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Racial Equity During and After Coronavirus

NLIHC Supports Calls to Divest from Criminal Legal Systems, Invest in Black Communities

NLIHC joined national housing and homelessness organizations to release a public statement on June 30 in support of Black people and Black organizers working on housing justice. The statement echoes demands to divest from criminal legal systems and invest in Black communities, emphasizing the urgent need to reinvest in housing in Black communities and underscoring the harm and racial injustice of over-policing in homeless communities – two policy matters directly tied to NLIHC’s mission.

According to the statement, “Re-envisioning public safety...creates an opportunity to reshape how communities support their neighbors struggling with housing. Criminalizing homelessness and investing in police as a front-line response to homelessness only opens the door to more brutality and discrimination and worsens the devastating effects that police have in Black and brown communities. Instead, these funds could be used to create thriving communities with affordable, accessible housing.”

In signing onto the statement, NLIHC is committing to use its platform and resources to dismantle racist institutions, advance just policies, and amplify Black voices and solutions as the way to solve America’s homelessness and housing crisis.

Other organizational signatories include National Alliance to End Homelessness, CSH, National Innovation Service, Community Solutions, A Way Home America, Funders Together to End Homelessness, and other national leaders.

Read the full statement at: <https://tinyurl.com/y75qtvge>

Nikole Hannah-Jones to Address “Racial Equity and Housing Justice during and after COVID-19” Tomorrow, July 7!

[Join Nikole Hannah-Jones](#), Pulitzer-Prize-winning author and creator of the *New York Times Magazine*’s “The 1619 Project,” and NLIHC board chair Marla Newman for a conversation on “Racial Equity and Housing Justice during and after COVID-19” tomorrow, July 7, at 2 pm ET. Register today for this live-stream event at: <https://bit.ly/3ew4Znc>, and submit questions through the registration page or via social media using #RacialEquityandCOVID.



The poster features a portrait of Nikole Hannah-Jones on the left. Below her portrait is a black box with white text that reads: "Pulitzer Prize-Winning Creator of: The 1619 Project". To the right of the portrait, the text "Live conversation" is written in large blue font. Below that, "Nikole Hannah-Jones" is written in a smaller blue font. Further down, in a smaller black font, it says "RACIAL EQUITY DURING & AFTER THE COVID-19 PANDEMIC" and "JULY 7, 2020 | 2:00 - 3:00 PM EST". At the bottom left, there is a blue box with the hashtag "#RacialEquityAndCOVID". At the bottom right, there is the logo for the National Low Income Housing Coalition, which consists of a stylized house icon and the text "NATIONAL LOW INCOME HOUSING COALITION".

“Education and housing are the two most intimate areas of American life, and they’re the areas where we’ve made the least progress.”

— Nikole Hannah-Jones

Nikole Hannah-Jones covers racial injustice for *The New York Times Magazine* and has spent years chronicling how official policy has created and maintains racial segregation in housing and schools. Her deeply personal reports on the black experience in America offer a compelling case for greater equity. Hannah-Jones is creator and lead writer of the *New York Times'* multimedia initiative, “The 1619 Project.” Named for the year the first enslaved Africans arrived in America, the project features an ongoing series of essays and art on the relationship between slavery and everything from social infrastructure and segregation, to music and sugar—all by Black American authors, activists, and journalists. Hannah-Jones wrote the project’s introductory essay under the powerful headline, “Our Democracy’s Founding Ideals Were False When They Were Written. Black Americans Have Fought to Make Them True.” The essay earned her a Pulitzer Prize for commentary.

Nikole Hannah-Jones was named a MacArthur Genius for “reshaping national conversations around education reform,” and has won a Peabody Award, a Polk Award, and, for her story on choosing a school for her daughter in a segregated city, a National Magazine Award. NLIHC bestowed its 2013 Media Award to Hannah-Jones and Jeff Larson of *ProPublica* for their series, “Living Apart: Fair Housing in America.” The NLIHC Media Award recognizes journalists who have made a dedicated effort to inform the public about the inequities in housing and to add to the understanding of the disparities between the well-housed and the poorly or un-housed. “Living Apart” was an investigation into housing discrimination and housing segregation in the U.S., as well as into the shortcomings of fair housing laws.

Nikole Hannah-Jones’s perspective is critically important today, as police brutality towards Black Americans and the disproportionate impacts of the COVID-19 pandemic on people of color reveal in stark relief our nation’s historical and ongoing systemic racism. Her deep understanding of how our country’s housing injustice is driven by and fuels structural racism makes hers an essential voice during this critical moment.

Join us for a conversation with Nikole Hannah-Jones on “Racial Equity and Housing Justice during and after COVID-19” on July 7 at 2 pm ET. Register at: <https://bit.ly/3ew4Znc>

(Please note: No video recording of this live-stream event will be available for viewing after the event.)

HUD

HUD Announces Proposed Anti-Transgender Rule

HUD [announced](#) on July 1 that it will be releasing its proposed anti-transgender changes to the Equal Access Rule on July 1. This proposed rule change would weaken protections for transgender individuals experiencing homelessness and seeking emergency shelter by allowing shelter providers not to provide admission or access to services that are consistent with an individual’s gender identity.

NLIHC, True Colors United, National LGBTQ Task Force, National Housing Law Project, and other national organizations have launched the *Housing Saving Lives* campaign to oppose HUD’s anti-transgender rule. Together, we are calling for individuals and organizations to submit public comments in opposition to HUD’s proposed rule during the 60-day comment period. Template letters and other resources will be made available on the HousingSavesLives.org website in the coming weeks.

In a [joint press statement](#), NLIHC President and CEO Diane Yentel said, “While our country is focused on racial injustices and navigating through the untold harm of a pandemic, Secretary Carson is advancing more of this administration’s hateful anti-trans policy. Secretary Carson’s proposal is abhorrent and unconscionable. Transgender people, especially trans women and trans people of color, are at extraordinarily high risk of violence. Access to shelter during and after COVID-19 is a public health necessity and, for trans people experiencing homelessness, often a matter of life or death. NLIHC will work with partners across the country and in Congress to kill this cruel proposal.”

Because there is no guarantee that individuals will be able to access services and shelter elsewhere, the proposed rule would fail to ensure protections for transgender people. The justifications for the rule are rooted in falsehoods and dangerous stereotypes. The proposed rule’s harmful effects extend not only to the LGBTQ+ community, but also to cisgender people who may not represent what a shelter provider might consider to be typical and indicative of a person’s biological sex.

Expected Features of the Harmful Proposed Changes:

- Allowing shelter providers to place and accommodate individuals on the basis of their biological sex, without regard to their gender identity.
- Allowing shelter providers to consider a range of factors when deciding whether to admit or accommodate someone, including religious beliefs, and an individual’s sex as reflected in official government documents, as well as the gender to which a person identifies.
- Allowing shelter providers to use physical characteristics as “reasonable considerations” in their determination of a person’s biological sex. This may include a combination of factors such as height, presence (but not the absence) of facial hair, the presence of an Adam’s apple, and other physical characteristics which HUD claims “when considered together, are indicative of a person’s biological sex.”

NLIHC urges advocates to oppose this rule by going to www.housingsaveslives.org

Read HUD’s press statement announcing the rule: <https://bit.ly/2YULGP3>

[\(At the time this *Memo to Members and Partners* was written, the proposed rule had not yet been published.\)](#)

Read the joint press statement from NLIHC and other *Housing Saves Lives* partners here: <https://bit.ly/2CWWWBS>

Participate and stay engaged with the comment campaign and additional resources here: <https://housingsaveslives.org/>

Coronavirus, Homelessness, and Housing

Join Today’s National Call on Coronavirus, Housing, and Homelessness

[Register to participate](#) in today’s (July 6) national call on coronavirus, housing and homelessness at 2:30-4 pm ET. We will discuss Congressional developments to ensuring the [essential housing and homelessness components](#) in the House-passed “HEROES Act” and “Emergency Housing Protections and Relief Act of 2020” are included the next coronavirus relief package. We will also discuss HUD’s proposed anti-transgender

rule, a new HUD eviction protection and stability toolkit, the unique needs of homeless veterans, NLIHC's research on state and local rental assistance programs, and updates from the field. Register [here](#).

***Tenant Talk Live!* Webinar for Renters and Resident Leaders: Virtual COVID-19 Lobby Day Tutorial – Today!**

[Join NLIHC's next *Tenant Talk Live!*](#) – a webinar with and for residents and resident leaders - **today (July 6) at 6 pm ET** (5 pm CT, 4 pm MT, and 3 pm PT) to discuss NLIHC's July 21 Virtual Lobby Day to ensure Congress passes key housing resources and provisions in the next COVID-19 relief package.

NLIHC and our allies have been working hard to get Congress to adopt our key priorities, all of which are in the House-passed “HEROES Act,” in the next COVID-19 legislative package. These include \$100 billion in emergency rental assistance; a uniform, national eviction moratorium, and \$11.5 billion in Emergency Solutions Grants for homeless service providers. It is critical for low-income resident leaders to call on their members of Congress to act!

As a result of our efforts, nearly 200 members of Congress have signed on as cosponsors of the “Emergency Rental Assistance and Rental Market Stabilization Act,” introduced by Representatives Maxine Waters (D-CA) and Denny Heck (D-WA) and Senator Sherrod Brown (D-OH). Last week, the full House approved the “Emergency Housing Protections and Relief Act of 2020,” which included NLIHC's housing priorities from the HEROES Act.

To ensure these provisions are included in the next COVID-19 response package, **NLIHC is planning a Virtual Lobby Day on July 21**, and we need your participation! During today's *Tenant Talk Live* webinar, you will learn how to participate! NLIHC Housing Advocacy Organizer Kyle Arbuckle will share how to engage your members of Congress and tools to help make those engagements powerful.

Register for the webinar at: <https://bit.ly/3dNekGP>

Coronavirus – Congress

Senator Warren and Representatives Garcia and Lee Introduce Legislation to Extend and Expand Nationwide Eviction Moratorium

Senator Elizabeth Warren (D-MA) and Representatives Jesús “Chuy” Garcia (D-IL) and Barbara Lee (D-CA) introduced legislation on June 29 that would extend and expand a nationwide eviction moratorium to protect tenants who have been impacted by the coronavirus pandemic. The “[Protecting Renters from Evictions and Fees Act of 2020](#)” would extend the federal eviction moratorium until March 27, 2021, one year after the date of enactment of the “Coronavirus Aid, Relief, and Economic Security (CARES) Act,” and expand the moratorium to cover all renters. The bill would also prohibit fees, fines, and extra charges due to nonpayment of rent.

The federal eviction moratorium included in the CARES Act covers fewer than 30% of renters, and it is set to expire on July 25, 2020. Advocates warn of a surge in evictions and a spike in homelessness if Congress does not intervene. The “Protecting Renters from Evictions and Fees Act of 2020” aims to ensure renters will not lose their housing if they experience economic hardship during the crisis and need additional time to make payments.

“Without a significant federal intervention, there will be a rash of evictions and a spike in homelessness across the country,” said NLIHC President and CEO Diane Yentel. “Ensuring housing stability for all is both a moral imperative and a public health necessity. I applaud Senator Warren and Representatives García and Lee for introducing legislation today that will keep renters in their homes and give them the security and stability needed to stay safe throughout the duration of the pandemic.”

Read Senator Warren’s press release at: <https://bit.ly/2Bvj5Xz>

Read a fact sheet on the bill at: <https://bit.ly/3eTk8Pu>

House Passes “Emergency Housing Protections and Relief Act of 2020”

The House passed [the “Emergency Housing Protections and Relief Act of 2020”](#) (H.R. 7301) by a vote of 232-180 on the afternoon of May 29. Introduced by Representative Maxine Waters (D-CA) on May 24, the bill proposes almost \$200 billion in additional funding for housing and homelessness programs to help communities address the needs of low-income renters, homeowners, and people experiencing homelessness. The provisions included in this bill are derived directly from the “HEROES Act,” the \$3 trillion pandemic relief bill passed by the House 45 days earlier. Key provisions include NLIHC’s top priorities: \$100 billion in emergency rental assistance; \$11.5 billion in additional funding to prevent and respond to coronavirus outbreaks among people experiencing homelessness; a national, uniform moratorium on evictions and foreclosures; and additional resources to ensure housing stability.

The Senate has refused to act on any significant COVID-19 related legislation since the passage of the “HEROES Act,” and Senate Majority Leader Mitch McConnell (R-KY) has indicated they will not take up any legislation until late July. In response to this inaction, House Speaker Nancy Pelosi (D-CA) and Senate Minority Leader Chuck Schumer (D-NY) wrote [a letter](#) to Senate Majority Leader Mitch McConnell calling for immediate bipartisan negotiations on new pandemic relief legislation to address a variety of urgent needs, including the needs of renters.

Before the bill was passed, the House voted on a motion introduced by Congressman Bill Huizenga (R-MI) to recommit the bill back to the House Financial Services Committee. The instructions included provisions to deny assistance to undocumented people, eliminate the restriction on HUD homeless assistance funds barring pre-requisites or treatment as a condition of receiving assistance, add zoning provisions from a previously considered bipartisan bill, and change HUD’s definition of homelessness to match that of the Department of Education. This motion was defeated by a vote of 191-219.

This proposal is an important step forward, but more work lies ahead. NLIHC urges advocates to continue contacting their members of Congress and asking them to support robust housing resources and protections in a final relief package.

Urge your senators to bring H.R. 7301 up for a vote through NLIHC’s Legislative Action Center: <https://tinyurl.com/ya3ypa4b>

Show your organization’s support for the “Emergency Housing Protections and Relief Act of 2020” at: <https://tinyurl.com/ya64x6sa>

View the full text of H.R. 7301 at: <https://tinyurl.com/y86z5ugd>

Read House Speaker Nancy Pelosi (D-CA) and Senate Minority Leader Chuck Schumer’s (D-NY) letter to Senate Majority Leader Mitch McConnell (R-KY) here: <https://tinyurl.com/y8hjjo2x>

Coronavirus – New Resource

New Resources Introduced to Accompany the *Framework for an Equitable COVID-19 Homelessness Response*

[Partners](#) leading the work on the [Framework for an Equitable COVID-19 Homelessness Response](#) released new resources last week to provide guidance for homelessness systems on leveraging funding from the CARES Act and other sources to address the urgent needs of people experiencing homelessness.

[Making the Case for the Framework](#) is a brief guide that provides an overview of the *Framework* and why and how it should be used to further racial equity. The group also released a brief [video](#) that provides additional context and information.

The [Equity Based Decision Making Framework](#), developed by the National Innovation Service, is designed to support communities in implementing the *Framework for an Equitable COVID-19 Response*. This guide lays out three strategies that give accountability to people experiencing homelessness and position customers of homelessness service systems and programs as decision-makers and power-holders within these systems.

The partners will soon release additional guidance outlining the specific ways CARES Act funding can be used to address the needs of people experiencing homelessness. This guidance will help state and local governments maximize the impact of CARES Act funding by targeting resources to populations with the greatest need.

Download the *Framework for an Equitable COVID-19 Homelessness Response* at:

<https://tinyurl.com/y93zhpow>

Read the *Making the Case for the Framework* guidance at: <https://tinyurl.com/yaca2mx8>

Watch the *Making the Case for the Framework* explainer video at: <https://tinyurl.com/y9fvbaum>

Read information on *Equity-Based Decision Making Framework* at: <https://tinyurl.com/y9axp35c>

IRS Publishes COVID-19 Guidance on Low-Income Housing Tax Credit

The IRS issued [Notice 2020-53](#) on July 1 providing COVID-19-related guidance impacting owners and residents of Low-Income Housing Tax Credit developments.

The notice addresses various deadlines for LIHTC properties, including:

- Extending the deadline for an owner of a building with a carryover allocation to meet the 10 percent test
- Extending the minimum rehabilitation expenditure period
- Extending the reasonable restoration period in the event of casualty loss or prior major disaster
- Extending the transition period to meet the tax-exempt bond set-aside
- Extending the tax-exempt bond rehabilitation expenditure period
- Suspending the owner requirement to perform tenant income recertifications
- Suspending the Housing Credit allocating agency requirement to conduct compliance monitoring inspections or reviews
- Allowing temporary closure of property amenities or common areas in response to the COVID-19 pandemic without resulting in a reduction of the eligible basis of the building

- Allowing medical personnel or other essential workers providing services during the COVID-19 pandemic to temporarily occupy Housing Credit units

Read the IRS Notice at: <https://tinyurl.com/y8ods6wh>

Coronavirus – FHFA

Federal Housing Finance Agency Allows Mortgage Servicers to Extend Forbearance for Multifamily Properties

The [Federal Housing Finance Agency \(FHFA\)](#) announced on June 29 that Fannie Mae and Freddie Mac (the Enterprises) will allow mortgage servicers to extend forbearance agreements for up to an additional three months for multifamily property owners that have existing forbearance agreements. Current forbearance agreements were originally limited to three months. New forbearance agreements are available for borrowers who did not previously seek forbearance.

While in forbearance, a landlord must suspend evictions for renters unable to pay rent. During the repayment period, a borrower must:

- Not charge tenants late fees or penalties for nonpayment of rent;
- Allow tenants flexibility to repay back rent over time and not in a lump sum; and
- Give tenants at least a 30-day notice to vacate.

These tenant-eviction protection provisions are identical to those in Section 4024 of the CARES Act (see below).

Section 4023 of the CARES Act provides for mortgage payment forbearance. Forbearance is available for properties with an Enterprise-backed multifamily mortgage that are experiencing financial hardship due to the coronavirus pandemic. If forbearance is extended by a mortgage servicer, once the forbearance period concludes, a borrower may qualify for up to 24 months to repay missed payments. Note that the announcement does not urge owners to establish repayment plans for tenants for up to 24 months while the owner has a reprieve from paying their mortgage. Note also that in order to obtain forbearance, a mortgage servicer must agree to provide it to the borrower.

HUD also implemented mortgage-payment-relief guidance under the CARES Act on April 10 for borrowers with multifamily mortgages insured by the Federal Housing Administration (FHA). HUD's Office of Multifamily Housing (Multifamily) posted on July 2, [Notice H 20-07 "Coronavirus Aid, Relief, and Economic Security \(CARES\) Act Eviction Moratorium"](#) dated July 1. Multifamily also posted a brochure, ["Promoting Housing Stability During the COVID-19 National Emergency: Information for Multifamily Property Owners and Management Agencies."](#) NLIHC will describe these two documents in the next issue of *Memo*.

Those Section 4023 forbearance provisions might be confused with the Section 4024 temporary moratorium on evictions that provides a 120-day federal moratorium on certain evictions between March 27 and July 25. Landlords of "covered properties" are prohibited from filing a new eviction for tenants who do not pay rent during the 120-day period. Landlords are also prohibited from charging tenants fees or interest for late payment during this period. After July 25th, a landlord can begin eviction proceedings for non-payment, but must give a tenant 30 days' notice. Tenants must still eventually pay rent owed over this 120-day period.

Landlords who receive forbearance for federally backed multifamily mortgage loans or FHA-insured loans must have renter protections identical to those of Section 4024 for the duration of the forbearance. Tenants in

multifamily properties whose owners already have Section 4023 forbearance may be protected from eviction beyond July 25, 2020, and tenants will certainly be protected beyond July 25 if the owner of their building secures a new forbearance agreement or extended forbearance.

Section 4024 defines a “covered property” as one that: 1) participates in a “covered housing program” as defined by the Violence Against Women Act (VAWA); 2) participates in the “rural housing voucher program under section 542 of the Housing Act of 1949”; 3) has a federally backed mortgage loan; or 4) has a federally backed multifamily mortgage loan.

VAWA-covered housing programs include:

- Public housing
- Section 8 Housing Choice Voucher program
- Section 8 project-based housing
- Section 202 housing for the elderly
- Section 811 housing for people with disabilities
- Section 236 multifamily rental housing
- Section 221(d)(3) Below Market Interest Rate (BMIR) housing
- HOME
- Housing Opportunities for Persons with AIDS (HOPWA)
- McKinney-Vento Act homelessness programs
- Section 515 Rural Rental Housing
- Sections 514 and 516 Farm Labor Housing
- Section 533 Housing Preservation Grants
- Section 538 multifamily rental housing
- Low-Income Housing Tax Credit (LIHTC)

The eviction moratorium also extends to “the rural housing voucher program under Section 542 of the Housing Act of 1949.” The separate inclusion of this program was necessary because the Rural Housing Voucher Program was omitted from the covered housing programs in the 2013 VAWA reauthorization statute.

Although the CARES Act does not include the national Housing Trust Fund (HTF), HUD has included Section 4024 provisions to it.

NLIHC and the Public and Affordable Housing Research Corporation (PAHRC) have created a [searchable database](#) and map for renters to identify whether their home is covered by the CARES Act eviction moratoriums. The tool has data on millions of apartments in multifamily housing insured by FHA or securitized by Fannie Mae or Freddie Mac, and millions more supported by the Low-Income Housing Tax Credit, HUD, and/or USDA programs.

The database is at: <https://nlihc.org/federal-moratoriums>

Fannie Mae’s property look up is at: <https://www.knowyouroptions.com/rentersresourcefinder>

Freddie Mac property look up is at: <https://myhome.freddiemac.com/renting/lookup.html>

HUD’s FHA property look up is at: <https://bit.ly/2NLHKts>

HUD’s Office of Multifamily Housing Programs look up is at: <https://bit.ly/3gejFRY>

The FHFA announcement is at: <https://bit.ly/2Be5EeJ>

More information is available on a joint FHFA, HUD, and Consumer Financial Protection Bureau (CFPB) website: <https://bit.ly/2YIpzLE>

Notice H 2020-07 “Coronavirus Aid, Relief, and Economic Security (CARES) Act Eviction Moratorium” is at: <https://bit.ly/2YTanel>

“Promoting Housing Stability During the COVID-19 National Emergency: Information for Multifamily Property Owners and Management Agencies” is at: <https://bit.ly/31FbLDI>

Coronavirus – Other

Recording Available of NLIHC’s June 29 National Call on “Coronavirus, Housing, and Homelessness”

NLIHC’s most recent national call on “Coronavirus, Housing, and Homelessness” took place on June 29. Senator Elizabeth Warren (D-MA) spoke about the “[Protecting Renters from Evictions and Fees Act](#),” discussed the need for both short-term emergency solutions and long-term structural change, and urged advocates to pressure members of Congress by sharing stories about what our communities are experiencing.

We heard field updates from Daniel Davis of UMOM New Day Centers, Chris Martin of Housing California, Raphael Ramos of Legal Action Wisconsin, and Andrew Bradley of Prosperity Indiana. Erin Dunn of the National Housing Law Project discussed litigation strategies to prevent evictions. Bobby Watts of the National Health Care for the Homeless Council spoke about the pandemic’s impact on people experiencing homelessness. NLIHC Vice President of Public Policy Sarah Saadian and Field Director Joey Lindstrom shared updates from Capitol Hill and outlined needed advocacy actions.

NLIHC hosts national calls on Coronavirus, Housing, and Homelessness every week. On today’s call, we will be joined by Meghan Maury of the National LGBTQ Task Force, Kathryn Monet of the National Coalition for Homeless Veterans, Andrew Aurand and Dan Threet from NLIHC, and partners from Michigan, Tennessee, and Maryland. Register for today’s call (Monday, July 6 at 2:30 pm ET) at: <https://tinyurl.com/ru73qan>

Watch a recording of the June 29 call at: tinyurl.com/ybz24ygc

View June 29 presentation slides at: tinyurl.com/yabv6u44

Read the text of Senator Warren’s bill here: <https://tinyurl.com/ydeeq559>

Additional Coronavirus Updates - Monday, July 6, 2020

TAG: Disaster Recovery, Coronavirus *Keywords: Covid-19, coronavirus, updates, state, local, news*

National Updates

Congress

House Speaker Nancy Pelosi (D-CA) and Senate Minority Leader Chuck Schumer (D-NY) [sent a letter](#) to Senate Majority Leader Mitch McConnell (R-KY) on June 29, urging him to begin bipartisan negotiations on the next coronavirus relief package. “As Americans struggle to make rent payments and face evictions, and as

our health care and childcare systems face unprecedented burdens,” the letter reads. “Senate Republicans have been missing in action at your direction.”

Representative Maxine Waters (D-CA), chairwoman of the House Committee on Financial Services, and Representative Denny Heck (D-WA) [discussed](#) the legislation they introduced to meet the urgent need for emergency rental assistance.

Other statements on the COVID-19 housing crisis made by members of Congress:

“Now we’re facing a housing tsunami as millions of families go to sleep every night afraid and anxious of where they’re going to get their rent money,” said Representative Adriano Espaillat (D-NY). Watch the clip [here](#).

“As we know,” said House Speaker Nancy Pelosi (D-CA), “there was an affordable housing crisis in America long before COVID, which challenges the conscience of our country, and now has been exacerbated by COVID-19. . . . We cannot accept the situation in which millions of families are forced to make the devastating choice between paying the rent, paying for groceries, and other essentials.” Watch the clip [here](#).

“This is an emergency. The hospitals are filling up. Children are hungry. People have lost their jobs. This is about whether or not people are going to have a place to lay their head. This is about whether or not families are going to stay together,” said House Financial Services Committee Chair Maxine Waters (D-CA). Watch the clip [here](#).

Federal Housing Finance Administration

The Federal Housing Finance Agency (FHFA) [announced](#) on June 29 that tenant protections apply to properties with Enterprise-backed loans that are in forbearance.

Advocacy

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

NLIHC President and CEO Diane Yentel, Mike Koprowski and Chantelle Wilkinson of the *Opportunity Starts at Home* campaign, and Allison Bovell-Ammon and Dr. Megan Sandel of Children’s HealthWatch wrote an article in [Academic Pediatrics](#) calling for federal housing investments in affordable housing for families with children.

Reporting

Last Week with John Oliver addressed the looming eviction crisis. Their team spoke with NLIHC and other housing advocates and experts to develop the episode. Watch the clip [here](#). Read an article about the episode in [Deadline Hollywood](#).

As coronavirus housing protections expire, experts [warn of an eviction tsunami](#). The surge of evictions has already begun in cities and states that have resumed evictions, and in some cases, these are locations that are also seeing sharp increases in coronavirus cases. “Without a significant federal intervention, there will be a wave of evictions and a spike in homelessness across the country. Our work now is to prevent it from becoming a tsunami and we’re running out of time,” said NLIHC President and CEO Diane Yentel.

[Buzzfeed News](#) outlines steps that tenants can take if their landlord attempts to evict them during the crisis, citing advice from NLIHC President and CEO Diane Yentel and other housing experts.

The [Tennessean](#) reported on the looming eviction crisis, as Tennessee was one of 24 states that allowed eviction proceedings to resume this month. On June 24, Bedford County residents planned a courthouse vigil for 62 renters who are now facing eviction. “We are very concerned about a wave of evictions and a spike in homelessness unless there’s some sort of federal intervention,” said NLIHC President and CEO Diane Yentel.

[Vox](#) examines how the pandemic is exposing our country’s housing crisis and discusses legislation introduced by Senator Elizabeth Warren (D-MA) and Representatives Jesus “Chuy” Garcia (D-IL) and Barbara Lee (D-CA) that would enact a nationwide eviction moratorium. “Renters who have lost their job or had their income reduced shouldn’t have to fear losing their homes in the middle of a pandemic. Housing is a human right and an absolute necessity to keep families safe during this crisis, and Congress must step in now to help keep people in their homes,” said Senator Warren.

The [Boston Globe](#) reported on Senator Elizabeth Warren’s (D-MA) bill that would extend and expand the nationwide eviction moratorium. “This economic crisis is also a housing crisis. We need some short-term, emergency solutions to make sure families can stay in their homes,” said Senator Warren on NLIHC’s national call on coronavirus, housing, and homelessness.

[Axios](#) discusses the legislation Senator Elizabeth Warren (D-MA) introduced on June 29, which would extend and expand a nationwide eviction moratorium.

“We’re about to face this perfect storm for people of color in this country in a few weeks when we have a wave of evictions dealing with the pandemic and its effects that have already hit communities of color and low-income communities the hardest,” said former Housing and Urban Development Secretary and former presidential candidate [Julian Castro in an interview in the Atlantic](#).

The [Hill](#) reported how millions of tenants face risk of eviction in late July as the federal eviction moratorium and supplemental unemployment benefits expire. Despite Democrats’ efforts to enact another coronavirus relief package, Senate Majority Leader Mitch McConnell (R-KY) has vowed not to move the House-passed HEROES Act.

Lisa Rice, president and CEO of the National Fair Housing Alliance, spoke with [Marketplace](#) about the threat of mass evictions as moratoriums expire. Evictions may disproportionately impact Black and Latino households, who are twice as likely to be renters as white households.

The [Progressive](#) discusses the looming surge of evictions. By early July, thirty states are expected to begin eviction proceedings.

[Shelterforce](#) spoke with six regional and state housing advocates, including NLIHC state partners and board members, about the connections among racial equity, housing, and the pandemic.

[Reuters](#) examines how pandemic prison releases have contributed to a severe need for housing at a time when overstretched shelter systems are working to accommodate residents while maintaining social distancing guidelines.

[Next City](#) examines New York City’s effort to move people experiencing homelessness into hotels, and how advocates from seven different nonprofits are collaborating on the [“Homeless Can’t Stay Home” campaign](#).

State and Local News

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

California

Governor Gavin Newsom [announced at a press conference](#) on June 30 that California has acquired 15,679 hotel and motel rooms and moved approximately 14,200 people experiencing homelessness into the rooms.

[California legislators](#) are working to push through a wide range of bills aimed at addressing homelessness and housing insecurity. [Assembly Bill 3269](#), for example, would mandate state and local governments to develop plans to reduce homelessness by 90% within eight years. However, the state budget, which has been significantly impacted by the pandemic, will be the biggest barrier to passing legislation to address homelessness.

While it is unclear whether [pandemic-related releases](#) from state prisons have exacerbated California's homeless crisis, El Dorado County District Attorney Vern Pierson warns that it is only a matter of time until this occurs.

Colorado

[Testing at nine Denver shelters](#) in late May and early June revealed that between six and seven percent of people experiencing homelessness tested positive for the coronavirus. While this rate is higher than the positive rate of the overall population in Denver, the results are lower than those from earlier tests. Cathy Alderman of the Colorado Coalition for the Homeless, an NLIHC state partner, said that these results prove the effectiveness of raising awareness about COVID-19 and ensuring that people who are medically vulnerable or test positive for the coronavirus are separated from others experiencing homelessness.

Connecticut

Governor Ned Lamont announced on June 29 a plan to allocate more than [\\$33 million in state and federal resources](#) to assist for renters, homeowners, and residential landlords impacted by COVID-19. In addition to these funds, larger Connecticut cities received \$10 million in Emergency Solutions Grants (ESG-CV). The Connecticut Department of Housing is encouraging those municipalities to allocate some of the ESG-CV funds to provide rent arrearage assistance.

Florida

Governor Ron DeSantis on June 30 [extended Florida's eviction moratorium](#) until August 1. The governor announced the extension just hours before the earlier extension was scheduled to expire.

The coronavirus pandemic and its economic fallout have burdened [Orange County residents](#) who struggled to pay rent before the crisis. Last year, NLIHC ranked the Orlando metro area as the least affordable place to live in the United States.

Hawaii

An analysis by the University of Hawaii Economic Research Organization and the Hawaii Budget and Policy Center estimates that between [40,000 and 45,000 of Hawaii renter households](#) will be unemployed by the end of July. Approximately 21,500 of these renter households will be at risk of losing their housing, while 7,500 renter households will be at extreme risk "because the portion of their income going to housing will jump by 30% or more."

Louisiana

An analysis recently released by the Center for Planning Excellence of Baton Rouge and Urban Footprint found that [Louisiana ranks third in the nation](#) for having a high risk for evictions due to pandemic-related job losses. Advocates warn that if Congress does not pass the “Emergency Rental Assistance and Rental Market Stabilization Act of 2020,” the state will see a surge of evictions and a rise in homelessness.

Maryland

[Baltimore City](#) Mayor Bernard “Jack” Young announced on June 29 the launch of a [\\$13 million rental assistance program](#). The city’s eviction moratorium is in place through late July. The rent relief program is funded through the Community Development Block Grant - Coronavirus (CDBG-CV).

Baltimore City is dedicating \$3 million from the [Emergency Solutions Grants - Coronavirus \(ESG-CV\)](#) for rent payments. The city has received the support of the Affordable Housing Trust Fund Commission for an expected \$2.75 million to assist eligible renters facing hardship that may not be eligible for the temporary rent relief program.

Massachusetts

The [Boston Globe](#) reports on the ‘tsunami of evictions’ that could push thousands of Massachusetts residents from their homes. A disproportionate number of evictions will impact communities of color.

A [new report](#) from the Massachusetts Institute of Technology released on June 28 found that [communities of color in Boston](#) are disproportionately impacted by evictions. The pandemic has exacerbated this problem, with almost 80% of suspended eviction filings during the moratorium in communities of color.

[Bloomberg CityLab](#) examines why the impending wave of evictions as a result of the coronavirus will disproportionately impact Black renters. The article discusses a [recent study](#) from the Massachusetts Institute of Technology that found that eviction cases filed since the start of COVID-19 are overwhelmingly located in majority-Black neighborhoods.

Representative Mike Connolly and House Housing Chair Kevin Honan filed the “[COVID-19 Housing Stability Act](#)” (H.D. 5166). The bill would extend the eviction moratorium for one year, protect small property owners in owner-occupied rental properties, freeze rents at pre-COVID levels, and take additional steps to protect renters and prevent evictions. Read a summary of the bill [here](#).

[Father Bill’s & MainSpring](#), an organization that runs a downtown Brockton homeless shelter, received a \$150,000 donation from a private foundation to provide shelter and hot meals to more than 200 adults per night during the pandemic. The funds will also enable the organization to continue operating more than 550 permanent supportive housing units and providing shelter to more than 130 families per night.

Missouri

The city of [St. Louis has ordered another encampment](#) under Interstate 44 to be vacated, the third encampment in recent months that the city has ordered to be disbanded. A lawsuit has been filed in response to the city’s actions.

Nevada

The [City of Las Vegas announced](#) on July 1 a new short-term [rental and mortgage assistance program](#) for residents experiencing housing insecurity due to COVID-19-related loss of income. The City of [North Las Vegas](#) also announced a rental assistance program. Both programs use Community Development Block Grant - Coronavirus (CDBG-CV) and Emergency Solutions Grants (ESG-CV).

New Jersey

Staci Berger, president and CEO of the Housing and Community Development Network of New Jersey, an NLIHC state partner, wrote an [op-ed in NJ Spotlight](#) urging Congress to take bold action to protect New Jersey renters.

New York

A federal judge [rejected a lawsuit from three landlords](#) seeking to end Governor Andrew Cuomo's eviction moratorium. The residential landlords who sued Governor Cuomo claimed that his moratorium and order allowing tenants to use security deposits to pay rent violated their due process, contract, and property rights.

[Politico](#) reports on the potential explosion in homelessness New York will face as federal CARES Act protections expire. Without federal intervention, tens of thousands of New Yorkers face eviction.

North Carolina

Roof Above, an organization that serves men experiencing homelessness, will temporarily close the Statesville Avenue Emergency Shelter on July 2 and [open a 130-bed shelter inside a motel](#). The temporary move will limit the spread of the coronavirus.

Ohio

While the City of [Cleveland and Cuyahoga County](#) have established rental assistance programs with about \$17 million available in total aid, advocates fear this will be insufficient to meet the demand. The Cleveland Municipal Court's Housing Court reopened on June 15, and at least 352 additional new eviction cases were filed that week. An attorney with the Ohio Poverty Law Center says that local rent relief programs, like those in Cuyahoga County, need additional state or federal funds to prevent a wave of evictions.

Oregon

The [Oregon Legislature passed House Bill 4213](#) on June 26, extending the state's eviction moratorium for residential and commercial properties until September 30. Under [H.B. 4213](#), renters have until March 31, 2021 to pay past-due rent. Governor Kate Brown expressed support for the bill.

Pennsylvania

The Pennsylvania Housing Finance Agency (PHFA) [opened applications](#) for the new rental and mortgage assistance program on June 29. The [\\$150 million rent relief program](#) is funded through the Coronavirus Relief Fund (CRF).

Rhode Island

Providence announced nearly [\\$1 million](#) for eviction legal defense and emergency housing assistance. The [program will be funded](#) through \$769,756 of Emergency Solutions Grants (ESG-CV), \$170,000 in Community Development Block Grant - Coronavirus (CDBG-CV) funds, and \$300,000 from the Providence Housing Trust Fund.

Texas

Harris County and the City of Houston launched on June 30 a [\\$56 million initiative to address homelessness](#). The Community-wide COVID-19 Housing Program (CCHP) aims to find permanent housing for 5,000 people experiencing homelessness over the next two years to limit the spread of the virus. Houston dedicated \$29

million and Harris County allocated \$18 million to the initiative, using federal funding allocated through the CARES Act. Learn more about the [CCHP](#).

[Texas Housers](#), an NLIHC state partner, released a report that found that Texas rent relief programs are failing to target low-income residents, the population most susceptible to evictions and homelessness.

The [Texas Tribune](#) reports that legal groups are expanding services and establishing special hotlines to assist tenants who are beginning to receive eviction notices. The Texas legal system is landlord-friendly, suggesting that tenants impacted by COVID-19 will have little legal defense.

Vermont

The [Vermont Digger](#) examines life inside the South Burlington Holiday Inn, which is temporarily housing people experiencing homelessness amid the pandemic. Vermont is now working on plans to transition the hundreds of people who have been temporarily staying in hotels.

Virginia

[Thousands of Virginia renters](#) may soon face eviction for being unable to pay July rent or for failing to pay rent for April, May, or June. Virginia is assembling a \$50 million rent relief program, but advocates fear that this will not meet the demand. Governor Ralph Northam is calling for circuit courts to extend bans on evictions after the Virginia Supreme Court declined to extend the moratorium beyond June 28.

Washington

Survey data reveal that nearly [one in five Seattle-area renters](#) doubt they can afford July rent.

Washington DC

Washington, DC officials will fence off Franklin Square to begin a year-long renovation of the park, [displacing approximately 20 people experiencing homelessness](#). Weeks of street protests and COVID-19 have disrupted the city's homeless services, and advocates are concerned that clearing Franklin Square will worsen conditions for the people residing there.

Guidance

Centers for Disease Control and Prevention

[Interim Considerations for Health Departments for SARS-CoV-2 Testing in Homeless Shelters and Encampments](#) – July 1

FEMA

[Coronavirus Disease 2019 \(COVID-19\) Public Health Emergency: Coordinating Public Assistance and Other Sources of Federal Funding](#) - July 1

Congress

House Passes \$1.5 Trillion Infrastructure Package with Several Key Affordable Housing Provisions

The House passed [H.R. 2](#), the “[Moving Forward Act](#),” by a vote of 233-188 on the afternoon of July 1. The Act was introduced by House Democrats on June 18 and included the “Housing is infrastructure Act,” introduced by Chairwoman Maxine Waters (D-CA) and passed out of committee earlier this year. In addition to investing substantially in repairing the nation’s roads and bridges and improving broadband access, the bill proposes \$100 billion to construct and preserve 1.8 million affordable homes, through \$70 billion for public housing capital repairs and \$5 billion for the national Housing Trust Fund, among other housing investments.

Upon passage of the bill, NLIHC president and CEO Diane Yentel issued a [press statement](#), stating, “A comprehensive infrastructure package that invests in preserving and building deeply affordable rental homes for America’s poorest families is an important step to reducing homelessness and housing poverty in America.”

The bill would enact a permanent minimum 4% Low-Income Housing Tax Credit (LIHTC), lower the “50 percent text” for housing bond financing, and provide basis boosts for housing developments financed with LIHTC that serve extremely low-income households, and developments built in rural and tribal areas.

A package of amendments were offered en bloc and approved by the House. Representative Pramila Jayapal (D-WA) wrote an amendment to end the sunset date on the U.S. Interagency Council on Homelessness and establish a new advisory council composed of individuals currently and formerly experiencing homelessness and groups representing people experiencing homelessness. She also partnered with Representative Grace Meng (D-NY) to author an amendment requiring the GAO to issue a report on the infrastructure needs of populations at highest risk for homelessness. Representative Alexandria Ocasio-Cortez (D-NY) filed an amendment to repeal the Faircloth amendment, which prohibits the construction of new public housing. Representative Ayanna Pressley (D-MA) wrote an amendment requiring the secretary of HUD to conduct a study on the effect of criminal history or involvement on access to the private and assisted housing markets. Other amendments include assessments and improvements for current public housing, such as checks for lead pipes and implementation and improvement plans for high-speed internet access. The amendments were approved by a voice vote.

Read NLIHC’s press statement at: <https://tinyurl.com/y7myvp64>

View the full text of H.R. 2 at: <https://tinyurl.com/y74prnfr>

Read NLIHC’s previous *Memo* article on this bill here: <https://tinyurl.com/y9cupxrp>

Read a fact sheet on the bill at: <https://tinyurl.com/y7ft3frx>

Budget and Appropriations

House Transportation and Housing Subcommittee to Vote on FY21 Spending Bill on July 8

The House Appropriations subcommittee on Transportation, Housing and Urban Development, and Related Agencies will meet on Wednesday, July 8 at 11 am ET to vote on their spending bill for the 2021 fiscal year. The meeting will be held in 2358-A at the Rayburn House Office Building. NLIHC will analyze the spending bill when it is released and will report on key findings. Keep up to date on information regarding this meeting at: <https://tinyurl.com/y8ojyb4t>

Opportunity Starts at Home

Children’s Defense Fund Releases New Analysis: “Housing Is a Racial Justice Crisis”

The Children’s Defense Fund (CDF), a campaign partner of *Opportunity Starts at Home* multisector affordable homes campaign, released a [new analysis](#) entitled “Housing is a Racial Justice Crisis.” CDF calls for robust federal housing assistance. The analysis explains why Black households disproportionately experience housing instability and homelessness, how the current pandemic is magnifying these long-standing inequities, and why Congress must immediately enact the housing provisions contained within the HEROES Act, including: \$100B for emergency rental assistance; \$11.5B in homeless assistance; and a uniform national eviction moratorium.

“If Congress fails to act, the harm will fall unequally on Black children and families, who are already disproportionately harmed by high housing costs, homelessness, and the devastating economic and health effects of the current pandemic,” writes Zach Tilly of CDF. “We should center our approach to housing on eliminating racial disparities, breaking down systemic racism in our housing policies, and ensuring more equitable and less segregated housing and neighborhoods so that all families have access to quality affordable housing.”

CDF is a child-advocacy organization that has worked relentlessly for more than 40 years to ensure a level playing field for all children. The group champions policies and programs that lift children out of poverty, protect them from abuse and neglect, and ensure their access to health care, quality education and a moral and spiritual foundation. CDF is a [Steering Committee](#) member of the [Opportunity Starts at Home](#) multisector affordable homes campaign.



Click [here](#) to read the full analysis and [here](#) to access CDF’s recent fact sheet.

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

Housing Leadership Awards

Save the Date (Aug. 26) to Celebrate 2020 Housing Leadership Award Honorees Bill Faith, Jennifer Ho, and Shauna Sorrells

Save the date (August 26 at 4-5 pm ET) for a virtual celebration of the 2020 Housing Leadership Awards honorees: **Bill Faith**, **Jennifer Leimaile Ho**, and **Shauna Sorrells**. These exceptional leaders will be recognized at the **38th Annual Housing Leadership Awards Celebration** being live-streamed this year due to the pandemic. Attendance is free to the public.

The Dolbeare Lifetime Service Award, will be bestowed to **Bill Faith**, executive director of the Coalition on Homelessness and Housing in Ohio and former NLIHC board member and chair, for his many years of leadership, dedication and tireless work to secure decent, safe, and affordable homes for the lowest-income people in Ohio and across the U.S. The award is named for NLIHC’s founder Cushing Niles Dolbeare, who has been called the “godmother” of the affordable housing movement.



Bill Faith

The Sheila Crowley Housing Justice Award is named after former NLIHC President and CEO Sheila Crowley, who led NLIHC for more than 17 years. **Jennifer Leimaile Ho**, commissioner of Minnesota Housing and former senior advisor at HUD and deputy director of the U.S. Interagency Council on Homelessness (USICH), will receive the Crowley Award for her outstanding work to end homelessness and housing poverty in the U.S. since 1999 at Hearth Connection, USICH, HUD, Minnesota Housing, and beyond.



Jennifer Ho

The third award is named for Senator Edward Brooke (R-MA), who championed low-income housing as a U.S. senator and later as chair of the NLIHC board of directors. **Shauna Sorrells**, former NLIHC executive-committee board member, director of the Office of Public Housing Programs at HUD, and chief operating officer at the Housing Opportunities Commission of Montgomery County (HOCMC), will receive the 2020 Edward W. Brooke Housing Leadership Award posthumously for her unwavering commitment to ending homelessness and housing poverty in the U.S. over many years at HUD, at HOCMC, and on the NLIHC board of directors.



Shauna Sorrells

Recognize these outstanding individuals by making a donation to NLIHC in their honor!

Donate as an individual at: <https://bit.ly/34ng1FP>
Donate as an organization at: <https://bit.ly/2WyFnOb>

Your donation will be recognized in the Leadership Awards program. The contribution will support NLIHC's mission to achieve socially just public policy to ensure the lowest-income people have decent, affordable homes.

Save the date: August 26, 4-5 pm ET!

Our Homes, Our Votes: 2020

***Our Homes, Our Votes 2020* Webinar on July 16 to Explore “The Challenge of Voting While Homeless”**

Explore “The Challenge of Voting While Homeless” during the next NLIHC *Our Homes, Our Votes 2020* webinar on July 16 at 3 pm ET and learn what advocates, shelter providers, and outreach agencies can do to ensure that people experiencing homelessness can and do vote. Register for this webinar and NLIHC's entire 15-month “[Third Thursdays at Three](https://bit.ly/2Luj0F3)” webinar and podcast series on nonpartisan voter and candidate engagement, free to the public, at: <https://bit.ly/2Luj0F3>

NLIHC's *Our Homes, Our Votes: 2020* provides training and resources to resident leaders, housing providers, social service professionals, community organizers, and others on key aspects of effective voter engagement. The “Third Thursdays at Three” webinar series is a 15-part effort to explore best practices, new ideas, and legal considerations for 501(c)(3) nonpartisan election engagement on issues such as voter registration, candidate engagement, election education, and getting out the vote. Our sessions have involved experts from Nonprofit VOTE, the League of Women Voters, Alliance for Justice, Colorado Coalition for the Homeless, Arizona Housing Coalition, Michigan Coalition Against Homelessness, Johnathan Rose Companies, and many others. View [recordings of previous sessions \(1-10\) on our website](#).

[Register here for the “Third Thursdays at Three” series!](#)

Upcoming topics include:

Session 11

The Challenge of Voting While Homeless

Thursday, July 16 at 3 pm ET

This session explores best practices for homeless shelters and outreach agencies increasing voter registration and mobilization for people who do not have an address. As the National Coalition for the Homeless says, “You don’t need a home to vote,” but there can be confusion among election officials on how best to register someone with no address and how to assign them to a polling location.

Session 12

Voter Mobilization Part 1 – Early Voting and Vote-by-Mail

Thursday, August 20 at 3 pm ET

More votes each year are cast before Election Day, providing voter engagement campaigns with a longer window to get out the vote (GOTV). This session will review how to best maximize early voting opportunities and increase voter turnout in states with expanded vote-by-mail options.

Session 13

Voter Mobilization Part 2 – Protecting Low-Income People from Voter Intimidation and Voter Caging Tactics

Thursday, September 17 at 3 pm ET

Presenters will explore community efforts to staff polling locations with well-trained volunteers to protect against intimidation efforts. Ultimately, educating voters in advance about going to the polls even if they have been told their registration is not current is the best practice, along with ensuring that everyone casts at least a provisional ballot. The discussion will also highlight the importance of establishing relationships with election officials who monitor polling locations in advance of Election Day.

Session 14

Election Day! Getting Out the Vote

Thursday, October 15, 2020 at 3 pm ET

Presenters will review the most effective Election Day get-out-the-vote practices such as coordinating rides to the polls, hosting “walk to the polls” groups in low-income housing communities with nearby polling locations, using snacks and music to keeping people in line at busy polling locations, and using Election Day visibility volunteers with signs reminding people to vote. The discussion will also explore effective “knock-and-drag” efforts throughout Election Day for identifying who has not yet voted and sending volunteers to their doors.

Session 15

After the Vote—Holding Candidates to their Promises

Thursday, November 19, 2020 at 3 pm ET

Once the election is over, it is important to hold candidates to their promises. Learn how to track the success of your voter turnout efforts to demonstrate to newly-elected officials that low-income renters are an important and

active constituency. Presenters will discuss the best ways to constructively remind elected officials of their campaign promises while establishing relationships with new legislative staff members.

Don't miss these important training opportunities. Put "Third Thursdays at Three" in your calendar and [register for the presentation series today.](#)

Research

7.7 Million Very Low-Income Households Experience "Worst Case Housing Needs"

HUD published on June 19 its [Worst Case Housing Needs: 2019 Report to Congress](#), showing that 7.7 million unassisted very low-income renter households in America spend more than half of their income on housing, live in severely inadequate housing, or both. This represents an improvement from the overall record high of 8.5 million households in 2011 and 8.3 million households in 2015. The report attributes the recent decline in "worst case housing" needs to economic growth. Despite this incremental improvement, the number of households experiencing worst case housing is still 54% larger than it was in 2001. The report attributed the persistence of worst case housing needs to rising rents, inadequate housing assistance, and competition for a limited supply of affordable rentals.

The report is produced biannually using data from the American Housing Survey (AHS). This most recent report is based on 2017 data and defines very low income (VLI) households as those with incomes at or below 50% of the area median income (AMI). The report details trends in worst case housing needs over time; demographics of households with worst case needs; differences in worst case needs by region and metropolitan location; geographic distribution of the affordable housing stock; and reasons why affordable housing supply and demand have changed over time.

While households have worst case housing needs if they are severely housing cost-burdened or live in severely inadequate housing, the vast majority of households with worst case needs (nearly 97.5%) spend more than half of their income on housing; only 5.1% live in severely inadequate housing. Among the 12.9 million unassisted VLI renter households in 2017, 7.7 million (59.9%) had worst case housing needs. Among the 7.5 million unassisted renters with extremely low incomes, 5.6 million (74%) had worst case housing needs. The number of renters with extremely low incomes grew between 2015 and 2017.

Worst case needs were found across all types of communities, racial groups, ethnic lines, and household types. Non-Latino White renters accounted for 47.1% of all households with worst case needs, Latinos accounted for 24.4%, non-Latino Blacks accounted for 20.5%, and renters of other races and ethnicities accounted for 8.0%. These numbers show a disproportionate impact on Black and Latino households compared to their share of the general population.

One-third of all households experiencing worst case needs (33.3%) were families with children, followed by nonfamily households (32.4%), elderly households without children (25.0%), and other family households (9.3%). The number of elderly households experiencing severe housing problems has steadily increased over the past decade. In 2017, 39% of all elderly renters with very low incomes—had worst case needs. Similarly, 39.8% of very low-income renter households of nonelderly individuals with disabilities had worst case needs.

Worst case needs were common in every region and metropolitan category across the country. The prevalence of worst case needs was greater than the national average in the South and West. Regional disparities in the prevalence of housing assistance for very low-income renter households might explain some of this variation. Worst case needs were more prevalent in suburbs, where housing assistance was even more scarce.

One reason for the persistence of worst case needs is the lack of affordable rental homes. The authors found that nationwide, only 52 affordable, available, and adequate units exist for every 100 very low-income renter households, and NLIHC research shows that there are only 35 affordable, available, and adequate units for every 100 extremely low-income renter households, those with incomes at or below the poverty level or 30% of area median incomes.

The report can be found at: <https://bit.ly/2ZoVAY5>

Housing Cost Burden for Low-Income Renters Has Increased Significantly in Last Two Decades

The U.S. Government Accountability Office (GAO) issued a report that details changes in renter households and affordability from 2001 to 2017. The report, [*As More Households Rent, the Poorest Face Affordability and Housing Quality Challenges*](#), describes rental housing trends, including rental affordability and rental housing quality. The report finds that since the Great Recession, the United States has seen the number and share of rental households increase dramatically. The report concludes that low-income renters making less than 80% of the area median income suffer the most severe affordability challenges and reside in poor quality housing at a much higher rate than higher income groups.

Far more households qualify for rental assistance than the number of available federal housing subsidies. This disparity was exacerbated by the Great Recession. In addition to widespread foreclosures, many households suffered from poor credit or lost income, impeding pathways to home ownership. In 2017, HUD found that 7.7 million rental households had very low incomes, did not receive housing assistance, and were severely cost-burdened, lived in poor housing conditions, or both. Federal housing rental subsidies, however, are only available for approximately 4.4 million households annually.

GAO used data from the American Community Survey, American Housing Survey, recent research reports, and subject area experts to inform its analysis. The report finds that the share of households who rent in the United States began rising after the start of the financial crisis in 2007. In 2017, there were nearly 7 million more rental households compared to 2001. As of 2017, renter households comprised approximately 36% of all households.

Many demographic groups saw increases in renters, but this growth was particularly drastic for middle-aged households, Black households, and higher-income households. The authors attribute higher rental rates among middle-aged households to the lack of financial recovery following the Great Recession. The share of Black households renting increased four percentage points, from 54% in 2001 to 58% in 2017. These rates are approximately double that of white households during the same time period. Higher-income households also saw a marked increase in rentership, moving from the second smallest income group renting in 2001 to the second largest income group renting in 2017.

Despite the growing number of rental households, the supply of rental units has not kept up. This trend has led to decreased affordability, particularly among low-income households. GAO found that in 2017, 48% of renter households were cost burdened, paying more than 30% of their household income on rent. This is a six-percentage point increase from 2001, when 42% of renter households were cost burdened. Low-income households bore the brunt of this cost burden. The share of cost-burdened extremely low-income, very low-income, and low-income renters in 2017 was 89%, 83%, and 54%, respectively. By comparison, 20% of moderate income and 6% of higher income households were cost burdened. Similar trends existed for renters experiencing severe cost-burden – or paying more than 50% of their household income on rent.

Lastly, GAO assessed the state of rental housing quality, finding that 15% of rental units, housing over 5 million households, had serious quality issues or were incomplete. The most common quality issues were cracked walls, rodent infestations, problems with heating systems, and water leaks. Low-income households

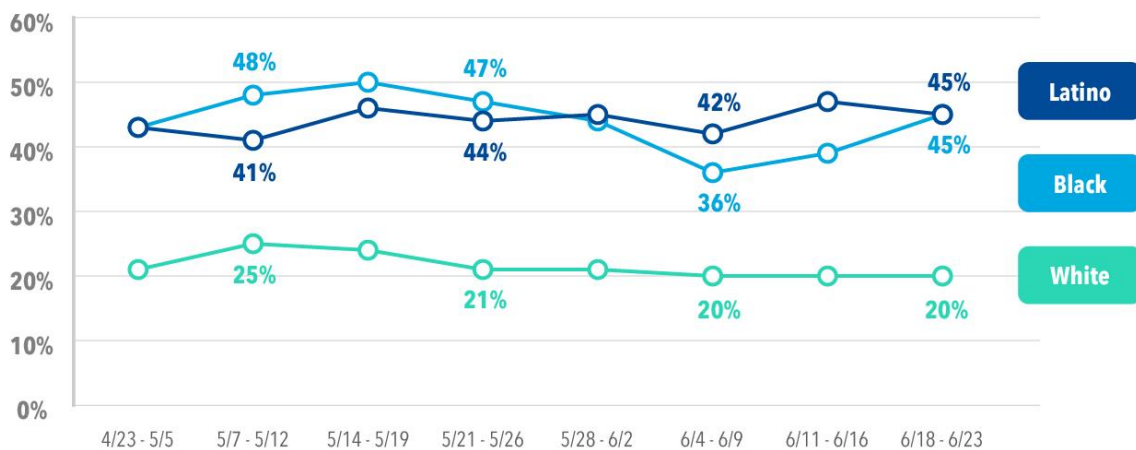
disproportionately resided in units with serious deficiencies. As of 2017, low-income households made up approximately half of all households living poor quality units. Housing stock containing serious deficiencies were more likely to be units built prior to 1980 and single-family detached homes/mobile homes.

This report is the first in a GAO series that aims to provide a detailed assessment of the country’s housing market. The report can be found at: <https://bit.ly/38fx3ZD>

Fact of the Week

Nearly Half of Black and Latino Renters Not Confident They Can Pay the Rent

Percent of Renters Reporting Slight or No Confidence in Being Able to Pay Next Month's Rent, By Race or Ethnicity



Source: U.S. Census Bureau, Household Pulse Survey

From the Field

Vermont Policy Makers, State Agencies and Advocates Collaborate to End Homelessness in the State During the COVID-19 Pandemic

Vermont housing advocates, shelter and service providers, administration officials, statewide housing agency staff, and policy makers worked together to prevent the deaths of unhoused Vermonters during the height of the COVID-19 pandemic. Housing providers temporarily ended homelessness by placing 2,000 previously unhoused and housing-insecure individuals into motels and other places that allowed people to stay safe. Members of the Vermont Affordable Housing Coalition, a NLIHC state partner, acted quickly to secure safe housing options for unhoused individuals and to persuade the legislature to fund an \$85 million comprehensive housing initiative using Coronavirus Relief Funds (CRF) to serve the most vulnerable populations in the state.

According to Vermont’s 2020 Point in Time Count, 1,110 individuals experienced homelessness on any given night in Vermont before COVID-19. In response to the pandemic, state officials loosened requirements of a

program that provides motel or hotel stays, essentially allowing all unhoused individuals access to a motel room. Congregate shelter staff directed unhoused individuals to these alternatives. In addition, Champlain Housing Trust operated a hotel that provided a place for individuals with COVID-19 symptoms to self-isolate. This quick response was instrumental in minimizing the effects of COVID-19 throughout Vermont communities, and doubtlessly saved lives while also providing safe housing for every known person experiencing homelessness throughout the state.

Housing advocates also lobbied state lawmakers for \$106.5 million in CRF to be used for affordable housing. Chris Donnelly, director of community relations at Champlain Housing Trust, and other advocates testified before legislative committee meetings, where they laid out the plan for the \$106.5 million. Vermont Affordable Housing Coalition coordinator (and NLIHC board member) Erhard Mahnke provided testimony and coordinated two sign-on letters to the governor, the speaker of the House and the president pro tempore of the Senate to keep previously unsheltered individuals permanently housed. In addition, the Coalition was instrumental in publishing op-eds urging the legislature to fix a broken system, prevent future outbreaks of COVID-19, and build a bridge from the use of temporary motels to permanent housing options. State housing agencies and funders coordinated proposals to use CRF to transition households to permanent housing and prevent future homelessness due to the economic fallout from the pandemic.

The \$85 million in CRF for housing was allocated in two parts. S.350 allocated \$23 million to the Vermont Housing and Conservation Board to purchase and restore affordable housing units and improve congregate shelters to meet social distancing requirements. Policy makers passed H.966 on June 26, which allocated the remaining \$62 million for several housing initiatives. The funds will be used for foreclosure and eviction protection, a back-rent program, legal assistance for tenants, landlord counseling and assistance, renovation of apartments for individuals transitioning out of homelessness, a second allocation of capital for the Vermont Housing and Conservation Board to upgrade congregate shelters, and supportive services for families transitioning out of homelessness.

“H.966 and S.350 represent the ‘next right thing’ to do: prevent evictions, create new housing, provide rental assistance, and provide the supports needed to help these folks make the transition from homeless to housed,” said Vermont Representative Tom Stevens, chair of the General, Housing and Military Affairs Committee. “Years of advocacy finally paid off, and the humanitarian nature of getting Vermonters housed has been accepted as the norm. Now, getting them a home to be safe in when the next ‘Safe at Home’ order is issued is a race against the clock.”

“Great advances have been made—both short and long term—in addressing homelessness in Vermont,” said Vermont Senator Michael Sirotkin, chair of the Senate Economic Development, Housing and General Affairs Committee. “The hope we have is that we have come as close as possible to actually ending homelessness in our state. It took the close collaboration of the legislature and the executive branch to get this done. Special thanks need to go to Commissioner Ken Schatz, who retired last week after years at the helm of Vermont’s Department of Children and Families. Without his laser focus on wrap around services for the homeless, our amazing progress this year and going forward would have been impossible to achieve.”

“Collaborative efforts throughout the state have minimized the effects of the pandemic while also laying the groundwork for long-term housing security throughout the state,” said the Vermont Coalition’s Erhard Mahnke. “This is a great example of what state government can accomplish when working with partners to provide for its most vulnerable citizens.”

NLIHC in the News

NLIHC in the News for the Week of June 28

The following are some of the news stories that NLIHC contributed to during the week of June 28:

- “Experts fear the end of eviction moratoriums could plunge thousands of people into homelessness,” *CNBC*, July 3 at: <https://tinyurl.com/y8fp3bv3>
- “President Trump considers ending housing regulation that advocates say was created to combat racial segregation,” *MarketWatch*, July 2 at: <https://tinyurl.com/yd5rz68j>
- “Opinion: We need rent relief now, McConnell, or Kentucky families could lose their homes,” *Courier-Journal*, July 2 at: <https://tinyurl.com/y7ym4j56>
- “Trump attacks a suburban housing program. Critics see a play for white votes,” *The New York Times*, July 1 at: <https://tinyurl.com/y9z24fgx>
- “My landlord is threatening to evict me during a health and economic crisis. What do I do?,” *BuzzFeedNews*, July 1 at: <https://tinyurl.com/ydaqy5f>
- “There's no evidence that opportunity zones benefit low-income residents and their neighborhoods.,” *Mother Jones*, June 29 at: <https://tinyurl.com/ycx3mecy>

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