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Point of View

Trump's Empty Shell of a Promise to Renters – *by Diane Yentel, NLIHC President and CEO*

The executive order signed on August 8 by President Trump is an empty shell of a promise that does nothing to prevent evictions and homelessness and acts only to mislead renters into believing that they are protected when they are not. This executive order is reckless and harmful, offering false hope and risking increased confusion and chaos at a time when renters need assurance that they will not be kicked out of their homes during a pandemic.

The president alluded to “stopping evictions,” but the executive order fails to provide any meaningful relief to the millions of renters at risk of losing their homes. President Trump failed even to use his existing authority to reinstate the limited federal eviction moratorium that expired on July 24, which covered 30% of renters nationwide. Instead, the executive order merely directs federal agencies to “review all existing authorities and resources” and “make a determination” about whether halting evictions would prevent the spread of coronavirus. The president does not direct any federal or other agency to take any action to actually prevent evictions.

The executive order also provides no new resources to assist renters. Instead, the order directs HUD and the Department of Treasury merely to consider repackaging unspent funding already approved by Congress under the CARES Act.

The time for political games, half-measures, and brinkmanship has long passed. Without significant and sustained congressional action, [30 million to 40 million renters are at risk of being evicted by the end of the year](#). Economist Mark Zandi estimates that [renters already owe \\$25 billion in back rent](#) and could owe as much as \$70 billion by the end of the year – a debt these renters cannot possibly pay off. At the same time, lack of rental income places rental property owners at risk of harm. [More than half of small landlords do not have access to any lines of credit](#) to allow them to continue paying bills. In the short term, lack of rental income may result in unanticipated costs, and an inability to pay mortgages, pay property taxes, and maintain the properties. In the long term, the lack of rental income places small property owners at greater risk of foreclosure and bankruptcy.

President Trump and his administration must go back to the negotiating table with Congress to work out a comprehensive deal that includes: a national, uniform moratorium on all evictions for nonpayment of rent; at least \$100 billion in emergency rental assistance through the "[Emergency Rental Assistance and Rental Market Stabilization Act](#)" and housing vouchers; and \$11.5 billion in emergency resources to help prevent and respond to outbreaks among people experiencing homelessness.

Every day of inaction puts more seniors, people with disabilities, families and others at imminent risk of losing their homes in the middle of a pandemic. Evicting families during a pandemic is not only cruel and immoral – it is shortsighted and senseless. Evictions risk lives, drive families deeper into poverty, further burden overstretched hospital systems, and make it much more difficult for the country to contain the virus. Ensuring that everyone is stably housed during and after the COVID-19 pandemic is not only a moral imperative – it is a public health necessity.



Coronavirus, Homelessness, and Housing

Negotiations on COVID-19 Relief Package Break Down

Negotiations between congressional leaders and the White House broke down over the weekend as President Trump issued four executive orders and memorandums on August 8 purporting to extend protections to struggling households, including those households at risk of evictions. As described by NLIHC President and CEO Diane Yentel in today's *Point of View*, "the executive order signed this weekend by President Trump is an empty shell of a promise that does nothing to prevent evictions and homelessness and acts only to mislead renters into believing that they are protected when they are not."

House Speaker Nancy Pelosi and Treasury Secretary Steven Mnuchin indicated on August 9 that they would be willing to consider a narrower deal to extend some aid until the end of the year, and then revisit the need for more federal assistance in January. The outcome of November's election would have a significant impact on longer-term negotiations.

Adding to the pressure to reach an agreement is the expiration of emergency resources and protections provided in the CARES Act. The federal eviction moratorium expired on July 24, and expanded unemployment benefits ran out at the end of July. Most recently, the Paycheck Protection Program, which provides loans to help keep businesses open, stopped taking applications on August 8.

Congress and President Trump must take action immediately to prevent a wave of evictions and an increase in homelessness. NLIHC and other researchers estimate that [30 million to 40 million renters are at risk of being evicted by the end of the year](#). Economist Mark Zandi estimates that [renters already owe \\$25 billion in back rent](#) and could owe as much as \$70 billion by the end of the year – a debt these renters cannot possibly pay off.

New Research Shows 30-40 Million People Could Face Eviction Without Significant Federal Intervention

NLIHC partnered with nine other institutes and organizations to release a [report](#) on August 7 indicating that without significant federal intervention, 30-40 million people in the US are at risk of eviction by the end of the year. These findings were developed by researchers from the Aspen Institute Financial Security Program, City Life, the COVID-19 Eviction Defense Project, The Eviction Lab at Princeton University, the Innovation for Justice Program at the University of Arizona College of Law, Massachusetts Institute of Technology, NLIHC, Stout, and Wake Forest University School of Law.

Researchers aggregated findings from the U.S. Census Bureau *Household Pulse Survey*, projected eviction filings, unemployment data, and housing insecurity statistics and found that 29-43% of renter households (30 million to 40 million people) could be at risk of eviction by the end of 2020. Previous [research](#) from NLIHC has shown that at least \$100 billion in emergency rental assistance and a nationwide moratorium on evictions are necessary to stave off the impending disaster. Without these crucial provisions, millions of renters currently experiencing financial hardship due to coronavirus will face displacement and homelessness on an unprecedented scale.

The risk of eviction is escalating rapidly. According to the *Household Pulse Survey*, 18% of renters nationally report they were unable to pay July's rent on time, and 33% have slight or no confidence they can pay August rent on time. Among renter households earning less than \$35,000 per year, 42% have slight or no confidence in their ability to pay next month's rent.

Evictions have significant, negative consequences for renters and communities. Communities of color, and particularly Black and Latinx people, are [more likely](#) to be rent-burdened and more likely to have been affected by coronavirus-related job loss, making them particularly vulnerable to housing instability during the pandemic – nearly half of Black (42%) and Latinx (49%) renters surveyed have slight or no confidence in their ability to pay next month’s rent on time, compared to 22% of white renters.

The impending eviction crisis is entirely preventable. Congress should move with urgency to enact meaningful housing provisions and resources in the next coronavirus relief bill, including providing \$100 billion in rental assistance and enacting a national, uniform moratorium on evictions.

Read the research report at: <https://tinyurl.com/y38caw96>

Join NLIHC’s National Call on Coronavirus, Housing, and Homelessness Today at 2:30 pm ET

Representatives Maxine Waters (D-CA) and Pramila Jayapal (D-WA) will join today’s (August 10) [national call on coronavirus, housing, and homelessness](#) at 2:30 - 4 pm ET. They will discuss the state of play in Congress on the next coronavirus relief package and what advocates need to do now to ensure the [essential housing and homelessness components](#) in the House-passed “HEROES Act” and “Emergency Housing Protections and Relief Act of 2020” are included in the final package. Siobhan Kelly, head of the Office of Multifamily Analytics and Policy at the Federal Housing Financing Agency (FHFA), will also join us. We will hear about the latest estimates on the rising threat of evictions, get updates from the field, and more.

Register for the national call at: <https://tinyurl.com/ru73qan>

See the full agenda [here](#).

Former USICH Directors Send Letter to Congressional Leaders Calling for Homelessness Assistance in Next Coronavirus Relief Package

Former directors of the United States Interagency Council on Homelessness (USICH) Fred Karnas, Barbara Poppe, Laura Zeilinger, and Matthew Doherty on August 5 sent a [joint letter](#) to congressional leaders urging them to include at least \$11.5 billion for HUD’s Homeless Assistance program in the next coronavirus relief package. This funding is essential to help the overstretched homelessness system respond to the needs of people experiencing homelessness during the pandemic.

The former directors cite [recent research](#) indicating that at least \$11.5 billion is necessary to respond to and prevent coronavirus outbreaks among people experiencing homelessness. People experiencing homelessness cannot engage in many of the preventative measures recommended by the Centers for Disease Control and Prevention (CDC), including regular hand washing, social distancing, avoiding high-touch surfaces, and staying indoors. Moreover, people experiencing homelessness are more likely to report underlying health conditions that make the disease more dangerous. As a result, people who are homeless and contract coronavirus are twice as likely to be hospitalized, two to four times as likely to require critical care, and two to three times as likely to die than the general public.

The funding is needed to minimize the number of people living in homeless encampments and congregate shelters, to identify space – including hotel and motel rooms – for isolation and self-quarantine, and to provide short-term rental assistance and housing stabilization services. These resources are essential to ensure that people experiencing homelessness are able to remain safely sheltered throughout the duration of the pandemic and beyond.

Read the letter at: <https://tinyurl.com/yxq38h9h>

NLIHC Participates in Solutions to Homelessness Panel

NLIHC staff took part in a Law at the Margins (LATM) virtual forum, “[Housing as a Human Right](#),” on July 25. The forum focused on concrete solutions to solving homelessness. LATM is a social justice media platform that elevates issues of importance to marginalized communities and aims to co-create social justice content with those directly impacted. The forum was part of the [Right to a Home](#) project, which has reported on homeless issues for street media newspapers across the United States.

The panel included Needa Bee from The Village; Zach Johnson from Call to Action Minnesota; and Celina Trowell from VOCAL NY. The panel was moderated by Alastair Boone, editor in chief of [Street Spirit](#).

NLIHC’s Kyle Arbuckle discussed our pandemic response priorities including: \$100 billion in rental assistance, a universal eviction moratorium, and \$11.5 billion in funding for homeless services. Kyle also discussed the need to increase long-term tenant power to force lawmakers to consider the needs of low-income renters and those experiencing homelessness.

"It was great to have Kyle Arbuckle represent the National Low Income Housing Coalition at our event," said Eric Ortiz, executive editor of Law at the Margins. "Homelessness is a solvable problem, and we need to continue to raise awareness about solutions. NLIHC's important work can help more people get affordable housing, and we appreciate all they're doing to educate and empower people to take action."

For more information about LATM, contact lawatthemargins@gmail.com.

View a recording of the panel at: <https://oyen.me/072520conference>

Coronavirus – Congress

NLIHC Joins National Partners in Sign-On Letter Urging \$11.5 Billion for Homeless Assistance in Next Coronavirus Relief Bill

NLIHC joined national partners in a [letter](#) sent on August 6 to Senate Transportation, Housing, and Urban Development (THUD) Appropriations Subcommittee Chair Susan Collins (R-ME) and Ranking Member Jack Reed (D-RI) urging the inclusion of \$11.5 billion for HUD’s Homeless Assistance programs in the next coronavirus relief package.

Coronavirus poses a significant threat to people experiencing homelessness, who are less able to engage in the preventative measures recommended by the Centers for Disease Control and Prevention (CDC) and more likely to have underlying health conditions that make the virus particularly dangerous. The additional funding is necessary to ensure people experiencing homelessness are able to access safe shelter and housing in accordance with CDC guidelines.

Read the letter at: <https://tinyurl.com/yy4lhbqx>

Read NLIHC’s full recommendations to Congress at: nlihc.org/responding-coronavirus

Coronavirus – HUD

HUD's Office of Public and Indian Housing Implements \$400 Million CARES Act Supplemental Funds

HUD's Office of Public and Indian Housing (PIH) posted [Notice PIH 2020-17](#) on July 31 implementing the \$400 million CARES Act supplemental Housing Assistance Payment (HAP) funding for the Housing Choice Voucher (HCV) program. The Act makes supplemental HAP funding available for public housing agencies (PHAs) that experience a significant increase in voucher per-unit costs due to "extraordinary circumstances" or that would otherwise be required to terminate vouchers as a result of insufficient funding (Shortfall Funds). PIH will give priority to the Shortfall Funds category.

The CARES Act appropriated \$1.25 billion in supplemental funding for the HCV program to prepare for, prevent, and respond to the coronavirus pandemic, and to help PHAs maintain normal operations and take other necessary actions during the pandemic. Of the \$1.25 billion, \$850 million was set aside for additional administrative fee funding and other expenses PHAs might incur with their HCV programs. PIH posted [Notice PIH-2020-18](#) on July 31 implementing the second and final administrative fee funding set-aside (see companion article in this issue of *Memo*). Of the remaining \$1.25 billion, \$400 million was set aside for HAP payments.

Under the first category in *Notice PIH 2020-17*, "Extraordinary Circumstances," PHAs that experience a significant increase in voucher per-unit costs in calendar year (CY) 2020 may apply for assistance until October 31, 2020. PHAs are likely experiencing such increased costs because many residents are experiencing reduced income due to fewer hours at their jobs or to losing their jobs as a result of the pandemic. PIH will have two application designations: "priority status" and "regular status." Priority status is for PHAs that have a HAP reserve less than the amount needed to cover three months of HAP expenses; their applications will be funded shortly after PIH processes their applications. Regular status PHAs will not receive funds until November, if set-aside funds are available. PHAs have until June 30, 2021 to spend these funds.

Under the second category, "Shortfall Funds," assistance is provided to PHAs that would otherwise have to terminate voucher assistance due to insufficient funds. If the CARES Act funds are not sufficient to cover shortfall needs, PIH will use any remaining CY20 HAP renewal set-aside funds. The Shortfall Funding guidance in *Notice PIH 2020-17* supersedes that in [Notice PIH 2020-04](#), which announced \$100 million set aside within PIH's overall appropriation for various purposes such as shortfall funding, extraordinary circumstances, portability costs, and Project-Based Vouchers.

PIH identifies two Shortfall Scenarios. Shortfall Scenario 1 applies to PHAs already in a Shortfall Prevention Team (SPT) confirmed shortfall on March 31, 2020, the date Notice 2020-04 was issued. Shortfall Scenario 2 applies to PHAs that were not in an SPT-confirmed shortfall as of March 31, 2020 but are confirmed to be in one after that date. PIH will accept Shortfall Fund applications on a rolling basis. While there is no deadline to submit applications, PHAs have until December 31, 2020 to spend the funds.

Appendix D is the form that a PHA must use to apply for Shortfall Funds. A PHA must certify that it has stopped issuing new vouchers. However, that restriction does not apply for a number of voucher uses, including:

- Reissuance of turnover vouchers lost to attrition.
- Vouchers issued to current households to allow them to move.
- Vouchers issued to households under special-purpose voucher (SPV) increments awarded in CY19 or CY20. These special-purpose vouchers include Family Unification Program (FUP) and Tenant Protection Vouchers initially awarded in 2019 and/or 2020. Turnover SPVs may be also be reissued under the exception in the first bullet point above.

- Vouchers issued to households moving into Project-Based Voucher (PBV) units to allow the PHA to meet its contractual obligation to fill PBV Agreement to Enter Into a HAP (AHAP) units being placed under HAP for the first time, and PBV units currently under HAP that are vacated by a household. However, tenant-based vouchers are not to be issued to households living in PBV units who are requesting a voluntary move with a tenant-based voucher after the date of notification by the SPT of a potential shortfall.

Notice PIH 2020-17 is at: <https://bit.ly/2Xop6Np>

More information about the Housing Choice Voucher program is on [page 4-1](#) of NLIHC's *2020 Advocates' Guide*.

More information about Project-Based Vouchers is on [page 4-8](#) of NLIHC's *2020 Advocates' Guide*.

HUD Provides Update to “Questions and Answers for Office of Multifamily Housing Stakeholders: Coronavirus (COVID-19)”

HUD's Office of Multifamily Housing Programs (Multifamily), which oversees contracts with private owners of HUD-assisted properties, issued its seventh update to its "[Questions and Answers for Office of Multifamily Housing Stakeholders: Coronavirus \(COVID-19\)](#)" on July 31. The previous update was on May 21 (see *Memo, 5/26*). The latest version updates ten questions and adds five new questions. This article highlights the updated and new questions most relevant to residents and advocates.

Resident Health

Under the subheading “Resident Health,” new Q7 (page 5) addresses whether an owner or agent can require residents to wear face coverings at the property and treat a failure to wear a face covering as a lease violation. Multifamily states that if there is or will be a requirement to wear a face covering, “house rules” must be reasonable and consistent with state and local law and directives from public health officials. Failure to comply with face covering requirements may be treated as a lease violation if the house rules are identified in the lease as an attachment to the lease agreement. Owners and agents may amend their lease terms and/or house rules.

New Q6 (page 5) clarifies that there is no statutory or regulatory basis under the project-based Section 8, Section 202 Supportive Housing for the Elderly, or Section 811 Supportive Housing for Persons with Disabilities program to require tenants to take a health or medical test and disclose results as a condition of tenancy. If an owner or agent thinks there is a basis in state or local law to require testing and disclosure, their legal counsel should provide the local HUD Multifamily Office with the legal authority. Owners and agents can encourage, but not require, tenants to get testing and disclose the results.

Q4 (page 4) is updated to add that if there is a confirmed COVID-19 case, owners and agents are encouraged to provide residents who have a confirmed or suspected COVID-19 case with information on how to care for themselves and when to seek medical attention. Any residents with COVID-19 symptoms, and any other members of these household, should be encouraged to self-isolate and to limit their use of shared spaces on the property.

Unemployment Compensation

New Q6 (page 11) describes three types of unemployment compensation provided by the CARES Act, identifying which must be included in annual income determinations.

Pandemic Unemployment Assistance (PUA) is an unemployment benefit for individuals who are self-employed, seeking part-time employment, or whom otherwise would not qualify for regular unemployment insurance (UI). PUA benefits must be included as annual income. Pandemic Emergency Unemployment Compensation (PEUC) provides an extension to regular unemployment insurance (UI) benefits, allowing people to receive up to 13 weeks of additional benefits (extending UI from 26 to 39 weeks). PEUC benefits must be included as annual income.

Federal Pandemic Unemployment Compensation (FPUC) provided individuals who were collecting regular unemployment compensation to receive an additional \$600 in federal benefits per week for weeks of unemployment. However, FPUC ended on July 31, 2020. While it existed [and if it is recreated in future legislation] FPUC was not included in annual income determinations.

Moratorium on Evictions under the CARES Act

New Q15 (page 14) reminds readers that the CARES Act allowed owners to be eligible for up to 90 days of mortgage forbearance. While under forbearance, owners or agents cannot require a tenant to vacate, issue a notice to vacate (or evict), or charge tenants late fees or penalties due to late or missed rent payments while under forbearance. In addition, [Notice H 20-7](#) extends these prohibitions to any new, extended, or amended forbearance arrangements due to the pandemic as long as the borrower is under forbearance (see [Memo 7/13](#)). That notice also requires owners receiving extended forbearance to inform all residents of the prohibition against eviction solely for non-payment of rent.

Property Review, Inspections, Rent Comparability Studies

Q3 (page 17) is significantly updated, indicating that as of May 22 Multifamily has lifted the suspension of Management Occupancy Reviews (MORs) performed by Performance-Based Contract Administrators (PBCAs) in locations where there are no restrictions by state or local law or ordinance to prevent them from performing these reviews. Q3 establishes an alternative manner for conducting a MOR.

- Until September 30, 2020, Multifamily will allow PBCAs to conduct on-site MORs, without entering resident units.
- To determine whether Exigent Health & Safety (EH&S) and other deficiencies have been corrected as part of the Real Estate Assessment Center (REAC) follow-up, the PBCA must attempt follow-up on those affected units by directly contacting a the resident by phone or email, and document the results or attempt(s) made on the MOR report.
- A physical on-site visit to the property must still take place to document the physical conditions, general appearance, and security of the property. The visit should include a visual assessment of each building, common areas, and the grounds.
- An on-site, entrance/exit interview with the owner/agent should occur, except where state or local law or ordinances prevent such meetings. Where these interviews are prohibited from occurring on-site, they should be conducted by telephone or email and documented in the MOR Report.
- Tenant file reviews may be conducted remotely when owners/agents voluntarily create and transmit electronic tenant files to the PBCA in accordance with all requirements of [Notice H 2020-4](#).

Financial Audits, Tenant Income Recertifications, and Utility Analyses

Q9 (page 20) deletes the last sentence of the first paragraph, which read “Annual recertifications must not use previous year’s income to determine rent and assistance, except when using streamlined income determinations.” However, see new Q10 below.

The last sentence of the third paragraph is modified to clarify that, “The Total Tenant Payment/Tenant Rent and the assistance payment certified during the interim recertification are effective **retroactively to the first day of**

the month following the date the family’s income changed” (emphasis added). Previously, that sentence read, “The Total Tenant Payment/Tenant Rent and the assistance payment are effective **retroactively to the recertification anniversary date**” (emphasis added).

New Q10 (page 22) poses the question, “If a resident does not notify an owner or agent of a decrease in income, can the decrease in the resident’s contribution (‘tenant rent’) be retroactive to when the decrease in income occurred?” Multifamily responds stating residents may request an interim income recertification due to any changes in family income that may affect their Total Tenant Payment (TTP) or tenant rent and assistance payment occurring since the last income recertification. Instructions are in [HUD Handbook 4350.3, REV-1](#), paragraph 7-10, B. **Following an income recertification, owners/agents must retroactively apply any reduction in rent starting with the first day of the month after the date of the action that caused the decrease in income** (emphasis added). For example, if a tenant lost their job on March 4, 2020, then the owner/agent would reflect this change in income starting with the first day of the following month, which would be April 1, 2020. *HUD Handbook 4350.3, REV-1*, paragraph 7-11 has more information on owner/agent responsibilities when a tenant reports a decrease in income.

“Questions and Answers for Office of Multifamily Housing Stakeholders: Coronavirus (COVID-19)” is at: <https://bit.ly/3gurQRO>

More about Project-Based Rental Assistance is on [page 4-46](#) of NLIHC’s *2020 Advocates’ Guide*.

More about Section 202 Supportive Housing for the Elderly is on [page 4-67](#) of NLIHC’s *2020 Advocates’ Guide*.

More about Section 811 Supportive Housing for Persons with Disabilities is [on page 4-71](#) of NLIHC’s *2020 Advocates’ Guide*.

Assistant Secretary for Public and Indian Housing Expresses Concern about PHAs’ Slow Use of Supplemental CARES Act Funds

Hunter Kurtz, assistant secretary of HUD’s Office of Public and Indian Housing (PIH), sent a [letter](#) on August 4 to public housing agency (PHA) executive directors expressing concern about the slow use of supplemental CARES Act funding. The letter states that to-date, PHAs have drawn down and spent only \$103 million in supplemental public housing Operating Funds –15% of the \$685 million available.

The letter reminds PHAs that the CARES Act offers broad flexibility, allowing the supplemental Operating Fund to be used for any eligible public housing Operating Fund or Capital Fund activity. These funds may also be used to cover expenses necessary to prevent, prepare for, and respond to the coronavirus. In addition, PHAs may flexibly use Operating and Capital Fund money from FY20 and previous years for any normal or coronavirus public housing operating and capital expense.

Without indicating to what extent PHAs are drawing down and spending the \$850 million CARES Act supplemental funding for the administrative fee component of the Housing Choice Voucher (HCV) program, the letter reminds PHA executive directors that the act offers flexibility for spending HCV administrative fees for both supplemental funds and funds provided by the regular FY20 appropriation. Eligible costs include activities to: (1) support or maintain the health and safety of assisted households during the pandemic; (2) retain and support owners accepting HCVs; and (3) pay for routine administrative expenses associated with the HCV program (see article about *Notice PIH 2020-18* announcing second and final allocation of this money elsewhere in this issue of *Memo*).

The letter also reminds PHA executive directors that the CARES Act allocated \$400 million for supplemental housing assistance payment (HAP) contract funding. This supplemental HAP funding is available for PHAs that either experience a significant increase in voucher per unit costs due to extraordinary circumstances, or that would otherwise be required to terminate voucher assistance for households as a result of insufficient funding (see article about *Notice PIH 2020-17* elsewhere in this issue of *Memo*.)

Assistant Secretary Kurtz's August 4 letter is at: <https://bit.ly/3iav24F>

More information about the public housing is on [page 4-30](#) of NLIHC's *2020 Advocates' Guide*.

More information about the Housing Choice Voucher program is on [page 4-1](#) of NLIHC's *2020 Advocates' Guide*.

HUD's Public and Indian Housing Announces Second Round of CARES Act Funding for Supplemental Housing Choice Voucher Administration

HUD's Office of Public and Indian Housing (PIH) posted [Notice PIH-2020-18](#) on July 31 announcing allocation of the second and final round of CARES Act supplemental funding of \$472 million for the Housing Choice Voucher (HCV) administrative fees to help public housing agencies (PHAs) to prepare for, prevent, and respond to the coronavirus. The notice also establishes new eligible administrative fee activities.

The CARES Act appropriated \$1.25 billion supplemental funding for the HCV program to prepare for, prevent, and respond to the coronavirus pandemic, and to help PHAs maintain normal operations and take other necessary actions during the pandemic. Of the \$1.25 billion, \$85 million was set aside for additional administrative fee funding and other expenses PHAs might incur with their HCV programs. [Notice PIH-2020-08](#) addressed \$378 million of the \$850 million set-aside for the administrative fee portion of the appropriation (see *Memo*, [5/4](#)). That notice also established new eligible activities that may be funded with these supplemental administrative fee amounts. Of the remaining \$1.25 billion, \$400 million was set aside for additional housing assistance payments (HAP); PIH posted [Notice PIH-2020-17](#) on July 31 implementing the HAP funding set-aside (see companion article in this issue of *Memo*).

The CARES Act allows supplemental administrative fee funding to be used for two purposes:

- Any currently eligible HCV (including Mainstream vouchers) administrative costs during the pandemic. These costs include necessary upgrades to information technology or computer systems to improve telework capacities, and overtime pay for PHA staff to carry out HCV program responsibilities.
- New pandemic-related activities, including activities to support or maintain the health and safety of assisted households, as well as costs related to the retention and support of owners of private homes accepting HCVs.

The notice adds new eligible uses of supplemental pandemic-related activities:

- Purchasing personal protective equipment (PPE) for PHA staff and for residents visiting the PHA offices or premises for program-related reasons.
- Covering expenses incurred due to coronavirus restrictions impacting PHA operations (e.g., paying for transportation expenses for PHA staff who rely on public transit that is no longer available).
- Testing PHA staff and HCV families for COVID-19.
- Creating or updating an infectious disease outbreak plan.
- Making physical improvements to PHA office space, including expanding or remodeling, or renting additional space.

- Covering costs to coordinate with local schools and local governments receiving funds from the U.S. Department of Education for educating students in the HCV program. This can include covering costs for technological needs of HCV households with school-aged children who are homeschooled as a result of the pandemic.

The notice also repeats the nine eligible administrative uses from *Notice PIH 2020-08*, with two modifications. The first use includes Project-Based Voucher (PBV) units, while the second adds “PHA staff.”

Purchasing cleaning supplies and/or services to maintain safe and sanitary HCV units, including common areas and in-unit cleaning of all Project-Based Voucher (PBV) units.

Relocating PHA staff and voucher households to health units or other designated units for testing, hospitalization, or quarantine, or transportation to these locations to limit the exposure that could be caused by using mass transportation.

PIH is extending to June 30, 2021 the deadline for PHAs to spend the funds.

Notice PIH-2020-18 is at: <https://bit.ly/3i2xDNZ>

More information about the Housing Choice Voucher program is on [page 4-1](#) of NLIHC’s *2020 Advocates’ Guide*.

More information about Project-Based Vouchers is on [page 4-8](#) of NLIHC’s *2020 Advocates’ Guide*.

Coronavirus – FHFA

Federal Housing Finance Agency to Require Multifamily Property Owners in Forbearance to Inform Tenants of Eviction Suspension and Tenant Protections

The Federal Housing Finance Agency (FHFA) [announced](#) on August 6 that multifamily property owners with mortgages backed by Fannie Mae or Freddie Mac (the Enterprises) who enter into a new or modified forbearance agreement must inform tenants in writing about tenant protections during the owner's forbearance and repayment periods. Landlords with Enterprise-backed mortgages can enter new or modified forbearance if they experienced or continue to experience a financial hardship due to the coronavirus emergency (see *Memo, 7/6*). While in forbearance, property owners must agree not to evict tenants solely for nonpayment of rent. FHFA previously announced additional tenant protections that apply during the repayment periods (see *Memo, 7/6*).

Protections include:

- Not charging tenants late fees or penalties for nonpayment of rent
- Allowing tenants flexibility to repay back rent over time and not in a lump sum
- Giving tenants at least a 30-day notice to vacate

FHFA’s action is responsive to one of two requests NLIHC made to FHFA Director Mark Calabria during NLIHC’s July 13 National Coronavirus, Housing, and Homelessness Call. NLIHC President and CEO Diane Yentel asked that residents be notified in writing that the property that they are renting was granted forbearance and that tenants have eviction protections during the period of forbearance. Diane also asked that FHFA ensure that tenants using the [Fannie Mae](#) and [Freddie Mac](#) lookup tools could determine whether the owner of their property had received mortgage forbearance, but the FHFA announcement does not yet reflect this. A [recording](#)

of Mr. Calabria’s discussion starts at minute 36, and Ms. Yentel’s questions about improving the lookup tools and informing residents is at around minute 56.

The FHFA announcement is at: <https://bit.ly/3kron8r>

Coronavirus – Resources

New Resources and Updates on COVID-19 Emergency Rental Assistance Programs

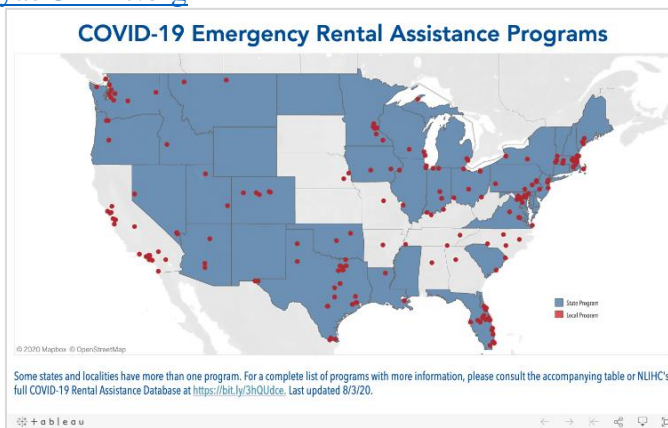
NLIHC updated its emergency rental assistance programs on August 3 and developed new resources for readers, including through [an interactive map and searchable database](#). A [webinar](#) on August 19, 1-2 pm ET will discuss the new tools. As of August 3, NLIHC was tracking 271 local and state emergency rental assistance programs enacted in almost every state.

The map displays only one rental assistance program per locality or state. While most jurisdictions have only one program, some localities/states have several, and the database, searchable by state, is a better tool to examine jurisdictions with multiple programs. Note that this is not a comprehensive list of all rental assistance programs as NLIHC staff continue to update this database frequently. If readers are aware of a program not included in our database, please contact Rebecca Yae at: ryae@nlihc.org

The most common eligibility requirements for rental assistance include demonstrated COVID-19 hardship, income, and proof of residency within a jurisdiction. Many programs require significant documentation to prove COVID-19 hardship, and only 22 programs accept self-certification. The high documentation burden excludes renters who work in the informal economy, as well as renters with limited technological resources at a time when public resources such as libraries are rendered unavailable. Only 27% of programs using area median income (AMI) set their threshold at or below 60% AMI; an additional 55% of programs used eligibility thresholds between 60% and 80% of AMI. In nearly two in three programs, landlords are required to participate in some form or at least provide a W9. One in three programs ask landlords to meet other requirements or concessions, such as not evicting tenants within a certain timeframe or agreeing to forgive a share of rent. In these cases, renters cannot receive assistance if landlords refuse or simply fail to respond in a timely manner.

The need for rental assistance programs far outstrips the resources currently available. Current programs fail to provide assistance for an adequate length of time. Nearly nine in ten programs are designed for short-term relief of three months or less. Despite COVID-19’s duration thus far of five months and likely much longer, only

three programs provide support for longer than six months. Due to limited funding, many programs are forced to choose which recipients will receive aid. More than four in ten programs opt to use first-come, first-served as their selection system. While this selection system may reduce administrative burden, it also tends to benefit renters who are better connected and have resources to apply quickly. Another 17% of programs use lottery systems to choose which recipients will receive aid. Furthermore, due to high demand, nearly one in four programs (65) have already closed, 26 of



State	Locality	Program	Program Open?	Link/Phone
Alabama	Jefferson Co.	COVID-19 Rental Assistance Program	Applications in hold/cls.	https://www.jco.us/covid19
Alaska	Alaska	Alaska Housing Relief	Program closed	https://www.alaskahousingrelief.org/program-details
Arizona	Anchorage	ANCHORAGE CARES COVID-19 Response Fund	Program closed	https://www.anchorcare.org/covid19-relief/
	Phoenix	City of Phoenix COVID-19 Short-Term Rental Assistance Program	Program closed	https://www.ci.phoenix.az.us/covid19-relief/
	Phoenix	COVID-19 Rental Assistance	Accepting applications	https://www.ci.phoenix.az.us/covid19-relief/
	Phoenix	Rental & Utility Assistance	Accepting applications	https://www.ci.phoenix.az.us/covid19-relief/
	Phoenix	COVID-19 Crisis Rental Assistance	Accepting applications	https://www.ci.phoenix.az.us/covid19-relief/
	Phoenix	PHX CARES COVID-19 Emergency Assistance Relief	Accepting applications	https://www.ci.phoenix.az.us/covid19-relief/
Arkansas	Fayetteville	COVID-19 HOUSING ASSISTANCE	Program closed	501-338-0160
California	Alhambra	COVID-19 EMERGENCY HOUSING ASSISTANCE	Program closed	https://www.ci.alhambra.ca.us/covid19-emergency-housing-assistance
	Apple Valley	Emergency Rental Assistance	Program closed	https://www.ci.applevalley.ca.us/covid19-emergency-rental-assistance
	Castroville	United US	Accepting applications	https://www.unitedus.org/
	Corte Madera	Corte Madera COVID-19 Housing Assistance Fund	Program closed	https://www.ci.cortemadera.ca.us/covid19-housing-assistance
	Fresno	Fresno Housing Relief for Grants	Program closed	https://www.ci.fresno.ca.us/housing-relief-for-grants
	Glendale	Emergency Rental Assistance Program	Program closed	https://www.ci.glendale.ca.us/covid19-emergency-rental-assistance
	Long Beach	Long Beach CARES Emergency Rental Assistance	Program closed	https://www.ci.longbeach.ca.us/covid19-relief/
	Los Angeles	City of Los Angeles COVID-19 Emergency Rental Assistance Program	Program closed	https://www.ci.losangeles.ca.us/covid19-relief/
	Los Angeles	COVID-19 Emergency Rental Assistance Program	Program closed	https://www.ci.losangeles.ca.us/covid19-relief/
	Maricopa	Emergency Rental Assistance Program	Program closed	https://www.ci.maricopa.ca.us/covid19-emergency-rental-assistance
	Maricopa	HOME TOWN CARES RENTAL ASSISTANCE PROGRAM	Program closed	https://www.ci.maricopa.ca.us/covid19-emergency-rental-assistance
	Orange	Orange County United Way Pandemic Relief Fund	Accepting applications	https://www.ci.orange.ca.us/covid19-relief/
	Plano	Community Services Agency	Program closed	https://www.ci.plano.tx.us/covid19-relief/
	Pasadena	Emergency Mortgage Assistance and Emergency Rental Assist.	Program closed	https://www.ci.pasadena.ca.us/covid19-relief/
	Pasadena	Emergency Rental Assistance Program	Accepting applications	https://www.ci.pasadena.ca.us/covid19-emergency-rental-assistance

which closed in a week or less. These closed programs indicate that approximately \$425 million are fully exhausted, though additional funding has likely been exhausted as open programs continue to disburse their funding.

For the latest information, join NLIHC on August 19 at 1-2 pm ET for a panel webinar, “Emergency Rental Assistance in Response to COVID-19: Themes, Challenges, and Early Lessons Learned.” The webinar will highlight common themes and challenges of rental assistance programs across the U.S. In addition, the session will share early lessons learned and successes in designing and implementing programs from a variety of perspectives.

Learn more and register at: <https://bit.ly/2Y0sRcz>

Coronavirus – Other

Recording Available of NLIHC August 3 National Call on “Coronavirus, Housing, and Homelessness”

During the most recent [national call on coronavirus, housing, and homelessness](#), Senator Mazie Hirono (D-HI) discussed the latest activities on Capitol Hill and the importance of sustained federal investments in affordable housing. Senator Hirono has demonstrated an ongoing commitment to ensure critical housing and homelessness protections and provisions are included in the next coronavirus relief package.

NLIHC’s Sarah Saadian, Joey Lindstrom, and Lisa Marlow shared updates from Capitol Hill, needed advocacy actions, and communications tools and tactics. We heard from Bethany Snyder of Community Solutions, Allison Bovell-Ammon of Children’s HealthWatch, and Emma Mahrabi of Children’s Defense Fund about how they are mobilizing and influencing members of Congress for #RentReliefNow. Rachel Stucker of Housing Alliance Delaware, Kate Watson of the Kansas Statewide Homeless Coalition, and Thomas Adams of CommonBond Communities shared how their organizations are addressing the housing needs of their communities.

NLIHC hosts national calls on the Coronavirus, Housing, and Homelessness every week. On today’s call, we will be joined by Representatives Maxine Waters (D-CA) and Pramila Jayapal (D-WA). Register for today’s call (Monday, August 4 at 2:30 pm ET) at: <https://tinyurl.com/ru73qan>

Watch a recording of the August 3 call at: tinyurl.com/yxsosj2b

Access presentation slides at: tinyurl.com/y4gbebl3

Additional Coronavirus Updates - Monday, August 10, 2020

National Updates

Congress

[Politico](#) reports that a growing number of Republican lawmakers, including Senator Mike Crapo (R-ID), chair of the Senate Banking Committee, want the party’s leadership to include rental assistance and an eviction moratorium in the next economic relief package. [Politico](#) also reports that Senator Crapo is urging federal agencies to extend economic relief measures. In a letter to housing and bank regulators, Senator Crapo urged officials to use their authority to continue eviction protections and loosen lending rules.

“Democrats will not stop fighting to extend the moratorium on evictions AND provide assistance to renters in this crisis. #RentReliefNow,” [tweeted](#) Senate Minority Leader Chuck Schumer (D-NY) on August 5.

Senator Chris Coons (D-DE) co-authored an op-ed in [The Hill](#) urging Congress to take immediate action to prevent the public health and economic crisis from becoming a homelessness crisis. Senator Coons urges Congress to extend federal supplemental unemployment insurance benefits, enact the “Emergency Rental Assistance and Rental Market Stabilization Act,” and pass the “Coronavirus Housing Counsel Improvement Act.”

[The Hill](#) reports that former Vice President Joe Biden is urging Congress and President Trump to enact an emergency housing package.

Department of Housing and Urban Development

HUD is holding a webinar on August 12 at 2-3:30 pm ET: *Responding to the Housing Challenges Posed by the Pandemic: Session 2*. The webinar will delve deeper into how jurisdictions can use CDBG-CV funds to support their efforts and how jurisdictions can formulate a housing strategy that is responsive to changing community needs, priorities, and funding opportunities. Learn more and register [here](#).

FEMA

In the face of recent weather disturbances, FEMA and Puerto Rico’s Central Office for Recovery, Reconstruction and Resilience approved over [\\$16 million](#) in additional grants for repairs after Hurricane Maria.

FEMA announced that federal disaster assistance has been made available to [Florida](#) and [North Carolina](#) to supplement the states’ response efforts in the areas impacted by Hurricane Isaias.

Federal Housing Finance Administration (FHFA)

FHFA [announced](#) on August 6 that multifamily property owners with mortgages backed by Fannie Mae or Freddie Mac who enter into a new or modified forbearance agreement must inform tenants in writing about tenant protections during the property owner’s forbearance and repayment periods. Fannie Mae and Freddie Mac are also improving their online multifamily property loan look-up tools.

FHFA [approved](#) an extension of a temporary policy that allows for the purchase of certain single-family mortgages in forbearance that meet specific eligibility criteria set by Fannie Mae and Freddie Mac. The policy is extended for loans originated through August 31, 2020.

Advocacy

The NLIHC-led Disaster Housing Recovery Coalition will continue to push for a broad array of resources and protections, including emergency rental assistance and eviction prevention assistance, a national moratorium on evictions and foreclosures, and emergency funds for homelessness service providers, housing authorities, and housing providers, among other recommendations. For more information, see DHRC’s [full list of recommendations](#).

The [American Bar Association](#) passed a resolution urging federal, state, local, territorial, and tribal governments to prevent an eviction crisis, housing insecurity among renters, and destabilization of the housing market by providing rental assistance and excluding COVID-19-related evictions from tenant screening practices.

Reporting

NLIHC President and CEO Diane Yentel, Peter Hepburn of Eviction Lab, and Sam Gilman of the COVID-19 Eviction Defense Project spoke about the [unprecedented wave of evictions](#) that will occur in the coming months. “It’s very clear that if the federal government doesn’t intervene – and do it soon – we will have a

tremendous wave of evictions and a spike in homelessness across the country,” said Diane Yentel. Watch the *Washington Post* video [here](#).

The *Washington Post* reports that experts and renters are bracing for an unprecedented eviction crisis in the coming months as discussions about the next coronavirus relief package have stalled. “In many ways, the [eviction] wave has already begun in places where eviction moratoriums have lifted,” said Diane Yentel.

The *Nation* interviewed Diane Yentel, president and CEO of NLIHC, and Emily Benfer, co-creator of the Princeton Eviction Lab’s COVID-19 Housing Policy Scorecard, to discuss the unprecedented wave of evictions that our country will experience if Congress does not intervene.

The *Washington Journal* interviewed NLIHC’s Diane Yentel to discuss coronavirus’ effect on renters now that the federal moratorium on evictions has expired.

USA Today reports that Black and Latino households make up a disproportionate share of people in America who reported having little to no chance of being able to pay August’s rent. “Our housing system reflects tremendous disparities in race. And people of color are most at risk for evictions,” said NLIHC’s Diane Yentel. “These inequities are being compounded by COVID-19.”

The *Washington Post* published an [op-ed](#) on the affordable housing crisis by Senator Elizabeth Warren (D-MA) and Carrol Fife, director of the Oakland office of the Alliance of Californians for Community Empowerment. The piece makes the case that Congress must immediately pass strong federal legislation to guard against the coming wave of evictions and foreclosures, including emergency rental assistance. Longer term solutions include passage of the “American Housing and Economic Mobility Act,” which would invest \$445 billion in the national Housing Trust Fund over ten years.

KCUR (Kansas City Public Radio) [highlights the impact of evictions on children](#). “Even before the pandemic we had an affordability crisis,” said Mike Koprowski, national director for the NLIHC-led *Opportunity Starts at Home Campaign*. “We think there’s going to be a wave of evictions if Congress doesn’t act on another relief package. It’s going to further disrupt kids whose lives and learning processes have already been upended by school closures.”

A [new analysis](#) by *Politico* found that federal housing aid during the coronavirus pandemic disproportionately benefits white households over minorities, with Black households most at risk. The federal assistance favors homeowners over renters, and because white households are more likely to own homes—a long-standing trend with roots in racist housing policy—they have more access to aid. Black households are more likely to rent than any other group, so they will be hardest hit with evictions likely to proceed in states without moratoriums, including Texas and Georgia.

The *Washington Post Power Up* discusses housing advocates’ concerns about the eviction cliff, as well as activities on Capitol Hill regarding the next coronavirus relief package. While Congress is negotiating a deal on eviction protections, President Trump has threatened to take unilateral action if a deal is not finalized.

The *Associated Press* reports on experts’ concerns that many states are bracing for a wave of evictions as moratoriums expire. Along with exacerbating an existing affordable housing crisis, the spike in eviction filings is raising concerns that housing courts could spread the coronavirus.

An op-ed in the *Hill* makes the case that there has never been a more opportune moment to make a permanent and equitable investment in housing for people experiencing homelessness.

Yahoo reports that, without federal intervention, up to 40 million Americans may face eviction in the next several months, and the crisis will disproportionately impact communities of color, especially women. The article provides an overview of solutions that the U.S. can take to prevent the looming eviction crisis.

An article in [Health Affairs](#) examines the connection between evictions, COVID-19, and health equity. The authors discuss various policy solutions to stem the tide of evictions and explore the critical role that the health care sector plays in advocating for eviction prevention measures and sustainable affordable housing solutions.

The [Markup](#) reports on the harmful long-term impacts that COVID-19-related eviction filings will have on tenants. Regardless of whether eviction filings end up in a payment plan or an eviction, any filing or debt to a past landlord can stain a renter's record and limit their housing options for years.

[CNN's](#) Alexandra Field reports on the many challenges facing people experiencing homelessness during the pandemic and the dire predictions that millions of people could become homeless as a result of COVID-19 and its economic fallout.

[CNN](#) outlines what renters can do if they are unable to pay August rent, linking to [NLIHC's rental assistance program list](#).

[Bloomberg](#) reports on the pandemic's impact on affordable housing production and the urgent need for Congress to enact emergency housing assistance. "We have this immediate need for \$100 billion in rental assistance just to keep people housed now. And that doesn't address the need for permanent affordable housing," said NLIHC Vice President of Research Andrew Aurand. "Even in the face of this pandemic, all evidence points to the fact that the Republican proposal may not have any money for housing or a pittance," said NLIHC Vice President of Public Policy Sarah Saadian. "If this moment doesn't motivate you to support housing, what will?"

The [New York Times](#) examines how overcrowding, not density, has defined many coronavirus hot spots. Evictions are already ramping back up, and many people who are evicted may be forced into overcrowded living situations, compounding the conditions that increase the spread of the coronavirus.

The [Washington Post](#) reports that in recent weeks, Latinos and Native Americans have made up an increasing share of COVID-19 deaths. In both hotspot states and states where the total number of deaths has decreased, Latinos make up an increasing share of those deaths. Overcrowded housing, exposure to air pollution, and jobs in the meatpacking industry place Latinos at particularly high risk for coronavirus infection and death.

[Invisible People](#) posted an article outlining the urgent need for Congress to enact \$100 billion in emergency rental assistance. The article discusses NLIHC's rental assistance database and the "Emergency Rental Assistance and Rental Market Stabilization Act."

Matthew Desmond, Pulitzer Prize-winning author and principal investigator at Princeton University's Eviction Lab, spoke with [Democracy](#) about the looming eviction crisis.

In an [MSNBC interview](#), Speaker of the House Nancy Pelosi (D-CA) expressed confidence that there will be an agreement on the next relief package. Speaker Pelosi also said that while President Trump might be able to extend the eviction moratorium through an executive action, it would be of limited use without money for rental assistance attached. Speaker Pelosi told [CNBC](#) that she hopes President Trump takes steps to extend the eviction moratorium, but noted that a moratorium on its own is insufficient.

[Stateline](#) discusses housing advocates' concerns about the looming eviction crisis. "Eviction moratoriums, on their own, aren't enough," said Diane Yentel. "They must be paired with substantial and sustained rental assistance."

According to the [Washington Post](#), the Trump administration has asked federal agencies to identify the CARES Act funds that they have not yet spent. White House officials are trying to determine whether these dollars could be redirected and used for other purposes, like emergency rental assistance or temporary unemployment benefits.

[Axios Re:Cap](#) spoke with Alieza Durana of the Eviction Lab at Princeton University about the looming eviction crisis.

The [2020 Atlantic hurricane season](#) has already set records for activity. The National Oceanic and Atmospheric Administration (NOAA) [predicts](#) that this will be an “extremely active” hurricane season. The risk of hurricanes presents a challenge to many communities already struggling to address housing instability, homelessness, COVID-19, and its economic fallout.

State and Local News

A list of state and local emergency rental assistance programs is available [here](#) from NLIHC.

Alaska

The Alaska Coalition on Housing and Homelessness wrote a [letter to Senator Lisa Murkowski](#) (R-AK) thanking her for speaking with the coalition and reiterating their policy asks for the next coronavirus relief package. The coalition’s policy priorities include \$100 billion in emergency rental assistance, a national, uniform eviction moratorium, and \$11.5 billion in resources for people experiencing homelessness.

An op-ed in the [Anchorage Daily News](#) urges Senators Dan Sullivan (R-AK) and Lisa Murkowski (R-AK) to protect renters in the next coronavirus relief package. The article cites NLIHC’s research that estimates that renters in Alaska who have lost work due to COVID-19 will need \$164 million in emergency rental assistance between now and next summer.

Arizona

In his July 16 executive order expanding the eviction moratorium, Governor Doug Ducey said, that renters who wanted to [defer a pending eviction have until Aug. 21](#) to notify their landlord in writing of a COVID-19 hardship and request a payment plan. With that deadline around the corner, few renters have filed for this support.

California

The California Homeless Coordinating and Financing Council released a “Guide to Strategic Uses of Key State and Federal Funds to Reduce Homelessness During the COVID-19 Pandemic.” Access the guide [here](#).

The Turner Center for Housing Innovation at the University of California, Berkeley estimates that nearly [three-quarters of the 903,000](#) renter households impacted by COVID-related job losses in California are households of color (i.e., the household includes at least one Black, Latinx, Asian, or other person of color).

The [San Francisco Chronicle](#) reports on several bills moving through the California legislature that would prevent a looming eviction crisis. The legislature, however, has less than a month left in its pandemic-shortened session to address the impending surge of evictions.

State Assemblyman David Chiu (D-San Francisco) and a group of public health officials [expressed concern](#) about a potential wave of evictions across the state and called for continued emergency protections for renters.

San Francisco Superior Court Judge Charles Haines [upheld](#) Supervisor Dean Preston’s ordinance blocking COVID-19-related evictions for nonpayment of rent during the pandemic.

[Santa Clara County Supervisor Dave Cortese](#) is calling on the federal government to provide robust resources and urging county officials to take steps to prevent a surge of evictions. Cortese is working on a plan that would enable tenants and landlords to develop repayment plans before they become legal disputes.

The [Los Angeles Times](#) editorial board urges Governor Gavin Newsom and state lawmakers to enact strong tenant protections before the Judicial Council ends the statewide eviction moratorium.

The [Napa County](#) Board of Supervisors extended its eviction moratorium until September 30. The county recently surveyed approximately 240 tenants and found that, together, they owed \$180,000 in back rent.

Colorado

The [Durango Herald](#) discusses the urgent need for Congress to pass a package that includes emergency rental assistance to prevent a wave of evictions. The article mentioned NLIHC's criticism of the Republican proposal, citing Diane Yentel's [statement](#) that the proposal would do next to nothing to avoid this predictable and preventable disaster.

The [Boulder Weekly](#) reports that the Princeton University Eviction Lab predicts that without further statewide action and support, Colorado could see a surge of evictions in the coming weeks or months.

Florida

While Governor Ron DeSantis extended Florida's eviction and foreclosure moratorium until September 1, the extension included changes that will [protect fewer families from being evicted](#). The new order only suspends the "final action" in court, which housing lawyers interpret as meaning that new cases will be allowed to proceed until the final judgment. Many tenants will be responsible for proving in court that they have been impacted by the pandemic. To raise that defense, tenants will be required to deposit the entire amount of unpaid rent to court within five days of receiving their notice. Even with the extended moratorium, housing advocates in [Osceola County](#) are concerned about a wave of evictions and rise in homelessness in the coming months. The [Orlando Sentinel](#) reported on Governor Ron DeSantis' extended eviction moratorium, calling attention to advocates' concerns that the changes the governor made to the moratorium will result in a flood of evictions.

Georgia

[WABE](#) reports that while in Georgia many courts have paused in-person eviction hearings for the time being, thousands of evictions have been filed in Fulton, DeKalb and Gwinnett counties since March.

Hawaii

Despite Hawaii's eviction moratorium, tenant advocates report that landlords have been using [illegal tactics to evict tenants](#). Advocates are also concerned that a new rule approved by the Hawaii Public Housing Authority to enact strict social distancing requirements will result in increased evictions across the state.

Indiana

[More than 400,000 Hoosiers](#) would lose, on average, 46% of their unemployment benefits under the proposed federal HEALS Act. The director of the Indiana Institute for Working Families said that the supplemental \$600 unemployment benefit under the CARES Act was critical in preventing a housing and food crisis.

The [Kokomo Housing Authority](#), which oversees 500 federally subsidized housing units in the city, has already seen a spike in the number of people asking for assistance, a number that will likely increase once the statewide eviction moratorium lifts. Advocates, including the Hoosier Housing Needs Coalition, argue that the Indiana COVID-19 Rental Assistance Program will not meet the overwhelming need for assistance.

Governor Eric Holcomb announced on August 5 that the Indiana COVID-19 Rental Assistance Program will receive an [additional \\$15 million](#). The boost will make a total of \$40 million in assistance to Hoosiers.

Illinois

The [Illinois Housing Development Authority](#) will launch a new rental assistance program that could help approximately 30,000 tenants struggling to keep a roof over their heads. IHDA is opening Monday for \$5,000 grants to catch up on payments since March or cover payments through December.

The City of Aurora's Innovation Department has established the [Aurora Rental Assistance Program](#) and is funded with \$500,000 of federal money. Across the state, Governor J.B. Pritzker has issued an eviction moratorium, which began in March and has been extended through August 22.

Iowa

The [Johnson County Affordable Housing Coalition](#) highlights that the coronavirus pandemic has not created a housing crisis, but it has deepened existing inequalities and created more urgency around housing problems. Statewide and local programs are still providing aid to renters and homeowners who face a loss of income due to COVID-19.

Kentucky

Nearly [one million renter households across the Ohio Valley](#) are at risk of eviction: 42% of renter households in Kentucky, 46% in Ohio, and 47% in West Virginia. "What we need as a city government is extra funds not only to provide the services we've all come to expect, but to soften the impact of what we know is coming," said Lexington Vice Mayor Steve Kay. "Hopefully, Senator McConnell and the rest of our delegation is listening to what we have to say."

Adrienne Bush, executive director of the [Homeless and Housing Coalition of Kentucky](#), urged lawmakers to enact a nationwide, uniform eviction moratorium, appropriate \$11.5 billion through the Emergency Solutions Grants program, and allocate \$100 billion to emergency rental assistance.

Maine

[Fair Tide Housing](#) has disbursed \$15,000 in COVID-19 emergency response funds to Maine households impacted by the pandemic. [Like many nonprofit organizations](#) across the country, Fair Tide Housing has seen a loss of income and the growing impact of the crisis. been impacted by the pandemic.

Maryland

The [Baltimore Sun](#) editorial board writes that temporary rent control measures enacted by local governments in Maryland are a reasonable protection given the pandemic. The article references a [lawsuit](#) filed by a group of nearly two dozen landlords who objected to rent control measures in Baltimore, Howard County, and in the city of Salisbury.

The D.C. Tenants' Union, Stomp Out Slumlords, and the local Democratic Socialists of America chapter organized a demonstration outside of a home in Chillum to [protest an illegal eviction](#).

Massachusetts

Boston's [WGBH](#) discusses the Rhode Island Safe Harbor Program, a \$7 million initiative between the state government and the United Way of Rhode Island to head off evictions through mediation and rental assistance. Massachusetts lawmakers and some landlords say that the initiative is worth exploring as the state awaits additional federal aid.

Michigan

[Eviction diversion assistance](#), funded through the CARES Act, is now available in Berrien County. Out of the \$50 million being distributed statewide for rent assistance through Michigan’s COVID-19 Eviction Diversion and Rental Assistance Program, Berrien County received nearly \$500,000.

[Detroit News](#) reports that the eviction process has resumed in Michigan—except in Detroit, which extended its eviction moratorium until August 17. An estimated 457,000 (43%) of Michigan renter households are at risk of losing their homes, and Black renters are disproportionately represented among renters who report “no or slight confidence” that they can pay next month’s rent.

Minnesota

Minnesota Governor Tim Walz and Lieutenant Governor Peggy Flanagan are [highlighting](#) state benefits and assistance programs. In addition to an executive order that halted evictions during the peacetime emergency, Walz and Flanagan have also put \$100 million in CARES Act funding into housing assistance.

Nevada

The [Clark County Commission](#) on August 4 voted unanimously to approve an emergency ordinance to ban housing discrimination based on source of income or prior evictions due to the COVID-19 pandemic.

The [Nevada legislature](#) passed a bill with bipartisan support on August 3 to empower courts to delay evictions for up to 30 days until they can be resolved through alternative mediation.

Up to 142,000 Nevada households may face eviction once the statewide eviction moratorium expires on September 1. The [Nevada Senate passed a bill](#) that would provide an alternative dispute resolution for renters. The bill would allow tenants facing eviction to remain in place for 30 days while they work out a mediation with their landlords.

New Jersey

Approximately [8,000 people](#) were selected for New Jersey’s \$100 million COVID-19 Emergency Rental Assistance Program. More than [60,000 residents](#) applied to the program, hoping to be selected through the online lottery.

Despite New Jersey’s eviction moratorium, more than [15,000 renters are facing eviction](#). Another 450,000 households across the state—40% of renters—will be unable to afford August’s rent payment, and New Jersey could see as many 304,000 eviction filings in the next four months.

[NJTV News](#) discusses what tenants and homeowners can do if they are being harassed to pay and threatened with eviction or foreclosure. “You have landlords that are trying to really bamboozle people into accepting agreements that are not in their best interest, where they’re not being adequately represented and that’s wrong,” said Arnold Cohen, senior policy advisor for the Housing and Community Development Network of New Jersey, an NLIHC state partner.

New Mexico

While the temporary eviction moratorium ordered by the New Mexico Supreme Court and the City of Santa Fe remains in place, [housing experts](#) warn of a looming eviction crisis.

New York

As many as [400,000 families across New York City](#) could end up in housing court as the state’s eviction moratorium partially expires on August 5. Governor Andrew Cuomo extended protections for tenants who have been impacted by the pandemic. Still, tenants must gather the necessary paperwork, find an attorney, and go to

court to argue their case. The [Wall Street Journal](#) also reports that thousands of New Yorkers could be evicted in the coming weeks after the state's eviction ban expires on August 5.

[CBS New York](#) reports that, according to a new study, 1.5 million New Yorkers are unable to pay August rent and are at risk of eviction.

Ohio

Bill Faith, executive director of the Coalition on Homelessness and Housing in Ohio, an NLIHC state partner, spoke about the pandemic's impact on low-income renters on [The State of Ohio](#).

Oklahoma

In response to the coronavirus pandemic, the [City of Norman](#) paused terminations on delinquent water, sewer and trash utility accounts in May. Beginning this week, terminations will resume on accounts that have not paid per the city's policy for collection. Support for rental and utility assistance is available through the city.

Oregon

With a statewide eviction moratorium ending this fall, [Jackson County](#) has teamed up with United Way to distribute \$500,000 to keep struggling households from tumbling off a rent cliff.

Puerto Rico

Join Ayuda Legal Puerto Rico on August 12-13 for its Second Annual *Towards a Just Recovery Summit: The Right to Decide, Stay, and Return*. The event will be held in a remote format and will bring together people from communities, grassroots organizations, activists and advocates for housing, racial justice, and dignified recovery in and outside of Puerto Rico. NLIHC Vice President of Public Policy Sarah Saadian will speak at the event. Here are links to the [agenda](#) and [registration form](#).

South Carolina

The [Deep Well Project](#), a nonprofit financial assistance organization on Hilton Head Island, says non-profits have been able to support people on the verge of eviction. In more rural areas, however, such financial help may not be available. South Carolina has the country's highest eviction filing rate, at 18.7%, according to the Eviction Lab at Princeton University.

Texas

[Texas Housers](#) interviewed local officials, administrators, and experts in nine major cities and counties across Texas to learn about how local governments have designed and implemented rental assistance programs. The organization released a [white paper](#) identifying the successes and failures in rental relief disbursement.

[Lone Star Legal Aid](#), which has seen an increase in people applying for assistance amid the pandemic, encourages tenants to seek help before evictions are filed. The Waco Housing Authority also suggests that tenants work with them on a repayment agreement to prevent evictions from being filed.

Utah

The [Deseret News](#) examines the pandemic's potential long-term impacts on children, including the harmful effects of housing insecurity on children.

The [Utah Department of Workforce Services](#) announced on August 5 that people who are receiving unemployment benefits are now eligible to receive rental assistance. Previously, only renters who were not

receiving unemployment benefits were eligible. Since the program launched in May, it has helped 285 Utah households to remain in their homes.

Tara Rollins, executive director of the [Utah Housing Coalition](#), an NLIHC state partner, expressed concern about a potential rise of evictions in the coming months.

Virginia

Affordable housing advocates are [urging Governor Ralph Northam](#) to issue an executive order banning evictions until at least late August. Governor Northam, however, has responded that an executive order would create more problems than it would solve. He continues to ask the Virginia Supreme Court to suspend evictions through early September.

The [Valley Homeless Connection](#) is seeking landlords who are willing to offer housing to people experiencing homelessness. The organization has two permanent housing programs that provide wraparound services, but there are not enough units that meet the funding criteria. There are currently 63 people residing temporarily in local motels during the pandemic who need permanent housing.

Washington

The [Washington State Department of Commerce](#) announced on August 3 that it is distributing approximately \$100 million in CARES Act funding to community agencies that will operate rental assistance programs.

Washington, DC

The [Washington Post](#) examines how the pandemic and the broken unemployment system are upending people's lives in Washington, D.C.

Wisconsin

An op-ed in [Isthmus](#) discusses the triple threat of COVID-19, eviction, and climate change. The authors argue that we must develop unique interventions to protect people experiencing homelessness and those living in substandard housing as hot summer temperatures occur across the country amid the pandemic.

Guidance

Centers for Disease Control and Prevention

[COVID-19 Response Promising Practices in Health Equity II](#) [Video] - July 31

FEMA

[Waiver of Private Nonprofit Primary Use and Primary Ownership Facility Policies Under the \(COVID-19\) Pandemic Declarations](#) - Posted August 4

Department of Housing and Urban Development

[Homeless System Response: Operational Healthcare Partnerships](#) - August 6

[Homeless System Response: What to Expect from Remote Case Management](#) - August 6

[Homeless System Response: Connecting Quarantine to Coordinated Entry - Mainstream Resources](#) - August 6

[Homeless System Response: VSP Comparable Database & Reporting Requirements](#) - August 6

Opportunity Starts at Home

Leading Healthcare Organizations Urge Congress to Enact Housing Protections in Next COVID Relief Package

Leading organizations from the health sector sent an August 6 [letter to Congress](#) urging vital housing resources and protections in the next COVID-19 relief package. The letter calls for robust emergency rental assistance, a national eviction moratorium, and expanded funding for homeless assistance. Signatories include the American Academy of Pediatrics, America’s Essential Hospitals, Catholic Health Association of the U.S., Children’s HealthWatch, Nationwide Children’s Hospital, Cleveland Clinic, Community Catalyst, Healthcare Anchor Network, National Alliance on Mental Illness, and others. The letter was sent through the [Opportunity Starts at Home](#) multisector affordable homes campaign.

“As leaders in the health sector, we understand that now, more than ever, housing is health,” the letter reads. “Without action from Congress, we are going to see a tsunami of evictions, and its fallout will directly impact the healthcare system and harm the health of families and individuals for years to come.”

The letter demonstrates that housing advocates are not alone in their call for federal action. The healthcare community broadly recognizes that congressional action is necessary for supporting housing stability, for promoting good health among the population, and for reducing risk factors that lead to higher health care utilization.

Read the letter at: <https://tinyurl.com/y5kowitz>

Follow the *Opportunity Starts at Home* campaign on social media: [Twitter](#), [Instagram](#), [Facebook](#), and [LinkedIn](#). Be sure to [sign up](#) for our e-newsletter to get the latest updates about the campaign, including new multi-sector partners, [calls to action](#), events, and [research](#).

Housing Leadership Awards

Celebrate Bill Faith, 2020 Housing Leadership Award Honoree, on August 26!

[Join a live-stream celebration](#) of 2020 Housing Leadership Award honoree **Bill Faith**, executive director of the **Coalition on Homelessness and Housing in Ohio (COHHIO)**. Mr. Faith will receive the Cushing Dolbear Lifetime Service Award at NLIHC’s 38th Annual Housing Leadership Awards Celebration, live-streamed on August 26 at 4-5 pm ET. This year’s other honorees are **Shauna Sorrells** and **Jennifer Ho**. Attendance is free to the public. Register today at: <https://bit.ly/NLIHCAwards2020>



Bill Faith

Bill Faith, COHHIO’s leader **since 1994**, will receive the Cushing Dolbeare Lifetime Service Award, named after NLIHC’s late founder who has been referred to as the “godmother” of the affordable housing movement. Throughout his career, Bill has worked to end homelessness by advocating for expanding access to affordable homes. He has served individuals with disabilities, directed agencies serving people experiencing homelessness, and led affordable housing advocacy organizations. He has worked extensively with key policymakers to strengthen a wide range of housing and homeless assistance programs. Bill served on the NLIHC board of directors in various forms for 26 years and was the board chair for six years. Bill has won significant reforms against predatory mortgage and payday lending, defended fair housing, and advanced tenants’ rights. He has fought tirelessly to create, protect and expand the Ohio Housing Trust Fund, which recently surpassed \$1 billion in revenue for homeless and affordable housing programs.

NLIHC will bestow the Sheila Crowley Housing Justice Award, named after the former NLIHC president and CEO who led the Coalition for 17 years, to **Jennifer Leimaile Ho**, commissioner of Minnesota Housing and former senior advisor at HUD and deputy director of the U.S. Interagency Council on Homelessness (USICH). Jennifer will be awarded the Crowley award for her outstanding leadership on addressing homelessness and housing poverty in numerous capacities in Minnesota and nationwide since 1999.



Jennifer Ho

The third award is named for Senator Edward Brooke (R-MA), who championed low-income housing as a U.S. senator and later as chair of the NLIHC board of directors. **Shauna Sorrells**, former NLIHC executive-committee board member, director of the Office of Public Housing Programs at HUD, and chief operating officer at the Housing Opportunities Commission of Montgomery County (HOCMC), will receive the 2020 Edward W. Brooke Housing Leadership Award posthumously for her outstanding commitment to ending homelessness and housing poverty in the U.S. over many years at HUD, at HOCMC, and on the NLIHC board of directors.



Shauna Sorrells

Recognize these outstanding individuals by making a donation to NLIHC in their honor!

Donate as an individual at: <https://bit.ly/34ng1FP>
Donate as an organization at: <https://bit.ly/2WyFnOb>

Your donation will be recognized in the Leadership Awards program. The contribution will support NLIHC's mission to achieve socially just public policy to ensure the lowest-income people have decent, accessible, and affordable homes.

Register for the event at: <https://bit.ly/NLIHCAwards2020>

HUD

Trump Administration Final Rule Repealing AFFH Published in *Federal Register*

The Trump Administration's [final rule](#) repealing the 2015 regulations implementing the statutory obligation to "affirmatively further fair housing" (AFFH) was published in the *Federal Register* on August 7. HUD Secretary Ben Carson announced the administration's intent on July 23 (see *Memo*, [7/27](#)). The final rule, effectively gutting the AFFH obligation, will take effect on September 8.

NLIHC and 14 other civil rights and housing organizations issued a [media statement](#) on July 23 condemning the administration's action and the president's use of incendiary racial rhetoric for political gain.

In its final form, the AFFH rule in essence is reduced to three lines, two of which are in a definition section. One defines "fair housing" to mean "housing that, among other attributes, is affordable, safe, decent, free of unlawful discrimination, and accessible as required under civil rights laws." The other defines "to affirmatively further" to mean "to take **any** action rationally related to promoting **any** attribute or attributes of fair housing" (emphasis added). Theoretically, to "affirmatively further fair housing" a city could merely donate one abandoned building in a disinvested neighborhood to a developer to rehabilitate and rent to low-income households, some of whom might use Housing Choice Vouchers to make it affordable. States, local governments, and public housing agencies receiving HUD funds ("program participants") must still certify that they are affirmatively furthering fair housing. The third line states that such a certification "is sufficient if the program participant takes **any** action that is rationally related to promoting **one** or more attributes of fair housing" (emphasis added).

The "[Preserving Community and Housing Choice](#)" *Federal Register* notice is at: <https://bit.ly/2DrBjP>

More information about AFFH is on pages [7-14](#), [7-21](#), [7-27](#), and [7-35](#) of NLIHC’s *2020 Advocates’ Guide*.

Our Homes, Our Votes: 2020

What You Need to Know about “Early Voting & Vote-by-Mail” – Webinar on August 20

Despite the president’s claims, mail-in voting has proven to be a safe and effective method of voting. Mail-in voting will be important this year as voters have an unprecedented opportunity to vote by mail during the pandemic. Learn what you need to know about “[Voter Mobilization: Early Voting and Vote-By-Mail](#)” during the next NLIHC *Our Homes, Our Votes 2020* webinar on August 20 at 3 pm ET. Early voting and vote-by-mail options will provide voter engagement campaigns with a longer window to get out the vote (GOTV). This webinar will demonstrate how to maximize early voting opportunities and increase turnout in states with expanded vote-by-mail and other early voting options. Register for this webinar and NLIHC’s entire 15-month “[Third Thursdays at Three](#)” webinar and podcast series on nonpartisan voter and candidate engagement, free to the public, at: <https://bit.ly/2Luj0F3>

NLIHC’s *Our Homes, Our Votes: 2020* project provides training and resources to resident leaders, housing providers, social service professionals, community organizers, and others on key aspects of effective voter engagement. The “Third Thursdays at Three” webinar series is a 15-part effort to explore best practices, new ideas, and legal considerations for 501(c)(3) nonpartisan election engagement on issues such as voter registration, candidate engagement, election education, and getting out the vote. [View recordings of previous sessions \(1-11\) on our website.](#)

[Register here for the “Third Thursdays at Three” series!](#)

Upcoming topics in the “Third Thursdays at Three” series include:

Session 12

Voter Mobilization Part 1 – Early Voting and Vote-by-Mail

Thursday, August 20 at 3 pm ET

Session 13

Voter Mobilization Part 2 – Protecting Low-Income People from Voter Intimidation and Voter Caging Tactics

Thursday, September 17 at 3 pm ET

Presenters will explore community efforts to staff polling locations with well-trained volunteers to protect against intimidation efforts. Ultimately, educating voters in advance about going to the polls even if they have been told their registration is not current is the best practice, along with ensuring that everyone casts at least a provisional ballot. The discussion will also highlight the importance of establishing relationships with election officials who monitor polling locations in advance of Election Day.

Session 14

Election Day! Getting Out the Vote

Thursday, October 15, 2020 at 3 pm ET

Presenters will review the most effective Election Day get-out-the-vote practices such as coordinating rides to the polls, hosting “walk to the polls” groups in low-income housing communities with nearby polling locations, using snacks and music to keeping people in line at busy polling locations, and using Election Day visibility volunteers with signs reminding people to vote. The discussion will also explore effective “knock-and-drag” efforts throughout Election Day for identifying who has not yet voted and sending volunteers to their doors.

Session 15

After the Vote—Holding Candidates to their Promises

Thursday, November 19, 2020 at 3 pm ET

Once the election is over, it is important to hold candidates to their promises. Learn how to track the success of your voter turnout efforts to demonstrate to newly elected officials that low-income renters are an important and active constituency. Presenters will discuss the best ways to constructively remind elected officials of their campaign promises while establishing relationships with new legislative staff members.

Don't miss these important training opportunities. Put “Third Thursdays at Three” in your calendar and [register for the series today](#).

Ensuring Voters Have Proper IDs on Election Day

Many states now require voters to present identification to exercise their right to vote. Without approved identification, millions of potential voters may be forced to submit provisional ballots and could be disenfranchised. Knowing what identification is accepted and how to obtain it is a critical component of voter registration and engagement. This is particularly true for low-income individuals or those experiencing homelessness who may face challenges obtaining or affording the necessary identification.

[VoteRiders](#), a national nonpartisan organization, helps citizens to obtain proper identification so that they can vote in their state. VoteRiders has [state-by-state information](#) on voter-ID requirements, including a list of acceptable documents and how to get a voter ID. The VoteRiders state pages include information that may be useful for individuals who are experiencing challenges in obtaining identification. For example, in Alabama, if an eligible voter does not have a valid ID but is positively identified by two election officials, they can so state in a sworn affidavit to cast a regular (rather than a provisional) ballot. In Mississippi, the voter ID can be expired a maximum of 10 years, as long as it was validly issued by federal or state government.

VoteRiders also provides free assistance to any individual who needs to obtain an ID to vote. Their services include help with renewing expired IDs, obtaining information and documents needed to secure your voter ID, and covering the cost of getting to and from ID-issuing offices.

Research

Research Finds California's Subsidized Housing Units More Vulnerable to Extreme Heat

An article in *Housing Policy Debate*, “[Extreme Heat Vulnerability of Subsidized Housing Residents in California](#),” finds that subsidized housing in California is disproportionately located in neighborhoods that have

more days with extreme heat, more heat-sensitive populations, and less infrastructure to mitigate the effects of extreme heat. The authors suggest various policy solutions to mitigate the adverse effects of high-heat neighborhoods, including increased tree canopies, urban forest initiatives, permeable pavement, and retrofitting subsidized housing with green infrastructure.

Extreme heat is the number one weather-related cause of death in the country. As temperatures rise and urbanization continues, the risk of mortality or illness due to extreme heat will grow even more pronounced. Extreme heat disproportionately affects poorer communities and communities of color, as these neighborhoods are more likely to be highly paved with limited green space. Vulnerability to extreme heat is especially pronounced for seniors, children, and individuals with pre-existing health conditions.

The researchers used historical climate data and climate modeling to identify census tracts that are predicted to have extreme heat in 2040. “High heat” tracts are ones that fall in the top 25% of predicted extreme heat days for the state. They also created an Adaptive Capacity and Sensitivity Index (ACSI) to quantify how vulnerable tracts are to extreme heat. Tracts with a high ACSI score have a greater share of heat-sensitive individuals and/or a built environment less adaptable to extreme heat. The index combines variables measuring the heat sensitivity of the population—such as the share of population under 18 or over 65—with variables measuring the adaptive capacity of the neighborhood. Adaptive capacity is indicated by the share of the population lacking central air conditioning, the share of land in the neighborhood without tree canopy, and the share of land with impervious surfaces. Other ACSI variables include the tract’s poverty rate and percent renters.

The authors assessed the relative proportion of subsidized housing in high-heat tracts, high-ACSI tracts, and “high-high” tracts (high-heat and high-ACSI). While the researchers did not find a disproportionate share of subsidized housing in high-heat tracts, they did find a disproportionate share of subsidized units in high-ACSI tracts, meaning greater vulnerability and less adaptability to extreme heat. Sixty-nine percent of public housing, 47% of LIHTC, and 42% of Housing Choice Vouchers (HCV) are located in high-ACSI tracts. Many variables used to construct the ACSI index are highly correlated with neighborhoods that contain high shares of subsidized housing, such as poverty rate and percentage of renters.

Subsidized housing is also disproportionately located in tracts that experience both extreme heat and high-ACSI indices. The researchers identified a total of 620 high-high tracts. Whereas 8% of all occupied rental homes in California are in these neighborhoods, 16% of public housing units, 14% of Low-Income Housing Tax Credit (LIHTC) units, and 10% of homes occupied by Housing Choice Voucher (HCV) holders are in such neighborhoods. The study reports that subsidized housing units are less likely to have air conditioning, which could exacerbate the effects of extreme heat on subsidized housing residents.

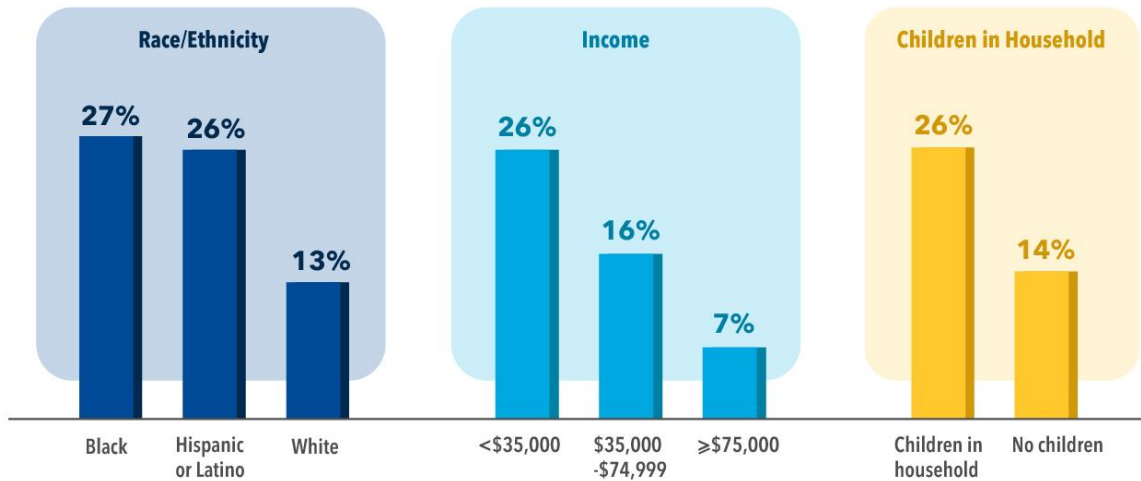
The authors propose various policy solutions to mitigate future impacts of extreme heat, particularly for neighborhoods that have higher proportions of sensitive populations and limited adaptive capacity. California’s Affordable Housing and Sustainable Communities Program provides subsidized housing for low-income renters and retrofits these units to make them more energy efficient and resilient; this program could serve as a model for future programming. Additionally, localities should consider proposals to expand urban forestry initiatives, limit parking spaces, install permeable pavement, and provide access to residential green infrastructure.

The article is at: <https://bit.ly/33uwWZK>

Fact of the Week

People of Color, Low-Income People, Renters with Children Less Able to Pay Rent on Time

Percentage of Renters Reporting They Did Not Pay Rent On Time Last Month by Race, Income, and Presence of Children in Household



Source: US Census Bureau, Household Pulse Survey Week 12 (July 16-21)

Source: U.S. Census Bureau, Household Pulse Survey Week 12 (July 16-21).

EVENT

Join *Tenant Talk Live!* Next Monday

[Join](#) resident leaders and NLIHC staff for the next *Tenant Talk Live* webinar to discuss the impacts of the coronavirus/COVID-19 pandemic and how you can advocate for needed resources and other protections for people experiencing homelessness and low-income renters in your community. The next *Tenant Talk Live*—a bimonthly call/webinar with resident leaders from across the country—will take place **Monday, August 17, 2020, 6 PM ET (5 PM CT, 4 PM MT, 3 PM PT)**.

Register for the next call at: <https://bit.ly/3dNekGP>

The most recent episode of *Tenant Talk Live* included a presentation by Motivation Inc.'s, Keith Swiney on Resident Management Corporations (RMC). Watch the recording at: <https://bit.ly/3ft3Xbn>.

Tenant Talk Live provides opportunities for residents to **connect** with NLIHC and one another, to **share** best practices, and to **learn** how to be more involved in influencing federal housing policies and to lead in their community.

NLIHC is committed to connecting and engaging with resident leaders in new, more robust ways. If you are a low-income resident and have a topic you would like to propose for peer-sharing or if you want to be a speaker on an upcoming call/webinar, please email us at: karbuckle@nlihc.org

Register for *Tenant Talk Live* at: <https://bit.ly/3dNekGP>

NeighborWorks Virtual Training Institute - August 17-21

NeighborWorks America will offer a week-long Virtual Training Institute August 17-21. The institute will provide expert instruction and networking opportunities, while incorporating the latest information about the challenges we all face with the current pandemic and respecting the need for social distancing and the difficulty of travel. Learn more at: NeighborWorks.org/2020VTI

This Virtual Training Institute will incorporate:

- Webinars
- Faculty-led courses
- Topical workshops
- Networking opportunities
- A special one-day symposium: *Resilience Amid Crisis – Preserving and Rebuilding Homeownership and Wealth in Communities of Color*



Registration for the week is \$400, and you can customize the week of learning from more than 50 courses plus a variety of workshops and networking sessions with the practical information and innovative strategies you need to help stabilize and improve your community. Multi-week faculty-led courses carry a surcharge based on each course. Participation in some sessions is limited, so register today!

For more information, visit NeighborWorks.org/2020VTI

From the Field

Minnesota Lawmakers Establish \$100 Million Housing Assistance Program

In response to mounting pressure from advocates throughout Minnesota, Governor Tim Walz and Lieutenant Governor Peggy Flanagan announced the “[COVID-19 Housing Assistance Program](#)” on July 14. The program allocates \$100 million in Coronavirus Relief Funds for residents struggling with housing-related expenses incurred because of the coronavirus pandemic. Payments on behalf of applicants are expected to begin in mid-August.

This new program comes on the heels of heated advocacy for racial justice throughout the state, and in her announcement of the program, Lieutenant Governor Flanagan was quick to acknowledge the racial disparities of housing access and affordability, noting that “housing justice is racial justice.” Minnesota Housing

Partnership and the Minnesota Coalition for the Homeless, both NLIHC state partners, have led with key partners in the effort to get lawmakers to prioritize housing needs throughout the coronavirus pandemic.

Minnesota had a fragile housing market before COVID-19, and the pandemic has only exacerbated the need for statewide housing assistance. Lieutenant Governor Flanagan noted in the announcement of the program that over 140,000 Minnesota households making less than \$50,000 a year are severely cost burdened households, meaning that they pay over half of their income to housing payments. Furthermore, she noted that only ¼ of eligible families nationwide receive federal housing assistance. This program intends to shrink the evident gap between Minnesotans' need for housing assistance and available aid.

State officials will award funds to local grant administrators, who will manage the housing assistance program in their localities. Renters and homeowners with an income at or below 300% of the Federal Poverty Line (FPL) will be eligible for the program, though preference will be given to those with an income at or below 200% FPL. Eligible applicants must also be residents of Minnesota, have incurred an eligible past-due expense after March 1, and be unable to make the payment due to effects of coronavirus. Eligible expenses include rent and mortgage payments, contract for deed payments, payments or rent at a manufactured home park, utility payments, association fees, homeowner insurance, and additional housing-related costs approved by the state. Assistance payments will be made directly to landlords, mortgage servicers, utility companies, or any other entity to which an eligible payment is owed.

The recent \$100 million in rent assistance is not the only success of housing advocates since the beginning of the pandemic. In mid-March, advocates at the Minnesota Coalition for the Homeless coordinated with partners throughout the state to pen a letter to state leadership urging them to fund homelessness prevention programs in response to the mounting pandemic. Minnesota Housing Partnership mobilized their members throughout the spring and summer to contact lawmakers with action alerts. The efforts of these two groups clearly paid off: in addition to the COVID-19 Housing Assistance Program, the state allocated \$26 million early in the pandemic to support shelter and outreach providers, ultimately creating 2,100 additional safe spaces for shelter.

NLIHC in the News

NLIHC in the News for the Week of August 2

The following are some of the news stories that NLIHC contributed to during the week of August 2:

- “America could have 'Great Depression' levels of homelessness by year's end,” *Vice News*, August 7 at: <https://tinyurl.com/y2v95hwg>
- “What’s next for renters struggling financially during COVID-19,” *Forbes*, August 6 at: <https://tinyurl.com/y65murmw>
- “She's out of work and facing eviction. She's not alone,” *CNN*, August 6 at: <https://tinyurl.com/y5yv8w5u>
- “Trump is calling for another moratorium on evictions. Landlords are pushing back,” *The Washington Post*, August 6 at: <https://tinyurl.com/y5bcv993>
- “Children will bear the brunt of a looming eviction crisis,” *Huffpost*, August 6 at: <https://tinyurl.com/y22nvd8y>
- “‘Our government is gambling with human life’,” *The Washington Post*, August 4 at: <https://tinyurl.com/y57zu5js>
- “12 people in a 3-bedroom house, then the virus entered the equation,” *The New York Times*, August 1 at: <https://tinyurl.com/y5vjn7xr>

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