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Emergency Rental Assistance

NLIHC Participates in White House Summit on Emergency Rental Assistance and Long-Term Eviction Reform

The White House and the U.S. Department of the Treasury (Treasury) hosted a [virtual summit](#), “Building Lasting Eviction Prevention Reform,” on August 2. The summit addressed ways to build on the Emergency Rental Assistance Program enacted under the “American Rescue Plan” to bring about long-term eviction reform. NLIHC President and CEO Diane Yentel spoke at the summit. Watch a recording of the summit [here](#).

The Emergency Rental Assistance (ERA) Program enacted under the American Rescue Plan established a national infrastructure – the first of its kind – to prevent evictions and provide assistance to millions of at-risk tenants and their landlords. Now, as available ERA funds dwindle, it is critical that policymakers build on the success of the ERA program and the lessons learned from its implementation to bring about the sort of long-term reform that will lead to a more humane and just eviction policy. The White House summit highlighted examples of eviction prevention reforms needed to avoid a return to the unacceptable situation that existed before the pandemic. In particular, the summit focused on the need to use the momentum created by ERA to generate lasting reform, in part by drawing on remaining American Rescue Plan funds for ERA and State and Local Fiscal Recovery Fund (SLFRF) assistance, and in achieving permanent authorization and funding for ERA.

NLIHC President and CEO Diane Yentel, an opening speaker at the summit, praised the ERA program. “Since its implementation, ERA has stood up more than 500 emergency rental assistance programs across the country and made over 7 million payments to renters in need,” said Diane. “Our collective efforts to ensure the ERA funds advanced equity and reached the lowest income and most marginalized people have been successful. Such an alignment of resources to those with the greatest needs happens only with deliberate and purposeful program design and outreach, as NLIHC, our partners, and the full Biden administration encouraged and enabled.” She continued: “We have clear proof of the effectiveness of ERA, and with that comes an opportunity – and bipartisan support for - making ERA a *permanent* program. We must do so – to maintain the infrastructure communities worked so hard to build, and to provide assistance that can help families avoid the long-term harm of evictions.”

The summit included top Administration officials, as well as Chairman of the U.S. Senate Committee on Banking, Housing, and Urban Affairs Sherrod Brown (D-OH) and Professor Matthew Desmond, who founded Princeton University’s Eviction Lab. The summit was also attended by a range of national, state, and local leaders who have pioneered lasting reforms that could serve as national models.

View a recording of the summit [here](#).

Read a fact sheet on the summit published by the White House [here](#).

Treasury Issues New Guidance on Using Unobligated ERA2 Funds for Affordable Rental Housing and Eviction Prevention Purposes

The U.S. Department of the Treasury (Treasury) published [guidance](#) on July 27 on the use of emergency rental assistance funds provided through the “American Rescue Plan Act” – referred to as “ERA2” – for affordable rental housing, eviction prevention, and housing stability purposes after October 1, 2022. The [statute](#) establishing the ERA2 program provides that a grantee may use its ERA2 funds that are unobligated as of October 1, 2022, for “other affordable rental housing and eviction prevention purposes, as defined by the

Secretary, serving very low-income families.” Prior to obligating any funds for such purposes, the grantee must have obligated at least 75% of the total ERA2 funds allocated to it for ERA-eligible financial assistance, housing stability services, and administrative costs. Treasury added [FAQ 46](#) to provide clarity on how grantees can use unobligated ERA2 funds.

The guidance includes the following provisions:

Obligation Threshold: The 75% obligation threshold is based on the grantee’s ERA2 amount as adjusted for any voluntary reallocation or recapture of funds. If a grantee reaches the 75% threshold after October 1, 2022, it may begin using ERA2 for eligible purposes once it reaches the threshold.

Eligible Affordable Rental Housing Purposes: ERA2 funds unobligated as of October 1, 2022, can be used for the construction, rehabilitation, or preservation of affordable housing projects and the operation of affordable housing projects that were constructed, rehabilitated, or preserved using ERA2 funds. Affordable rental housing projects must serve very low-income (VLI) families earning at or below 50% of area median income (AMI) and must remain affordable for a minimum of 20 years.

An affordable housing rental project funded, in whole or in part, with ERA2 funds must be aligned with at least one of the following programs and must meet the requirements of that program along with the other conditions set forth in the FAQ: the Low-Income Housing Tax Credit program, HOME Investment Partnerships Program, HOME-ARP, Housing Trust Fund, Public Housing Capital Fund, Indian Housing Block Grant Program, Section 202 Supportive Housing for the Elderly, Section 811 Supportive Housing for Persons with Disabilities, Farm Labor Housing Direct Loans and Grants, and USDA Multifamily Preservation and Revitalization.

Grantees may structure ERA2 funds as loans, including no-interest loans and deferred-payment loans; grants; interest subsidies; or other financial arrangements. ERA2 funds may not be used to establish, provide financial support to, or invest in revolving loan funds or other structured funds.

While these ERA2 funds must serve VLI households, they may be used in mixed-income housing projects, as long as the total investment of ERA2 in the project is proportional to the total development costs that are attributed to the units serving VLI households. For example, if 25% of a project’s units will be reserved for VLI families and 20% of the total costs of all housing units in the project are attributable to such reserved units, then ERA2 funds may be used to pay for up to 20% of the total development costs.

Grantees must obligate ERA2 funds by September 30, 2025, and all obligations must be liquidated no later than 120 calendar days after September 30, 2025. ERA2 funds are considered obligated upon the grantee’s approval of the loan, interest subsidy, grant, or other financial arrangement. Such obligations are considered to be liquidated for the purpose of award closeout upon the grantee’s disbursement of ERA2 funds. Any proceeds or income a grantee receives after September 30, 2025, from loans, interest subsidies, or other similar financial arrangements made with ERA2 funds must be used for affordable rental housing purposes or eviction prevention purposes in accordance with Treasury’s guidance.

Eligible Eviction Prevention Purposes: Treasury defines “eviction prevention purposes” in the same manner as housing stability services under [FAQ 23](#). However, services provided with funds made available for eviction prevention purposes must serve very low-income families.

Administrative Costs: The ERA2 statute allows each grantee to use up to 15% of the total amount of ERA2 funds paid to it for eligible administrative costs. [FAQ 29](#) requires that any administrative costs must be allocated by the grantee to the provision of financial assistance, housing stability services, or other affordable rental housing and eviction prevention purposes. Thus, a grantee’s administrative costs related to affordable rental housing and eviction prevention purposes may be paid with ERA2 funds only in an amount up to 15% of the grantee’s expenditures for these purposes.

ERASE Cohort Member Releases Report Revealing Evictions' Disparate Impact on Black, Latino, and Female-Headed Households in Connecticut

The [Connecticut Fair Housing Center](#) and [CT Data Collaborative](#) released a report, "[Exposing Connecticut's Eviction Crisis: Understanding the Intersection of Race and Sex in Connecticut's Eviction Crisis](#)." The report, which includes an [interactive map](#), analyzes eviction court filings for five years (2017 to 2021) to generate a better understanding of Connecticut's eviction crisis. The Connecticut Fair Housing Center is a member of NLIHC's ERASE (End Rental Arrears to Stop Evictions) project cohort.

The ERASE project is NLIHC's national effort to ensure that the \$46.5 billion in historic aid enacted by Congress reaches the lowest-income and most marginalized renters. NLIHC's [ERASE Cohort](#) is made up of state and local housing partners that meet biweekly to advance strategies, policies, and legislation that accelerate equitable distribution of emergency rental assistance (ERA) funds, promote tenant protections, and prevent evictions.

The [report](#) shows that between January 1, 2017, and December 31, 2021, Connecticut landlords filed a total of **75,429 eviction cases**. The report also highlights the following key findings:

- Landlords filed eviction cases against Black and Latino renters at the highest rates.
- Black renters were over three times more likely than white renters to face eviction, and Latino renters were over two times more likely than white renters to face eviction.
- Eviction cases were disproportionately filed against women (56%), and even more disproportionately against Black and Latina women (62% and 59%, respectively).
- Tenants without legal representation were nearly twice as likely to have a removal order issued against them.
- Approximately half of all eviction cases were filed in five municipalities: Hartford, Bridgeport, Waterbury, New Haven, and New Britain.

The annual number of evictions cases in Connecticut was 67% lower in 2020 than pre-pandemic averages, and 53% lower in 2021. This decrease was likely due to the CDC's federal eviction moratorium and Connecticut's statewide eviction moratorium, which were put in place in 2020, as well as the U.S. Department of the Treasury's emergency rental assistance program, which paid the rental arrears for tenants impacted by the pandemic. However, after the eviction moratoriums expired and Connecticut's ERA program, UniteCT, exhausted all its ERA funding, the number of eviction cases in Connecticut began to approach pre-pandemic levels.

The decrease in eviction cases in Connecticut between 2020 and 2021 demonstrates the importance of tenant protections, like the federal and state eviction moratoriums, and rental assistance in keeping the lowest-income and most marginalized renters stably housed during the pandemic. The increase in eviction filings in 2022 reflects the gap in support left by expiring tenant protections and limited government financial assistance for struggling renters. With evictions in Connecticut disproportionately harming renters of color, the report concludes that eviction is a racial justice issue that exacerbates discrimination and segregation across the state.

NLIHC will continue to support and share the work of the ERASE Cohort, highlighting research, strategies, and best practices that advance the efficient and equitable distribution of rental assistance and prevent evictions for the lowest-income and most marginalized renters.

To learn more about the work of the ERASE Cohort, visit NLIHC's ERASE [webpage](#).

Congress

NLIHC Testifies before Senate Banking, Housing, and Urban Affairs Committee Regarding Affordability in the Rental Market

The U.S. Senate Committee on Banking, Housing, and Urban Affairs held a [hearing](#), “‘The Rent Eats First’: How Renters and Communities are Impacted by Today’s Housing Market,” on August 2. The hearing addressed rising rental costs, the impact of evictions, ideas for expanding housing supply, and programs to provide relief to struggling low-income renters. Witnesses included NLIHC President and CEO Diane Yentel; 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, a small property owner; and Darion Dunn, managing partner at Atlantica Properties. Read Diane’s testimony at: <https://bit.ly/3BVg6or>

Chair Sherrod Brown (D-OH) opened the hearing by highlighting the long-standing shortage of affordable housing for the lowest-income renters, the rise of institutional investors, and the wide-ranging impacts of housing instability on individuals and communities. Chair Brown addressed the need for long-term solutions to the housing crisis, such as expanding the supply of affordable housing, preserving the current affordable housing stock, and helping renters find and maintain housing through emergency financial assistance and eviction prevention efforts. “This isn’t someone else’s problem. It affects all of us. And we need to work together to solve it,” said Chair Brown.

In her [testimony](#), Diane addressed the underlying causes of the affordable housing crisis, discussed the current state of the housing market, and outlined immediate actions the Biden administration must take to protect the lowest-income and most marginalized renters from the harmful impacts of inflation and rising rents, high rates of eviction filings, and increasing homelessness. Diane urged the Biden administration to prevent rent-gouging; expand renter protections, such as source-of-income protections, just-cause eviction standards, and anti-rent gouging protections, to those living in properties with federally backed mortgages; and activate the Federal Emergency Management Agency (FEMA) Public Assistance (PA) program and the Disaster Housing Assistance Program (DHAP) to help move individuals experiencing homelessness out of shelters and encampments and into hotels and permanent housing.

Further, Diane explained that Congress must increase investments in long-term solutions to the underlying shortage of affordable, accessible homes and improve renter protections for the lowest-income people. To address the underlying causes of the housing crisis, Congress should expand rental assistance, increase housing supply, increase short-term rental assistance, improve renter protections, and eliminate restrictive local zoning laws.

Professor Matthew Desmond focused his remarks on the country’s eviction crisis and the negative impacts of eviction on families. “As a direct result of the rental housing crisis, the United States has a much higher eviction rate than other industrialized democracies.” Evictions are not concentrated in coastal cities, Professor Desmond explained, but are impacting renters across the nation in both rural and urban communities. He emphasized that evictions have an extremely negative effect on children’s education, people’s health, future housing prospects, work productivity, and other areas. “Eviction is not just a condition of poverty; it is a cause of poverty,” said Professor Desmond.

The NLIHC-supported bipartisan “[Eviction Crisis Act](#)” (S.2182) and the “Stable Families Act,” the House companion bill, would provide temporary assistance for households to help prevent the many negative

consequences associated with evictions and homelessness, including physical and mental health challenges, loss of possessions, instability for children, and increased difficulty finding a new home.

In response to a question from Senator Bob Menendez (D-NJ) about who bears the burden of the housing crisis, Diane explained that inaction is expensive. “As a country, we pay to allow for homelessness and housing poverty to persist and we pay for it through increased healthcare costs for families and parents. We pay for it through lower educational attainment for kids,” she said. “Families that are unaffordably or precariously housed earn less over their lifetimes. They pay less in taxes. The flip of that is also true. When we invest in affordable housing, there are savings to be found in many other areas of our life and throughout the federal government.”

One solution to addressing housing affordability is to bridge the gap between incomes and housing costs by making rental assistance available to all eligible households. In response to a question from Senator Chris Van Hollen (D-MD) about the NLIHC-supported “Family Stability and Opportunity Vouchers Act” ([S.1991](#)), Diane said that the 500,000 new vouchers targeted to families with young children could effectively end family homelessness. She added that the funds included for mobility counseling are especially important because they allow counselors to help families find communities that are best for them and then help them obtain and retain housing in those communities.

The Family Stability and Opportunity Vouchers Act, introduced by Senators Van Hollen and Todd Young (R-IN), would provide 500,000 new housing vouchers and counseling services to help families with children move to areas connected to good-performing schools, well-paying jobs, healthcare, and transit. Professor Desmond explained that “when families have the opportunity to move to neighborhoods with lower rates of poverty, lower rates of crime, [and] higher rates of public safety, their lives are improved in so many different ways.”

Senator Elizabeth Warren (D-MA) highlighted the negative impacts of institutional investors and corporate landlords buying up rental properties. Professor Desmond explained that families living in properties owned by corporate landlords can experience rapidly increasing rents and a reduction in housing quality. Senator Warren cited an [investigation by the Select Subcommittee on the Coronavirus Crisis](#), which found that during the height of the pandemic, corporate landlords illegally evicted families by the thousands. In response, Diane emphasized that Congress must enforce tenant protections, prevent egregious rent hikes, and hold corporate landlords accountable.

While increasing the housing supply is critical to addressing the housing crisis, Diane said it could take years or even a decade for supply to meet housing demand. In the meantime, families will continue to struggle to pay rent even if prices return to pre-pandemic levels. In response to a question from Senator Reverend Raphael Warnock (D-GA) regarding tax cuts for renters, Diane said, “cash in people’s pockets will help them pay the bills – whether it is in the form of a continued extended child tax credit, which did more to help alleviate child poverty in our country than anything in recent times, or whether it is in the form of renter’s tax credits that can also support low-income renters to afford the rent. They can have a meaningful impact on housing affordability.” NLIHC supports the creation of a renters’ tax credit, like the program proposed in the “Rent Relief Act” ([H.R.8357](#)).

View a recording of the hearing and read the witnesses’ testimony at: <https://bit.ly/3PyNeWR>

Read Diane’s written testimony at: <https://bit.ly/3BVg6or>

Representative Jamaal Bowman Introduces “Emergency Price Stabilization Act”

Representative Jamaal Bowman (D-NY) [unveiled](#) the “Emergency Price Stabilization Act” on August 4. The bill would expand the White House Supply Chains Disruption Task Force to include a new sub-task force with

the power to monitor and analyze price increases in housing, energy, and other vital sectors; proactively investigate corporate profiteering, including price-gouging; and design controls and regulations to limit rent- and other price-gouging.

In her [testimony](#) before the Senate Banking Committee on August 2, NLIHC President and CEO Diane Yentel called on the Biden administration to take immediate steps to protect America’s lowest-income and most marginalized renters from the harmful impacts of inflation and rising rents, high rates of eviction filings, and increasing homelessness. The Emergency Price Stabilization Act would allow Congress and the President to establish critical protections to help keep renters stably housed amid unprecedented and unwarranted increases in rent prices and housing instability.

Renters are facing increased inflation, skyrocketing rents, eviction filing rates that reach or surpass pre-pandemic averages, and, in many communities, increasing homelessness. Recent rent increases are driven by several factors, including a growing demand for rental housing, limited supply, and high inflation. Rent increases can also be attributed to a mostly unregulated rental market that permits landlords to raise rents as high as the market will allow, without regard to the impact on tenants with low incomes. Increased institutional investor ownership in the rental market is compounding the crisis, leading to further increases in rental prices and putting low-income renters at greater risk of eviction.

In Representative Bowman’s press release announcing the new legislation, Diane was said, “Even before the pandemic, millions of America’s lowest-income and most marginalized households were struggling to keep roofs over their heads, always just one financial shock away from falling behind on rent and being threatened with eviction, and in the worst cases, homelessness. Today, these same households are facing new threats with historic levels of inflation and skyrocketing rents. Just as some states have in place laws to prevent price or rent gouging after natural disasters, Congress should consider similar protections like those included in the Emergency Price Stabilization Act for renters coming out of a global pandemic.”

Read the bill text [here](#).

Read the press release introducing the “Emergency Price Stabilization Act” at: <https://bit.ly/3JzMuPc>

Racial Equity

Summer of IDEAS Event Series Concludes with Live Discussion about Pulitzer Prize-Winning Book *Invisible Child*

NLIHC’s Summer of IDEAS event series concluded on August 4 with a panel discussion moderated by Melissa Harris-Perry about the Pulitzer Prize-winning book [Invisible Child: Poverty, Survival and Hope in an American City](#). The panel included author and *New York Times* reporter Andrea Elliott, advocate Chanel Sykes (who is featured in the book), and James Perry, president and CEO of the Winston-Salem Urban League and former member of NLIHC’s board of directors. The discussion focused on a range of themes from the book, including poverty, homelessness, systemic racism, housing insecurity, and addiction. View a recording of the discussion [here](#).

Invisible Child follows Dasani Coates, daughter of Chanel Sykes, and her family as they navigate life in New York City homeless shelters over the course of eight years. The author, Andrea Elliot, uses the story of the family to bring attention to the homelessness and housing poverty crisis in New York City, as well as the history and evolution of the homeless and welfare systems.

The event began with opening remarks by Melissa Harris-Perry, who discussed the importance of advocacy work, the centrality of poverty and housing insecurity, and the ways these problems are embedded in the U.S. social system. “Poverty is a feature of the American system,” she explained. “A core ingredient baked into our national life. A part of that is housing.”

The panel discussion started off with a question posed to the audience and panelist Chanel Sykes from Professor Harris-Perry: “What images, ideas, words, or feelings come to mind for you when I say the word ‘home’?” While the audience flooded the chat with different answers such as “comfort,” “security,” “sanctuary,” and “ownership,” Chanel answered, “distant.” She said, “I don’t have a home yet. If I don’t own it, it’s not mine...The word ‘home’ for me just seems so far away...I grew up in a home, but for me and my children that’s something we dream to have.”

The panel discussed the question: “Why are people poor?” James Perry said, “Some folks will say people are poor because they don’t work hard enough, they don’t apply themselves. The classic rhetoric people say is that folks need to ‘pull themselves up by the bootstraps’...But other groups of people will have some type of systemic response. They’ll say that it is a system. And [that system] varies: some people will say that it’s the educational system. Some people will say it’s the criminal justice system. We have poverty because it’s by design. When the system is working, when capitalism is working, that’s when you have poverty. Chanel Sykes responded, “these systems are set up to block you from even thinking ahead. We get access to pantries, to all these things that are unhealthy, because what you put in it is what you get out...Poverty starts from the system that’s built to stagnate you.”

When asked, “What would be true today if we had a just and fair economic system?” author Andrea Elliott said, “We wouldn’t be living in a world where you’re breathing polluted air as a child and unable to sleep through the night because of the noise pollution, which is another form of disruption closely related to poverty.” Elliott expanded on the severity of child poverty in the United States, recounting that “we were coming on to the 50-year anniversary of LBJ’s War on Poverty, and I saw that the child poverty rate in this country was the highest in the developed and wealthy super-power world. So, we have the worst child poverty rate...It seemed like such a stunning thing that it hadn’t changed, that the needle had moved so little over this large expanse of time, that we were still in such a dire situation when it comes to the future of this country.”

The conversation wrapped up with further discussion about poverty in America, with Sykes and Elliott addressing the history of structural housing discrimination by discussing the experience of Sykes’s grandfather, a decorated World War II veteran and war hero who came from the South to Brooklyn after the war. Redlined out of homeownership, he was barred from working in his chosen profession and had to mop floors to make ends meet. He was also forced to rent a home at a time when white veterans were gaining homeownership and other privileges through the GI Bill. Elliott expanded on this history, remarking that in the bill “we saw the engine of creation of American middle-class homeownership. That American dream...is the emblem of not just a dream but it is the vehicle of wealth in this country. We always talk about intergenerational poverty. We never talk about intergenerational wealth. What happened in the ‘50s – the predominantly white suburbs that were created in large part fueled by the GI Bill – is what resulted in white families having 10 to 11 times the median net worth of Black families.”

The Summer of IDEAS (**I**nclusion, **D**iversity, **E**quity, **A**nti-racism, and **S**ystems-thinking) is a free virtual event series aiming to showcase and amplify stories about the social and economic issues facing marginalized communities in the U.S. The series pairs narrative and new media projects with discussions on topics such as housing disparities, race and poverty, environmental racism, and voter suppression led by prominent voices in these areas.

Learn more about the Summer of IDEAS event series and stay tuned for what’s next [here](#).

View a recording of the live discussion [here](#).

HoUsed Campaign for Universal, Stable, Affordable Housing

Join New NLIHC, NAEH, CBPP Webinar Series on Homelessness and Housing First

NLIHC, the National Alliance to End Homelessness (NAEH), and the Center on Budget and Policy Priorities (CBPP) invite advocates nationwide to join our special four-part webinar series on homelessness and Housing First. Decades of learning, experience, and research have proven that [Housing First](#) is the most effective approach for ending homelessness. Housing First recognizes that affordable and accessible homes are the foundation on which people thrive, and by combining housing with access to supportive services, Housing First can help people exit homelessness and live stably in their communities. Register for the new series at: <https://bit.ly/3vIbn5o>

Urgent action is needed at all levels of government to end America’s housing and homelessness crisis. In communities across the nation, however, some misguided policymakers are responding to this crisis by advancing dangerous rhetoric and harmful, dehumanizing measures that will make it even harder for people to exit homelessness.

It is critical that advocates nationwide are unified in pushing back against stigmatizing and counterproductive efforts that seek to criminalize homelessness, impose punitive requirements, and even prevent the development of affordable housing.

During the series, we will hear from experts about the emerging threats facing people experiencing homelessness, proven strategies to successfully end homelessness and advance housing justice, and ways advocates and people with lived experience can work together to [take action](#). As our communities struggle with soaring inflation, skyrocketing rents, increased evictions, and, in many cases, more homelessness, it is more important than ever that advocates work together to advance the [bold policies and anti-racist reforms](#) needed to ensure stable, affordable, and accessible homes for all people experiencing and at risk of homelessness.

The first webinar, “Emerging Threats Facing People Experiencing Homelessness,” will be held on Monday, August 15. The second webinar, “Homelessness is a Housing Problem,” will be held on Monday, August 29. The third webinar, “Long-Term Solutions and Successful Strategies,” will be held on Monday, September 12. The final webinar, “How to Address Unsheltered Homelessness,” will be held on Monday, September 26. Each webinar in the four-part series will take place from 2:30 to 4:00 pm ET.

Register for the four-part series on homelessness and Housing First at: <https://bit.ly/3vIbn5o>

Read more about Housing First at: <https://bit.ly/3vHf8YR>

Take action during the August congressional recess using this toolkit: <https://bit.ly/3d8XNSd>

Senate Passes Budget Reconciliation Bill That Excludes Essential Housing Investments

Senate Democrats passed yesterday a reconciliation package that includes roughly \$433 billion in new spending over the next 10 years on climate, energy, and health provisions. However, the “[Inflation Reduction Act of 2022](#),” as the bill is known, excludes housing investments necessary 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, and addressing the rising cost of housing is central to decreasing inflationary pressure on households, especially in the long term. As passed in

the Senate, the reconciliation bill would provide only \$1 billion for energy upgrades in HUD housing and would exclude public housing units from these upgrades.

The U.S. House-passed “Build Back Better Act” included the kind of [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](#). 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.

The House is expected to return to session this week to vote on the Inflation Reduction Act.

Recording of August 1 National HoUsed Campaign Call Now Available

On NLIHC’s most recent ([August 1](#)) national call for the “HoUsed: Universal, Stable, Affordable Housing” campaign, we provided brief updates from Capitol Hill, learned about NLIHC’s upcoming webinars, heard from Gene Sperling of the White House, discussed key findings from NLIHC’s new report, *Out of Reach 2022: The High Cost of Housing*, and received updates from our End Rental Arrears to Stop Evictions (ERASE) project and other partners in the field. View a recording of the call at: tinyurl.com/ye2acbdx

NLIHC President and CEO Diane Yentel shared a brief update from Capitol Hill, invited attendees to attend the week’s events, and announced new joint webinars with the National Alliance to End Homelessness (NAEH). With budget reconciliation moving forward in the Senate, it seems likely the “Inflation Reduction Act” will not address skyrocketing housing costs and dwindling housing supply. Diane emphasized that congressional inaction could lead to devastating results. NLIHC is calling on the Biden administration to take immediate steps to protect the lowest-income renters. On August 2, Diane [testified before the Senate Committee on Banking, Housing, and Urban Affairs](#) to discuss the critical investments necessary to protect extremely low-income (ELI) renters and increase housing supply (see this week’s *Memo* article on the hearing). Lastly, Diane announced an upcoming [four-part webinar series](#) on homelessness and Housing First. The four webinars will take place at the same time as the HoUsed campaign’s calls. The first call of this new series will be on Monday, August 15, from 2:30 to 4:00 pm ET.

Gene Sperling, senior advisor to President Biden and the White House’s American Rescue Plan (ARP) Coordinator, provided updates on the administration’s efforts to increase housing supply and prevent evictions. To build on the success of ARP’s ERA program, the White House hosted the White House Eviction Prevention Summit on August 2 to share the program’s historic successes at the national, state, and local levels. Gene praised the ongoing dialogue between NLIHC’s partners and the administration, explaining that the process was truly an instance of implementation from the bottom up. Gene also said that while challenges lie ahead, it is important to recognize what has been accomplished over the last year. The summit celebrated some of the innovations developed during ERA implementation, including statewide reforms, new tenant services, and strengthened legal defense options for tenants. Diane spoke at the Summit, recognizing both the importance of the eviction prevention investments that allowed thousands of low-income renters to stay housed during the pandemic and the urgent need for eviction system reform (see this week’s *Memo* article on the summit). View a recording of the summit [here](#).

Emma Foley, NLIHC research analyst, discussed the key findings of NLIHC’s [Out of Reach 2022: The High Cost of Housing](#). This report documents the significant gap between renters’ wages and the cost of rental housing across the United States. Renters with the lowest incomes face the greatest challenge in finding affordable housing. The average minimum-wage worker must work nearly 96 hours per week to afford a two-bedroom rental home or 79 hours per week to afford a one-bedroom rental home at the average fair market rent (FMR). In no state can a person working full-time at the prevailing federal, state, or county minimum wage

afford a two-bedroom apartment at the FMR. Since the report provides county- and metropolitan-level data, state and local partners can use it to highlight the issues most prevalent in their communities. Advocates will find interactive maps, comparisons between wages and housing prices, tenant interviews, and racial disparity analyses in the report, which is accessible [here](#).

Pierce Greenberg, assistant professor of sociology at Creighton University, shared results from a recent study of disparities in ERA funding distribution in Omaha, Nebraska. By comparing the difference between predicted ERA and actual ERA, Pierce found that historically Hispanic neighborhoods did not receive needed ERA funds. The researchers blame the gap in assistance on citizenship requirements and language barriers. In response to the research, non-profit partners and community leaders have begun conversations about how to address some of these barriers. You can find the report [here](#).

Pete Harrison of DesegregateCT shared the organization's efforts to address a lack of housing and the scarcity of affordable housing in Connecticut by reforming land use regulations to be more inclusive of different types of zoning, such as by increasing land available for multi-family homes. DesegregateCT is the first advocacy group in the nation to map state and local zoning regulations and is helping other states build zoning atlases themselves.

Amy Riegel of the Coalition on Homelessness & Housing in Ohio (COHHIO) and Carlie Boos of the Affordable Housing Alliance of Central Ohio (AHACO) shared a technical guide to Ohio's "Pay to Stay" law, which allows an eviction to begin immediately after a default. The resource aims to provide a user-friendly guide to help non-lawyers understand the law and to create a collaborative environment for the state to explore eviction-reduction tools. Find the "Pay to Stay Guide" [here](#).

Lastly, Alayna Calabro, NLIHC policy analyst, provided an update on [Treasury's new State and Local Fiscal Recovery Funds \(SLFRF\) guidance](#). The changes expand presumptively eligible uses of and increase the flexibility for SLFRF, enabling funds to be used for long-term affordable housing loans. Treasury also released [guidance on the use of ERA2 funds](#) for affordable rental housing, eviction prevention, and housing stability services after October 1, 2022. See NLIHC's SLFRF webpage for more information [here](#).

Watch a recording of the August 2 call at: tinyurl.com/ye2acbdx

View presentation slides from the August 2 call at: tinyurl.com/4a52aze5

Budget and Appropriations

Engage Your Members of Congress during August Recess!

The House released and voted out of committee all 12 of its fiscal year (FY) 2023 spending bills, and the Senate Appropriations Subcommittee on Transportation, Housing and Urban Development, and Related Agencies (THUD) unveiled its [draft spending bill](#) for FY23 on July 28. The Senate 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.

More advocacy is needed to ensure that the final spending bills provide robust funding for 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.

The House is expected to return from recess this week to vote on the Inflation Reduction Act and then will return to recess until September 12, while the Senate is on recess until September 5. NLIHC encourages members and advocates 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 at the local, state, and federal levels to address the growing homelessness and housing poverty crisis. 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. 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.

Advocates should urge their members of Congress to support significant funding for NLIHC's top priorities:

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

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>

NLIHC's August Recess Advocacy Toolkit is available at: <https://bit.ly/3zRoOm3>

Coronavirus, Disasters, Housing, and Homelessness

Senate Committee Passes Universal Application Bill, though Questions Remain about Integration with Other Long-Term Recovery Programs

The U.S. Senate Committee on Homeland Security and Governmental Affairs held a [markup](#) hearing on August 3 during which 28 bills were unanimously approved. Among these bills was a measure to create a universal application for disaster assistance via a FEMA-run website. The bill, known as the "[Disaster Assistance Simplification Act](#)," would task FEMA with managing the site and controlling the distribution of application information to other federal agencies involved in disaster recovery, including the Small Business Administration (SBA) and HUD.

The creation of a universal application would be a significant step forward in ensuring access to disaster assistance and has long been called for by the NLIHC-led Disaster Housing Recovery Coalition. However, the bill also raises significant questions about how such an application would mesh with HUD-funded long-term recovery programs administered by state and local governments.

Unlike FEMA or SBA programs, which are administered either directly by the agency or in direct partnership with state and local governments, flexible long-term HUD recovery funds provided via the Community Development Block Grant-Disaster Recovery (CDBG-DR) program are administered directly by state and local governments. While HUD does approve the planned use of the funds, the agency does not directly control the application process for the funds. At the same time, because CDBG-DR funds are meant to be flexible and apply to a wide range of needs following disasters, programs often differ in scope, meaning that different application information would be needed for different disasters. It is unclear from the bill language how the unique attributes of the CDBG-DR program would be reconciled with a universal application coordinated by FEMA.

Similar language was included in a disaster recovery reform package recently [passed](#) by the U.S. House Committee on Transportation and Infrastructure. Both bills now head to the floor of their respective chambers.

Read the text of the Disaster Assistance Simplification Act at: <https://bit.ly/3bAkbmS>

NLIHC Joins National Housing and Homelessness Organizations in Submitting Testimony Opposing Cicero Institute-Backed Bill in Georgia

NLIHC joined eight national housing and homelessness organizations in submitting [testimony](#) on August 4 to the Georgia State Senate Committee on Unsheltered Homelessness. The testimony opposed two bills – [H.B.713](#) and [S.B.535](#) – that would criminalize homelessness, force individuals into congregate settings, and impose punitive requirements and urged the committee not to endorse the bills, which are based on [template legislation created by the Cicero Institute](#). The bills would make homelessness worse by addressing the superficial symptoms of unsheltered homelessness without solving the underlying causes. The testimony urged the committee to promote instead the implementation of [evidence-based strategies](#) of non-coercive outreach, housing, and services that – if adequately funded – would permanently end the need for encampments, rather than just temporarily shifting them away from public view.

The [model bills](#) promoted by the Cicero Institute in Georgia would make it a crime to be homeless, forcing police to arrest those who simply do not have a place to live. The bills would penalize local communities with the loss of funds for opting not to enforce criminal ordinances. Criminalization exacerbates homelessness: it is counterproductive, expensive, harmful to marginalized communities, and dehumanizing. Criminalizing unhoused people without providing additional housing units displaces people experiencing homelessness, risks the destruction of property, and inevitably leads to more encampments.

The testimony highlights the disproportionate impact that H.B.713 and S.B.535 would have on Georgia’s most marginalized populations. A [leading report](#) finds that unhoused Black and Latino people are 9.7 and 5.7 times more likely to be cited under laws criminalizing homelessness than white people. The testimony further explains that criminalizing homelessness contradicts guidance from the Centers for Disease Control and Prevention, controlling federal precedent, and the U.S. Constitution. Finally, implementing laws like H.B.713 and S.B.535 would prevent Georgia from accessing federal funding aimed at helping communities implement coordinated approaches to solving unsheltered homelessness. The [Initiative for Unsheltered and Rural Homelessness](#), launched by the White House and HUD, provides resources to offer a more constructive, evidence-based approach to unsheltered homelessness. The proposed bills would prevent communities from accessing these resources because the bills require communities to prioritize non-Housing First based-measures.

The testimony urges the Georgia Study Committee to focus on solutions that address the underlying cause of homelessness: the [severe shortage](#) of homes affordable to people with the lowest incomes and the [widening gap](#) between incomes and housing costs. The organizations call attention to communities, like [Milwaukee](#), that have

made progress on ending street homelessness through outreach and adequate housing, not by using law enforcement or the threat of forced institutionalization.

Read the testimony at: <https://bit.ly/3JzcJ8s>

Access NLIHC's Housing First resources at: <https://bit.ly/3vHlhnX>

Catastrophic Flooding Overwhelms Eastern Kentucky

An exceptionally large rainfall that began on July 28 has resulted in [historic levels of flooding](#) in eastern Kentucky. As the rain began to subside last week, responders and residents started evaluating damage in the area. As of August 4, 37 people had died in the floods and hundreds remained unaccounted for, as affected counties worked to restore cell phone services and rescuers made their way to isolated communities cut off by floods or mudslides. The Red Cross has estimated that approximately 350 homes have been destroyed or suffered major damage across the region – a number sure to rise as response efforts continue.

NLIHC research indicates that more than 40% of renter households in the affected counties struggle with unaffordable housing cost burdens, spending over 30% of their household income on rent and utilities. Nearly one-third of the households in these counties struggle with severe housing cost burdens, spending more than 50% of household income on rent and utilities. The number of households facing such cost burdens will likely increase following the catastrophic floods.

The NLIHC-led Disaster Housing Recovery Coalition (DHRC) has been in contact with members from Kentucky and stands ready to assist with efforts to ensure an equitable and complete disaster housing recovery for those impacted. Those interested in directly supporting response efforts can access information from the Homeless & Housing Coalition of Kentucky [here](#). Information compiled by the Kentucky Housing Corporation about assistance currently available for victims of the floods is available [here](#). Likewise, the Partnership for Inclusive Disaster Strategies, a DHRC member, is operating a [hotline](#) to connect individuals with disabilities in impacted areas to assistance.

Coronavirus Updates – August 8, 2022

National Updates

Congress

The U.S. House Select Subcommittee on the Coronavirus Crisis [released](#) a staff report on July 28 with findings from its year-long investigation into the eviction practices of four large corporate landlords during the first 16 months of the pandemic. The Select Subcommittee found that the four companies under investigation – Pretium Partners (through its companies Progress Residential and Front Yard Residential), Invitation Homes, Ventron Management, and the Siegel Group – engaged in abusive tactics to remove tenants from their homes. The investigation revealed that these companies filed a total of 14,744 eviction actions between March 15, 2020, and July 29, 2021 – nearly three times more than previously known. Read the report, [Examining Pandemic Evictions: A Report on Abuses by Four Corporate Landlords During the Coronavirus Crisis](#).

Department of the Treasury

Deputy Secretary of the U.S. Department of the Treasury (Treasury) Wally Adeyemo spoke at the White House Summit on Building Lasting Eviction Prevention Reform. He discussed the successes of the ERA program and encouraged communities to consider using remaining ERA funds for continued investment in eviction prevention systems that can result in long-term change. [Read his remarks.](#)

Treasury [announced](#) new [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. Additionally, Treasury and HUD jointly published an “[Affordable Housing How-To Guide](#)” to assist state and local governments in using SLFRF funds for affordable housing. Read NLIHC’s [Memo, 8/1](#) on the new guidance.

Treasury published [guidance](#) on the use of ERA2 funds for affordable rental housing, eviction prevention, and housing stability purposes after October 1, 2022.

Treasury released [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. See [NLIHC’s analysis](#) of the May ERA spending data.

Reporting

According to data collected by the Eviction Lab and reviewed by [Frontline](#), unprecedented resources and protections enacted during the pandemic helped more than a million U.S. households avoid eviction. In a new documentary, [Facing Eviction](#), *Frontline* examines how Treasury’s Emergency Rental Assistance (ERA) program and eviction moratoriums helped millions of Americans stay housed. As these temporary protections expire and resources are depleted, however, evictions are again approaching pre-pandemic levels.

[NPR](#) and the [New York Times](#) reported on a congressional subcommittee [report](#) finding that four corporate landlords filed nearly three times as many eviction actions as previously reported – nearly 15,000 – and engaged in abusive tactics to force tenants from their homes during the pandemic. After a [year-long investigation](#), the House Select Subcommittee on the Coronavirus Crisis released the report detailing the abusive and often illegal tactics used by the four corporate landlords to remove tenants from their homes. The findings add data to a growing body of [reporting](#) and [mounting complaints](#) about investor landlords and their impact on the housing market.

[NBC News](#) covered a [report](#) from the U.S. House Select Subcommittee on the Coronavirus Crisis that highlights the ways the Siegel Group, a Las Vegas-based landlord, forced tenants out of their homes through egregious tactics like removing air conditioners, calling a child protection agency without cause, and threatening eviction despite the federal moratorium.

State and Local News

California

According to the [Pasadena Tenants Union](#), [more than 200 Pasadena renters](#) have been displaced or are under threat of displacement by several real estate investment firms that are rapidly buying buildings, evicting the current tenants, and moving in new tenants at higher rates. According to the Pasadena Tenants Union, the corporate landlords are deliberately misleading tenants about their legal protections. While the City of Pasadena’s eviction protections expired on July 1, [Pasadena tenants](#) are protected under the LA County COVID-19 Tenant Protections Resolution, which prohibits no-fault evictions.

Georgia

The [Atlanta Journal-Constitution](#) reported on a congressional subcommittee investigation finding that Ventron Management, a corporate landlord with properties in the Atlanta metropolitan area, tried to evict thousands of tenants while the federal eviction moratorium was in place. Ventron pursued evictions against tenants as soon as they fell behind on rent even though the company received \$2.57 million in Paycheck Protection Program loans in April 2020. Among 3,845 of Ventron’s eviction actions, 3,499 involved tenants who were behind on just one month’s rent.

Michigan

The [Detroit Free Press](#) reported that eviction filings are expected to rise in Michigan as emergency rental assistance funds dry up. Housing advocates say that the [\\$1.1 billion](#) COVID Emergency Rental Assistance (CERA) program kept Michigan renters housed during the COVID-19 pandemic, but they worry that eviction filings will increase as the program winds down. Beyond temporary solutions like the CERA program, advocates highlight the critical need for more affordable housing in Michigan. The article cites NLIHC’s [The Gap](#) and [Out of Reach](#) reports.

Nevada

The [Reno Gazette-Journal](#) reported that the Siegel Group, a Nevada-based real estate and management firm with properties in Reno, engaged in abusive practices to evict tenants during the pandemic while the federal eviction moratorium was in effect. According to the [congressional report](#) that was released after a year-long investigation, Siegel engaged in “uniquely egregious” pandemic eviction practices.

New York

Since New York’s eviction moratorium expired in January, [landlords in New York City](#) have filed more than 43,000 evictions, surpassing last year’s total of 42,000 evictions. Of all the boroughs, the Bronx has been hit the hardest. Congressman Ritchie Torres (D-NY) recently introduced the “[Stable Families Act](#),” which would establish a permanent emergency assistance fund to protect low-income renters from eviction.

Texas

The [Texas Tribune](#) spotlights the [report](#) released by the House Select Subcommittee on the Coronavirus, which found that four corporate landlords, including Dallas-based Invitation Homes, made record profits while skirting the federal eviction moratorium. According to the report, Invitation Homes, a Dallas firm that owns about 80,000 rental homes across the country, sought to evict thousands of tenants while the federal eviction moratorium was in place. The four corporate landlords investigated by the House Subcommittee filed more than 14,000 evictions across the country while the moratorium was in place, with nearly 2,000 of those evictions filed in Texas.

Guidance

Department of Housing and Urban Development

- [ESG-CV Notices CPD-22-06 & CPD-21-08 Summary](#)

Disaster Housing Recovery Updates – August 08, 2022

FEMA

Recent announcements by FEMA suggest the agency may utilize additional funding to protect communities from extreme heat and dangerous climate impacts via its Building Resilient Infrastructure and Communities (BRIC) program. However, the use of funding for these purposes may face complications. The agency [told reporters](#) that while such funding can be used to establish community cooling centers, the funds cannot be used to operate them.

The Congressional Research Service released a [report](#) on how FEMA programs and other disaster recovery programs can be used to address extreme heat and its consequences.

Former Acting FEMA Administrator Robert Fenton was [named](#) the White House National Monkeypox Response Coordinator.

State and Local

Alabama

The rural housing community of William McKinley Branch Heights in Eutaw, AL, was [struck](#) by a tornado nearly four months ago. Yet FEMA denied a major disaster declaration, and no volunteer groups exist in the area to assist with recovery in Greene County, one of the lowest-income parts of the state. Advocates worry that such difficult recoveries represent a new normal.

California

Having already claimed four lives and forced thousands to evacuate, the McKinney Fire continues to [rage](#) in northern California. While rain this week could help dampen the fires, lightning could spark more blazes.

Florida

Panama City Mayor Greg Brudnicki [published](#) an op-ed in *The Hill* calling for the U.S. Senate to pass the “[Resilient AMERICA Act](#),” which would speed reimbursement for disaster recovery expenses to local governments.

Kentucky

Following intense flooding that claimed 37 lives and destroyed hundreds of homes in eastern Kentucky, a new risk has emerged: [extreme heat](#) that is settling over the region as many remain without power.

Louisiana

HUD [highlighted](#) efforts to assist Lafayette in rebuilding after the catastrophic 2016 floods. By utilizing HUD programs such as the Community Development Block Grant-Disaster Recovery (CDBG-DR) program, the city was able to create a 105-unit housing complex in a former soda bottling plant.

Montana

Disaster recovery centers continue to [open](#) in Yellowstone County, which saw intense flooding last month.

Missouri

FEMA [announced](#) that it will assist Missouri in conducting flood damage assessments following flooding in St. Louis last week. The assessments will be used to determine whether the disaster qualifies for additional federal assistance.

North Carolina

The North Carolina Office of Recovery and Resiliency (NCORR) is [inviting](#) the public to provide feedback on an action plan for spending \$7.9 million in HUD long-term disaster recovery funding for Tropical Storm Fred recovery in areas of western North Carolina.

Pennsylvania

Pennsylvania Governor Tom Wolfe and officials with the state's Department of Community and Economic Development [toured](#) an apartment complex developed with HUD long-term recovery funding after flooding occurred in Columbia County during Tropical Storm Lee in 2011.

Texas

The Houston Department of Housing and Community Development is gathering information about the community impacts of last year's Winter Storm Uri. Feedback can be provided [here](#).

Resources and Research

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.

HUD

HUD Releases Economic Justice Agenda to Help Low-Income Renters Build Assets and Access Homeownership

HUD [released](#) an economic justice agenda on August 4 outlining actions the department will take to help low-income renters develop credit, save resources for homeownership, access housing counseling, and build wealth. Additionally, HUD released a [Notice of Funding Opportunity \(NOFO\)](#) for \$113 million for the [Family Self-Sufficiency \(FSS\) program](#) to help HUD-assisted families increase earned income and improve their financial stability. HUD Secretary Marcia L. Fudge announced the agenda, [Bridging the Wealth Gap: An Agenda for Economic Justice and Asset Building for Renters](#), and the new funding opportunity during a [virtual event](#) hosted by *Axios* on affordable and fair housing. Secretary Fudge noted that the economic justice agenda is part of HUD's efforts to address the systemic racism that permeates government and to help those who are historically underserved.

The agenda outlines the expansion of asset-building practices for renters as a reparative tool to advance economic justice. Unequal access to savings, lack of positive credit histories, and difficulties accessing banking services are problems that disproportionately impact renters and contribute to the racial wealth gap. Federal programs have not historically focused on helping low-income families safely access financial institutions and tools. *Bridging the Wealth Gap* seeks to break down barriers within federal programs that perpetuate inequities

and prevent progress towards financial stability. The agenda aims to help HUD-assisted renters take critical steps toward financial well-being and potential homeownership through saving, credit building, and banking.

Bridging the Wealth Gap outlines current and future actions being taken by HUD to promote asset-building, including providing credit and financial counseling to renters, helping HUD-assisted young adults save, and expanding asset-building programs like the FSS program. The initiative outlines future asset-building actions HUD will take, such as exploring how to use positive rental payments towards credit score and mortgage underwriting calculations. Additionally, HUD will work to integrate financial well-being and supportive services into standard PHA practices and to expand and reform homeownership support for HUD-assisted tenants.

The \$113 million FSS NOFO marks a historic expansion of the program and is central to HUD’s economic justice agenda. The FSS program is the nation’s largest asset-building program for low-income families, currently serving around 65,000 participants at over 700 Public Housing Authorities (PHAs). FSS is a voluntary program that combines coordination of services and supports from community partners with an escrow savings account to help participants grow their earned income and savings and increase their financial well-being overall. Upon graduation from the program, the average family participating in FSS in 2021 had about [\\$9,500 in savings](#).

On May 17, HUD published a [final rule](#) to make FSS available to even more families (see *Memo*, [5/23](#)). Among other provisions, the final rule permits any adult household member to enroll in the program and removes regulatory barriers to program graduation. Through the new funding opportunity, HUD anticipates being able to fund new FSS programs and renewals. For the first time, owners of multifamily properties participating in the Section 8 program are eligible to apply for funding under this grant opportunity. The fiscal year (FY) 2022 FSS NOFO competition is available on [Grants.gov](#), with an application deadline of October 3, 2022.

“With *Bridging the Wealth Gap* and this historic funding opportunity, we’re trying to make sure that every single person in this country can get their piece of the American dream,” said Secretary Fudge. “We’re looking at everything through a lens of equity and how we address systemic racism. We’re giving people who have historically been left out and underserved the resources to take a chance on their futures – to improve their credit, save resources for homeownership and other needs, and build wealth. That’s what this is all about.”

Read *Bridging the Wealth Gap* at: <https://bit.ly/3P1F0FI>

Watch Secretary Fudge’s conversation with *Axios* at: <https://bit.ly/3OYnpOP>

Opportunity Starts at Home

OSAH Campaign Releases New Podcast Episode on Affirmatively Furthering Fair Housing

The [Opportunity Starts at Home](#) campaign released a new podcast [episode](#), “Affirmatively Furthering Fair Housing.” The thirty-ninth installment in OSAH’s podcast series, the new episode features a discussion with Justin Steil, a professor of law and urban planning at the Massachusetts Institute of Technology.

In the episode, Professor Steil discusses the origins of his interdisciplinary approach to housing policy, the historical context surrounding the enactment of the “Fair Housing Act,” and the decades of failed implementation related to the Affirmatively Furthering Fair Housing (AFFH) mandate. The discussion also addresses the progress made under the AFFH rule established during the Obama administration and the rule’s prospects for revival during the Biden administration.

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

Our Homes, Our Votes

Join Today's (August 8) *Our Homes, Our Votes* Webinar on Voter Education

The nonpartisan *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 today (August 8), at 2:30 pm ET. Register for the webinar [here](#).

Registered voters need nonpartisan 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

Study Finds Households in Multifamily Rental Housing Face Greatest Heat Risk

Heat is the leading cause of weather-related death in the United States. A new paper published in *Housing Policy Debate*, "[Housing and Urban Heat: Assessing Risk Disparities](#)," finds that households in single-family homes face the least heat risk, while households in market-rate multifamily housing face the greatest risk. The availability of central air conditioning (AC) appears to be a major contributing factor to these disparities. Households in neighborhoods with larger shares of Asians and Hispanics also face greater heat risk.

The authors of the paper – C.J. Gabbe, Evan Mallen, and Alexander Varni – created a parcel-level dataset that included housing characteristics, neighborhood characteristics, and heat risk in San Jose, CA. Housing-related variables included housing type (i.e., single-family, owner-occupied multifamily, market-rate multifamily rental, and subsidized multifamily rental), year of construction, and number of units on the parcel. Neighborhood, or census tract, characteristics included population density, age distribution, median income, race, ethnicity, and rentership rates from the 2019 5-Year American Community Survey (ACS). The authors constructed a heat risk index from spatial data on tree canopy coverage and land surface temperature and AC data from the American Housing Survey (AHS). Land surface temperature data were captured by satellite for a single day in August 2020.

Market-rate multifamily rental housing had, on average, the greatest overall heat risk, followed by subsidized multifamily rental housing, owner-occupied multifamily housing, and single-family housing. Access to central AC appeared to be the largest driver of disparities in heat risk among the housing types. The average likelihood of not having central AC was 44.9% for single-family housing, 50.5% for subsidized multifamily rental

housing, 52.4% for owner-occupied multifamily housing, and 73.7% for market-rate multifamily rental housing. The housing types were more similar with regard to their tree canopy coverage and land surface temperature. The average percentage of a parcel without tree canopy was 81.5% for owner-occupied multifamily housing, 82.5% for market-rate multifamily rental housing, 83.1% for single-family housing, and 84% for subsidized multifamily rental housing. Average land surface temperatures were 110.1 degrees for owner-occupied multifamily parcels, 111.4 for subsidized multifamily rental housing, 111.6 for single-family parcels, and 112.1 for market-rate multifamily rental parcels.

The authors employed regression analysis to explore relationships between heat risk and neighborhood and housing characteristics, while controlling for other factors. Neighborhoods with larger shares of Asians and Hispanics were associated with greater overall heat risk, though a greater share of Black residents was not. The share of a neighborhood’s population that was made up of seniors, the share that was made up of young children, and neighborhood median income were not associated with any of the heat risk factors. Households in newer housing were generally at lower risk than households in older housing: though newer housing tended to have less tree canopy, it was also more likely to have central AC.

The authors conclude that public policy should better support a range of priorities related to reducing heat risk, including improving access to AC, increasing utility assistance for low-income households, equitably expanding urban tree canopy and human-created shade, and incentivizing energy efficiency features and upgrades in buildings. The authors further argue that heat mitigation interventions should focus on lower-income renters, including residents of subsidized housing, who may be more sensitive to heat, due to age and medical conditions, and who have less adaptive capacity.

Read the report at: <https://bit.ly/3vHLMK3>

Fact of the Week

Many of the Largest Occupations Do Not Pay Enough to Afford Rent

ELEVEN OF THE TWENTY-FIVE LARGEST OCCUPATIONS IN THE UNITED STATES PAY LESS THAN THE HOUSING WAGE



Source: Occupational wages from May 2021 Occupational Employment Statistics, BLS, adjusted to 2022 dollars. Housing wages based on HUD fair market rents.



From the Field

City of Eugene Passes Suite of New Tenant Protections

The City of Eugene, Oregon, approved an ordinance (No. 20670) on July 11 to establish a series of new tenant protections and support services. The measure passed the Eugene City Council by a 6-2 vote, and Mayor Lucy Vinis signed the ordinance on July 13. The ordinance establishes and funds a new rental housing navigator position, caps tenant screening fees at \$10, requires landlords to provide photo documentation of conditions at move-in and move-out, directs the city to create and distribute educational materials about tenants' rights during the eviction process, and requires landlords to provide rental references for tenants upon their written request. The new provisions will take effect on August 13.

“When renters organize, renters win,” said Kevin Cronin, chair of the Springfield Eugene Tenants Association and director of member services and industry support at Housing Oregon. “We oftentimes see people shell out \$200 to \$500 dollars in application fees in this market when looking for a new place. For low-income folks, like those on Social Security Disability or those with a Section 8 voucher, application fees represent a high barrier to leasing up. Additionally, the ordinance will invest in the local tenant association by providing dollars to run its hotline – permanently funding an organization fighting for working people.”

The passage of these protections followed [months of deliberations](#) in City Council and tenant-led advocacy. The City's Housing Policy Board originally recommended updates to the city's rental housing code in 2021. The City Council held work sessions in November 2021 and March 2022 to discuss these potential updates. In the March 2022 work session, councilmembers reviewed the [Renter Protections Roadmap](#), which sets out a three-part timeline for considering 11 possible updates to city code. Councilmembers agreed to move the \$10 cap on application and screening fees from Phase Three to Phase One, putting it on the agenda for consideration in the July 11 meeting alongside four other policy proposals.

Councilmembers [approved](#) the five Phase One tenant protections on a 6-2 vote. The first provision will create and fund a rental housing navigator position in the city government. The rental housing navigator will manage data collection on rental properties, enforce protections, and develop other support services for tenants and landlords. These services could include a tenant hotline, risk mitigation funding, or eviction diversion. To fund this position and additional services, the city will increase the rental housing code door fee from \$10 to \$20 for the first year that the protections are in effect.

The second provision will require landlords to itemize and take photo documentation of the property conditions at move-in and move-out, and to provide photo documentation to justify withholding tenant security deposits. The third provision will require landlords to provide rental history at least twice per year, upon a tenant's written request, even if the tenant has not yet given notice that they plan to move out. The fourth provision directs the city to create, update, and post educational information on the rights and obligations of landlords and tenants during the eviction process. These materials must include the rental housing code and information about tenant protections. Once these materials are created, landlords must distribute them along with rental agreements. Finally, the ordinance caps applicant screening fees at \$10, which will make the rental application process more affordable.

New tenant protections will be enforced on a complaint-driven basis. Tenants can contact city code enforcement staff to file a complaint. According to the roadmap, the city will proactively lead outreach and education efforts, with the goal of reducing the need for enforcement actions.

The Eugene City Council will move to consider Phase Two and Three proposals in the upcoming months. Phase Two includes three recommendations: limiting the total amount of the deposit that landlords can charge (encompassing security, cleaning, and last month deposits) to no more than twice the monthly rent, processing rental applications on a first-come, first-served basis, and providing displacement assistance for legal no-cause eviction. Phase Three would prohibit landlords from including medical or tuition debt when evaluating an applicant's income, prohibit landlords from mandating credit scores of above 500, loosen minimum monthly gross income screening standards, and prevent or place a moratorium on no-cause evictions. According to the Renter Protections Roadmap, the city will conduct additional research on Phase Two proposals by November 1, 2022, and additional research on Phase Three proposals before February 1, 2023.

Eugene's new tenant protections are the latest in a nationwide wave of state and local measures to keep renters stably housed during and beyond the COVID-19 pandemic. According to NLIHC's [State and Local Tenant Protections Database](#), the city of Eugene will join at least 67 other municipalities and 31 states that enacted tenant protections between January 2021 and July 2022.

NLIHC Welcomes Two New State Partners

NLIHC's Board of Directors unanimously approved the Nevada Housing Coalition and Community Development Network of Maryland as the newest partners in NLIHC's state and tribal coalition. These organizations join 64 other statewide organizations devoted to advocating for policy solutions to ensure people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice.

Nevada Housing Coalition is a statewide nonprofit organization dedicated to creating sustainable solutions to ensure every Nevadan has a safe, stable place to call home through community action and policy changes. Since its establishment in 2018, Nevada Housing Coalition has become a leader in the state in pushing for affordable housing solutions, successfully leading the way on two bills that were signed into law in the 2021 legislative session and influencing the governor's recommendation to use \$500 million of the state's State and Local Fiscal Recovery Funds for affordable housing.

Community Development Network of Maryland is a statewide nonprofit organization dedicated to promoting, strengthening, and advocating for the community development sector throughout Maryland's urban, suburban, and rural communities. Formerly the Maryland Asset Building Community Development Network, the Community Development Network has been an effective organizer and representative of community development organizations throughout Maryland since its founding in 2006. The organization advances its mission through state-level advocacy and capacity-building to support community organizations and local governments.

Learn more about Nevada Housing Coalition at: <https://nvhousingcoalition.org/>

Learn more about Community Development Network of Maryland at: <https://communitydevelopmentmd.org/>

NLIHC Careers

NLIHC Seeks Executive Assistant

NLIHC seeks an executive assistant who will be responsible for providing administrative and support services to the President and CEO and the Chief Operating Officer (COO) to assist in the effective and efficient management of the Coalition, with particular emphasis on assisting the Board of Directors.

Responsibilities:

Office of the President and CEO

- Provide the full range of administrative support to ensure that the Office of the President and CEO operates in an efficient manner.
- Receive and screen telephone calls to President and CEO, take messages, and make or facilitate return calls.
- Receive and schedule meetings and appointments for President and CEO, as assigned by President and CEO.
- Keep track of all speaking engagements and submit relevant documents to requesting organizations. Pay particular attention to whether requests are for virtual or in-person speaking.
- Work with Communications team to ensure all media requests are scheduled in a timely manner.
- Keep track of all activities of President and CEO and complete monthly program tracking.
- Receive and prioritize requests for President and CEO's input, feedback, or approval from other staff; ensure that all requests are dealt with in a timely manner.
- Provide President and CEO with daily itinerary listing time and place of all appointments; know President and CEO's whereabouts and provide information to staff, Board, and others.
- Prepare acknowledgement letters for all memberships and donations for President and CEO's signature within five days of receipt.
- Arrange for and set up meeting space and conference calls, as needed.
- Maintain President and CEO's and the Coalition's permanent files, including chronological files; assist with management of archives.
- Generate minutes and letters; draft documents as requested by President and CEO and perform formatting, data entry, and copying.
- Place orders for materials and other purchases for President and CEO and entire office; ensure all equipment used by President and CEO is in good working order and supplies are replenished.
- Assist in completing organizational and funding reports.
- Provide support to President and CEO's research projects.
- Provide assistance on fund development activities as needed.

Board Operations

- Serve as primary liaison with Board of Directors for logistical and informational purposes. Make facility arrangements for in-person and virtual meetings and arrange board travel and accommodations, as needed.
- Send timely notices for all scheduled meetings of the Board, Executive Committee, and Board Committees: Finance, Nominating, Investment, and others. Collect RSVPs.
- Prepare and distribute monthly Board packets and all meeting materials. Maintain annual Board book and up-to-date contact and other information on all Board members.
- Assist with staffing/assigning board committee members.
- Prepare correspondence from Board Chair and other Board members as needed.
- Take minutes of Board and Board committee meetings and draft complete minutes in a timely manner.
- Arrange for recognition of outgoing members at annual meeting.

Operations Support

- Receive, open, date, and sort all mail and incoming packages. Ensure mail is stamped and mailed every workday afternoon.
- Monitor general voicemail, fax, and info and general in-boxes; forward communications to appropriate staff.
- Copy and mail *Memo to Members and Partners* newsletter every Monday to those who receive it via U.S. Post.

- Respond to all requests and orders for NLIHC publications. Mail out requested publications in a timely manner.
- Provide administrative support to the COO on an ongoing basis related to calendar updates (NLIHC shared/COO calendar), Outlook contacts, and Intern postings.
- Receipts
 - *Income Tracking.* Prepare income tracking forms on all revenue received for coding by the Chief Operating Officer within one day of receipt. Stamp date on all checks. Make copies of all checks and accompanying documents.
 - *Deposits.* Prepare and make bank deposits on Fridays, the last day of each month, and upon receipt of large checks.
 - *Cash Log.* Maintain accurate log of revenues as they are received.
 - *Enter* all data in database within five days of receipt.
 - *Prepare* receipts for submission to Senior Director of Administration.
 - *Ensure* income tracking forms are completed.
- Assist with maintenance of CRM database (Salesforce). Assist with member prospects and other data entry.
- Maintain adequate inventory of all routine office supplies; ensure all supplies are maintained in an orderly and accessible fashion.
- Ensure that office door and elevators are secured/unsecured, as needed.
- Ensure orderliness of reception area, workroom, and copy room.
- Assist National AIDS Housing Coalition with logistical support in its use of NLIHC office space.

Organizational Support

- Provide assistance as assigned for annual Housing Policy Forum and Housing Leadership Celebration/Reception, semi-annual state coalition meetings, and other events. (Report to COO.)
- Compile and ensure updating of standard operating procedures (SOPs) for the Coalition.
- Attend all meetings of Board of Directors, state coalitions, and Board standing committees; participate in staff meetings, retreats, training, and all Coalition events. (Report to CEO and COO.)
- Other duties as assigned. (Report to CEO and COO.)

Qualifications

Applicants must possess highly developed organizational, administrative, interpersonal, oral, and written communications skills; proficiency in all Microsoft Office software applications; knowledge of and skill in operating office equipment; ability to perform several tasks simultaneously; and a commitment to social justice. A bachelor's degree is required; non-profit experience is preferred.

An equal opportunity, affirmative action employer, NLIHC offers a competitive salary and benefits package. This is a full-time position located in Washington, DC (with flexible telework).

Interested candidates should submit a resume, cover letter with salary requirement, two writing samples, and three references (references will not be contacted before consulting with candidate) to Bairy Diakite, director of operations, at: bdiakite@nlihc.org

NLIHC in the News

NLIHC in the News for the Week of July 31

The following are some of the news stories to which NLIHC contributed during the week of July 31:

- “Advocates urge Congress and Biden administration to help tenants facing rising rents” *MarketWatch*, August 3 at: <https://on.mktw.net/3vEJ3Rd>
 - “Four corporate US landlords deceived and evicted thousands during Covid, report reveals” *The Guardian*, August 4 at: <https://bit.ly/3Sv4zld>
 - “Many area jobs do not pay enough to afford rent, report shows” *Yahoo News*, August 5 at: <https://yhoo.it/3QmOFHP>
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NLIHC News

Where to Find Us – August 8

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

- [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” – Los Angeles, CA, October 28 (Sarah Saadian)
 - California Rural Housing Coalition Summit: Reconnecting to Build Affordable Homes and Equitable Communities – Keynote Speaker, Asilomar, CA, November 3 (Diane Yentel)
 - 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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NLIHC Staff

Andrew Aurand, Vice President for Research, x245
Sidney Betancourt, Housing Advocacy Organizer, x200
Jordan Brown, Research Intern
Victoria Bourret, ERASE Project Coordinator x244
Jen Butler, Senior Director, Media Relations and Communications, x239
Alayna Calabro, Policy Analyst–COVID-19 Response, x252
Josephine Clarke, Senior Executive Assistant, x226
Matthew Clarke, Writer/Editor, x207
Courtney Cooperman, Housing Advocacy Organizer, x263
Bairy Diakite, Director of Operations, x254

Lindsay Duvall, Senior Organizer for Housing Advocacy, x206
Emma Foley, Research Analyst, x249
Dan Emmanuel, Senior Research Analyst, x316
Ed Gramlich, Senior Advisor, x314
Sarah Gallagher, Senior Project Director, ERASE, x220
Kim Johnson, Senior Policy Analyst, x243
Kendra Johnson, Chief Operating Officer, x232
Mike Koprowski, Director, Multisector Housing Campaign, x317
Kayla Laywell, Housing Policy Analyst, x231
Mayerline Louis-Juste, Senior Communications Specialist, x201
Steve Moore Sanchez, Development Coordinator, x209
Khara Norris, Senior Director of Administration, x242
Neetu Nair, Research Analyst, x291
Brenna Olson, Policy Intern
Jenna Parker, Field Intern
Noah Patton, Housing Policy Analyst, x227
Ikra Rafi, Creative Services Manager, x246
Benja Reilly, Development Specialist, x234
Gabrielle Ross, Housing Advocacy Organizer, x208
Sarah Saadian, SVP for Public Policy and Field Organizing, x228
Brooke Schipporeit, Manager of Field Organizing x233
Sophie Siebach-Glover, Research Specialist, x205
Kennedy Sims, Communications and Graphic Design Intern
Lauren Steimle, Web/Graphic Design Specialist, x246
Jade Vasquez, ERASE Project Coordinator, x264
Maya Ward-Caldwell, Fund Development Intern
Chantelle Wilkinson, Housing Campaign Manager, x230
Renee Willis, SVP for Racial Equity, Diversity, and Inclusion, x247
Rebecca Yae, Senior Research Analyst–COVID-19 Response, x256
Diane Yentel, President and CEO, x225