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TAKE ACTION!

Keep the Pressure On, Join #GetBackToWork Tweetstorm on September 9 at 1 pm ET

The Centers for Disease Control (CDC) issued a long overdue and badly needed <u>federal eviction moratorium</u> for nonpayment of rent due to the coronavirus pandemic. This action to delay evictions for the remainder of the year will provide relief for millions of anxious families. But while an eviction moratorium is an essential step, it is a half-measure that delays a financial cliff renters face when the moratorium expires and back rent is due. This action delays but does not prevent evictions. Congress and the White House must get back to work on negotiations to enact a COVID-19 relief bill with at least \$100 billion in emergency rental assistance.

The Senate is back in session today. Tomorrow, **September 9, from 1 to 2 pm ET**, NLIHC, the Coalition on Human Needs, and other advocates will flood Twitter during a #GetBackToWork tweetstorm. Join us in telling Congress that it cannot wait to ensure housing stability during and after the pandemic. Congress must immediately pass a coronavirus relief bill that includes at least \$100 billion in emergency rental assistance and other essential housing resources and protections included in the "HEROES Act."

Following are sample tweets. Sample images are available at: https://tinyurl.com/yb8ncgec

- The CDC eviction moratorium may protect millions of families on the verge of losing their homes but it won't pay the rent! Congress and the White House must to #GetBacktoWork and pass legislation that provides #RentReliefNow https://tinyurl.com/y7hdl9zb
- #DYK people we rely on, like home health aides & food servers, don't earn enough to pay rent. They're now among the millions unemployed who need #RentReliefNow. Congress & the WH must #GetBackToWork! Ensure families are #stablyhoused after #COVID19 https://tinyurl.com/y7hdl9zb
- 3mos ago, the House passed the #HEROESAct to expand & extend the federal eviction moratorium & provide #RentReliefNow. @SenateGOP introduced a #COVID19 pckg. that was unacceptable & inadequate. Senate Rs, #GetBackToWork! #DoYourJob & provide #RentReliefNow https://tinyurl.com/y7hd19zb
- The House passed the #HeroesAct 3+mos ago authorizing an eviction moratorium, aid for renters, & funding to protect and get people experiencing homelessness quickly housed. Congress and the White House must #GetBackToWork & pass this critical relief https://tinyurl.com/y7hdl9zb
- If Congress fails to pass #RentReliefNow & housing protections, a tsunami of evictions will exacerbate our public health crisis this winter. #GetBackToWork & give people the means to keep their housing during a pandemic https://tinyurl.com/y7hdl9zb
- #HousingisHealthcare, & #housingassistance during #COVID19 should be considered as urgent a priority as investments in healthcare. Tell your senator that 88% of people want #housingstability during & after #COVID19 https://tinyurl.com/y8m46hep
- Tell Congress that 9 in 10 people want our elected leaders to ensure #housingstability during the #coronavirus outbreak. Congress must enact critical housing investments & protections in the next #COVID19 spending bill https://tinyurl.com/y8m46hep
- #DYK 60% of Americans think the govt. is doing too little to make sure people can stably house during #COVID19? Tell Congress they can do more. Ask them to immediately enact critical housing protections in the next #COVID19 spending bill https://tinyurl.com/y8m46hep
- 80% of Americans want the govt. to provide #housingstability during the #COVID19 outbreak. Let your senators know they must do everything they can to enact critical housing investments & protections in the final #COVID19 spending bill https://tinyurl.com/y8m46hep

- Our country can't contain #COVID19 if millions are without homes or on the brink of homelessness. Congress, #GetBackToWork & help families keep roofs over their heads during & after this pandemic. We need #RentReliefNow https://tinyurl.com/y7hdl9zb
- Many renters don't have enough \$ for rent. #RentReliefNow is needed to ensure residents who are out of
 work don't accrue debt during & after #COVID19. #GetBackToWork & give us
 #RentReliefNow https://tinyurl.com/y9mmz9hv
- We need resources to protect low-income renters at high risk of #COVID19. Congress, #GetBackToWork to ensure the next stimulus package includes emergency #rentalassistance https://tinyurl.com/y9mmz9hv
- We need #RentReliefNow! Families should not have to choose between paying rent & buying food when #RentisDue. Congress, #GetBackToWork to ensure #housingstability for the lowest-income renters during #COVID19 https://tinyurl.com/y7hdl9zb
- Millions of Americans are behind on their rent, can't afford food to feed themselves, or both. Evictions will happen again in the new year. Extended unemployment has expired leaving millions without help. It's time to pass a bill that provides #COVIDRelief https://tinyurl.com/y7hdl9zb
- White House & Congress: It's time to #GetBackToWork and pass a #COVIDRelief package with #RentReliefNow to ensure millions of families won't fall off a financial cliff at the end of this year https://tinyurl.com/y7hdl9zb
- The @CDCgov eviction moratorium order was an important step, but it was a half-measure. Congress
 must NOW #GetBacktoWork & help their constituents keep roofs over their heads during & after
 #COVID19 https://tinyurl.com/y7hdl9zb
- A uniform, national moratorium on evictions for nonpayment of rent was long overdue. Congress & the
 White House must now #GetBacktoWork & pass a bill to help families not fall off a financial cliff once
 back-rent is owed https://tinyurl.com/y7hdl9zb
- Millions of families will be at high risk of eviction once the national moratorium expires. The House passed the #HeroesAct 3mos ago authorizing aid for renters & additional stimulus to families. Congress must #GetBackToWork & pass #COVIDRelief now https://tinyurl.com/y7hdl9zb
- The @CDCgov eviction moratorium order showed that homelessness is a public health emergency. Congress and White House, #GetBackToWork & give people the means to keep their homes once the moratorium ends https://tinyurl.com/y7hdl9zb

Take Action Now with Opportunity Starts at Home: Send #COVIDRelief Letter to Congress

Despite the growing threat of mass evictions, displacement, and homelessness, Congress adjourned for recess and left millions of renters without the resources and protections they need to remain stably housed. Through the *Opportunity Starts at Home* campaign platform, send a <u>pre-formatted letter</u> to your senators and representatives urging them to get back to work and immediately pass a coronavirus relief bill that includes the essential housing provisions included in the "HEROES Act."

To send a <u>letter</u>, simply type in your name and address, click "submit," and the letter will automatically go to your two senators and one representative.

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

Coronavirus, Disasters, Homelessness, and Housing

National Eviction Moratorium Takes Effect, But Work Remains

The Centers for Disease Control (CDC) took the extraordinary and unprecedented action of issuing a <u>national</u> <u>moratorium on most evictions</u> for nonpayment of rent to temporarily halt evictions to help prevent the spread of coronavirus. The action is long overdue and badly needed; it will provide essential protection to millions of renters. The moratorium took effect on September 4 and expires December 31, 2020.

As NLIHC President and CEO Diane Yentel stated in a <u>press statement</u>, "While an eviction moratorium is an essential step, it is a half-measure that extends a financial cliff for renters to fall off of when the moratorium expires and back rent is owed. This action delays but does not prevent evictions. Congress and the White House must get back to work on negotiations to enact a COVID-19 relief bill with at least <u>\$100 billion in emergency rental assistance</u>." The eviction moratorium does not provide emergency rental assistance resources to cover back rent, utilities, or fees.

Citing the historic threat to public health, the CDC declared that an eviction moratorium would help ensure people are able to practice social distancing and comply with stay-at-home orders. The announcement cites the increased risk of spreading coronavirus when people are evicted from their homes or experience homelessness.

To be protected, qualified renters facing eviction should immediately provide a signed declaration to their landlords. For more details about the moratorium and a sample declaration renters can use, read NLIHC's and NHLP's Overview of National Eviction Moratorium and our National Eviction Moratorium: FAQ for Renters.

In the declaration, renters must state, under penalty of perjury, that they: (1) have used their best efforts to obtain rental assistance; (2) expect to earn no more than \$99,000 in 2020 (or no more than \$198,000 if filing a joint tax return), were not required to report income in 2019 to the IRS, or did not an Economic Impact Payment under the CARES Act; (3) are unable to pay the full rent or make a full rent payment due to loss of income, loss of work hours, or extraordinary medical costs; (4) are using best efforts to make partial rent payments; and (5) an eviction would result in homelessness or force them to double or triple up with other households.

The only way to protect the 30 to 40 million renters at risk of losing their homes by the end of the year is for Congress and the White House return to the negotiating table and work out a deal for the next coronavirus relief package that includes the essential resources and protections provided in the HEROES Act. Congress must enact legislation that includes NLIHC">NLIHC" stop priorities: 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 to help prevent and respond to outbreaks among people experiencing homelessness.

Read NLIHC's press statement at: https://tinyurl.com/yy285krh

Read the CDC order at: https://tinyurl.com/yxoq7oo7

See NLIHC's and NHLP's "Overview of the National Eviction Moratorium" at: https://tinyurl.com/y5rdv4vy

See NLIHC's and NHLP's FAQ for renters at: https://tinyurl.com/y4a3z9gk

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

Join today's (September 8) national call on coronavirus, disasters, housing, and homelessness from 2:30-4 pm ET. Matthew Desmond and Peter Hepburn of the Eviction Lab will provide an update on the threat of evictions. Eric Dunn of the National Housing Law Project will join Diane Yentel to discuss the recent federal eviction moratorium. Michael Levy of the Perelman School of Medicine at the University of Pennsylvania will share research on how evictions facilitate the spread of coronavirus. NLIHC's Sarah Saadian and Joey Lindstrom will present congressional updates and needed advocacy.

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

See the full agenda here.

Congressional Briefing on Fixing America's Disaster Housing Recovery System – September 10

NLIHC's Disaster Housing Recovery Coalition (DHRC) will host a <u>virtual congressional briefing</u> on September 10 to share findings from DHRC's two-part report, "Fixing America's Broken Disaster Housing Recovery System." The report, developed by NLIHC and the Fair Share Housing Center of New Jersey, outlines the <u>barriers to a complete and equitable disaster recovery</u> and <u>recommendations for policy reform</u>.

Panelists will discuss the report's recommendations, the need for its reforms, and current disaster recovery reform efforts. Speakers include Sara Buck, housing services manager for the City of Cedar Rapids, Iowa; Andreanecia Morris, executive director of HousingNOLA; Ariadna Michelle Godreau-Aubert, executive director of Ayuda Legal Puerto Rico; Chrishelle Palay, executive director of Houston Organizing Movement for Equity (HOME) Coalition; David Rammler, attorney at the Fair Share Housing Center of New Jersey; and Trey Reffett, who leads housing and infrastructure legislation for Senator Brian Schatz (D-HI). NLIHC's Vice President of Policy Sarah Saadian will moderate.

The briefing will be held virtually on **September 10 at 3 pm ET**. Register for the briefing at: https://tinyurl.com/yxvpuh27

Read part one of the report at: https://tinyurl.com/y6fhjsze

Read part two of the report at: https://tinyurl.com/y2gaj4tw

Find more information on the briefing at: https://tinyurl.com/y5fkbw3q

Coronavirus – Congress

Representative Bonamici Leads 44 House Democrats in Letter Demanding Eviction Protections for Renters

Representative Suzanne Bonamici (D-OR) sent a <u>letter</u> signed by 44 House Democrats to HUD Secretary Ben Carson, Treasury Secretary Steven Mnuchin, and Secretary of Agriculture Sonny Perdue on August 31. The letter called for the secretaries to use their existing authority to instate eviction moratoriums in housing covered by HUD, Treasury, or the US Department of Agriculture (USDA), and urged the secretaries to deploy additional federal funding or policies to protect renters from eviction.

"Evictions risk lives, drive families deeper into poverty, further burden overstretched health care systems, and make it much more difficult for the country to contain the coronavirus," the letter states. In Representative Bonamici's press release, NLIHC President and CEO Diane Yentel reinforced the necessity of federal intervention to prevent the predicted mass wave of evictions, stating "[it] is reckless and irresponsible for the administration to walk away from negotiations at a time when millions of renters are struggling to keep their homes and, with it, their ability to keep themselves and their families safe. President Trump and Congress must restart negotiations immediately and enact a robust relief package to address the urgent housing and health needs of America's lowest-income renters and people experiencing homelessness. In the meantime, the Trump administration should use every authority they have to ensure that no one is kicked out of their home during a pandemic."

The Centers for Disease Control and Prevention (CDC) <u>issued an order</u> on September 1 declaring a temporary national moratorium on all evictions related to nonpayment of rent or other fees. While the moratorium is an essential step, in the absence of additional federal funding for rental assistance it is a half-measure that delays evictions rather than preventing them. NLIHC will continue to work with our partners and other advocates to push Congress to enact a coronavirus relief package with at least \$100 billion in emergency rental assistance. With a national eviction moratorium, this assistance would ensure renters are able to remain stably housed and small landlords are able to pay their bills and maintain their properties throughout the duration of the pandemic and beyond.

Read Representative Bonamici's letter at: https://tinyurl.com/y3eps7x3

Learn more about the CDC's national eviction moratorium at: https://tinyurl.com/y5rdv4vy

Coronavirus - HUD

HUD CPD Issues ESG-CV Waiver Notice

HUD's Office of Community Planning and Development (CPD) issued <u>Notice CPD-20-08</u> on September 1, providing statutory and regulatory waivers for the \$3.96 billion supplemental Emergency Solutions Grant program funds (ESG-CV) Congress appropriated through the CARES Act (see *Memo*, <u>4/6</u>, <u>6/15</u>). The CARES Act requires ESG-CV funds to be used to prevent, prepare for, and respond to coronavirus among individuals and families who are homeless or receiving homeless assistance, and to support additional homeless assistance and homelessness prevention activities to mitigate the impacts of the coronavirus. Key features of the notice are summarized below.

Means of Carrying Out Grant Activities (page 8)

States may use up to 100% of their grant to carry out activities directly instead of sub-granting funds to units of local government or nonprofits. States may make subawards to public housing agencies (PHAs) or local development authorities. More households might be quickly assisted where PHAs are accustomed to providing rental assistance.

Obligation (page 8)

1. *Obligation Deadlines*. The period for obligating ESG-CV funds begins on the date HUD signed a recipient's grant agreement for the first allocation of ESG-CV funds but applies to the first and second allocations. Instead of starting the period sometime shortly after the CARES Act was signed on March 27, this waiver effectively extends the time a recipient has to obligate ESG-CV for two years starting from the much later date when the grant agreement was signed.

- 2. *Expenditures*. All funds awarded to a recipient through the first and second ESG-CV allocations must be spent by September 30, 2022. To ensure ESG-CV funds are spent quickly:
 - HUD may recapture up to 20% of a recipient's total award, including first and second allocation amounts, if the recipient has not spent at least 20% by September 30, 2021.
 - HUD may recapture up to 80% of a recipient's total award, including first and second allocation amounts, if the recipient has not spent at least 80% by March 31, 2022.

Match (page 9)

As provided by the CARES Act, ESG-CV funds are not subject to the usual ESG match requirement.

Program Components and Eligible Activities (page 10)

- 1. *Emergency Shelter and Street Outreach Cap*. As provided by the CARES Act, the usual ESG 60% cap on the amount of ESG that can be spent on street outreach and emergency shelter activities does not apply.
- 2. Pre-Award Costs. ESG-CV funds may cover or reimburse costs incurred on or after January 21, 2020.
- 3. Additional Eligible Activities. Temporary emergency shelters will not be subject to the three- to ten-year minimum use periods (page 11). Instead, ESG-CV may be used to support temporary emergency shelters until January 1, 2022, with some exceptions (page 12). ESG-CV may be used as incentives to landlords to house people experiencing homelessness or at risk of homelessness (page 13). However, the amount of the incentives cannot be more than three times the rent charged for a unit. Eligible landlord incentives include:
 - Signing bonuses equal to up to two months of rent;
 - Security deposits equal to up to three months of rent;
 - Paying the cost of repairing damage not covered by a security deposit or damage while the household is still living in a unit; and,
 - Paying the cost of extra cleaning or maintenance of a unit or appliances.
- 4. Waivers, Alternative Requirements and Statutory Flexibilities for Existing Eligible Activities.
 - a. Short-term and Medium-Term Rental Assistance. Paragraph (i): Under the regular ESG regulations medium-term rent assistance is defined as more than three months but not more than 24 months of rent assistance during any three-year period. The notice modifies this provision, reducing the maximum term to 12 months. The notice explains the reduction is designed to provide more individuals and families with assistance. While more households might be able to be assisted, the impacts of the pandemic are liable to be more long-lasting than 12 months, necessitating more than 12 months of assistance for many households.

In addition, another unmodified provision of the regulation allows for a one-time payment of back rent (arrears) for up to six months of rent arrears, including any late fees on those arrears. The waiver reducing the term to 12 months presents a potential adverse consequence. For example, if a household is provided four months of arrears, that household will only have eight months left of ongoing medium-term rent assistance due to the new 12-month cap.

Paragraph (ii): The notice allows rental assistance to be used to pay for rent greater than the Fair Market Rent (FMR) as long as the rent meets HUD's rent reasonableness standards. This will help households move quickly into housing or retain their existing housing, which is especially critical in

the context of the pandemic. This waiver provides additional flexibility beyond the March 31, 2020 waiver (see Memo, $\frac{4}{6}$) made to the regular ESG program and extended to ESG-CV funds on May 22, 2020 (see Memo, $\frac{6}{1}$).

- b. Administrative Costs. As allowed by the CARES Act, entities receiving ESG-CV may spend up to 10% (instead of 7.5%) of their total ESG-CV grant for administrative costs.
- c. Currently assisted households. To help households already receiving regular ESG services (such as housing stability case management, mediation, legal services, or credit repair) or short-term or medium-term rental assistance, the notice allows these households to retain assistance when they reach the regulation's maximum 24-month limit if the 24-month end date is between January 21, 2020 and March 1, 2021. This extra assistance can only last an additional six months.
- d. Legal services. Legal services are limited to those necessary to help households obtain housing or keep them from losing their homes. Apparently, this provision does not allow other legal services eligible under the regular ESG regulation, such as: orders of protection and other civil remedies for survivors of domestic violence, dating violence, sexual assault, and stalking; appeals of veterans and public benefit claim denials; child support; and resolution of outstanding criminal warrants.

Program Requirements (page 16)

- 1. *Consultation and coordination*. The notice waives the requirements to consult the Continuum of Care (CoC) and to coordinate with other targeted homeless services.
- 2. *Duplication of benefits*. The notice defines duplication of benefits in one paragraph and indicates that additional guidance is forthcoming. The CDBG-CV program has provided more guidance on duplication of benefits that might assist ESG-CV advocates while waiting for further guidance (which CPD is also promising for CDBG-CV). For CDBG-CV see:
 - <u>CDBG-CV COVID-19 FAQs</u> July 10, 2020 (see Q7 and Q8, pages 2-3)
 - Memo: CDBG Coronavirus Response Grantee Resources Related to Preventing Duplication of Benefits - July 13, 2020
 - FR-6218-N-01: Notice of Program Rules, Waivers, and Alternative Requirements Under the CARES Act for CDBG Program Coronavirus Response Grants, FY19 & 20 CDBGs, and for Other Formula Programs August 7, 2020 (see page 61)

Definitions (page 3)

At Risk of Homelessness. Disability advocates are concerned that the Notice does not explicitly include in the definition of "at risk of homelessness," people with disabilities exiting "congregate settings." People with disabilities in congregate settings such as group homes are at elevated risk of contracting COVID-19. Disability advocates ask HUD to provide guidance specifically declaring that people with disabilities exiting institutional and congregate settings are eligible for ESG-CV (and ESG) assistance. In addition, they are asking HUD guidance to include privately funded settings as well as publicly funded settings. Disability advocates propose modifying item (VI) in the definition of "at risk of homelessness" be modified as follows:

(VI) Is exiting an publicly funded institution, **congregate setting**, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution), **regardless of funding source**.

As of September 5, 2020, the notice is not on CPD's <u>COVID-19 Grantee Guidance</u> webpage; however, it is on <u>HUD Exchange's ESG website under "Memos, Waivers, Grant Amendments."</u>

Notice CPD-20-08 is at: https://bit.ly/2YY1rUQ

More information about ESG is on page 4-82 of the NLIHC 2020 Advocates' Guide.

HUD CPD Posts "CDBG-CV Notice FAQs"

HUD's Office of Community Planning and Development (CPD) posted "CDBG-CV Notice FAQs" on September 1. The document primarily repackages key provisions of a *Federal Register* notice providing statutory and regulatory waivers regarding the use of the \$5 billion in supplemental Community Development Block Grant program funds (CDBG-CV) Congress appropriated through the CARES Act. CPD posted an easy-to-read <u>advance version</u> of the CDBG-CV waiver notice on August 7 (see *Memo*, <u>8/17</u>). There are no new policy provisions in the FAQ; however, advocates might find the question and answer format easier to use when researching a particular issue.

On page 13, CPD indicates that it will be providing more technical assistance related to the use of CDBG-CV (as well as FY19 and FY20 regular CDBG) for emergency payments, such as rental assistance and payment of back rent (arrearages). The waiver notice extended to six consecutive months (up from three) the period over which a CDBG grantee (a city, county, or state) may provide emergency rental assistance to a household unable to pay rent because its income has decreased due to the coronavirus pandemic. NLIHC urged CPD on April 20 to extend the time frame beyond three months.

NLIHC summarized the key provisions of the CDBG-CV waiver notice most important to advocates in <u>Memo</u> on August 17.

"CDBG-CV Notice FAQs" is at: https://bit.ly/34YNKJs

The advance version of the CDBG waiver notice is at: https://bit.ly/2QQASwk

The formal Federal Register version of the CDBG waiver notice is at: https://bit.ly/2Y15OZX

Additional CDBG-CV related guidance is on CPD's COVID-19 Grantee Guidance webpage at: https://bit.ly/2QLfZme

More information about CDBG is on page 8-3 of NLIHC's 2020 Advocates' Guide.

Coronavirus – Resources

CFPB Guide to Help Non-Tax Filers Apply for Economic Impact Payments

The Consumer Financial Protection Bureau (CFPB) released a guide, <u>Helping Consumers Claim the Economic Impact Payment: A Guide for Intermediary Organizations</u>. Millions of people who do not normally file income taxes are eligible to receive a CARES Act Economic Impact Payment (EIP), commonly referred to as a stimulus check. However, many are not aware that they are eligible to receive EIP. The *Guide* contains step-by-step information for direct service providers and community organizations to help "non-filers" apply to receive EIP before the October 15 deadline.

CFPB will host a webinar about the *Guide* on Thursday, September 8 at 3 pm ET. Register at: https://bit.ly/31RYyak

Address questions about the Guide to: TaxTime@cfpb.gov

CFPB released a blog with more about the Guide at: https://bit.ly/32QdpB9

Helping Consumers Claim the Economic Impact Payment: A Guide for Intermediary Organizations is at: https://bit.ly/3bkHHjq

Coronavirus - Other

Recording Available of NLIHC's August 31 National Call on "Coronavirus, Disasters, Housing, and Homelessness"

During the most recent <u>national call on coronavirus</u>, <u>disasters</u>, <u>housing</u>, <u>and homelessness</u>, Julia Orduña of <u>Texas Housers</u>, Denise Galataf of <u>Southern Mutual Health Association</u>, <u>Inc.</u>, Renard Thomas of <u>Reentry Alliance of Louisiana</u>, and Andreanecia Morris of <u>HousingNOLA</u> shared field updates on the impacts of Hurricane Laura in Texas and Louisiana. Ilene Jacobs and Jeffrey Hoffman from <u>California Rural Legal Assistance</u> provided updates on the destruction caused by the California wildfires. Sara Buck, the housing programs manager for the City of Cedar Rapids, Iowa, shared updates on the recovery process from the derecho storm in August.

Sam Batko from the Urban Institute shared information on <u>Institute's new tool</u> to help state and local decision-makers prioritize emergency rental assistance. The tool identifies priority neighborhoods using economic and demographic indicators, creating an index score for each census tract that can be used to allocate rental assistance to neighborhoods most impacted by coronavirus.

Noelle Porter of the <u>National Housing Law Project</u> discussed how advocates can use 2-1-1 to <u>collect data on evictions</u>. Calls to 2-1-1 regarding utility payments, rental assistance, landlord-tenant issues, and housing and shelter inquiries have increased since the beginning of the pandemic. NLIHC's Sarah Saadian and Joey Lindstrom provided congressional updates and next steps for advocacy.

NLIHC hosts national calls on coronavirus, disasters, housing, and homelessness every week. On today's call, we will be joined by Matthew Desmond, author and principal investigator for Eviction Lab, as well as Shamus Roller and Eric Dunn of the National Housing Law Project to discuss the recent federal moratorium on evictions. Register for today's call (Tuesday, September 8 at 2:30 pm ET) at: https://tinyurl.com/ru73qan

Watch a recording of the August 31 call at: tinyurl.com/yxbryf6k

Access presentation slides at: tinyurl.com/y6dn9uhe

Additional Coronavirus Updates - Tuesday, September 8, 2020

National Updates

FEMA

FEMA <u>released</u> an interim policy on September 1 to clarify eligible activities under the Public Assistance program as part of the response to the COVID-19 pandemic. The interim policy, "COVID-19 Pandemic: Work Eligible for Public Assistance," can be found <u>here</u>.

Advocacy

The NLIHC-led Disaster Housing Recovery Coalition will continue to advocate 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 <u>full list of recommendations</u>.

Princeton University's Eviction Lab found that in Cincinnati, Houston, and Phoenix, a significant share of evictions initiated during the COVID-19 pandemic have been for relatively small sums of money. Learn about the Eviction Lab's preliminary analysis <u>here</u>.

Amanda Andere, CEO of Funders Together to End Homelessness, and Jeanne Feake-Sellassie, project director of Funders for Housing and Opportunity, <u>released a statement</u>—"Philanthropy Cannot Be Expected to 'Fill the Gap' in Rental Assistance Need Caused by Lack of Government Support"—addressing the September 1 CDC eviction moratorium notice.

The Kentucky Equal Justice Center <u>created a tool</u> to help renters generate and send to their landlords the declaration from the CDC protecting tenants from eviction.

Reporting

NLIHC President and CEO Diane Yentel spoke with Judy Woodruff on <u>PBS NewsHour</u> about what the CDC's eviction moratorium means for renters and landlords. "The eviction moratorium is essential, but it's a half-measure," said Yentel. "Emergency rental assistance absolutely has to be paired with this eviction moratorium. And only Congress can provide those resources."

NLIHC's Diane Yentel spoke with <u>Yahoo! Finance</u> about the administration's new eviction moratorium, the urgent need for emergency rental assistance, and the need for substantial, sustained investments to address our nation's underlying affordable housing crisis.

<u>NPR</u> reports on the CDC's eviction moratorium. "My reaction is a feeling of tremendous relief," says NLIHC's Diane Yentel. "It's a pretty extraordinary and bold and unprecedented measure that the White House is taking that will save lives and prevent tens of millions of people from losing their homes in the middle of a pandemic."

<u>Marketplace</u> reports on the CDC's eviction moratorium, highlighting advocates' concerns that an eviction moratorium on its own is not enough. "Because eventually those moratoriums expire, and they create a financial cliff for renters to fall off of when back rent is owed," said NLIHC's Diane Yentel.

NLIHC's Diane Yentel and Shamus Roller, executive director of the National Housing Law Project, spoke about the Trump administration's eviction moratorium on <u>KALW's "Your Call."</u> "Because the moratorium is not paired with substantial emergency rental assistance, the action merely postpones evictions nationwide; it does not prevent them," said Yentel.

<u>CityLab</u> reports on the CDC's eviction moratorium, highlighting the importance of spreading awareness about the protections to renters at risk of losing their homes. Rental assistance must be a top legislative priority when Congress returns to session on September 8, says NLIHC's Diane Yentel.

The <u>Washington Post</u> reports on the White House's eviction moratorium, highlighting concerns from Democratic lawmakers and housing experts. NLIHC's Diane Yentel described the new policy as "long overdue"

and badly needed," while also calling on Congress and the White House to enact a coronavirus relief bill with at least \$100 billion in emergency rental assistance.

The <u>New York Times</u> discusses the CDC's eviction moratorium, quoting NLIHC's Diane Yentel's <u>statement</u> on the order. While NLIHC welcomes the moratorium, Congress and the White House must enact a relief bill that includes rental assistance. The *New York Times* also released an FAQ about the new order.

<u>Truthout</u> reports on the administration's eviction moratorium, highlighting <u>statements</u> from NLIHC's Diane Yentel. The article also discusses three NLIHC-supported housing bills: the "Emergency Rental Assistance and Rental Market Stabilization Act," "Eviction Crisis Act," and the "Housing Emergencies Lifeline Program Act."

<u>Common Dreams</u> discusses reactions to the White House's eviction moratorium from housing advocates and policy experts, including NLIHC's Diane Yentel. "While an eviction moratorium is essential, it is a half-measure that extends a financial cliff for renters to fall off when the moratorium expires and back rent is owed," said Diane Yentel.

<u>Curbed NY</u> provides an overview of the administration's eviction moratorium, linking to NLIHC's Diane Yentel's <u>Twitter thread</u> on the announcement. The article also highlights concerns about the moratorium from landlords. "Not only does an eviction moratorium not address renters' real financial needs, a protracted eviction moratorium does nothing to address the financial pressures and obligations of rental-property owners," said the president of the National Multifamily Housing Council.

<u>Bloomberg</u> refers to the CDC's eviction moratorium as an "unprecedented use of executive authority" that will likely face legal challenges from landlords. Administration officials say the CDC can take emergency measures when it determines that state and local governments have not taken sufficient steps to prevent the spread of communicable diseases.

The <u>New York Times</u> explains why the administration's eviction moratorium alone will not prevent a housing crisis. Rental assistance is needed to support both tenants and landlords. The article highlights the House-passed "HEROES Act," which includes \$100 billion in emergency rental assistance.

<u>Reuters</u> explains the administration's sweeping eviction moratorium. The article also mentions the House-passed "HEROES Act," which, among other provisions, includes \$100 billion in emergency rental assistance and a national, uniform moratorium.

A two-month investigation by the Howard Center for Investigative Journalism at the University of Maryland found that confusion about the federal eviction moratorium enacted in the CARES Act <u>led to selective</u> <u>enforcement</u>.

Matthew Desmond, Pulitzer Prize-winning author and principal investigator at Princeton University's Eviction Lab, outlines the urgent need for Congress to prevent evictions and protect the security and health of American families in an op-ed in the *New York Times*. "Our efforts to defeat COVID-19 and recover from the economic damage it has wrought will be deeply compromised if we fail to help keep families in their homes," he writes.

Legal aid attorneys and housing advocates told <u>CNBC</u> that the federal eviction moratorium enacted in the CARES Act failed to protect many struggling tenants because it lacked an enforcement mechanism. Fewer than half of states required landlords to attest that their evictions did not violate the CARES Act.

The Howard Center for Investigative Journalism finds that <u>people experiencing homelessness in rural America</u> suffer from a lack of appropriate care and access to health resources during the COVID-19 pandemic.

An article in the <u>New Republic</u> discusses the dangerous confluence of a looming eviction crisis, flu season, colder temperatures, and the ongoing coronavirus pandemic.

<u>CNBC</u> reports that "mom and pop" landlords are being disproportionately harmed as more and more renters are unable to afford rent. Without congressional action, small landlords and their tenants will fall deeper behind on their payments, leading to more evictions for renters and more mortgage defaults for landlords.

<u>CNN's Kyung Lah</u> shares stories of people facing eviction in Houston due to the economic stress of the COVID-19 pandemic.

The <u>Washington Post</u> examines housing advocates' concerns that an eviction crisis still looms without federal rent relief alongside the eviction moratorium. Rent relief is key to stabilizing the market, but any additional rental assistance must come from the federal government, since city and state governments are unable to meet the overwhelming need for aid.

The <u>Hill</u> reports that the Trump administration's new eviction moratorium likely will face several legal and political challenges. The article discusses concerns from housing advocates and the real estate industry that without rental assistance, the expiration of the ban will create a dangerous housing crisis in the new year.

The <u>Washington Post</u> reports on opposition to the Trump administration's new eviction moratorium from landlords, home builders, and other housing industry groups. Objections to the action concern the federal government's failure to provide rental assistance alongside the moratorium.

The Howard Center for Investigative Journalism found that <u>essential workers who are homeless</u> face the greatest risk of COVID-19. Experts say between 25-50% of people experiencing homelessness work. During the pandemic, this means many employees who are homeless are working low-wage essential jobs that put them at risk of the coronavirus.

Stacey Vanek Smith and Cardiff Garcia of <u>NPR's Planet Money</u> examine why millions of renters in the U.S. could soon face eviction.

The <u>National Journal</u> reports on the impending eviction crisis, noting that millions of people in the U.S. could lose their homes if the federal government does not intervene. The article discusses the need for rental assistance, a broad national eviction moratorium, and access to legal counsel for all tenants.

While the Trump administration's eviction moratorium will prevent millions from losing their homes ahead of the election, the pandemic is creating <u>additional barriers to voting</u> for people experiencing homelessness and housing insecurity.

The <u>Appeal</u> examines why housing insecurity brought on by the pandemic threatens to disenfranchise millions of voters.

State and Local News

A list of state and local emergency rental assistance programs is available <u>here</u> from NLIHC.

California

The <u>Los Angeles Times</u> reports that new federal and state protections could protect struggling tenants, at least through the end of the year. Governor Gavin Newsom's administration announced on September 2 a new informational campaign and website called "<u>Housing Is Key</u>," which informs tenants and landlords of their rights under California's new program.

California lawmakers passed and Governor Gavin Newsom signed Assembly Bill 3088, the "COVID-19 Tenant Relief Act of 2020." Under the legislation, no tenant can be evicted before February 1, 2021, due to nonpayment of rent due to a COVID-19 related hardship accrued between March 4 and August 31. For a pandemic related hardship that accrues between September 1, 2020-January 31, 2021, tenants must also pay at least 25% of rent due to avoid eviction. Read a summary of the bill here. Some tenant advocates are concerned

the complex regulations will not protect the most vulnerable renters, while some landlords believe the measure will not help small property owners. Governor Newsom acknowledged California will need more assistance to address the economic instability and possible mass displacement faced by renters.

Colorado

The Colorado Department of Local Affairs Division of Housing and Brothers Redevelopment, Inc. are launching the <u>Housing Counseling and Assistance Program</u> (HCAP). An expansion of the existing Colorado Housing Connects program, HCAP will provide residents with access to free eviction and foreclosure prevention legal services.

Florida

In an article in the <u>Orlando Sentinel</u>, NLIHC's Diane Yentel stated, "The inaction and neglect by the federal government, by Congress, and by the White House to act until now has resulted in thousands, maybe tens of thousands of people already losing their homes due to COVID-19. And it's a relief that the CDC has finally taken action to prevent that same harm being done to tens of millions more families." The Community Justice Project reports that more than 10,000 eviction cases have been filed in Florida since April.

Governor Ron DeSantis extended Florida's eviction moratorium on August 31, less than four hours before it was set to expire. The <u>Orlando Sentinel</u> reports that since Governor DeSantis narrowed the state's moratorium in August, hundreds of eviction cases have been filed, outpacing the total number of evictions filed from April to July when a stricter eviction plan was in place. Landlords in Broward, Palm Beach, and Miami-Dade counties filed 2,170 evictions between August 1 and August 27, far more than in any of the four prior months.

Indiana

Housing advocates spoke to <u>WOSU</u> about the inextricable connection between housing and health, highlighting their concerns that the impending eviction crisis will increase the spread of COVID-19. The advocates discussed racial disparities in health and housing, noting that evictions and the coronavirus are disproportionately harming communities of color.

Louisiana

Advocates report the number of unsheltered people experiencing homelessness in <u>New Orleans</u> has exploded over the last several months, including a growing number of people experiencing homelessness for the first time.

Maryland

Baltimore Mayor Bernard "Jack" Young announced a \$30 million eviction prevention program that will begin in late September. The program builds on the city's Temporary Rent Support Program to give more extended support. The funds will include \$17.06 million in Community Development Block Grant – Coronavirus (CDBG-CV) funds, \$10 million from the city's general CARES Act allocation, and \$27.5 million in city funds through the Affordable Housing Trust Fund.

The Maryland Public Service Commission voted on August 31 to extend the state's <u>moratorium on utility</u> <u>service shutoffs</u> for another month, through October 1.

Maryland Speaker of the House Adrienne Jones on August 31 <u>urged Governor Larry Hogan</u> to increase funding to help tenants at risk of eviction. Maryland courts were set to resume nonpayment of rent eviction cases this week.

Michigan

A grassroots group of activists held a rally to <u>prevent the eviction</u> of an Ann Arbor retiree with a disability.

Detroit Action and Michigan United, two local community organizations that focus on racial and economic injustice, <u>rallied in downtown Detroit</u> on September 1 to advocate housing protections and resources and extension of the supplemental \$600 unemployment benefit.

Nevada

Governor Steve Sisolak on August 31 <u>announced</u> a 45-day extension to Nevada's residential eviction moratorium. The <u>extension</u> came one day before the moratorium was set to expire. Lawmakers passed Senate Bill 1 in August, allowing the courts to establish a program to halt eviction proceedings for up to 30 days in favor of alternative dispute resolution between landlords and tenants. The program, however, is not yet operational. An estimated 249,000 people in Clark County were at risk of eviction if legal proceedings had been allowed to resume on September 1.

New York

<u>Curbed NY</u> reports that NIMBY groups have threatened to sue New York City to transfer the people experiencing homelessness temporarily residing in Upper West Side hotels if Mayor de Blasio's administration did not provide a timeline to do so within 48 hours. While Mayor Bill de Blasio announced earlier this month that the city would start developing a plan to reduce the "reliance on hotels," the Department of Homeless Services has not yet said it is safe to move the approximately 10,000 people currently residing in 139 hotels back into the city's shelter system. The Legal Aid Society says that if Mayor de Blasio decides to move people experiencing homelessness out of hotels, it will file a lawsuit. "The public health crisis is not over, and moving people experiencing homelessness back into overcrowded shelters could spark a second wave of COVID-19, putting lives at needless risk," <u>says Judith Goldiner</u>, attorney-in-charge of the Civil Law Reform Unit at the Legal Aid Society.

The Legal Aid Society found that approximately 14,000 New York City families were facing eviction before the pandemic began in March. The organization sent a letter to New York State Senate Majority Leader Andrea Stewart-Cousins and Assembly Speaker Carl Heastie urging the legislature to reconvene and indefinitely extend the statewide eviction moratorium set to expire October 1.

Residents of Upper West Side hotels share about the <u>positive impacts</u> of moving from congregate shelters to isolated hotel rooms. Councilman Stephen Levin has called on the de Blasio administration to expand rental assistance and provide additional housing and homelessness resources to protect New Yorkers from the threat of COVID-19.

North Carolina

The coronavirus pandemic is exacerbating the cost burdens that <u>Buncombe County residents</u> struggled with before the public health and economic crises. Clerk of Court Steve Cogburn said there have been 184 eviction filings due to nonpayment since court hearings resumed in the county on June 22.

Ohio

<u>Housing advocates</u>, including the Coalition on Homelessness and Housing in Ohio, an NLIHC state partner, are concerned that the Trump administration's eviction moratorium only postpones, rather than prevents, evictions in the state. The executive order has left local municipal court judges rushing to figure out how to implement it.

Pennsylvania

The <u>Philadelphia Inquirer</u> editorial board writes that although the CDC's eviction moratorium provides critical relief, state legislators and local courts cannot assume that the eviction crisis has been averted. The success of

the moratorium will depend on outreach to educate tenants, landlords, and local landlord-tenants judges that enforce the order. Moreover, rental assistance is needed to prevent mass evictions instead of delaying the crisis.

Before the federal eviction moratorium was enacted, advocates warned that thousands of people would be at risk of <u>eviction in Chester County</u> when Pennsylvania's eviction moratorium expired on August 31. The Housing Authority of Chester County is concerned about the operational rules and requirements of the state's Rent Relief Program, which have resulted in sporadic, slow, and often inadequate assistance.

The <u>Philadelphia Inquirer</u> reports that Pennsylvania residents are bracing for the statewide eviction moratorium to end August 31. About 1,500 evictions are typically scheduled each month in Philadelphia, but a lawyer at Community Legal Services anticipates "seeing an order of magnitude many times that next month."

Rhode Island

<u>Evictions in Rhode Island</u> have been rising since the moratorium expired in June. More than 12,000 new evictions were filed in August, up from about 800 in July and 549 in June.

Texas

An episode of *TPR's* "The Source" addresses questions about the CDC's nationwide eviction ban and discusses systemic inequities in housing.

<u>Texas Housers</u> released an article on the CDC's eviction moratorium, highlighting its shortcomings and the need for robust rental relief.

The <u>Texas Tribune</u> reports that on October 1, nearly 600,000 Texans will lose access to a state program that prevents electricity shut-offs.

Washington

As fall approaches, <u>COVID-19 cases are rising</u> among people experiencing homelessness in King County. According to the latest point in time count, 64% of people experiencing homelessness in the county have one or more health conditions, increasing their vulnerability to the coronavirus.

Washington DC

<u>WAMU</u> explains what the CDC's eviction moratorium means for tenants and landlords in Washington D.C., Maryland, and Virginia. The article discusses advocates' concerns about the new policy, linking to tweets about the action from NLIHC's Diane Yentel.

Wisconsin

Since June 1, Community Advocates, a Milwaukee-based organization that serves low-income families and individuals, has received tens of thousands of inquiries and has received more than 4,000 applications for rent assistance. "This new eviction moratorium is a helpful step for tenants facing evictions, but it's an incomplete policy approach," says Mike Bare of the Community Advocates Public Policy Institute.

Guidance

Department of Agriculture

Actions Taken by USDA Rural Development to Help Rural Residents, Businesses, and Communities Impacted by the COVID-19 Pandemic – Updated September 4

Department of Housing and Urban Development

CDBG-CV Notice FAQs – August 27

Notice: CPD-20-08. Waivers and Alternative Requirements for the Emergency Solutions Grants (ESG) Program under the CARES Act – September 1

COVID-19 Homeless System Response: Designing a Centralized Rent Administration Program

COVID-19 Homeless System Response: Shallow Rental Subsidies

COVID-19 Homeless System Response: Evidence-Based Service Delivery

COVID-19 Homeless System Response: Estimating Future Homelessness

Department of Treasury

Coronavirus Relief Fund Frequently Asked Questions – Updated September 2

Guidance for State, Territorial, Local, and Tribal Governments on Using Coronavirus Relief Fund (CRF) – Updated September 2

FEMA

FEMA Policy FP 104-009-19: COVID-19 Pandemic: Work Eligible for Public Assistance – September 1

FEMA Lost Wages Assistance Approved States

Additional Disaster Housing Recovery Updates – Tuesday, September 8, 2020

As with other disasters, including the COVID-19 pandemic, the NLIHC-led Disaster Housing Recovery Coalition stands ready to convene and support disaster-impacted communities to ensure that federal disaster recovery efforts reach all impacted households, including the lowest-income and most marginalized people who are often the hardest-hit by disasters and have the fewest resources to recover.

National

Department of Housing and Urban Development

HUD on September 1 <u>announced</u> federal disaster assistance for Louisiana to support homeowners and low-income renters displaced from their homes in five parishes most impacted by Hurricane Laura.

FEMA

FEMA announced on August 28 that federal disaster assistance has been made available to <u>Louisiana</u> to supplement recovery efforts in the areas affected by Hurricane Laura. State and federal officials are encouraging Louisiana residents in eligible parishes to apply for disaster assistance.

Governor John Bel Edwards announced on September 1 that FEMA approved his request for Individual Assistance for <u>three additional parishes</u>. This brings the total of approved parishes to nine. The governor's request for another 14 parishes is still pending federal approval.

FEMA approved Individual Assistance for <u>10 additional counties</u> in Iowa impacted by the severe storms of August 10.

Reporting

<u>Bloomberg City Lab</u> calls attention to the profound racial disparities in how disaster recovery funds are allocated. The article discusses the additional dangers natural disasters place on renters struggling with COVID-19-related housing insecurity. Evacuation is dangerous for tenants since renters are more vulnerable to illegal evictions when they leave their properties.

Advocacy

In an <u>op-ed published in *The Hill*</u>, Dr. Carolyn Kousky, Executive Director of the Wharton Risk Management and Decision Processes Center, and Dr. Carlos Martín, Senior Fellow at the Urban Institute and DHRC member, call for prioritizing low-income households in federal disaster aid. The authors explain that lower-income families, who are often at greater risk from disaster impacts, too often slip through the cracks of federal relief and recovery assistance due to inequities and systemic gaps in disaster aid policies and practices. The authors emphasize the need for improving our federal disaster relief and recovery programs, including permanently authorizing HUD's Community Development Block Grants - Disaster Recovery (CDBG-DR) program to ensure sufficient recovery funds are available for vulnerable families.

California Wildfires

<u>Salon</u> reports that the days of lingering smoke from the California wildfires are putting people experiencing homelessness at additional risk of the coronavirus.

Hurricane Laura

Updates from the State of Louisiana on Hurricane Laura are available at: https://hurricanelaura.la.gov/

<u>CNBC</u> reports that as Hurricane Laura loomed, people in Louisiana and Texas had to make difficult decisions about staying or leaving. Few options exist for people who cannot afford a hotel room or the gas needed to evacuate.

Iowa Derecho

The <u>Gazette's</u> editorial board discusses the impact of systemic inequality on the city and state response to the Iowa derecho in August. The slow response disproportionately impacted those without access to the internet, as well as immigrants and people with the lowest incomes. The authors urge leaders to develop a more robust, culturally sensitive disaster response and relief effort that meets the needs of low-income renters, people with limited English proficiency, immigrant communities, and seniors.

HUD

HUD's Final Disparate Impact Rule to be Published in the Federal Register

HUD's final changes to the <u>Disparate Impact Rule</u> is pending publication to the *Federal Register*, according to the <u>final rule document</u> released close of business on September 4, before the long-weekend on Labor Day. HUD's Disparate Impact Rule cleared the Office of Information and Regulatory Affairs (OIRA) at the Office of Management and Budget (OMD) on September 2. This anti-fair housing rule has been under review at OIRA since May 7, 2020, and has received criticism from the <u>NLIHC</u> and other advocates since HUD proposed it last year.

The rule is expected to be put into effect thirty days after the date of publication in the *Federal Register*. NLIHC prepared a <u>preliminary summary of key features</u> when the rule proposal was published to the <u>Federal Register</u> last August. A <u>side-by-side comparison</u> of a key section (§100.500) of the current rule and HUD's changes in its proposal is also available (see *Memo*, <u>8/19/2020</u>). NLIHC plans to follow up with an analysis of the final rule and its changes from the proposal.

Read HUD's final Disparate Impact Rule at: https://bit.ly/354th5S

A summary of HUD's final rule, "HUD's Implementation of the Fair Housing Act's Disparate Impact Standard," can be found in its spring regulatory agenda at: https://bit.ly/2ELQLCb

A media statement by Diane Yentel, NLIHC president and CEO, on HUD's proposed changes of the Disparate Impact Rule is at: https://bit.ly/31Lbwnf

More about disparate impact is on page 7-8 of NLIHC's 2020 Advocates' Guide

Our Homes, Our Votes: 2020

New Voter Engagement Resources

Our Homes, Our Votes: 2020, NLIHC's non-partisan, voter and candidate engagement project recently released two new tools for engaging and supporting voters as they exercise their civic duty to vote. Voter engagement is critically important, but it may look different this year due to the pandemic.

The <u>Our Homes, Our Votes Engagement Plan</u> is an assessment tool and checklist to help organizations build an effective voter engagement plan. Completing a voter engagement plan for helps an organization to assess how best to incorporate voter registration, education, and mobilization into the agency's work. This template presents a menu of activities that organizations may want to consider.

To support organizations doing voter engagement during the pandemic, the new resource, <u>Organizing Voter Engagement Events Amidst the COVID-19 Pandemic</u> provides concrete tips and solutions. Voter engagement efforts can still take place, organizations just need to take the proper precautions to ensure everyone's safety. This includes considering whether to host an in-person or virtual event, properly planning before the event, and the implementing the needed precautions to protect attendees, volunteers, and staff during the event.

There are more tools and resources for doing voter engagement on the <u>Our Homes, Our Votes: 2020 website</u>, including state pages with detailed information about voting deadlines, voting without an address, and more.

"Protecting Low-Income People from Voter Intimidation and Voter Caging" Webinar - September 17

Learn what you need to know about "<u>Protecting Low-Income People from Voter Intimidation and Voter Caging Tactics</u>" during the next NLIHC *Our Homes, Our Votes 2020* webinar on September 17 at 3 pm ET. This webinar will explore how nonprofits and community volunteers can best protect low-income people from voter-intimidation efforts. Register for this webinar and NLIHC's entire "<u>Third Thursdays at Three</u>" webinar and podcast series on nonpartisan voter and candidate engagement, free to the public, at: https://bit.ly/2Luj0F3

Educating voters prior to Election Day about going to the polls, voting by mail, or voting early, even if they have been told their registration is not current, is critical, as is ensuring that everyone casts at least a provisional ballot. The webinar will also highlight the importance of establishing relationships in advance of Election Day with election officials who monitor polling locations.

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 nonpartisan voter and candidate 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 (1-12) on our website.

Register here for the "Third Thursdays at Three" series!

Upcoming topics in the "Third Thursdays at Three" series include:

Session 13

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

Thursday, September 17 at 3 pm ET

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 presentation series today.

Research

Preliminary Research Shows Evictions Contribute to Spread of COVID-19

A research team led by an epidemiologist at the University of Pennsylvania shared early work on a <u>mathematical model of the potential impact of evictions on COVID-19 spread</u>. In simulated scenarios, higher eviction rates increased infection levels and deaths due to the epidemic. A monthly eviction rate of 0.25% of all renter households led to infections in an additional 1.5% of the population compared to a no-eviction baseline, and a 2% per month eviction rate led to infections in an additional 13%. In all the scenarios studied, higher eviction rates led to increases in disease prevalence.

To estimate the effects of evictions on infection rates, the authors used an existing <u>epidemic model</u> that measures the effect of social distancing interventions on the spread of COVID-19. The greater the number of social connections people are estimated to have, the faster the epidemic is expected to spread. For this project, the researchers assumed that all evicted households "double up" with another household, increasing the number of interactive connections between people. This preliminary analysis did not account for households who instead enter shelters.

The authors examined several scenarios with different lockdown policies and different rates of evictions. Baseline rates across U.S. cities vary from around 0.1% to 1% of all renter households per month. For the modeling, the authors looked at the effect of eviction rates of 0%, 0.1%, 0.25%, 0.5%, 1%, and 2% per month. The highest rates approximate the level of evictions predicted in a recent report published by NLIHC and other partners, in which up to 40 million people might be at risk (see *Memo*, 8/10).

Higher eviction rates consistently led to increases in the spread of COVID-19. The first scenario included a large early epidemic peak, a strong lockdown, and a relatively quick removal of social distancing measures. In this scenario, when the eviction rate was set at 0.25%/month, 1.5% more of the population caught COVID-19 by the end of 2020 compared to a scenario with no evictions, accounting for approximately 15,000 additional cases and 150 additional deaths. When the eviction rate was set at 2%/month, the infection level was 13 percentage points higher than the baseline.

A relationship between evictions and infection was found in all the other scenarios they ran, even when they modified the size of the early epidemic peak, the strength of social distancing policies, and the speed of the removal of such policies. They found that the effect of evictions was particularly large in cities with a smaller initial wave and weaker lockdown, like Atlanta, Miami, and Phoenix.

The authors note that in all the scenarios, individual risk of infection was substantially higher for individuals who experienced eviction or who doubled up with an evicted household.

While the work is ongoing, the research has already been cited in the U.S. District Court of Philadelphia as evidence that anti-eviction policies help reduce the spread of COVID-19. The affidavit filed on August 7 can be found <u>here</u>. This research lends further support to the CDC's order of an eviction moratorium: evictions during an epidemic harm public health.

Discussion of the ongoing research can be found here: https://bit.ly/31RPL81

Pandemic Widens Housing Security Disparities

Research from the Center for Economic and Policy Research (CEPR) examines changes in housing security before and during the COVID-19 pandemic. CEPR previews high-level findings in "Pandemic Leads to More

<u>Precarious Housing Situation</u>," documenting that approximately one-third of renters reported housing insecurity between April and July 2020. Additionally, the pandemic has reversed trends of narrowing disparities in housing insecurity. Prior to the pandemic, housing security disparities shrunk modestly between racial and ethnic groups and households with and without children; however, these have begun to widen since the onset of COVID-19.

The researchers used two data sources to compare housing outcomes in 2020 to previous years. They examined 2017-2019 data from the Federal Reserve's Survey of Household and Economic Decision Making (SHED), which asks whether respondents expect to be unable to pay their rent/mortgage that month. To document housing insecurity in 2020, the researchers used the Census Bureau's Household Pulse Survey (HPS), which asks whether households made an on-time housing payment the month prior and how confident households feel paying next month's rent/mortgage on time. The study also drew on HPS data to assess the extent to which certain demographic characteristics and employment outcomes predict housing insecurity.

The study found that renters are experiencing housing insecurity at a rate nearly twice that of homeowners; 32.6% of renters report being housing insecure since the start of the pandemic compared to 16.6% of homeowners. The pandemic has also disproportionately affected housing security for Black and Hispanic renters. In 2017, 19% of White renters reported housing insecurity, growing modestly to 22.4% amid COVID-19 in 2020. In comparison, housing insecurity among Black renters increased from 33.5% to 44.8%. The rate of growth in housing insecurity for Hispanic renters is even starker, increasing from 30.5% to 45.3%.

Housing insecurity has also grown among renter and owner-occupied households with children, increasing from 25.1% in 2017 to 29.8% in 2020. In 2020, Black and Hispanic households with children experienced housing insecurity at a rate more than double that of White households with children. Renter households with children have significantly higher odds of experiencing housing insecurity compared to childless renters. The risk of renters with children falling behind on rent is 68% greater than renters without children.

Finally, the researchers found that women are at a higher risk of housing insecurity than men during the pandemic. This held true after controlling for various attributes including age, children in the household, income, and employment status. Across all racial and ethnic groups, women experienced a greater probability of being housing insecure compared to their male counterparts. Black women are the most likely to experience housing insecurity, while White men are the least likely. The risk of White men experiencing housing insecurity is 13 percentage points less than that of Black women.

COVID-19 has exacerbated disparities in housing outcomes, disproportionately impacting Black and Hispanic households, households with children, and women. The authors note that these findings underline the importance of Congress and the President passing relief legislation for households experiencing growing debt as a result of the pandemic.

The article can be found at: https://bit.ly/3hSFApp

Fact of the Week

Plurality of Renters Reporting Housing Insecurity Earn Less than \$25,000 a Year



Source: U.S. Census Bureau, Housing Pulse Survey, July 16-21.

Events

Join Webinar on Using New Census Surveys about Poverty, Income, and Health – September 9

Join the Coalition on Human Needs (CHN) on September 9 for "Then and Now: How to Use New Census Surveys about Poverty, Income, and Health from 2019 and 2020." The webinar will address what 2019 census data will show, how to get and use data for your state or city, and how 2019 data compares new data showing an alarming number of households earning less, experiencing food insecurity, falling behind on rent, and lacking health insurance. These data have implications for the housing crisis exacerbated by COVID-19.

Ellen Teller, director of government affairs for the Food Research and Action Center will moderate a conversation between Jared Bernstein and Arloc Sherman of the Center on Budget and Policy Priorities and Deborah Weinstein, executive director of CHN.

Register for the webinar at: https://bit.ly/3jM6Yps

From the Field

North Carolina Releases \$175 Million in Rental and Utility Payment Assistance Funding

North Carolina Governor Roy Cooper formally announced on August 25 the roll-out of three housing assistance programs, which will use \$175 million in funding from the CARES Act passed in the spring. Because North Carolina's statewide eviction moratorium expired on June 21, these resources could serve as a lifeline for many renters who were scrambling to pay rent and arrears.

Governor Cooper tasked the North Carolina Office of Recovery and Resiliency (NCORR) with managing the \$94 million Eviction Prevention and Utility Payments Program. Twenty-eight million of that \$94 million comes from the Community Development Block Grant Coronavirus (CDBG-CV) fund created by the CARES Act.

The other \$66 million comes from the Coronavirus Relief Fund, also created under the CARES Act. This program will target those below 80 percent area median income (AMI) in need of rental assistance.

Another program, Crisis Response and Housing Stability, will utilize \$53 million of the total \$175 million. These resources come from the federal Emergency Solutions Grant Coronavirus (ESG-CV) program created by the CARES Act. The program will be run by the Department of Health and Human Services and will target services to those experiencing homelessness or immediately on the brink of homelessness (i.e., people with incomes below 50 percent AMI).

Finally, Governor Cooper directed another \$28 million from the CDBG-CV fund to local governments to use at their discretion. The Department of Commerce will oversee this funding stream.

Advocates in North Carolina are grateful for the new resources but reiterate that these funds are not enough. "While we welcome this much anticipated funding finally getting to the families who need it," states North Carolina Housing Coalition Policy Director Pam Atwood, "our state missed an opportunity to get closer to the scale of the need by rejecting a bipartisan bill (HB1200) that would have allocated \$200 million in CARES Act funding for rental, utility, and mortgage assistance."

NLIHC shares North Carolina Housing Coalition's cautious optimism and recognizes that renters need robust relief from the federal government immediately, or else a surge in evictions will occur when moratoria end.

Read NC Housing's press release at: https://nchousing.org/governor-cooper-formally-announces-rental-utility-assistance-relief-program/

NLIHC News

NLIHC Seeks Housing Advocacy Organizer

NLIHC seeks a housing advocacy organizer who will be responsible for maintaining and expanding NLIHC membership and mobilizing advocates on federal policy priorities in a manner that advances the Coalition's mission. This one-year position plays a key role in designing and implementing field strategies for various campaign efforts such as the *Our Homes, Our Votes:* 2020 non-partisan civic engagement project, National Housing Week of Action, coronavirus relief legislation, the national Housing Trust Fund (HTF), federal budget priorities, and other campaigns. The housing advocacy organizer supports outreach activities, develops materials for use by state and local advocates, and supports low income renters with organizing guidance and tools. The position reports to the field director.

Responsibilities/Duties

Field and Campaign Organizing, Education, and Activation

<u>Field and Campaign Organizing</u>: Mobilize state partners, members, endorsers, and supporters on federal affordable housing policy issues. Generate letters and calls to legislative offices; assist organizations and constituents with meetings and media opportunities; generate resolutions, endorsements, and sign-ons; work with broad issue-based campaigns to raise the issue of housing.

<u>Field Activity</u>: Track field activity, including member participation in call-in days, e-mail actions; prepare reports on activity, as requested. Maintain and enhance member and contact database for organizational/field needs; expand its use to distribute Congressional profile data and timely, targeted calls to action that advance NLIHC goals.

<u>Education and Activation</u>: Participate in meetings of national housing and other advocates to engage in strategy discussions, including HTF policy group, Disaster Housing Recovery Coalition (DHRC), and others as necessary. Create, update, and distribute materials, as needed, including calls-to-action, postcards, fact sheets, endorsement forms, brochures, and stickers. Identify conference and other speaking opportunities for Coalition staff; exhibit and present, as needed.

<u>Communications</u>: Write (on a rotating basis among Housing Advocacy Organizers) a weekly article for NLIHC's *Memo to Members and Partners* highlighting the field work of state partners or other NLIHC members. Help maximize use of the NLIHC website and social media tools, including webinars, videos, and blogs, to engage members. Draft articles for the *Tenant Talk* publication produced for low-income renters. Assist communications staff in generating media ideas and opportunities for work happening in the field.

State Partners

<u>State Coalition Meetings</u>: Assist in the planning and convening of biannual State Partners' meeting. Participate in State Coalition conference calls.

<u>State Activities</u>: Track all field activity in the assigned states, including member participation in call-in days, email actions, and prepare reports on activities as requested. Promote activities of state partners through social media and NLIHC communication platforms.

<u>Growing the State Partner Coalition</u>: Identify and cultivate potential new state partners in places where NLIHC is lacking a strong advocacy lead.

Membership

<u>Membership Recruitment:</u> Identify sources for prospective members and coordinate ongoing membership drives, including among Housing Week of Action organizers, budget letter signers, HTF endorsers, and Disaster Housing Recovery Coalition members. Engage pre-members through video and e-mail; track effectiveness of contact. Undertake activities to achieve annual increases in membership. Reply to all inquiries from current members and potential new members. Use all other interactions as opportunities to secure new memberships.

<u>Membership Engagement and Retention</u>: Welcome new Coalition members and build relationships with members in assigned states through personal calls, e-mails, and other outreach. Provide prompt and accurate responses to all inquiries about membership concerns. Track status of all members, send renewal notices in timely manner, and follow up as needed. Undertake activities to achieve a 90 percent retention rate.

<u>Resident Outreach</u>: Support resident participation in the National Low Income Housing Coalition and partner organizations. Assist in developing content for *Tenant Talk*, NLIHC's resident newsletter. Convene tenant groups, as determined by NLIHC management.

<u>Administration</u>: Coordinate or assist in mailings to members and other partners. Maintain hard copy files of member records. Produce membership reports and lists, as needed. Maintain and update databases and contact lists, ensure accuracy of all data. Perform data entry and data cleaning; run reports and queries as needed to support work of NLIHC. Assist in implementation of member survey.

Organizational Support

<u>Meetings</u>: Attend and participate at meetings with NLIHC Board of Directors; participate in staff meetings, state coalition meetings, trainings, and all Coalition events.

Interns: Assist with the recruitment and supervision of field interns.

Other: Other duties as assigned to maximize organizational effectiveness toward achievement of NLIHC mission

Qualifications

Applicants must possess a bachelor's degree and have at least two years of work experience in U.S. elections and/or direct assistance to low-income communities (additional years of experience preferred; exceptional candidates with fewer may be considered). Applicants should have a strong commitment to social justice. Candidates should have strong analytical, writing, and organizational skills, as well as a keen attention to detail. Applicants should also be proficient in the Microsoft Office suite. Familiarity with Salesforce CRM database preferred.

An equal opportunity, affirmative action employer, NLIHC offers a competitive salary and a generous benefits package. This is a temporary full-time position located in Washington, DC, but NLIHC will be flexible about location (depending on the pandemic).

Interested candidates should submit a resume, cover letter with salary requirement, and one writing sample to Renee Willis, vice president for field and communications and Bairy Diakite, operations manager at: rwillis@nlihc.org and bdiakite@nlihc.org.

NLIHC in the News

NLIHC in the News for the Week of August 30

The following are some of the news stories that NLIHC contributed to during the week of August 30:

- "CDC temporarily blocks evictions during Covid-19 pandemic," *Yahoo News*, September 4 at: https://tinyurl.com/y3u3mh5w
- "Trump's eviction moratorium for renters goes into effect today: here's what you need to know," *Forbes*, September 4 at: https://tinyurl.com/yxgoo6ph
- "What CDC's eviction moratorium means for renters and landlords," *PBS News Hour*, September 2 at: https://tinyurl.com/y2ptxrtw
- "To stop coronavirus, CDC orders evictions halt," *CNN The Situation Room*, September 2 at: https://tinyurl.com/y4uq3fw2
- "Evictions are halted: Here's what you need to know," *CNN Business*, September 2 at: https://tinyurl.com/yxqlx2o7
- "The C.D.C. has ordered a moratorium on evictions for most renters," *The New York Times* September 2 at: https://tinyurl.com/y3lnelm8
- "Trump administration announces nationwide eviction moratorium through end of the year," USA Today, September 2, at: https://tinyurl.com/yylj6m56
- "CDC issues sweeping temporary halt on evictions nationwide amid pandemic," *NPR WAMU*, September 1 at: https://tinyurl.com/y4594pfz

NLIHC Staff

Kyle Arbuckle, Housing Advocacy Organizer, x227 Xavier Arriaga, Policy Analyst, x231 Andrew Aurand, Vice President for Research, x245

Victoria Bourret, Housing Advocacy Organizer, x244

Alayna Calabro, Policy Analyst-COVID-19 Response, x252

Josephine Clarke, Executive Assistant, x226

Emmy Cohen, Policy Intern

Bairy Diakite, Operations Manager, x254

Emma Foley, Research Intern, x249

Dan Emmanuel, Senior Research Analyst, x316

Ed Gramlich, Senior Advisor, x314

Kim Johnson, Housing Policy Analyst, x243

Paul Kealey, Chief Operating Officer, x232

Mike Koprowski, Director, Multisector Housing Campaign, x317

Joseph Lindstrom, Director, Field Organizing, x222

Mayerline Louis-Juste, Communications Specialist, x201

Lisa Marlow, Manager, Media Relations and Communications, x239

Esther Omole, Graphic Design/Communications Intern

Sarah Saadian, Vice President, Public Policy, x228

Khara Norris, Director of Administration, x242

Noah Patton, Housing Policy Analyst, x227

Ikra Rafi, Creative Services Specialist, x246

Catherine Reeves, Development Coordinator, x234

Brooke Schipporeit, Housing Advocacy Organizer, x233

Sophie Siebach-Glover, Field Intern

Dan Threet, Research Analyst, x202

Chantelle Wilkinson, Housing Campaign Coordinator, x230

Renee Willis, Vice President for Field and Communications, x247

Rebecca Yae, Senior Research Analyst-COVID-19 Response

Diane Yentel, President and CEO, x225

Shuting Zhou, Graphic Design/Communication Intern, x240