Memo To Members & Partners
A weekly newsletter from the National Low Income Housing Coalition

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NLIHC News

NLIHC Welcomes Kendra Johnson as Chief Operating Officer

NLIHC is pleased to welcome Kendra Johnson as our new chief operating officer. Kendra will oversee the day-to-day operations of NLIHC to ensure the Coalition achieves its financial, administrative, resource development, human resources, and communications/media relations goals and objectives. Kendra comes to NLIHC with an extensive background in accounting and executive management. Prior to joining NLIHC, she served as vice president of finance and administration at Money One Federal Credit Union, where she developed strategic priorities and managed all aspects of accounting, collections, real estate-owned properties, facilities, vendor management, records, and insurance.

Kendra also gained non-profit accounting and management experience at Prince George's Workforce Services Corporation and the Cystic Fibrosis Foundation.

Kendra received her undergraduate degree in accounting from the University of the District of Columbia. She holds an MBA and a master's degree in management, with a specialization in non-profit and association management, from the University of Maryland, University College.

Please join us in welcoming Kendra to the NLIHC team!

Where to Find Us – July 18

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

- Princeton Community Housing Gala – Virtual, July 21 (Diane Yentel)
- St. Mary's Center (Oakland), "2022 Alameda County Homelessness Leadership Academy" – Virtual, July 26 (Courtney Cooperman)
- National Alliance to End Homelessness Annual Conference, "Preventing Homelessness: Estimating the Population and Helping Before Help is Needed" – Washington, DC, July 26 (Jade Vasquez)
- National Alliance to End Homelessness's National Conference on Ending Homelessness, "Boosting Voter Participation in an Election Year" – Washington, DC, July 27 (Courtney Cooperman)
- United Native American Housing Association Summer Meeting – Rapid City, SD, August 2-4 (Lindsay Duvall and Kayla Laywell)
- HousingNext Grand Rapids Michigan Policy Conference – Grand Rapids, MI, August 16 (Diane Yentel)
- Idaho Housing and Finance Association Annual Housing Conference – Keynote Speaker, Boise, ID, August 22-23 (Diane Yentel)
- Annual Utah Housing Matters Conference – Keynote Speaker, Midway, UT, August 29-31 (Renee Willis)
- HousingIowa Conference – Des Moines, IA, September 7 (Sarah Saadian)
- AARP Housing Workshop Plenary Panel – Virtual, September 22 (Diane Yentel)
- Maine Affordable Housing Coalition's Housing Policy Conference – Keynote Speaker, Portland, ME, November 17 (Diane Yentel)

Budget and Appropriations

House Prepares for Floor Vote on FY23 Appropriations "Minibus" While Reconciliation Package Continues to Dwindle – Take Action!

The U.S. House of Representatives is gearing up for a full floor vote on a "minibus" spending package for fiscal year (FY) 2023 this week. While timing is still uncertain, the chamber is expected to pass the six-bill spending package, which includes the House Committee on Appropriations' Subcommittee on Transportation, Housing and Urban Development (THUD) bill responsible for funding all of HUD's vital programs.

The House's draft FY23 THUD spending bill proposes a $9 billion – or 17% – increase to HUD's funding over FY22-enacted levels. Among other provisions, the bill includes enough funding to renew all current Tenant-Based Rental Assistance (TBRA) contracts and expand TBRA assistance to an additional 140,000 households; $3.6 billion for HUD's Homeless Assistance Grants account; and funding to renew existing assistance for the Section 811 Housing for People with Disabilities and Section 202 Housing for the Elderly programs, as well as funding for the construction of 5,600 new affordable, accessible units for people with disabilities and older adults. See NLIHC's full analysis and budget chart for additional details.

The Senate Appropriations Committee is also slated to release its draft FY23 spending bills before the end of the month. However, because appropriations leaders in the House and Senate have yet to reach an agreement on topline spending numbers, the draft bills being released will likely offer much higher funding for non-defense programs than will ultimately be enacted. Despite the delay in reaching a topline agreement, congressional appropriators remain optimistic that they will be able to finalize all 12 spending bills for FY23 before the end of the calendar year.

NLIHC and our partners in the Campaign for Housing and Community Development Funding (CHCDF) are leading our annual 302(b) letter to demand that Congress provide the highest possible level of funding for affordable housing, homelessness, and community development resources in FY23. Advocates should contact their members of Congress and urge them to support significant funding for NLIHC's top priorities:

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

While appropriations advance, the already slimmed-down reconciliation package continues to shrink. Senator Joe Manchin (D-WV), whose opposition to the "Build Back Better Act" has been driving reconciliation negotiations, stated on the evening of July 14 that he now opposes any reconciliation provisions that would allow for new spending on climate change, or that would increase taxes on corporations or wealthy individuals. Absent these provisions, the reconciliation package will focus solely on healthcare, including lowering the cost of prescription drugs for seniors and extending healthcare subsidies.

Senator Manchin is also reportedly pushing back the timeline for finalizing and voting on the package. Rather than abiding by the August recess deadline, the senator is now saying Senate Democrats have until September

30 – the literal last day before the budget resolution attached to the reconciliation package expires – to enact the bill.

NLIHC and affordable housing champions in Congress, including House Financial Services Committee Chair Maxine Waters and Senate Banking Committee Chair Sherrod Brown, will not give up on fighting for the inclusion of the Build Back Better Act's targeted affordable housing investments. These once-in-a-generation investments are too important – and too needed – to leave behind. While the road to success is steep, this is not the first time advocates have pulled off the seemingly impossible and pushed Congress to maintain significant affordable housing investments in the reconciliation package. Email, tweet, and call your members of Congress and urge them to include NLIHC's top policy priorities in any reconciliation package, including:

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

Use NLIHC's call-in script and advocacy toolkit to help create your own message to Congress!

Thank you for your advocacy!

Congress

Representatives Davis, Gomez, Peters, and Panetta Introduce the "Rent Relief Act of 2022" to Establish a Renters' Tax Credit

Representatives Danny Davis (D-IL), Jimmy Gomez (D-CA), Scott Peters (D-CA), and Jimmy Panetta (D-CA) introduced the "Rent Relief Act of 2022" bill H.R.8357 in the U.S. House of Representatives on July 14. If passed, the bill would help bridge the widening gap between incomes and housing costs by providing a refundable tax credit for millions of housing cost-burdened renters. The bill would also create a new, refundable tax credit to put more money in the pockets of families at a time when growing inflation is making housing even more unaffordable, particularly for people with the lowest incomes, who are disproportionately people of color. The renters' tax credit is an innovative strategy that – when paired with significant targeted investments to increase the supply of rental homes – could help solve the nation's housing crisis. The bill is supported by NLIHC and leading national organizations from the housing, faith, civil rights, health, and anti-poverty sectors represented in the Opportunity Starts at Home (OSAH) campaign.

Nationwide, 8 million of the lowest-income renters pay at least half of their income on rent, leaving them without the resources they need to make ends meet. Despite the clear need, only one in four eligible households receive help, and some households spend years on waitlists due to inadequate funding by Congress. The Rent Relief Act would help close the gap for millions of households who are eligible for vouchers but cannot access them due to this inadequate funding.

The Rent Relief Act would:

- Build on the success of the Child Tax Credit to provide monthly support to renters earning less than $100,000 who spend at least 30% of their adjusted gross income on rent and utilities.

- Help housing cost-burdened renters bridge the gap between income and rents by providing a refundable tax credit that covers a share of the difference between 30% of adjusted gross income and rent, capped at 100% of Small Area Fair Market Rent. For the lowest-income renters earning less than $25,000 annually, the credit would cover the entire difference between 30% of income and rent. The credit would phase out for households earning between $25,000 and $100,000, covering 75% of the 30%-income-to-rent gap for households earning between $25,000 and $50,000; 50% of the gap for households earning between $50,000 and $75,000; and 25% of the gap for households earning between $75,000 and $100,000.
- Ensure the lowest-income families benefit by making the credit fully refundable.
- Overcome administrative barriers that often prevent voucher holders from accessing housing by providing relief directly to renters and minimizing landlord involvement.

"I commend Representatives Danny K. Davis, Jimmy Gomez, Scott Peters, and Jimmy Panetta for their leadership in introducing this bold, innovative proposal to help millions of the lowest-income and most marginalized renters who face impossible choices between paying rent and meeting their other basic needs, including buying groceries and taking care of their health," said Diane Yentel, president and CEO of NLIHC. "More than ever, ambitious policies are needed to help bridge the widening gap between incomes and housing costs. A new tax credit for renters, like the one proposed today, has the power to transform lives, providing America's lowest-income and most marginalized households with the breadth of opportunities that come from having a stable, affordable place to call home."

Read an NLIHC fact sheet on the "Rent Relief Act" at: https://bit.ly/3NhRLLx

Read a press release about the bill and see a full list of the bill's endorsers at: https://bit.ly/3yFPqoo

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House Ways and Means Committee Holds Hearing on the Housing Affordability Crisis

The U.S. House of Representatives' Ways and Means Committee held a hearing, "Nowhere to Live: Profits, Disinvestment, and the American Housing Crisis," on July 13. Witnesses included Dr. Elora Lee Raymond (School of City and Regional Planning in the College of Design at the Georgia Institute of Technology), Dr. Akilah Watkins (Center for Community Progress), Dr. Christopher Herbert (Joint Center for Housing Studies of Harvard University), Audra Hamernik (Nevada HAND), and Edward J. Pinto (American Enterprise Institute Housing Center). The hearing focused on measures Congress can take to address demand for and increase the supply of affordable housing units for low- and moderate-income families in America.

"Our families and our communities can't thrive without quality affordable housing," said Committee Chair Richard Neal (D-MA). "Too many Americans face skyrocketing housing costs, long waiting lists, new pressures from institutional investors, and unprecedented bidding wars that keep them out of the housing market. The pandemic underscored the importance of having a safe place to shelter, raise families, and often to work."

Dr. Elora Lee Raymond explained that institutional investors exacerbate racial outcomes by targeting homeowning black neighborhoods, purchasing properties in cash to outbid homeowners, and then engaging in unfair eviction practices to drive up rental prices. "Institutional investors have moved from distressed properties to outcompeting homebuyers…We've seen prices rise much faster than the price that homeowners pay in the market," said Dr. Raymond. In response to an inquiry from Representative Bill Pascrell (D-NJ), Dr. Raymond recommended that Congress focus on understanding corporate institutional investors' submarket share through better data collection.

"White households possess more than ten times the wealth of Black households and home equity is a big contributor to this gap," said Dr. Akilah Watkins. "New housing must be built. But to address the housing crisis, we need to tap into vacant housing." Dr. Watkins advocated for the use of landbanks as a pipeline to develop affordable housing by effectively using existing vacant properties and incentivizing private investment for housing creation.

In response to a question from Representative Danny Davis (D-IL) about the renters' tax credit proposed in the "Rent Relief Act," Dr. Akilah Watkins stressed that the tax relief subsidy would "help hardworking families be able to afford rent. It is a really big opportunity for renters to deal with skyrocketing costs and not have to use more than 30% of their income towards paying rent…This tax relief is important, it is courageous, and it is needed." Representative Davis reintroduced on July 14 the NLIHC-supported "Rent Relief Act," which would help bridge the widening gap between incomes and housing costs by providing a refundable tax credit for millions of housing cost-burdened renters. (For more information about the Rent Relief Act, see the article on the act in this section.)

Audra Hamernik discussed the importance of using the Low-Income Housing Tax Credit (LIHTC) to create and preserve affordable rental housing through financed development, stating "affordable housing is affordable because of financing. LIHTC is the backbone of affordable housing development in the United States." NLIHC supports the expansion and reform of the LIHTC program, as it is currently the primary source of financing for construction and preservation of affordable housing.

To address the housing crisis, Representative Linda Sánchez (D-CA) proposed Congress invest in "building more housing, building more multifamily units for low-income housing, expanding LIHTC, and leveraging the tax code to drive investment in areas that need it most."

View a recording of the hearing and read witnesses' testimony here.

NLIHC Joins National Colleagues in Statement Urging Congress to Enact the "Lead-Safe Housing for Kids Act"

NLIHC joined colleagues from the National Housing Law Project (NHLP) and Earth Justice in a July 11 statement urging Congress to enact the "Lead-Safe Housing for Kids Act" (H.R. 7165/S.1860). Introduced in the U.S. House of Representatives by Representative Donald McEachin (D-VA) and in the U.S. Senate by Senator Richard Durbin (D-IL), the act would create a statutory requirement for HUD to inspect Housing Choice Voucher (HCV) units for lead hazards before families with children under the age of six move in.

"A quality affordable home is a prescription for good health, but too often, children living in federally assisted homes are put at risk of exposure to lead, which can result in serious, negative long-term impacts on health and well-being, and can even lead to death," explained Diane Yentel, NLIHC's president and CEO, in the statement. "These harmful health consequences fall disproportionately on the lowest-income and most marginalized households, exacerbating health disparities for Black, Indigenous, and other people of color. Congress must do more to protect families and children by enacting the Lead-Safe Housing for Kids Act and other investments to create healthy homes for households with the greatest needs."

Despite banning the use of lead-based paint in 1978, HUD estimates that 43,000 housing units occupied by families with children under the age of six have "uncontrolled lead hazards," placing children living in these units at elevated risk of lead poisoning. At the same time, it is estimated that 90,416 children in families participating in the HCV program have lead poisoning. The Biden administration announced in June that it would provide $500 million for the remediation of lead-based paint hazards, but without a mandate to inspect HCV units, these funds will not reach families living in these units. The statement also recommends that HUD work with the Environmental Protection Agency (EPA) to revise its lead hazard standards, which were found by a federal appellate court to be "outdated and counterproductive."

Read the statement at: https://bit.ly/3OfKpZu

Learn more about the "Lead-Safe Housing for Kids Act" at: https://bit.ly/3P81RjP

Congress Announces Upcoming Hearings Focused on Housing, Homelessness, and Disaster Recovery

Upcoming hearings on housing, homelessness, and disaster recovery have been announced by the U.S. House Financial Services Committee; the U.S. Senate Committee on Banking, Housing, and Urban Affairs; and the U.S. House Committee on Homeland Security's Subcommittee on Emergency Preparedness, Response, and Recovery.

The House Financial Services Committee (HFSC) will hold a hearing, "Housing in America: Oversight of the Federal Housing Finance Agency," on July 20 at 10:00 am ET. Federal Housing Finance Agency (FHFA) Director Sandra Thompson will testify. The FHFA is responsible for overseeing Fannie Mae and Freddie Mac, which provide funding for the national Housing Trust Fund by leveraging a small fee on Fannie Mae and Freddie Mac transactions.

Watch the hearing here.

The Senate Banking Committee will hold two hearings this week on housing and homelessness. The first, "Opportunities and Challenges to End Homelessness," will be hosted by the Subcommittee on Housing, Transportation, and Community Development on July 19 at 2:30 pm ET. Witnesses for the hearing include:

- Ann Oliva, CEO of the National Alliance to End Homelessness.
- Kathryn Monet, CEO of the National Coalition for Homeless Veterans.
- Cathy ten Broeke, assistant commissioner and executive director of the Minnesota Interagency Council on Homelessness.
- Isabel McDevitt, co-founder and board president of The Doe Fund.
- Jamie Kirsch, board member of Journey On.

The second hearing, "Priced Out: The State of Housing in America," will be hosted by the full committee and take place on July 21 at 10:00 am ET. Witnesses for the hearing include:

- Peggy Bailey, vice president for housing policy at the Center on Budget and Policy Priorities.
- Lawrence Yun, chief economist and senior vice president for research at the National Association of Realtors.
- Douglas Holtz-Eakin, president of the American Action Forum.

Watch the July 19 hearing here, and the July 21 hearing here.

Finally, the House Committee on Homeland Security's Subcommittee on Emergency Preparedness, Response, and Recovery will hold a hearing, "Supporting Underserved Communities in Emergency Management," on July 19 at 9:00 am ET. Witnesses for the hearing include:

- Barbara Ammirati, senior advisor of child protection at Save the Children.
- Macie Roth, executive director and CEO of the World Institute on Disability.

- Denise Bottcher, state director of the American Association of Retired Persons Louisiana.
- Antoine Richards, chief of staff at the Institute for Diversity and Inclusion in Emergency Management.
- Preston Bowlin, emergency management director at the Marion County Sheriff's Office.

Watch the hearing here.

Racial Equity

Dot's Home Wins Game of the Year at Games for Change Festival

Dot's Home, a narrative-driven video game created with help from NLIHC, received the Game of the Year Award at the Games for Change Festival's awards ceremony in New York City on July 8. *Dot's Home* competed with 17 other finalists selected from more than 400 games submitted this year. The game also won the Best Narrative Game award and was nominated for awards in the Best Civic Game and Most Significant Impact categories.

"We're honored that this game has received such a prestigious award," said Renee Willis, a member of the *Dot's Home* team and senior vice president for racial equity, diversity and inclusion at NLIHC. "I'm overjoyed that thousands of young people will learn about the challenges that many American families face acquiring the stability, peace, and security that a home provides."

Dot's Home follows a young Black woman in Detroit living in her grandmother's beloved home as she travels through time to relive key moments in her family's history when race, place, and home collided, forcing difficult decisions. *Dot's Home* inserts players into scenarios in which they must make choices about how and where to live in the midst of redlining, urban renewal, and gentrification. By doing so, the game invites players to grapple with a fundamental question: "How did your family end up where it is today, and how much choice did it have in that journey?"

The release of *Dot's Home* comes at a time when the U.S. is reckoning with a racist legacy of inequality in housing and land that continues to impact communities of color, leaving them vulnerable to displacement and predatory real estate practices. "Our goal is to use the game to spark robust and courageous conversations about this country's fraught history with racialized housing and land policy, while also illuminating our role in creating a vision of a just and equitable future that can become reality," said Luisa Dantas, project director of Rise-Home Stories Project, which developed the game.

Dot's Home was created by housing justice organizers with the Rise-Home Stories Project, as well as an independent and award-winning BIPOC team including developers Weathered Sweater (Boatventure, SK8R G8R) and Neil Jones (Never Yield), artist Sanford Greene (Bitter Root), lead game writer Evan Narcisse (*Rise of the Black Panther*, *Marvel's Spider-man: Miles Morales*), and composer Pumashock.

The game won a 2020 Unity for Humanity Grant and was featured at Indiecade 2021, as well as the Game Developers of Color Expo 2021, SXSW, and Gradient Convergence.

Games for Change empowers game creators and innovators to drive real-world change, using games and immersive media that help people to learn, improve their communities, and contribute to making the world a better place. Games for Change supports a global community of game developers working to use games to tackle real-world challenges, from humanitarian conflicts to climate change and education.

Dot's Home is intended to open up new spaces within gaming for more inclusive representation. In an industry dominated by white males, the game was produced by people of color for a target audience of young BIPOC people who are impacted by housing inequality and who can see themselves in the game's characters and stories.

"In *Dot's Home*, we're telling the story most young people of color already know: the American housing system wasn't created to benefit us," said Christina Rosales, a member of the *Dot's Home* team and housing and land justice director at PowerSwitch Action. "No other medium could have conveyed this quite like a game could. We play games and we feel like if we just make the right choices, we can win the game. People have told us that about housing and wealth, but as we've grown up in a foreclosure crisis and recession, and now a pandemic, we know that's not true."

Dot's Home is one of five Rise-Home projects specifically designed to address the intersection of race, housing, and land justice. Each of these projects, including a podcast, a children's book, and a web series, was co-created by community organizers and artists or producers of color.

The game is available for free on PC, Mac, and mobile devices. To view the trailer and download *Dot's Home*, visit: www.risehomestories.com/dots-home/

Coronavirus, Disasters, Housing, and Homelessness

NLIHC and Disaster Law Project Submit Final Recommendations to UN Committee on the Elimination of Racial Discrimination

NLIHC and the Disaster Law Project (DLP) submitted final recommendations to the United Nations' International Committee on the Elimination of Racial Discrimination (ICERD) on July 15 regarding disaster recovery policies the committee should review during its assessment of U.S. policies. The document sets out a series of recommendations for ways the federal government can remove racial discrimination from the current system of disaster response and recovery. When disasters strike, the lowest-income survivors – who, because of generations of racist policies, are disproportionately people of color, as well as seniors and people with disabilities – are often hardest hit, have the fewest resources, and face the longest, steepest paths to recovery. The document is the second submission to ICERD from NLIHC and DLP; in May of this year, both organizations submitted suggested themes for ICERD's review of efforts by the U.S. federal government to eliminate racial discrimination.

"Poverty and race are closely linked determinants of disaster exposure and adverse disaster outcomes that reflect historical legacies of racial injustice and exploitation," reads the report. "Despite progress in outlawing the most blatant forms of racial discrimination, these disparities persist along racial lines in matters related to disaster resilience and recovery capacity, implicating U.S. compliance with central ICERD obligations." The report includes multiple recommendations for meeting those obligations, calling on the federal government to:

- Ensure that disaster resources, including evacuation information, emergency shelter, and means of transportation, are available to individuals in low-income minority communities, and accessible to non-English speakers.

- Ensure that appropriate emergency shelter is provided on a non-discriminatory basis to individuals who are homeless, and those involved in the criminal justice system.
- Adopt legislation that would automatically suspend immigration enforcement during a declared emergency of disaster.
- Prioritize equity in disaster response and recovery programs to protect the right of renters and people who are homeless, and to ensure that minority households are not disadvantaged compared to wealthier, white homeowners.
- Codify a positive right to housing, including a property interest in continuing post-disaster housing assistance, under appropriate disaster recovery statutes and regulations.
- Clarify that both direct and indirect racial discrimination is prohibited under relevant provisions of the Stafford Act, and agency implementing regulations.
- Require a "one-for-one" replacement of federally subsidized rental units that are damaged or destroyed by a disaster, and codify the Disaster Housing Assistance Program (DHAP) to provide comprehensive housing assistance and case-management to displaced disaster survivors.
- Establish a positive right to legal representation following a disaster, while expanding access to pro-bono assistance and adequately funding disaster legal services programs.
- Require transparency by directing FEMA to collect and disclose disaggregated data on disaster benefit applications and appeals, and to make available demographic data on the impact of disasters and federal recovery efforts. Processes should be created to allow access to response and recovery data for research purposes.

You can read the report here: https://bit.ly/3IWzjHP

HoUSed Campaign for Universal, Stable, Affordable Housing

Join Today's (July 18) National HoUSed Campaign Call for Universal, Stable, Affordable Housing!

Join today's (July 18) national HoUSed campaign call from 2:30 to 4:00 pm ET. We will provide the latest updates on the reconciliation bill and the fiscal year (FY) 2023 budget, as well as the "Stable Families Act" and "Rent Relief Act," and discuss how you can engage your members of Congress and urge them to support these bills. Deborah Thrope and Tanaya Srini with the National Housing Law Project (NHLP) will join the call to discuss the results of NHLP's HUD Eviction Survey. Kate Leifheit with the University of California, Los Angeles (UCLA) and Gabe Schwartz with the University of California, San Francisco (UCSF) will share new research on building health equity through housing policies. We will hear from NLIHC's End Rental Arrears to Stop Evictions (ERASE) project team about new Treasury guidance on ERA spending, receive updates from the field, and more.

Emergency Rental Assistance

Research Finds Eviction Moratorium and ERA Reduced Evictions

New research from the University of Nevada at Las Vegas, Washington University in St. Louis, and Case Western Reserve University uses simulated models to estimate the impact of COVID-19 on evictions, rental arrears, overcrowding, and homelessness. These models estimate that the federal eviction moratorium reduced evictions by 51% before it expired in mid-2021, although rental arrears, overcrowding, and homelessness remained high. Based on the simulations, the authors find that the U.S. Department of the Treasury's (Treasury)

Emergency Rental Assistance (ERA) program also contributed to lower evictions but had a limited effect on housing insecurity and homelessness due to the initially slow roll-out of funds. Ultimately, the failure to address underlying financial hardship and limited affordable housing hampered the economic recovery in the wake of the COVID-19 pandemic.

To evaluate the impacts of the federal eviction moratorium and ERA, researchers simulated the number of evictions and the amount of rental arrears among low-income renters (those with incomes below 130% of the Federal Poverty Level) between January 2020 and February 2022 under four scenarios: (1) no COVID-19; (2) COVID-19 with no policy intervention; (3) COVID-19 with an eviction moratorium; and (4) COVID-19 with the federal eviction moratorium and ERA.

Based on these simulations, the authors estimate that COVID-19 severely impedes low-income households' ability to afford housing without any policy intervention. Researchers determined that evictions would increase 25% over pre-pandemic levels – reaching more than 1.5 million excess evictions – absent policy intervention. Researchers also projected that tenants would accumulate $20.4 billion in unpaid rent over 36 months, which could increase crowding by 45% and homelessness by 120%.

The researchers estimated that the federal eviction moratorium reduced total evictions by 51% compared to a hypothetical situation involving no intervention. Without federal investment, the authors estimated that rental arrears would remain near $20 billion and over-crowding and homelessness would not improve for the most vulnerable tenants.

Based on the disbursal rate of ERA through February 2022, the authors estimate that arrears, crowding, and homelessness would remain high although lower than simulations with no federal interventions. This is at least partially due to complicated eligibility criteria for tenants and landlords that delayed the distribution of funds. An alternative simulation finds that if ERA funds were initially disbursed more rapidly, homelessness, arrears, and overcrowding would have fallen quickly, with rental arrears and evictions falling below no-COVID levels. The researchers estimate that while funds run out sooner under this scenario, each dollar of assistance would stabilize cost-burdened households at risk of homelessness more efficiently.

In order to improve outcomes, the researchers recommend policies that slow eviction processing and hasten disbursement of ERA funds. They observe that future policy should consider the complex feedback mechanisms in tenant-landlord decision-making. Low-income tenants facing financial stress must make tradeoffs about which bills to pay, often resulting in the accumulation of arrears. As financial instability continues, tenants are faced with the decision to accumulate more arrears or find alternative housing through doubling up or renting a cheaper apartment. On the other hand, many "mom-and-pop" landlords rely on income from rent payments to afford their mortgages. These financial pressures can drive landlords to seek evictions. The authors note that if policies were to slow the eviction process, landlords may be less incentivized to pursue evictions. For tenants, easily accessible rental assistance programs could help ease the complex tradeoffs in household budgeting when households experience a financial shock. By considering these complex tenant-landlord feedback mechanisms, policymakers can better address housing insecurity and homelessness.

ERASE Cohort Member Releases Report Evaluating the Impact of ERA in Omaha, Nebraska

Together Omaha – a member of NLIHC's ERASE (End Rental Arrears to Stop Evictions) project cohort – released a report on June 13, "Delaying the Eviction Wave: An Evaluation of the Emergency Rental Assistance Program in Omaha." The report analyzes the neighborhoods and demographics served by emergency rental assistance (ERA) in Nebraska's largest city.

The ERASE project is NLIHC's national effort to ensure that the $46.6 billion in historic aid enacted by Congress reaches the lowest-income and most marginalized renters. NLIHC's ERASE Cohort comprises state and local housing partners that meet biweekly to advance strategies, policies, and legislation that accelerate equitable distribution of emergency rental assistance funds, promote tenant protections, and prevent evictions.

In the report, author Pierce Greenberg combines local ERA spending data (obtained through public records requests from the City of Omaha) and information from the Urban Institute's Emergency Rental Assistance Priority Index to examine whether Omaha's ERA program is serving renters with the greatest needs. The report presents the following findings:

- Between April 2021 and April 2022, Omaha's ERA program distributed $42.9 million in rental assistance, effectively preventing more than 7,400 evictions.
- The average monthly rent of a household seeking emergency rental assistance was $1,035, more than the estimated affordability levels for eligible low-income households.
- Fifty-six percent of ERA recipients were making less than 30% of the area's median income and another 27% were making less than half of the area's median income.
- Maps and statistical analysis of ERA disbursement demonstrate that South Omaha is underserved by the city's ERA program.

Although the majority of Omaha's ERA recipients (83%) were low-income or extremely low-income households, there were discrepancies between low-income tenants served in North Omaha, which has the greatest concentration of ERA recipients, and low-income tenants in South Omaha, where 13.8% of people living in poverty are undocumented immigrants. This is likely due to the fact that, pursuant to Nebraska law, the City of Omaha requires individuals to be citizens or legal residents in order to receive ERA funds. However, the U.S. Department of the Treasury's ERA guidance and the law establishing the emergency rental assistance program do not impose restrictions based on immigration status. Language access is also creating significant barriers for ERA-eligible renters: the majority of households in South Omaha are Spanish-speaking households, but the ERA application is only available in English.

Overall, as the report shows, Treasury's ERA program has been effective in preventing a wave of evictions in Omaha. NLIHC will continue to support and share the work of the ERASE Cohort, highlighting research, strategies, and best practices that advance the efficient and equitable distribution of rental assistance for the lowest-income and most marginalized renters.

Read the report here.

To learn more about the work of the ERASE Cohort, visit NLIHC's webpage.

LIHTC

Study Examines What Happens to LIHTC Units When Affordability Restrictions Expire

A new report by Freddie Mac, "Low-Income Housing Tax Credit (LIHTC) at Risk," examines the factors associated with LIHTC properties leaving the program and investigates the trajectory of units no longer subject to program requirements. The authors find that, after exiting the program, units in former LIHTC properties often remain affordable to households earning 60% of the area median income (AMI). However, the study also identifies significant caveats about the affordability of former LIHTC units for the lowest-income renters.

The LIHTC program is the primary source of federal subsidy for affordable housing construction. The program is designed to serve households earning up to 80% of AMI but typically serves households with much lower incomes. Under federal law, units in LIHTC properties must generally remain affordable for a minimum of 30 years, though some states require or incentivize longer periods of affordability. The federal LIHTC statute, however, contains a loophole, known as the qualified contract (QC) option, that allows owners to exit the program and all restrictions after just 15 years under certain circumstances. Some states disincentivize use of the QC option or require LIHTC developers and owners to waive their right to the option. Even so, LIHTC owners have been able to exercise the QC option since 1990, and the first LIHTC properties reached the ends of their 30-year affordability restrictions in 2020. There has been little research to date on what happens after LIHTC units reach the end of their required affordability period or exit the program prematurely through the QC loophole.

To examine what happens to LIHTC units after they leave the program and explore the risk factors for exiting, researchers at Freddie Mac utilized data from HUD's LIHTC Database and the National Housing Preservation Database (NHPD) to identify LIHTC properties that have exited the program (i.e., non-programmatic properties) and survey their characteristics. Because neither the HUD LIHTC Database nor the NHPD include information on unit-level rents, the authors also matched a sample of 134 non-programmatic properties from seven metropolitan areas to private rental housing data from Yardi Matrix. The seven metropolitan areas were Dallas, Indianapolis, Los Angeles, Orlando, Phoenix, Seattle, and Washington, D.C.

The authors identified multiple risk-factors associated with LIHTC properties exiting the program. Properties with non-profit owners were less likely to become non-programmatic than those with for-profit owners. Properties more recently placed in service and those with subsequent allocations of tax credits were also much less likely to exit the program. States with more stringent LIHTC affordability requirements were less likely to lose LIHTC properties. Local housing market conditions could also impact exit risk, but the authors were unable to determine a clear statistical relationship between market conditions and the non-programmatic status of LIHTC properties.

In the sample of 134 non-programmatic LIHTC properties from seven metropolitan areas, the authors found that approximately 61% of non-programmatic LIHTC properties remained affordable, on average, to renters at 60% of AMI. The authors further observed an absence of non-programmatic properties in high-rent sub-markets within these metro areas, suggesting that substantial rent hikes may not be feasible for many owners of LIHTC properties exiting the program because comparable market rents often do not significantly exceed LIHTC rents.

The authors, however, caution that severe rent hikes could still occur for deeply targeted LIHTC units exiting the program where rents might have been affordable to households at 30% of AMI, because of the significant difference between these highly restricted rents and market rents in nearly any sub-market. Over half of LIHTC households earn less than 30% of AMI, and even small rent increases after a LIHTC property exits the program could destabilize households with such limited incomes.

Read the report at: https://bit.ly/3o8NEHa

Rural Housing

NLIHC Joins Other National Organizations in Urging Congress to Fully Fund USDA Rural Development Section 521 Rental Assistance Program

NLIHC and nine other national organizations sent a letter to U.S. Senate Appropriations Subcommittee on Agriculture, Rural Development, Food and Drug Administration Chair Tammy Baldwin (D-WI) and Ranking Member John Hoeven (R-ND) in support of including $1.6 billion for the U.S. Department of Agriculture's (USDA) Section 521 Rental Assistance in the fiscal year (FY) 2023 budget. President Biden included the same level of funding for Section 521 Rental Assistance in his FY23 budget request. The amount is sufficient to renew all current rental assistance contracts covered by the program, as well as those funded under the "American Rescue Plan Act" (ARPA).

The Section 521 Rental Assistance (RA) program is funded annually under the USDA's Rural Development (RD) Rural Housing Service programs. While President Biden included $1.602 billion for the program in his annual budget request to Congress, the U.S. House Appropriations Committee's draft FY23 spending bill only provided $1.494 billion for the RA program. If the Senate Appropriations Committee neglects to fund the program at $1.602 billion, the potential reduction in funding would jeopardize rental assistance for over 27,000 households across 3,700 Rural Housing Service properties.

"This reduction of $109 million would equate to RA contracts that were funded through the American Rescue Plan Act (ARPA) not being renewed," the letter states. "The undersigned organizations strongly oppose this proposed reduction and fully believe that residents who received RA funding through ARPA should continue to receive it. We therefore recommended the Committee fund the Section 521 program at the $1.602 billion amount."

ARPA provided other housing programs, such as Housing Choice Vouchers, with increased funding during the 2021 fiscal year, and the President's budget request and House appropriators maintained high funding levels in the FY23 draft budget to avoid reducing the number of households receiving assistance. Advocates argue reducing the funding for USDA-RD Rental Assistance "would have a devastating impact on low-income rural residents who during this period of high inflation can least afford to have a lifeline taken from them."

View the letter here: https://bit.ly/3cesaWV

Opportunity Starts at Home

Study Explores How Housing Affordability Impacts Children

A study released by the American Educational Research Association (AERA) explores the impact of family housing affordability on child development and educational outcomes. The paper reviews 64 studies released between 2000 and 2020 on the known and potential impacts of housing on education and examines the direct connections between housing affordability and child outcomes. The study also identifies and discusses four theories about the effects of affordability on child outcomes and explores the impacts of federal housing assistance.

The new study represents an addition to the substantial research already available on the connections between housing and education. More information about these connections can be found in this Education and Housing factsheet published by the Opportunity Starts at Home campaign.

Read the AERA study here.

Our Homes, Our Votes

Join Next Monday's (July 25) *Our Homes, Our Votes: 2022* Webinar on Ways to Get Candidates on the Record about Housing and Homelessness

The *Our Homes, Our Votes: 2022* webinar series features experts with frontline election experience to walk through every step of voter and candidate engagement activities and support housing organizations' nonpartisan election efforts. The next webinar, "Getting Candidates on the Record on Housing and Homelessness," will be held on Monday, July 25, at 2:30 pm ET. Register here.

Too often, affordable homes are left out of the public debate leading up to elections. To elevate housing solutions on the national agenda, candidates for elected office must understand that the issue of affordable housing is important to voters. This webinar will explore the most common methods to get candidates to discuss housing solutions on the record – including candidate questionnaires, forums, site visits, and town hall meetings – and legal considerations for nonprofits. The discussion will also feature ideas for social media and conventional media engagement with candidates, such as op-eds and Letters to the Editor. The panel will feature Lisa Chapman, director of public policy at Michigan Coalition Against Homelessness; Kelly Sue Waller and Stephanie Isaacs, organizers at the Bedford County Listening Project; and Israel Bayer, director of International Network of Street Papers North America.

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

Research

Housing Underproduction Report Examines Overall Housing Shortage

Up for Growth has released a new report on the affordable housing shortage. The report, "Housing Underproduction in the U.S.," finds that from 2012 to 2019, housing underproduction doubled, leaping from a shortage of 1.65 million units in 2012 to a shortage of 3.79 million units in 2019. The report includes data on the shortage by metropolitan region and introduces a policy framework with recommendations about how localities can increase development. The report concludes that there is a housing supply shortage for people of all income levels in 47 states and the District of Columbia.

NLIHC's annual report, *The Gap,* assesses the shortage of homes affordable and available to renter households and finds that housing needs are greatest among extremely low-income renter households. The 2022 edition of *The Gap* documents a shortage of 7 million homes affordable and available to extremely low-income renter households. The report released by Up for Growth defines "housing underproduction" as the target number of housing units minus the units that are renter- or owner-occupied. The report does not distinguish between housing supply for homeowners and renters, or between income levels, and identifies a cumulative shortage of 3.79 million homes. The underproduction identified by Up for Growth is less than the shortage identified in *The Gap* both because the lack of affordable and available homes is most acute among extremely low-income households, and because Up for Growth identifies only the need for construction of new units, not the additional need for rental assistance in existing units, as *The Gap* does.

The report was released at a press event at the National Press Club on July 14. Researchers, housing advocates, and policymakers were invited to discuss the report and ask questions of economists who conducted the research for the report. Jared Bernstein, from the White House's Council of Economic Advisors, provided keynote remarks, saying that housing supply has long stalled behind demand, but that the problem is "most acute" among low-income households. Attendees heard from two panels: one focused on report methodology and another highlighting local and federal policy solutions. Several panelists discussed the zoning reforms and land use restrictions, but when asked if local zoning regulations are the best solution for increasing affordable housing for people with the lowest incomes, panelists answered that zoning reforms often help middle-income or wealthy communities but do not serve extremely low-income households. Researchers from the Brookings Institution discussed the need for federal assistance through programs like Housing Choice Vouchers, arguing that such programs are better targeted for extremely low-income households.

View the report here: https://bit.ly/3cfHqTq

See more information on the launch event here: https://bit.ly/3O9h6aX

Research Finds Manufactured Housing Could Help Address Housing Supply Shortage

A new report published by the Urban Institute, "The Role of Manufactured Housing in Increasing the Supply of Affordable Housing," finds that manufactured homes offer an affordable alternative to site-built homes and could help bolster affordable housing supply. While production of manufactured housing has decreased over the last several decades, demand for manufactured housing is back on the rise, particularly among younger households. Manufactured housing affordability likely plays a role in this increased demand, as the average sale price for a manufactured home is more than $250,000 less than that of a site-built home. Despite increased demand, the authors of the report suggest that in order for manufactured housing to offer a real solution to supply shortages, more financing options with better terms need to be made available.

Since the financial crisis of 2007-2008, housing production has been historically low. Between 1959 and 2006, 7.8 units on average were constructed per 1,000 people every year. Construction dropped to approximately 2 units per 1,000 people in 2007-2008, and despite gradual increases, only 5.1 units per 1,000 people were constructed in 2021. The report notes that while boosting the supply of multifamily housing would most efficiently address the current housing supply shortage, manufactured homes could offer a viable and affordable solution in less dense suburban and rural areas.

Demand for manufactured housing is on the rise, particularly among younger households, many of whom have been priced out of the current housing market. Shipping of manufactured homes increased 12% between 2020 and 2021, and as a result of increased demand, producers faced a backlog of 47,000 manufactured housing units by the end of 2021. Younger buyers have purchased manufactured homes at a higher rate in recent years. In 2018, 52% of manufactured homebuyers were younger than age 45. In 2021, this increased to nearly 56%.

Manufactured homes offer a more affordable alternative to site-built homes, and their quality has increased significantly over the last several decades. The average sales price of manufactured homes in 2021 was $108,100, compared to $365,900 in site-built homes. While manufactured homes are on average smaller than site-built homes, the price per square foot of manufactured homes is still half that of site-built homes. The quality of manufactured homes has also increased significantly. Of manufactured homes built between 1970 and 1979, 9.3% were deemed inadequate 10 to 20 years later. Among manufactured homes built between 1990 and 1999, 2.4% were deemed inadequate 10 to 20 years later.

Though manufactured homes present one possible solution for addressing the affordable housing supply shortage, access to financing options remains limited. Manufactured lending is concentrated among only a few lenders, and interest rates for personal property – or chattel property – are much higher than rates for home mortgages. The authors suggest that to address this problem, the federal government should expand its role in personal property markets by increasing the number of FHA chattel lenders and raising loan limits for chattel property to bring them more in line with market prices.

Read the report at: https://urbn.is/3RA1zUy

Study Shows Lack of Affordable Housing Limits GDP Growth

Housing Policy Debate has published a paper, "Housing Affordability and Economic Growth," examining how housing affordability impacts economic growth, as measured by gross domestic product (GDP). The author, Jerry Anthony, finds that increases in household cost burdens are associated with lower economic growth. Hence, while housing affordability has traditionally been viewed as a social problem – presenting significant challenges to low-income households who pay much of their income toward rent – the research presented in the paper reveals that a lack of affordable housing also has negative economic implications.

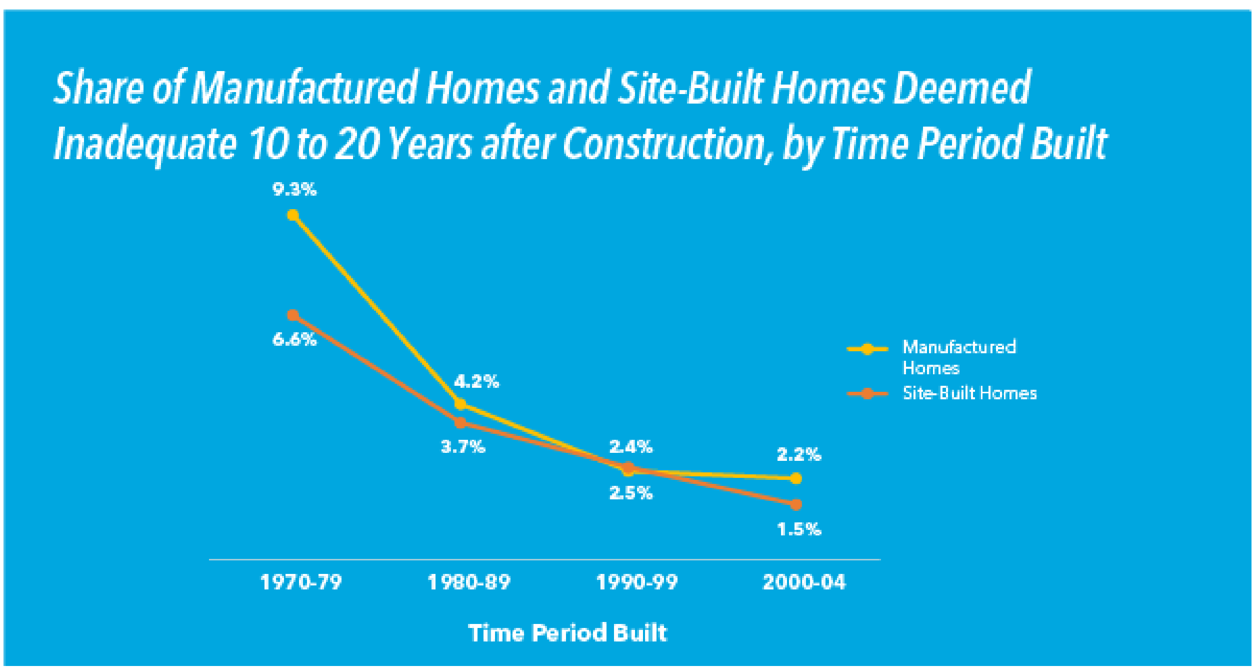
Anthony uses data for 100 of the most populous metropolitan areas to evaluate the relationship between affordable housing and GDP. These metros house approximately two-thirds of the country's population and account for 60% of its GDP. Anthony uses the share of cost-burdened households as a measure of unaffordability and finds that increases in the share of cost-burdened households slow economic growth. He conducts the same analysis focusing just on homeowners and just on renter households and finds that, in both groups, the relationship between housing unaffordability and GDP is similar. Anthony suggests that given this finding, any policy intervention intended to boost local economies must also address rental affordability.

Anthony hypothesizes that unaffordable housing could hamper economic growth for several reasons. It could reduce local consumption among households, for example, if most of their spending is on housing. It could also influence where companies decide to operate, as companies located in cities with few affordable housing options could experience higher employee turnover. To improve housing affordability, he suggests policy measures like zoning reform, rent control, and increased federal investment in housing development.

Read the paper at: https://bit.ly/3O2LMuq

Fact of the Week

Construction Quality of Manufactured Housing Has Improved over Time



Source: Urban Institute, "The Role of Manufactured Housing in Increasing the Supply of Affordable Housing." https://urbn.is/3RA1zUy

NATIONAL LOW INCOME HOUSING COALITION

Source: Urban Institute, "The Role of Manufactured Housing in Increasing the Supply of Affordable Housing." https://urbn.is/3RA1zUy

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Manufactured Housing

Representatives Bonamici and Garcia Introduce "Fair Manufactured Housing Lending Act"

Representatives Suzanne Bonamici (D-OR) and Jesus G. "Chuy" García (D-IL) introduced the "Fair Manufactured Housing Lending Act" in the U.S. House of Representatives on July 12. The act would help protect manufactured homebuyers from predatory lending practices. Current law exempts any retailer of manufactured housing from the category of "mortgage originator" established in the "Truth in Lending Act," which prohibits mortgage originators from favoring certain lenders or receiving unfair compensation based on local transactions. As a result of this exemption, the manufactured housing industry is rife with predatory lending practices, putting manufactured homebuyers and owners at risk of being pushed toward more expensive lenders. The "Fair Manufactured Housing Lending Act" would repeal this exemption to protect manufactured homebuyers from these practices. NLIHC has endorsed the legislation.

"Predatory lenders should not be able to take advantage of people buying and financing a manufactured home," said Representative Bonamici in a press release for the bill. "The 'Fair Manufactured Housing Lending Act' will restore buyer safeguards for manufactured housing lending at a time when we desperately need more affordable housing in our communities. We must put an end to unscrupulous practices of sellers and provide manufactured homebuyers with the consumer protections they need when they purchase a home."

"A home should mean safety and financial security, but predatory home loans prey on those who can least afford it," said Congressman García. "Owners of manufactured housing deserve the same rights and protections as every other homeowner, and it's time to repeal the loophole that leaves them open to exploitation. I'm proud to introduce this bill with Congresswoman Bonamici to do just that."

Learn more about the bill at: https://bit.ly/3cilneQ

Read the press release for the bill at: https://bit.ly/3IO0MLG

From the Field

Arizona Legislature Passes $60 Million for State Housing Trust Fund

Arizona Governor Doug Ducey signed into law on June 21 an $18 billion bipartisan state budget that includes $60 million to fund Arizona's Housing Trust Fund (HTF). This investment in housing for low-income households comes at a critical time, as Arizona has witnessed especially high rent increases over the last two years, with the metro Phoenix area leading the nation in rent increases in 2021. The new HTF dollars will fund affordable housing developments, rural housing programs, and affordable housing programs for tribal nations and will support programs such as rental assistance and foreclosure and eviction prevention, as well as other emergency housing needs.

Arizona's HTF is the most flexible funding source for the Arizona Department of Housing. The HTF allows the state to utilize federal housing funds by providing match and leverage resources. Eligible uses of the HTF include the development of affordable housing and housing assistance programs to fill gaps where federal resources do not exist. These housing assistance programs include homeless shelters, transitional housing, eviction prevention, rapid rehousing, and other resources.

Arizona lawmakers are embracing the state housing trust fund as a way to address the rising rate of street homelessness and to help households being priced out of the market. Meanwhile, business groups like Greater Phoenix Leadership and Phoenix Community Alliance, as well as NLIHC member agencies, have joined the chorus to ask for on-going appropriations to the fund. Advocates also called on Arizona Governor Ducey to match the amount of funding provided by state legislators by using funds from his discretionary American Rescue Plan Act in order to have a greater impact.

Prior to this legislation, the state's HTF was funded through the sale of unclaimed property. However, in 2010, cutbacks led to an annual cap of $2.5 million on funding for the HTF. The HTF received its highest allocation in 2007, at $40 million, and more than a decade later, during the 2019 legislative session, the Fund received a one-time investment of $15 million. Even so, this one-time investment was still not enough to bring funds up to required levels, according to advocacy groups like the Arizona Housing Coalition, an NLIHC state partner. The Coalition played an instrumental role in ensuring that the Fund was provided $60 million this year to help address the need for at least 270,000 more homes in Arizona.

"Arizona's political will to pass this funding demonstrates that housing is a nonpartisan issue," said Joan Serviss, executive director with the Arizona Housing Coalition. "This bipartisan investment is critical for all Arizonans getting priced out of their homes."

For questions about Arizona's state budget and how to get involved in statewide advocacy efforts in the state, contact Joan Serviss at joan@azhousingcoalition.org.

NLIHC Interns

NLIHC Seeks Interns for Fall Semester

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

The available positions are:

- **Research Intern**: The research intern assists in ongoing quantitative and qualitative affordable housing research projects, writes articles on current research for NLIHC's weekly *Memo to Members and Partners* e-newsletter, attends meetings and briefings, and responds to research inquiries. Quantitative skills and experience with SPSS are a plus.

- **Communications/Media/Graphic Design Intern**: The intern prepares and distributes press materials, assists with media research and outreach for publication releases, works on social media projects, maintains a media database, and tracks press hits. They also assist with sending out e-communications; designing collateral print material such as brochures, flyers, and factsheets; and updating content on the NLIHC website. Graphic design and Adobe Creative Cloud (Illustrator, InDesign, and/or Photoshop) experience is needed. Please provide 3 design samples and/or a link to an online portfolio in addition to a writing sample.

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

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

NLIHC in the News

NLIHC in the News for the Week of July 10

The following are some of the news stories that NLIHC contributed to during the week of July 10:

- "Homeless in America" *New York Times*, July 15 at: https://nyti.ms/3RF3MOg
- "Minimum wage workers can't afford apartments in most parts of the country" *MSN*, July 14 at: https://bit.ly/3c6lXft
- "A Review of COVID State and Local Fiscal Recovery Funds and Housing Progress" *Invisible People*, July 15 at: https://bit.ly/3IOJkqf

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Sidney Betancourt, Housing Advocacy Organizer, x200
Jordan Brown, Research Intern
Victoria Bourret, ERASE Project Coordinator x244
Jen Butler, Senior Director, Media Relations and Communications, x239
Alayna Calabro, Policy Analyst–COVID-19 Response, x252
Josephine Clarke, Senior Executive Assistant, x226
Matthew Clarke, Writer/Editor, x207
Courtney Cooperman, Housing Advocacy Organizer, x263
Bairy Diakite, Director of Operations, x254
Lindsay Duvall, Senior Organizer for Housing Advocacy, x206
Emma Foley, Research Analyst, x249
Dan Emmanuel, Senior Research Analyst, x316
Ed Gramlich, Senior Advisor, x314
Sarah Gallagher, Senior Project Director, ERASE, x220
Kendra Johnson, Chief Operating Officer, x---
Kim Johnson, Senior Policy Analyst, x243
Paul Kealey, Chief Operating Officer, x232
Mike Koprowski, Director, Multisector Housing Campaign, x317
Kayla Laywell, Housing Policy Analyst, x231
Mayerline Louis-Juste, Senior Communications Specialist, x201
Steve Moore Sanchez, Development Coordinator, x209
Khara Norris, Senior Director of Administration, x242
Neetu Nair, Research Analyst, x291
Brenna Olson, Policy Intern
Jenna Parker, Field Intern

Noah Patton, Housing Policy Analyst, x227
Ikra Rafi, Creative Services Manager, x246
Benja Reilly, Development Specialist, x234
Gabrielle Ross, Housing Advocacy Organizer, x208
Sarah Saadian, SVP for Public Policy and Field Organizing, x228
Brooke Schipporeit, Manager of Field Organizing x233
Sophie Siebach-Glover, Research Specialist, x205
Kennedy Sims, Communications and Graphic Design Intern
Lauren Steimle, Web/Graphic Design Specialist, x246
Jade Vasquez, ERASE Project Coordinator, x264
Maya Ward-Caldwell, Fund Development Intern
Chantelle Wilkinson, Housing Campaign Manager, x230
Renee Willis, SVP for Racial Equity, Diversity, and Inclusion, x247
Rebecca Yae, Senior Research Analyst–COVID-19 Response, x256
Diane Yentel, President and CEO, x225