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## HoUsed Campaign for Universal, Stable, Affordable Homes

### FHFA Announces Minimal New Tenant Protections

The Federal Housing Finance Agency (FHFA) [announced](#) on July 12 the introduction of minimal new renter protections in properties receiving a federally backed mortgage. These policy changes will do little to protect renters from the power imbalance between tenants and landlords that fuels racial inequities and puts the 114 million people who rent their homes at greater risk of housing instability, harassment, eviction, and homelessness.

“FHFA’s announced changes provide a bare minimum of tenant notification but fail to provide any of the protections needed to address the pressing challenges renters face in today’s brutal housing market,” said NLIHC President and CEO Diane Yentel in a [press statement](#). “FHFA and the Biden administration should use all available levers to immediately provide real, meaningful protections against predatory and abusive landlord practices that expose renters to discrimination, housing instability, and homelessness. In comments submitted to FHFA, renters overwhelmingly called for such protections – the Biden administration should listen and act.”

Under the FHFA policy, any property receiving a new federally backed mortgage would be required to provide tenants with 30 days’ notice of any rent increases, 30 days’ notice of any lease term expiration, and a minimum of five days for late rental payments. These protections will be required for new loans signed on or after the policy effective date, February 28, 2025.

NLIHC urges FHFA to immediately implement clear, strong, and enforceable renter protections, including those in the [National Tenants Bill of Rights](#) published last month by NLIHC, the National Housing Law Project, and the Tenant Union Federation, to prevent housing instability and homelessness, redress long-standing racial and social inequities, and advance housing justice. **We encourage individuals, organizations, elected officials and candidates for elected office to endorse the National Tenants Bill of Rights [here!](#)**

Top priorities for FHFA renter protections, as outlined by [NLIHC](#) and the NLIHC-led [Tenant Collective](#) in response to FHFA’s Request for Information on Tenant Protections, include:

- Source-of-income protections to prohibit landlords from discriminating against households receiving housing assistance and to give families greater choice regarding where to live.
- “Just cause” eviction standards and the right to renew leases to help protect renters from housing instability.
- Anti-rent gouging protections to stop landlords from dramatically raising rents.
- Requirements to ensure housing is safe, decent, accessible, and healthy for renters and their families.

At a minimum, any renter protections established by FHFA should be:

- Informed through continued engagement with renters and directly impacted people.
- Focused on racial and social equity as an explicit goal.

- Mandatory for all landlords and all rental properties, including multifamily and one-to-four-unit properties with an existing or future federally backed mortgage.
- Paired with strong enforcement. Landlords who violate renter protections should be found to be in technical default and should not be eligible for future loans.

Strong and enforceable renter protections are critical to any comprehensive strategy to end America's housing and homelessness crisis. Other needed solutions, as outlined in NLIHC's national HoUsed campaign, include investments to bridge the gap between incomes and housing costs through universal rental assistance, build and preserve homes affordable to households with the lowest incomes, and resources to prevent evictions and homelessness through emergency rental assistance.

Read the FHFA announcement [here](#).

Read more about the National Tenants Bill of Rights [here](#). **We encourage individuals, organizations, elected officials and candidates for elected office to endorse the National Tenants Bill of Rights [here](#)!**

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## Budget and Appropriations

### House Appropriations Committee Passes FY25 Budget Proposal Cutting Key Housing Investments

The U.S. House of Representatives' Committee on Appropriations reviewed and passed its draft fiscal year (FY) 2025 spending bill for HUD programs on July 10 by a party-line vote, with 31 Republicans supporting and 26 Democrats opposing the proposed spending bill. No housing-related amendments were passed.

While the bill proposes a slight boost to vital programs like Housing Choice Vouchers, it does not provide resources at the scale required to address the nation's affordable housing and homelessness crisis and cuts key investments used by communities to address pressing housing needs. For more details, see NLIHC's [full analysis](#) of the proposed spending bill and updated [budget chart](#).

At a time when more households are struggling to afford the cost of rent, and more people – including seniors and families with children – are being pushed into homelessness, proposals that fail to provide the funding required to help address communities' urgent affordable housing and homelessness needs threaten to exacerbate a growing crisis. Moreover, the [recent Supreme Court ruling](#) in *City of Grants Pass v. Johnson* paves the way for jurisdictions to arrest and fine unhoused people for sleeping outside, even when adequate shelter or housing is not available. Underfunding the very resources that ensure people can find and maintain safe, stable, affordable, and accessible housing, while simultaneously criminalizing people experiencing homelessness for engaging in life-sustaining activities – like sleeping – in public, will result in local elected officials engaging in criminalization tactics that move people experiencing homelessness out of public view, rather than addressing the root causes of homelessness.

Meanwhile, U.S. Senate Committee on Appropriations Chair Patty Murray (D-WA) has reportedly moved forward with distributing topline funding allocations – known as “302(b)s” – to the 12 appropriations subcommittees, including the Transportation, Housing, and Urban Development (THUD) Subcommittee that governs HUD funding. However, these topline allocations do not have support from committee Republicans. Negotiations over topline spending stalled between Chair Murray and Vice Chair Susan Collins (R-ME), after the Senate’s Committee on Armed Services advanced a defense funding bill that would provide \$28 billion more than the spending limit allowed under the *Fiscal Responsibility Act* (FRA), the agreement reached last year to raise the federal debt ceiling in exchange for imposing caps on federal spending in FY24 and FY25.

Senate Democrats, including Senate Majority Leader Chuck Schumer (D-NY) and Chair Murray, are insisting that any increase to defense spending above the caps must be paired with an equal increase to domestic spending. In FY24, Chair Murray and Vice Chair Collins were able to reach a side agreement to provide an extra \$14 billion in emergency spending above the FRA-dictated spending caps. Providing funding in FY25 over limits imposed by the FRA will be crucial to ensuring domestic programs – including HUD’s vital affordable housing and homelessness programs – have sufficient funding in the coming year to continue operation.

Funding for HUD’s programs must increase every year to maintain the number of people and communities served. Cuts to programs like Housing Choice Vouchers, Public Housing, and Homelessness Assistance Grants also reduce assistance to people who rely on these programs to keep a roof over their head, putting them at risk of housing insecurity, eviction, and, in the worst cases, homelessness.

### **Take Action: Tell Congress to Provide Significant Funding Increases for HUD in FY25**

Your advocacy makes a difference! It is thanks to the hard work of advocates that in FY24 – at a time when [programs faced cuts of up 25%](#) – HUD received increased funding in the final spending bill.

Congress needs to keep hearing from you about the importance of affordable housing and homelessness programs! **NLIHC is calling on Congress to provide the highest possible funding for HUD’s affordable housing and homelessness programs in FY25, including significant funding for NLIHC’s top priorities:**

- Full funding to renew all existing contracts for the Housing Choice Voucher (HCV) program and expand assistance to 20,000 more households.
- \$6.2 billion for public housing operations and \$5.2 billion for public housing capital needs.
- \$4.7 billion for HUD’s Homeless Assistance Grants (HAG) program.
- \$100 million for the Eviction Prevention Grant Program.
- At least \$1.3 billion for Tribal housing programs, plus \$150 million for competitive funds targeted to tribes with the greatest needs.

Advocates can continue to engage their members of Congress by:

- **Emailing or calling members' offices** to tell them about the importance of affordable housing, homelessness, and community development resources to you, your family, your community, or your work. You can [use NLIHC's Take Action page](#) to look up your member offices or call/send an email directly!
- **Using social media to amplify messages** about the country's affordable housing and homelessness crisis and the continued need for long-term solutions.
- **Sharing stories** of those directly impacted by homelessness and housing instability. Storytelling adds emotional weight to your message and can help lawmakers see how their policy decisions impact actual people. Learn about [how to tell compelling stories with this resource](#).

National, state, local, tribal, and territorial organizations can [also join over 2,300 organizations on CHCDF's national letter](#) calling on Congress to support the highest level of funding possible for affordable housing, homelessness, and community development resources in FY25.

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## **Disaster Housing Recovery**

### **Hurricane Beryl Brings Heavy Wind and Rain to Southeastern Texas**

Hurricane Beryl reached record-breaking strength for a June hurricane as it moved through the Caribbean before weakening and striking southeastern Texas as a Category One storm with gusting [75 mile per hour](#) winds. The storm came ashore along [Matagorda Bay](#), between Galveston and Corpus Christi, and resulted in flash [flooding](#) of as much as 15 inches before tracking northeast over the Houston area.

As of the time of writing, more than 2 million households were experiencing power [outages](#) as a result of the storm's torrential downpours, harsh winds, and floods – even more households than were left without power in Texas by May's derechos, which resulted in the loss of electricity for [922,000](#) people. Several [roadways](#), including Highway 87 off the Bolivar Peninsula and roadways in High Island, became impassable and had to be shut down as they took on massive amounts of rain and flooding. In addition, [water rescues](#) were reported in the southern Houston metro area.

The damage caused by Tropical Storm Beryl has been compounded by the destruction many southeast Texas families have already experienced due to torrential downpours and major flooding in the last several months. More than a third of all [Texas](#) counties have already experienced a FEMA disaster declaration this year as a result. Texas is only one of many states in which back-to-back disasters have left those with the lowest incomes and from the most marginalized groups with little ability to recover.

NLIHC and members of our Disaster Housing Recovery Coalition (DHRC) will continue to monitor and work to assist low-income households and advocates in the wake of Hurricane Beryl as part of our Disaster Housing Recovery, Research, and Resilience (DHR) efforts. The NLIHC-led DHRC comprises over 900 national, state, and local organizations that work collaboratively to ensure that federal disaster recovery efforts reach those most impacted and most marginalized

by disasters, including households with the lowest incomes and those experiencing homelessness.

Read NOAA's full report on Hurricane Beryl at:  
<https://www.cpc.ncep.noaa.gov/products/outlooks/hurricane.shtml>

Read FEMA's hurricane preparation advice at: <https://www.ready.gov/hurricanes>

Download the [FEMA app](#) to receive updates and sign up for [emergency alerts](#)

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## **Hurricane Beryl Underscores Need for Equity in Flood Mitigation Infrastructure**

The arrival of Hurricane Beryl, which impacted southeastern Texas a month after a damaging derecho and heavy rain had already brought destructive winds and flooding to the Houston area, added urgency to ongoing efforts to increase equitable funding for flood mitigation infrastructure. Community advocates in Northeast Houston, including several NLIHC partners and members of the NLIHC-led Disaster Housing Recovery Coalition (DHRC), have long pushed for such investments.

In an [article in the \*Houston Chronicle\*](#), Dana Jones, whose house had continued to flood due to inadequate wastewater infrastructure in her neighborhood, explained that “at this point we’re just busy trying to survive... For years we’ve been talking to our leaders, talking to public works, talking to FEMA – it’s exhausting. It feels like we’ve been fighting for so long, and the city just doesn’t want to do anything.” Jones is a member of the Northeast Action Collective (NAC), which works with DHRC partners [West Street Recovery](#) and NLIHC state partner [Texas Housers](#). Jones attended NLIHC’s [DHR convening](#) in Washington, D.C., last month.

Jones’s neighborhood has a series of roadside ditches that are meant to control flood water during heavy rains. While more affluent and majority white neighborhoods receive upgraded infrastructure, 80% of open ditch drainage systems in Houston are located in majority Black and Latino neighborhoods. West Street Recovery and NAC [successfully pushed](#) for the city to approve \$20 million in 2023 and 2024 for drainage ditch widening and other improvements. “The main source of drainage infrastructure and equity in Houston comes from the difference in maintenance between open ditches and underground drainage,” said Alice Liu, co-director of communications, organizing and disaster preparedness for West Street Recovery in an [article in \*Houston Landing\*](#). “The divide in the drainage system falls overwhelmingly along racial and class lines here.”

Despite this funding, changes have been slow to occur. In Dana Jones’s neighborhood, efforts to widen drainage ditches were impeded by Hurricane Beryl and indecision over ownership of the ditches. “For a while, the county and the city were arguing over whose responsibility it was,” Jones told the *Houston Chronicle*. “The city finally said they’d come out to deepen the ditches outside my house, but that was the week of the hurricane. I haven’t heard anything since.”

In the meantime, community organizations like West Street and NAC are working to at least meet the critical needs of neighborhood residents after disasters. The groups have organized a

series of resiliency hubs throughout several neighborhoods for residents to find resources and assistance during times of need. These hubs were activated in response to Hurricane Beryl and offer a range of supplies, from first aid kits to batteries. In the week after the hurricane, one resident who hosts a resilience hub in her backyard said there was a steady stream of neighbors visiting to access assistance. “Community members have been calling me all day for supplies,” Johnson said. “I just say we have it here, you can come here. We have snacks, we have water, we have air conditioning. Take a second.”

NLIHC and the DHRC will continue to work to assist low-income households in Houston as they recover from Hurricane Beryl.

More information on NLIHC’s Disaster Housing Recovery, Research, and Resilience work is available [here](#).

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## **HUD Publishes Resource to Help CDBG-DR Grantees Coordinate Recovery Efforts with CoCs**

HUD has published a new resource, [\*Homeless Response System 101 for Community Development Block Grant-Disaster Recovery \(CDBG-DR\) Grantees\*](#), encouraging CDBG-DR grantees to coordinate long-term recovery efforts with existing Continuums of Care (CoCs) and providing a practical guide for establishing relationships with CoCs.

CoCs are local groups that aim to think strategically about, plan, and implement resources to address homelessness in their community. HUD funds CoCs through a competitive grant given to either nonprofit organizations, public housing agencies (PHAs), states, or local governments. Grantees then convene a multi-stakeholder group that can include nonprofits focused on addressing homelessness, victim service providers, faith-based groups, governments, businesses, advocates, PHAs, schools, social service providers, mental health agencies, people with lived experience of homelessness, and other interested citizens.

The resource encourages all recipients of CDBG funding to develop relationships with CoCs to ensure the development of “decent, accessible, equitable, and affordable housing.” The resource also outlines the important role played by CoCs in addressing homelessness on the local level, summarizes how they carry out their work, and explains how to create effective and long-lasting relationships with CoCs before, during, and after disasters strike.

CoCs are uniquely positioned to assess and uplift the needs and lived experiences of local homeless populations. Before a disaster strikes, CDBG-DR grantees should establish relationships with their CoCs and incorporate CoC data into their Unmet Needs Assessment. During a disaster, CoCs typically already have service providers organized and ready to assist the community. Additionally, they have an abundance of experience operating congregate and non-congregate shelters. CDBG-DR grantees should work with CoCs to enhance the services they already provide. Finally, in the aftermath of a disaster, CoCs can work with CDBG-DR grantees to develop effective Action Plans, share information and insights from the ground, develop housing, provide rental assistance, and coordinate case management.



Read the *Homeless Response System 101 for CDBG-DR Grantees* [here](#).

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## **FEMA and HUD Release Joint Pre-Disaster Housing Planning Report in First-of-Its-Kind Partnership**

FEMA and HUD published a [Pre-Disaster Housing Planning Initiative Report](#) on July 9, marking a first-of-its-kind partnership between the two agencies. The report details findings on how to create and enhance collaboration between FEMA and HUD regarding disaster housing recovery before, during, and after disasters. Additionally, the report outlines lessons learned from the Pre-Disaster Housing Planning Initiative (PDHI) that was piloted in Louisiana, Montana, New Jersey, and Washington in 2023.

The report advances three major recommendations. First, the report contends that existing housing issues must be identified and addressed *before* a disaster occurs. As FEMA explains in a press release on the report, “planning around existing housing shortfalls before disasters can help communities recover more quickly during emergencies and ensure more resilient outcomes.” Second, the report argues that states must have the ability to share information with one another. Finally, the report draws attention to the fact that every community impacted by a disaster has different needs and suggests that, as a result, federal resources must be flexible enough to address these different needs.

FEMA Administrator Deanne Criswell and Acting Secretary of HUD Adrienne Todman celebrated the collaboration between their agencies in a joint letter included in the report, observing that “FEMA and HUD’s joint priority is to provide resilient, affordable, and safe housing for disaster survivors.”

NLIHC’s Disaster Housing Recovery Coalition (DHRC) is very encouraged by this collaboration, as the Coalition has long called for better partnerships between FEMA and HUD to ensure a smoother recovery process, especially for those with the lowest incomes and from the most marginalized groups. The DHRC commends FEMA and HUD for their partnership and encourages the agencies to continue to make collaboration a priority in recovery efforts.

In addition to the report, FEMA and HUD also created a Pre-Disaster Housing Planning [Checklist and Guide](#) and Federal Housing and Sheltering Resource [Timeline and Compendium](#). These tools can be utilized by Tribal nations, territories, and states to develop and enhance their housing strategies pre-disaster.

Due to the overwhelmingly positive feedback and encouragement received by FEMA and HUD regarding the initiative, the agencies are planning a second phase of their partnership. In particular, they hope to partner with a new set of states to develop a disaster housing recovery system that works more effectively in support of communities and not against them.

Read the full *Pre-Disaster Housing Planning Initiative Report* [here](#).

Read the Pre-Disaster Housing Planning Checklist and Guide [here](#).

Read the Federal Housing and Sheltering Resource Timeline and Compendium [here](#).

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## **Disaster Housing Recovery Update – July 15, 2024**

### **Congressional and National Updates**

Public comments on a FEMA [Interim Final Rule](#) reworking a portion of the agency’s Individual Assistance program are due by July 22.

Rural community leaders pressed for greater infrastructure and response funding at a [hearing](#) held by the U.S. Senate Committee on Agriculture’s Subcommittee on Rural Development and Energy. “I can’t overstate the importance of having available flexible low-cost or no-cost money that can be deployed quickly following a disaster,” said Julie Moore, secretary of the Vermont Agency of Natural Resources. “There simply isn’t time to wait for Congress to designate and appropriate additional disaster related funds.”

An [editorial](#) by the *Virginia-Pilot and Daily Press* Editorial Board called for resources and new thinking given FEMA’s looming budget woes.

Representative Josh Harder (D-CA) [penned](#) a letter to FEMA urging the agency to declare extreme heat and wildfire smoke as major disasters. While the agency cannot declare major disasters without requests from states, the agency has denied every request for a major disaster due to extreme heat it has received in the last decade.

### **Hurricane Beryl**

Hurricane Beryl made landfall around [Matagorda County](#) around 4 am on July 8. Texas Governor Greg Abbott, who was in Taiwan on a business trip during the storm, preemptively issued disaster declarations for 121 counties in Texas and left Lieutenant Governor Dan Patrick to oversee the situation. Five hours after reaching land, Beryl weakened into a [tropical storm](#) and, by evening, into a [tropical depression](#). On Tuesday afternoon, Lieutenant Governor Patrick requested federal assistance, and President Biden [approved a disaster declaration](#).

Beryl was responsible for [seven deaths](#) in Texas, including a Houston Police Department information security officer. [Harris County Sheriff Ed Gonzalez](#) reported that two people were killed by trees falling on their houses, and two homeless people in Montgomery County were killed when a tree fell on their tent. Emergency responders have already performed [25 water rescues](#), most of which were necessary after drivers became stranded in flooded roads.

More than [2.7 million](#) people lost power in Texas, including 80% of Houston residents. As of Wednesday afternoon, [1.3 million people remained without power](#), including cell service and air conditioning. Heat combined with a lack of cooling services has made it unhealthy for some residents to remain at home. Numerous cooling centers have been set up around Houston ([find a map here](#)); however, the city has a shortage of generators, limiting the amount of relief possible. This problem was already observed during the May derecho and has worsened with Beryl. The

head of Texas' division of emergency management, Nim Kidd, stated that [restoring](#) power was the top priority.

Houston Mayor John Whitmire reports that several of Houston's [bayous are over-capacity](#), leading to increased flooding of the surrounding neighborhoods. The city averaged [5-10 inches of rain](#) and over 6.5 feet of storm surge. Inefficiencies in open ditch drainage systems exacerbated flooding in surrounding areas such as in [Northeast Houston](#), a predominantly minority and low-income neighborhood that contains 80% of the city's open ditches.

Quintana, Port Aransas, and the entirety of Refugio County enacted a [mandatory evacuation](#) of residents on July 6. [Refugio County Judge](#) Jhiela Poynter decided that since the county has still not adequately recovered from Hurricane Harvey and has limited resources to help with response, evacuation is the safest choice. [Buses transported residents](#) who could not leave on their own to a shelter in Laredo. [Voluntary evacuations](#) were enacted in Aransas, Brazoria, Calhoun, Cameron, Galveston Jackson, Kenedy, Kleberg, Matagorda, Nueces, and San Patricio counties. Despite these orders, [Lieutenant Governor Dan Patrick](#) worried that not enough people had left high-risk areas. Many Texans appeared less concerned about Beryl after successfully weathering Category 4 Hurricane Harvey in 2017.

Houses have been [damaged](#) across the Texas coastline due to powerful winds. Damon, Fulshear, Lakewood Forest, and Manvel reported large amounts of debris and structural damage. Most buildings and hotels within 20 minutes of Surfside beach [suffered roof damage](#) and power loss, and a woman was rescued after Beryl [ripped the roof off her house](#). Meanwhile, a [tornado](#) touched down in Jasper County, Texas, around 11 am Monday morning, damaging roofs, houses, and power lines in the area. An assisted living center was evacuated, and several people were [trapped in their homes](#). Approximately [110 tornado watches](#) were declared in various counties across Arkansas, Louisiana, and Texas.

[More resources for assistance can be found here.](#)

## **State and Local Updates**

### **California**

Wildfires are burning in California as the state faces a [record-breaking extreme heat wave](#). The [Thompson fire](#) near Oroville, Butte County, led to mandatory evacuation orders of 28,000 residents. Around [30 houses](#) and other structures have been damaged. Governor Gavin Newsom declared a [state of emergency](#) for the fire, which began on July 3.

### **Iowa**

[Severe storms](#) led to flash flooding across Iowa, South Dakota, and Minnesota during the weekend of June 22-23. As much as [18 inches of rainfall](#) were reported in Sioux Falls, on the border of Iowa and South Dakota. The floods destroyed hundreds of houses and impacted a total of 1,900 properties across Iowa. [Governor Kim Reynolds reported](#) 250 water rescues and over 1,000 residents requiring overnight shelter. President Biden declared a major disaster for the state on July 24, allowing federal assistance to be sent to Clay, Emmet, Lyon, Plymouth, and

Sioux counties. FEMA Disaster Recovery Centers have been set up around Northwest Iowa, and [online applications can be found here](#).

## **Louisiana**

Outer bands of Tropical Storm Beryl hit Louisiana on July 8, with [five tornadoes](#) touching down across the state. Resulting extreme weather caused one death, major home damage, and power outages in northwestern Louisiana. [Governor Jeff Landry](#) declared an emergency declaration to begin the federal recovery assistance process. A few weeks before, the first named storm of the season, Tropical Storm Alberto, caused coastal flooding in Louisiana and Texas.

## **Minnesota**

Flooding from storms across the Midwest on June 22 led to a [partial failure of the Rapidan Dam](#) near Mankato, Minnesota. Water levels rose to more than eight feet, [damaging](#) up to a third of homes in some towns. Recovery efforts are complicated by the fact that [fewer than 7,500 Minnesotans have flood insurance](#). President Joe Biden approved Governor Tim Walz's request for a disaster declaration in 22 counties across the state.

## **New Mexico**

The [South Fork Fire and Salt Fire](#) began on June 17 on the Mescalero Apache Reservation. The fires forced the entire town of Ruidoso, New Mexico – with a population of more than 7,000 people – to evacuate. The fires killed two people, spread 40 square miles, and [destroyed about 1,500 structures](#) along their paths. Roswell, 75 miles away, was [“filled to capacity.”](#) providing hotels and emergency shelters for evacuees, said the director of Roswell Community Disaster Relief Enrique Moreno. Despite full containment not expected until July 15, residents are able to start returning to Ruidoso, though they have been [cautioned](#) that their homes may not have access to gas, electricity, or water. President Joe Biden declared major disaster status for parts of the state to assist with recovery funding. [Information on federal assistance can be found here](#).

## **New York**

An article in *Grist* [details](#) how those living on fixed incomes in New York City are dealing with the unprecedented heat wave that has enveloped the area.

## **North Carolina**

Princeville, North Carolina, the oldest community in the U.S. founded by formerly enslaved people, is using a federal grant to move their town to [higher ground](#). Despite these efforts, much town history has been lost. The town has flooded more than a dozen times in the last century, with Hurricane Matthew submerging the town in more than 10 feet of water eight years ago.

## **Resilience and Mitigation Corner**

### **FEMA Announces \$1 Billion in Building Resilient Infrastructure and Communities (BRIC) Funding**

FEMA announced that it would be awarding \$1 billion of Building Resilient Infrastructure and Communities (BRIC) funding to 656 mitigation and resiliency projects across the country on July 2. Some BRIC funding is allotted on a competitive basis, and some is reserved for non-competitive uses. Either way, funding can be utilized for initiatives that will aid territories, tribal nations, states, and local governments in becoming more resilient to extreme weather and disasters.

Thanks to the Bipartisan Infrastructure Law, about \$398 million additional dollars were added to this funding cycle. The DHRC is also highly encouraged to hear that \$587 million in funding will go to Justice40 communities, which are areas impacted by environmental racism that have undergone decades of disinvestment.

Read more about BRIC funding for fiscal year 2023 [here](#).

Read more about the Bipartisan Infrastructure Law's contributions to resiliency and mitigation projects [here](#).

Read more about Justice40 [here](#).

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## Homelessness and Housing First

### Senator Tina Smith Introduces Legislation to Create Universal Rental Assistance for Low-Income Veterans

Senator Tina Smith (D-MN), chair of the U.S. Senate Committee on Banking, Housing and Urban Affairs' Subcommittee on Housing, Transportation and Community Development, introduced the "[Housing for All Veterans Act](#)" (S.4560) on July 10. The NLIHC-endorsed legislation would make housing assistance universally available to all low-income veterans. If enacted, the bill would help bring an end to veteran homelessness and pave the way to universal rental assistance for all households in need.

The Housing for All Veterans Act would:

- Guarantee access to a housing voucher for all veterans in need. The availability of these vouchers would not be limited by annual discretionary funding levels. The vouchers would be phased in over five years.
- Help public housing authorities electronically verify veteran status and lease units.
- Protect veteran households from source-of-income discrimination.
- Maximize access to vouchers by excluding veteran disability benefits from income eligibility calculations.
- Support veterans with active-duty service, the National Guard, and reserve forces.

"I applaud Senator Tina Smith for introducing the Housing for All Veterans Act to make housing assistance universally available to all low-income veterans who have bravely served our nation," said NLIHC President and CEO Diane Yentel in a [press release](#). "I urge Congress to quickly

enact this legislation to help end veteran homelessness once and for all and make an important step towards ensuring universal rental assistance for all households in need.”

President Biden included a proposal to guarantee universal rental assistance for all extremely low-income veterans and youth aging out of foster care in his fiscal year 2025 budget request – a step towards universal rental assistance for all households in need (see *Memo*, [3/11](#)). Expanding rental assistance to make it universally available to all eligible households is a top priority of [NLIHC’s HoUSed campaign](#).

A summary of the “Housing for All Veterans Act” is available at: <https://tinyurl.com/yrrsxept>

Read the bill text at: <https://tinyurl.com/j3465sas>

Read the press release at: <https://tinyurl.com/yc2mt9a9>

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## HUD

### HUD’s PIH Revises Voucher Set-Aside Shortfall Funding Requirements

HUD’s Office of Public and Indian Housing (PIH) issued [Notice PIH 2024-21](#) revising the calendar year (CY) 2024 Housing Assistance Payment (HAP) Set-Aside Shortfall Funding requirements. The Notice establishes additional public housing agency (PHA) eligibility requirements for the CY24 shortfall funding category, including more stringent restrictions on the issuance of vouchers. The Notice supersedes Appendix E of [Notice PIH 2024-16](#), which implements the Housing Choice Voucher (HCV) program funding provisions of the “Consolidated Appropriations Act of 2024” that establishes the allocation methodology for calculating HAP renewal funds, new incremental vouchers, and administrative fees.

The 2024 Appropriations Act provides up to \$200 million for the HCV HAP Set-Aside Fund. Section 11.A of Notice PIH 2024-16 describes 11 categories of eligible uses of Set-Aside Funds, one of which is funding for PHAs that, despite taking reasonable cost savings measures, would otherwise be required to terminate households from the voucher program due to insufficient HAP funds. PIH is prioritizing the need for shortfall funding over the other eligible categories to prevent voucher terminations. Consequently, PIH will delay making awards for the other funding categories. In addition, PIH may prorate funding awards or decline to make any funding awards for some or all other Set-Aside categories depending on the extent of shortfall funding needs.

Once a PHA is notified that PIH’s Shortfall Prevention Team (SPT) has identified a projected shortfall in a PHA’s HCV program for CY24, the PHA must comply with all required actions outlined in the SPT notice, including immediately suspending the issue of new vouchers and absorbing vouchers from other PHAs under the voucher program’s portability provisions. A PHA must also implement all other cost saving measures identified by the SPT in the PHA’s Action Plan within the SPT’s specified timeframes.

There are six exceptions to the requirement to suspend general voucher issuance, including:

- Vouchers issued to current HCV households to allow them to move, as well as vouchers issued to Project-Based Voucher (PBV) households who choose to move from their PBV project, are excepted provided holders have lived in the project for at least one year.
- PHAs may allow households applying to PBV to move into PBV units in order for the PHA to meet its PBV contractual obligations. This covers both units being placed under a HAP contract for the first time (e.g., in accordance with an Agreement to Enter into a HAP Contract (AHAP)) and PBV units currently under HAP contract that are vacant. This includes PBV projects under the Rental Assistance Demonstration (RAD).
- PHAs leasing under the HUD-Veterans Affairs Supportive Housing program (HUD-VASH) up to the baseline level of units under all HUD-VASH allocations (not just recent allocations), including turnover of HUD-VASH vouchers, are excepted.
- Vouchers issued to households applying under Tenant Protection Vouchers (TPVs) or special-purpose voucher (SPVs) increments awarded in CY23 or CY24 are excepted. These SPVs include Family Unification Program (FUP), Non-Elderly Disabled (NED), and Foster the Youth to Independence (FYI) vouchers.

Read Notice PIH 2024-21 at: <https://tinyurl.com/55r4kxtj>

Read Notice PIH 2024-16 at: <https://tinyurl.com/47wzwm29>

Read more about the HCV program on [page 4-1](#) of NLIHC's *2024 Advocates' Guide*.

## **HUD Extends NSPIRE Implementation Date for Voucher and CPD Programs**

HUD published a [notice](#) in the *Federal Register* on July 5 extending to October 1, 2025, the compliance date for implementing the National Standards for the Physical Inspection of Real Estate (NSPIRE) for the Housing Choice Voucher (HCV), Project Based Voucher (PBV), and Section Eight Moderate Rehabilitation (Mod Rehab) programs. The notice also extends the compliance date for five of the formula programs administered by HUD's Office of Community Planning and Development (CPD): HOME Investment Partnerships (HOME), national Housing Trust Fund (HTF), Continuum of Care (CoC), Emergency Solutions Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA).

A final rule implementing NSPIRE was published on May 11, 2023 (see *Memo*, [5/13/23](#); [5/22/23](#)). HUD encourages any public housing agency (PHA), HOME participating jurisdiction (PJ), or grantee that is ready to implement NSPIRE to do so. NSPIRE replaces the Housing Quality Standards (HQS) currently used by the affected programs. (NSPIRE also replaces the Real Estate Assessment Center (REAC) physical inspection standards used in the public housing program and various programs administered by HUD's Office of Multifamily Programs, such as the Section Eight Project-Based Rental Assistance (PBRA) program. The July 5 notice does not apply to these programs.)

The notice reminds PHAs, PJs, and grantees that the NSPIRE Standards for installing carbon monoxide devices and smoke alarms still apply because they are required by the "Consolidated Appropriations Acts" of 2021 and 2023, respectively. The NSPIRE Standard for smoke alarms

will be updated before the statutory compliance date of December 29, 2024. See *Memo*, [6/26/23](#) for a summary of the NSPIRE Standards. In addition, the Visual Assessment Standard for Potential Lead-Based Hazards still applies, which is not mentioned in the notice but was highlighted in an [email](#) sent on June 14 by Richard Monocchio, principal deputy assistant secretary in the Office of Public and Indian Housing (PIH). An [INSPIRE Update email](#) sent by PIH on July 10 also reiterates the carbon monoxide and smoke detector requirements.

The *Federal Register* notice states that CPD intends to publish NSPIRE Standards deficiency subsets specific to HOME, HTF, CoC, ESG, and HOPWA before the October 1, 2025, compliance deadline.

This is the second extension of the compliance date, which was originally set for October 1, 2023. HUD is postponing compliance at the request of PHAs, PJs, and grantees that are also implementing changes required by the “Housing Opportunity through Modernization Act” (HOTMA, see *Memo* [5/13](#)). In addition, PHAs claim that they need time to train staff on the new NSPIRE standards and communicate with and recruit landlords. Also, private vendors have not finished creating inspection products for PHAs, and HUD has not released updated inspection software for HCV inspections.

Read the July 5, *Federal Register* notice at: <https://tinyurl.com/5cevvdm4>

Read PDAS Monocchio’s email at: <https://tinyurl.com/5da82urf>

Read the INSPIRE Update email at: <https://tinyurl.com/3yxk6eys>

More information about NSPIRE is on [page 4-107](#) of NLIHC’s *2024 Advocates’ Guide*.

More information about Housing Choice Vouchers is on [page 4-1](#) of NLIHC’s *2024 Advocates’ Guide*.

More information about Project-Based Vouchers is on [page 4-11](#) of NLIHC’s *2024 Advocates’ Guide*.

More information about HTF is on [page 3-1](#) of NLIHC’s *2024 Advocates’ Guide*.

More information about HOME is on [page 5-1](#) of NLIHC’s *2024 Advocates’ Guide*.

More information about HOPWA is on [page 4-121](#) of NLIHC’s *2024 Advocates’ Guide*.

More information about CoC and ESG is on [page 4-124](#) of NLIHC’s *2024 Advocates’ Guide*.

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## **Proposed PHAS Rule Reaches Office of Information and Regulatory Affairs**

A [summary](#) of a proposed rule to revise the Public Housing Assessment System (PHAS) has been posted on the website of the Office of Information and Regulatory Affairs (OIRA) of the Office of Management and Budget (OMB). PHAS regulations govern the assessment, evaluation,



and oversight of public housing agencies (PHAs) administering the Public Housing and Section 8 voucher programs. The announcement includes a brief description of the proposed rule, according to which PHAS would evaluate a PHA's performance based on key indicators, such as occupancy, financial, and physical assessments. To the greatest extent possible, scoring indicators would be based on measurable program outcomes using data already available to HUD's Office of Public and Indian Housing (PIH) instead of being process-oriented. The proposed rule would also seek to align the PHAS scoring indicators with the Section 8 voucher program's Section Eight Management Assessment Program (SEMAP) and reduce or eliminate reliance on PHA self-certification as a verification method of PHA performance.

PIH held a series of listening sessions in the fall of 2022 to gather input from advocates, PHAs, and public housing industry groups. The OIRA summary indicates PIH's intent to issue the proposed rule in October, but a proposed rule could be published much later.

When PIH issued its [final "Scoring Notice"](#) for the National Standards for the Physical Inspection of Real Estate (NSPIRE) on July 7, 2023 (see *Memo 7/17/23*), Section VI addressed NSPIRE and PHAS. The Scoring Notice stated that for PHAs subject to PHAS, PIH will use the NSPIRE scoring methodology and associated property inspection scores to calculate the Physical Condition Indicator component of PHAS once a PHA's entire portfolio has been inspected under NSPIRE. This indicator, also known as the Physical Assessment Sub-system (PASS) indicator, comprises 40 points of the 100-point PHAS score, except for Small and Rural PHAs.

Other components of a PHAS score include: 25 points MASS (Management Assessment Subsystem), 25 points FASS (Financial Assessment Subsystem), 10 points CFP (Capital Fund Program). Until all properties with public housing units are inspected under NSPIRE, a PHA's physical condition indicator will continue to be based on the most recent Uniform Physical Condition Standards (UPCS) scoring and unit-weighted average.

Under the current interim rule, a "High Performer" PHA has a composite PHAS score of 90% or higher and individual indicator scores of at least 60% of total points available in PASS(24), MASS(15), FASS(15), and 50% of the total points for CFP(5). A "Standard Performer" PHA has composite PHAS score of at least 60% and not less than 60% of total points available in PASS(24), MASS(15), FASS(15), and 50% of the total points for CFP(5). A "Substandard Performer" PHA has a composite PHAS score of at least 60% and less than 60% in one or more of the PASS, FASS, or MASS indicators. A "Troubled" PHA has a composite PHAS score less than 60%.

Read the OIRA posting at: <https://tinyurl.com/37f4m4v4>

A PIH webpage containing current PHAS information is at: <https://tinyurl.com/mutubx6n>

More information about public housing is on [page 4-36](#) of NLIHC's *2024 Advocates' Guide*.

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## Our Homes, Our Votes

### Register for Today's (Monday, 7/15) *Our Homes, Our Votes* Webinar: Transportation to the Polls

The [Our Homes, Our Votes: 2024 webinar series](#) provides resources, guidance, and inspiration for organizations and individuals seeking to launch or strengthen their own nonpartisan voter and candidate engagement initiatives. The next webinar in the series, "Transportation to the Polls," will take place today (Monday, July 15) at 2:30 pm ET. Register for the webinar [here](#).

Transportation barriers are one of the most common reasons why people do not turn out to vote, and lack of accessible transportation to the polls disproportionately disenfranchises low-income renters. This webinar will share opportunities to partner with nonpartisan voter transportation initiatives and offer inspiration for those seeking to organize their own rides or group walks to the polls.

Sarah Kovich, founder of Rideshare2Vote Aware, will discuss the organization's nonpartisan rideshare services and how you can partner to provide rides to the polls in your community. Hillary Poudeu Tchokothe, co-president of the University of Michigan's Turn Up Turnout and *Our Homes, Our Votes* intern, will share about her experiences organizing group walks to the polls and building community around voting. Courtney Cooperman, project manager of *Our Homes, Our Votes*, will provide guidance on using voter pledge cards to help voters overcome transportation barriers and make their plan to vote.

The webinar dates and topics are listed below. All webinars will be held from 2:30 to 3:30 pm ET. For full descriptions of each session and archives of past webinars, visit: [www.ourhomes-ourvotes.org/webinars-2024](http://www.ourhomes-ourvotes.org/webinars-2024)

- Transportation to the Polls (Monday, July 15)
- Housing Providers and Voter Engagement (Monday, July 29)
- Getting Candidates on the Record about Housing and Homelessness (Monday, August 19)
- Celebrating the Civic Holidays (Tuesday, September 3)
- Voter Education: The Who, What, Where, When, Why, and How (Monday, September 16)
- Voter Education: Combating Misinformation and Disinformation (Monday, September 30)
- Overcoming Voter Suppression (Monday, October 7)
- Countdown to Election Day: Getting Out the Vote! (Monday, October 21)
- Knowing Your Rights: Voter Protection on Election Day (Monday, November 4)
- A Look Ahead: Next Steps for Civic Engagement and Housing Justice (Monday, November 18)

For more information about the *Our Homes, Our Votes* campaign, visit: <https://www.ourhomes-ourvotes.org/>

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## ***Our Homes, Our Votes* Updates – July 15, 2024**

### **Now Available: National Voter Registration Day Community Partner Grants!**

National Voter Registration Day (NVRD) is a national, nonpartisan civic holiday dedicated to promoting voter registration opportunities and celebrating our democracy. Each year, NVRD provides [mini-grants](#) (between \$500 and \$1,500) for community partners to carry out nonpartisan voter registration activities on NVRD, which falls on September 17, 2024.

**To qualify, you must [become an NVRD community partner](#).** Event grants are available to all nonprofits, higher education institutions, and grassroots organizations that are NVRD community partners. Applications are due on Thursday, July 18. Further information about the grant opportunity can be found [here](#) and the application can be found [here](#). [Click here](#) to become an NVRD community partner.

### **New Research Illustrates Impact of Health Care-Based Voter Registration on Voter Participation**

In a new [paper](#) published in *Journal of the American Medical Association (JAMA)*, “Increasing Voter Participation Through Health Care-Based Voter Registration,” Katherine McCabe, Yinlu Zhu, Simar S. Bajaj et al. demonstrate that healthcare-based voter registration mobilization can reach people from groups with low turnout rates. Voter engagement in healthcare settings is a way to reach voters of color and young voters who are less likely to be contacted by political campaigns. Individuals contacted by [VOT-ER](#), a nonpartisan organization that promotes civic engagement in healthcare settings and a member of the [Our Homes, Our Votes affiliates network](#), saw an increase in turnout rate 7.7 percentage points higher than the voter turnout rate increase among the general population in the 2020 elections.

Read the complete paper [here](#).

### **The Ballot Verification Process, Simplified by the Voting Rights Lab**

[Voting Rights Lab](#) (VRL) is a nonpartisan policy and research organization that fights for free and fair elections. VRL tracks election-related legislation and current laws in all 50 states and DC with the [State Voting Rights Tracker](#).

A new resource from VRL, “[Ballot Verification: The First Step Toward Securing Free and Fair Elections](#),” walks through the ballot verification process for mail-in and in-person ballots, including provisional ballots. By simplifying the ballot verification process, the resource aims to enable voters to go into the next election season confident that their ballot has been cast and will be counted, no matter how they decide to vote.

Read the resource [here](#).

### **Vote Early Day Releases Multimedia Toolkit**

[Vote Early Day](#) (October 29, 2024) is a nonpartisan civic holiday that encourages eligible voters to vote early, rather than voting on Election Day. Voting early allows voters more opportunity to

navigate any complications to casting their ballot. Early voting laws differ from state to state, so consult [TurboVote's Early Voting information](#) or your state's election office to understand your early voting opportunities. These options may include going to an early voting site, mailing in a ballot, or dropping off a ballot at a dropbox. The Vote Early Day [toolkit](#) includes email templates, social media posts and graphics, phone banking and texting scripts, webinars, office hours, and even a Spotify playlist to encourage and celebrate early voting.

You can access the toolkit [here](#) and sign up to become a Civic Holidays partner [here](#).

### **Order Bilingual *Our Homes, Our Votes* Swag on Shopify!**

Celebrate voter participation with new *Our Homes, Our Votes* swag! Visit [Shopify](#) for an expanded collection of *Our Homes, Our Votes* apparel, accessories, stickers, buttons, and more. The collection includes brand-new [TurboVote](#) magnets, which direct voters to NLIHC's online voter registration and information platform. All swag is available in both English and Spanish. Check it out at: <https://nlihc.myshopify.com/>

For bulk orders, please reach out to [outreach@nlihc.org](mailto:outreach@nlihc.org).

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## **IDEAS**

### **NLIHC's Second Racial Equity Cohort Concludes**

NLIHC wrapped up its second Racial Equity Cohort on June 18 after 10 months of meetings, trainings, and workshops held with housing advocates from across the country. The Racial Equity Cohort included eight NLIHC state and tribal [partner organizations](#) actively working to incorporate racial equity policies, tools, and practices into their organizations. Staff from NLIHC's Field and IDEAS (Inclusion, Diversity, Equity, Antiracism, Systems-thinking) teams convened the cohort to facilitate peer learning, build the capacity of partners to advance racial equity within their organizations and with external partners, and identify key themes, resources, and strategies to share broadly with state and tribal partners.

The Racial Equity Cohort kicked off during NLIHC's Fall 2023 State and Tribal Partner Convening, during which cohort members gathered in Washington, D.C., for two days of networking, peer sharing, and a visit to the National Museum of the American Indian. Rebecca Bennett of [Emerging Wisdom](#) facilitated a half-day workshop centered around personal reflection, accountability, and assessing how different organizations envision and measure racial equity "success." In the following months, virtual meetings focused on topics such as engaging and diversifying statewide coalitions, shifting organizational culture and dismantling white dominant culture, and authentically engaging people with lived and living expertise of housing instability. Additionally, Marisol Bello of the [Housing Narratives Lab](#) shared some [messaging guidance](#) to help navigate tensions around the housing needs for migrants and asylees. Rebecca Bennett and colleague Jacqui Rogers also facilitated a workshop, "Building Belonging: Moving Beyond Tolerance & Acceptance."

Throughout the cohort, members shared successful strategies and lessons learned, as well as opportunities for growth within their organizations and statewide coalitions. Upon the conclusion of the cohort, one member reflected that the experience “helped our team to focus on equity issues both inside and outside our agency by setting intentional space for us to learn and grow together and with peer agencies and staff.” Another found that the cohort “expanded my knowledge of and appreciation for the work that is happening in other states. As a new leader in this arena, I gained new contacts and feel encouraged push forward.” Another reflected that “being in this cohort gave us great insight into the path we take in our racial equity work, such as the importance of making sure we’re taking care of our own house before going beyond, and building a culture of belonging.”

Cohort members also provided an honest critique of their experience to help inform the next phase of this effort at NLIHC. For instance, one member reflected “I think we needed something more like a 201 course that allowed us to go deeper and get more uncomfortable, and define clear actionable items for us to take back to our work.” Similarly, another found that “the content was good but it wasn’t driving us towards action. More emphasis on using the content to help us form action plans or something that helps to hold us more accountable could have been transformative.”

NLIHC is grateful to the following organizations for participating in the second Racial Equity Cohort and looks forward to continuing to support their work to advance racial equity: [New Mexico Coalition to End Homelessness](#), [North Carolina Coalition to End Homelessness](#), [Michigan Coalition Against Homelessness](#), [Colorado Coalition for the Homeless](#), [Coalition for the Homeless](#), [California Coalition for Rural Housing](#), [Georgia Advancing Communities Together, Inc.](#), and [Coalition on Homelessness and Housing in Ohio](#).

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## **Opportunity Starts at Home**

### **OSAH Campaign Releases Updated Fact Sheets on Aging, Racial Equity, and Housing**

The Opportunity Starts at Home (OSAH) campaign released two updated [fact sheets](#) highlighting the impact of affordable housing on aging populations and on racial equity. Research shows that as the total U.S. population of older adults increases at historic rates, the percentage of housing cost-burdened older adults is rising significantly. This process is putting older low-income renters at greater risk of housing instability and homelessness, both of which accelerate age-related health conditions. Meanwhile, for Black, Indigenous, and other people of color (BIPOC), racial inequities in housing originating from centuries of racist housing policies persist to this day. Significant federal investment in affordable housing programs, like the Housing Choice Voucher program, is necessary to repair these long-standing inequities in housing. The updated fact sheets were developed with the help of campaign partners in the aging and civil rights sectors, including Justice in Aging and Poverty & Race Research Action Council.

In total, the campaign has posted 16 multi-sector fact sheets to its website. Each fact sheet compiles landmark research to help policymakers, opinion leaders, and the public understand the deep connections between housing and other national priorities, from healthcare to education to economic growth. Housing advocates are encouraged to download the fact sheets to support efforts to reach out to allies in other fields and make the case for cross-sector collaboration. To broaden the movement for housing justice, we must ensure that allies in other sectors fully appreciate the extent to which housing influences their own priorities and goals.

Find a full list of fact sheets [here](#).

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## Research

### Report Weighs the Need for Middle-Income Housing Programs

A paper released by the Joint Center for Housing Studies of Harvard University, “[Subsidizing the Middle: Policies, Tradeoffs, and Costs of Addressing Middle-Income Affordability Challenges](#),” discusses the rise in housing cost burdens among middle-income renters – typically those earning between 60% and 120% of area median income (AMI) – and the growing number of state and local housing programs designed to promote housing affordability for this income group. The authors review 11 state and local housing programs that focus specifically on middle-income housing needs and provide direct or indirect public subsidies. After considering the potential benefits and tradeoffs of these programs, the authors conclude that middle-income housing programs should not divert resources away from programs serving the lowest-income renters, who are far more likely to face affordability challenges, and that middle-income programs should only be used to target housing markets where there are genuine middle-income housing needs.

The authors’ main goal is to better understand state and local middle-income housing policies and programs. In pursuit of this goal, they reviewed state government websites, news articles, and NLIHC’s Rental Housing Programs Database for policies and programs aiming to respond to middle-income housing or “workforce” housing needs. For each program, they examined its characteristics, the approach utilized, when it was created, the affordability period, and tenant income-eligibility requirements. They then used American Community Survey (ACS) data to identify households who met these middle-income criteria and summarize their characteristics.

The authors explain that the term “workforce housing,” used primarily to refer to housing that is affordable for middle-income households, is problematic because “workforce housing” programs typically focus solely on housing those with middle incomes, even while lower-income workers are a significant segment of the workforce. Additionally, the term reinforces the notion that some households are “deserving” of housing assistance while others are not, mirroring programs that have work-related requirements.

Despite increases in the number of middle-income renters experiencing housing cost burden, these renters still face far fewer affordability challenges than lower-income renters. Eighty percent of lower-income renters, defined as those with incomes below 60% of AMI, experience

cost burdens, compared to 33% of middle-income renters. Furthermore, middle-income renters with cost burdens have more income left over after paying for housing costs than lower-income renters with cost burdens. Cost-burdened middle-income renters are also more geographically concentrated, because many housing markets adequately serve them.

The researchers find that middle-income housing programs were created in various political landscapes, locations, and housing markets. These programs typically do not serve low-income renters with greater economic vulnerabilities and the most severe housing challenges – including those with extremely low incomes. The population these programs serve – middle-income renters – is also disproportionately white, which raises concerns that such programs reinforce racial inequalities. The researchers’ results indicate a need to design middle-income programs that have accompanying benefits for low-income households and that do not detract from the already limited resources dedicated to assisting these households. Policymakers must also ensure that middle-income programs are not operating in housing markets that could serve middle-income households with other public resources.

Read the full paper at: <https://bit.ly/4f0cEcX>

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## **Turner Center Creates Innovative Housing Affordability Measurement Tool**

The Turner Center for Housing Innovation at the University of California, Berkeley released a report pioneering an innovative housing affordability measurement tool. The report, “[Affordability for Whom? Introducing an Inclusive Affordability Measure](#),” presents a new measure of housing affordability that examines whether a location is affordable to those who desire to – but currently do not – live in an area. Traditional measures of affordability are based typically on what current residents of an area can afford.

The traditional measure of affordability, which maintains that housing is affordable to a household when it costs less than 30% of a household’s income, ignores the fact that high-income households can usually afford to spend more than 30% of their income on housing costs, while those with extremely low incomes typically cannot afford to pay 30% of their income on housing. Additionally, the traditional measures of affordability are typically based on people current residents of an area. A high-cost area could appear to be affordable because only a small share of residents with higher-than-average incomes are spending more than 30% of their income on housing. However, such high-cost areas may not be affordable to non-residents hoping to live in them.

The authors utilized responses to the Federal Reserve’s *Survey of Household and Economic Decision Making* to calculate the average share of household income spent on housing for households in each of four categories of self-reported financial well-being: “Finding it difficult to get by,” “Just getting by,” “Doing okay,” and “Living Comfortably.” Using the average housing cost-burden for each category of financial well-being as a cut-off, the authors then used data from the American Community Survey (ACS) to determine the share of California’s population that could move to a particular county and qualify as “living comfortably,” “doing okay,” “just getting by,” and “finding it difficult” while keeping their current occupation and

home size, but accounting for differences from their current location in terms of income, transportation costs, and child care costs.

The interactive webtool highlights how affordability measures based on an area's current residents differ dramatically from measures based on potential residents. For example, the tool shows that 20% of San Francisco's current renters find it difficult to get by, but 51% of the state's renters would find it difficult to get by in San Francisco with their current occupations and home sizes, even after adjusting for higher incomes. Another key takeaway is the struggle that households with children face in their ability to afford housing and other necessities after childcare costs are taken into account.

The authors recommend that policymakers aiming to increase the supply of affordable housing consider refining their approach to measuring affordability by considering affordability for an area's potential residents and not just current residents.

Read the report [here](#).

View the interactive webtool for California counties [here](#).

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## **From the Field**

### **North Carolina Client Bill of Rights Codified by Balance of State Continuum of Care**

The [North Carolina Balance of State Continuum of Care](#) (NC BoS CoC) passed in April 2023 the first [Client Bill of Rights](#) for people experiencing homelessness across the 79 counties under the purview of the NC BoS CoC. The Client Bill of Rights was spearheaded by the [Lived Expertise Advisory Council](#) (LEAC), a 10-member subcommittee of the BoS CoC comprised entirely of individuals who have lived expertise with homelessness. The NC BoS CoC provides a system of coordination and governance for service providers and agencies across 13 regions in North Carolina that serve individuals and families experiencing homelessness.

The impetus for the Client Bill of Rights was the lack of consistency of experiences individuals and families had when pursuing services across the state. Although some had positive experiences seeking services from providers and agencies, others had experiences that they felt were unhelpful and, in some cases, traumatic.

“We were treated like trash,” said Melissa Hewitt, co-chair of the LEAC. “They look down on you when you're homeless more than any other segment of the population. Immediately the question is: what kind of drugs are they on?”

“When I was escaping my situation, the most common phrase that I would say to people was thank you for treating me like a human,” said Kay C., also co-chair of the LEAC. “There are still so many people out there who don't treat unhoused people like they are human beings.”



The Client Bill of Rights was the culmination of numerous conversations between LEAC members and unhoused people who had had negative experiences seeking services. The document begins with a statement of rights for people receiving and seeking services within the NC BoS CoC, which includes the rights to:

- Respect and dignity.
- Services free of discrimination.
- Self-determination.
- Safety.
- Privacy.
- Inclusion and participation in decisions about their welfare.
- Transparency in agency policies that affect the services they receive.

“Everything in the Client Bill of Rights is asking for basic humanity and decency,” said Laurel Benfield, project specialist at NLIHC State Partner [North Carolina Coalition to End Homelessness](#) (NCCEH) and staff support for the LEAC. “The North Carolina Balance of State CoC has a vast, diverse territory. That is why we have the LEAC and that is what was drawn on to create the Client Bill of Rights. The LEAC wanted to universalize positive experiences because clients shouldn’t be taking a gamble with their rights when seeking help.”

The document elaborates on each bulleted right to include the right to be treated with respect and dignity regardless of gender identity, race, marital status, religion, national origin, and more. The LEAC also included the right to be free of judgment and coercion while seeking and receiving services, emphasizing the diversity of experiences of unhoused peoples.

“It could happen to anyone,” said Rachelle Dugan, former chair of the LEAC and current project specialist at NCCEH. “My friends didn’t know I was homeless partly because I worked a lot. If my friends couldn’t let me stay over, I didn’t tell them that my alternative was to sleep in my car. I wasn’t the picture of what homelessness looks like.”

After presenting the Client Bill of Rights to the full NC BoS CoC, it was passed almost unanimously with only one dissenting vote among the 22-member committee. Since its approval, service providers have begun incorporating it into the intake processes with unhoused people seeking services. The LEAC has been working directly with providers to implement the Client Bill of Rights, although members of the Council believe the fruits of their labor will not truly be felt for some time.

“We aren’t going to see the rewards for some time,” said Rachelle. “I think providers are starting to implement it by posting it at their agencies and giving the Client Bill of Rights to clients, but for change to be seen I think we will be able to see better results over time.”

With regards to enforcement, the document includes a codified grievance procedure by which clients can file formal, judicable complaints that could potentially affect providers’ subsequent public funding.

“Clients are no longer timid mice that can be picked on because of their circumstances,” said Kay C. “We are standing up to assert our rights.”

Read the full Client Bill of Rights [here](#).

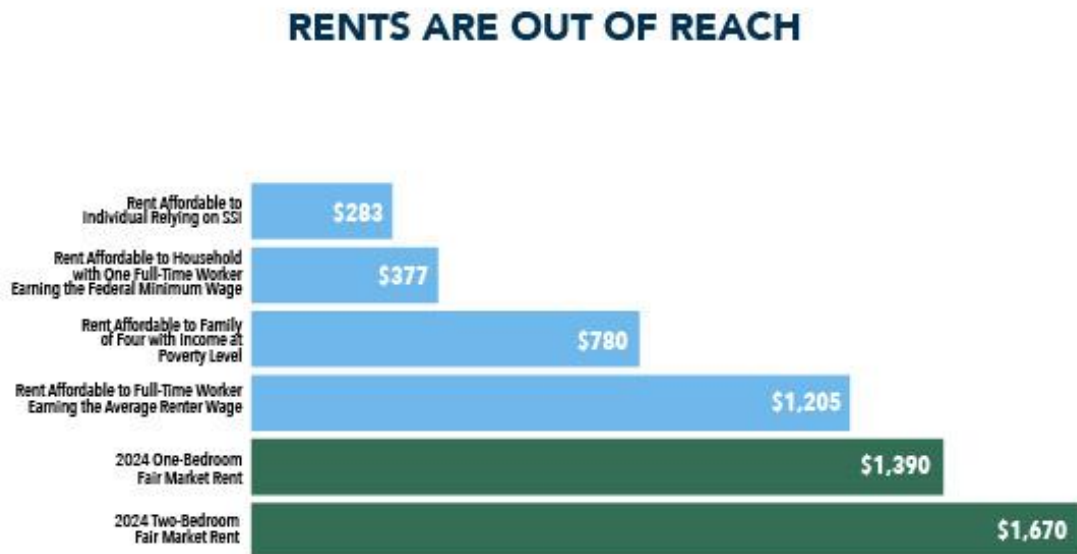
Read more about NCCEH and the NC BoS CoC [here](#).

Read more about the LEAC [here](#).

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## Fact of the Week

### Affordable Housing Is Out of Reach for Millions of Renters



Source: NLIHC calculation of weighted-average HUD Fair Market Rent. Affordable rents based on income data from BLS QCEW, 2022 adjusted to 2024 dollars; and Social Security Administration, 2024 maximum federal SSI benefit for individual.



Source: NLIHC, 2024

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## NLIHC in the News

### NLIHC in the News for the Weeks of June 30 and July 7

The following are some of the news stories to which NLIHC contributed during the weeks of June 30 and July 7:

“Full-time workers need to make \$20.81 an hour to afford two-bedroom apartment” *WEWS-TC Cleveland*, July 9, at: <https://bit.ly/3zFXnxY>

“Newly released study shows NH has 13th highest housing wage” *WMUR-TV Manchester*, June 30, at: <https://bit.ly/3S2iYXC>

“How many hours do South Carolinians have to work to afford rent? New numbers show increase” *WCNC-TV Charlotte*, July 8, at: <https://bit.ly/3WjS0Nz>

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## **NLIHC News**

### **NLIHC Welcomes Hannah York as State and Local Innovation Intern**

NLIHC is pleased to welcome Hannah York as our Summer 2024 State and Local Innovation intern! Hannah is currently pursuing her master’s degree in public policy with a concentration in social policy and innovation at the School of Public Affairs at Sciences Po in Paris, France. Originally from Atlanta, she attended the University of Georgia, earning a bachelor’s degree in history, comparative literature, and intercultural studies in 2023. During that time, she worked as an assistant archival processor at the University of Georgia’s Special Collections Library, where she processed collections from Georgia politicians and activist groups. Passionate about improving racial and social inequalities, she recently completed a project analysing the communication systems between shelter services and individuals experiencing homelessness in Paris, leading to her desire to learn more about affordable housing in the U.S. Hannah is excited to research state and local tenant protections and how states and localities can act to prevent evictions, discrimination, and housing instability for low-income renters. We are happy to have Hannah on board!

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### **Where to Find Us – July 15**

- A Home for Everyone Conference – Madison, WI, July 17 and 18 (Diane Yentel)
  - South Carolina Eviction Data and Research Group – Virtual, July 19 (Billy Cerullo)
  - North Carolina Balance of State Continuum of Care (NC BoS CoC) Lived Expertise Advisory Council (LEAC) – Virtual, August 1 (Billy Cerullo)
  - Alaska Housing Summit – Anchorage, AK, August 28-29 (Chantelle Wilkinson)
  - [THN 2024 Texas Conference on Ending Homelessness](#) – Houston, TX, September 11 (Tia Turner)
  - Metro Housing Boston, “A Celebration of Section 8” – Virtual, October 8 (Sarah Saadian)
  - Rainbow 16<sup>th</sup> Annual Awards Banquet – Scottsdale, AZ, October 17 (Diane Yentel)
  - Neighborhood Preservation Coalition of New York annual conference – Poughkeepsie, NY, October 22 (Lindsay Duvall)
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