a neighborhood corresponded to an increase of 0.04 in the median rent to median property tax ratio, while each percentage point increase in the share of households in poverty corresponded to an increase of 0.02 in the ratio. Ms. Crowell's analysis also revealed that rent exploitation increased with greater neighborhood Black-White racial segregation. She observed that increases in rent exploitation levels were also associated with increases in renter housing-cost burdens.

The paper also includes a case study of Harris County, Texas, to examine the relationship between rent exploitation and neighborhood eviction rates. Ms. Crowell found higher eviction rates in neighborhoods with higher shares of Black and Latino households and higher shares of households in poverty. She did not, however, find an association between rent exploitation levels and eviction rates across neighborhoods in Harris County.

Ms. Crowell ultimately concludes that Black, Latino, and poorer renters disproportionately suffer from rent exploitation and negative housing outcomes, such as cost burdens and evictions. She further argues that residential racial segregation and a capitalist housing system work in tandem to devalue property in segregated communities while effectively holding residents captive for landlords to exploit. In short, racial capitalism creates the conditions in which landlords can exploit low-income renters and renters of color for greater profit.

Read the article at: https://bit.ly/3tDTl35

Research Highlights Promising Effects of Using Hotels as Noncongregate Shelters during Pandemic

A new study published in *Housing Policy Debate*, "Hotels as Noncongregate Emergency Shelters: An Analysis of Investments in Hotels as Emergency Shelter in King County, Washington During the COVID-19 Pandemic," details outcomes for individuals experiencing homelessness who resided in noncongregate hotels during the first year of the COVID-19 pandemic. The study uses research conducted in King County, WA, and compares outcomes across three groups: (1) people staying in noncongregate (group) hotels; (2) people staying in emergency shelters with enhanced services like unrestricted access to facilities and case management; and (3) people staying in emergency shelters with basic services. The study finds that those who stayed in noncongregate hotels experienced lower exposure to COVID-19, increased residential stability, greater engagement with staff, and improvements in health and well-being.

The researchers used data from King County's HMIS system, the Washington Disease Reporting System, and other administrative sources to assess key outcomes. The researchers also conducted interviews with residents who compared their experiences living in group hotels to previous experiences in congregate shelters. Group hotels are hotels in which the entirety of a shelter's staff and residents have been moved from a congregate shelter to a noncongregate hotel. "Group hoteling" is different from individual hoteling, in which hotels are used for people experiencing homelessness as well as other guests.

The research found that group hotels effectively limited the spread of COVID-19. Following an initial COVID-19 outbreak prior to implementation of noncongregate housing in hotels, a second wave of outbreaks occurred within shelter sites but not in the hotels. Interviewees felt less safe in congregate shelters, given their close proximity to others and their inability to self-isolate. Staff also highlighted these problems, noting that stopping the spread of COVID-19 was far more difficult in congregate settings.

Group hotels enhanced residents' quality of life in other ways, too. People residing in group hotels experienced greater residential stability than those in the other two groups. Residential stability was critical in helping meet the primary goal of limiting the spread of COVID-19. Eleven percent of group hotel residents exited the homeless system between April and August 2020 compared to 32% of individuals living in enhanced shelters and 28% of individuals living in basic shelters. Of individuals who left group hotels, 60% reported exiting to permanent housing, compared to 53% of those at enhanced shelters and 13% of those at basic shelters. In other homelessness programs, moving individuals out of the homeless system may be the primary goal.

The researchers also assessed resident engagement with staff, using the completion of a time-intensive Coordinated Entry assessment as a proxy for engagement. They found that of individuals who had not previously completed this assessment, 7% of individuals in group hotels, 5% of individuals in enhanced shelters, and 1% of individuals in basic shelters completed this assessment. Residents spoke of feeling more able and willing to talk to staff in a group hotel because they were under less stress and had more amenities that made them comfortable opening up. The research also found that group hotels facilitated greater health and well-being. Residents spoke of being able to engage in more activities – like exercise, meditation, and volunteering – that improved their physical and emotional health.

The research presented in the paper adds to a growing body of evidence suggesting that homelessness solutions that center human dignity facilitate greater security and stability. The researchers also highlight the link between Housing First and group hotels, as both interventions facilitate autonomy among residents, leading to meaningful impacts on mental and physical health.

Read the paper at: https://bit.ly/3aG1i19

From the Field

Albuquerque Enacts New Source-of-Income Protections for Section 8 Renters

Like other cities in the U.S., Albuquerque is experiencing a worsening housing crisis. To address the crisis, the City Council of Albuquerque voted 5 to 4 on June 6 to pass legislation (Ordinance O-22-16) to prohibit discrimination against renters based on source of income. The bill – which protects renters receiving rental assistance from the government from being denied access to housing – is an important step forward in the effort to support low-income households, who face barriers to safe and affordable housing that have only become worse since the onset of the COVID-19 pandemic.

"Source of income" (SOI) refers to those wages and other forms of compensation or resources with which people pay their rent. People whose sources of income include federal subsidies like Section 8 Housing Choice Vouchers commonly experience discrimination when searching for homes in places without strong tenant protections. Until recently, Albuquerque was such a jurisdiction. The pandemic created economic strains for many renters in Albuquerque, requiring them to seek out rental assistance through Section 8 vouchers or Emergency Rental Assistance (ERA).

However, while the need for federal subsidies increased in the city, the number of landlords willing to accept those subsidies did not. According to a survey by Albuquerque Health Care for the Homeless (AHCH), only 35% of landlords surveyed accepted housing vouchers and 83.5% of landlords surveyed required that tenants have an income two to three-and-a-half times greater than the rent. The pandemic has increased the difficulties for low-income people, since landlords are more likely not to accept vouchers, even though voucher holders have been shown to owe less in back rent than non-voucher holders.

Due to growing inequities experienced by low-income people in Albuquerque, tenant advocacy organizations in the area were quick to throw their weight behind Ordinance O-22-16. The ordinance would amend the Albuquerque Human Rights Ordinance to protect a person's right to housing by banning discrimination based on SOI. In addition to banning SOI discrimination, the legislation appropriated funds for the study of housing discrimination in Albuquerque, a \$150,000 landlord incentive program, and educational resources addressing the new SOI provision in the Human Rights Ordinance.

Many landlords advocated against the legislation due to concerns over the possibility that it would lead to increased burdens, more paperwork, and problems of other kinds. However, City Councilor Brook Bassan, who helped introduce the legislation, argued that prohibiting discrimination on the basis of SOI would end up helping both landlords and tenants in the long run. Advocates also countered objections by arguing that landlords would receive rent payments more quickly if tenants were to receive assistance from community-based organizations (CBOs) and housing authorities, which would receive additional resources under the legislation.

"Everyone in Albuquerque deserves safe and stable housing," said Rachel Biggs, chief strategy officer at Albuquerque Health Care for the Homeless. "Ending source-of-income discrimination will ensure no one is unfairly excluded from housing because their payment mechanism is a rental subsidy, or other city, state, or federal assistance. Housing vouchers are valuable and essential tools to address homelessness and housing instability during and after the pandemic. Now, Albuquerque will be the first city in New Mexico to protect renters from discrimination based on their source of income, decreasing barriers to accessing safe and affordable housing and deconcentrating poverty. We thank the sponsors Councilors Brook Bassan and Pat Davis, the Albuquerque City Council, and the City of Albuquerque for supporting this critically needed legislation."

Once Mayor Tim Keller signs the ordinance, the city will have 90 days to implement the legislation. The Keller administration has already confirmed its support of O-22-16. Moving forward, advocates will play a hand in ensuring that the legislation is implemented and being enforced by tracking the use of educational resources, the operation of the landlord incentive program, and the deployment of housing inspections to promote fair housing. Their work will help other localities in New Mexico pass similar legislation and lead to greater support for statewide legislation. To learn more about the efforts of advocates in Albuquerque, please reach out to Rachel Biggs of Albuquerque Health Care for the Homeless at rachelbiggs@abqhch.org, or call her at (505) 766-5197.

NLIHC Careers

NLIHC Seeks Interns for Fall 2022 Semester

NLIHC is accepting applications for internship positions for the fall 2022 semester. Interns are highly valued and fully integrated into our staff work. We seek students passionate about racial and social equity with excellent writing and interpersonal skills.

The available positions are:

- **Research Intern**: The research intern assists in ongoing quantitative and qualitative affordable housing research projects, writes articles on current research for NLIHC's weekly *Memo to Members and Partners* e-newsletter, attends meetings and briefings, and responds to research inquiries. Quantitative skills and experience with SPSS are a plus.
- Communications/Media/Graphic Design Intern: The intern prepares and distributes press materials, assists with media research and outreach for publication releases, works on social media projects, maintains a media database, and tracks press hits. They also assist with sending out e-communications; designing collateral print material such as brochures, flyers, and factsheets; and updating content on the NLIHC website. Graphic design and Adobe Creative Cloud (Illustrator, InDesign, and/or Photoshop) experience is needed. Please provide 3 design samples and/or a link to an online portfolio in addition to a writing sample.

Interns are expected to work 25 hours a week beginning in late August or early September and finishing up in December. A modest stipend is provided. A cover letter, resume, and writing sample are required for consideration. In your cover letter, please specify the position(s) for which you are applying and that you are interested in the fall 2022 semester.

Interested students should send their materials to: Vice President for Research Andrew Aurand at: aurand@nlihc.org (applicants for research internship) or Creative Services Manager Ikra Rafi at irafi@nlihc.org (applicants for communications/media/graphic design internship).

NLIHC Seeks an End Rental Arrears to Stop Evictions (ERASE) Intern for Summer Semester

Help the National Low Income Housing Coalition (NLIHC) end rental arrears to stop evictions in America! NLIHC seeks an End Rental Arrears to Stop Evictions (ERASE) project intern for the summer 2022 semester (July and August) to support NLIHC. The intern will support the ERASE team's work tracking state and local tenant protections, such as right to counsel, just cause eviction legislation, source-of-income discrimination laws, and eviction records expungement legislation. They will help update our tenant protections database, conduct research on the impact tenant protections have in preventing evictions, help draft upcoming NLIHC reports on tenant protections, assist with other administrative duties.

The ERASE intern will report to the NLIHC ERASE senior project director. NLIHC seeks someone with strong organizational skills, attention to detail, and communications (oral, interpersonal, and written) skills, as well as an interest in state and local policies that can protect renters and strong commitment to racial and social equity.

This is a remote position, and a modest stipend is provided.

Please submit a cover letter, resume, and one writing sample to NLIHC ERASE Senior Project Director Sarah Gallagher via email at: sgallagher@nlihc.org

NLIHC in the News

NLIHC in the News for the Week of June 12

The following are some of the news stories to which NLIHC contributed during the week of June 12:

- "Housing Crisis Falls to States as Federal Aid for Rent Dries Up" *Bloomberg Law News*, June 14 at: https://bit.ly/3n40fuJ
- "Evictions are life-altering and preventable" Vox, June 14 at: https://bit.ly/308axWL
- "Nearly 100,000 received FEMA aid under new equity policy" *E&E News*, June 15 at https://bit.ly/3HwhzlN

NLIHC News

Where to Find Us – June 21

NLIHC staff will be speaking at the following events in the coming months:

- Harvard Joint Center for Housing Studies, "<u>The State of the Nation's Housing 2022</u>" Publication Release Event Virtual, June 22 (Sarah Saadian)
- University of Minnesota Extension, "<u>Housing for All: From Awareness to Action</u>" Virtual, June 22 (Emma Foley)
- <u>National Coalition for the Homeless, Congressional Briefing</u> Virtual (or Washington, DC), June 23 (Sarah Saadian)
- Orange County United Way Housing Policy Made Simple Virtual, July 12 (Diane Yentel)
- National CAPACD 2022 Building CAPACD Convention Seattle, WA, July 13th (Sarah Saadian)
- Princeton Community Housing Gala Keynote Speaker, Virtual, July 21 (Diane Yentel)
- National Alliance to End Homelessness's <u>National Conference on Ending Homelessness</u>, "Boosting Voter Participation in an Election Year" Washington, DC, July 27 (Courtney Cooperman)
- <u>HousingNext Grand Rapids Michigan Policy Conference</u> Keynote Speaker, Grand Rapids, MI, August 16 (Diane Yentel)
- <u>Idaho Housing and Finance Association Annual Housing Conference</u> Keynote Speaker, Boise, ID, August 22-23 (Diane Yentel)
- AARP Housing Workshop Plenary Panel Virtual, September 22 (Diane Yentel)

NLIHC Staff

Andrew Aurand, Vice President for Research, x245 Sidney Betancourt, Housing Advocacy Organizer, x200 Jordan Brown, Research Intern Victoria Bourret, ERASE Project Coordinator x244 Jen Butler, Senior Director, Media Relations and Communications, x239

Alayna Calabro, Policy Analyst-COVID-19 Response, x252

Josephine Clarke, Senior Executive Assistant, x226

Matthew Clarke, Writer/Editor, x207

Courtney Cooperman, Housing Advocacy Organizer, x263

Bairy Diakite, Director of Operations, x254

Lindsay Duvall, Senior Organizer for Housing Advocacy, x206

Emma Foley, Research Analyst, x249

Dan Emmanuel, Senior Research Analyst, x316

Ed Gramlich, Senior Advisor, x314

Sarah Gallagher, Senior Project Director, ERASE, x220

Kim Johnson, Senior Policy Analyst, x243

Paul Kealey, Chief Operating Officer, x232

Mike Koprowski, Director, Multisector Housing Campaign, 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

Neetu Nair, Research Analyst, x291

Brenna Olson, Policy Intern

Jenna Parker, Field Intern

Noah Patton, Housing Policy Analyst, x227

Ikra Rafi, Creative Services Manager, x246

Benja Reilly, Development Specialist, x234

Gabrielle Ross, Housing Advocacy Organizer, x208

Sarah Saadian, SVP for Public Policy and Field Organizing, x228

Brooke Schipporeit, Manager of Field Organizing x233

Sophie Siebach-Glover, Research Specialist, x205

Kennedy Sims, Communications and Graphic Design Intern

Lauren Steimle, Web/Graphic Design Specialist, x246

Jade Vasquez, ERASE Project Coordinator, x264

Maya Ward-Caldwell, Fund Development Intern

Chantelle Wilkinson, Housing Campaign Manager, x230

Renee Willis, SVP for Racial Equity, Diversity, and Inclusion, x247

Rebecca Yae, Senior Research Analyst-COVID-19 Response, x256

Diane Yentel, President and CEO, x225