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Budget and Appropriations

House Passes FY23 “Minibus” with 17% Increase for HUD Programs

The U.S. House of Representatives passed its fiscal year (FY) 2023 Transportation, Housing and Urban Development, and Related Agencies (THUD) Subcommittee spending bill along a party line vote of 220-207 on July 20. The bill would provide nearly $63 billion for HUD’s vital affordable housing, homelessness, and community development programs, a $9 billion – or 17% – increase from the previous fiscal year. For more details about the bill, see NLIHC’s analysis and budget chart.

The THUD bill was one of six FY23 spending bills passed by the House as part of a “minibus” spending package. If enacted, the House bill would substantially increase federal investments in housing assistance for those with the greatest needs. The bill includes a major expansion of Housing Choice Vouchers (HCVs) to an additional 140,000 households, which would put the nation on a path towards universal housing assistance for all eligible households, and nearly all other HUD programs would receive increased funding compared to last year.

Representatives submitted over 600 amendments to the “minibus” spending package, some with bipartisan support. Amendments that proposed shrinking the size of HUD’s budget or limiting funding for specific HUD programs were defeated. Meanwhile, House members passed an amendment proposed by Representative Pramila Jayapal (D-WA) to prioritize funding in HUD’s Homeless Assistance Grants program for Housing First projects.

With House action on the FY23 THUD spending package complete for now, the U.S. Senate is expected to release its draft FY23 spending bills as soon as this week. However, appropriations leaders in the House and Senate have yet to reach an agreement on topline spending numbers for the new fiscal year, so the drafted bills are using President Biden’s FY23 budget request as a spending benchmark and are written to reflect Democratic priorities in the coming fiscal year. Senate bills can only be enacted with support from Republicans because of the even divide in the chamber, so any final bills will likely provide less funding than either the House or Senate drafts.

Advocates should continue weighing in with their senators and representatives to urge them to expand investments in affordable, accessible homes through the FY23 spending bill, including 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.

Organizations can also sign the national letter led by the Campaign for Housing and Community Development Funding (CHCDF), urging Congress to provide the highest level of funding possible for housing, homelessness, and community development.

Thank you for your advocacy!
Reconciliation Package Continues to Shrink as Deadline for Agreement Draws Closer

The reconciliation package once known as the “Build Back Better Act” continues to shrink, as Senator Joe Manchin (D-WV) has backed away from his previous demands to include provisions addressing climate change and increasing taxes on corporations and the wealthy that were until recently two major components of the already narrowed package.

Senator Manchin has tentatively agreed to a deal that would provide a two-year extension of Affordable Care Act subsidies – expected to cost $100 billion over the next 10 years – and allow Medicare to negotiate drug prices for medications, which would generate an estimated $290 billion in savings over the decade. However, Senator Manchin is also insisting that up to half of any funds generated from the package go towards deficit reduction, leaving significantly less money to spend on other priorities.

With the U.S. Senate slated to start a month-long recess on August 8 and the U.S. House out of session beginning August 1, time is running out for Senator Manchin and Senate Majority Leader Chuck Schumer (D-NY) to reach a final agreement on the reconciliation package. If they can reach an agreement on and pass the package before August recess, the House may return to session early to pass the package and send it to President Biden for his signature. Congress has a hard deadline of October 1 – when the new fiscal year begins – to enact the reconciliation package.

Enacting a reconciliation package without the $150 billion in targeted affordable housing investments included in the “Build Back Better Act” would be a significant missed opportunity. These resources – including $25 billion to expand housing vouchers to an additional 300,000 low-income households; $65 billion to preserve public housing for its 2 million residents; and $15 billion for the national Housing Trust Fund to build and preserve more than 150,000 units of affordable, accessible homes – are badly needed. These resources would help bridge the growing gap between income and rent, address the nation’s severe shortage of deeply affordable, accessible homes for people with the lowest incomes, and help ensure everyone has a safe, quality, affordable, and accessible place to call home.

Regardless of whether these vital investments are included in a final reconciliation package, such resources are too important – and too necessary – to give up on. NLIHC, our affordable housing champions in Congress, and advocates from around the country will continue to push for federal investments in affordable housing and homelessness programs targeted to those with the lowest incomes.

NLIHC Releases Advocacy Toolkit for August Recess

NLIHC has released a comprehensive advocacy toolkit designed to guide homelessness and housing advocates and direct service providers in advocacy efforts during the August congressional recess. The toolkit offers information about how to host site visits and in-district meetings with members of Congress and provides ideas about ways to advocate for evidence-based homelessness solutions like Housing First.

Now that pandemic-related resources are dwindling, renters face a range of issues that threaten their housing security, such as sharply rising rents, increased evictions, and worsening homelessness. NLIHC encourages members and advocates in our network to utilize the August recess, during which members of Congress often return to their districts, to meet with their policymakers and demand that they take action on the local, state, and federal levels to address the growing homelessness and housing poverty crisis.
The August Recess Advocacy Toolkit includes key resources advocates can use when trying to build congressional support for solutions to the housing and homelessness crisis. These include an extensive list of talking points about the Housing First model, effective storytelling tips and tricks, social media suggestions, detailed guides on how to host site visits and schedule and conduct in-district meetings with legislators, and NLIHC resources that contain factsheets and research on the Housing First model. The toolkit also outlines the goals and priorities of NLIHC’s HoUSed campaign, which aims to advance anti-racist housing policies and achieve large-scale and sustained investments to ensure renters with the lowest incomes have affordable places to call home.

Download the toolkit here.

Recording of July 18 National HoUSed Campaign Call Now Available

On NLIHC’s most recent (July 18) national call for the “HoUSed: Universal, Stable, Affordable Housing” campaign, we shared news from Capitol Hill, heard from health equity researchers about the role of research in advocacy, discussed the results of the National Housing Law Project’s (NHLP) HUD eviction survey, and received updates from our End Rental Arrears to Stop Evictions (ERASE) project team and other partners in the field. View a recording of the call at: tinyurl.com/3992ww6b

NLIHC’s Sarah Saadian provided updates on the budget reconciliation and fiscal year (FY) 2023 appropriations processes. The U.S. House and Senate will be entering August recess next month, providing opportunities for advocates to meet with members of Congress in their home districts. Advocates should use the August recess to urge members of Congress to support NLIHC’s FY23 appropriations priorities and undertake proven long-term solutions to combat the affordable housing crisis. NLIHC will release an Advocacy Toolkit to provide resources and best practices for field advocates to generate congressional support for crucial legislation to support federal housing programs.

NLIHC’s Kim Johnson shared updates on the progress of the “Stable Families Act” and “Eviction Crisis Act.” The bipartisan “Eviction Crisis Act,” introduced in the Senate by Senators Rob Portman (R-OH) and Michael Bennet (D-CO), and its House companion bill, the “Stable Families Act,” introduced by Representative Ritchie Torres (D-NY), would adopt an innovative approach to increasing housing stability by creating a permanent program to help households experiencing an economic shock pay their rent and avoid housing instability, eviction, and in the worst cases, homelessness. National, state, local, tribal, and territorial organizations can join a sign-on letter in support of these bills. Meanwhile, NLIHC’s Alayna Calabro reported that Representatives Danny Davis (D-IL), Jimmy Gomez (D-CA), Scott Peters (D-CA), and Jimmy Panetta (D-CA) recently introduced the “Rent Relief Act of 2022” in the House. If enacted, the bill would help renters better afford rent and bridge the widening gap between incomes and housing costs by providing a refundable renter’s tax credit.

Kate Leifheit from the University of California, Los Angeles, and Gabriel Schwartz from the University of California, San Francisco, shared the recommendations they offer in “Building Health Equity through Housing Policies: Critical Reflections and Future Directions for Research,” an article discussing the need for academic researchers to engage with housing policy advocacy. They recommend health policy researchers play a more active role in advocacy by centering conversations around people with lived experience of homelessness, partnering with community organizers and coalitions, framing research questions for meaningful policy change, and investing in more robust and detailed housing data.

NHLP’s Deborah Thrope and Tanaya Srini discussed the results and recommendations from their HUD eviction survey. The survey was begun in July 2020 to investigate the state of evictions on the ground. Among other conclusions, the survey found that many public housing authorities (PHAs) ignored strategies for reducing rent
that would have helped families by accurately adjusting household rents to account for tenants’ greatly fluctuating incomes. To address problematic PHA practices, NHLP recommended that HUD require PHAs to apply for emergency rental assistance on behalf of all tenants who are behind on rent due to pandemic-related hardships. Due to a severe lack of available data on evictions and housing instability in HUD-assisted housing, NHLP also recommended that HUD collect data on its residents to understand the full scope of evictions in HUD’s housing programs. Advocates can also access NHLP’s eviction prevention resources to combat harmful eviction practices.

Alayna Calabro provided an overview of Treasury’s revised Emergency Rental Assistance (ERA) guidance as part of NLIHC’s ERASE project. The new “Treasury Frequently Asked Questions” (FAQ) includes guidance to address duplicate payments, the permissibility of job and employment requirements, source-of-income discrimination laws, housing stability services, program accessibility for protected classes, and documentation for bulk utility payments.

Justin Srsic of the Vermont Affordable Housing Coalition (VAHC) shared a field update on his organization’s nonpartisan candidate engagement efforts. Through virtual monthly town halls, VAHC provides a platform for coalition partners to share current needs, success stories, and policy priorities with candidates for Vermont’s state legislature and engage in meaningful discussion about the future of affordable housing in the state.

National HoUSed campaign calls now occur every other week. Our next call will be held on August 1 from 2:30 to 4:00 pm ET. Register for the call at: tinyurl.com/ru73qan

Watch a recording of the July 18 call at: tinyurl.com/3992ww6b

View presentation slides from the July 18 call at: tinyurl.com/55cxy43u

**Congress**

**Recap of Senate Finance Committee Hearing on the Role of Tax Incentives in Affordable Housing**

The U.S. Senate Committee on Finance held a hearing, “The Role of Tax Incentives in Affordable Housing,” on July 20. Senators and witnesses in the hearing discussed the impact of tax incentives such as the Low-Income Housing Tax Credit (LIHTC), the primary source of financing for the construction and preservation of affordable housing. Witnesses included Andrea Bell (Oregon Housing and Community Services), Jerry Konter (National Association of Homebuilders), Lee E. Ohanian (Hoover Institute), Benson Roberts (National Association of Affordable Housing Lenders), and Dana Wade (Walker & Dunlop). In addition to exploring the ways tax incentives are used to address the lack of housing supply, attendees discussed legislative opportunities to improve the LIHTC program, such as through the bipartisan “Affordable Housing Credit Improvement Act” (S.1136), which is endorsed by NLIHC (see Memo, 4/19/2021).

Committee Chair Ron Wyden (D-OR) observed that housing costs hit low-income people the hardest. “It’s also a fact that when housing costs go up, homelessness goes up,” said Chair Wyden. “You can save a lot of individual suffering and taxpayer dollars tomorrow by building more housing today.” Ranking Member Mike Crapo (R-ID) cited NLIHC’s The Gap report on the affordable housing shortage in his remarks, noting that “[n]ationwide, there is a shortage of about 7 million affordable rental homes available to lower-income Americans and the gap between demand and supply increases each year. To provide more affordable housing, there are existing tools in the tax toolbox that provide incentives for builders to create more affordable homes.” Both Senators touted the Affordable Housing Credit Improvement Act as offering one solution to the problem.
Throughout the hearing, Senators detailed other pieces of housing legislation that address housing affordability or the eviction crisis. Senator Catherine Cortez Masto (D-NV) asked witnesses about how flexible funding from the “American Rescue Plan Act” could help localities “make historic investments” in housing across the country. Chair Wyden, along with Senators Cortez Masto and Maggie Hassan (D-NH), also drew attention to the “LIFELINE Act” (S.4181), which would allow state, local, territorial, and tribal governments to use Coronavirus State and Local Fiscal Recovery Funds (SLFRF) to make long-term loans to affordable housing developments receiving Low-Income Housing Tax Credits (see Memo, 5/16).

Senator Michael Bennet (D-CO) discussed the “Eviction Crisis Act” (S.2182), a bill he introduced that would create new tools to help end the nation’s ongoing eviction epidemic (see Memo, 6/28/2021). Senator Maria Cantwell (D-WA) emphasized the overwhelming bipartisan support for LIHTC, as well as the massive investments needed to address the housing supply shortage. “We have an inflation problem and part of that is housing,” explained Senator Cantwell. “It’s a supply crisis. Unless we increase LIHTC, we’re not going to get out of this.”

View the hearing at: https://bit.ly/3IXLbZL

Read the text of the “Affordable Housing Credit Improvement Act” at: https://bit.ly/3yXCnif

House Financial Services Committee Holds Hearing on Oversight of Federal Housing Finance Agency

The U.S. House of Representatives’ Financial Services Committee (HFSC) held a hearing, “Housing in America: Oversight of the Federal Housing Finance Agency,” on July 20. Sandra Thompson, director of the Federal Housing Finance Agency (FHFA), served as the hearing’s sole witness. The FHFA is charged with regulating and providing oversight of Fannie Mae and Freddie Mac (“the Enterprises”) and the Federal Home Loan Banks.

Committee members questioned Director Thompson on FHFA’s pandemic response, transparency goals, contributions to housing affordability, and the safety and soundness of its regulated entities. Committee Chair Maxine Waters (D-CA) praised FHFA and Director Thompson for the “historic effort to require [Fannie Mae and Freddie Mac] to develop and implement equitable housing finance plans to address the gross racial inequities in their books of business, and to ensure that they prioritize innovative equitable practices that benefit everyone.”

Director Thompson explained that “FHFA has a vital role in both protecting the safety and soundness of the housing finance system and promoting access to mortgage credit nationwide through the supervision of our regulated entities – Fannie Mae, Freddie Mac…and the Federal Home Loan Bank System.” FHFA’s mission includes providing liquidity for housing throughout the nation, including in underserved markets such as rural and tribal areas, as well as for manufactured housing and for the preservation of affordable housing.

According to Director Thompson, FHFA’s actions during the pandemic kept millions in their homes. “We took decisive action to support the market and provide relief to borrowers and renters with mortgages backed by the Enterprises,” she said. “We worked to ensure borrowers could temporarily suspend their mortgage payments if needed while developing programs for them to get back on track through the Enterprises’ existing mortgage modification options.”

Today, housing price growth is at a historical high, fueled in part by a low supply of homes for sale and rapidly increasing mortgage interest rates. While FHFA does not have a direct effect on housing supply, Director Thompson explained that “FHFA is taking incremental steps to help increase the supply of multifamily rental
housing by raising the Enterprises’ Low Income Housing Tax Credit (LIHTC) investment allocations, which is an important source of funding for new affordable rental housing.” LIHTC is the primary source of financing for the construction and preservation of affordable housing. NLIHC supports expanding the LIHTC with reforms to better target program resources to serve households with the lowest incomes.

In some cities, population growth has put a greater strain on the affordable housing market. Representative Joyce Beatty (D-OH) cited NLIHC’s recent report, The Gap: A Shortage of Affordable Rental Homes, stating that “for [Columbus, Ohio], there are only 32 available affordable housing units for every 100 households. That leaves us basically about 50,000 units short.” Representative Beatty also asked about the potential impact of increasing the Enterprises’ contributions to the National Housing Trust Fund (HTF) to help produce and preserve affordable housing for low-income households. Director Thompson responded that the Enterprises “had record contributions last year because they had record acquisitions. The number of loans purchased determines what is contributed to the HTF.”

Director Thompson spoke of the importance of expanding quality, affordable housing for underserved communities, particularly communities of color. Today, the racial homeownership gap between Black and white families is higher than when the “Fair Housing Act” was passed in 1968. In response to an inquiry from Representative Al Lawson (D-FL), Director Thompson explained that “FHFA required Fannie Mae and Freddie Mac to submit equitable housing plans that looked at barriers to homeownership.” FHFA is also implementing programs to address these barriers, like one that includes positive rental payments in credit score calculations for mortgage assessments.

“Safety, soundness, and sustainable access to credit are very important to me and I take the position [of Director] very seriously,” said Director Thompson. “I want to make sure we are marching down the path of safety and soundness, good financial conditions, and equitable access to credit throughout the country.”

View a recording of the hearing and read the witness testimony here.

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**Senate Committee on Banking, Housing, and Urban Affairs Holds Hearing on the State of Housing**

The U.S. Senate Committee on Banking, Housing, and Urban Affairs held a hearing, “Priced Out: The State of Housing in America,” on July 21. Witnesses included Dr. Lawrence Yun (National Association of Realtors), Dr. Douglas Holtz-Eakin (American Action Forum), and Peggy Bailey (Center on Budget and Policy Priorities).

The hearing focused on rising housing costs, policies to address the housing shortage, and programs to help the lowest-income families afford rent, such as the Housing Choice Voucher (HCV) program.

“We talk about housing so much because it is the foundation of everything else in our lives,” said Committee Chair Sherrod Brown (D-OH). “Home health aides, nursing assistants, and restaurant workers working full-time have long been paid too little to afford even a one-bedroom apartment, let alone be able to fulfill the dream of even owning their own home…The answer is clear: we need more housing. We need more housing available to buy for the millions of homeowners just starting out. We need more housing for renters, especially those with the lowest incomes.”

Dr. Lawrence Yun reported that lack of housing supply is not a new phenomenon. Since the 2008 recession, the housing supply shortage has continued to intensify due to a slowdown in homebuilding that has yet to reverse. In 2022, the Federal Reserve (“Fed”) began to raise interest rates to combat inflation, causing monthly mortgage rates to rise. In response to an inquiry from Senator Brown about the effect of rising mortgage rates on the rental market, Dr. Yun explained that “[h]omebuying demand has softened. People who thought they could buy
homes are staying in rental units and rents are rising. We have very low vacancy rates for housing.” In response to another question from Senator Brown, Peggy Bailey said that “the lowest income families feel the pressures [of rising rental prices] the most.”

To address rising rental costs, Ms. Bailey encouraged the Senate to expand housing vouchers for the lowest-income families, increase capital funding for deeply affordable rental housing, prevent the loss of existing affordable housing, remove barriers to homeownership, and address the unique affordable housing needs on tribal lands. Ms. Bailey also addressed the different housing needs in rural areas in response to an inquiry from Senator Jon Tester (D-MT), stating that “[rural housing issues] need to be addressed in a different way. We need manufactured housing. We need tools to be able to finance smaller projects, so they blend into the community.” While programs such as the Low-Income Housing Tax Credit (LIHTC) help increase affordable housing supply, LIHTC is not specifically designed to finance smaller projects in rural areas. NLIHC supports key reforms to these housing credits, especially reforms that would boost housing credit investments in rural communities to better serve the lowest-income households.

In response to an inquiry from Senator Reverend Raphael Warnock (D-GA), Ms. Bailey said that “the most immediate thing that we can do to help renters is to provide rental assistance, mainly through the housing choice voucher program, that can immediately give renters the relief that they need to be able to afford…food, transportation, clothes, and school supplies.” HCVs help low-income households find affordable housing in the private housing market by reimbursing the landlord for the difference between 30% of a household’s income and the cost of rent. NLIHC advocates protecting and expanding the HCV program, also known as Tenant-Based Section 8, with the goal of expanding the program so that every eligible household is able to receive the assistance they need.

View a recording of the hearing and the witnesses’ testimony here.

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**Senate Banking Subcommittee Holds Hearing on Challenges and Opportunities in Addressing Homelessness**

The U.S. Senate Committee on Banking, Housing, and Urban Affairs’ Subcommittee on Housing, Transportation, and Community Development held a hearing, “Opportunities and Challenges in Addressing Homelessness,” on July 19. Witnesses for the hearing included Ann Oliva (chief executive officer of the National Alliance to End Homelessness), Kathryn Monet (chief executive officer 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 Work Works America), and Jamie Kirsch (board member at Journey On).

Subcommittee Chair Tina Smith (D-MN) provided opening remarks, stating that “addressing homelessness is an area of bipartisan interest in the Senate. For example, Senator Bennet [D-CO] and Senator Portman [R-OH], along with our full Committee Chair, Senator Brown [D-OH], have introduced the ‘Eviction Crisis Act’, which would direct assistance to families who are most at-risk of losing their homes.” NLIHC has played an integral role in advocating for the “Eviction Crisis Act” and its House companion, the “Stable Families Act,” introduced by Representative Ritchie Torres (D-NY) (see Memo, 7/11).

“It also must be acknowledged that the biggest factor in the rise of homelessness is the severe shortage of affordable housing and the lack of housing supply,” continued Chair Smith. “In my view, the answer is to provide shelter and housing first, along with the supportive services necessary to help people get stable and healthy.” Ms. Oliva agreed, stating “the lack of available supportive and affordable housing units dedicated to people experiencing homelessness” represents a long-standing challenge to addressing homelessness.
Ms. Oliva also discussed the successful implementation of pandemic-related homelessness assistance programs, including Emergency Rental Assistance (ERA), Emergency Housing Vouchers (EHVs), and Emergency Solutions Grants. The “American Rescue Plan Act” provided funding for 70,000 EHV’s targeted specifically to individuals and families experiencing or at-risk of homelessness. Ms. Oliva noted that almost 90% of EHV’s have been leased or issued and credited the high take-up rate with the flexibilities Congress gave HUD in creating the program, including alternate requirements to decrease programmatic barriers and funding for landlord incentives. Ms. ten Broeke agreed, stating that the COVID-19-related federal resources provided communities with the flexibility needed to distribute funding quickly.

Subcommittee Ranking Member Mike Rounds (R-SD) emphasized the importance of targeting investments to those most impacted, including Native communities, noting that “nationwide, Native Americans have the second-highest rate of homelessness.” Ms. Kirsh agreed and noted that HUD’s annual Point-In-Time Count, which attempts to measure the number of people experiencing sheltered and unsheltered homelessness, does not adequately reflect homelessness among Native communities. “The Point-In-Time Count does not allow communities, especially tribal communities…to capture those who are in housing insecure settings…[It] does not capture homelessness in the way that our Native American community members experience it,” said Ms. Krish.

Ranking Member Rounds also called into question the efficacy of Housing First, a proven model for addressing homelessness that prioritizes access to safe, stable housing with access to wrap-around services when needed in order to achieve long-term housing stability. Senator Chris Van Hollen (D-MD) challenged his colleague’s misconceptions about Housing First, noting that some people believe “Housing First excludes wrap-around services, when in fact [wrap-around services] are an important part of the [Housing First] model, ensuring someone has a safe place to call home so they can use…wrap-around services.”

Ms. Oliva clarified that “Housing First…is an approach that is grounded in treating people with dignity, and providing choice to people who are in vulnerable situations. Accessing permanent housing is prioritized, so that people experiencing homelessness have a safe and stable foundation to support achieving other goals.”

“Let me be really clear on this point,” said Ms. Oliva. “Housing First is never housing only when it is implemented according to the model. Services are offered even before a person moves into their permanent housing, and they are tailored to the needs of the person or family. The evidence base is incredibly strong, we have high retention rates…and the data also shows cost savings for a Housing First approach in a lot of cases, because as people have more consistent support, and they don’t have to access emergency services, the cost to the community goes down.”

Watch a recording of the hearing and read witnesses’ testimony at: https://bit.ly/3IZIZRI

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**Racial Equity**

**Community Leaders Join NLIHC for Panel Discussion and Virtual Screening of A Reckoning in Boston for Summer of IDEAS Series**

On July 17, NLIHC hosted a virtual screening of the documentary film A Reckoning in Boston and a panel discussion with co-producer Kafi Dixon and community leaders Victoria Adinkra and Tiana Bass. The discussion was moderated by Renee Willis, senior vice president of racial equity, diversity, and inclusion at NLIHC. The event was part of NLIHC’s Summer of IDEAS (Inclusion, Diversity, Equity, Anti-racism, and Systems-thinking) event series.
Kafi Dixon, who appears in the film, is the founder of Common Good Cooperative, Boston’s first cooperative for women that aims to respond to the experiences of low-resourced and impoverished communities, as well as community violence impacting women in Boston. Victoria Adinkra is founder of the Everybody Eats Project, a mutual aid organization with a mission to address food insecurity among people experiencing homelessness and housing instability in Lynn, MA. Tianna Bass is a long-term Boston resident who is navigating the systems and structures affecting housing stability in the city.

The film follows two Dorchester residents, Kafi Dixon and Carl Chandler, who enrolled in the Clemente Course in the Humanities a rigorous course designed to foster deep engagement with history, literature, philosophy, and art history for people who are justice-impacted, have experienced homelessness, or have faced other barriers to housing. Filmmaker James Rutenbeck, a white man, started making this film with the intention of documenting students’ engagement with the Clemente Course. However, as he spent more time with Kafi and Carl, he was exposed to the racism and violence they met with as Black, low-income citizens of Boston. Unlike other films, the documentary shows the systemic racism and oppression faced by marginalized communities at both intimate and institutional levels while also displaying the ways racial violence relates to white supremacy.

In the discussion, the panelists spoke about the issues highlighted in the film and those they witness in their own communities, such as housing insecurity and homelessness. They also spoke about the importance of community and knowing your history and explored methods for amplifying stories about people impacted by housing instability and homelessness. During the conversation, Kafi reflected on why she participated in the documentary and what story she wanted to tell. She explained that she rarely saw any representations of women like her who were able to share their stories. She wanted to share the “experiences of working-class women who came out of policies like welfare [and push back against] the archetypes of welfare queens, when we were the teenage mother, the latchkey kid.”

Kafi described what it meant to be a Black woman facing housing instability and operating in a society where she is undervalued and underrepresented. “There were many different social stigmas that came about with women who were in my age range,” she said. “There was a system at play that hadn’t yet come up with an answer for what’s next for women like us. A system embedded with racism and bias.”

Concerning James Rutenbeck’s invitation to Kafi to participate and eventually become a producer of the film, Kafi said that “it was bringing to life a very unseen part of a Black woman, a working-class Black woman’s experiences. Her daily experiences, her hopes, her ambitions, and I felt that I was tasked with the responsibility of bringing that to life and setting it to be witnessed.”
Tiana and Victoria discussed how the film personally impacted them, and how it aligned with or disconnected from their own experiences and perspectives. Tiana talked about her experience as a single mother who is trying to own her own home. “You got to pay Peter to pay Paul, and the hard times you have to overcome…so how can I stabilize myself with affordable housing?”

Victoria related the film to her experiences working as a prevention case manager with youth who are experiencing homelessness. “I liked seeing the work done trying to get the city and the government’s support.” She also spoke about her experience with starting up her mutual aid project. “When I started my mutual aid project, I just started it…I didn’t go to the city to ask if I could do this. I just did it. So that just resonated with me, Kafi’s experience of just going to the land and doing it…You have to do what you have to do…when you see a need and when there’s gaps in resources.”

Kafi, Tiana, and Victoria discussed a central theme in the film, racial inequity. They shared experiences at home, work, or school that deeply influenced their understanding of race and racism and how these experiences shaped their perspectives. Victoria spoke about her experience as an immigrant who came to the U.S. from Ghana at a young age, as well as her experience being one of the few Black students at her private school. She felt that people already had perceptions about her because she was young and Black and that she was treated differently because of that. She saw the differences in resources between the white private school she attended and the public schools near which she grew up. Tiana discussed her experience in the workplace and how racial bias prevented her from getting the job she wanted, regardless of her qualifications. Kafi explained that communities do not have the language to talk about the violence they have experienced due to racism and racial bias. She also explained that Boston was a city that had been desegregated to some degree in her lifetime but that is still deeply segregated today. “It was so embedded that I never even realized that it was racism…I never realized] how embedded segregation was.”

Kafi reminded the audience of the importance of being politically relevant, because she has seen how being left out of the bigger political conversation can be a detriment to a community. She emphasized the importance of using resources to direct elected officials, policies, and funding to where it is most needed. Kafi also stressed the need for uplifting one another as we move into potentially difficult and challenging times, with soaring inflation and skyrocketing rents, and of the importance of creating spaces for people to talk about these issues, especially for those that are affected by them.

The next event in the Summer of IDEAS series will be held on August 4 at 3 pm ET. NLIHC will host a live virtual discussion about the Pulitzer Prize-winning book *Invisible Child: Poverty, Survival and Hope in an American City* with Andrea Elliott (the book’s author), Chanel Sykes (an advocate and mother featured in the book), and James Perry (president and CEO of the Winston-Salem Urban League). The conversation will be moderated by Melissa Harris-Perry, the Maya Angelou Presidential Chair at Wake Forest University. Register for the event at [www.summerofideas.org](http://www.summerofideas.org).


To learn more about the Summer of IDEAS series, visit: [www.summerofideas.org](http://www.summerofideas.org)

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**Coronavirus, Disasters, Housing, and Homelessness**

**House Transportation and Infrastructure Committee Passes FEMA Assistance Reform Package**
The U.S. House Committee on Transportation and Infrastructure unanimously passed the “Disaster Survivors Fairness Act of 2022.” The bill was introduced by U.S. House Subcommittee on Economic Development, Public Buildings, and Emergency Management Chair Dina Titus (D-NV) and Representatives Garret Graves (R-LA), Jenniffer González Colón (R-PR), and Troy Carter (D-LA) during a committee markup on July 20. The bill contains substantial reforms to FEMA’s Individual Assistance (IA) programs, which provide financial and other assistance directly to disaster survivors. The bill now heads to the House floor.

The bill (1) includes provisions implementing a common application across all federal disaster recovery agencies via a new website, (2) directs FEMA to create a system for sharing granular data with academic and research institutions, (3) permits FEMA to provide assistance to individuals whose homes have been rendered inaccessible due to disability, (4) permits IA funds to be used for home hazard mitigation projects, and (5) creates a dashboard on the FEMA website to show topline data on disaster assistance applications, such as the number of approved or denied applications, a list of the top reasons for denial, the dollar amount of assistance, and the estimated percentage of residential properties destroyed by a disaster. Several of these measures have been priorities for the NLIHC-led Disaster Housing Recovery Coalition (DHRC), a group of more than 850 local, state, and national organizations working to ensure that all disaster survivors – including those with low-incomes – have the resources they need to fully recover.


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**Coronavirus Updates – July 25, 2022**

**National Updates**

*Department of the Treasury*

**Deputy Secretary of the U.S. Department of the Treasury (Treasury) Wally Adeyemo** spoke at an event hosted by Community Change and the Urban Institute on July 12. In addition to explaining how the American Rescue Plan is helping to advance equity, Deputy Secretary Adeyemo discussed how Treasury is working to strengthen and streamline the Emergency Rental Assistance program by issuing flexible guidance and working closely with program administrators. He also highlighted Treasury’s efforts to work with state and local governments to deploy their State and Local Fiscal Recovery Funds (SLFRF) and encourage governments to invest in high-need areas like affordable housing. Treasury has already provided a framework that can be used by fund recipients to prioritize equity, community engagement, and performance management in their uses of SLFRF.

Treasury released on July 6 revised ERA FAQs to provide updates regarding ERA1 and ERA2 programs. NLIHC has updated its Treasury ERA factsheet to reflect the changes.

Treasury also updated its ERA portal on July 5 to allow grantees to directly input requests for reallocated ERA2 funds via the Portal, which is accessible through ID.me or Login.gov.

*Department of Housing and Urban Development (HUD)*

HUD released a factsheet providing an update on the American Rescue Plan’s $5 billion Emergency Housing Voucher (EHV) program. In the last year, EHV’s have helped more than 26,000 households secure permanent housing, and nearly 35,000 households are presently searching for a unit or completing the leasing process using an EHV.
**Advocacy and Research**

The National Housing Law Project (NHLP) released the results of its survey on evictions in HUD-assisted properties. In the survey, attorneys from the Housing Justice Network reported an increase in the rate of eviction cases in HUD-assisted housing that surpasses the pre-pandemic rate. Several factors contributed to the increase in evictions, including the end of the CDC eviction moratorium, dwindling ERA funds, and the termination of related tenant protections. In addition to the survey, NHLP published an eviction prevention toolkit for advocates working with HUD tenants.

The National Housing Law Project released a new memorandum on the “Coronavirus Aid, Relief, and Economic Security Act” (CARES Act) 30-day notice requirement. While the 30-day CARES Act notice requirement is still in effect, advocates continue to report widespread noncompliance with the provision and a lack of consistency in judicial enforcement.

The Joint Center for Housing Studies of Harvard University released its annual report, *The State of the Nation’s Housing 2022*. According to the report, federal measures put in place during the COVID-19 pandemic enabled many households to recover from financial setbacks early in the pandemic. However, many renter households remained in financial straits in early 2022. The stopgap measures put in place to address the pandemic underscore the need for substantial, consistent investment in affordable rental housing.

**Reporting**

Most of the emergency housing vouchers (EHVs) passed as part of the “American Rescue Plan Act” are now spoken for, according to CityLab. About 26,000 households have used the emergency vouchers to secure rental housing, and another 35,000 families have received vouchers and are either searching for an apartment or finalizing their lease. The $5 billion program will provide emergency housing vouchers for some 70,000 families. Read HUD’s factsheet on EHV.

The Intercept reports that renters in Arkansas and Nebraska are facing eviction after their governors refused to accept federal emergency rental assistance. While Arkansas Governor Asa Hutchinson and Nebraska Governor Pete Ricketts have claimed that their residents no longer needed rent assistance, requests for aid remain frequent as residents struggle to remain housed.

**State and Local News**

**Arizona**

According to Axios, landlords in metro Phoenix filed more evictions in June 2022 than they did in June 2019, signaling a shift back to pre-pandemic levels. June 2022 saw the highest number of filings in any month since the start of the pandemic. State and local governments have distributed about $200 million in rent relief in metro Phoenix, and assistance is still available.

The Tucson City Council voted on July 12 to end an eviction moratorium for residents of city-owned housing on August 1. The decision will affect nearly 200 tenants who are behind on their rent. Only tenants who do not work with a county rental assistance program will be at risk of eviction. Local officials say that rental assistance and payment plans should cover most of the $135,000 in rental arrears owed by about 190 tenants in city housing.

**Arkansas**

Governor Asa Hutchinson rejected the second round of federal emergency rental assistance (ERA), claiming that the aid was not needed and that the state had $6.7 million in remaining funds from the first round of ERA.
The Intercept reports that advocates have been unable to access the remaining ERA funds. In the absence of ERA, evictions have been spiking in Arkansas. By May 2022, evictions had reached the highest rate in five years.

California

California’s COVID-19 eviction moratorium expired on July 1, two years after the first eviction protections went into effect during the start of the pandemic. A patchwork of local moratorium extensions throughout the state offers protection for some renters. The Los Angeles Times addresses what California renters can do now that the statewide moratorium has expired.

Nearly 1.5 million renters in California are at risk of eviction. The Legal Aid Society is seeing a surge of illegal evictions in San Diego. In response to a rise in illegal eviction lockouts, California Attorney General Rob Bonta issued legal guidance about steps law enforcement officers should take to prevent and respond to unlawful lockouts and self-help evictions.

According to the San Francisco Chronicle, nearly 36,000 California households received eviction notices last year, with even more falling behind on rent payments. This number does not include the tenants who left under the threat of eviction, negotiated move-out deals, or still owe back rent.

A group of tenant advocates and attorneys launched a new tool to help California tenants respond to eviction notices. The Tenant Power Toolkit is a collaborative effort between the Debt Collective, the LA Tenants Union, the Anti-Eviction Mapping Project, the UCLA Luskin Institute on Inequality & Democracy, ACCE Action, anti-eviction lawyers, and legal service providers. The Eviction Answer Tool allows tenants facing legal eviction (who have been served with a Summons and Complaint-Unlawful Detainer) to respond to their eviction by filing what’s called an “Answer” through the court system. If tenants receive a Summons and Complaint-Unlawful Detainer but do not file a legal response in time, they can be evicted within weeks. This tool is designed to keep people in their homes long enough to fight back. With a tenant’s consent, the tool gathers basic information about their eviction situation in order to link them with legal resources and tenants’ rights groups and to inform the group’s housing justice work. Gary Blasi, one of the lead housing lawyers behind the tool, says it is the first of its kind nationwide.

Over the past 15 months, California’s rent relief program has distributed approximately $4 billion in rental and utility assistance to over 340,000 renter households, preventing homelessness and providing stability to over 700,000 Californians. This year’s budget includes an additional $1.95 billion in rent relief for eligible applicants who applied through March 31, 2022.

Riverside County’s United Lift Rental Assistance program will close its online application portal on July 29. By the end of 2022, the program will have distributed more than $250 million countywide and helped 25,000 households, representing 100,000 local residents.

Colorado

CBS4 reports that as rents continue to rise and eviction rates exceed pre-pandemic levels in Colorado, Denver is now providing free legal aid to tenants facing eviction. City Council members collectively donated $131,500 to start Denver’s first Eviction Legal Defense Pilot. Tenants in Denver who have been served with a notice, have received court papers, or have a housing problem should contact Colorado Legal Services immediately at 303-837-1313/1321 x444 or online at coloradolegalservices.org.

Florida
Exorbitant rent prices and the lack of affordable housing are the new normal for South Florida. Renters facing eviction can apply for legal aid assistance at legalaidpbc.org.

The City of Miami’s Emergency Rental Assistance (ERA) program will no longer accept applications after Wednesday, July 13, the city announced on July 8. Since the program launched in March 2021, it has assisted just over 3,100 households and distributed approximately $29.6 million in rental and utility assistance.

Dozens of tenants at risk of eviction rallied at the Miami-Dade Courthouse on July 12, demanding the right to legal counsel and to stay in their homes. Mayor Daniella Levine Cava is working with commissioners to obtain funding for legal aid approved in the upcoming budget.

Hawaii

Using federal funds provided through the “Coronavirus Aid, Relief, and Economic Security Act” (CARES Act), the State of Hawaii distributed nearly $59 million in emergency rent and mortgage assistance to 13,700 households in three months. Those involved in designing the program say several elements were critical to its success, including the inclusion of people with lived experience in the decision-making process; early partnerships among state government, nonprofits, and other key stakeholders; and strong support from the community.

As inflation continues to take a toll, thousands of Oahu residents are still struggling to pay their rent. Oahu’s rent and utility relief program stopped accepting applications on June 30, and many fear they could be kicked out of their homes. Many Hawaiians are struggling to make ends meet in the face of rising costs for housing, food, gas, and utilities.

Idaho

According to Jesse Tree, an organization that works to prevent evictions, the number of evictions in the Treasury Valley is reaching historic highs. Rental assistance and landlord-tenant mediation are available for tenants facing eviction.

Kansas

A new judicial committee report on evictions in Kansas highlights several problems with the state’s complex, fast-paced legal system for evicting tenants for nonpayment of rent. The report found that during the pandemic, courts failed to mitigate widespread confusion about the availability of $300 million in federal emergency rental assistance administered by the state, half of which went unspent. The report also shows that courts continued to handle thousands of eviction cases while eviction moratoriums were in place. Rent Zero Kansas, a tenants' rights organization, questioned some of the findings and recommendations because the committee did not include a tenant or anybody who had been evicted. For example, the report does not account for the number of informal evictions occurring in Kansas.

The Sedgwick County District Court is one of about a dozen jurisdictions nationwide that will receive grant funding from the National Center for State Courts to develop an eviction resolution program.

Kentucky

The Louisville Metro Government is now accepting applications for its Landlord-Tenant Rental Assistance Program (LTRAP), which allows landlords to request bulk rental assistance on behalf of tenants who are behind on rent due to the COVID-19 pandemic. Tenants can still apply for rental assistance through the state's Healthy at Home Eviction Relief Fund.
Hundreds of households in Lexington have faced eviction over the last few months as rents continue to rise in the city and across the country. More than 480 evictions were filed in Lexington in May. Since January, rents have increased 18% in Fayette County.

Massachusetts

The City of Boston posted information highlighting resources for tenants who are facing eviction.

Michigan

The Detroit Free Press reports that Michigan renters with active eviction cases can apply to the COVID Emergency Rental Assistance (CERA) program through the end of July. CERA stopped accepting new applications on June 30, but the Michigan State Housing Development Authority (MSHDA) said renters who have not applied to the program before and who have an ongoing eviction case can apply for aid by July 31. MSHDA has spent approximately $800 million in federal rental assistance and still has $300 million to pay out. According to the statewide dashboard, as of July 12, more than 70,000 applications still need to be processed.

Minnesota

The number of people requesting rental assistance in Rochester, Minnesota, has risen sharply since January due to the expiration of the state’s eviction moratorium and programs like Rent Help MN.

Missouri

The Missouri Independent highlights Kansas City’s new right-to-counsel program. Since the program launched on June 1, the contracted attorneys have taken on nearly 140 new cases. The program, which will cost about $2.5 million a year, will be funded primarily through federal COVID-19 relief funds. The remaining costs will be covered through federal funds funneled through the Missouri Housing Development Corporation, which as of July 8 has awarded $6.1 million in federal relief funds to 38 groups statewide providing legal aid and other housing stability services.

As of July 8, the Missouri Housing Development Corporation’s State Assistance for Housing Relief Program (SAFHR) has distributed over $355.8 million in federal COVID-19 housing relief to Missourians, including over $344.6 million in rental assistance and over $11.2 million in aid to homeowners.

Community Services League (CSL) and United Way of Greater Kansas City are continuing their partnership to implement and administer an additional $25 million through Jackson County’s federal rental assistance.

Nebraska

Together Omaha – a member of NLIHC’s ERASE project cohort – released a report on emergency rental assistance (ERA) spending on June 13. The report, “Delaying the Eviction Wave: An Evaluation of the Emergency Rental Assistance Program in Omaha,” provides local data – obtained through public record requests from the city of Omaha – about the demographics and neighborhoods served by the ERA program. The data illustrate the tremendous amount of COVID-related need in Omaha and help pinpoint specific neighborhoods for continued assistance. According to the report, ERA effectively prevented more than 7,400 evictions in Omaha from April 2021 to April 2022. Maps and statistical analysis of ERA disbursement show that South Omaha is underserved by the ERA program based on its demographics.

Nebraska will continue accepting applications for the Emergency Rental Assistance Program through September 9. There are separate application processes for residents of Lancaster County, Douglas County, and
residents under the Northern Ponca Tribal Housing Authority. Residents of the City of Lincoln and the City of Omaha have an additional application opportunity through their cities.

**New Jersey**

New Jersey tenants who need rental assistance had another chance to receive aid starting on July 11. Renters were able to fill out pre-applications to enter a lottery for the State Rental Assistance Program (SRAP) in the Elderly, Family, Disabled and Homeless categories, the Department of Community Affairs (DCA) said. The state will accept 1,000 pre-applications in each category. The pre-application portal remained open until Friday, July 22.

**Ohio**

The need for housing assistance is surging in Hamilton County, and the organizations that provide assistance are struggling to meet the rising demand.

**Oklahoma**

The *Oklahoman* reports that evictions are rising in Oklahoma County amid skyrocketing rents and dwindling emergency rental assistance (ERA) funds. The number of evictions in Oklahoma County has increased by up to 56% above average in the past several months and has been rising since the end of the federal eviction moratorium in August 2021. More than 12,000 households have received ERA through Oklahoma City and Oklahoma County, with a total of $34.4 million in federal ERA spent.

**Oregon**

Oregon has committed virtually all of its $389 million in federal and state money for emergency rental assistance (ERA) to more than 60,000 households. The state reported that the funds distributed over the past year helped more than 100,000 people remain in their homes during the pandemic. As ERA winds down, the state and the community action agencies with which it partners can use the $100 million approved by the state legislature in December 2021 for eviction prevention. The state will use additional federal funds for eviction prevention.

**Pennsylvania**

The Delaware County Council unanimously approved a measure in June to expand the county’s Emergency Rental Assistance Program by $2.4 million. Since the program launched in April 2021, more than 22,000 households have applied for assistance, and more than 9,500 households have received aid.

**Texas**

Evictions in Jefferson County, Texas, are skyrocketing due to spikes in rent and job losses. The county recently received nearly $5 million in federal emergency rental assistance. The county averaged about 10 eviction cases per week pre-pandemic. Several months ago, the county had about 20 eviction cases per week, but now it is seeing up to 40 cases a week.

The *Houston Chronicle* reports that in the past 15 months, eviction defense attorneys have filed at least half a dozen cases alleging that justices of the peace have disregarded pandemic tenant protections. The attorneys have asked Harris County civil judges to decide whether justice of the peace rulings adhere to the law. The eviction defense lawyers argue that the justices of the peace, the elected judges who make decisions on hundreds of evictions cases a day, are operating as “kingdoms,” with many interpreting emergency eviction protections in idiosyncratic and often wrong ways.
Virginia

Hundreds of renters are facing eviction from the Pointe at River City complex in Henrico County next month – less than a month after statewide tenant protections expired in Virginia. While state-level eviction protections expired at the end of June, federal protections for tenants whose landlords receive federal funding remain in place. According to NLIHC’s database, the complex in Henrico is covered by protections included in the “Coronavirus Aid, Relief, and Economic Security Act” (CARES Act). The Virginia Poverty Law Center says tenants successfully persuaded a judge to continue their cases because the landlord did not comply with federal regulations.

Washington

Nearly 38,000 households in King County have received a combined $332.6 million in emergency rental assistance (ERA) since the county program launched in August 2020. Crosscut reports that more than 200 residents of King County have filed formal grievances through the Housing Justice Project about emergency rental assistance denials. Crosscut argues that it is still important to understand the challenges the program experienced and how it has since been restructured, especially as the county considers making the pandemic-era ERA program permanent.

Guidance

U.S. Department of Housing and Urban Development

- Eviction Prevention for Rental Housing Counselors – July 2022

U.S. Department of the Treasury

- Treasury ERA Program: Frequently Asked Questions, Revised July 6, 2022

Disaster Housing Recovery Updates – July 25, 2022

Congressional and Executive Action

The U.S. House of Representatives’ Committee on Homeland Security held a hearing, “Supporting Underserved Communities in Emergency Management,” on July 19. Witnesses included Denise Bottcher (AARP Louisiana), Barbara Ammirati (Save the Children), Antoine Richards (Institute for Diversity and Inclusion in Emergency Management), Preston Bowlin (emergency management director for Marion County, FL), and Marcie Roth (executive director and CEO of the World Institute on Disability).

In a July 20 statement by the White House, President Biden reiterated the clear and present danger climate change presents to the United States and announced the latest in a series of executive actions meant to address the crisis. To combat the disproportionate impacts of extreme heat, the President will again double the level of funding for FEMA’s Building Resilient Infrastructure and Communities (BRIC) program, bringing the amount to $2.3 billion, and the administration aims to ensure that 40% of those funds are used to assist disadvantaged communities. President Biden also expanded access to community cooling centers and assistance for home air conditioning costs through the Low Income Household Energy Assistance Program (LIHEAP).
FEMA

Several FEMA programs were added to the White House’s Justice40 Initiative, which calls for steering 40% of clean energy, climate change, affordable housing, training and workforce development, and additional federal funds toward historically marginalized populations disproportionately affected by pollution. The FEMA programs include the Building Resilient Infrastructure and Communities (BRIC) program; the Risk Mapping, Assessment, and Planning program; and the Regional Catastrophic Preparedness Grant program.

*Slate* interviewed former FEMA director Craig Fugate concerning FEMA’s role in addressing climate change for its “What Next?” podcast.

HUD

HUD announced on July 15 that 24 of the agency’s programs would be included in the White House’s Justice40 initiative. (See above for more information about the initiative.)

State and Local

California

The Camp Fire of 2018 destroyed 90% of the mobile park homes in Paradise, CA. Recovery efforts have largely failed to rebuild these homes due to a variety of difficulties. The resulting lack of affordable, accessible homes is causing many to leave.

Hawai’i

A federally funded buyout program for people who own homes or undeveloped or vacant properties affected by the 2018 eruption of the Kilauea volcano has opened. The maximum award for property owners is $22,000. The maximum award for eligible primary homes is $230,000. The funds are made possible via HUD’s Community Development Block Grant-Disaster Recovery (CDBG-DR) program.

Kentucky

Some survivors of the December tornados that struck Kentucky remain homeless due to FEMA’s denial of applications for assistance. Although 15,000 applications for assistance were received by FEMA, the agency found that 6,000 were ineligible – a denial rate of 40%.

Louisiana

Casey Tingle, the director of the Louisiana Governor’s Office of Homeland Security and Emergency Preparedness, said that despite having learned lessons from past disasters, disaster recovery still remains a challenge. The office has been relying on neighboring states and the faith-based and non-profit sectors for support.

Montana

Disaster recovery centers have begun to open up in areas affected by the Yellowstone floods last month. FEMA stated on July 11 that it had approved around 300 Montanans for assistance.

North Carolina

A 12-member subcommittee of the North Carolina Legislature will be investigating the state’s Office of Recovery and Resiliency’s handling of Hurricane Matthew disaster relief funds. The move was largely
prompted by a series of investigative articles by NC Policy Watch detailing the experiences of households left behind by the program.

New Mexico

A family was denied assistance in the wake of the historic wildfires that have recently impacted New Mexico. FEMA claimed the reason was that the family’s home remained habitable. In fact, the home had burned to the ground.

Texas

In response to claims by the Texas General Land Office that the agency would be asking for disaster recovery dollars to be repaid due to a failure to meet planning and implementation benchmarks, the City of Houston responded by chastising the GLO for “continuous efforts to hinder [the City of Houston’s] success.”

Resources and Research

Freddie Mac released a study on how states are protecting affordable housing properties from disasters. The study, which deals only with Low Income Housing Tax Credits (LIHTC), found that 32 states have measures aimed at protecting affordable housing properties from disasters and 27 states state have provisions that aid recovery. Seventeen states have both, and nine states have neither.

HUD

HUD Highlights Progress of Emergency Housing Voucher Program

HUD issued a factsheet on July 12 highlighting how the $5 billion Emergency Housing Voucher (EHV) program established by the “American Rescue Plan Act” is helping tens of thousands of people access housing. As of July 2022, approximately 87% of EHV’s are in use (either leased or currently issued). The EHV program has already helped more than 26,000 households with renters who were homeless, survivors of domestic violence, or otherwise at risk of not being able to afford a safe, stable place to call home. Nearly 35,000 voucher holders are in the process of searching for a unit or completing the lease process.

The EHV program is the first special purpose voucher program administered by HUD designed to address homelessness that is not specific to veterans. Through the program, HUD awarded 70,000 housing choice vouchers to local public housing authorities (PHAs) to assist individuals and families who are homeless or at-risk of homelessness; fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking; or who were recently homeless or have a high risk of housing instability. The program provides communities with new flexibilities and resources to help people facing higher barriers to stable housing successfully use the vouchers, including through robust administrative funding and a new service fee that allows program administrators to pay for costs needed to help families obtain and retain housing.

With 37% of vouchers utilized to date, the program is leasing at a rate faster than any previous voucher program managed by HUD. PHAs continue to issue roughly 1,200 EHV’s per week, and the time for issuance to lease is 77 days on average. Of the vouchers issued 180 or more days ago, approximately 58% have resulted in recipients being housed. At the current rate, the program is on track to reach full lease-up by the end of 2023.

HUD’s factsheet highlights the ways many communities are targeting their EHV vouchers to households with the greatest needs. EHV-assisted households have incomes of $11,349 on average – 27% less than the average income of Housing Choice Voucher households. Additionally, the factsheet provides examples of PHAs across
the country that are successfully using their service fees to help house individuals and families through landlord incentives, housing search fees, and application fees and security deposit assistance. HUD also outlines the steps it has taken to address utilization challenges and ensure that more households can obtain housing through the EHV program, including by providing direct support to PHAs through technical assistance and engaging landlords to encourage more participation in HUD’s voucher programs.

Read HUD’s new factsheet at: https://bit.ly/3v00PhE

Learn more about the EHV program and access the EHV dashboard at: https://www.hud.gov/ehv

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**Emergency Rental Assistance**

**New Research Finds Application Barriers Impacted Approval Rates in California ERA Program**

New research from the University of Pennsylvania’s Housing Initiative at Penn (HIP) offers a descriptive analysis of the experience of applicants to California’s Emergency Rental Assistance (ERA) programs during the COVID-19 pandemic. Black households, Native Hawaiian or Pacific Islander households, American Indian households, and households with children were more likely to submit applications to California’s ERA program. Applicants identified limited internet access, housing and economic vulnerability, limited documentation of income loss, and limited documentation of tenancy as the most common barriers faced during the application process. Researchers found that facing multiple barriers had a compounding effect on applicant outcomes: applicants facing more barriers were less likely to be approved for assistance and more likely to be denied.

Researchers used tenant-level application data from the California Department of Housing and Community Development (HCD) as well as publicly available census data to summarize the characteristics of California ERA applicants. By April 24, 2022, California’s ERA program had received approximately 591,000 completed applications. Of these applications, 43% had been approved for rental assistance and 38% were pending. Approximately 40% of households approved for rental relief had also submitted a recertification for additional funding. The typical (median) recipient household received $8,700 in rental assistance. Black households, Native Hawaiian or Pacific Islander households, American Indian households, and households with children were more likely to apply for and receive assistance from California’s ERA program than other renter populations. California’s ERA program also received nearly 210,000 incomplete applications, suggesting that many households were unable to complete their applications due to barriers they faced during the application process.

Between March 15 and October 12, 2021, researchers worked with California HCD to administer a survey of applicants after they submitted their ERA applications. One in four applications submitted during this time had a corresponding survey response. The typical surveyed applicant owed five months of rent and $5,400 in rental arrears. One in five of survey respondents (22%) reported being more than a year behind on rent when they applied for rental assistance. Over two-thirds of respondents who reported being behind on rent had paid at least a quarter of their rent over the past three months. Approximately 57% of respondents indicated they had borrowed money to help pay for rent prior to applying for rental assistance; on average, respondents borrowed $3,307 to help pay for rent. Further, one in five respondents reported they had experienced some level of extreme instability or homelessness since the start of the pandemic.

Researchers also examined the impact of application barriers on approval and denial rates for ERA. Researchers found that limited internet access was the most common barrier, affecting 29% of survey participants.
Respondents with limited internet access were slightly less likely to be approved for assistance compared to survey participants overall (63% vs. 68%). Survey participants also commonly identified living in a low-income or high-poverty area (28%) or recent experience with homelessness (20%) as barriers. Participants living in a low-income or high-poverty area were slightly more likely to be approved (71%), while participants with recent experiences with homelessness were less likely to be approved (60%). Though proof of tenancy was identified as a barrier by only 15% of survey participants, it was associated with a 14-percentage point reduction in approval rates. Multiple barriers had a compounding effect on applicants’ approval rates: the more barriers applicants faced, the less likely they were to be approved for emergency rental assistance. Researchers further noted that the effect of barriers is likely to be even more pronounced, as tenants who faced the greatest struggles with the application process may not have successfully accessed their applications in the first place and would thus not have received a survey.

Read the report [here](#).

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**Housing for People with Disabilities**

**Consortium for Constituents with Disabilities to Host Virtual Briefing on Achieving Accessible, Integrated, and Affordable Housing for People with Disabilities**

The Consortium for Constituents with Disabilities (CCD) will host a [virtual Hill briefing](#), “The ADA at 32: Achieving Accessible, Integrated, and Affordable Housing for People with Disabilities,” on July 26 at 2 pm ET. Attendees will learn about the “Americans with Disabilities Act” (ADA) and its impact on accessible, integrated, and affordable housing. Senators Patty Murray (D-WA) and Bob Casey (D-PA) are co-sponsoring the event.

Enacted in 1990, the ADA prohibits discrimination against people with disabilities, including in housing, and guarantees the right to reasonable accommodations to ensure people with disabilities have equal access to public and private spaces. Despite this guarantee, and despite anti-discrimination protections codified in the “Fair Housing Act,” people with disabilities face high barriers to finding accessible, affordable housing. The briefing will explore the ways the ADA has impacted housing access for people with disabilities and the work that remains necessary to ensure everyone has a quality, affordable, accessible place to call home in a community of their choice.


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**Resources**

**Joint Committee on Taxation Releases Report on Federal Tax Incentives for Housing**

The U.S. Congressional Joint Committee on Taxation (JCT) published a report, “[Present Law and Background Relating to Tax Incentives for Residential Real Estate](#),” on July 13. The release of the report, which summarizes federal tax incentives for residential housing, coincided with the U.S. House of Representatives’ Committee on Ways and Means’ hearing “Nowhere to Live: Profits, Disinvestment, and the American Housing Crisis.” The report identifies and analyzes current federal tax incentives for homeownership and rental housing. Among the tax incentives analyzed by the report are the mortgage interest deduction (MID) – a tax break for homeowners – and the Low-Income Housing Tax Credit (LIHTC), the nation’s largest affordable rental housing production program.
In its discussion of MID, JCT cites evidence that MID disproportionately benefits higher-income homeowners and likely incentivizes the purchase of larger, more expensive homes while having little to no impact on increasing homeownership. Although they are not included in the report, JCT’s most recent estimates suggest that annual tax expenditures for MID are more than double those for LIHTC. According to these estimates, MID will account for $125.2 billion in tax expenditures compared to just $54.6 billion for LIHTC between fiscal year (FY) 2020 and FY2024.

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

Opportunity Starts at Home

Opportunity Starts at Home Welcomes Two New State Grantees

The Opportunity Starts at Home campaign welcomes two new state grantees: Arkansas Coalition of Housing and Neighborhood Growth for Empowerment and Kentucky Equal Justice Center. With the help of additional technical and financial assistance, these grantees will broaden their coalitions to include diverse sectors while leveraging new multi-sector partners to engage in federal advocacy.

The campaign continues to work with stakeholders from many sectors to build a movement to generate widespread support for federal policies that correct long-standing racial inequities and economic injustices by ensuring quality and affordable housing for people with the lowest incomes. Over the past several years, the campaign has provided support to organizations in 21 other states: Arizona, California, Connecticut, Colorado, Hawaii, Idaho, Illinois, Indiana, Maine, Minnesota, Missouri, Mississippi, North Carolina, New Jersey, Ohio, Oregon, Rhode Island, Texas, Utah, Wisconsin, and West Virginia.

Learn more about OSAH’s state campaigns here.

Our Homes, Our Votes

Join Today’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 today (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 for getting 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 the International Network of Street Papers North America.
Research

Report Highlights Promising Practices and Challenges for PHAs Serving Seniors and People with Disabilities

A report published by the Urban Institute, “Meeting the Challenges: Serving Older Adults and People with Disabilities in Public Housing,” uses case studies of five public housing authorities (PHAs) to examine the steps PHAs are taking to provide enhanced services to older adults and people with disabilities. The report finds that service coordinators and partnerships with community organizations play a critical role in helping residents access services like transportation assistance, food assistance, and medical benefits. Though the identified PHAs are taking proactive steps to provide support services for older residents and residents with disabilities, insufficient funding has led to service gaps.

PHAs are playing an increasingly important role in helping house older adults and people with disabilities as the shortage of affordable housing for low-income households grows. In 2021, 20% of public housing residents were aged 62 or older and 25% were people with disabilities. These households are more likely to need additional supports and services to remain stably housed. The report includes case studies of five PHAs – in Denver, CO; Westbrook, ME; Kansas City, MO; Minneapolis, MN; and Pittsburgh, PA – that are implementing service delivery aimed at connecting older adults and people with disabilities with critical services.

The report finds that PHAs rely primarily on service coordinators to engage residents, understand their needs, and respond to these needs accordingly. A service coordinator in Denver, for example, identified high rates of sexually transmitted disease among residents and distributed condoms and education materials in response. Service coordinators also help residents access services and benefits. In Denver, again, the city agency administering the Supplemental Nutrition Assistance Program (SNAP) gave service coordinators access to its data platform so they could submit applications on behalf of residents. The PHA believes this led to higher uptake because residents were more likely to work with service coordinators they knew and trusted. Service coordinators also play a role in creating programming for residents, including recreational and fitness services and social activities.

PHAs also depend on community partnerships to implement certain services. Westbrook’s PHA, for example, has a partnership with the local university where students offer on-site dental services, physical therapy, and occupational therapy. The PHA in Minneapolis partners with three organizations to offer assisted living services and memory care for its residents.

While these PHAs have taken proactive roles in responding to the needs of their residents, several noted that current funding levels are not enough to support full-service delivery, leading to service gaps. Some of the PHAs are unable to staff service coordinators full-time, for example, so these coordinators typically respond to emerging challenges or emergencies rather than developing proactive solutions. Commonly reported service gaps include the inability to serve residents with behavioral health needs and residents with declining functional abilities who require more intensive personal care. The report recommends that federal agencies expand funding for PHA support services so that these programs can increase staffing and more fully respond to residents’ diverse needs.

Read the report at: https://urbn.is/3IS9Lvk
NLIHC to Release *Out of Reach* 2022 This Thursday!

NLIHC will release, *Out of Reach: The High Cost of Housing*, on Thursday, July 28. Every year, the annual report highlights the mismatch between the wages people earn and the price of decent rental housing in every state, metropolitan area, and county in the U.S. The report also calculates the “Housing Wage” a full-time worker must earn to afford a rental home without spending more than 30% of their income on housing costs. This year’s report will show that low-wage workers are facing severe challenges affording housing amid record-breaking rent increases and the termination of temporary housing policy measures implemented amid COVID-19, including emergency rental assistance and eviction moratoriums. Find out more about the *Out of Reach* report [here](#).

Fact of the Week

California ERA Applicants Facing More Barriers Were Approved Less Frequently

![Approval Rate among California Emergency Rental Assistance Applicants by Number of Application Barriers](image)


Events

Join Upcoming “Tenant Talk Live” Webinar for Renters and Resident Leaders on Voter Mobilization among Low-Income Renters

NLIHC will host a session of “Tenant Talk Live” – a webinar with and for renter and resident leaders – in collaboration with NLIHC’s *Our Homes, Our Votes* campaign next Monday, August 1, at 6 pm ET. During the webinar, NLIHC staff and advocates will provide ways to register and mobilize low-income renters and
affordable housing advocates to vote. Register for next week’s Tenant Talk Live webinar at: https://bit.ly/361rmy2

NLIHC’s Our Homes, Our Votes nonpartisan campaign aims to increase the number of low-income renters at the polls by providing resources that can be used by advocates and organizations to mobilize low-income people to vote. With this aim in mind, the campaign has worked closely with national partners such as the Alliance for Justice, League of Women Voters, and Nonprofit VOTE to create a host of accessible voter engagement tools. In next week’s call, participants will be introduced to these tools and their uses.

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

Register for next week’s Tenant Talk Live webinar at: bit.ly/361rmy2

Stay up to date on Tenant Talk Live events via the Facebook group

From the Field

Rhode Island Dedicates 23% of ARPA Funds to Affordable Housing and Homeless Assistance, Passes 10 Bills to Address Housing Crisis

Rhode Island has dedicated $221 million of the $1.1 billion in “American Rescue Plan Act” (ARPA) State Fiscal Recovery funds it received toward affordable housing and homelessness prevention in its fiscal year (FY) 2023 budget. The investment builds on an initial allocation of $29 million for housing that was approved by state lawmakers in January 2022, bringing Rhode Island’s total investment to $250 million, or nearly one-quarter of the state’s ARPA allocation. Governor Daniel McKee signed the FY23 budget into law in June, along with 10 other bills meant to address the state’s housing crisis.

The state’s FY23 budget makes a number of important investments in housing, including $85 million for the construction of affordable homes, $25 million for the acquisition and redevelopment of distressed properties, $35 million to develop housing solutions for people experiencing homelessness, and $30 million for down payment assistance programs for first-time homebuyers allocated over multiple fiscal years through FY25. The budget carves out $10 million in funding for a pilot project to support public housing through development financing and project-based rental assistance. The budget also includes $28 million to recapitalize the state’s Historic Tax Credit Fund.

Over the past year, Homes RI, a multi-sector coalition of organizations focused on increasing the supply of safe, healthy, and affordable homes across Rhode Island, advocated for state leaders to make substantial investments of ARPA State Fiscal Recovery funds in improving housing stability for Rhode Islanders. Homes RI is facilitated by the Housing Network of Rhode Island, an NLIHC state partner. The coalition led a variety of initiatives, including formulating a set of housing investment priorities for ARPA, creating a Say Yes to Invest social media toolkit, supporting press coverage of efforts to increase housing funding, constructing a timeline of the ARPA allocation process, and holding legislative advocacy days with members at the statehouse. While Homes RI advocated for $500 million of ARPA funds to be allocated to affordable housing, the organization is celebrating the $250 million allocation, noting that it sends a clear signal of the Governor’s and Legislature’s commitment to address Rhode Island’s housing challenges.
“The legislative successes, particularly with the budget, would not have happened without persistent advocacy over many years by housing champions across our state,” said Barbara Clement, executive director of Housing Works RI at Roger Williams University, an NLIHC member and a part of the Homes RI coalition. “As NLIHC’s data and our annual housing factbook show, the need for more housing particularly for low-wage workers and individuals is dire. We will work with our colleagues to make sure these funds and programs target those most in need.”

Melina Lodge, executive director of the Housing Network of Rhode Island, called the investment “historic,” noting that prior to 2021, Rhode Island relied primarily on bond referenda to fund affordable home development. “This investment helps us to build scaffolding for future investments,” she said. “The budget acknowledges the urgency of the problem, prioritizes housing for lower-income households, and provides the opportunity for CDCs and nonprofit developers to demonstrate what this investment can do for the state.”

Lodge serves on the House Special Legislative Commission to Study the Rhode Island Low and Moderate Income Housing Act. Throughout the 2022 legislative session, Lodge worked with the Rhode Island House Speaker’s office, Commission Chairs, and bill sponsors to draft a package of complementary legislation that was signed into law in early July. According to Lodge, the process was a “true partnership” between House leadership and advocates. The package of 10 bills elevates the Deputy Secretary of Housing to a cabinet-level Secretary position, reduces barriers and streamlines processes to increase development activity, expands access to a greater diversity of housing options including accessory dwelling units, repurposed schools, and historic buildings, and prescribes the collection of useful data to drive thoughtful and responsive policy making in the future.

For more information about the Housing Network of Rhode Island, Homes RI, and the advocacy that led to this success, please contact Melina Lodge at mlodge@housingnetworkri.org.

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### NLIHC in the News

#### NLIHC in the News for the Week of July 17

The following are some of the news stories that NLIHC contributed to during the week of July 17:

- “Housing affordability continues to worsen for many Americans” Marketplace, July 19 at: [https://bit.ly/3PGz0TG](https://bit.ly/3PGz0TG)
- “City Watch: Ritchie Torres Wants to Make Federal Rent Relief Permanent” City Limits, July 19 at: [https://bit.ly/3B5mNDY](https://bit.ly/3B5mNDY)

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### NLIHC News

#### NLIHC Welcomes Kharl Reynado as Policy Intern!

NLIHC is pleased to welcome Kharl Reynado as our summer and fall 2022 policy intern! Kharl is a second-year student at the McCourt School of Public Policy at Georgetown University, where she is completing a master’s degree in public policy. She graduated from the University of Connecticut with a BA in economics and human
rights in 2019. Before moving to Washington, DC, she served as intake coordinator at the Connecticut Veterans Legal Center, where she helped connect veterans overcoming homelessness and mental illness with mental health professionals, social workers, and legal advocates to help them gain access to healthcare, housing, and stable incomes. More recently, Kharl served as an intern for Congresswoman Rosa DeLauro (D-CT). We are thrilled to have Kharl join the NLIHC team!

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).

Where to Find Us – July 25

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

- **St. Mary’s Center (Oakland), “2022 Alameda County Homelessness Leadership Academy”** – Virtual, July 26 (Courtney Cooperman)
- **National Alliance to End Homelessness, National Conference on Ending Homelessness, “Boosting Voter Participation in an Election Year”** – Washington, DC, July 27 (Courtney Cooperman)
HereTogether Coalition Meeting – Portland, Oregon, July 27 (Sarah Saadian)
United Native American Housing Association Summer Meeting – Rapid City, SD, August 2-4 (Lindsay Duvall and Kayla Laywell)
Ayuda Legal Puerto Rico Conference, Right to Stay: Housing, Land and Climate Justice – San Juan, PR, August 4-5 (Noah Patton and Sidney Betancourt)
HousingNext Grand Rapids Michigan Policy Conference – Grand Rapids, MI, August 16 (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)
Hudson County New Jersey Food and Shelter Coalition Monthly Meeting – Virtual, September 13 (Lindsay Duvall)
AARP Housing Workshop Plenary Panel – Virtual, September 22 (Diane Yentel)
Neighborhood Preservation Coalition of New York State, Annual Housing Conference, Federal Policy Update – Saratoga Springs, NY, October 3 (Lindsay Duvall)
SCANPH, Annual Conference 2022, “Inflation, COVID and Build Back Better: Federal Housing Policy Update after the Midterm Election” – Panel Discussion, Los Angeles, CA, October 28 (Sarah Saadian)
Partnership for Strong Communities, 2022 Connecticut Affordable Housing Conference – Keynote Speaker, Virtual, November 14 (Diane Yentel)
Maine Affordable Housing Coalition’s Housing Policy Conference – Keynote Speaker, Portland, ME, November 17 (Diane Yentel)

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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
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