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Take Action

Take Action: Virtual Lobby Day for #RentReliefNow on July 21!

Congress must pass the housing elements of the HEROES Act to protect low-income renters and prevent a tsunami of evictions. As the Senate returns to business on July 20, let's band together and make clear that **the lowest-income renters cannot wait**! Join us for a <u>Virtual Lobby Day on July 21</u> to urge Congress to provide emergency housing resources and protections for the lowest-income people during and after the COVID-19 public health emergency.

Advocates for housing justice throughout the country are raising the concerns of low-income renters and people experiencing homelessness during the coronavirus pandemic in meetings and conversations with members of Congress and their staff. **IT'S WORKING!** Support and enthusiasm for key housing resources and provisions is growing in the Senate and House due to your outstanding advocacy efforts.

But more advocacy is needed! Congress needs to hear from you about the increase in evictions in your communities, the threat of many more to come, and the need for people to have homes in order to "stay at home" during this health crisis. We must not allow massive numbers of households to be driven into homelessness during the pandemic. Immediate action is a moral imperative and a public health necessity.

We encourage all advocates to participate in the Virtual Lobby Day by scheduling video or phone meetings with your representatives and senators to take place on Tuesday, July 21. Together, we will urge Congress to include <u>NLIHC's top priorities for housing stability</u> in the next coronavirus relief package. Congress should:

- Provide <u>\$100 billion in emergency rental assistance</u> to help low-income renters avoid evictions and homelessness;
- Pass a national, uniform moratorium on evictions;
- Provide \$11.5 billion to help local communities address the pressing health and safety needs of people experiencing homelessness; and
- Provide at least \$13 billion in additional funding for HUD and USDA housing programs to ensure housing stability during and after the pandemic.

Each of these provisions were in the "HEROES Act" and the "Emergency Housing Protections and Relief Act," both of which were recently passed by the House of Representatives. But the Senate has so far failed to act. It must do so immediately.

Join us in demanding that Congress take immediate action to ensure housing stability for low-income renters and people experiencing homelessness.

Find information and resources from NLIHC to help make your Virtual Lobby Day a success here: <u>https://bit.ly/2ZPbnzB</u>

Thank you for your advocacy, service, and leadership.

Budget and Appropriations

House Releases FY21 Spending Bill for Affordable Housing and Community Development

The House Appropriations Subcommittee that oversees funding levels for HUD affordable housing and community development programs voted on July 8 to approve a <u>fiscal year (FY) 2021 spending bill</u> that

provides a significant increase in funding to housing programs that serve low-income people and communities. For more details on the House FY21 spending bill, see <u>NLIHC's full analysis</u> and <u>updated budget chart</u>.

Despite limited budget caps, the House bill rejected – for the fourth year in a row – the dramatic and severe spending cuts <u>proposed</u> by the administration, and it provides robust increases to many programs. Thanks to your advocacy and the leadership of House Subcommittee Chair David Price (D-NC) and Ranking Member Mario Diaz-Balart (R-FL), the bill provides **overall funding for HUD at \$13 billion above the president's FY21 request** and at least \$1.5 billion above FY20 enacted levels; program funding is \$18 billion above the president's FY21 request and \$4.6 billion above FY20 enacted levels.

These funding levels are an important victory for advocates and their congressional champions, given the strict spending caps required by the Budget Control Act on defense and domestic programs. While Congress <u>reached</u> in 2019 a two-year bipartisan budget agreement to provide very limited relief from these spending caps, Congress only has about \$5 billion more in FY21 than FY20 for all domestic programs, including affordable housing.

With this spending bill, the House subcommittee clearly rebukes the harmful and discriminatory policies advanced by HUD Secretary Ben Carson, including the agency's proposed anti-transgender rule change to the Equal Access Rule and its proposed rule to force <u>mixed-status immigrant families</u> – including 55,000 U.S. citizen children – to separate or face eviction from HUD housing. The bill takes important steps to prevent HUD and the U.S. Interagency Council on Homelessness (USICH) from undermining <u>Housing First</u>, a proven model for addressing homelessness backed by decades of research and learning. Moreover, the bill does not impose harmful rent increases, rigid work requirements, and other barriers to assistance proposed by Secretary Carson in his budget request.

The House full committee will vote on the spending bill tomorrow, July 14 (see next article in *Memo*). The Senate is expected to vote on its draft spending bills in the coming weeks, though this timeframe may be pushed back as Congress is slated to negotiate a final coronavirus relief package before leaving for August Recess.

Read a more detailed analysis of the House Appropriations Subcommittee funding package <u>here</u> and an updated budget chart <u>here</u>.

House Appropriations Committee to Vote on HUD FY21 Spending Bill on July 14

The House Appropriations Committee will meet on Tuesday, July 14 at 10 am ET to vote on the Transportation, Housing, and Urban Development (THUD) appropriations bill for fiscal year (FY) 2021. Last week, the House THUD Appropriations Subcommittee voted to approve a FY21 spending bill that provides a significant increase in funding to housing programs that serve low-income people and communities; next, the bill will be reviewed and voted on by the full House Appropriations Committee. For more details on the House THUD appropriations bill for FY21, see NLIHC's updated budget chart and analysis.

Keep up to date on information regarding this meeting at: <u>https://tinyurl.com/y6wvq5sx</u>

Read NLIHC's analysis of the THUD bill at: https://tinyurl.com/yal5ubc7

View NLIHC's updated budget chart at: https://tinyurl.com/y6tnabuo

Out of Reach

NLIHC to Release 'Out of Reach: The High Cost of Housing 2020' Tomorrow, July 14

NLIHC will released *Out of Reach: The High Cost of Housing 2020* tomorrow, July 14. The report compares rents and wages nationally and in every state, country, and metropolitan area in the United States. *Out of Reach 2020* will show the degree to which, even before the onset of the COVID-19 public health and economic crisis, workers throughout the U.S. were struggling to afford their homes. The report will compare both average renter wages and prevailing minimum wages with the "Housing Wage" needed to afford modest rental apartments throughout the country. You will be able to access the 2020 Out of Reach at: <u>http://reports.nlihc.org/oor</u>

Racial Equity During and After Coronavirus

Pulitzer-Prize Winning Author Nikole Hannah-Jones joins NLIHC's Marla Newman Discuss Racial Equity and Housing Justice

Almost 5,000 people joined a special NLIHC broadcast on July 7 to hear Pulitzer-Prize winning author Nikole Hannah-Jones and NLIHC's Board Chair Marla Newman discuss "Racial Equity and Housing Justice during and after COVID-19." Ms. Hannah-Jones, the creator of the *New York Times Magazine*'s "The 1619 Project," 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.

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.



Nikole Hannah-Jones (left) and Marla Newman discuss Racial Equity and Housing Justice.

The following are highlights from Nikole Hannah-Jones' comments:

On the importance of where one lives:

When you decide to purchase a home, real estate agents say 'location, location, location.' They don't say 'house, house, house.' They make it very clear that what's more important than the actual structure that you buy, is the neighborhood that you buy into. Whether that neighborhood is one that offers you opportunities, whether that is a neighborhood that has resources, whether that is a neighborhood that has schools that serve children well, whether it has parks, whether it has places to shop—that's really what real estate agents are selling you.

The same way that neighborhoods can benefit you by being full of opportunities, we also know that neighborhoods can have the opposite effect. Where you live can also ensure that your children won't attend high quality schools, that you will be over-policed, that you will live in a food desert, and that you will live next to environmental toxins that make you and your children more sick.

On housing segregation:

We have these ideas that racism is a purview of the south and the north was abolitionist and free. But that's of course based on a falsehood. For the vast history of our country, 98 to 99 percent of Black people lived in the south. There were parts of the south, of course, where Black people outnumbered white people. So the south developed this racial architecture which we have called Jim Crow—which is where the south controlled the Black population through a network of explicit laws that basically ordered everything that Black people could do, where Black people could go, what type of jobs Black people could have, what types of schools Black people could attend. Northerners never really had to do that because for the vast history of our country, there were never large numbers of Black people in the north. Though…the north also created an architecture of laws particularly before the end of slavery. Many northern states made it illegal for Black people to live in those states of if Black people moved to northern states, they had to actually pay a fee or deposit and have a white person vouch for their good character. We have erased that truth from our memory.

The Great Migration begins at the turn of the 20th century where Black people began to flee the south and look for opportunities in the north. We see the racial map of America really changed drastically in that 60-year period. You go from nearly all Black people living in the south to half of Black people living in the north. As Black people begin to move to the north the façade of the racially egalitarian North disappears because those white communities respond to rising numbers of Black people by figuring out how do we contain and control this population. The way that they did that was largely through housing. It was by segregating Black people and housing, by creating ghettos, by creating arbitrary boundaries of which you could not rent or sell to Black people outside of those boundaries and this effort was led by the federal government which of course created redlining maps and determined that area where Black people live were not insurable...

Housing became the mechanism of social control in the north. There weren't integrated schools because Black people couldn't live in the neighborhoods where white people sent their kids to schools. Black people didn't shop where white people shopped because they didn't live in those neighborhoods. They didn't go the parks where white people went to because they didn't live in those neighborhoods. Housing became very effective as a tool [of constraining Black people] in the north. Unfortunately, what that meant is after we saw laws saying you could no longer legally discriminate against Black people, you saw much more integration in the south because the south never had to segregate by housing—the south segregated by law. So Black people and white people were more intimate in their housing. In the north, which segregated by housing, when those laws passed that said you no longer could bar Black people from schools and from public facilities, it didn't change the racial makeup of the neighborhoods. The federal government has never really enforced fair housing law, and local governments have never really enforced their housing laws. So, if you look all across the country that hyper segregation that northern cities created has remained largely intact as has the school segregation that it drives.

On fair housing:

Housing is the lynchpin of opportunity. . . . Fair housing was fought very viscerally and viciously, and actually it was not until Dr. King was assassinated that this country was able to pass the Civil Rights Act of 1968—a Fair Housing Act. Dr. King had been pushing for that law and again you could not get white popular support in Congress for it. There were more than 100 riots in American cities...and it was under that fear and duress that we finally got a Fair Housing Act. So it should not then be surprising that, with that much resistance to passing this law, you wouldn't see an embrace of actually enforcing the law. Whenever I hear that idea that trying to create integrated housing is social engineering, it's clearly an ahistorical political view that is an intentional denial of how all of this inequality was architected with a great deal of government resources and that there is nothing natural about racial segregation. Race is a fiction. It has all been created as has the segregation. Which also means if it was created through government policy, it must be undone through government policy.

On undoing systemic racism:

In a country that is majority white, where white people control much of the levers of power and where Black people are [a] 13% minority, that means our rights in our access is always dependent upon convincing a large enough population of white Americans that this is important. Unfortunately, we haven't had a great deal of success at that which is why Black people remain on the bottom of every indicator of well-being and why even in 2020 Black people are the most segregated group of people in this country.

I think it's unfair to ask Black people, 'How do we get white people to do what is just?' These are problems that white Americans are going to have to decide are solvable and should be solved.

On the wealth gap:

In this country there's a tremendous income and wealth gap, but the wealth gap is actually much more detrimental to your well-being. Wealth tends to be accumulated over time. It is passed down from generation to generation. Black Americans have almost no wealth. Black households have ten cents of wealth for every one dollar of wealth the white household have and if you are a Black family with children, you have one cent of wealth for every one dollar that white American have. Of course, we all know that the biggest generator of modern wealth in the United States has been housing.

Black people have no safety net whatsoever. The recent data has shown that more than one out of four Black people have missed at least one rental or mortgage payment since the COVID-19 shutdown. We're going to see really mass evictions of particularly Black Americans—also Latinos. So that wealth has such a detrimental effect on your economic well-being. You just have no ability to weather hardships.

This has been a manufactured disadvantage that comes from 250 years of chattel slavery, 100 years of legal racism in this country, and a system that continues to discriminate against Black Americans. The only way you can address the theft of generations ability to build wealth and therefore have financial security is by transferring wealth to those communities.

On white supremacy:

We've got to let go of this white supremist death pact that this country continues to have where white people are willing to hurt themselves, hurt their own economic interest if they think larger numbers of Black and brown people will be hurt by those policies. Polling shows that the majority of white Americans feel that if a social policy is going to benefit a Black person their support for that policy declines even if that is a policy that they desperately need.

On federal response to the pandemic:

What the pandemic has exposed are that all of those excuses we had about why we couldn't expand the social safety net, why we can't have a universal income, why we can't help people pay their rent—all of those excuses have been blown away by the pandemic. In a matter of weeks, when Republicans felt it was in their interest, we passed a three trillion-dollar stimulus package or aid package for Americans, we passed moratoriums on rent, we ensured that every American would have a base level of income... I think it gave lie to this idea that we simply can't afford to take care of each other, that we can't afford to give a basic standard of living to our

fellow Americans, and this idea that people are underserving of help. Because the very people who look down on other people who needed help from the government found all of a sudden that they were relying on the government not because they did anything wrong, but because circumstances outside of your control can dictate whether you could pay your bills or not. So, I don't know that you can put that genie back in a bottle and a year from now argue that we can't do any of these things and that people are unworthy.

The thing that people can do right now is to call their Congress[person]...and make it clear that we have to still be passing programs to help our fellow Americans, that we cannot have this wave of evictions, people being homeless, people in the middle of a pandemic not having housing, not having access to healthcare, not having access to basic income. That's what we have to be doing.

Individual citizens cannot stem the foreclosure and eviction crisis, that is what our government exists for, and I hope that we will come to understand that all of these years of being told that small government is the most important thing, that we should just rely on the benevolence of corporations to solve our societal problems was always a falsehood. There are things that only government can do, things that only government should do, and we need a strong government in a time like this. We've seen sparks of that but clearly not enough.

Coronavirus, Homelessness, and Housing

Join NLIHC's National Call on Coronavirus, Housing, and Homelessness Today at 2:30 pm ET

Join today's (July 13) national call on coronavirus, housing and homelessness at 2:30-4 pm ET to hear from Federal Housing Finance Agency Director Mark Calabria and HUD Assistant Secretary for Public and Indian Housing Hunter Kurtz. We will also be joined by Sasha Wisotsky Kergan of the California Department of Housing and Community Development, who will discuss how to find permanent housing for people experiencing homelessness who have been residing in FEMA-funded hotels during the pandemic.

In addition, we will hear updates from the field, share insights on congressional action toward the next emergency spending bill, and much more.

Register for the national call at: https://tinyurl.com/ru73qan

See the full agenda <u>here</u>.

Tenant Talk Live Webinar for Residents on July 20: Responding to Coronavirus

<u>Join</u> resident leaders and NLIHC staff for the next *Tenant Talk Live* webinar to discuss the impacts of the coronavirus/COVID-19 pandemic and how you can advocate for needed resources and other protections for people experiencing homelessness and low-income renters in your community. The next *Tenant Talk Live*—a bimonthly call/webinar with resident leaders from across the country—will take place on **Monday**, July 20, 2020, 6 PM ET (5 PM CT, 4 PM MT, 3 PM PT).

NLIHC staff will provide updates on what is being done at the federal level to address the pandemic, discuss issues and efforts from around the country, share ways you can take action, and answer questions.

The most recent episode of *Tenant Talk Live* included a presentation by NLIHC staff on our upcoming Virtual Lobby Day on July 21 when we are asking advocates to take action and urge their members of Congress to enact key housing provisions. Michael Kane, Geraldine Collins, and Shalonda Rivers from the National

Alliance of HUD Tenants (NAHT) shared their experiences with virtual lobby visits this past year. The recording can be found here: <u>youtu.be/SAKRzp-WYhM</u>

Tenant Talk Live provides opportunities for residents to **connect** with NLIHC and one another, to **share** best practices, and to **learn** how to be more involved in influencing federal housing policies and to lead in their community.

NLIHC is committed to connecting and engaging with resident leaders in new, more robust ways. If you are a low-income resident and have a topic you would like to propose for peer-sharing or if you want to be a speaker on an upcoming call/webinar, please email us at: <u>karbuckle@nlihc.org</u>

Register for Tenant Talk Live at: https://bit.ly/3dNekGP

Coronavirus – HUD

HUD HOME Program Posts Sample Annual Income Self-Certification Form

HUD's Office of Affordable Housing Programs (OAHP) posted "<u>Sample Self-Certification of Annual Income</u> <u>Form</u>." The sample form may be used by HOME Investment Partnerships Program (HOME) Participating Jurisdictions (PJs) to document annual income for admissions to Emergency Tenant-Based Rental Assistance (TBRA) Programs or to HOME-Assisted units. The form may be used by PJs for: 1) individuals and families who have lost employment or income either permanently or temporarily due to the coronavirus pandemic, and 2) homeless individuals and families who are applying for admission to a HOME rental unit or a HOME funded emergency Tenant-Based Rental Assistance (TBRA) program.

HUD waived on April 10 the HOME regulation that requires PJs to determine annual household income by examining at least two months of source documentation (see *Memo*, 4/20 about <u>TBRA</u> and <u>HOME Program</u>). Instead of requiring a review of source documentation, the waiver allows PJs to obtain a written statement of the household's anticipated annual income and household size, along with a certification that the information is complete and accurate.

The sample form is intended to be a guide and should be adapted to include a PJ's policy and procedures regarding income eligibility requirements for emergency TBRA/rental assistance. The form may be filled out between the PJ and the applicant, or by the applicant. Applicants can complete the form using current income and asset information available to them. The income sources listed on the form reflect annual income that is commonly used in HUD's rental and TBRA programs.

The HOME "Sample Self-Certification of Annual Income Form" is at: https://bit.ly/2ZKH0uk

More about the HOME program is on page 5-5 of NLIHC's 2020 Advocates' Guide.

HUD Extends Mortgage Forbearance and Tenant Eviction Protections at Properties with HUD-Insured or HUD-Held Mortgages

HUD's Office of Housing issued <u>Notice H 20-07</u> "Coronavirus Aid, Relief, and Economic Security (CARES) Act Eviction Moratorium" on July 1. The notice announces the ability of owners of HUD-insured or HUD-held mortgages to seek or extend mortgage forbearance, provided they also extend the moratorium on evictions. The notice also provides guidance on tenant protections for multifamily properties not subject to forbearance and those that only have HUD-assisted units. HUD writes that it is particularly concerned about the impact of the expiration of the tenant protections provided by the CARES Act, encouraging owners, agents, and contract administrators to work with residents who have been impacted by the coronavirus pandemic.

Section 4024 of the CARES Act states that during the 120-day period running until July 24, borrowers that own certain multifamily properties under Section 4024 of the CARES Act must:

- Not evict renters unable to pay rent;
- Not charge tenants late fees or penalties for nonpayment of rent; and
- Give tenants at least a 30-day notice to vacate and not give such a notice until the moratorium ends.

Another part of the CARES Act, Section 4023, provides mortgage forbearance for owners with a federally backed multifamily mortgage who are experiencing financial hardship due to the pandemic. Forbearance could be for up to 90 days. If the servicer of the mortgage grants forbearance, the owner must provide tenants with the same eviction protections as Section 4024, but for the length of the forbearance.

Instead of directly stating that HUD will continue to consider borrowers' requests for mortgage forbearance, *Notice 20-07* has a long, dense paragraph on page 3 that indirectly extends mortgage forbearance. Some of the key provisions that indicate HUD will extend forbearance include (emphasis added):

- Borrowers that received or *will receive* forbearance under the CARES Act *at a later date*, remain subject to the eviction moratorium and renter protection provisions under either Section 4023 or Section 4024, as applicable, until both the moratorium and the borrower's forbearance periods have expired.
- Many borrowers and lenders will negotiate *additional forbearance relief beyond the 90-day* period provided in the CARES Act.
- HUD prior approval is required for such *additional* forbearance.
- HUD is concerned that the tenant eviction protections afforded by the CARES Act may not carry beyond the 120-day period and terminate with the *forbearance agreement extensions*.
- Therefore, HUD will condition approval of a *forbearance extension* on the borrower's agreement to similarly extend the Section 4023 renter protections.
- Borrowers with forbearance must comply with the guidance provided by Mortgagee Letter 2020-09, issued on April 10 (see *Memo*, <u>4/20</u>), which is in effect until the termination of the national emergency declared by the President on March 13 or until December 31, whichever is earlier.

Two other important points are:

- Borrowers who received forbearance when the CARES Act was first implemented are approaching the end of the 90-day forbearance term but are still required to continue to comply with the 120-day eviction moratorium and other renter protections required under Section 4024.
- During the borrower's forbearance period, the borrower must inform all residents of the prohibition against eviction solely for nonpayment of rent.

A following paragraph in the notice lists conditions that a borrower must agree to in order for HUD to approve a new, extended, or amended forbearance agreement. A borrower:

- Must allow a tenant who missed rent payments during the borrower's forbearance period to make up missed rent payments over a reasonable time to be determined by the borrower.
- May not require missed rent payments be repaid in one lump sum at the end of the forbearance period.
- Must not charge tenants late fees or penalties due to late or missed rent payments during:
 - the forbearance period,
 - \circ the borrower's repayment period following forbearance, and

- until the borrower has repaid all forborne amounts.
- Must, during the above periods, provide at least 30 days' notice to vacate to any tenant being evicted solely for nonpayment of rent
- Must inform all residents of the prohibition against eviction solely for nonpayment of rent during the borrower's forbearance period.

With the impending expiration of the 120-day eviction moratorium, HUD is concerned about tenants in properties without forbearance that are insured by the Federal Housing Agency (FHA), have a HUD-held mortgage, or that only have assistance with Section 202 Supportive Housing for the Elderly or Section 811 Supportive Housing for Persons with Disabilities. HUD encourages owners of such properties to work with tenants to avoid evictions by providing repayment plans or by delaying evictions.

The notice reminds tenants and owners that the CARES Act provided supplemental funds for the Project-Based Section 8, Section 202, and Section 811 programs, and that a portion of this extra funding is designated for providing increased rental subsidies to owners to cover diminished tenant rent payments due to tenants' reduced or lost wages. HUD reminds tenants to inform their landlord of reduced or lost wages and to request an interim income recertification. The Notice also encourages owners to inform tenants of their ability to request an interim income recertification.

Notice H 20-07 "Coronavirus Aid, Relief, and Economic Security (CARES) Act Eviction Moratorium" is at: <u>https://bit.ly/2C0U0nn</u>

More information about Project-Based Rental Assistance is on page 4-61 of NLIHC's 2020 Advocates' Guide.

More information about Section 202 Supportive Housing for the Elderly is on <u>page 4-67</u> of NLIHC's 2020 *Advocates' Guide*.

More information about Section 811 Supportive Housing for Persons with Disabilities is on page 4-71 of NLIHC's 2020 Advocates' Guide.

HUD's PIH Posts Eviction Prevention and Stability Toolkit

HUD's Office of Public and Indian Housing (PIH) posted an *Eviction Prevention and Stability Toolkit* on July 1. While the toolkit consists of eight attachments, the most important are the first four: 1) "PHA Guide to Preventing Homelessness After the Eviction Moratorium Expires;" 2) "Information and Resources for Tenants during COVID-19;" 3) "Preventing Evictions: Information for HCV Landlords;" and 4) "Repayment Agreement Guidance." PIH "strongly encourages" public housing agencies (PHAs) and private owners participating in the Housing Choice Voucher program to keep as many households stably housed as possible as the CARES Act moratorium on evictions for nonpayment of rent ends on July 24 (see *Memo*, <u>4/13</u>).

Attachment 1, "PHA Guide to Preventing Homelessness After the Eviction Moratorium Expires," discusses four actions PHAs can take to prevent homelessness after the eviction moratorium ends, as well as best practices for each action. One action "strongly encouraged" by PIH is for PHAs and owners to enter into **repayment agreements** for any unpaid rent if a household cannot pay rent accumulated during the eviction moratorium in one lump sum. Advocates have urged PIH to implement a uniform income recertification rule. PIH urges repayment plans to have reasonable payments spread over time. For public housing, repayment agreement guidance is listed in Section 16 of *Notice PIH 2018-18* and Question EM16 of PIH's <u>latest FAQ</u>. For the voucher program, PHAs could encourage owners to enter into repayment agreements for unpaid rent and PHAs should provide landlords with a sample repayment agreement. PHAs could also use CARES Act Administrative fees (see *Memo*, <u>5/4</u>) as an incentive to owners to not evict residents; to instead work with a

family (e.g., by entering into a repayment agreement with the family) and/or to work with the PHA (e.g., to provide time for the PHA to update its interim reexamination policy or to allow for retroactive interim reexaminations).

One "best practice" is to ensure that all relevant PHA staff are aware that repayment agreements are an option and that minimum rent hardship exemptions are mandatory. PHAs can also encourage staff to send information about repayment agreements and rent hardship policies to residents and discuss them with residents. Advocates recommended both of these actions.

Another action that PIH "strongly encourages" is for PHAs to have interim income reexamination policies that allow **retroactive adjustments** to rent when a household experiences reduced or lost income due to of the pandemic (as suggested by advocates). This could reduce hardship for households who were eligible for a rent reduction but were not aware that they could trigger an interim income recertification, or who did not report their income loss promptly due to extenuating circumstances of the pandemic. PIH reminds PHAs that the CARES Act provided PHAs additional funding to cover operating deficits.

One best practices offered is also recommended by advocates: to make the effective date of an interim income reexamination retroactive to the first of the month following the date of the actual decrease in income as opposed to the first of the month following the date the family reported the change in income or when the interim reexamination was conducted. Advocates urged PIH to require this effective date provision.

As a third action, PIH encourages PHAs to determine which families are behind on rent and to engage them through direct outreach, keeping in mind the need to effectively communicate with people who have limited English proficiency or a disability. PIH reminds PHAs that they can use their extra CARES Act funds to hire an eviction prevention coordinator.

The fourth action refers to a PHA's obligation to grant a household an exemption to the minimum rent (a maximum of \$50) due to financial hardship. If a household would be evicted because they are unable to pay the minimum rent, a **financial hardship exemption** must be granted. Advocates have urged PIH to direct PHAs and owners to establish a minimum rent of \$0 during the pandemic and to inform residents of the right to a financial hardship exemption.

Attachment 2, "Information and Resources for Tenants during COVID-19," explains the impending end of the CARES Act eviction moratorium on July 24, urges residents to ask their PHA to recertify their income if they experience reduced or lost income and to grant retroactive rent adjustments (if their PHA allows them), ask for a minimum rent hardship exemption, and to enter into a repayment agreement (which is at the discretion of the PHA or voucher landlord). The document has more than one page devoted to protections for people experiencing domestic or sexual violence, something for which the National Housing Law Project advocated.

Attachment 3, "Preventing Evictions: Information for HCV Landlords," is a one-page document. Attachment 4, "Repayment Agreement Guidance," encourages PHAs and owners to enter into repayment agreements with residents unable to pay rents accumulated during the eviction moratorium. Such agreements should enable households to make "reasonable" payments spread out over time. For public housing, the attachment refers to Section 16 of Notice PIH 2018-18, which among other features, suggests that the agreement limit payments of current rent and back rent not be greater than 40% of adjusted household income (as recommended by advocates). PIH has no existing guidance for voucher owners, but the attachment encourages them to consult with the PHA to establish reasonable terms.

Attachments 5, 6, and 7 are sample repayment agreements from Boston, Harris County, Texas (which includes Houston), and Plattsburgh, New York. Attachment 8 is a Resident (Coronavirus) Needs Assessment Survey.

The Eviction Prevention and Stability Toolkit is available at: https://bit.ly/3giKGtQ

More information about the Public Housing program is on page 4-30 of NLIHC's 2020 Advocates' Guide.

More information about Housing Choice Voucher program is on page 4-1 of NLIHC's 2020 Advocates' Guide.

HUD PIH Posts Updated Waiver Notice

HUD's Office of Public and Indian Housing (PIH) posted *Notice PIH 2020-13, REV1* on July 6. This notice restates the waivers in *Notice PIH 2020-05* dated April 10 (see *Memo*, 4/13) and introduces six new waiver options for public housing agencies (PHAs). *Notice 2020-13, REV1* also extends to December 31 the periods of waiver availability for 24 previous waivers. Although the Notice is 52 pages long, advocates will be most interested in the summary on page 2 and the *Appendix*, as the remainder of the document is not meaningfully changed from *Notice PIH 2020-05* (see NLIHC summary of key waivers in the April 10 Notice).

Importantly, the notice requires PHAs to post publicly or otherwise make available to the public a list of all waivers a PHA chooses to apply. They must also notify affected residents and owners of the impact of applicable waivers – as was already required by *Notice 2020-05*. While this requirement is in response to advocates' difficulty in learning what, if any, waivers a PHA has chosen, one of the issues with waiver transparency is that PHAs are simply posting waivers instead of posting the alternative policies being implemented with the waiver authority.

Of the new waivers, the three most notable are two about the Family Unification Program (FUP) and one about Project Based Voucher (PBV) households with higher incomes that render them no longer eligible for PBV assistance. The two new public housing waivers include one about public housing annual self-certifications and one about public housing Designated Housing Plans. On page 2 of the notice, PIH highlights three extensions of waiver availability, including two related to Housing Quality Standards (HQS) inspections, one concerning owners self-certifying that there are no life-threatening conditions, and one concerning biennial HQS inspections. For more details about these waivers and extensions, see <u>NLIHC's summary</u>.

Notice PIH 2020-13 REV1 is at: https://bit.ly/2ChGThI

The Appendix is at: <u>https://bit.ly/3fdnYTJ</u>

Notice PIH 2020-05 is at: <u>https://bit.ly/3gyWGHQ</u>

NLIHC's summary of the key new waivers is at: https://bit.ly/209KNfb

NLIHC's summary of the Notice 2020-05 waivers is at: https://bit.ly/3gyXTim

More about Housing Choice Vouchers is on page 4-1 of NLIHC's 2020 Advocates' Guide.

More about public housing is on page 4-30 of NLIHC's 2020 Advocates' Guide.

More about the Family Unification Program (FUP) is on page 4-17 of NLIHC's 2020 Advocates' Guide.

More information about Project-Based Vouchers (PBVs) is on page 4-8 of NLIHC's 2020 Advocates' Guide.

Coronavirus – Other

Recording Available of NLIHC's July 6 National Call on "Coronavirus, Housing, and Homelessness"

NLIHC's most recent national call on "Coronavirus, Housing, and Homelessness" took place on July 6. The call addressed the most recent developments in Congress related to the next coronavirus relief package and advocacy actions needed to move the bill forward. Participants heard field updates from Eric Hufnagel of the Michigan Coalition Against Homelessness, Jayna Johnson of the Tennessee Housing Development Agency, and Miranda Darden-Willems of the Maryland Affordable Housing Coalition. Kathryn Monet, CEO of the National Coalition for Homeless Veterans, spoke of the unique needs of veterans experiencing homelessness. Policy Director of the National LGBTQ Task Force Meghan Maury provided updates on HUD's proposed rule allowing discrimination against transgender people experiencing homelessness and seeking shelter. Deborah Thrope, deputy director of the National Housing Law Project and NLIHC Senior Advisor Ed Gramlich discussed new toolkits and notices from HUD, while NLIHC Vice President for Research Andrew Aurand presented recent research on state and local rental assistance programs. A recording of the call and presentation slides can be found at: https://nlihc.org/covid-19-working-groupcalls

NLIHC hosts national calls on the Coronavirus, Housing, and Homelessness every week. On today's (July 13) call, we will be joined by Federal Housing Finance Agency Director Mark Calabria and HUD Assistant Secretary for Public and Indian Housing, Hunter Kurtz. Register for today's call (Monday, July 13 at 2:30 pm ET) at: <u>https://tinyurl.com/ru73qan</u>

Watch a recording of the July 6 call at: tinyurl.com/y72ldt4k

View July 6 presentation slides at: tinyurl.com/ya9sb59o

Additional Coronavirus Updates - Monday, July 13, 2020

National Updates

Department of Housing and Urban Development

The Federal Housing Administration <u>announced</u> on July 8 additional home retention measures for homeowners financially impacted by the coronavirus pandemic.

HUD awarded \$15 million to Native American Tribes on July 2 to support coronavirus recovery efforts.

HUD announced on July 8 the "Eviction Prevention and Stability Toolkit."

Federal Housing Finance Administration

The Federal Housing Finance Agency (FHFA) <u>announced</u> on July 9 that Fannie Mae and Freddie Mac will extend several loan origination flexibilities through August 31, 2020.

Advocacy

The NLIHC-led Disaster Housing Recovery Coalition (DHRC) will continue to push for a broad array of resources and protections, including emergency rental assistance and eviction prevention assistance, a national moratorium on evictions and foreclosures, and emergency funds for homelessness service providers, housing

authorities, and housing providers, among other recommendations. For more information, see DHRC's <u>full list</u> <u>of recommendations</u>.

The Consortium for Citizens with Disabilities' Emergency Management Task Force, Partnership for Inclusive Disaster Strategies, National Council on Independent Living, and Working Films are hosting a virtual film screening of *Revisioning Recovery* on July 16 from 4-6pm ET. The screening will include a panel discussion on the inclusion of people with disabilities in disaster planning. Learn more and register <u>here</u>.

In case you missed it: NLIHC released a <u>new factsheet</u> outlining why unemployment assistance is not sufficient, on its own, to keep families stably housed during and after the pandemic.

Reporting

NLIHC President and CEO Diane Yentel wrote an <u>op-ed in *Barron's*</u> discussing the impending eviction crisis and the disproportionate impact it will have on people of color. The piece urges immediate federal action, including a uniform national eviction moratorium and at least \$100 billion in emergency rental assistance, to prevent the imminent wave of evictions and their harmful outcomes.

An article in <u>Newsweek</u> discusses the upcoming wave of evictions that could force people into homelessness and exacerbate the spread of COVID-19. "The confluence of increasing evictions in communities with surging coronavirus is deeply worrying and threatens tremendous harm to families and communities," said NLIHC President and CEO Diane Yentel.

<u>CNBC</u> reports a potential surge in evictions and increase in homelessness as eviction moratoriums expire later this month. "State and local eviction moratoriums are expiring rapidly, and courts are beginning to address the backlog and new eviction cases. And they're putting people out of their homes in the middle of a pandemic, and in places where COVID-19 is ranging out of control," said NLIHC President and CEO Diane Yentel.

The <u>Washington Post</u> examines why evictions are likely to skyrocket this summer and the disproportionate impact this will have on Black renters. Evictions are also starting to increase in areas where coronavirus infections have recently spiked. "That wave [of evictions] has already begun. We are trying to prevent it from becoming a tsunami," said NLIHC President and CEO Diane Yentel.

<u>Yahoo! Money</u> reports on the concerns of housing advocates and legal aid groups as cities suspend eviction moratoriums. "We're seeing now a really frankly horrifying confluence of increasing evictions in states where new coronavirus cases are surging. We're running out of time. The stakes couldn't be higher right now, and every day of inaction is putting more low-income people at risk of losing their homes," said NLIHC President and CEO Diane Yentel.

<u>Next City</u> examines the urgent need for federal intervention to prevent a wave of evictions and an increase in homelessness. NLIHC President and CEO Diane Yentel discussed the states that have allowed their eviction moratoriums to expire and explained why Congress is "running out of time" to take action that will minimize the damage.

<u>Vox</u> explores America's looming housing catastrophe, highlighting that the pandemic didn't create the housing crisis, but it has exposed what already existed. "Until we solve that underlying shortage of homes affordable and available to the lowest-income people, then we're going to face the same crisis during the next pandemic or the next wave of this pandemic or the next natural disaster next year. Because this is a crisis on top of a multi-year, already existing affordable housing crisis," said NLIHC President and CEO Diane Yentel.

<u>NBC News</u> discussed housing advocates' fears that the United States will experience a rise in homelessness as the federal eviction moratoriums and patchwork of state moratoriums quickly expire.

The <u>New York Times</u> reports that immigrant and renter advocates across the country are being inundated with complaints about landlords using illegal tactics to pressure vulnerable tenants to pay rent or be forced out of their homes.

<u>*Politico*</u> created an interactive map using data from the Urban Institute about pre-pandemic rent cost burdens and how COVID-19 has impacted America's rental crisis.

<u>NPR</u> interviewed Emily Benfer, co-creator of the Eviction Lab *COVID-19 Housing Policy Scorecard* and director of the Health Justice Advocacy Clinic at Columbia Law School, about what actions government officials must take to avoid a housing crisis caused by the coronavirus pandemic.

The <u>New York Times</u> reports on new federal data from the Centers for Disease Control and Prevention that reveals that Black and Latino people have been disproportionately impacted by the coronavirus across the country, throughout hundreds of counties in urban, suburban, and rural areas, and across all age groups. The data also shows pockets of disparity involving Native American people.

<u>*Dwell*</u> magazine examines how the expiration of state and local eviction moratoriums across the country may lead to a surge in evictions and foreclosures.

An article in *Forbes* argues that the federal government has the financial resources to extend critical financial assistance and keep families stably housed.

<u>CNBC Make It</u> reports that almost one-third of households have not made their full housing payments for July yet, marking the fourth month in a row that a historically high number of households were unable to pay. According to a <u>survey by Apartment List</u>, approximately 19% of American households made no housing payment during the first week of the month, and 13% paid only a portion of their rent or mortgage. The results indicate that renters are especially vulnerable, with about 36% of renters missing their July housing bill, compared to 30% of homeowners.

State and Local News

A list of state and local emergency rental assistance programs is available <u>here</u> from NLIHC.

Alabama

The <u>Montgomery City Council</u> on July 7 authorized Mayor Steven Reed to apply for \$2.75 million in Community Development Block Grant (CDBG-CV) and Emergency Solutions Grant (ESG-CV). The federal funds would be used to re-house people experiencing homelessness, provide food for the elderly, expand COVID-19 testing and tracking, and establish an emergency crisis center.

Arizona

<u>CNN</u> reported on a Phoenix hotel that is temporarily housing people experiencing homelessness. Circle the City, a nonprofit health care provider for people experiencing homelessness, has leased 136 rooms at the Phoenix Inn.

The <u>White Mountain Apache Tribe</u> will use \$3 million from the U.S. Department of Housing and Urban Development to construct eight transitional housing units for COVID-19 patients and their families. Once the immediate threat of COVID-19 has passed, the homes will provide temporary housing for tribal members who are experiencing homelessness or in transition while their homes are being repaired.

Arizona courts are preparing for a surge of eviction cases when Governor Doug Ducey allows the state's eviction moratorium on July 22. The Arizona Supreme Court issued <u>Administrative Order 2020-105</u>, outlining

steps to "facilitate the orderly and safe disposition of eviction cases" in the context of the pandemic. The order directs courts not to schedule more than 25 eviction cases per hour.

Arizona's existing housing crisis is being exacerbated by COVID-19, and thousands of Arizonans are struggling to pay their rent. A <u>\$100 million fund to create more affordable housing</u> for people experiencing homelessness and low-income residents launched this week with assistance from Medicaid and other healthcare providers. The fund aims to reduce homelessness and address racial inequities in housing.

Arkansas

The number of <u>eviction filings in Arkansas</u> spiked by more than 100 in June, causing advocates and experts to fear a sharp increase in evictions when the federal eviction moratorium expires July 25. National trends also point to a looming eviction crisis. "These evictions that are being filed are the canaries in the coal mine about further evictions that are coming down the road," said NLIHC Vice President of Public Policy Sarah Saadian.

California

San Francisco Mayor London Breed <u>announced</u> on July 9 that the city will move 200 residents who have been temporarily residing in hotels during the pandemic into long-term homes by the end of the year through a Flexible Housing Subsidy Pool. The "Flex Pool" is a housing strategy that matches people experiencing homelessness with vacant private market apartments and provides supportive services. The first 18 months of Flex Pool operations will be funded through philanthropic grants.

The <u>San Francisco Chronicle</u> reported on the rise of homelessness in the Bay Area suburbs over the last several years. The coronavirus pandemic, which is expected to push more people into poverty, will make more visible the homelessness crisis that is already impacting the suburbs.

The <u>San Francisco Chronicle</u> interviewed an individual who has recently become homeless at age 77. The article highlights the dangers facing seniors experiencing homelessness. Bureaucracy is preventing thousands of people experiencing homelessness, particularly the elderly, from accessing hotel rooms during the pandemic.

The Alameda County Board of Supervisors voted unanimously on June 30 to enter into a <u>\$24.5 million, six-month contract with five hotels</u> to provide temporary shelter to people experiencing homelessness who have tested positive for the coronavirus or have underlying medical conditions. The county's contract with Day Hotel is one of our four that includes an option for the county to purchase the building in the coming months.

The <u>San Francisco Chronicle</u> discusses the challenges facing a family of seven on the brink of homelessness and trying to survive the economic devastating of the pandemic. Without significant federal intervention, the Bay Area's already dire homeless crisis will worsen.

Governor Gavin Newsom announced on June 30 <u>Project Homekey</u>, the next phase of California's COVID-19 response. Under the \$1.3 billion Project Homekey program, counties will partner with the state to acquire and rehabilitate hotels, motels, vacant apartment buildings, and other housing types to housing people experiencing homelessness.

<u>Activists in the Bay Area</u> report that many people experiencing homelessness are falling through the cracks in California's Project Roomkey, forcing local groups to step in and provide shelter where government efforts have fallen short.

<u>Ventura County's</u> 211 hotline has seen an increase in calls for housing assistance and from people who report being at-risk of homelessness during the pandemic. Even before COVID-19, demand for affordable homes and housing assistance far exceeded the county's supply.

According to officials, <u>El Dorado County</u> has housed approximately 40 people experiencing homelessness in two hotels under Project Roomkey. The program is set to run through July, but there is a chance that it could be extended through August. A member of the county's COVID-19 homeless community response team said that the county's experience with Project Roomkey will help it develop a more comprehensive strategy to end homelessness.

The <u>*Californian*</u> examined how the coronavirus pandemic has exacerbated the housing challenges of lowincome families in Salinas.

After reporting <u>nine cases</u> of COVID-19 on June 27, the <u>Modesto Gospel Mission</u> reported on July 3 that the outbreak among their residents and staff members has reached 22 cases. According to the executive director, 18 residents and four staff members have tested positive.

Colorado

Governor Jared Polis allowed the statewide eviction ban to lapse in June, and Denver Public Safety Director Murphy Robinson signed an order on July 1 that <u>allows law enforcement in Denver to carry out evictions</u>. Hours before Colorado's eviction moratorium expired, Governor Polis issued an <u>executive order on June 13</u> that delayed legal proceedings against tenants for another month. Under the June 13 executive order, landlords were permitted to resume posting notices demanding payment, but those notices must provide tenants 30 days to pay their back rent. This means that many landlords could begin filing eviction claims as early as July 14.

A commentary in <u>Colorado Newsline</u> argues that Governor Jared Polis and Democratic leaders are failing to protect communities from homelessness during the pandemic. Governor Polis allowed the state's eviction moratorium to expire on June 13, placing thousands of Coloradans at risk of eviction and homelessness.

<u>Denver Mayor Michael Hancock</u> announced on July 1 his support for two proposals to support and serve people experiencing homelessness: the establishment of temporary managed campsites and the creation of a new dedicated funding source to provide services for people experiencing homelessness.

Connecticut

Federal funding has been extended through the end of July to allow individuals experiencing homelessness who are <u>temporarily residing at a Danbury hotel</u> to stay longer as officials work to find them permanent housing. Connecticut plans to use approximately \$4 million of federal coronavirus relief funds to move people into apartments and provide case management. An additional \$472,000 will be prioritized to support people experiencing homelessness with disabilities.

The New Haven Board of Alders unanimously approved the city's plan to <u>allocate over \$5 million</u> in Emergency Solutions Grant (ESG-CV), Community Development Block Grant (CDBG-CV), and Housing Opportunities for People with Aids (HOPWA) funds toward rapid rehousing, rent and utility support, food and basic needs assistance, and other social services.

Florida

The <u>Sun Sentinel</u> reports that while Governor Ron DeSantis extended Florida's eviction moratorium until August 1, thousands of renters may be at risk of eviction when the state and federal moratoriums and coronavirus relief benefits expire at the end of July. At least 2,672 evictions are pending in Florida, with landlords simply waiting for eviction protections to expire.

Kentucky

An op-ed in the <u>*Courier Journal*</u> discusses the critical need for targeted federal intervention, including emergency rental assistance, to address homelessness and stabilize the rental market. The authors urge Senate Majority Leader Mitch McConnell (R-KY) to prioritize an appropriation of \$100 billion in rental assistance.

Maryland

Maryland housing advocates and elected officials have criticized the amount that Governor Larry Hogan announced in eviction prevention assistance, saying that \$30 million is insufficient to meet the need. A recent survey by the Maryland Multi-Housing Association found that more than a third of tenants living in Class C properties were delinquent in their rent payments in June. The Association posted a factsheet on "COVID-19 Housing-Related Assistance for Residents" on July 7.

In a June 29 briefing before the <u>Maryland House Environment and Transportation Committee</u> on the pandemic's impact on housing, the Public Justice Center recommended that Maryland commit \$154 million of Coronavirus Relief Funds, Community Development Block Grant (CDBG-CV), and Emergency Solutions Grants (ESG-CV) to rental assistance. The \$154 million would cover 50% of the projected need for rental assistance over four months.

<u>Residents and tenant advocates in Maryland</u> are bracing for a potential surge in evictions when eviction court proceedings resume and federal coronavirus relief ends at the end of July. Although Governor Larry Hogan <u>announced</u> a \$30 million eviction prevention program on June 26, tenant rights groups and housing experts estimate that more than five times that amount is needed to keep Marylanders stably housed.

At a <u>gathering outside of Baltimore City Hall</u>, approximately 50 advocates, renters, and people experiencing homelessness called on Governor Larry Hogan and Baltimore Mayor Bernard "Jack" Young to provide more rental assistance and permanent housing. The group demanded that Baltimore City extend and expand its eviction moratorium and provide permanent housing for all people experiencing homelessness who are in shelters or temporarily residing in hotels.

Massachusetts

Mayor Martin Walsh and the Boston Housing Authority (BHA) on July 10 announced that the <u>moratorium on</u> <u>nonessential evictions for BHA residents</u> has been extended through the end of the year. The moratorium applies to BHA public housing residents, but not BHA voucher holders. The Massachusetts statewide eviction and foreclosure moratorium is set to expire on August 18.

The <u>Ipswich Affordable Housing Trust Fund Board</u> is partnering with Action Inc. to offer short-term rental assistance to eligible residents who have been financially impacted by the coronavirus pandemic.

The Citizens' Housing and Planning Association (CHAPA), the Massachusetts Department of Housing and Community Development, and the Massachusetts Housing Partnership released a <u>report</u> on locally-funded COVID-19 emergency rental assistance programs.

<u>Boston</u> magazine examines how the coming eviction crisis is an issue embedded in racial inequity that could contribute to a surge in coronavirus cases and even voter suppression.

Minnesota

Hundreds of people are now living in an encampment in <u>Minneapolis' Powderhorn Park</u>. The Minneapolis Park and Recreation Board served 72-hour eviction notices to people residing in the encampment on June 12, but <u>rescinded the notices</u> when the Minnesota Interagency Council on Homelessness announced that this would violate the governor's executive order. Hennepin County's Healthcare for the Homeless team reported that they

are trying to connect people in Powderhorn Park and other encampments to housing and shelter, but the system is strained.

Mississippi

The Mississippi Home Corporation will distribute approximately <u>\$8 million for rental assistance and emergency</u> <u>housing relief</u>. The agency will partner with several aid agencies, including the Central Mississippi Continuum of Care, the Open Doors Homeless Coalition, and the Mississippi United to End Homelessness.

Missouri

A spokesperson for <u>St. Louis Mayor Lyda Krewson</u> said that the city's efforts to clear encampments along highway overpass corridors were made at the request of the Missouri Department of Transportation. The decision to clear encampments sparked a protest outside of the mayor's home on July 1.

A <u>medical shelter and quarantine center in Springfield</u> for people experiencing homelessness who test positive for the coronavirus is now operational. The shelter will provide food, laundry services, and medical consultation.

Montana

The <u>Poverello Center</u>, Montana's largest homeless shelter, is reporting an increase in people who are experiencing unsheltered homelessness. The center received \$4,500 from Missoula County's COVID-19 relief fund and will use these funds toward a new initiative called the Phones for Housing Project.

Nebraska

Lincoln Mayor Leirion Gaylor Baird announced on July 7 that the city will allocate approximately \$906,000 in Community Development Block Grant (CDBG-CV) and Emergency Solutions Grants (ESG) to provide rent, mortgage, and utility payments. Approximately \$2.7 million in ESG-CV will be used to assist people experiencing homelessness.

Nevada

A piece in the <u>Nevada Current</u> discusses how the need for rental assistance is too great for the state to meet on its own. To keep Nevadans stably housed, federal rental assistance is needed.

New York

Justice Anthony Cannataro, the administrative judge of the New York City Civil Court, announced on July 9 that <u>in-person eviction trials will resume July 27</u> in Brooklyn, with other counties soon to follow.

The <u>New York Daily News editorial board</u> called on state legislators to mandate that landlords offer flexible repayment plan options and urged Congress to authorize billions in emergency rental assistance and extend enhanced unemployment benefits.

North Carolina

The <u>Wake County Board of Commissioners</u> voted unanimously to appropriate an additional \$1.7 million in federal coronavirus relief funds for eviction prevention. This funding will fund part of Phase II of the <u>House</u> <u>Wake! strategic plan</u>. "This effort is part of our long-term goal to move as many people as possible into a secure and stable housing situation," said Wake County Commissioner Sig Hutchinson.

<u>Durham County's COVID-19 housing contract</u> with a hotel temporarily sheltering people experiencing homelessness expires on July 9, and new shelter guidelines to accommodate social distancing may strain Durham's shelters.

Ohio

According to a U.S. Census Bureau survey, <u>more than 500,000 Ohioans</u> were unable to pay their rent last month due to the pandemic. The Coalition on Homelessness and Housing in Ohio (COHHIO), an NLIHC state partner, has called on Governor Mike DeWine to invest a modest portion of the state's coronavirus relief funding in emergency rental assistance. "Doing nothing is not an option when you can see disaster on the horizon. We need emergency rental assistance now," said Bill Faith, executive director of COHHIO.

Holiday Inn Express & Suites in Sharonville <u>backed out of a contract</u> with the Butler County Commission to temporarily house people experiencing homelessness during the pandemic. Butler County Emergency Management Agency Director Matt Haverkos previously reported that finding hotels willing to provide temporary shelter to people experiencing homelessness and those infected with the virus has been challenging.

A <u>Cleveland hotel</u> has provided temporary housing to people experiencing homelessness during the pandemic.

<u>Outreach</u> to people experiencing homelessness in Cleveland has been critical for helping people find the services and shelter they need to stay safe during the pandemic.

Oregon

<u>Service providers in Multnomah County</u> report that while they have not yet witnessed a spike in need yet, they predict that a rise in homelessness due to the pandemic and its economic fallout is on the horizon.

Pennsylvania

Governor Tom Wolf signed on July 9 a new <u>executive order</u> that extends the eviction and foreclosure moratorium until August 31, 2020. The moratorium protects households that are not protected under other federal eviction programs or families that are not receiving assistance from a new program administered by the Pennsylvania Housing Finance Agency.

Governor Tom Wolf extended the eviction and foreclosure moratorium on July 9 after facing <u>growing pressure</u> <u>from advocates, residents, and state legislators</u>. Pennsylvania is allocating \$175 million of its federal coronavirus relief funds to provide rental and mortgage assistance. However, the rental assistance funds have not yet been distributed, and the \$750 per month maximum on payments will be insufficient to cover the full rental amount for many households.

The *Philadelphia Inquirer* released an article detailing the eligibility requirements and application process for the state's emergency mortgage and rent assistance program.

Tenants, housing advocates, and local officials in <u>Berks County</u> are concerned about a potential surge in evictions as Pennsylvania's eviction moratorium is set to expire on July 10. The pandemic has exacerbated the county's high eviction rates, which averaged about 4,000 a year even before COVID-19.

Texas

Megan Kimble, a senior editor of the Texas Observer, joined <u>CBS News</u> to discuss how landlords are filing hundreds of evictions in violation of the CARES Act.

While significant concerns exist about a rise in homelessness due to COVID-19, <u>*Reform Austin*</u> examines how organizations and service providers across Texas have worked to protect people experiencing homelessness amid the pandemic. "I think our homeless crisis response systems have done an amazing job of responding," said Eric Samuels, CEO of the Texas Homeless Network, an NLIHC state partner.

Utah

<u>Affordable housing advocates in Utah</u>, including the Utah Housing Coalition, an NLIHC state partner, are concerned that tenants behind on rent could soon face evictions. The Utah Housing Coalition partnered with Utah Community Action to offer an online version of the "<u>Tenant Toolkit</u>."

Vermont

Governor Phil Scott signed on July 2, <u>H.966</u>, a COVID-19 relief bill that includes <u>\$25 million in aid for</u> <u>landlords</u>. "H.966 is an absolutely critical piece of legislation to make funding available to both for-profit and nonprofit property owners," said Erhard Mahnke, coordinator for the Vermont Affordable Housing Coalition, an NLIHC state partner.

Washington, DC

An article in the <u>*Washington Post*</u> discusses new protections and assistance programs that the District, Maryland, and Virginia are establishing to help tenants and landlords impacted by the pandemic.

Wisconsin

The <u>Milwaukee Journal Sentinel</u> reported that Milwaukee County landlords filed nearly 1,500 eviction actions in June, which is a 26% increase over last year. The increase in evictions would likely be higher without the rental assistance programs that Wisconsin and Milwaukee County launched in June, but these programs are unable to meet the significant need for rental assistance.

Guidance

Department of Agriculture

USDA Rural Development Immediate Actions Factsheet - Updated July 8

USDA Rural Development COVID-19 Resources - Updated July 2

Department of Health and Human Services

ASPE Issue Brief: Individuals Experiencing Homelessness are Likely to Have Medical Conditions Associated with Severe Illness from COVID-19 - June 25

Department of Housing and Urban Development

COVID-19 Homeless System Response: Data & Equity - Using the Data You Have - July 8

COVID-19 Homeless System Response: HMIS Allowable Expenses for ESG - July 8

COVID-19 Homeless System Response: Rapid Expansion of HMIS - Things to Consider - July 8

Eviction Prevention and Stability Toolkit - July 1

HOME Sample Self-Certification of Income Form to Implement HOME COVID-19 Waivers - June 30

Department of Treasury

Coronavirus Relief Fund Frequently Asked Questions - Updated July 8

National Health Care for the Homeless (HCH) Council

COVID-19 and the HCH Community: Strategies for Proactive Universal Testing

United States Interagency Council on Homelessness

<u>USICH and SARS-CoV-2: The Federal Response for Families and Individuals Experiencing</u> <u>Homelessness</u> - July 6

Congress

Members of Congress Call on Administration to Reverse Discriminatory Actions against LGBTQ+ Community

In recent weeks, Members of Congress have sent letters <u>voicing their opposition</u> to the administration's efforts to attack the rights of the LGBTQ+ community. These letters were sent to the administration in the wake of the landmark Supreme Court ruling in *Bostock v Clayton County, Georgia* and HUD's announcement of its anti-transgender proposed change to the Equal Access Rule.

On June 29, Representative Jennifer Wexton (D-VA) and Chairwoman Maxine Waters (D-CA) of the House Financial Services Committee sent a <u>letter</u> to Secretary Ben Carson calling on HUD to reconsider its anti-transgender rule proposal to the Equal Access Rule (see *Memo*, $\frac{7}{6}$) due to potential contradictions with the *Bostock v Clayton County* ruling.

In compliance with HUD regulations, the proposed rule was sent to the House Financial Services Committee and the Senate Committee on Banking, Housing, and Urban Affairs for a 15-day period ending on June 30. On June 15, the Supreme Court ruled in the *Bostock v. Clayton County* case that Title VII of the Civil Rights Act protects LGBTQ+ people from discrimination based on gender identity and sexual orientation (see *Memo*, 06/22). Given the timing of this landmark Supreme Court decision and HUD's <u>announcement</u> of the rule, the lawmakers continue to question the applicability and implementation of the anti-transgender rule.

"Given the potential contradictions between the language in the Bostock decision and the language in the regulation submitted to us for review," the lawmakers wrote, "we ask the Department of Housing and Urban Development to reconsider publishing this regulation for public comment before conducting additional legal analysis." While the committee cannot recommend specific changes to the proposed rule, they are allowed to request that HUD take into consideration the implications that the Supreme Court decision will have on the application of the rule.

Representative Wexton and Chairwoman Waters have a record of supporting LGBTQ rights and opposing HUD's discriminatory policies. Representative Wexton introduced H.R. 3018, the "Ensuring Equal Access to Shelter Act of 2019," a bill prohibiting implementation of the anti-transgender rule. Both representatives were also original cosponsors to H.R. 5, the "Equality Act," a bill that prohibits discrimination based on sex, sexual orientation, and gender identity in a wide variety of areas.

On July 9, <u>120 members of Congress called on President Trump</u> to direct the federal government to remove all regulations, executive orders, and agency policies that discriminate against the LGBTQ community. Referencing the *Bostock v. County* ruling, the members of Congress wrote, "The Supreme Court's unambiguous rejection of these discriminatory arguments means that the harmful policies put in place by your Administration to permit discrimination against the LGBTQ community must immediately be reviewed and revoked or revised to make clear that protections apply to all people regardless of their sexual orientation or gender identity. The law requires this action." They demanded that the administration identify steps to implement the *Bostock v. Clayton County* ruling in its agencies, enforce the nation's civil rights laws that prohibit sex discrimination, and review, revoke and revise all federal agency regulations, polices, and executive orders which permit discrimination against LGBTQ people.

The administration has continually attacked the civil rights of LGBTQ people and has allowed for discrimination to persist. HUD's anti-transgender proposal is just the latest of these <u>attacks</u>. The letters reflect congressional outrage, affirming that discrimination against the LGBTQ community will not be tolerated.

At the time of this writing, HUD has not published the rule to the *Federal Register*. Once published, a 60-day public comment period will open. 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 <u>housingsaveslives.org</u> website in the coming weeks.

The House Appropriations Subcommittee, which oversees funding levels for HUD affordable housing and community development programs, voted on July 8 to approve a fiscal year (FY) 2021 spending bill that includes legislative action to prevent HUD from advancing the anti-transgender rule, an action which NLIHC supports.

Read Chairwomen Waters' and Representative Wexton's full letter to HUD: https://tinyurl.com/yd3yo53f

Read the full letter from members of Congress to President Trump: https://bit.ly/322h0NC

The Bostock v. Clayton County decision: https://bit.ly/2YIHG2J

HUD's anti-transgender proposed rule change to the Equal Access Rule: https://bit.ly/3ed2JjR

Read the joint press statement from NLIHC and other *Housing Saves Lives* partners opposing HUD's antitransgender rule here: <u>https://bit.ly/2CWWWBS</u>

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

HUD

HUD's PIH Adds Chapters to Public Housing and Housing Choice Voucher Guidebooks

HUD's Office of Public and Indian Housing (PIH) has begun to publish a revised <u>Public Housing Occupancy</u> <u>Guidebook</u> with three of eleven planned chapters, while continuing to add chapters to the <u>Housing Choice</u> <u>Voucher Program Guidebook</u> (see <u>Memo</u>, <u>6/17/19</u>, <u>11/25/19</u>). The three public housing chapters focus on income determinations, income reexaminations, and utilities. The two new voucher chapters are about utility allowances and special housing types. The *Housing Choice Voucher Guidebook* webpage is at: <u>https://bit.ly/2XbzFEO</u>

The Public Housing Guidebook webpage is at: <u>https://bit.ly/38GlWJG</u>

More information about Housing Choice Voucher program is on page 4-1 of NLIHC's 2020 Advocates' Guide.

More information about public housing is on page 4-30 of NLIHC's 2020 Advocates' Guide.

Opportunity Starts at Home

Campaign Partners Publish New Commentary in Academic Pediatrics

Partners of the <u>Opportunity Starts at Home</u> multisector affordable homes campaign published on June 30 a new peer-reviewed commentary in <u>Academic Pediatrics</u> that calls on pediatricians to advocate equitable affordable housing investments. Authored by NLIHC and Children's HealthWatch, the article highlights decades of research demonstrating the importance of a safe, stable, affordable home as a foundation for health from the prenatal period and across the lifespan.

The authors examine four domains of housing critical to positive child health outcomes: quality, stability, affordability, and neighborhoods. They describe specific housing policies and practices to ensure all children live in homes that promote healthy growth and development. In particular, the authors recommend housing investments such as expanding Housing Choice Vouchers and the National Housing Trust Fund, as well as creation of a new permanent program that would offer short-term assistance to keep people stably housed during the current economic crisis.

As pediatricians, the Children's HealthWatch authors see first-hand the connections between housing and health and are uniquely positioned to advocate housing policy solutions. "I know my patients need safe, affordable, stable homes to thrive," said Megan Sandel, pediatrician at Boston Medical Center and co-lead principal investigator for Children's HealthWatch. "The federal government is the only entity that can make housing for health available for everyone. We need strong, federal housing policies that ensure my patients and their families are able to achieve optimal health."

<u>Children's HealthWatch</u> is a nonpartisan network of pediatricians, public health researchers, and children's health and policy experts. Children's HealthWatch is also a founding partner and <u>Steering Committee</u> member of the *Opportunity Starts at Home* campaign.

<u>Click here</u> to read a pre-proof version of the article.

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

Housing Leadership Awards

Celebrate 2020 Housing Leadership Award Honorees Jennifer Ho, Bill Faith, and Shauna Sorrells – Livestream Event, Aug. 26!

Save the date (August 26 at 4-5 pm ET) for a virtual celebration of the 2020 Housing Leadership Awards honorees **Jennifer Leimaile Ho, Bill Faith**, 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 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 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 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: <u>https://bit.ly/34ng1FP</u> Donate as an organization at: <u>https://bit.ly/2WyFnOb</u>

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

"The Challenge of Voting While Homeless": Our Homes, Our Votes 2020 Webinar on July 16

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" 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. <u>View recordings of previous sessions (1-10) on our website</u>.

Register here for the "Third Thursdays at Three" series!

Upcoming topics in the "Third Thursdays at Three" series 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 m 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.

Sign-up to be an Affiliate of the Our Homes, Our Votes: 2020 Campaign

Our Homes, Our Votes: 2020 is NLIHC's nonpartisan effort to expand voter registration, candidate interaction, getting out the vote for low-income renters and their allies. The *Our Homes, Our Votes: 2020* website provides important resources, templates, and guidelines for organizations hoping to be involved in the 2020 elections in a nonpartisan manner to elevate housing issues in the minds of voters and in public discussion of candidates. The campaign also made significant progress earlier this year getting <u>presidential candidates</u> to prominently feature housing solutions as part of their policy platforms.

Become a part of *Our Homes, Our Votes: 2020* as an affiliated organization. From voter registration drives and candidate forums to voter education sessions, efforts are underway in communities throughout the country, and being a part of *Our Homes, Our Votes: 2020* will weave a common thread through various local and national efforts to bring this important movement under one banner.

Any organization is welcome to participate as long as it is committed to advancing housing issues in the election, promoting voter registration and turnout among low-income voters, and doing so in a nonpartisan manner that does not endorse any candidate. Tenant associations, homeless service providers, tribal organizations, student groups, and neighborhood organizations – any group aligned with the mission of building affordable housing by delivering more housing voters to the polls – are welcome to be affiliates of *Our Homes, Our Votes: 2020*.

Affiliates will receive a swag bag with t-shirts, stickers, and posters from some of the merchandise available at the *Our Homes, Our Votes: 2020* store. Affiliates will also be able to use *Our Homes, Our Votes: 2020*-branded images and logos on materials. Activities and efforts of affiliates will be featured in campaign newsletters and social media as election efforts increase in the coming months.

Advocates interested in officially becoming part of *Our Homes, Our Votes: 2020* should fill out the form at: <u>https://bit.ly/3erv4CU</u>

Thank you for being a part of this movement, because affordable homes are built with ballots!

Research

HUD Study Finds Public Housing Agencies' Moving-to-Work Status Does Not Affect Cost Per Household

HUD released a new study, *The Impact of the Moving to Work Demonstration on the Per Household Costs of Federal Housing Assistance*, that assesses the impact of the Moving to Work (MTW) demonstration program on cost effectiveness within public housing agencies (PHAs). Expanding on past research, the authors use new analytical methods to assess whether PHAs' cost per household changed after gaining MTW status. The analysis found that while MTW does not affect PHAs' cost effectiveness, MTW is associated with increased dollars held in reserves per household. The report indicates that while MTW supporters may see this as a way to preserve or increase the supply of affordable housing in the long run, MTW critics argue these funds can be used now to serve more households.

Moving to Work (MTW) is a demonstration program that allowed up to 39 PHAs to use public housing capital and operating funds, as well as Housing Choice Voucher funds, more flexibly to provide locally specific housing assistance to low-income households (see *Memo* <u>1/22/18</u>, <u>2/20/18</u>, and the <u>Advocates' Guide</u> for discussion of the MTW demonstration program). The program's goals are threefold: increase cost effectiveness of federal dollars, boost employment and economic self-sufficiency, and promote housing choice among low-income families. The new report assesses whether PHAs are meeting the first goal by measuring differences in cost per household among MTW-status and non-MTW-status PHAs.

Previous research had found that MTW PHAs spend more per household than their non-MTW counterparts, indicating that a key program goal is not being met. That research, however, did little to account for pre-existing differences between MTW and non-MTW PHAs. The present study was designed to address limitations of past MTW cost-effectiveness research. The researchers examined historical data from 2003-2017 to assess PHA cost trends before and after receiving MTW status for 18 out of 39 MTW agencies. The authors compared these trends to those of non-MTW-status PHAs of similar size, controlling for key pre-existing differences such as area median rent and government wages.

The study found no significant differences in cost-per-household spending for MTW and non-MTW-status households, a finding that held true using multiple analytical approaches. Because HUD funding to PHAs increases once PHAs join MTW, PHAs participating in MTW received an average of 11% more funding and served 10% more households than their non-MTW-status counterparts. The increases in spending and households offset one another, resulting in no significant differences in cost per household based on MTW status. The researchers also found that controlling for program mix, housing quality and affordability, and household characteristics did not alter their findings. One concern about MTW is that PHAs can provide households non-traditional rental subsidies, which are smaller subsidies than traditional assistance, thereby showing cost-effectiveness while providing less assistance to households. The authors, however, obtained similar results about the lack of change in cost per household when they excluded from their analysis households receiving non-traditional rental subsidy assistance.

Though the study found no differences in cost per household spending, researchers identified a significant difference in the amount that PHAs with MTW status held in their operating reserves. MTW status was associated with an additional \$840 held in reserves per household. Interviews with several PHAs indicated that these reserves are helpful to provide gap financing for affordable housing construction and preservation, though it is unclear how these funds have historically been spent and whom they primarily serve. MTW agencies can accumulate more savings in part because their voucher allocation formula differs from the formula used for non-MTW agencies. Previous research, which found even larger differences in reserves, suggests that MTW agencies do not have the same incentive that non-MTW agencies have to use all their voucher funds to assist needy families (see *Memo*, <u>2/20/18</u>).

The authors conclude by recommending that further MTW research focus on the intersection of cost effectiveness, housing choice, and economic self-sufficiency. This would provide a more robust understanding of whether the MTW program is meeting its three primary goals.

More information about the Moving to Work Demonstration and Expansion, including discussion of the risks MTW poses to low-income families, can be found in NLIHC's <u>Advocates' Guide to Housing and Community</u> <u>Development Policy</u>, p. 4-42.

The full report is at: https://bit.ly/2Bp7sl2

Resources

PRRAC Report Reviews Mobility Programs

The Poverty & Race Research Action Council (PRRAC) released a report, <u>Housing Mobility Programs in the</u> <u>U.S. 2020</u>, that provides a detailed list of housing mobility programs across the country. Housing mobility programs are operated by housing authorities or nonprofits to offer counseling and other services for voucher-holders to help them find housing in high-opportunity neighborhoods. The report includes 25 programs, 15 of which are established and 10 of which are new or emerging.

For each program, the report provides details about the surrounding region, including population, share of voucher families in low-poverty tracts, and number of public housing agencies. The report also describes the services offered, number of mobility staff, definition of mobility neighborhoods, and funding sources for each program, as well as contact information for program staff.

The report can be accessed at: https://bit.ly/2VRi4jt

Fact of the Week

Share of Severely Cost-Burdened Renters Has Grown Since 2001



From the Field

Oregon Lawmakers Pass Robust Eviction and Foreclosure Moratorium Bills

In a whirlwind three-day special legislative session at the end of June, Oregon lawmakers passed several pieces of much-needed legislation to strengthen housing stability. Representing one of the nation's most comprehensive packages of protections for low-income residents, these laws will preserve the wellbeing of many throughout the state as the coronavirus pandemic persists. The statutes will extend Oregon's eviction and foreclosure moratoriums for three months; create a six-month repayment period for rent arrears that are owed

upon expiration of the eviction moratorium; and establish temporary flexibility for opening emergency shelters. Advocates and members with the Oregon Housing Alliance and Housing Oregon, both NLIHC state partners, effectively mobilized supporters to influence legislators who were instrumental in ensuring the passage of this robust legislation.

Governor Kate Brown previously established a statewide eviction moratorium through an executive order on April 1. The moratorium applied to both residential and non-residential tenancies. This moratorium was set to expire at the end of June but was extended through the end of September by the passage of House Bill 4213 (H.B. 4213). The new law includes a six-month repayment period following the expiration of the moratorium, which the governor did not have authority to enact on her own. The repayment period will prevent eviction due to non-payment through March 31, 2021. Landlords will also be prohibited from reporting late rent payments to credit reporting bureaus throughout the moratorium. Landlords are allowed to notify renters of owed rent, and tenants have 14 days to inform landlords of their intention to use the six-month grace period repayment option.

H.B. 4204 is a similarly important new law that provides solutions for homeowners struggling during the ongoing recessions. H.B. 4204 creates a statewide foreclosure moratorium and establishes new options for forbearance. Just as in the eviction moratorium, foreclosures due to non-payment are halted until September 30, 2020. The foreclosure moratorium, however, does not include a similar six-month repayment period for homeowners who have fallen behind in payments, but rather allows missed payments to be added to the end of a given loan. Both commercial and residential foreclosures are covered through H.B. 4204.

Legislators also passed H.B. 4212, expanding flexibility in siting shelters for people experiencing homelessness. The law allows establishment of new emergency shelters throughout the state by barring local government entities from using certain land-use restrictions. The new law also provides more legal clarity and protection for people experiencing homelessness and living in vehicles, removing some barriers to defining and using emergency shelters. For example, temporary car camping in church parking lots is permitted under the law. Provisions in H.B. 4212 expire after 90 days.

The legislative session was brief. Both Oregon Housing Alliance and Housing Oregon mobilized their supporters quickly and effectively to demonstrate the necessity of this legislation and to communicate their lived experiences. This success was born out of a flurry of calls and emails to legislators and activity on social media. In-person engagement through meetings or testimony was not possible due to social distancing, forcing advocates to develop new tactics to conduct their campaigns online. For hearings before the legislators, advocates also organized community members and impacted low-income households to testify in writing and over the phone in support of the legislation.

Advocates celebrate passage of these laws but have been quick to emphasize the continuing necessity of federal support for renters. "Let's be clear: we know this isn't enough. We know people need #RentRelief Now," stated the Oregon Housing Alliance in a tweet on June 29. "The actions taken by the Legislature during the special session gives us ALL time to keep fighting so people don't lose their homes." The Alliance continues to encourage its supporters to lobby their federal delegation in support of rent relief.

Housing leaders also remain focused on finding long-term solutions to the serious rental affordability issues that plague Oregon. "We are grateful for these measures that will expand housing stability in Oregon and forestall a coming wave of evictions," said Brian Hoop, executive director of Housing Oregon. "Let's remember, though, that when the moratorium expires, all of the rent is still owed, and renters return to monthly payments that they already couldn't afford before the COVID-19 emergency. Oregon can best avoid this situation by expanding affordable housing options so that hundreds of thousands are not so constantly teetering on the edge of eviction and homelessness."

For more information on state-level advocacy in Oregon, contact Alison McIntosh with the Oregon Housing Alliance at <u>amcintosh@neighborhoodpartnerships.org</u> or Brian Hoop with Housing Oregon at <u>brian@housingoregon.org</u>.

Read more information about the housing legislation passed in the recent special session of the legislature here: https://bit.ly/32bloKm

Webinar

Shriver Center to Hold Webinar on Environmental Justice in Federally Assisted Housing

The Shriver Center on Poverty Law will hold a webinar on "Poisonous Homes: The Fight for Environmental Justice in Federally Assisted Housing." The webinar, which will be held on Tuesday, July 28 at 2 pm ET, is based on a <u>new report</u> released by the Shriver Center and Earthjustice that chronicles how decades of environmental racism have systematically put residents of federally assisted housing in direct proximity to the country's most hazardous waste sites. Register at: <u>https://bit.ly/3ffEXVM</u>

Across the country, tens of thousands of families living in federally assisted housing are living on dangerously contaminated land where they face an urgent and ongoing environmental and health crisis. Despite the risks, the federal government is still moving people into housing that is potentially hazardous, without notification to the residents, and continues to invest redevelopment dollars into housing located near these sites.

The webinar will feature stories of community activism in the face of this crisis and learn how advocates are working with residents towards a comprehensive solution driven directly by impacted communities.

Speakers will include Emily Coffey, staff attorney, Shriver Center on Poverty Law; Debbie Chizewer, managing attorney, Earthjustice; and Akeeshea Daniels, environmental justice activist.

The free webinar will be held on Tuesday, July 28 at 2 pm ET. Register at: https://bit.ly/3ffEXVM

The Poisonous Homes: The Fight for Environmental Justice in Federally Assisted Housing report is at: https://bit.ly/38H4t3q

NLIHC in the News

NLIHC in the News for the Week of July 5

The following are some of the news stories that NLIHC contributed to during the week of July 5th:

- "'The wave has already begun:' Evictions surge as cities suspend moratoriums," *Yahoo Finance*, July 9 at: <u>https://tinyurl.com/yb4em6pe</u>
- "Evictions are about to explode and fuel the spread of coronavirus," *Newsweek*, July 9 at: <u>https://tinyurl.com/y8tbtzcl</u>
- "Renters face financial cliff ahead; limited help available," *The Washington Post*, July 8 at: <u>https://tinyurl.com/y8rqa6c7</u>
- "America's looming housing catastrophe, explained'," *Vox*, July 8 at: <u>https://tinyurl.com/y85tbfp3</u>

- "Around 20 million renters could face eviction by the end of September because of the pandemic with the impact falling heavily on Black and Hispanic renters," *Business Insider*, July 7 at: <u>https://tinyurl.com/ycoky8zd</u>
- "A wave of evictions is building. How to Stop it," Barron's, July 7 at: https://tinyurl.com/y7gs3e6m

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