A weekly newsletter from the National Low Income Housing Coalition

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HoUSed Campaign for Universal, Stable, Affordable Homes

Biden Administration Announces New Actions to Increase Housing Supply

The Biden administration <u>announced</u> on August 13 new incentives and reforms aimed at increasing the supply of affordable housing. The announcement is part of the administration's <u>Housing Supply Action Plan</u>, an "all-of-government approach" to addressing the rising cost of rent and the severe shortage of affordable, available homes for people with the lowest incomes. The plan aims to support the construction of 2 million new homes.

The latest announcement highlights new funding available for HUD's Pathways to Removing Obstacles to Housing (PRO Housing) program, which provides communities with grants to identify and remove barriers to the construction and preservation of affordable housing. HUD and the U.S. Department of the Treasury will also indefinitely extend the Federal Financing Bank Multifamily Risk Sharing Program, which allows state and local housing agencies to borrow funds at a reduced interest rate and dramatically reduce the cost of development.

In the announcement, the administration also released new requirements to help streamline transit-oriented development projects, including projects converting commercial building to residential use. The Advisory Council on Historic Preservation also proposed a new tool to accelerate the historic preservation review process for federally funded, licensed, or owned housing units. Finally, the announcement launched HUD's Legacy Challenge, which encourages communities receiving Community Development Block Grant (CDBG) funding to leverage low-cost, low-interest loans for affordable housing investments.

Read the full announcement here.

Budget and Appropriations

Congress Out of Session until September 9 for August Recess – Take Action!

Members of Congress are back in their home states and districts until September 9 for a monthlong work period known as "August recess." With members home, August is a great opportunity for advocates to meet with their members of Congress, show them the impact of affordable housing and homelessness resources on their constituents, and urge them to provide the longterm, large-scale resources required to address the nation's affordable housing and homelessness crisis.

Take Action during August Recess!

Use NLIHC's resources to help plan meetings with members and their staff and get ideas for events highlighting the impact of federal affordable housing and homelessness programs on your community:

- <u>Oppose Dramatic Cuts to Federal Investments in Affordable Housing:</u> This toolkit includes resources, talking points, advocacy ideas, and other helpful information for defending funding for affordable housing and homelessness resources in the fiscal year (FY) 2025 federal budget. Meet with your members and urge them to provide the highest possible funding for these vital programs in any final FY25 budget agreement!
- Oppose the Criminalization of Homelessness: The Supreme Court ruled recently in *Grants Pass v. Johnson* that local governments can arrest or fine people experiencing homelessness for sleeping outside, even when adequate shelter is not available. Criminalization is an outdated, dehumanizing, and ineffective approach to addressing homelessness that furthers racial inequity and ultimately makes it more difficult to help people obtain safe, stable housing. Use this toolkit to continue urging state and local policymakers to oppose the criminalization of homelessness and instead support long-term solutions like investments in affordable, accessible housing and housing assistance.
- <u>Capitol Hill Day Advocacy Toolkit</u>: With members of Congress in their home states and districts, August recess is the perfect time for advocates to meet with their members, share the impact affordable housing and homelessness resources have in their communities, and urge them to support the long-term, large-scale resources required to address the affordable housing and homelessness crisis. This toolkit includes tips for scheduling meetings, as well as talking points, a meeting request template, and tips for sharing your story with elected officials.

In addition to scheduling in-district meetings and events with members of Congress and their staff, advocates can continue engaging their members of Congress by:

- Emailing or calling members' offices to tell them about the importance of affordable housing, homelessness, and community development resources to you, your family, your community, or your work. You can <u>use NLIHC's Take Action page</u> to look up your member offices or call/send an email directly!
- Sharing stories of those directly impacted by homelessness and housing instability. Storytelling adds emotional weight to your message and can help lawmakers see how their policy decisions impact actual people. Learn about <u>how to tell compelling stories</u> with this resource.

National, state, local, tribal, and territorial organizations can <u>also join over 2,300 organizations</u> <u>on CHCDF's national letter</u> calling on Congress to support the highest level of funding possible for affordable housing, homelessness, and community development resources in FY25.

State and Local Innovation

NLIHC Releases Four New Tenant Protections Toolkits

NLIHC's <u>State and Local Innovation</u> (SLI) project released on August 15 <u>four toolkits</u> highlighting key tenant protections that can be passed to strengthen renters' rights at the state and local levels. Part of NLIHC's State and Local Tenant Protection Series: A Primer on Renters' Rights, the toolkits cover four key protections: just cause eviction standards, rent stabilization policies, laws that strengthen habitability standards and code enforcement procedures, and laws that limit excessive rental fees. Each toolkit overviews a protection, details its common components, summarizes state and local examples of the protection, and highlights complementary policies. Download the toolkits <u>here</u>.

With rental costs remaining out of reach for millions of renter households, policy interventions are necessary to ensure that the lowest-income tenants have access to safe, stable, affordable housing. Tenant protections are important tools for protecting tenants against rising rental costs, discriminatory and arbitrary eviction practices, and other threats to housing stability and can help level the playing field between landlords and tenants, rectifying the longstanding power imbalance that impacts the lowest-income and most marginalized renters. Since January 2021, states and localities across the country have implemented <u>more than 300 new tenant protections</u>.

The new toolkits focus on four powerful tenant protection policies: rent stabilization laws, "just cause" eviction standards, laws that limit excessive rental fees, and laws that strengthen code enforcement procedures and housing stability standards. Rent stabilization policies limit the amount and/or frequency of rent increases to prevent excessive rent hikes that can price tenants out of their housing. "Just cause" eviction standards – sometimes known as "good" or "for-cause" evictions standards – define the reasons for which landlords can evict tenants or refuse to renew a lease when the tenant is not at fault or found to be in violation of any law. Rental fee limits regulate the types of fees or fee amounts that landlords or property owners can charge renters over the course of a lease term and seek to increase transparency in the rental market. Code enforcement procedures and habitability standards aim to ensure the safety and quality of rental housing units. The toolkits are meant to provide foundational information about the core components of these important policy interventions and help spark dialogue about the need for state and local tenant protections.

Part of the SLI project's State and Local Tenant Protection Series: A Primer on Renters' Rights, the toolkits were developed through analysis of the protections included in NLIHC's <u>State and</u> <u>Local Tenant Protections Database</u> and discussions with state and local tenant advocates and housing-justice focused policy and advocacy organizations. The invaluable advice, research, and insights provided by NLIHC's partners – including members of NLIHC's Collective, a cohort of tenant leaders working to uplift the voices of the most marginalized and lowest-income renters nationally – was vitally important in shaping the material presented in the toolkits.

The toolkits are part of the SLI project's State and Local Tenant Protection Series: A Primer on Renters' Rights. Alongside the toolkits, the series includes accompanying case studies focused on each of the four protections. The <u>first case study</u>, which explored just cause eviction laws, was released in July. The three remaining case studies will be released in October and November. The series also includes webinars exploring each of the protections and aiming to build momentum for the passage of tenant protections at the state and local levels.

NLIHC's SLI project was launched in April 2024 to support state and local partners in advancing, implementing, and enforcing tenant protections, creating and sustaining emergency rental assistance programs, preventing the criminalization of homelessness, and supporting the advancement of housing innovations that seek to keep eviction rates down and prevent

homelessness. The initiative aims to empower a movement that will strengthen tenants' rights, prevent evictions, and promote housing stability for renter households with the lowest incomes. For more information, please visit the <u>SLI webpage</u>.

Read the toolkits here.

Low-Income Housing Tax Credit

HUD Announces New Requirement to Waive Right to LIHTC Qualified Contract for Project Owners Participating in FHA Programs

HUD announced on August 15 a <u>new requirement</u> for Low-Income Housing Tax Credit (LIHTC) projects that participate in Federal Housing Administration (FHA) Multifamily rental and Risk Share programs. According to the new requirement, LIHTC project owners seeking access to these FHA programs will be required to waive their right to the Qualified Contract (QC) provision in the LIHTC statute. The new requirement will apply to projects starting in 2025.

Under the QC loophole, LIHTC owners can discontinue federal and state affordability restrictions after just 15 years rather than the usual 30 years required by the program. For this reason, the QC loophole has resulted in a substantial loss of affordable rental homes, harming low-income residents and wasting scarce federal resources. Fully eliminating the QC loophole would help protect the affordability of LIHTC properties by holding developers to the 30-year minimum affordability period.

NLIHC and other advocacy organizations have sought to end the QC loophole for many years. NLIHC will submit a comment in support of the new requirement and urges other advocates to consider submitting a comment to demonstrate widespread support for ending the loophole. Instructions for submitting a comment can be found <u>here</u>. Comments are due by 3 pm ET on September 20, 2024.

With major tax reform likely in 2025, NLIHC will continue to push for LIHTC reforms that focus on households with the greatest needs, including by addressing the QC loophole directly in Section 42 of the Internal Revenue Code.

HUD

HUD's PIH Again Delays HCV NSPIRE Implementation

HUD's Office of Public and Indian Housing (PIH) recently posted <u>Notice PIH 2024-26, REV1</u>, further extending the National Standards for the Physical Inspection of Real Estate (NSPIRE) compliance date to October 1, 2025, for Housing Choice Vouchers (HCVs) and Project-Based Vouchers (PBVs). NSPIRE physical inspection requirements are intended to replace Housing Quality Standards (HQS). Public housing agencies (PHAs) that have taken advantage of previous

extensions of the compliance date must continue to conduct HQS physical inspections. The guidance provided in Notice PIH 2024-26, REV1 is virtually identical to earlier guidance provided in Notice PIH 2023-28, merely changing the compliance date while emphasizing current requirements regarding carbon monoxide detectors and smoke alarms.

The carbon monoxide detector requirement took effect and became an inspectable item on December 27, 2022. PHAs may directly follow the <u>NSPIRE Carbon Monoxide Standard</u> or use <u>Notice PIH 2022-01</u> for additional guidance. PHAs are already required to comply with the "Fire Safety Act of 1992" and keep their HQS inspections current with the National Fire Safety Protection Association (NFPA) Standards. All smoke alarms will be required to be either hardwired or sealed 10-year battery devices by December 29, 2024.

Some PHAs started implementing the HCV/PBV NSPIRE standards as originally planned by October 1, 2023. Other PHAs took advantage of a *Federal Register* notice published on September 28, 2023, allowing them to postpone implementation until October 1, 2024. Another *Federal Register* notice published on July 5, 2024, announced an additional extension to October 1, 2025 (see *Memo*, <u>7/15</u>).

Read Notice PIH 2024-26, REV1 at: https://tinyurl.com/2nfdsd6y

More information about NSPIRE is on page 4-107 of NLIHC's 2024 Advocates' Guide.

More information about Housing Choice Vouchers is on <u>page 4-1</u> of NLIHC's 2024 Advocates' Guide.

More information about Project-Based Vouchers is on <u>page 4-11</u> of NLIHC's 2024 Advocates' Guide.

Our Homes, Our Votes

Harris Campaign Releases Plans to Lower Housing Costs

Vice President Kamala Harris announced on August 16 her <u>presidential campaign's plans</u> to lower costs for American families, including housing costs. The first component of the agenda, "Build the American Dream: Lowering the Costs of Renting and Owning a Home," calls for the construction of 3 million new housing units in the next four years, outlines actions for creating a fairer rental market, and proposes \$25,000 in downpayment support for first-time homeowners.

To address the housing shortage and bring down prices for renters and homeowners alike, the <u>Harris campaign's plan</u> calls for a historic expansion of the Low-Income Housing Tax Credit (LIHTC) and the first-ever tax incentive for homebuilders who build starter homes sold to first-time homebuyers. Building upon the Biden-Harris administration's proposed \$20 billion innovation fund, the campaign proposes a \$40 billion fund that would support local innovations in housing supply solutions, catalyze innovative methods of construction financing, and empower developers and homebuilders to design and build affordable homes. To cut red tape and bring down housing costs, the plan calls for streamlining permitting processes and reviews,

including for transit-oriented development and conversions. The agenda also proposes making certain federal lands eligible to be repurposed for affordable housing development. Collectively, these policy proposals seek to create 3 million homes in the next four years.

The campaign plan cites the Biden-Harris administration's ongoing actions to support the lowestincome renters, including its actions to expand rental assistance for veterans and other lowincome renters, increase housing supply for people experiencing homelessness, enforce fair housing laws, and hold corporate landlords accountable. Building upon these commitments, the Harris agenda calls upon Congress to pass the "<u>Stop Predatory Investing Act</u>," which would remove key tax benefits for major investors who acquire large numbers of single-family rental homes (<u>see Memo, 7/17/23</u>), and the "<u>Preventing the Algorithmic Facilitation of Rental Housing</u> <u>Cartels Act</u>," which would crack down on algorithmic rent-setting software that enables pricefixing among corporate landlords.

To make homeownership attainable, Vice President Harris's proposal would provide up to \$25,000 in downpayment assistance for first-time homebuyers who have paid their rent on time for two years. First-generation homeowners – those whose parents did not own homes – would receive more generous assistance.

Vice President Harris's economic agenda also includes proposals to lower grocery costs, lower the costs of prescription drugs and relieve medical debt, and cut taxes for workers and families with children. The plan would restore the American Rescue Plan's expanded Child Tax Credit, which provided up to \$3,600 per child for low- and middle-income families for one year before it expired in 2022, and would enact a new \$6,000 tax credit for families in the first year after their child is born. These measures to reduce expenses and boost household income would also improve housing security for low-income families, who often face impossible tradeoffs between paying rent and affording food, medical care, and other basic needs.

Housing affordability is a top-priority issue for voters of all political leanings in the 2024 elections, and candidates of both major parties are addressing housing on the campaign trail. During a campaign event in Asheville, NC, on August 14, former president Donald Trump <u>highlighted</u> a pillar of his campaign's housing agenda: "To further address the housing affordability crisis, we will work with states [...] to open up large tracts of federal land for housing constructions." Drawing a parallel with the <u>Opportunity Zones</u> program, which he signed into law in 2017 as part of the "Tax Cuts and Jobs Act," the former president called for these areas to "have low taxes, low regulations, to stimulate rapid economic growth, maximum affordability, and a return of a thing called [...] the American Dream."

Both the Republican National Committee (RNC) and Democratic National Committee (DNC) discuss housing affordability and homelessness in their 2024 party platforms. To read a summary of the housing and homelessness provisions of each platform, see <u>Memo, 7/22</u>. Prior to the release of the party platforms, NLIHC sent identical, nonpartisan letters to the DNC and RNC leadership on June 13, calling on each party to make the housing needs of the lowest-income renters a central pillar of its 2024 party platform. The letters provide background information on the nation's affordable housing and homelessness crisis and urge each party to adopt a 2024 policy platform that commits to bridging the gap between incomes and housing costs, expanding and preserving the supply of deeply affordable rental homes, providing emergency rental

assistance to stabilize families in crisis, strengthening and enforcing renter protections, advancing evidence-based solutions to homelessness, and fixing our country's broken disaster recovery system. The nonpartisan letters can be found <u>here</u> and <u>here</u>.

To learn more about the *Our Homes, Our Votes* campaign and its ongoing efforts to raise the profile of low-income housing as an election issue, visit: <u>www.ourhomes-ourvotes.org/candidate-engagement</u>

Register for Today's (8/19) *Our Homes, Our Votes* Webinar: Getting Candidates on the Record about Housing and Homelessness

The <u>Our Homes, Our Votes: 2024 webinar series</u> provides resources, guidance, and inspiration for organizations and individuals seeking to launch or strengthen their own nonpartisan voter and candidate engagement initiatives. The next webinar in the series, "Getting Candidates on the Record about Housing and Homelessness," will take place today (August 19) at 2:30 pm ET. Register for the webinar <u>here</u>.

To elevate low-income housing as an election issue, candidates for elected office must understand that housing affordability and tenants' rights are important to voters. Nonpartisan candidate engagement can encourage candidates to adopt strong housing platforms, educate voters about key election issues, and empower advocates to hold elected officials accountable to prioritizing housing justice. This webinar will explore some common methods to get candidates to discuss housing and homelessness solutions on the record, including candidate forums and questionnaires, and how to stay nonpartisan when engaging with candidates.

The panel will feature Arianna Bankler-Jukes, advocacy manager and organizer at Southern California Association of Nonprofit Housing; Madeleine Hammerlund, housing campaign manager, and Brian Muhs, communications and engagement associate, at Minnesota Housing Partnership; and Kayla Laywell, housing policy analyst at NLIHC.

The webinar dates and topics are listed below. All webinars will be held from 2:30 to 3:30 pm ET. For full descriptions of each session and archives of past webinars, visit: <u>www.ourhomes-ourvotes.org/webinars-2024</u>

- Getting Candidates on the Record about Housing and Homelessness (Monday, August 19)
- Celebrating the Civic Holidays (Tuesday, September 3)
- Voter Education: The Who, What, Where, When, Why, and How (Monday, September 16)
- Voter Education: Combating Misinformation and Disinformation (Monday, September 30)
- Knowing Your Rights: Voter Protection During Election Season (Monday, October 7)
- Countdown to Election Day: Getting Out the Vote! (Monday, October 21)
- Overcoming Voter Suppression & Boosting Election Day Voter Turnout (Monday, November 4)

• A Look Ahead: Next Steps for Civic Engagement and Housing Justice (Monday, November 18)

For more information about the *Our Homes, Our Votes* campaign, visit: <u>https://www.ourhomes-ourvotes.org/</u>

Events

Who Speaks for Me? Announces Fundraising Webinar on Housing for All Initiative

Who Speaks for Me (<u>WSFM</u>), a nonprofit organization based in Washington, D.C. that provides women and LGBTQ+ people exiting incarceration with programs and services to support long-term housing stability, is hosting a fundraising <u>webinar</u> for its Housing for All initiative on August 29 at 6pm ET. Register for the webinar <u>here</u>.

For people who have been incarcerated, affordable, accessible housing is key for successful reentry. However, a criminal record poses an immense barrier to housing access, in both the private market and in many federally subsidized housing programs. As a result of these barriers, an estimated 15% of people exiting incarceration experience homelessness at some point within their first year of release. Bias in the criminal-legal system, housing, and employment has led to the overrepresentation of people of color – in particular Black, Latino, and Native people – as well as people with disabilities and members of the LGBTQ community, among those experiencing incarceration and homelessness. As some communities move to criminalize people experiencing homelessness for engaging in life-sustaining activities, like sleeping, in public spaces, the inability to access housing locks people in a cycle of incarceration, homelessness, and reincarceration that furthers inequities.

WSFM's Housing for All (HFA) initiative is a pilot program that provides women and LGBTQ+ returning citizens with low- or no-cost individual apartments. HFA participants receive monthly rent and cell phone subsidies, a weekly stipend, and wrap-around services including leadership development, financial literacy, and job readiness to support the success and self-sufficiency of participants.

The virtual panel discussion and fundraiser will feature WSFM founder Taylar Nuevelle, as well as content matter experts and clients of the HFA program. Register for the webinar <u>here</u>.

Fair Housing

DOJ Issues Letter to State and Local Law Enforcement Agencies Suggesting "Crime-Free" or "Nuisance" Policies May Violate Federal Fair Housing Laws

The U.S. Department of Justice (DOJ) issued a <u>letter</u> on August 15 to state and local law enforcement and government agencies explaining that "crime-free" or "nuisance" programs

might violate federal fair housing protections. The letter warns that such programs would be considered in violation of fair housing protections if they unfairly penalize communities of color, people with disabilities, or survivors of sexual or intimate partner violence.

The announcement is the latest action taken by the Biden-Harris administration to promote federal fair housing protections, including those provided under the *Fair Housing Act*, Title VI of the *Civil Rights Act of 1964*, the *Americans with Disabilities Act*, and the *Violence Against Women Act*. Previously, the administration released a HUD memo advising that overly broad tenant background screening practices may violate the *Fair Housing Act* (see *Memo*, <u>6/21/22</u>).

"Crime-free" or "nuisance" programs and policies target properties where alleged "nuisances," such as noise disturbances, calls for emergency services, or criminal activity, occur. While the goal of these policies is to hold tenants and owners responsible through penalties like fines and evictions, too often "nuisance" ordinances include disturbances related to acts of domestic violence. As a result of these policies, survivors experiencing domestic or sexual violence are forced to make impossible choices between calling for emergency services and losing their homes.

In the letter, DOJ advises state and local officials that certain practices disproportionately impacting housing access for those covered under civil rights and fair housing laws may violate federal law. These practices include:

- Blanket housing restrictions based on criminal history or an arrest record alone.
- Failing to consider on a case-by-case basis applicants with convictions that may preclude them from housing access.
- Imposing negative consequences on an entire household for the actions of one household member or a guest.
- Adopting practices with the intent to discriminate against certain protected classes.
- Threatening to impose penalties on someone for activities related to the person's disability.
- Publicizing confidential information about a person's disabilities.
- Failing to make reasonable accommodations and modifications to a property to avoid disability-related discrimination.

Read DOJ's letter here.

Opportunity Starts at Home

OSAH Campaign Releases Updated Gender Equity and Housing Fact Sheet

The <u>Opportunity Starts at Home (OSAH) campaign</u> released an updated <u>fact sheet</u> highlighting the need for safe, accessible, and affordable housing to ensure the well-being of women and LGBTQIA+ people and their families. Research shows that women are more likely to experience economic insecurity, and access to affordable housing can ensure housing stability and reduce the likelihood of homelessness following changes in income. The updated fact sheet identifies

challenges that may be mitigated by access to affordable housing, including disproportionately high eviction rates for women of color, discrimination in the labor market experienced by women with disabilities, and housing discrimination that impacts women at high rates, especially women of color, survivors of domestic violence, households headed by women, and those who are pregnant and have families and children. The fact sheet was developed through collaboration with the National Women's Law Center, an OSAH Steering Committee member and leading gender equity partner.

In total, the OSAH campaign has posted <u>16 multi-sector fact sheets</u> to its website. Each fact sheet compiles landmark research to help policymakers, opinion leaders, and the public understand the deep connections between housing and other national priorities, from healthcare to education and economic growth. Advocates are encouraged to download these fact sheets to help connect with potential allies in other fields and make the case for cross-sector collaboration. To broaden the movement for housing justice, we must ensure allies in other sectors fully appreciate the extent to which housing influences their own priorities and goals.

See the full list of fact sheets <u>here</u>.

Research

New Research Shows Courts Tend to Defer to Landlords in Eviction Cases

A new article in *Socius*, "Power in the Court: Legal Argumentation and the Hierarchy of <u>Credibility in Eviction Hearings</u>," explores how courts defer to landlords and their attorneys in eviction court cases for nonpayment of rent. Landlords tend to be more familiar with eviction processes and laws than tenants, which often gives landlords the upper hand in "formal" (court-based) eviction proceedings. The new paper finds that in addition to this power imbalance, courts tend to behave in ways prejudicial to landlords, including by prioritizing landlords' scheduling preferences over the preferences of tenants, conducting insufficient reviews of landlord claims, and bifurcating claims about the existence of rental arrears from disagreements about the amount of rent owed, forcing tenants to dispute rental debts only after eviction judgments have already been made.

The authors draw on 11 interviews conducted in 2023 with court officials and legal practitioners working in Virginia courts with high rates of eviction. Interviewees included legal aid providers who represent tenants, court navigators assisting tenants, and one judge. The findings are further informed by observations of Virginia eviction court hearings between 2021 and 2023.

The article reveals how scheduling deference awarded to landlords and their attorneys disadvantages tenants in eviction cases. Legal aid providers described how, pursuant to Virginia state law, courts schedule eviction hearings on a day that is convenient to the landlord, without regard for the tenants in the case. This deference enables landlords, particularly those represented by "high-volume" attorneys who manage many eviction cases at once, to routinize eviction proceedings and secure last-minute continuances when they realize a particular case is more complicated. These last-minute changes can have serious implications for tenants, which can

range from financial losses from missed work, transportation costs, and childcare costs to eviction resulting from confusion about the correct hearing date.

Beyond scheduling deference, the article describes how court management of eviction dockets makes it difficult for even well-prepared tenants to initiate a legal defense against eviction. Interviews revealed that most eviction hearings are resolved in less than a minute. One legal aid attorney shared that courts run through cases so quickly that some tenants have "barely enough time to get up to the table" before the next case is called. Another noted how self-represented (*pro se*) tenants do not have time to make a legal argument even when they secure legal information or advice to do so, remarking that "if you are a *pro se* tenant, you can try to make a legal argument, but nobody's going to listen to you."

The authors also found that tenants who disagree with the amount of rent or charges allegedly overdue in an eviction case are often unable to contest these claims. Legal aid attorneys observed that tenants often have misconceptions about whether an initial eviction proceeding will include a review of the amount of rent and other charges allegedly owed. Instead, judges typically solicit confirmation or denial of *any* debt owed and do not treat disagreements about the amount owed as contested cases warranting further trial. One legal aid attorney explained that judges often take admission of any rent due as sufficient to make a judgement regarding eviction and order possession returned to the landlord, while allowing the tenant to appear later to dispute the amount due. The authors explain that courts tend to consider this approach more efficient for managing their caseloads but emphasize that the strategy results in many tenants being formally evicted and removed from their homes without consideration of tenants' rights and possible legal defenses against the eviction case.

Similarly, the interviews revealed that courts often fail to review evidence related to landlords' claims about the amount of money owed by tenants, even when the amount is properly contested by the tenant. Interviewees discussed how courts often trust that landlords and their attorneys are accurately reporting the amount of rent owed by tenants, without reviewing landlords' rent ledgers. Even when courts do review rent ledgers to confirm the amount, interviewees emphasized that these ledgers can contain inaccurate or illegal charges, with one legal aid attorney sharing that 50% to 60% of landlord rent ledgers they had reviewed were "just wrong." Legal aid attorneys suggested that ledgers may include rent amounts that are inconsistent with contracted rents, unlawful charges such as late fees that are higher than what is permitted by law, and attorneys' fees included in the total amount overdue even when attorneys are neither contracted for in the lease nor ordered by the court.

The authors conclude that achieving a truly just eviction process requires that courts give tenants sufficient time and notice to prepare and deliver a legal defense to their eviction cases, review the evidence presented by landlords seeking eviction, and take seriously reports of pervasive and substantial errors in rental debt. The authors recognize that courts and legal aid providers alone may not have the capacity to tackle the large, unmet need for unbiased reviews of rental debt but observe that these entities can reform scheduling and docket management practices so that tenants can meaningfully participate in eviction hearings. Outside of the court room, the authors call for policymakers to consider ways to reduce errors in rental debt through policies that achieve greater access to legal representation and consumer protections for renters.

From the Field

Las Vegas Expands Eviction Diversion Program

Clark County, Nevada, which encompasses the cities of Las Vegas, Henderson, and Paradise, <u>recently announced</u> an expansion of its eviction diversion program. Launched with a \$1.25 million grant from the <u>National Center for State Courts</u> and spearheaded by the <u>Las Vegas</u> <u>Justice Court</u>, <u>Legal Aid of Southern Nevada</u>, and the <u>Neighborhood Justice Center</u>, the <u>program</u> will provide legal aid services and rental assistance support for eligible residents in order to promote housing stability amid a wave of evictions. The initiative focuses specifically on marginalized renters, such as those on a fixed income, seniors, and those living with a disability, and will involve <u>collaboration with specialists</u> in the Clark County area to connect individuals to resources, services, housing assistance, and mediators.

The expansion of legal support services through the county's eviction diversion program is a critical support service offered to tenants facing the threat of eviction in the Clark County area. Known commonly as "right to counsel" protections, which can be passed as standalone laws or as part of existent court-based initiatives (as in Clark County), such protections are meant to guarantee that tenants facing the threat of eviction will be provided with legal representation in court. The ability to consult legal experts during eviction proceedings ensures the enforcement of tenants' rights, holds landlords accountable during the formal eviction process, and helps tenants avoid eviction and involuntary moves. The National Coalition for a Civil Right to Counsel found that, nationwide, only 4% of tenants have legal representation during eviction proceedings, compared to 83% of landlords.

Access to legal resources during the eviction process are particularly useful in the Clark County area, as the county has <u>reported</u> more than 190,000 eviction filings since the start of the pandemic in March 2020 – over 20% more than the county's pre-pandemic average. Moreover, the eviction process in Nevada is unique: tenants are required to initiate a case with the courts after receiving an initial "notice to quit" or pay-to-quit notice from a landlord. The process creates an overwhelming power imbalance between landlords and tenants, insofar as it puts <u>the onus in navigating the court system squarely on the tenant</u>. Because the eviction process in Nevada is relatively fast-moving as well, such circumstances can result in <u>default</u> eviction judgements against tenants.

Since the start of the eviction diversion program, however, courts have amended existing state laws to support tenants by requiring that eviction filing forms include clear language, among other things. Las Vegas Justice Court staff also use a "tenant answer form" to initiate court proceedings to screen eligibility for the eviction prevention program. If individuals are deemed eligible, they automatically receive a <u>court order</u> explaining necessary documents for an appointment aimed at providing legal assistance and information on financial and housing stability programs.

Another measure embedded in Clark County's <u>Eviction Prevention program</u> is assistance for those who are behind in rent, even if they have not been served with an eviction notice. Resources are available as a one-time benefit covering utility assistance and up to one year of past due rent and three months of future rent. There is also the possibility for relocation assistance for individuals who have already been evicted or for whom eviction is unavoidable. To be eligible, individuals must be past due on their rent with a plan to pay going forward and make at or below 60% of the area median income for Clark County, or \$3,035 per month or less for a one-person household.

Additionally, individuals with a fixed income through programs administered by the Social Security Administration, Veterans Affairs, pensions, or disability benefits are eligible for rent and utility assistance if they have experienced a rental increase in the last year and have been served an eviction notice. Residents must be making at or below 50% of the current Area Median income, or \$2,530 for a one-person household.

Previously, financial support for the county's rental assistance programs, was allocated through "<u>Assembly Bill 396</u>," which allocated <u>\$12,000,000</u> in funding to be distributed over two years to the county's eviction diversion program. Smaller amounts have also been allocated to the cities of Sparks and Reno for the same purpose.

As noted, since the end of the <u>federal eviction moratorium</u> in August 2021, evictions have <u>increased</u> each year in Nevada, while at the same time, statewide allocations to eviction diversion that were effective during the pandemic have also dwindled. When it was active, the <u>Clark</u> <u>County Cares Housing Assistance Program</u> distributed more than \$375 million in rental assistance to more than 70,000 local households and utility assistance to 60,000 households.

Furthermore, Las Vegas continues to face a shortage of quality, affordable, and available homes. In the summer of 2023, the <u>Las Vegas Review-Journal</u> reported that out-of-state, institutional investors, which are financed corporate landlords, purchased hundreds of Clark County single-family rental homes, concentrated mostly in North Las Vegas and Las Vegas. The homes were bought by a Miami-based investment firm and sold to the Dallas-based Invitation Homes for \$98 million. <u>Studies</u> show that corporate investors buying large amounts of properties contribute to housing shortages, leading to rental increases.

According to NLIHC's <u>The Gap Report</u>, Las Vegas faces a shortage of over 60,000 rental units for extremely low-income renter households. Only 13 of every 100 rental homes are affordable and available for those making at or below <u>30% of the Area Median Income</u>, or \$18,200 for a 1-person household. Of extremely low-income renters, nearly 90% must allocate more than half of their income toward housing and utility costs. Meanwhile, the NLIHC's <u>Out of Reach Report</u> finds that workers must earn an hourly wage of \$31.60 to afford a two-bedroom apartment at Fair Market Rent, or work 103 hours a week at minimum wage.

In response to the affordable housing crisis, lawmakers have taken steps to ease the affordability crisis for renters. Notably, Nevada lawmakers Steven Horsford (D-NV 4th District) and Jacky Rosen (D-NV) have written a <u>letter</u> to the Department of Housing and Urban Development requesting that Southern Nevada Regional Housing Authority's (SNRHA) Housing Choice

Vouchers be increased by 10,000. Currently, the program has a waitlist of over 42,000 individuals.

The expansion of the eviction diversion program was supported by the <u>Nevada Housing</u> <u>Coalition</u> (NHC), an organization dedicated to housing advocacy. An NLIHC partner, the NHC collaborates with stakeholders, community leaders, and the private sector to advance solutions addressing the lack of affordable housing in the state. On the new program, NHC executive director Maurice Page says "The Nevada Housing Coalition applauds the \$1.25 million grant from the National Center for State Courts initiative in launching this eviction diversion program. This critical effort aims to prevent evictions, reduce associated costs, and connect at-risk residents with necessary resources to maintain housing stability. By keeping people housed throughout Las Vegas, we are ensuring stronger, more resilient communities. The program's focus on community partnerships and judicial supervision is essential in addressing the housing crisis effectively."

For more information on rental assistance, please see <u>Clark County's Eviction Prevention</u> program.

Join Third Policy Advisory Committee Meeting of 2024

NLIHC members are invited to join our third Policy Advisory Committee (PAC) meeting of the year on Wednesday, September 4, from 4 to 5 pm ET. PAC meetings offer NLIHC members a space to weigh in on the formation, direction, and implementation of NLIHC's policy priorities and advocacy activities.

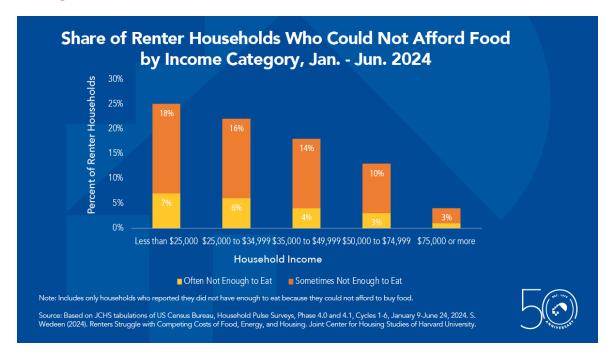
In our third PAC meeting we will discuss the recently released National Tenants Bill of Rights (NTBOR) and how it can be used to push for state and local tenant protections. Additionally, we will discuss four recently released tenant protections toolkits that provide numerous resources concerning just cause eviction laws, rent stabilization policies, code enforcement procedures and habitability standards, and measures limiting rental junk fees. Each toolkit overviews a major tenant protection, details its common components, summarizes state and local examples of the protection, and highlights complementary policies.

Our last PAC meeting of the year will take place on Wednesday, December 4, from 4 to 5 pm ET.

Please note that **PAC meetings are only open to NLIHC members**. If you are not already a member, you can join online.

Register for the September 4 Policy Advisory Committee meeting at: <u>https://tinyurl.com/85bef4nb</u>

Fact of the Week



More Than 25% of Lowest-Income Renter Households Could Not Afford Food during First Half of 2024

Note: Includes only households who reported they did not have enough to eat because they could not afford to buy food.

Source: Based on Joint Center for Housing Studies of Harvard University tabulations of US Census Bureau, Household Pulse Surveys, Phase 4.0 and 4.1, Cycles 1-6, January 9-June 24, 2024. S. Wedeen (2024). "Renters Struggle with Competing Costs of Food, Energy, and Housing." Joint Center for Housing Studies of Harvard University. <u>https://bit.ly/3YLg0Lq</u>

NLIHC Careers

NLIHC Seeks Fund Development Director

NLIHC seeks a fund development director to work closely with the NLIHC vice president of external affairs to support NLIHC's development and fundraising endeavors. The fund development director will develop and execute multi-year fundraising plans to include major gifts, annual appeal, planned giving, event sponsorship, and campaigns. The fund development director will supervise two staff (fund development coordinators) and will report to the vice president of external affairs.

Responsibilities/Duties:

- Lead organizational fundraising strategy and implementation plan to grow current annual fundraising.
- Expand NLIHC planned giving initiatives.
- Manage NLIHC's donors and prospects base, developing and implementing tailored cultivation, solicitation and stewardship plans.
- Manage major donor engagement to include effective solicitations and other fundraising activities.
- Manage research and apply to foundations for grant awards for various programs as needed; manage all aspects of post-award grants including reporting requirements.
- Evaluate progress toward organizational goals/budgets and provide regular reporting to NLIHC CEO and vice president of external affairs.
- Manage systems, processes, and tools to maximize fundraising capacity including overseeing donor management database.
- Work closely across NLIHC's external affairs and other teams to ensure brand representation in all communication outreach and efforts.
- Lead and collaborate with staff on the management and planning of fundraising events and donor receptions.
- Work with communications team to develop print, digital, and social media marketing collateral related to fundraising.
- Plan and manage e-communications, to deliver NLIHC updates across donor base.
- Plan and lead fundraising special events and drives.
- Manage and maintain gift recognition policies.
- Work closely with NLIHC's finance team to manage financial reporting and tracking of donor contributions.
- Manage development and execution of reports and proposals oversee writing and archiving of all proposals with a long-term relationship-management approach.
- Oversee monitoring of all donor information and use of Salesforce for donor contact management.
- Monitor and report regularly on the progress of the development program, including NLIHC board reports
- Work closely with the fund development committee of NLIHC's board of directors on planning for annual fundraiser.
- Lead planning and implementation of securing event sponsorships.
- Other duties as assigned.

Qualifications

This is a full-time position, and candidates must be physically located in the metropolitan Washington, DC area. Applicants must have a bachelor's degree. Applicants must have a strong commitment to social justice and NLIHC's mission. This position would be ideal for someone with eight or more years of directly relevant fund development experience, and five or more years of management experience. Proficiency with Salesforce is required. Proficiency in grant writing is required.

The salary range for this position is contingent upon experience and is from \$92,000 - \$138,000. This position requires physical time in the office and the candidate must be located in the

metropolitan Washington, DC area or be able to commute to our office located in DC for a hybrid work schedule.

A person will be most successful in this role if you have knowledge and experience in all aspects of philanthropy, giving trends, benchmarks, and best practices; research; fundraising techniques and strategies; data analytics; and development operations such as gift processing, prospect and donor research, and fundraising reporting.

An equal opportunity, affirmative action employer, NLIHC offers a competitive salary and a generous benefits package.

Interested candidates should submit a resume, cover letter with salary requirement, and one writing sample to Jen Butler, NLIHC VP of External Affairs, via email at jbutler@nlihc.org.

NLIHC in the News

NLIHC in the News for the Week of August 11

The following are some of the news stories to which NLIHC contributed during the week of August 11:

- "I Fled My Home in Georgia with Two Kids and Faced America's Housing Crisis" *Newsweek*, August 14, at: <u>https://tinyurl.com/45zyph68</u>
- "Denver evictions reach record levels for the second year in a row" Fox News, August 11, at: <u>https://tinyurl.com/2t4hm35x</u>
- "Millions meant for affordable housing went uncollected, HHA audit shows" *Houston Chronicle*, August 12, at: <u>https://tinyurl.com/ywnm7s3y</u>

NLIHC News

Celebrate NLIHC's 50th Anniversary with a Look Back through the Decades!

Founded in 1974 by Cushing N. Dolbeare, NLIHC educates, organizes, and advocates to ensure decent, affordable housing for everyone. NLIHC is dedicated to bridging the gap between incomes and housing costs with rental assistance, expanding and preserving the supply of affordable rental homes, providing emergency rental assistance to stabilize families and prevent evictions, and strengthening and enforcing renter protections. This year, we're celebrating our 50-year anniversary by commemorating our organization's history, achievements, and partners, while renewing our commitment to achieving housing justice! Learn more about NLIHC through the decades <u>here</u>!

- Alaska Housing Summit Anchorage, AK, August 28-29 (Chantelle Wilkinson)
- <u>THN 2024 Texas Conference on Ending Homelessness</u> Houston, TX, September 11 (Tia Turner)
- *Our Homes, Our Votes:* Creating Civically Engaged Communities in the 2024 Election Cycle Virtual, September 17 (Courtney Cooperman)
- Metro Housing Boston, "A Celebration of Section 8" Virtual, October 8 (Sarah Saadian)
- Rainbow 16th Annual Awards Banquet Scottsdale, AZ, October 17 (Diane Yentel)
- Neighborhood Preservation Coalition of New York annual conference Poughkeepsie, NY, October 22 (Lindsay Duvall)
- American Association of Service Coordinators National Conference Indianapolis, October 29 (Courtney Cooperman)

NLIHC Staff

Sarah Abdelhadi, Senior Research Analyst Millen Asfaha, Operations Coordinator Andrew Aurand, Senior Vice President for Research, x245 Sidney Betancourt, Project Manager, Inclusive Community Engagement, x200 Victoria Bourret, Project Manager, State and Local Innovation, x244 Jen Butler, Vice President, External Affairs, x239 Alayna Calabro, Senior Policy Analyst, x252 Billy Cerullo, Housing Advocacy Organizer Adelle Chenier, Director of Events Matthew Clarke, Director, Communications, x207 Courtney Cooperman, Project Manager, Our Homes Our Votes, x263 Lakesha Dawson, Director of Operations Lindsay Duvall, Senior Organizer for Housing Advocacy, x206 Thaddaeus Elliot, Housing Advocacy Coordinator Dan Emmanuel, Manager, Research, x316 Sarah Gallagher, Vice President, State and Local Policy Innovation, x220 Jamaal Gilani, Director of People and Culture Ed Gramlich, Senior Advisor, x314 Raquel Harati, Research Analyst Danita Humphries, Senior Executive Assistant, x226 Nada Hussein, ERASE Project Coordinator, x264 Kim Johnson, Public Policy Manager, x243 Nara Kim, Policy Intern Kayla Laywell, Housing Policy Analyst, x231 Mayerline Louis-Juste, Senior Communications Specialist, x201 Meghan Mertyris, Disaster Housing Recovery Analyst Khara Norris, Vice President of Operations and Finance, x242 Libby O'Neill, Senior Policy Analyst Carsyn Parmelee, Field Intern

Noah Patton, Manager, Disaster Recovery, x227 Mackenzie Pish, Research Analyst Benja Reilly, Development Coordinator, x234 Dee Ross, Tenant Leader Fellow Gabrielle Ross, Project Manager, Diversity, Equity, and Inclusion, x208 Sarah Saadian, Senior Vice President for Public Policy and Field Organizing, x228 Craig Schaar, Data Systems Coordinator Brooke Schipporeit, Director, Field Organizing, x233 Hillary Poudeu Tchokothe, Our Homes, Our Votes Intern Tia Turner, Housing Advocacy Organizer Julie Walker, OSAH Campaign Coordinator Chantelle Wilkinson, OSAH Campaign Director, x230 Renee Willis, Senior Vice President for Racial Equity, Diversity, and Inclusion, x247 Diane Yentel, President and CEO, x225 Carly Zhou, Research Intern