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Congress

NLIHC to Testify at Congressional Hearing on How Renters and Communities Are Impacted by Current Housing Market

NLIHC President and CEO Diane Yentel will testify at a Senate Committee on Banking, Housing, and Urban Affairs hearing, “‘The Rent Eats First:’ How Renters and Communities are Impacted by Today’s Housing Market,” on Tuesday, August 2 at 10:00 am ET. Learn more about the hearing and watch the livestream at: <https://bit.ly/3PyNeWR>.

In her testimony, Diane will address the underlying causes of the affordable housing crisis, the current state of the housing market, and both the immediate and long-term federal policy solutions needed to ensure that renters with the lowest incomes have an affordable place to call home. Diane will discuss how the [severe shortage of affordable rental housing](#) and [widening gap between incomes and housing costs](#) are impacting low-income renters, putting them at risk of housing instability and, in worst cases, homelessness.

As emergency rental assistance funds are depleted and pandemic-era renter protections expire, renters are faced with soaring inflation, skyrocketing rents, increased evictions, and in many communities, more homelessness. At the same time, real estate investors have been purchasing low-cost homes at an unprecedented rate, likely driving further increases in rental prices. Diane will highlight the negative impacts that increased investor purchases can have on renters and communities, including decreased affordability, more fees, lack of upkeep, increased eviction, and displacement, particularly within Black neighborhoods. She will address how the lack of national renter protections allows institutional investors, corporate landlords, and others to engage in abusive practices for their own financial gain, placing tenants at risk of unjust treatment, housing instability, and eviction.

In her testimony, Diane will outline immediate actions that the Biden administration must take to protect America’s lowest-income and most marginalized renters from the harmful impact of inflation and rising rents, high rates of eviction filings, and increased homelessness in some communities. She will also call on Congress to increase investments in [long-term solutions](#) to the underlying shortage of affordable, accessible homes and insufficient renter protections for the lowest-income people. Addressing the roots of the housing affordability problem requires a sustained commitment to bridging the gap between incomes and rent through: universal rental assistance, investing in new affordable housing and preserving affordable rental homes that already exist for America’s lowest-income and most marginalized renters, providing emergency assistance to stabilize renters when they experience financial shocks, and establishing and enforcing strong renter protections.

The full list of hearing witnesses include:

- Diane Yentel, president and CEO of NLIHC
- Matthew Desmond, professor of sociology and director of Princeton University’s Eviction Lab
- Laura Brunner, president and CEO of the Port of Greater Cincinnati Development Authority
- Rosanna Morey, small property owner
- Darion Dunn, managing partner at Atlantica Properties

Learn more about the hearing and watch the livestream at: <https://bit.ly/3PyNeWR>

House Financial Services Committee Advances Three Housing Bills

The House Committee on Financial Services approved three bills on July 27 addressing housing: the “Studying Barriers to Homelessness Act” ([H.R.7123](#)), the “Naomi Schwartz Safe Parking Act of 2022” ([H.R.2965](#)), and the “Housing Inspections Accountability Act” ([H.R.8476](#)). NLIHC has endorsed each bill.

The “Studying Barriers to Homelessness Act” was introduced on March 17 by Representative Sylvia Garcia (D-TX). If enacted, the bill would direct the U.S. Government Accountability Office (GAO) to conduct a study to identify challenges in homelessness reduction and prevention. The bill passed the committee by a vote of 27-23.

The “Naomi Schwartz Safe Parking Act of 2022” was introduced on May 4, 2021, by Representative Salud Carbajal (D-CA). The bipartisan bill would authorize the provision of safe parking as an eligible activity under HUD’s Emergency Solutions Grant (ESG) program. The bill would establish five-year grants for cities and local governments to apply for up to \$5 million dollars to establish or expand safe parking programs for people experiencing homelessness. The bill passed the committee by a vote of 28-22.

The “Housing Inspections Accountability Act” was introduced by Representative Alexandria Ocasio-Cortez (D-NY) on July 21. If enacted, the bill would require HUD and USDA to submit annual reports to Congress regarding failed property inspections of federally assisted housing projects and to make such reports publicly available through a searchable online database. The reporting would include the following information: the number of properties that received failing or unsatisfactory scores; the federal program that the housing project is covered under; the defects and violations identified and the status of their remediation; the number of households that are on a waitlist to be moved to a different unit; and the number of failed properties that have requested an appeal. The bill passed the committee by a vote of 28-23.

Learn more about the “Studying Barriers to Homelessness Act” at: <https://bit.ly/3zdYgK8>

Learn more about the “Naomi Schwartz Safe Parking Act of 2022” at: <https://bit.ly/3bfm3S6>

Learn more about the “Housing Inspections Accountability Act” at: <https://bit.ly/3bfm74i>

Administration

White House to Hold Summit on Building on Emergency Rental Assistance to Ensure Long-Term Eviction Reform

The White House is holding a virtual event on Tuesday, August 2 from 12:30-2:30 pm ET on the need to build on the American Rescue Plan’s Emergency Rental Assistance (ERA) Program to ensure long-term eviction reform. The summit will have presentations on the need for eviction systems reform, court-led eviction reform, innovative state and local eviction prevention programs, and congressional commitment to build on ERA’s national eviction prevention infrastructure.

The summit will include remarks from a variety of experts including Diane Yentel, NLIHC president and CEO, Matthew Desmond, Pulitzer Prize-winning author of *Evicted*, state Supreme Court Chief Justices, and leaders of model eviction prevention programs. The summit will also feature remarks from House Committee on Financial Services Chair Maxine Waters (D-CA), Senate Banking, Housing, and Urban Affairs Committee Chair Sherrod Brown (D-OH), as well as senior officials in the Biden-Harris Administration.

The American Rescue Plan’s Emergency Rental Assistance program created the country’s first national policy and national infrastructure to prevent evictions by providing assistance to millions of tenants and their landlords. Now, as available funds wind down, it is important to build on lessons learned in order to move toward the type of long-term reform that will lead to more humane and just eviction policies in the future. The

White House summit will highlight examples of eviction prevention reforms needed to avoid a return to the unacceptable practices that existed before the pandemic.

The agenda for the summit is as follows:

The Urgent Need for Eviction System Reform

- Gene Sperling, White House American Rescue Plan Coordinator
- Wally Adeyemo, Deputy Secretary, U.S. Department of the Treasury
- Matthew Desmond, Eviction Lab, Princeton University
- Diane Yentel, National Low Income Housing Coalition

Visionary Court-Led Eviction System Reform

- Vanita Gupta, Associate Attorney General, U.S. Department of Justice
- Chief Justice Bridget Mary McCormack, Michigan Supreme Court
- Chief Justice C. Shannon Bacon, New Mexico Supreme Court
- Chief Judge Veronica Henry, Orleans Parish Civil District Court (Louisiana)

Innovations in State and Local Eviction Prevention

- Chicago Mayor Lori Lightfoot
- Philadelphia Councilmember Helen Gym
- Andrea Bell, Oregon Housing and Community Services
- Hazel Remesch, Cleveland Legal Aid
- Zach Neumann, COVID-19 Eviction Defense Project (Colorado)

Congressional Commitment to Building on ERA's Nationwide Eviction Prevention Infrastructure

- Senate Banking, Housing, and Urban Affairs Committee Chair Sherrod Brown (D-OH)
- House Committee on Financial Services Chair Maxine Waters (D-CA)

The Path Forward on Eviction Protections and Closing Remarks

- Erika Poethig, Special Assistant to the President for Housing and Urban Policy

Register for the White House Eviction Prevention Summit at: <https://bit.ly/3beXbtz>

For questions about the event, please contact evictionprevention@who.eop.gov.

Racial Equity

Summer of IDEAS Event Series Concludes with Live Discussion about Pulitzer Prize-winning Book *Invisible Child: Poverty, Survival and Hope in an American City*

The final event in NLIHC's [Summer of IDEAS event series](#) will take place on Thursday, August 4, at 3 pm ET, when Melissa Harris-Perry of Wake Forest University moderates a panel discussion about author Andrea Elliott's Pulitzer Prize-winning book [Invisible Child: Poverty, Survival and Hope in an American City](#). The panelists – including Andrea Elliott, advocate Chanel Sykes (who is featured in the book), and James Perry

(president and CEO of the Winston-Salem Urban League) – will discuss systemic racism, poverty, homelessness, housing insecurity, and other themes from *Invisible Child*. Register [here](#).

Budget and Appropriations

Senate Appropriations Subcommittee on Transportation, Housing and Urban Development Releases Draft FY23 Funding Bill with Some Increases for Affordable Housing and Homelessness

The Senate Appropriations Subcommittee on Transportation, Housing and Urban Development, and Related Agencies (THUD) released on July 28 its [draft spending bill](#) for fiscal year (FY) 2023. The bill would provide [\\$70 billion](#), including \$10.3 billion in offsets, for HUD’s affordable housing, homelessness, and community development programs – an increase of \$4.3 billion over FY22-enacted levels but \$3 billion less than the [House bill](#) and \$1.9 billion less than the amount proposed in [President Biden’s FY23 budget request](#). See NLIHC’s [full analysis and updated budget chart](#) for more details.

The Senate bill would provide \$30.18 billion for Housing Choice Vouchers, which is an increase of \$2.8 billion over FY22-enacted levels and likely enough funding to renew all existing contracts, given current data. However, the proposal provides significantly less funding to expand vouchers to assist households than the funding proposed by the House or President Biden: the House bill would provide an additional 140,000 households with rental assistance, and President Biden’s budget request would provide an additional 200,000 households with rental assistance. The Senate bill would only expand rental assistance to approximately 5,000 additional households.

The Senate bill proposes to increase funding for some HUD programs compared to FY22, in some cases above the levels proposed by the House last month. The bill includes a \$225 million increase to the HOME Investment Partnership program (\$1.725 billion), which is \$50 million more than the amount proposed by the House. The bill also proposes a \$50 million increase to tribal housing programs (\$1.052 billion), which is over \$50 million more than the amount proposed by the House.

While some programs would receive an increase in funding compared to FY22, these programs are funded at levels lower than those proposed by the House. Project-Based Rental Assistance (\$14.687 billion), Homeless Assistance Grants (\$3.545 billion), the Housing for Persons with AIDS (HOPWA) program (\$468 million), and the Public Housing Capital Fund (\$3.405 billion) would receive more funding than in FY22, but less than the amounts proposed by the House bill.

Other programs would be provided less funding by the Senate bill than the FY22-enacted levels or the amounts proposed by the House. These include the Community Development Block Grant (\$4.818 billion), Healthy Homes (\$390 million), Section 811 Housing for Persons with Disabilities (\$288 million), and Choice Neighborhood Initiative Grant (\$250 million) programs, as well as HUD’s Office of Policy Development and Research (\$115 million).

The Public Housing Operating Fund (\$5.06 billion), Section 202 Housing for the Elderly program (\$1.03 billion), and Fair Housing programs (\$85 million) would receive level funding compared to FY22.

More advocacy is needed to ensure that the final spending bills provide robust funding to HUD programs. Because appropriations committee leaders have not yet reached a bipartisan agreement on topline spending numbers, the draft House and Senate bills were written by Democrats without input from Republicans. Any final spending bill must garner the support of at least 10 Senate Republicans to avoid a filibuster.

NLIHC expects Congress will need to enact a [continuing resolution \(CR\)](#) to keep the government open past the start of the new fiscal year on October 1 and to provide leadership with more time to negotiate, draft, and enact final spending bills by the end of the year.

[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.

Read NLIHC's full analysis of the Senate THUD draft spending bill at: <https://bit.ly/3cRMjSX>

Access NLIHC's updated budget chart at: <https://bit.ly/3OL53kh>

Tentative Deal Reached on Budget Reconciliation Package that Excludes Needed Housing Investments

Senate Majority Leader Chuck Schumer (D-NY) and Senator Joe Manchin (D-VA) reached agreement on July 27 on a reconciliation package that includes roughly \$433 billion in new spending over the next 10 years on provisions relating to climate, energy, and health. The bill, "[Inflation Reduction Act of 2022](#)," excludes housing investments needed to address skyrocketing rents and the severe shortage of affordable homes for the lowest-income renters. The cost of housing is the [single largest component](#) of the Consumer Price Index (CPI), a key measure of inflation; therefore, addressing the rising cost of housing is central to decreasing inflationary pressure on households, especially in the long term.

The Inflation Reduction Act would devote nearly \$370 billion to clean energy and climate change programs and \$64 billion to extend the expanded "Affordable Care Act" subsidies for three years, through 2025. The bill would also allow Medicare to negotiate for prescription drug prices. The package is estimated to raise \$739 billion in revenue over 10 years from tax increases, enhanced tax enforcement, and prescription drug cost savings.

As it is currently written, the reconciliation bill would provide only \$1 billion for energy upgrades to properties in various HUD housing programs, except for public housing. Congress has divested from [public housing](#) for decades, resulting in more than \$70 billion in unmet capital backlog needs. As a result, our nation loses 10,000 to 15,000 units of public housing every year to obsolescence or decay and while units continue to fall into disrepair. Public housing residents are routinely [exposed to hazardous and unhealthy living conditions](#), including lead, carbon monoxide, mold, asbestos, radon, and pest infections.

The House-passed “Build Back Better Act” included [targeted](#) affordable housing investments needed to bridge the [widening gap between incomes and rising housing costs](#) and address the [severe lack of deeply affordable rental homes](#). The Build Back Better Act would have invested \$25 billion to expand rental assistance to more than [300,000 households](#) – an important first step toward making rental assistance available to all eligible households. The Build Back Better Act would have provided \$65 billion to preserve public housing for future generations and to protect the health and safety of its 2.5 million residents. It would have provided \$15 billion to build and preserve [more than 150,000 homes](#) for people with the greatest needs through the national Housing Trust Fund. By failing to include the Build Back Better Act’s historic and targeted affordable housing investments in the currently negotiated package, Congress risks missing a once-in-a-generation opportunity to help end homelessness and housing poverty in America.

Senate Majority Leader Schumer hopes to bring the Inflation Reduction Act to the floor for a vote this week. However, the bill must first complete the “Byrd bath” process, in which it is vetted for compliance with budget reconciliation rules. Coronavirus-related absences may pose challenges since all Democrats will need to vote for the bill.

Read the draft bill text at: <https://bit.ly/3Q1LCET>

Read a summary of the Inflation Reduction Act at: <https://bit.ly/3PIwGvy>

Coronavirus, Disasters, Housing, and Homelessness

New Bipartisan Congressional Disaster Preparedness and Recovery Caucus Announced

Representatives Troy A. Carter Sr. (D-LA), Carlos A. Gimenez (R-FL), Joe Neguse (D-CO), and Nancy Mace (R-SC) announced the formation of the Bipartisan Congressional Disaster Preparedness and Recovery Caucus on July 27. The new caucus will work to advance bi-partisan legislation and policies providing for efficient, equitable, relief for disaster survivors and advocate for disaster preparedness measures and programs. The founding co-chairs all represent areas heavily impacted by disasters in the last several years.

Along with the creation of the caucus, the founding members introduced two bills. The “[Delivering Equity and Justice for Disaster Survivors Act of 2022](#)” would establish a Disaster Equity and Justice Subcommittee within FEMA’s National Advisory Council to help amplify the voices, needs, and experiences of disaster survivors. The “[Office of Disaster Recovery Act](#)” would direct the Secretary of Commerce to create an office of disaster recovery to support economic recovery following disasters.

“Disasters don’t recognize borders or political party, and neither should our nation’s disaster preparedness or recovery system,” said Representative Carter in a [press release](#) announcing the creation of the caucus. “As extreme weather events increase in frequency and intensity due to climate change, we need to work together to strengthen our systems and save lives. I am proud to join with my fellow co-chairs to launch this bipartisan caucus that is committed to advocating for effective preparedness and recovery measures and programs that best serve the American people and don’t leave anyone behind.”

“The creation of the new Bipartisan Congressional Disaster Preparedness and Recovery Caucus will serve as a phenomenal tool in crafting legislation to better protect our communities prone to natural disasters,” said Representative Gimenez. “South Florida remains a high-risk area for flooding and storm damage. Advocating for crucial funding and programs through the caucus will fortify our ability to keeping South Florida the greatest place to live, work, and raise a family.”

Read the press release at: <https://bit.ly/3S8rwum>

House Passes Wildfire Response and Drought Resiliency Package Containing Text Endorsed by Disaster Housing Recovery Coalition

The House of Representatives passed the “[Wildfire Response and Drought Resiliency Act](#)” on July 29 by a vote of 218-199. The more than 500-page bill contains numerous provisions boosting the nation’s ability to fight wildfires, conserve and improve access to water, preserve indigenous rights to water, address environmental justice issues in low-income communities, and improve how the country responds to and learns from disasters. The package includes provisions providing expanded assistance to victims of the Hermit’s Peak/Calf Canyon Fire – the largest wildfire in the history of New Mexico – which investigators [determined](#) began when a U.S. Forest Service prescribed burn escaped confinement.

Notably, the package includes text of the “[Disaster Learning and Lifesaving Act](#).” Introduced in the House by Representative Katie Porter (D-CA), the bill would create a new permanent and independent National Disaster Safety Board (NDSB) to study the underlying causes of disaster-related deaths and property damage across the country. The bill is [endorsed](#) by the NLIHC-led Disaster Housing Recovery Coalition, a group over 850 local, state, and national organizations working to ensure that all disaster survivors receive the assistance they need to fully recover.

The National Disaster Safety Board (NDSB) is modeled on the National Transportation Safety Board (NTSB) that investigates plane crashes, major railroad accidents, and commercial highway accidents. Rather than working to assign specific blame for disaster failures, the NDSB would focus on how to improve disaster recovery systems to avoid future loss of life and major property damage. The bill would also ensure that reports and recommendations are publicly available, and it requires the board to provide technical assistance to jurisdictions attempting to implement recommendations. Low-income households commonly experience the worst effects of disasters while also receiving the least amount of assistance to recover afterward. By attempting to identify the underlying causes of these catastrophes and implementing improvements, the NDSB would mitigate the risks facing low-income households during major disasters.

Read the text of the “Wildfire Response and Drought Resiliency Act” at: <https://bit.ly/3PX1Kbi>

Polling Shows Concern About Extreme Weather Events and Broad Support for Greater Levels of Disaster Assistance

A [polling memo](#) released late last month by Data for Progress, found that voters across the political spectrum remain concerned about the impact of extreme weather events that are growing in frequency and intensity. At the same time, voters are nearly unanimous in the opinion that the federal government is not doing enough to assist disaster survivors – who are more likely to be low-income, Black, Latino, Indigenous, homeless, or disabled households.

Nearly half of likely voters are concerned that they may be displaced from their home due to an extreme weather event; more than one-third of those polled either had already been displaced from their home due to an extreme weather event or knew someone who had. Only 38% of those polled think that the federal government is providing sufficient support to disaster survivors. The poll distinguished responses by political affiliation, revealing that opinions about the threat of severe weather and the need for greater resources for disaster recovery remain remarkably stable whether speaking to Democrats, Republicans, or Independents.

Additional questions found that 83% of likely voters, including 80% of Republican voters, support providing federal housing assistance after a disaster. Nearly 80% of voters, including nearly 80% of Republican voters, support federal grants for low-income households displaced by extreme weather events. Eighty-five percent support federal funding for infrastructure resiliency against extreme weather and 74% support federal funding for homes and buildings. Those polled also uniformly support a reduction in wait times for those in need of support following disasters.

The memo from Data for Progress included numerous policy solutions, many of which are supported by the NLIHC-led Disaster Housing Recovery Coalition. The recommendations include: implementing the [Disaster Housing Assistance Program](#), creating an eviction moratorium accompanying major disasters, increasing access to FEMA resources by expanding the documentation eligible to show ownership or occupancy of disaster damaged properties via the “[Housing Survivors of Major Disasters Act](#),” and permanently authorize HUD’s federal long-term recovery funding program via the “[Reforming Disaster Recovery Act](#).”

Read the polling memo from Data for Progress at: <https://bit.ly/3bagwfH>

HoUsed Campaign for Universal, Stable, Affordable Housing

Join Today’s National HoUsed Campaign Call for Universal, Stable, Affordable Housing!

[Join](#) today’s (August 1) national HoUsed campaign call from 2:30 to 4:00 pm ET. We will be joined by Biden Administration Senior Advisor and American Rescue Plan (ARP) Coordinator Gene Sperling to discuss the White House’s efforts to increase housing supply and prevent evictions. We will provide Capitol Hill updates and invite you to tune in on Tuesday, August 2, as NLIHC President and CEO Diane Yentel testifies at the [Senate Banking Committee Hearing](#) on the housing market’s impact on renters and [White House Eviction Prevention Summit](#). We will also provide updates on new Treasury guidance on the State and Local Fiscal Recovery Fund (SLFRF) program to facilitate the use of these funds for affordable housing. NLIHC Research Analyst Emma Foley will provide an overview of the newly released annual report [Out of Reach 2022: The High Cost of Housing](#). We will hear from NLIHC’s End Rental Arrears to Stop Evictions (ERASE) project cohort about analyzing disparities in emergency rental assistance. We will also receive updates from the field.

Emergency Rental Assistance

Treasury Releases Updated Guidance to Facilitate the Use of SLFRF for Affordable Housing

The U.S. Department of the Treasury released [updated guidance](#) on July 27 to increase the ability of state, local, and tribal governments to use [Coronavirus State and Local Fiscal Recovery Funds](#) (SLFRF) to boost the supply of affordable housing in their communities. Treasury issued a Final Rule for SLFRF in January 2022 that provided broad flexibility for the use of funds, including for affordable housing (see *Memo*, [1/10](#)). Treasury’s new guidance provides further flexibility to use SLFRF to develop affordable housing and help lower housing costs. Additionally, Treasury and HUD jointly published an ["Affordable Housing How-To Guide"](#) to assist state and local governments implement use of these funds for affordable housing. The new guidance was informed by consultations with housing advocates and members of Congress, including those who cosponsored the bipartisan NLIHC-supported LIFELINE Act (see *Memo*, [5/16](#)).

The new guidance, in [Final Rule FAQs 2.14 and 4.9](#), makes the following changes:

- **Expands Presumptive Eligibility:** The guidance clarifies two uses of SLFRF funds for affordable housing that are presumed to be eligible. First, the guidance states that affordable housing projects under the “public health and negative economic impacts” (PH-NEI) eligible use category are presumptively eligible if the projects meet four core requirements of the following: national Housing Trust Fund (HTF), HOME Investment Partnerships Program (HOME), Low Income Housing Tax Credit (LIHTC), public housing Capital Fund, Section 202 Supportive Housing for the Elderly, Section 811 Supportive Housing for Persons with Disabilities, Section 8 Project-Based Rental Assistance, USDA multifamily preservation, Indian Housing Block Grant program, Indian Community Development Block Grant program, or Bureau of Indian Affairs Housing Improvement Program. The four core requirements include resident income restrictions, affordability and related covenant requirements, tenant protections, and housing quality standards. Second, the guidance clarifies that Treasury will presume that SLFRF funds used for affordable rental housing under the PH-NEI use category are eligible if the units funded serve households at or less than 65% of area median income (AMI) for a period of 20 years or greater.
- **Increases Flexibility to Use SLFRF for Long-Term Affordable Housing Loans:** The guidance states that governments can now use SLFRF to fully finance long-term affordable housing loans, including the principal of such loans, subject to certain requirements. The loans must have maturity and affordability requirements of 20 years or longer and must fund units serving tenants with income less than or equal to 65% of AMI. Additionally, the project owner must repay any loaned funds if the property becomes noncompliant, and in the context of a LIHTC project must waive the right to request a qualified contract. The guidance clarifies that repayment of long-term loans can be reinvested into future affordable housing uses consistent with the final rule. Affordable housing loans are considered expended at the point of disbursement, and repayments of such loans are not subject to program income rules.

The “How-To Guide” provides an overview of the updated guidance and outlines how governments can layer SLFRF with other sources of federal funding such as LIHTC, HOME, HTF, HOME-ARP, project-based vouchers, and other sources of funding to maximize resources and meet housing needs in their communities. Governments can use SLFRF in conjunction with a wide range of federal, state, local, and private resources to develop and rehabilitate affordable housing, acquire and convert properties into affordable housing, and fund predevelopment activities, among other eligible uses. Treasury will hold a series of webinars and briefings with state and local governments and other stakeholders to provide continued engagement and support on how SLFRF funds can be used to increase housing supply.

The updated SLFRF guidance follows a commitment in the Biden Administration’s [Housing Supply Action Plan](#) to leverage American Rescue Plan funds for investments in affordable housing as part of a broader effort to increase the nation’s housing supply and lower housing costs (see *Memo*, [5/16](#)).

Read Treasury’s press release at: <https://bit.ly/3PKLJoA>

Treasury’s Final Rule FAQ is available at: <https://bit.ly/3vpfHq1>

Read the “Affordable Housing How-To Guide” at: <https://bit.ly/3Q2wtTS>

NLIHC is tracking the use of SLFRF for affordable housing at: <https://bit.ly/3cRRJgV>

May Emergency Rental Assistance Data Show Decrease in Overall ERA Spending

The U.S. Department of the Treasury (Treasury) has [released](#) emergency rental assistance (ERA) spending data through May 2022. ERA grantees spent over \$948 million of ERA2 and \$681 million of ERA1 for a total of \$1.63 billion of ERA disbursed to households in May alone. This amount is slightly lower than the \$1.65 billion

of ERA spent in April and \$1.86 billion spent in March. Overall, \$30.2 billion of ERA1 and ERA2 have been spent on assistance to households, administrative expenses, and housing stability services. The ERA program has made more than six million payments to households since January 2021.

Over \$948 million of ERA2 funds were spent on assistance to households in May, down from \$1.08 billion of ERA2 funds spent in April and \$1.14 billion in March. Grantees spent more than \$681 million of ERA1 in May, a slight increase from the \$565 million spent in April, but down from the \$714 million spent in March. This is the fifth consecutive month that less than \$1 billion in ERA1 funds has been spent. Grantees are statutorily required to obligate all ERA1 funds by September 2022.

ERA1 Trends: States have spent more than \$12.9 billion in ERA1 funds, or 77% of \$16.9 billion of revised state allocations, and localities have spent more than \$5.1 billion, or 76% of \$6.8 billion of revised allocations. By the end of May, 19 state grantees and the District of Columbia had expended over 75% of their revised ERA1 allocations on assistance to households. California, Connecticut, Massachusetts, Minnesota, North Carolina, and Virginia spent more than 90% of their revised ERA1 allocations. Because grantees are allowed to spend 10% of their allocation on administrative expenses, it is likely that these grantees have exhausted their entire ERA1 allocations. Conversely, 12 state grantees had expended less than 50% of their revised ERA1 allocation by the end of May 2022, despite having [reallocated a portion](#) of their initial ERA1 funds in late 2021. Treasury is expected to reallocate a portion of unobligated ERA1 funds based on spending through March 31, 2022. Treasury has not released data on these reallocations.

ERA2 Trends: State grantees had spent nearly \$7.0 billion of ERA2 funds by the end of May, approximately 44% of the \$15.9 billion allocated to states. Similarly, localities have spent approximately 45% of their allocations, or \$2.4 billion of the \$5.3 billion allocated to localities. Twelve state grantees and the District of Columbia had spent over 50% of their ERA2 allocations by the end of May. Three state grantees – Idaho, Iowa, and Ohio – have yet to spend any of their ERA2 funds. Two state grantees – Arkansas and Nebraska – have not accepted ERA2 funds.

NLIHC tracks ERA spending on the [ERA Dashboard](#) and [Spending Tracker](#). Our tracking integrates Treasury data with real-time data from program dashboards and program administrators to provide a closer estimate of how much ERA funding has been obligated to date.

Opportunity Starts at Home

OSAH Campaign Releases New Podcast Episode on Segregation, Gentrification, and Fair Housing

The [Opportunity Starts at Home](#) campaign released a new podcast episode, “Segregation, Gentrification, and Fair Housing.” The thirty-eighth installment in OSAH’s podcast series, the new episode features a discussion with Dr. Lance Freeman, the Penn Integrates Knowledge Professor of City and Regional Planning & Sociology at the University of Pennsylvania.

In this episode, Dr. Freeman discusses how growing up in New York City spurred his interest in housing policy, the historical development of segregated living patterns in U.S. cities, how the government contributed to these patterns, the emergence of gentrification in urban development, and the specific policies that can better promote affordable housing and integration.

Listen to the podcast episode [here](#).

Our Homes, Our Votes

Register for August 8 *Our Homes, Our Votes* Webinar on Voter Education

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, "Voter Education: The When, Where, What, Why, and How," will be held on Monday, August 8, at 2:30 pm ET. Register for the webinar [here](#).

Registered voters need information to exercise their rights with confidence. A successful voter education campaign should ensure that voters have the logistical details they need to show up at the polls or vote by mail. The webinar will cover best practices for educating voters about polling locations, mail-in voting, ID requirements, provisional ballots, navigating new voting procedures, and knowing their voting rights. Panelists will also discuss opportunities to educate voters on candidates' policy positions and what to expect on their ballots. The panel will feature Cristin Langworthy, community engagement and government relations coordinator at the Housing Network of Rhode Island; Santra Denis, executive director of the Miami Workers Center; and Owen Hutchinson, director of external relations at the Anchorage Coalition to End Homelessness.

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

Research

NLIHC Releases *Out of Reach 2022*

NLIHC released its annual report, "[Out of Reach 2022: The High Cost of Housing](#)," on July 28. The 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 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 national Housing Wage is \$25.82 per hour for a modest two-bedroom home at fair market rent and \$21.25 per hour for a modest one-bedroom home.

Out of Reach 2022 finds that in no state, metropolitan area, or county can a full-time minimum-wage worker afford a modest two-bedroom rental home at the fair market rent (FMR). The FMR is an estimate of what a family moving today can expect to pay for a modestly priced rental home in a given area. Minimum wage workers cannot afford a modest one-bedroom apartment in 91% of U.S. counties. Even after accounting for state and county minimum wages that are higher than the federal minimum, the average minimum wage worker would need to work 96 hours per week to afford a two-bedroom apartment at the fair market rent, and 79 hours to afford a one-bedroom apartment at the fair market rent. Housing is also out of reach for millions of workers who earn more than the minimum wage but whose wages have not kept pace with housing costs. Eleven of the largest 25 occupations in the country pay a median wage that is less than the one-bedroom housing wage.

The affordability of rental housing is not just a challenge for low-wage workers. While the national average fair market rent for a one-bedroom apartment is \$1,105, an individual receiving the average unemployment insurance benefit can afford a rent of no more than \$529 per month. An individual receiving the federal Supplemental Security Income (SSI) benefit can afford no more than \$252 per month.

Nationwide, recent rent increases have made affording and maintaining housing even more difficult for the lowest-income renters. Rents rose 18% between the first quarter of 2021 and the first quarter of 2022. These rent increases have been widespread: out of 345 metropolitan counties, all but two have seen a rise in rental prices since 2021. With rents skyrocketing and prices for goods increasing, workers may have to sacrifice necessities like food, medical services, transportation, and childcare simply to remain housed.

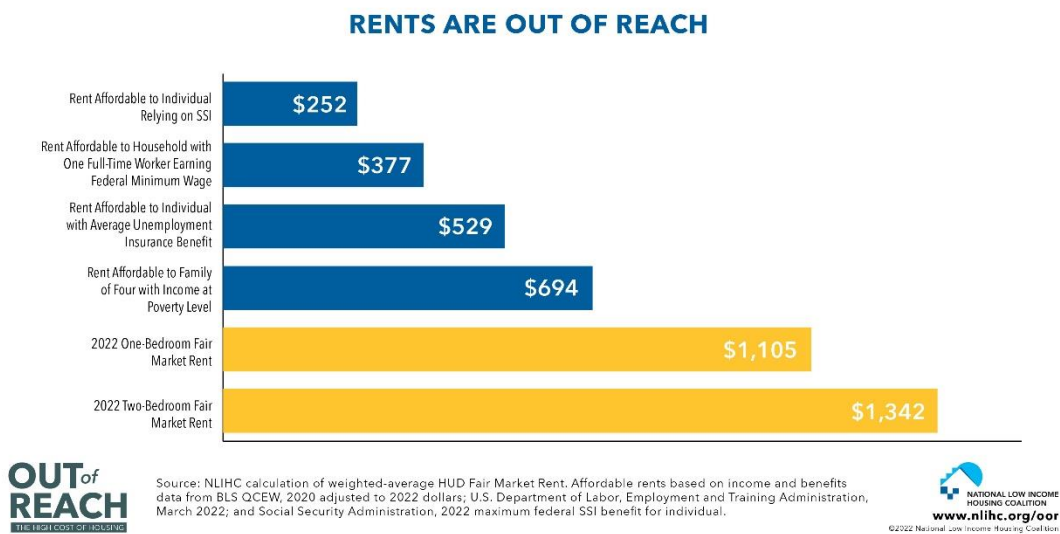
Out of Reach 2022 shows that the gap between wages and housing costs is largest for people of color, and particularly women of color. The median Black and Latino worker earn nearly \$6.00 less per hour than the median white worker. Among renters, 55% of Black households are cost-burdened and 53% of Latino households are cost-burdened, compared to 43% of white households. The disparities grow even starker for women of color: more than 70% of Black and Latina women earn wages that fall short of the one-bedroom Housing Wage.

As rental prices rise, evictions resume, and COVID-19 policy measures expire, low-income renters will face insurmountable hardships finding and maintaining affordable housing without significant congressional action. *Out of Reach* highlights key policy measures needed to solve the housing affordability crisis, including expanding rental assistance to all eligible renters, preserving and expanding the supply of affordable housing, creating a permanent emergency rental assistance program for households that face an unexpected financial shock, and strengthening renter protections.

The *Out of Reach 2022* interactive website includes data for each state, county, and metropolitan area and an easy-to-use search function for identifying data by metropolitan-area ZIP code. The website can be accessed at: <https://reports.nlihc.org/oor>

Fact of the Week

Renters in Different Circumstances Struggle to Afford One- and Two-Bedroom Apartments at the Fair Market Rent



Source: NLIHC calculation of weighted-average HUD Fair Market Rent. Affordable rents based on income and benefits data from BLS QCEW, 2020 adjusted to 2022 dollars; U.S. Department of Labor, Employment and

Training Administration, March 2022; and Social Security Administration, 2022 maximum federal SSI benefit for individual.

Events

Join Today’s “Tenant Talk Live” Webinar for Renters and Resident Leaders on Mobilizing Low-Income Renters to Register and Vote

NLIHC will host the next session of “Tenant Talk Live” in collaboration with NLIHC’s *Our Homes, Our Votes* campaign today, Monday, August 1, at 6 pm ET. “Tenant Talk Live” is a webinar with and for renters and resident leaders. During the webinar, NLIHC staff will provide ways to register, educate, and mobilize low-income renters to vote. Register for today’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 register and 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](#). On today’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 webinar, please email: sbetancourt@nlihc.org

Register for today’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

New Jersey Housing Advocates Applaud Historic Investments in the FY2023 State Budget

The New Jersey Legislature has passed a [\\$50.6 billion budget](#) for fiscal year (FY) 2023 providing an unprecedented level of investment in ensuring housing affordability. Among other provisions, the budget preserves full funding for New Jersey’s Affordable Housing Trust Fund, further expands funding for affordable housing production, creates a new child tax credit for low-income families, and provides additional tax relief for low- and moderate-income renters to help offset the costs of rent increases. The budget includes an allocation of \$2.3 billion in federal “American Rescue Plan Act” (ARPA) funds. New Jersey Governor Phil Murphy signed the budget into law on June 30, and it took effect on July 1.

The budget invests \$100 million in the Affordable Housing Trust Fund and \$15 million in funding the Neighborhood Revitalization Tax Credit program. Ensuring funding for these programs was the statewide priority of the [HouseNJ](#) campaign launched earlier this year by the [Housing & Community Development Network of New Jersey \(HCDDNJ\)](#), an NLIHC state partner (see [Memo](#), 2/28). The HouseNJ campaign urges lawmakers at the state and federal levels to ensure housing security and stability for all New Jersey residents by investing in transformative housing resources, in part by drawing on New Jersey’s allocation of ARPA funds.

“The FY2023 state budget is historic, providing the highest level of investment for housing affordability, security, and stability ever in our state,” said Staci Berger, president and CEO of HCDNNJ. “Housing affordability has long been a problem for our residents, and the pandemic has exacerbated this crisis. We applaud Governor Murphy, Lieutenant Governor Oliver, Senate President Scutari, Speaker Coughlin, and the members of the Legislature for passing a budget that includes transformational, once-in-a-lifetime investments to address housing scarcity.”

In addition to investing in these priorities, the FY2023 budget will dedicate \$305 million to creating more than 3,000 new affordable homes across 43 developments statewide through the new [Affordable Housing Production Fund](#). The budget allocates \$2 billion for the Affordable New Jersey Communities for Homeowners and Renters (ANCHOR) – Property Tax Relief Program. ANCHOR is expected to provide new relief for more than 900,000 renters with incomes up to \$150,000, who will receive \$450 each year to help offset rent increases caused by increasing property taxes. The budget also creates a new Child Tax Credit (CTC) for families making up to \$80,000 a year. The credit is inclusive of taxpayers without Social Security numbers who use individual tax identification numbers. The refundable CTC will provide a maximum of \$500 annually per child under the age of six for taxpayers making \$30,000 or less, with rates adjusting for household incomes up to \$80,000. Another \$170 million will be used to remediate lead paint hazards in homes and apartments across the state.

For more information about the HouseNJ campaign and the advocacy that led to these investments in affordable housing, please contact Nina Rainiero, director of communications for the Housing & Community Development Network of New Jersey, at nrainiero@hcdnnj.org.

NLIHC In the News

NLIHC in the News for the Week of July 24

The following are some of the news stories that NLIHC contributed to during the week of July 24:

- “How Moratoriums & Rental Assistance Impacted U.S. Evictions” *PBS Frontline*, July 26 at: <https://to.pbs.org/3zII32b>
- “Inflation Is Making Even Poverty Unaffordable” *Newsweek*, July 27 at: <https://bit.ly/3PJMEpq>
- “Rents Are Out of Reach for Minimum-Wage Workers Toiling 40 Hours a Week” *Bloomberg News*, July 28 at: <https://bloom.bg/3PNKDs4>

NLIHC News

NLIHC Welcomes Brooke Evans as Policy Intern

NLIHC is pleased to welcome Brooke Evans as a summer 2022 policy intern through the American Association of People with Disabilities. Brooke is a recent graduate of the University of Wisconsin–Madison where she established herself as a nationally-known activist on issues such as basic needs instability and affordable and accessible higher education. Brooke is a disabled person with lived experience of homelessness who has been involved with organizing, policy, governance, research, writing, consulting, and public speaking for more than 10 years. She is a champion of bridging constituency and policy to ensure impacted people are in the rooms and at the tables where all decisions are made, empowered as leaders, experts, and decision-makers. She put these values into action by coordinating input from peers who have experienced homelessness and eviction across the

country to help former Secretary of Housing and Urban Development Julián Castro build his 2020 Democratic presidential platform on housing and homelessness.

Where to Find Us – August 1

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

- [United Native American Housing Association](#) Summer Meeting – Rapid City, SD, Aug 2-4 (Lindsay Duvall and Kayla Laywell)
- Ayuda Legal Puerto Rico’s 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)
- Southern California Association of Non Profit Housing [Annual Conference 2022](#), “Inflation, COVID and Build Back Better: Federal Housing Policy Update After the Midterm Election,” Panel, Los Angeles, CA, October 28, (Sarah Saadian)
- Partnership for Strong Communities [2022 Connecticut Affordable Housing Conference](#), Virtual, November 14, (Diane Yentel)
- [Maine Affordable Housing Coalition](#), Housing Policy conference, Portland, ME, November 17, (Diane Yentel)

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