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HoUsed Campaign for Universal, Stable, Affordable Housing

Representative Ritchie Torres Introduces “Stable Families Act” to Create Permanent ERA Program

Representative Ritchie Torres (D-NY) introduced on July 7 the “Stable Families Act,” a companion bill to the Senate’s bipartisan “Eviction Crisis Act.” If enacted, the “Stable Families Act” would establish a new, national Emergency Assistance Fund (EAF) – funded at \$3 billion annually – to help stabilize households with extremely low incomes experiencing an economic shock before it leads to eviction, housing instability, and in worst cases, homelessness.

“We are all one tragedy away from losing everything, including our homes. During the pandemic we saw millions at risk of losing their homes as unemployment rose to as high as 25% in the Bronx, pushing working families toward losing their homes,” said Congressman Ritchie Torres (NY-15). “The cost of homelessness is far greater than the cost of housing. What we need now is not a temporary fix to the housing crisis but a permanent emergency rental assistance funding. That is why I am proud to introduce the Stable Families Act with Rep. Jimmy Gomez to ensure the federal government provides the necessary housing resources that are essential to the stability of American families.”

NLIHC’s President and CEO Diane Yentel [joined](#) Representative Torres in his district for the announcement. “I applaud Representative Ritchie Torres for introducing the Stable Families Act, which would build on the successes and lessons learned from Congress’s historic efforts to keep renters safely, stably housed throughout the pandemic,” Diane said. “By creating a permanent emergency rental assistance program, the Stable Families Act will help low-income households in financial crisis avoid the trauma of eviction and housing instability.”

Limited public resources, coupled with the growing cost of housing and severe shortage of affordable, accessible housing stock, has led to a crisis of evictions, homelessness, and housing instability, particularly for people paid the lowest wages. While the over \$46 billion in emergency rental assistance (ERA) provided by Congress in the COVID relief bills has been a vital lifeline for millions of households at risk of eviction, ERA funds are running out. A permanent solution, like the Emergency Assistance Fund proposed in the “Stable Families Act” and “Eviction Crisis Act,” is badly needed to ensure households do not face the trauma of eviction, housing instability, and homelessness.

The Emergency Assistance Fund would operate as a grant program administered by HUD to eligible state, local, tribal, and territorial governments. Grants would be used to provide temporary financial assistance and stability services to extremely low-income households who are most at-risk of eviction after a financial shock. Research shows that emergency rental assistance is crucial to helping households with low incomes remain in their homes and avoiding costlier interventions. Moreover, [recent research shows](#) that recipients of pandemic ERA reported improved financial well-being and better mental health.

NLIHC and our HoUsed and Opportunity Starts at Home Campaigns strongly support the “Stable Families Act” and “Eviction Crisis Act” and urge Congress to enact these vital bills to ensure long-term housing stability for renters with the lowest incomes.

Learn more about the “Eviction Crisis Act” and “Stable Families Act” at: <https://bit.ly/3NqqYgl>

Show your organization’s support for the “Eviction Crisis Act” and “Stable Families Act” by joining our sign-on letter at: <https://sforce.co/3PyKCSz>

Congress Returns from July 4 Recess to Finalize Reconciliation Package and Continue Work on FY23 Appropriations – Take Action!

Both the U.S. House of Representatives and Senate are back in session this week after a weeklong recess for the July 4 holiday. With only a few short weeks before breaking again for summer recess on August 8, lawmakers are aiming to finalize a slimmed-down reconciliation package and continue their work on fiscal year (FY) 2023 appropriations bills before the August recess begins.

Senate Majority Leader Chuck Schumer (D-NY) reportedly submitted on July 7 reconciliation text to the Senate parliamentarian, who advises senators on the complex rules governing the chamber's legislative process. The text addresses the cost of prescription drugs, one of the few provisions that has the support of all 50 Senate Democrats. Meanwhile, Majority Leader Schumer and Senator Joe Manchin (D-WV) continue trying to find a compromise regarding the remaining aspects of the bill. While Democrats show optimism about reaching an agreement before August recess, Senator Manchin's office has noted that the package is still far from being finalized.

Even if a deal is reached soon, it is likely Democratic leaders will avoid announcing the agreement until the end of July. This strategy would reduce the amount of time opponents have to raise criticisms of the bill and, by drawing the process out as close to Congress's August recess as possible, would limit the time Republicans in the Senate have to offer amendments to the bill. Under budget reconciliation, senators are allowed to offer an unlimited number of amendments to a reconciliation bill during an often hours-long process known as "vote-a-rama."

The \$150 billion allocated in the "Build Back Better Act" for targeted affordable housing investments has all but vanished from negotiations between the leaders, but these once-in-a-lifetime investments are too important to surrender. NLIHC President and CEO Diane Yentel published [an op-ed in *The Hill*](#) on July 6 highlighting the central role housing plays in inflation and the necessity of including affordable housing investments targeted to those most in need in any reconciliation package moving forward.

"If these members of Congress and the administration are sincere in their desire to bring down inflation, they should ensure the new bill includes robust measures to lower the cost of housing," wrote Diane in the op-ed. "Congress must retain the essential housing investments included in the Build Back Better Act — in rental assistance, public housing, and the national Housing Trust Fund — in any final reconciliation bill."

Time is running out to weigh-in with members of Congress on the necessity of including significant funding for income-targeted affordable housing investments in the reconciliation package, including 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 to 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 [not the first time](#) advocates have pulled off the seemingly impossible and pushed Congress to maintain significant affordable housing investments in the reconciliation package. [Email, tweet, and call your members of Congress](#) and urge them to include these once-in-a-generation housing investments targeted to ensure people with the lowest incomes have a safe, quality, affordable, and accessible

place to call home. Use NLIHC's [call-in script](#) and [advocacy toolkit](#) to help create your own message to Congress!

Budget reconciliation – which allows the Senate to pass legislation with a simple majority of 51 votes, rather than the 60 votes usually required in the chamber – represents the best opportunity to enact the bold, large-scale investments in affordable housing needed to address the [severe lack of deeply affordable rental homes](#). However, the annual appropriations process is also vital to ensuring continued and expanded funding for HUD's affordable housing programs.

With the House having released and voted out of committee all 12 of its FY23 spending bills, the Senate is now expected to unveil its spending bills sometime this month. However, because appropriations leaders in the House and Senate have yet to reach an agreement on topline spending numbers, the draft bills being released will likely offer much higher funding for non-defense programs than will ultimately be enacted.

NLIHC and our partners in the Campaign for Housing and Community Development Funding ([CHCDF](#)) are leading our [annual 302\(b\) letter](#) to demand that Congress provide the highest possible level of funding for affordable housing, homelessness, and community development resources in FY23. Advocates should [contact their members of Congress](#) and urge 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.

Thank you for your advocacy!

Recording of July 5 National HoUsed Campaign Call Now Available

On NLIHC's most recent (July 5) national call for the "HoUsed: Universal, Stable, Affordable Housing" campaign, NLIHC Senior Vice President of Policy and Field Organizing Sarah Saadian provided the latest news from Capitol Hill on reconciliation, appropriations, and other legislative priorities for NLIHC. While negotiations continue over a scaled-down reconciliation package, NLIHC and our partners continue to push for the inclusion of the [income-targeted affordable housing investments](#) needed to bring down the cost of housing and ensure people with the lowest incomes have a safe, quality, affordable, and accessible place to call home.

In addition to our work on the reconciliation package, NLIHC is also advocating for [increased federal investments](#) in HUD's affordable housing and homelessness programs through the [annual appropriations package](#); the creation of a [permanent, federal emergency rental assistance program](#) through the [enactment](#) of the bipartisan "Eviction Crisis Act" in the Senate and "Stable Families Act" in the House; and [federal protections](#) against housing discrimination on the basis of source of income, military status, or veteran status by enacting the "Fair Housing Improvement Act."

We were also joined on the call by Ariel Nelson, staff attorney at the National Consumer Law Center, who gave an overview of a new rule from the Consumer Financial Protection Bureau clarifying the ability of the Fair Credit Reporting Act (FCRA) to preempt state laws. FCRA sets certain standards for the creation and use of consumer reports, such as tenant screening reports. The new rule clarified that states have a lot of flexibility to

enact laws that are more protective of consumers than FCRA, an important explanation because credit reporting industries frequently challenge state and local laws that offer consumers greater protections.

Maritza Crossen, director of real estate services at Citizens' Housing and Planning Association (CHAPA) in Massachusetts, shared an overview of CHAPA's Neighborhood Emergency Housing Support Program. The program provides grants to community-based organizations working with community members with low incomes to prevent evictions and foreclosures. Policy Specialist Angelica Moran from the Idaho Asset Building Network provided a field update. She highlighted a recent congressional roundtable held to educate Idaho's congressional delegation on the state's housing landscape, and the policies need to create long-term housing solutions.

National HoUsed campaign calls are held every other week. Our next call will be July 18 from 2:30 to 4:00 pm ET. Register for the call at: tinyurl.com/ru73qan

Watch a recording of the July 5 national call at: tinyurl.com/yzzc6jft

View slides from the July 5 call at: tinyurl.com/kn9ekbbf

Emergency Rental Assistance

Treasury Releases Revised Guidance for Emergency Rental Assistance Programs

The U.S. Department of the Treasury (Treasury) released an updated [Frequently Asked Questions \(FAQ\)](#) document on July 6 that provides further guidance regarding its two Emergency Rental Assistance (ERA1 and ERA2) programs. The updated FAQ offers additional information regarding the remediation of payments made by multiple grantees intended to cover the same expenses, addresses the documentation and eligibility requirements for housing stability services, and discusses the applicability of source-of-income discrimination laws, among other changes.

The new Treasury FAQ includes guidance about:

- **Payments made by multiple grantees:** Treasury added [Q45](#) to address what should happen if two grantees learn that they both provided rental or utility assistance to a household intended to cover the same months' expenses. Treasury states that in such cases, a grantee does not have to recover its payment and can instead recharacterize it as assistance covering a different period of eligible rent and utility expenses. However, the grantee must document which expenses the funds ultimately covered and confirm that the household was eligible for all assistance it received, including ensuring that the total number of months of financial assistance received by the household does not exceed statutory limits.
- **Documentation and eligibility requirements for housing stability services:** Treasury revised [Q23](#) to clarify that the ERA2 statute does not restrict housing stability services to "eligible households." [Q1](#) was revised to state that since the ERA2 statute does not limit the provision of housing stability services to "eligible households," grantees are not required to document a household's eligibility if the grantee provides no assistance other than housing stability services with ERA2 funds. For ERA1, grantees are encouraged to rely on self-attestation for documenting eligibility for households receiving housing stability services without any financial assistance. For both ERA1 and ERA2, a grantee must collect any demographic or other information needed to fulfill the grantee's reporting obligations.
- **Imposing additional eligibility criteria:** Treasury added [Q44](#) to state that grantees do not have the authority to augment the ERA eligibility requirements by conditioning assistance on a tenant's

employment status, compliance with work requirements, or acceptance of employment counseling, job training, or other employment services. While the statutes authorizing the ERA programs and Treasury's guidance provide grantees discretion in structuring their programs, grantees cannot impose other additional eligibility criteria or require tenants to be employed, accept employment services, or comply with work requirements.

- **Source-of-income protection laws:** Treasury added [Q43](#) to address whether landlords offered ERA are subject to source-of-income protection laws. Treasury states that depending on the jurisdiction's laws, a landlord's refusal to accept ERA payments may violate state or local source-of-income protection laws.
- **Program accessibility for protected classes:** Treasury revised [Q15](#) to state that grantees must comply with Section 504 of the "Rehabilitation Act of 1973," which prohibits discrimination because of disability in programs or activities receiving federal financial assistance. Treasury revised [Q37](#) to state that in accordance with Title VI of the "Civil Rights Act of 1964," ERA grantees must ensure that they provide meaningful access to their limited-English-proficiency (LEP) applicants and beneficiaries of their federally assisted programs, services, and activities. Treasury provides resources regarding reasonable steps grantees can take to provide meaningful access for LEP applicants.
- **Documentation requirements for bulk utility payments:** Treasury revised [Q38](#) to state that, in the case of bulk utility payments, grantees may allow a utility provider up to nine months from the time the bulk payment was made to satisfy all documentation requirements if a utility shut-off moratorium was in effect in the grantee's jurisdiction for at least one of the six months following the payment.

Read Treasury's revised FAQ at: <https://bit.ly/3bXtLAh>

Coronavirus, Disasters, Housing, and Homelessness

Supreme Court Ruling in EPA Case Has Ramifications for People at Risk of Disasters and Others Living in Affordable Housing

The Supreme Court announced its holding in the case of *West Virginia vs. EPA* on June 30. The case aimed to challenge the Environmental Protection Agency's (EPA) ability to regulate the emission of greenhouse gasses – one of the primary drivers of global climate change. The court held that EPA lacked the authority to regulate the power grid because doing so was a "major" regulatory action that Congress did not expressly authorize the EPA to take. The decision further complicates efforts by the U.S. to meet the goals of the Paris Climate Accords, an agreement seeking to limit the amount of global warming to reduce the risk of climate catastrophe. Global warming is already reshaping life in the U.S. by contributing to wildfires, prolonged droughts, and stronger hurricanes. Storms and disasters such as these disproportionately affect households with low incomes.

The recent decision could also lead to higher rates of pollution that could disproportionately affect those living in federally assisted housing. A [study](#) published in a June issue of *Nature* found that air pollution exposure disparately effects those residing in federally subsidized housing. The study found that public housing is frequently located in communities subjected to greater exposure to PM_{2.5}, a type of pollutant that, while not a greenhouse gas, commonly arises from the same sources. These particles have been [linked](#) to premature death, particularly in people with chronic heart or lung diseases. The study found that non-white, disabled, and extremely low-income households are exposed to disproportionately higher levels of PM_{2.5}. Other studies, meanwhile, have found that 70% of hazardous Superfund sites listed by the EPA are located within one mile of federally assisted housing developments.

Due to the connections between PM_{2.5} and the sources of greenhouse gasses, as well as the impact of the court's ruling on EPA's ability to regulate these sources, *West Virginia vs. EPA* may have severe consequences for households with low-incomes.

Read the decision at: <https://bit.ly/3NMYgpH>

Read the study on pollution and federally assisted housing published in *Nature* at: <https://go.nature.com/3ItJvaj>

Disaster Housing Recovery Update – July 11, 2022

Congressional and Executive Action

The U.S. Department of Agriculture (USDA) [released](#) \$6 billion in disaster recovery funds to farmers impacted by wildfires, droughts, hurricanes, and winter storms in 2021. These funds are in addition to a separate allocation of \$4 billion provided already by the Biden administration.

The “[Expediting Disaster Recovery Act](#),” introduced by U.S House Representative Garret Graves (R-LA) and passed by the House Transportation and Infrastructure Committee, included a provision that would remove the requirement that HUD long-term disaster recovery funds be targeted based on income when distributed to repay low-interest Small Business Administration (SBA) loans received by qualifying households to assist in disaster recovery. During the 2016 Louisiana floods, nearly 6,000 homeowners were prevented from accessing long-term disaster recovery assistance because they had already received SBA loans earlier in the disaster recovery process.

FEMA

FEMA has [released](#) a new “Roadmap to Federal Resources” guide to assist state, local, tribal, and territorial governments in navigating some of the challenges commonly experienced following a disaster.

FEMA [announced](#) an update to its mobile phone app – the first in six years. Improvements have focused on accessibility and improved user experience.

HUD

HUD [announced](#) on June 27 that it would be implementing a new data sharing agreement between FEMA and HUD long-term disaster recovery fund grantees. Grantees will need to revise their data sharing agreements to align with the new agreement.

State and Local

Louisiana

The Louisiana Governor's Office of Homeland Security and Emergency Preparedness [launched](#) a FEMA-funded program to connect Hurricane Ida survivors in need of assistance with case managers. The state claims the program was not implemented sooner in order to allow insurance companies time to answer claims.

A [report](#) from the Louisiana Legislative Auditors Office reveals that the Louisiana Office of Community Development has now distributed more than \$651 million in federal aid to 17,160 homeowners in response to the 2016 Louisiana floods.

Massachusetts

The City of Boston Office of Emergency Management's Regional Catastrophic Preparedness Grant Program (RCPGP) team has [released](#) a request for information on a disaster housing project being conducted in partnership with regional, state, and federal partners. The goal is to build local and state capacity to manage catastrophic incidents by improving and expanding collaboration for incident preparedness.

Montana

Thanks to additional [pushes](#) by Senator John Tester (D-MT) and Congressman Matt Rosendale (R-MT), FEMA granted Montana's request for Individual Assistance in three counties to support survivors of severe flooding in the southern region of the state. The state submitted its initial request to FEMA on June 23.

North Carolina

A new modeling [study](#) conducted at Duke University has found that as rising sea levels cause marshes to move inland in mid-Atlantic states like North Carolina, the coastal zone will cease to serve as a valuable sea wall and carbon sink.

New Mexico

Fire investigators [announced](#) in a report that the largest fire in the history of New Mexico was the result of a U.S. Forest Service prescribed fire that escaped control. The fire, which is still burning, has destroyed at least 330 homes.

Oklahoma

President Biden [approved](#) a disaster declaration with Individual Assistance for seven Oklahoma counties struck by severe storms and tornadoes in May. Multiple tornadoes struck the town of Seminole that month, causing extensive damage, while flooding affected several other communities.

Oregon

Oregon's Office of Emergency Management is now [operating](#) as a cabinet-level state department reporting directly to the governor, rather than as a branch of the Oregon Military Department. The change follows similar decisions by several other states.

Puerto Rico

A new [report](#) from the Center for a New Economy found that lower-income survivors of Hurricane Maria were more likely than higher income survivors to have large housing needs after FEMA assistance was provided.

Texas

August 31, 2022, will mark the [close](#) of the application period for the Homeowner Assistance and Reimbursement Program (HARP), a HUD Community Development Block Grant-Disaster Recovery-funded program being operated by the Texas General Land Office for victims of South Texas and Rio Grande Valley flooding in 2018 and 2019, including victims of flooding caused by Hurricane Imelda.

The Texas Government Land Office is [planning](#) to ask the City of Houston to return funds after the city missed almost all the benchmarks for the city-administered Hurricane Harvey recovery program. The city claims that the GLO has actively slowed the spending of funds and that the agency has been operating as an "adversarial party."

Vermont

FEMA [reimbursed](#) the Vermont Agency of Human Services nearly \$2 million for housing individuals experiencing homelessness in hotels during the worst of the COVID-19 pandemic, from October 2020 to March 2022.

Rural Housing

NLIHC and National Housing Law Project Send Letter to Banking Committee Senators Recommending Improvements to Rural Housing

NLIHC and the National Housing Law Project (NHLP) sent a [letter](#) to Senators Tina Smith (D-MN) and Mike Rounds (R-SD), chair and ranking member of the Senate Banking Committee Housing Subcommittee, with recommendations on how to improve the Rural Housing Service (RHS), an agency within the U.S. Department of Agriculture (USDA)'s Rural Development (RD) department. The letter highlights inconsistencies within the Rural Housing Service and urges Congress to improve tenant protections and increase the affordable rental housing stock under RHS's portfolio. The letter was sent in response to a request for feedback from the senators as they consider legislation.

On June 8, Senators Tina Smith (D-MN) and Mike Rounds (R-SD) requested stakeholder feedback on rural housing. The bipartisan [invitation](#) came shortly after the May 25 [hearing](#) on the USDA-RD housing services, "Examining the U.S. Department of Agriculture's Rural Housing Service." The solicitation recognized the value of housing in rural communities: "Without access to housing nothing else in your life works. Not your job, your health, your education or your family," stated Senator Smith.

The NLIHC and NHLP letter urges Congress to improve renter protections for tenants served in USDA-RD housing programs and to take action to preserve and increase affordable housing in rural communities. The goals stated in the letter are aligned with NLIHC's work in the Rural Preservation Working Group, a group of over 30 local, regional, and national organizations focused on the preservation of USDA multifamily housing. "In rural communities, the rental housing provided by USDA's Rural Housing Service has been a critical source of housing, especially as it is often the only source of stable, safe, decent housing," the letter states. "March 2022 study published by the Housing Assistance Council found that '921 Section 515 properties left the portfolio between 2016 and July 2021 – nearly three times the original USDA projection for maturing mortgages alone during the five-year period.'" The letter urges Congress to fund new construction and preservation efforts to help prevent USDA properties from exiting the portfolio, to facilitate the transfer of properties that are exiting to nonprofits, and to decouple rental assistance from the requirement that it is only provided to properties with active USDA loans.

Read the letter here: <https://bit.ly/3bX8vKT>

Read the senators' request for feedback here: <https://bit.ly/3yNMNC6>

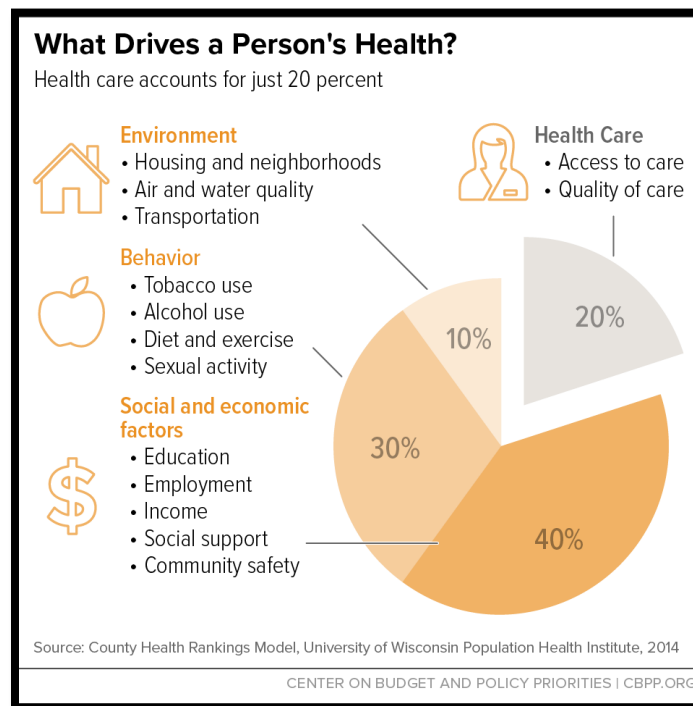
Watch the May 25 hearing on Rural housing here: <https://bit.ly/3InA8sC>

Opportunity Starts at Home

New Chart Book Shows Connections between Housing and Health

A [chart book](#) recently released by the Center on Budget and Policy Priorities (CBPP) provides new insight into the ways access to housing affects health. CBPP’s new chart book shows that housing costs have risen at higher rates than wages, that housing burdens are acutely experienced by renters of color, and that people experiencing housing instability must often choose between housing and health care. The chart book gives an overview of health and housing sector solutions as well.

According to the chart book’s authors, “partnerships between the health and housing sectors are key to helping people with low incomes obtain and maintain housing that they can afford. Neither sector has the funding, infrastructure, or expertise to deliver housing and services singlehandedly.” The authors suggest that “one way the housing and health sectors can maximize their resources and expertise is to advance unified policy goals including increased federal funding for affordable housing (especially vouchers targeted for people with the lowest incomes) and increased Medicaid coverage (adopting the ACA’s Medicaid expansion and expanding optional coverage of housing-related services).”



The Center on Budget and Policy Priorities is a founding partner and Steering Committee member of the Opportunity Starts at Home campaign.

Access the chart book [here](#).

Our Homes, Our Votes

Join Today’s (July 11) *Our Homes, Our Votes: 2022 Webinar on Tenant Associations and Election Engagement*

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, “Tenant Associations and Election Engagement,” will be held today (Monday, July 11) at 2:30 pm ET. Register [here](#).

Tenant and resident leaders play a pivotal role in mobilizing their communities to vote. Today’s webinar will cover (1) ideas for developing messaging that builds trust and generates enthusiasm about participating in the political process, (2) successful tactics for reaching first-time voters, (3) ways to ensure that low-income renters have the resources and information they need to vote, and (4) methods for organizing residents to become leaders in their own communities’ election engagement efforts. Abby Ng, policy and communications coordinator at Tenants & Neighbors, and Genesis Aquino, executive director at Tenants & Neighbors, will discuss voter engagement and tenant organizing in New York. Sarah Saadian, senior vice president for public policy and field organizing at NLIHC, will provide an update on provisions to increase civic engagement among HUD tenants included in the U.S. House of Representatives’ proposed FY23 spending bill. Sidney Betancourt, housing advocacy organizer at NLIHC, will share information about the upcoming edition of *Tenant Talk* magazine, which will focus on voter and candidate engagement.

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](#).

Racial Equity

Professor Khalil Gibran Muhammad and Jeffery Robinson join NLIHC for the Summer of IDEAS Launch: “Who We Are: A Chronicle of Racism in America”

Over a thousand people participated in NLIHC’s June 30 Summer of IDEAS (Inclusion, Diversity, Equity, Anti-racism, and Systems-thinking) launch event featuring Jeffery Robinson, executive director of The Who We Are Project, and Khalil Gibran Muhammad, professor of history, race, and public policy at Harvard’s Kennedy School, co-host of *Some of My Best Friends Are*, and author of *The Condemnation of Blackness*. As they discussed the film *Who We Are: A Chronicle of Racism in America*, Professor Muhammad and Jeffery Robinson provided historical facts and personal stories to draw a stark timeline of anti-black racism in the U.S., from slavery to the modern myth of a post-racial America.



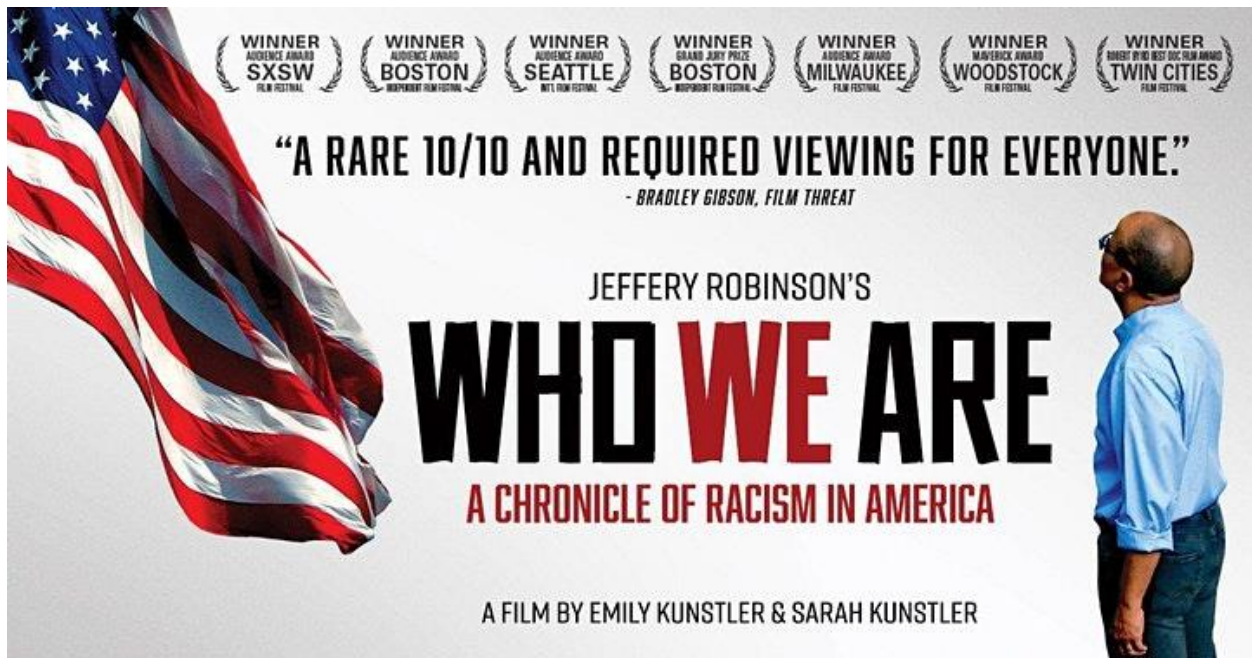
In the film, Mr. Robinson shows us how legalized discrimination and state-sanctioned brutality, murder, dispossession, and disenfranchisement continued long after slavery ended, profoundly impeding Black Americans’ ability to create and accumulate wealth as well as to gain access to jobs, housing, education, and health care. Weaving heartbreak, humor, passion, and rage, Mr. Robinson’s words lay bare an all-but-forgotten past, as well as our shared responsibility to create a better country.

During the conversation with Professor Muhammad, Jeffery Robinson recounts how, before making the film, he was ignorant of the racist history of the U.S. He shared how initially he was angry at himself for not knowing more of this history but then coming to the realization that, “we [Black and Brown people] were taught

something radically different than the truth about our history and it wasn't by accident; it was deliberate." Robinson shared an encounter he had with Former Alabama Senator Hank Sanders—standing at the bottom of the Edmund Pettus Bridge—who told him, "That's how deeply white supremacy runs in the United States."

Professor Muhammad shared how his journey of becoming a historian of race and racism began through witnessing the beating of Rodney King in 1991. "It fundamentally changed my sense of place in the world," said Professor Muhammad. "I didn't understand how this could happen when nothing in my formal education had prepared me for [it]."

Professor Muhammad discussed how all of us are socialized to one degree or another. In the 1980s, when he was growing up, the dominant messages were, "America is the greatest nation on earth; people succeed by their individual merits; there's no structural racism; and the Civil Rights movement solved all of our problems." Professor Muhammad noted that *Who We Are: A Chronicle of Racism in America* powerfully counters these dominant mainstream messages by showing the pervasive and destructive nature of structural racism.



Both Jeffery Robinson and Professor Muhammad spoke at length about the importance of learning history. Professor Muhammad told the audience that when you "learn the history of race and racism, you will be different. . . . You may not act differently," he said, "but your brain will recognize new information, and you will have to wrestle with that new information as you act on your beliefs, or you continue to do the same things."

Professor Muhammad and Jeffery Robinson discussed how housing discrimination is the cornerstone of wealth creation for America's white middle classes. Mr. Robinson told a story of how his family experienced redlining and discrimination in 1969 while trying to purchase a home in Memphis, Tennessee.

Professor Muhammad reminded the audience that the wealth disparities we see today are not just a consequence of exclusion but also a consequence of what Ta-Nehisi Coates describes as "plunder and theft." Professor Muhammad then asserted, "It's not *just* the plunder, theft, and exploitation. It's not *just* the exclusion that redlining represents. It's also the redistribution of tax dollars and monies to white communities as a direct cash or land transfer to ensure that there would be a middle class . . . so that capitalism could function in a way that wouldn't be threatened by extreme stratification and inequality."

“Structural racism,” Professor Muhammad asserted, “is not just what happens to Black people, it is what happens *for* white people.”

This event is part of the NLIHC’s Summer of IDEAS series which pairs narrative projects with discussions on topics such as housing disparities, race and poverty led by preeminent voices in these areas. Additional events are scheduled as follows:

- **Sunday, July 17, at 3:00 pm ET:** A virtual screening of the film *A Reckoning in Boston* and a discussion with co-producer Kafi Dixon.
- **Thursday, August 4, at 3:00 pm ET:** A virtual discussion about the Pulitzer Prize-winning book *Invisible Child: Poverty, Survival and Hope in an American City* with Andrea Elliott (the book’s author), Chanel Sykes (an advocate and mother featured in the book), and James Perry (president and CEO of the Winston-Salem Urban League). The conversation will be moderated by Melissa Harris-Perry, the Maya Angelou Presidential Chair at Wake Forest University.

To learn more about or register for these upcoming events, visit: www.summerofideas.org

View a rebroadcast of the conversation between Professor Khalil and Jeffery Robinson here: <https://bit.ly/3OS572s>

Visit the Who We Are Project here: www.thewhoweareproject.org

Listen to Professor Muhammad’s Podcast *Some of My Best Friends Are* here: <https://bit.ly/3PhqsCu>

Research

Case Study Finds Low Wages and Lack of Affordable Housing Influence Relocation Decisions Following Disasters

A paper published in *Housing Policy Debate*, “[Perceptions of Local Leaders Regarding Postdisaster Relocation of Residents in the Face of Rising Seas](#),” provides a case study of local leaders’ perceptions of why residents relocate after disasters and examines whether sea level rise affects these decisions. The paper finds that local leaders in Monroe County, Florida, attributed residents’ decisions to relocate away from the county to short-term challenges, including low wages, lack of affordable housing, and the threat of another disaster. While leaders view sea level rise as a threat to their community, they do not think it influences residents’ decisions to relocate.

Monroe County, Florida, is home to the Florida Keys – an island chain off the coast of the state where most of the county’s residents reside. The research providing the basis of the case study was conducted a year after Hurricane Irma struck the region in 2017 and evaluates the influence of both sudden shocks like hurricanes and longer-term threats such as sea level rise. The researchers collected data through 27 interviews with 15 community leaders, including church officials, staff at local organizations, and government officials. Though the research assessed residents’ reasons for relocating, most residents decided to stay in the Keys following Hurricane Irma. Interviewees mentioned the tightknit community and attachment to the physical location as reasons for choosing to stay put.

Interviewees cited high housing costs, high costs of living in general, and low wages as some of the main influences impacting residents’ decisions to relocate following Hurricane Irma. The median rent for a two-bedroom in Monroe County is \$2,268, and 58% of renter households are housing cost-burdened, paying more

than 30% of their income toward rent. The lack of affordable housing is partly a result of high-income households migrating to the Keys from other parts of the country and zoning regulations that restrict construction and growth. In addition to limited affordable housing, the economy is largely tourism-dependent, and wages have not kept pace with the high cost of living. Fourteen percent of the Keys population works in accommodation and food services or retail – industries that pay low wages.

Sixty-five percent of interviewees cited impacts from Hurricane Irma as influencing residents' relocation decisions. Many residents working in the tourism industry lost jobs immediately following the storm. Irma also disproportionately damaged the housing of low-income residents, including manufactured homes and RVs. Interviewees suggested that the combination of job loss and loss of affordable housing made living in the Keys unsustainable for some low-income households.

While local leaders acknowledged the risk of sea level rise, they did not think this longer-term threat had much of an influence on residents' decision to relocate. Nevertheless, they noted that sea level rise most imminently threatened low-income residents, who disproportionately live in the lowest lying areas. Leaders believed residents viewed sea level rise as a longer-term problem that would not need to be addressed during their lifetimes. Some leaders also thought political views questioning the validity of climate change impacted residents' lack of concern about sea level rise.

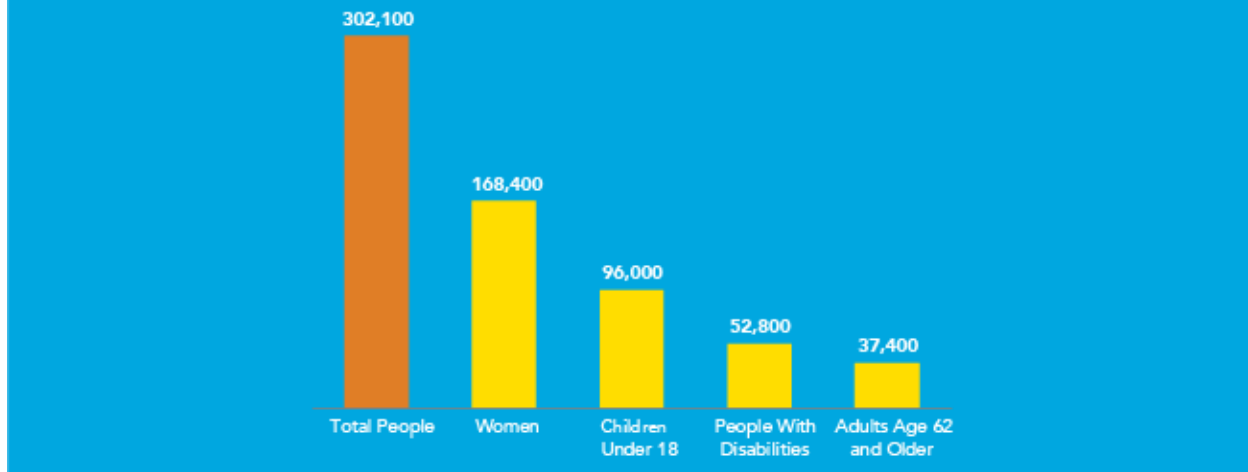
The authors suggest that local leaders raise awareness about sea level rise because support from the public is critical to making large-scale investments that address and mitigate climate change. Strategies that address sea level rise must also take equity into account, as risks associated with climate change disproportionately impact poor communities and people of color.

Read the paper at: <https://bit.ly/3PeDu3z>

Fact of the Week

More than 300,000 Additional People Would Be Helped by Proposed Housing Choice Voucher Expansion

Estimated Number of Additional People Helped by Housing Choice Voucher Expansion Proposed in 2023 House Appropriations Bill



Source: Center on Budget and Policy Priorities, "House Bill Would Fund Housing Vouchers and Other Key Investments to Reduce Homelessness, Help With Rising Housing Costs," <https://bit.ly/3bO5pJ3>



Source: Center on Budget and Policy Priorities, "House Bill Would Fund Housing Vouchers and Other Key Investments to Reduce Homelessness, Help With Rising Housing Costs," <https://bit.ly/3bO5pJ3>

Events

Join Today's Tenant Talk Live Webinar for Renters and Resident Leaders on the Intersection of Affordable Housing and the Living Wage

NLIHC will host "Tenant Talk Live" – a webinar with and for renter and resident leaders – today, July 11, at 6 pm ET. Tenants from Ohio and Hawaii will join the webinar to share their personal experiences advocating against rising rents and to discuss how promoting a living wage can advance the fight for affordable housing. Register for today's Tenant Talk Live webinar [here](#).

Debates about the living wage are central to housing policy. NLIHC documents the relationship between wages and housing in [Out of Reach](#), a report that has been published annually since 1989. The 2021 edition of *Out of Reach* focused on the COVID-19 pandemic and the ways the economic downturn resulting from the public health emergency impacted low-income renters, who are disproportionately Black people and people of color. Low-wage workers in industries such as retail, food and beverage, and hospitality were deeply impacted, experiencing reduced hours and job losses. As a result, households across the country accumulated debt while trying to remain housed. The 2022 edition of *Out of Reach* – set to be released later this month – will present updated data addressing the connections between the pandemic, rising housing costs, and wages.

In today's webinar, we will be joined by Emma Foley, an NLIHC research analyst and co-author of the 2022 edition of *Out of Reach*. Emma will discuss her research and the importance of addressing the long-term housing affordability crisis. We will also be joined by Damon Blanchard, a tenant from Columbus, Ohio, [who advocated against rent increases in his building](#), and Jhoe Rosales, a low-income tenant and minimum wage worker. All our panelists will discuss the role of promoting a living wage in the fight for affordable housing.

Remember: Tenant Talk Live would not be possible without tenants like you! We strive to connect and engage with tenants and tenant leaders through our webinars. If you are a low-income tenant and have a topic you would like to propose for an upcoming Tenant Talk Live, or if you would like to participate as a speaker on an upcoming call or webinar, please email: sbetancourt@nlihc.org

Register for Tenant Talk Live at: bit.ly/361rmy2

From the Field

California Enacts \$308 Billion State Budget, Falling Short of Advocates' Proposed Housing and Homelessness Investments

California Governor Gavin Newsom (D) [signed](#) a \$308 billion state budget on June 30 that commits nearly \$5 billion to housing and homelessness programs for fiscal year (FY) 2022-2023. Despite making several significant investments, the budget does not include the long-term resources that many advocates, including NLIHC state partners, have proposed for addressing the state's housing crisis.

“In poll after poll, Californians consistently identify housing affordability and homelessness as their top concerns,” said Chris Martin, policy director of Housing California, an NLIHC state partner. “Homeowners, renters, and unhoused people looked to Sacramento for long-term solutions, not just short-term fixes. Unfortunately, our leaders in the Capitol did not answer the call to meet the moment. . . . While the 2022-23 state budget contains some noteworthy expenditures, it invests only a fraction of the resources required to protect tenants, preserve communities and existing affordable housing, produce new affordable housing, and end homelessness.”

Governor Newsom's initial budget proposal, released on January 10, contained \$4 billion for affordable housing and homelessness programs (see [Memo, 2/7](#)). While advocates welcomed these proposed resources, they also highlighted the need for further long-term investments that align with the [Roadmap Home 2030](#), a comprehensive framework of equity-centered, evidence-based policy solutions for creating structural change in California's approach to housing and homelessness over the next decade (see [Memo, 4/19/21](#)). Despite entering budget negotiations with a projected \$97.5 billion surplus, the final FY22-23 state budget devoted under \$5 billion to housing and homelessness – a fraction of the funding required to meet the scale of the need, which the Roadmap Home 2030 estimates at \$17.9 billion annually.

California's final FY22-23 budget includes the following investments in housing and homelessness:

- \$1.5 billion for Behavioral Health Bridge Housing, which provides interim housing for people experiencing homelessness who have behavioral health conditions.
- \$700 million for the Encampment Resolution Grants Program, which supports local jurisdictions' efforts to implement short- and long-term housing solutions for people experiencing homelessness in encampments.
- \$500 million for the state Low-Income Housing Tax Credit program.
- \$425 million for the Infill Infrastructure Grant Program over two years, which accelerates development for qualifying infill projects in brownfields and downtown-oriented areas.
- \$410 million for adaptive reuse, which will facilitate conversion of commercial buildings into affordable housing.
- \$325 million over two years for the Multifamily Housing Program (MHP), which finances the construction, acquisition, rehabilitation, and conversion of affordable rental homes.

- \$250 million for the Housing Accelerator Program, which will be used to fund the backlog of shovel-ready projects that have received funding under other Department of Housing and Community Development (HCD) programs.
- \$150 million over two years for the preservation of existing affordable housing.
- An additional \$150 million for Homekey, which funds hotel and motel conversions.
- \$100 million over two years for the Veterans Housing and Homelessness Prevention Program created by Proposition 41 in 2014.
- \$30 million for legal aid to prevent evictions.

Advocates also criticized the budget’s focus on short-term responses to homelessness, rather than long-term investments. The budget dedicates more than \$2 billion to temporary measures – interim housing and encampment resolution – that do not address the severe shortage of affordable homes that is at the root of California’s homelessness crisis.

Going forward, advocates will continue to press for further resources that meet the state’s need for robust, sustained investments in housing stability.

NLIHC Interns

NLIHC Seeks Interns for Fall 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 in the News

NLIHC in the News for the Week of July 3

The following are some of the news stories that NLIHC contributed to during the week of July 3:

- “Florida mother, children seek help as rent affordability wanes” *Spectrum News*, July 7 at: <https://bit.ly/3NMMj3q>
- “Economics in Brief: Minimum Wage Hikes Will Affect Millions of Workers” *The Bottom Line*, July 8 at: <https://bit.ly/3OSu5yX>
- NLIHC Op-Ed: “Congress must ease inflation by making housing more affordable” *The Hill*, July 6 at: <https://bit.ly/3OUSVhE>

NLIHC News

Where to Find Us – July 11

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

- [Community Change American Rescue Plan Equity Convening](#), Washington, DC, July 12 (Diane Yentel)
- [Orange County United Way -Housing Policy Made Simple](#), Virtual, July 12 (Diane Yentel)
- National CAPACD [2022 Building CAPACD Convention](#), Seattle, WA, July 13 (Sarah Saadian)
- [LISC Conference](#), Washington, DC, July 14 (Victoria Bourret)
- [Princeton Community Housing Gala](#), Virtual, July 21 (Diane Yentel)
- [St. Mary’s Center \(Oakland\), “2022 Alameda County Homelessness Leadership Academy,”](#) Virtual, July 26 (Courtney Cooperman)
- National Alliance to End Homelessness Annual Conference, "[Preventing Homelessness: Estimating the Population and Helping Before Help is Needed](#)," Washington, DC, July 26 (Jade Vasquez)
- National Alliance to End Homelessness [National Conference on Ending Homelessness](#), “Boosting Voter Participation in an Election Year,” Washington, DC, July 27 (Courtney Cooperman)
- [United Native American Housing Association](#) Summer Meeting, Rapid City, SD, Aug 2-4 (Lindsay Duvall and Kayla Laywell)
- [HousingNext Grand Rapids Michigan Policy Conference](#), Grand Rapids, MI, August 16 (Diane Yentel)
- [Idaho Housing and Finance Association Annual Housing Conference](#) Keynote, Boise, ID, August 22-23 (Diane Yentel)
- [Annual Utah Housing Matters Conference](#), Keynote, Midway, UT, August 29-31 (Renee Willis)
- [AARP](#) Housing Workshop Plenary Panel, Virtual, September 22 (Diane Yentel)

NLIHC Staff

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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

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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