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Coronavirus, Disasters, Homelessness, and Housing

NLIHC’s DHRC Calls on FEMA to Authorize Greater Levels of Assistance, Waive Cost-Share Requirements in Response to Wildfires

NLIHC President and CEO Diane Yentel sent a letter to FEMA Administrator Peter Gaynor urging FEMA to take immediate action to protect the health and safety of people experiencing homelessness and ensure housing stability for the lowest-income survivors displaced by the wildfires in Washington, Oregon, and California. The letter – sent on behalf of the Disaster Housing Recovery Coalition, which is comprised of more than 850 national, state, and local organizations, including many organizations working directly with disaster-impacted communities – calls on FEMA to make available the greatest possible range of assistance programs and waive current state cost-share requirements to help quickly move unsheltered individuals to safety and ensure that survivors have a stable, affordable place to call home while they get back on their feet.

The letter outlines both immediate and longer-term health and housing needs of unsheltered individuals and displaced, low-income survivors due to the dangerous wildfires and ongoing pandemic. It calls on FEMA to immediately approve state requests to activate all available programs and resources, including Individual Assistance (IA), Public Assistance (PA), Transitional Shelter Assistance (TSA), and the Disaster Housing Assistance Program (DHAP). The letter also urges FEMA to implement reforms in the short and long term to ensure people experiencing homelessness, those with the lowest incomes, and other marginalized survivors have equal access to disaster assistance.

Given the severity and speed with which these fires are spreading, and because many state and local budgets are depleted from COVID-19 response, the letter calls on FEMA to waive current state cost-share requirements. FEMA is authorized to increase the federal cost-share to 100% for emergency work, including Direct Federal Assistance. “We believe that the size and scale of the wildfires, in combination with the COVID-19 pandemic,” writes Yentel, “far exceed the response capabilities of these states and warrant the full force and support of the federal government.”

Read the full text of the letter at: https://bit.ly/3mlw40T

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Ta-Nehisi Coates to Address “Racial Equity and Housing Justice during and after COVID-19” on October 6!

Join NLIHC and Ta-Nehisi Coates, National Book Award winner and distinguished writer in residence at NYU’s Arthur L. Carter Journalism Institute for a conversation on “Racial Equity and Housing Justice during and after COVID-19” on October 6 at 1 pm ET. Register today for this live-stream event at: https://bit.ly/32yRqi6. Be sure to submit questions for Mr. Coates through the registration page or via social media using #RacialEquityandCOVID.
Ta-Nehisi Coates is a distinguished writer in residence at NYU's Arthur L. Carter Journalism Institute. He is the author of the bestselling books *The Beautiful Struggle*, *We Were Eight Years in Power*, and *Between the World And Me*, which won the National Book Award in 2015. Coates is a recipient of a MacArthur Fellowship. He is also current author of Marvel Comics’ *The Black Panther* and *Captain America*.

As an author and thought leader, Coates has been a vital voice in shaping the discourse on race in the United States and globally. His seminal article in *The Atlantic*, “The Case for Reparations,” discusses thirty-five years of racist housing policy that led to the inequities still plaguing housing in the U.S. Please join us for this conversation with Ta-Nehisi Coates on “Racial Equity and Housing Justice During and After COVID-19” on October 6 at 1 pm ET. Register at: https://bit.ly/32yRqi6

*(Please note: A video recording of this live-stream event will be available for viewing for two weeks after the livestreamed event.)*

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**Disaster Housing Advocates Hold Hill Briefing on Reforming America’s Disaster Recovery System**

NLIHC and fellow disaster advocates held a public briefing for Capitol Hill staff on September 10 outlining needed reforms to the nation’s disaster recovery and response system. The reforms – described in a recent report published by NLIHC and the Fair Share Housing Center – would center disaster response around low-income and marginalized households who often experience the worst damage but receive the least amount of assistance to recover. The report’s reforms were set at a policy convening of the Disaster Housing recovery Coalition (DHRC), an NLIHC-led coalition of over 850 local, state, and national groups working in disaster recovery. The report is split into two parts, the first examines the barriers preventing complete disaster recoveries and the second addresses needed reforms and recommendations.

The briefing featured an overview of report findings, followed by a panel of disaster advocates from across the country. Sara Buck, Housing Services Manager at the City of Cedar Rapids, Iowa, spoke about derecho survivors with nowhere to go after Red Cross Shelters closed and hotels filled up in the aftermath of the storm. Andreanecia Morris, Executive Director at HousingLOUISIANA, spoke about the lasting legacies of Hurricane Katrina and the importance of not repeating similar mistakes during Hurricane Laura recovery. Ariadna Michelle Godreau-Aubert, Executive Director of Ayuda Legal Puerto Rico, spoke about the slow and disconnected actions of local and federal governments and how it has extended the time it will take for Puerto Rico to fully recover from Hurricane Maria. Chrishelle Palay, Executive Director of the Houston Organizing
Movement for Equity (HOME) Coalition, spoke about the need to uphold the rights of communities amid recovery and mitigation efforts. David Rammler of the Fair Share Housing Center of New Jersey spoke to the effects of redlining and the lack of affordable housing on Hurricane Sandy recovery.

Recent disasters like Hurricane Laura, the ongoing wildfires in the west, and the Iowa derecho have underscored that disasters are occurring more frequently and severely due to climate change. In this new reality, a reimagining of disaster response and recovery is needed to ensure that low income households – including individuals with disabilities, immigrants and people with low English proficiency, individuals experiencing homelessness, and communities of color – are able to survive and recover equitably. In the wake of these recent disasters, the DHRC will continue to push for these reforms in Congress as assistance packages are developed.

Watch a recording of the briefing here: https://youtu.be/p6Kr1FAP_UI

Part 1 of the Reforming America’s Broken Disaster Recovery System Report is at: https://bit.ly/3hrphyF

Part 2 of the Reforming America’s Broken Disaster Recovery System Report is at: https://bit.ly/3k7g6p0

DHRC’s Top Priorities for a Disaster Recovery Package are at: https://bit.ly/2RiTxBy

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

Join today’s (September 14) national call on coronavirus, disasters, housing, and homelessness from 2:30-4 pm ET for field updates from partners in Oregon, Washington state, and California to discuss the devastation caused by the wildfires and by partners in Louisiana to share about the recovery process from Hurricane Laura. We will discuss the White House, FEMA, and HUD’s responses to the latest natural disasters. NLIHC will provide an overview of the DHRC’s reports on “Fixing America’s Broken Disaster Recovery System” Part I: “Barriers to a Complete and Equitable Recovery” and Part 2: “Policy Framework Reform Recommendations.” We will also share updates from Capitol Hill on the latest COVID-19 relief and disaster supplemental bills.

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

See the full agenda here.

Coronavirus – Congress

Senate Republicans Fail to Advance Woefully Inadequate “Skinny” Coronavirus Relief Package

The Senate voted September 10 on a revised and woefully inadequate coronavirus relief proposal. The bill contained fewer resources than the initially proposed “HEALS Act” and no resources for housing and homelessness. The final vote on the so-called “skinny bill” was 52-47, falling almost completely along party lines and failing to garner the 60 votes necessary to pass the Senate.

The approximately $650 billion proposed bill featured a $300 per week temporary expansion of unemployment benefits; monetary incentives to push schools to reopen for in-person classes; and additional funding for the postal service, vaccine development, and contact tracing. However, the bill failed to deliver any funding for much-needed rental assistance, homelessness services, food assistance, or assistance to state and local
governments. While expanded unemployment benefits undoubtedly helped stave off evictions for some, the proposed extension is woefully inadequate to meet the level of need.

Without federal assistance, an estimated 30 million to 40 million people in up to 17 million households will be at risk of losing their homes when the federal eviction moratorium ends on December 31. Congress must act to prevent this impending tsunami of evictions and assist individuals experiencing homelessness by enacting a relief bill that includes NLIHC’s top priorities: a uniform, national moratorium on all evictions for nonpayment of rent for the duration of the public health emergency; 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 for homeless shelter service providers to respond to and prevent coronavirus outbreaks among people experiencing homelessness.

Read NLIHC President and CEO Diane Yentel’s statement on the vote at: https://tinyurl.com/y59mdwbk

Read NLIHC’s list of priorities for the next relief package at: https://tinyurl.com/y27gm35p

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**Coronavirus – HUD**

**HUD CPD Announces Third and Final Round of CDBG-CV Allocations**

HUD’s Office of Community Planning and Development (CPD) posted the third (final) round allocations of $1.988 billion from the $5 billion supplemental Community Development Block Grant funds (CDBG-CV) Congress appropriated by the CARES Act. Also posted was a description of the allocation method. The second round of $1 billion was announced on May 11 (see Memo, 5/18) and the initial round of $2 billion was announced on April 1 (see Memo 4/6).

The CARES Act requires HUD to allocate the $2 billion final round directly to states or local governments at HUD’s discretion according to a formula based on factors to be determined by HUD, prioritizing risk of transmission of coronavirus, number of coronavirus cases compared to the national average, and economic and housing market disruptions resulting from coronavirus. The CARES Act allowed third round allocations to be made on a rolling basis based on the best available data at the time of allocation; however, HUD has allocated the final round all at once.

The methodology claims that HUD followed the statute, along with President Trump’s Executive Order 13945 “Fighting the Spread of COVID–19 by Providing Assistance to Renters and Homeowners.” That EO called on HUD to identify any and all available federal funds to provide temporary financial assistance to renters and homeowners who, as a result of financial hardships caused by the coronavirus, are struggling to meet their monthly rent or mortgage obligations. HUD’s media release neglects to say that Congress appropriated the funds for this purpose.

The methodology also states that the allocations comply with the EO, which called on HUD to promote the ability of renters and homeowners to avoid eviction or foreclosure resulting from financial hardships caused by the coronavirus. The EO provides that such action may include encouraging and providing assistance to public housing authorities, affordable housing owners, landlords, and recipients of federal grant funds in minimizing evictions and foreclosures. Given that directive, the method for allocating the final round of CDBG-CV targets three categories of communities:

- Communities with a high proportion of *individuals* in industries with high job loss in states with high unemployment;
• Communities with a high proportion of businesses in industries with high job loss in states with high unemployment; and

• Communities with households most at risk for transmission and risk of eviction, with higher amounts for states with high rates of coronavirus.

The methodology looked at four sources of data addressing the three above categories:

• Communities with high risk of virus spread. The Journal of the American Medical Association (JAMA) shows virus spread is most common in neighborhoods with larger household sizes, overcrowding (1.01 or more persons per room), and higher unemployment.

• Communities with large numbers of very low-income renters pre-pandemic. These renters are the most likely to be at risk for missing rent payment during an economic downturn because of limited resources and being most vulnerable to job loss. Data from the 2017 American Housing Survey shows that pre-pandemic, 43% (7.7 million) of all very low-income (VLI) renters (those with income at or less than 50% of the area median income) were paying more than half of their income for rent or living in substandard housing. Pre-pandemic, 10% of VLI renters were late on rent for 30 days or more (which is twice the rate of other renter missed payment).

• Communities with businesses not reopening or failing. According to HUD, a handful of industries represent businesses with unemployment rates more than 1.5 times that of the national rate. According to HUD, those industries are:
  
  o Mining, quarrying, and oil and gas extraction;
  o Arts, entertainment, and recreation (leisure); and
  o Accommodation and food services (hospitality).

According to HUD, these three categories combined represent 23% of those unemployed who have experienced economic damage 1.5 times greater than most other industries. The largest of these, leisure and hospitality, have credit card transaction data that shows 24% of small businesses were not open as of July 14 compared to January. Consumer spending as of July 12 for the subcategory of arts, entertainment, and recreation was down 48%, and down 32% for the subcategory of restaurants and hotels. Curiously, no data is provided for mining, quarrying, and oil and gas extraction.

• Communities where the employees of the closed and struggling businesses live.

Given the data, HUD allocated 40% of the third round funds to toward households whose characteristics are known to put them at higher risk of transmission of coronavirus (using as a measure, overcrowding – more than one person per room), or higher risk of eviction due to likely limited means to sustain a long-term economic disruption (using as a measure, VLI renters). Per the statute, both of these factors are adjusted upward for communities within states that have higher coronavirus case or death rates per 100,000, or higher positivity rates, compared to the national average.

The remaining 60% of the third-round funds were awarded based on unemployment as explained in more detail in the methodology. Of this 60%, 70% is targeted toward communities in which the workers in the three categories of industries above live, and 30% is targeted toward communities in which the workers in this industry work(ed).

Other items of note include:

• The amount allocated does not add up to $2 billion because $10 million was set aside for technical assistance.
Washington, DC was allocated $2.42 million from round three (indicated as the only CDBG-CV3 Part B allocation) when the rest of the nation was allocated funds from the second round on May 11 because a drafting error in the CARES Act unintentionally excluded DC from the second round.

The data used above was not available for Puerto Rico or the U.S. insular areas (American Samoa, Guam, Northern Marianas, and Virgin Islands). HUD allocated 0.2% of the round three funds to each of the insular areas, and explains how it determined Puerto Rico’s allocation.

The third round CDBG-CV allocations are at: https://bit.ly/3m7RwGi

The methodology is at: https://bit.ly/32m9UU9

EO 13945 is at: https://bit.ly/33ognwS

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

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**HUD PIH and Multifamily Offices Inform Stakeholders of CDC Eviction Moratorium**

Two HUD offices—Public and Indian Housing (PIH) and Multifamily Housing Programs (Multifamily)—sent emails to stakeholders informing them of the moratorium on evictions for nonpayment of rent ordered by the Centers for Disease Control and Prevention (CDC) on September 4 (see Memo 9/8). The moratorium, which expires on December 31, 2020, does not provide emergency rental assistance resources to cover back rent, utilities, or fees.

The PIH email to public housing agency (PHA) directors explains the moratorium and eligibility requirements. PIH states that the CDC eviction moratorium for nonpayment of rent applies to the Public Housing, Housing Choice Voucher (HCV), and the Section 8 Moderate Rehabilitation (Mod Rehab) programs. Residents must complete a declaration form required by the Order and provide it to their PHA or landlord. PHAs and landlords may make the declaration form available to any resident who may be subject to eviction for nonpayment of rent. PIH will be providing PHAs with a flyer that can be provided to residents. PIH reminds PHAs that they can adopt policies for retroactive interim income reexaminations and review their policies on minimum rent and financial hardship exemptions.

The Multifamily email also explains the moratorium and eligibility requirements. Multifamily property owners and management agents are encouraged to inform residents of the eviction protections under this Order and the required Declaration form. In particular, owners of HUD-assisted and FHA-insured properties who are notifying residents that their tenancy will be terminated for nonpayment of rent or fees when the moratorium expires should inform residents of the protections available to them under the Order and should document such notifications in the tenant file.

Multifamily clarifies that the Order does not affect the CARES Act provisions related to borrowers who have received forbearance on an FHA-insured multifamily loan. HUD’s guidance on evictions at HUD-insured or HUD-held mortgages while under forbearance remains in effect and can be found in Housing Notice H 2020-07 (see Memo 7/13).

Both PIH and Multifamily encourage PHAs, landlords, and housing providers to enter into repayment agreements for past due rent to avoid evictions or an unaffordable lump sum rent payment after the CDC Order expires on December 31.

To be protected, qualified renters facing eviction should immediately provide a signed declaration to their landlords. More details about the moratorium and a sample declaration renters can use is on NLIHC’s National
Moratorium webpage that includes NLIHC’s and the National Housing Law Project’s Overview of National Eviction Moratorium, NLIHC’s National Eviction Moratorium: FAQ for Renters, and versions of the declaration in English, Spanish, Mandarin, Vietnamese, and Arabic.

In the declaration, renters must state, under penalty of perjury, that: 1) they have used their best efforts to obtain rental assistance; 2) they 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) they 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) they 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 PIH email is at: https://bit.ly/33jO7eW

The Multifamily email is at: https://bit.ly/3ik9cMz

NLIHC’s National Moratorium webpage is at: https://bit.ly/3mkEWno

More about public housing is on page 4-30 of NLIHC’s 2020 Advocates’ Guide.

More about Housing Choice Vouchers is on page 4-1 of NLIHC’s 2020 Advocates’ Guide.

More about Multifamily housing is on page 4-61 of NLIHC’s 2020 Advocates’ Guide.

Coronavirus – Other

Recording Available of NLIHC’s September 8 National Call on “Coronavirus, Disasters, Housing, and Homelessness”

During the most recent national call on coronavirus, disasters, housing, and homelessness, experts discussed the implications of the Centers for Disease Control and Prevention’s recent national eviction moratorium.

Matthew Desmond and Peter Hepburn of Princeton University’s Eviction Lab provided an update on the threat of evictions. Across the 17 sites they are tracking, there have been 46,758 eviction filings since March 15. Michael Levy of the Perelman School of Medicine at the University of Pennsylvania discussed how evictions can facilitate the spread of coronavirus. NLIHC’s Diane Yentel and Eric Dunn of the National Housing Law Project provided resources for and details on the CDC eviction moratorium. Kim Johnson and Joey Lindstrom of NLIHC provided updates on congressional actions 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 partners in Oregon, Washington state, and California to discuss the devastation caused by the wildfires, and partners in Louisiana to share information about the recovery process from Hurricane Laura. Register for today’s call (Monday, September 14 at 2:30 pm ET) at: https://tinyurl.com/ru73qan

Watch a recording of the September 8 call at: tinyurl.com/y2q9xzg9

Access presentation slides at: tinyurl.com/y2hbxwoq

Additional Coronavirus Updates - Tuesday, September 14, 2020
National Updates

U.S. Census Bureau

In light of ongoing efforts to address COVID-19, the U.S. Census Bureau announced it will conduct the count of people experiencing homelessness between September 22 and 24. The Census Bureau has posted several resources to explain how they count people experiencing homelessness, how privacy and confidentiality are preserved, and how organizations can assist.

Advocacy

American Bar Association President Patricia Lee Refo sent a letter on September 5 to congressional leadership calling for immediate action to extend the federal moratorium on evictions and to provide rental and mortgage assistance. “The moratorium is only a temporary and incomplete remedy,” writes Refo. “Federal rental assistance also is necessary to address the mounting rental debt and landlord expenses.”

Reporting

The Washington Post argues that without federal action to provide rental assistance, the CDC eviction moratorium will only delay mass evictions until January. The CDC order has halted evictions temporarily, but Congress must take action to prevent an eviction crisis when the federal moratorium ends.

CNBC reports on housing advocates’ concerns that loopholes in the CDC eviction moratorium and inconsistent state applications leave renters vulnerable to eviction. There are concerning signs that landlords are continuing to evict tenants despite the federal ban.

NPR compiled a list of recommendations and resources for tenants who are unable to pay the rent, including information from NLIHC, the National Housing Law Project, and Princeton University’s Eviction Lab.

The ABA Journal discusses warnings from housing lawyers that the impending eviction crisis will upend the housing market and devastate entire communities. There are concerns that landlords are attempting to find loopholes in the order and proceed with evicting tenants for other reasons. “They are banking on the tenants not knowing their rights and then not having legal representation,” says Rafael Bautista, co-director of the San Diego Tenants Unions.

USA Today examines how the COVID-19 pandemic is exacerbating existing housing disparities in the U.S. The article argues that while the federal eviction moratorium is an essential measure, it is delaying, not preventing, the eviction crisis.

CNBC released an FAQ about the CDC eviction moratorium.

NPR’s Planet Money discusses the pandemic’s impact on the housing market, noting that the current market reflects America’s increasing inequality. While the housing market is booming, there is a significant shortfall in rental demand across the country.

“It’s incredibly important to keep people in their homes, not only from a public health standpoint, but from a human dignity standpoint and to make sure people aren’t cast into homelessness because of this pandemic,” Matthew Desmond, Pulitzer Prize-winning author and principal investigator of Princeton University’s Eviction Lab, told MSNBC’s Kasie Hunt.

State and Local News

A list of state and local emergency rental assistance programs is available here from NLIHC.
Arizona

Representative Jennifer Longdon, a Democrat who represents portions of Phoenix and Scottsdale, spoke to KJZZ about why the Arizona legislature should hold a special session to address evictions and rental assistance.

Arkansas

WREG reports that court records indicate a sharp increase in eviction filings in Arkansas in the late summer months ahead of the CDC moratorium. NLIHC President and CEO Diane Yentel spoke about the federal eviction moratorium and the need for rental assistance in an interview with WREG.

Despite the CDC’s national eviction moratorium, Arkansas renters and housing advocates are concerned that renters will fall off a financial cliff when back-rent is owed if the federal government does not provide rental assistance. Arkansas Renters United, a grassroots tenants’ rights organization, protested at the offices of Republican Senators Tom Cotton and John Boozman, calling on them to pass the $100 billion in emergency rental assistance included in the “HEROES Act.”

California

The Los Angeles City Council decided on September 9 to allocate up to $97 million in CARES Act funding for rapid rehousing but is authorizing only $30 million at this point. The council decided to refrain from authorizing most of the funds until the Los Angeles Homeless Services Authority demonstrates progress in housing people with the money.

The Los Angeles Times reports that advocates are concerned over the rise in deaths of people experiencing homelessness in Orange County. According to the coroner’s office, 146 people experiencing homelessness died between April and August. During the same period last year, there were 82 deaths.

The Los Angeles Times editorial board urges city officials to continue protecting people experiencing homelessness from the coronavirus by focusing on permanent housing and non-congregate shelters. The editorial board urges city officials to follow CDC guidance and refrain from sweeping encampments.

The City of Los Angeles installed permanent hand-washing stations in Skid Row and North Hollywood.

The Ventura County Star reports the Vagabond Inn in Oxnard is under consideration for funding under Project Homekey. If approved, the inn could soon transition from an affordable hotel option to permanent supportive housing for 70 county residents currently experiencing homelessness. Ventura County received a notice of a conditional award of approximately $9.5 million from Project Homekey. The county will also contribute $3.5 million of its own federal coronavirus relief funds.

Colorado

While the CDC eviction moratorium will help millions of people, the federal order is too little, too late for some Coloradans. Housing advocates, including Elena Wilken of Housing Colorado, are concerned that without rental assistance, the eviction moratorium is merely delaying, not preventing mass evictions.

The program manager for the Denver Public Schools Homeless Education Network reports a significant increase in student homelessness. There are fears that students and families facing homelessness are slipping through the cracks and not receiving needed resources since schools are operating remotely.

The Coloradoan provides an overview of the new federal eviction moratorium. The federal order accompanies local efforts to prevent evictions in Fort Collins and Larimer Court. Several Fort Collins’ City Council
members, for example, are considering a prospective program that would provide legal assistance for renters facing possible eviction.

**Connecticut**

An op-ed in the *CT Post* suggests that the CDC’s eviction moratorium buys the federal, state, and local governments critical time to determine how they can best manage rent and mortgage failures to prevent unprecedented waves of homelessness and housing instability.

**Florida**

*WPTV* questions why Governor Ron DeSantis often delays extending Florida’s eviction moratorium until just hours before it expires. NLIHC’s Diane Yentel spoke to *WPTV* about the harmful impact of this approach and noted there is no evidence to support suggestions that people who can pay rent are not doing so.

**Georgia**

Nearly a dozen families residing at an extended hotel in DeKalb County were evicted, but the Housing Justice League and DeKalb County Commissioner Larry Johnson report that anyone who has lived at the property longer than 90 days cannot legally be evicted under the federal moratorium. Commissioner Johnson noted that many people, including landlords, do not fully understand the CDC eviction moratorium.

**Hawaii**

The [Hawaii House Committee on Human Services and Homelessness](https://health.hawaii.gov/bhhsurg/) met recently to discuss strategies to increase awareness of resources available to people experiencing homelessness during the pandemic. One such resource is the Behavioral Health and Homelessness Statewide Unified Response Group website: [https://health.hawaii.gov/bhhsurg/](https://health.hawaii.gov/bhhsurg/)

**Idaho**

*Idaho News 6* provides an overview of how the CDC’s eviction moratorium might affect Idaho tenants. While many advocates have lauded the federal order, the Idaho Apartment Association and local housing and homelessness providers continue calling for emergency rental assistance.

Before the federal eviction moratorium was announced, Idaho Legal Aid was bracing for a wave of evictions. The organization has been unable to meet the overwhelming demand for assistance in recent months. The Idaho Housing and Finance Association’s Housing Preservation Program has also seen an increasing in financial assistance requests in the last several weeks. Learn more about the Housing Preservation Program [here](https://health.hawaii.gov/bhhsurg/).

**Illinois**

Applications for Illinois’ rental assistance program have far exceeded the amount of assistance available, according to Bob Palmer, NLIHC board member and policy director for Housing Action Illinois, an NLIHC state partner. The CDC eviction moratorium has quelled the eviction tsunami; at least half a million households in Illinois are struggling to pay rent due to the pandemic.

**Indiana**

The *Indy Star* reports that despite the CDC eviction moratorium, Central Indiana is bracing for a surge of COVID-19-related evictions. Experts estimate 313,000 Hoosiers representing 42% of all renters are at risk of losing their homes when the moratorium ends.
The **Hoosier Housing Needs Coalition** released an article providing information about the CDC eviction moratorium, including NLIHC resources and a **flyer from Prosperity Indiana**.

The Indiana Supreme Court launched the **Landlord and Tenant Settlement Conference Program** to provide a free avenue for landlords and tenants to reach a mutually beneficial resolution. The program is a no-cost opportunity for landlords and tenants to resolve their dispute outside of court with a neutral facilitator.

Indianapolis Mayor Joe Hogsett announced on September 8 that $7.1 million in CARES Act funding will fund a rapid rehousing program. Partners at the Coalition for Homelessness Intervention and Prevention (CHIP) and Merchants Affordable Housing Corp. will assist with the new initiative.

**Kentucky**

“If we don’t get the money flowing, in terms of rental assistance, we could easily have massive evictions, massive displacement here in Kentucky and then eventually lose a bunch of those homes out of the rental market, out of the housing market,” says Adrienne Bush, executive director of the Homeless and Housing Coalition of Kentucky.

Governor Andy Beshear signed **Executive Order 2020-700** and **Executive Order 2020-751**, effective August 25, that dedicated federal Coronavirus Relief Funds (CRF) in the amount of $15 million for a **Healthy at Home Eviction Relief Fund**. Applications opened on September 8 and are taken on a first completed, first paid basis.

**Maine**

The **Beacon** reports that housing advocates, including Greg Payne of the Maine Affordable Housing Coalition, consider the CDC’s eviction moratorium to be only one part of the solution to the impending eviction crisis. Rent relief is needed to support landlords and tenants. NLIHC estimates 57,000 to 129,000 Mainers will be at risk of eviction by the end of the year.

A **Bangor hotel** will serve as shelter space for people experiencing homelessness for the rest of the year under an arrangement that will reserve half of the hotel for those with COVID-19 and the other half for clients without the disease. Maine is contracting with Penobscot Community Health Care to provide services, including housing navigators who will work with clients to find permanent housing and offer continued support for an additional year.

**Maryland**

Attorney Matt Hill at the **Public Justice Center in Baltimore** says that renters must be aware of the terms of the CDC’s eviction moratorium because savvy landlords could dispute small details. “It’s going to help millions of tenants, and it’s incredibly important,” said Hill. “But it does require tenants to be vigilant, and to take action.” While the moratorium is a critical step to protect tenants, Hill is urging lawmakers to pair the moratorium with rental assistance. Tenants who need assistance in qualifying can contact the Fair Housing Action Center of Maryland: [https://www.fairhousingmd.org/](https://www.fairhousingmd.org/).

**Maryland Matters** reports that as eviction hearings resume, undocumented immigrants face the highest risk of losing their homes. Prince George’s County typically schedules 150,000 landlord-tenant cases each year, and the executive director of Community Legal Services, a non-profit that helps low-income residents with legal aid, predicts that the demand for assistance this year will outweigh the organization’s capabilities.

**CNBC** reports that some states, including Maryland, are adopting a narrower interpretation of the CDC moratorium. Although the CDC ban does not require renters to provide additional documentation to prove they qualify for the protection aside from the declaration form, Maryland courts may require evidence. The CDC...
prohibits any step toward eviction, but some steps of the process, including hearings and even decisions, will still be allowed to proceed in Maryland.

Massachusetts

The Harvard Crimson reports that the pandemic is creating enormous challenges for homeless shelters in Cambridge that rely on undergraduate volunteers.

At least 70 illegal eviction cases were filed in Massachusetts Housing Court, including 50 that violated the federal eviction moratorium. Some of the evicted tenants only owed several hundred dollars, most lived in the poorest areas of the state, and nearly all lacked legal representation.

Michigan

The Detroit Free Press reports that the Michigan State Court Administrative Office issued guidance to local courts in response to the CDC’s national eviction moratorium. Michigan Legal Help has released resources for tenants about the CDC eviction moratorium.

The Northwest Michigan Coalition to End Homelessness aims to house 20 families experiencing homelessness in the next 100 days. “We feel like the pandemic needs to create urgency around housing because we know that housing is a form of healthcare that people need,” says Ashley Halladay-Schmandt, director of the Coalition.

Minnesota

Hundreds of demonstrators marched in Minneapolis on September 5 calling for the end of park encampment evictions in the city. The demonstrators demanded that the Minneapolis Park Board and city leadership end encampment evictions and called for real affordable housing solutions.

Nevada

KUNR reports on how the national eviction moratorium will work in Nevada and provides links to rental assistance resources.

New Hampshire

New Hampshire Business Review explains what the CDC eviction moratorium means for New Hampshire renters and what renters must do to protect themselves from evictions. Since the state’s eviction band ended July 1, landlord-tenant writs have increased. Last month, Governor Chris Sununu vetoed House Bill 1247, which would have offered renters a six-month repayment plan for rent payments missed during the pandemic.

New Jersey

An op-ed in NJ.com urges the state Senate to protect Black families from COVID-19 evictions by passing S-2340, an important pandemic-related housing protections bill. S-2340 would establish a comprehensive, statewide forbearance program that would prevent a tsunami of pandemic-caused displacement.

New Mexico

The Albuquerque Journal shares the story of a household evicted for non-payment of rent despite the New Mexico Supreme Court’s order prohibiting evictions throughout the pandemic.

New York
The Legal Aid Society announced on September 10 that it is preparing an Article 78 lawsuit against New York City over its plan to force New Yorkers living with disabilities and from the Harmonia homeless shelter in Manhattan to other facilities across the city that lack necessary services to meet their needs. The city’s plan to move residents from the Harmonia shelter, 80% of whom have disabilities, stems from the need to accommodate the men experiencing homelessness who were kicked out of the Lucerne Hotel.

“We are deeply disturbed that the Mayor is caving to political pressure to move homeless New Yorkers out of temporary pandemic shelter in a way that will displace one hundred fifty adult families sheltered at the Harmonia, none of whom deserve to get caught up in this politicized process,” says State Senator Liz Krueger.

Politico reports that Mayor Bill de Blasio denied he was caving to political pressure, insisting it was the “beginning of a larger effort to come back from those hotels.”

“The community treats us like we are criminals, and the city has given in to their demands to move us out,” says an individual temporarily residing in an Upper West Side hotel during the pandemic. “Being homeless during a pandemic is hard enough – but being unwelcome, and looked down on, makes it even worse.”

Advocates are concerned about what will happen to the 250 formerly incarcerated people who have been residing in New York City hotels during the pandemic if the city halts the program. The de Blasio administration is seeking reimbursement for the program from FEMA. The city has contracted with several social service nonprofits and the hotels until October 31, but the program faces neighborhood opposition and uncertain funding.

North Carolina

Legal aid and housing advocates in North Carolina discuss the urgent need for rental assistance alongside the national eviction moratorium. “Freezing the evictions is great, but unless there’s some type of financial support rental assistance…to bring people current, it’s extending the cliff,” said Isaac Sturgill, who leads the housing division of Legal Aid of North Carolina in Charlotte.

While the national moratorium provides short-term relief for North Carolina renters, it does not provide any financial relief for tenants, landlords, or property managers. “Without additional support from either the federal government, state government, or local government, this essential just pushes the financial problem down the road,” says Pamela Atwood, director of housing policy for the North Carolina Housing Coalition.

Ohio

Attorneys report that some Mahoning Valley courts never halted eviction proceedings during the pandemic. The nonprofit community Legal Aid has seen a recent spike in eviction cases in the Youngstown area since the CARES Act moratorium expired July 24.

Oregon

Governor Kate Brown on August 31 extended the statewide foreclosure moratorium underlying the provisions of House Bill 4204 to December 31, 2020.

Pennsylvania

The Philadelphia Inquirer editorial board urges Philadelphia’s courts and state lawmakers to take critical steps to prevent the impending eviction avalanche. The authors urge city officials to translate materials about the CDC moratorium to multiple languages, actively promote Philadelphia’s Eviction Diversion Program, and provide rent relief.
Governor Tom Wolf is calling on the General Assembly to improve the CARES Rent Relief Program, provide an additional $100 million in CARES funding, enact an eviction and foreclosure moratorium until the end of the year, and other legislation to help renters and homeowners.

“The eviction moratorium is important, but it’s temporary,” says Phyllis Chamberlain, executive director of the Housing Alliance of Pennsylvania. “Rental assistance is a longer-term solution that actually addresses the root problem.”

South Carolina

Housing assistance organizations in Greenville County have been receiving non-stop phone calls requesting assistance. Local housing experts estimated that 43% of South Carolina tenants were at risk of eviction after the statewide moratorium ended in May.

Despite the federal eviction moratorium, Myrtle Beach shelters are bracing for an increase in the need for shelter.

Even with the federal moratorium, housing and homeless service providers in Horry County are concerned about an increase in evictions and homelessness. The Eastern Carolina Housing Organization has seen a 139% increase in requests for homeless prevention assistance this August compared to August of 2019.

Tennessee

At least 50% of renters in the Chattanooga area are at risk of rental shortfalls, meaning an estimated 17,205 people could face eviction proceedings in the city of Chattanooga. While the CDC moratorium delays evictions, advocates warn that it will not prevent mass evictions when the order expires.

Texas

ABC13 shares the story of a Houston couple with seven children who are being forced to leave their homes one day before school starts.

The Austin Monitor released an article informing Central Texas renters about the CDC eviction moratorium.

Utah

Salt Lake City Mayor Erin Mendenhall announced on September 1 an additional $1.1 million to existing housing assistance programs for residents impacted by the COVID-19 pandemic. Undocumented residents are eligible to receive funding. The funds will be allocated to three community organizations focused on rapid rehousing, rental assistance, and mortgage assistance.

Virginia

The Virginia Supreme Court declined Governor Ralph Northam’s request to extend the statewide eviction moratorium, noting the CDC’s eviction moratorium that went into effect on September 4.

Washington

A motel voucher program run by Snoqualmie Valley Shelter Services to provide shelter for people experiencing homelessness during the pandemic has demonstrated the effectiveness of the housing first model.

Washington DC

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Mayor Muriel Bowser released a statement on September 10 reminding residents of available rental assistance and eviction prevention programs. The programs are funded through $40 million in CARES Act funds.

**Wisconsin**

Milwaukee homeless shelters are facing significant challenges from the coronavirus, including ensuring people are social distancing and having to reduce their capacity. Now, shelters are seeing an increase in individuals living outside.

Four tribes in Wisconsin are receiving approximately $4.1 million from HUD to support projects, such as the construction of new housing to address homelessness or overcrowding and transitional housing for those under quarantine. The Ho-Chunk Nation said the $1.5 million it received will go toward rent, mortgage, and utility assistance programs.

**Guidance**

**Department of Agriculture**

[Action Taken by USDA Rural Development to Help Rural Residents, Businesses, and Communities Impacted by the COVID-19 Pandemic – Updated September 9](#)

**Department of Housing and Urban Development**

[FY20 CARES Act Supplemental Funding – September 11](#)

[Methodology for Round 3 Allocations of CDBG CARES Act Funds – September 11](#)

**Internal Revenue Service**

[Economic Impact Payments: Partner and Promotional Materials – Updated September 10](#)

Reminder Flier for Non-Filers: [English, Spanish](#)

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**Additional Disaster Housing Recovery Updates – Tuesday, September 14, 2020**

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.

**Federal Action & National News**

**Centers for Disease Control and Prevention Resources**

[Wildfire Smoke and COVID-19](#)

[Natural Disasters, Severe Weather, and COVID-19](#)

**Department of Agriculture (USDA)**
The USDA announced on September 8 that low-income Louisiana residents impacted by Hurricane Laura could be eligible for the Disaster Supplemental Nutrition Assistance Program (D-SNAP).

The USDA on September 10 announced that low-income Iowa residents in 10 additional counties recovering from the effects of the derecho could be eligible for the USDA Disaster Supplemental Assistance Program (D-SNAP).

**FEMA**

President Trump approved an emergency disaster declaration for Oregon. Emergency protective measures (Category B), including direct federal assistance under the Public Assistance program, will be provided at 75% federal funding for Clackamas, Douglas, Jackson, Jefferson, Klamath, Lane, Lincoln, Linn, Marion, Tillamook, and Washington counties.

FEMA approved two additional Louisiana parishes for individual assistance. Homeowners and renters in Morehouse and Union parishes may now apply for federal disaster assistance for uninsured and underinsured damage and losses resulting from Hurricane Laura.

FEMA approved a major disaster declaration for California on August 22 to supplement state, tribal, and local recovery efforts in the areas affected by wildfires from August 14 and continuing.

FEMA authorized the use of federal funds to help with firefighting costs for three fires in Washington: the Cold Springs/Pearl Hill Fire impacting the Colville Reservation and Douglas and Okanogan counties, the Apple Acres Fire burning in Chelan County, and the Babb Fire in Spokane and Whitman counties.

FEMA authorized the use of federal funds to fight the Ether Hollow Fire burning in Utah County, Utah; the Cameron Peak Fire burning in Larimer County, Colorado; the 316 Fire burning in Carbon County, Wyoming; the Bridger Foothills Fire burning in Gallatin County, Montana; the Two Four Two Fire burning in Oregon’s Klamath County.

FEMA announced that federal disaster assistance has been made available to Puerto Rico to supplement commonwealth and local recovery efforts in the areas affected by Tropical Storm Isaias from July 29-31, 2020.

**Reporting**

*Mother Jones* examines how the threats natural disasters pose are being compounded by the COVID-19 pandemic and its economic fallout. Even with the CDC’s eviction moratorium, housing and environmental experts are alarmed about the emerging eviction crisis threatening people facing natural disasters and housing insecurity. “I’ve never seen a moment where the housing crisis and natural disasters and pandemic have collided in this way,” says NLIHC President and CEO Diane Yentel.

A blog post from the *Natural Resources Defense Council* discusses how Hurricane Laura is yet another reminder of how low-income communities and communities of color are most vulnerable to climate-fueled disasters. The article, which cites DHRC resources, outlines barriers to securing federal disaster assistance and inequities in disaster recovery.

The *Guardian* discusses the disproportionate impact a large COVID-era earthquake would have on low-income renters in the Bay Area. Lower-income residents are more likely to live in older, riskier buildings and have limited choices about whether to live. The COVID-19 pandemic and economic fallout will further limit low-income renters’ housing options.

*Wildfires in the West*
The Associated Press reports an estimated 500,000 people were evacuated in Oregon due to the deadly wildfires. Entire mobile home parks with many units occupied by Mexican immigrants were reduced to ash in the small Oregon town of Phoenix and nearby Talent.

Oregon Live reports the Almeda fire decimated the Jackson County communities of Talent and Phoenix. The power remains out in both towns and drinking water is shut off. Leaders estimate more than 2,000 residents, many of them seniors and low-income, lost their homes this week.

The Washington Post reports that nearly 1,000 housing units in Phoenix have been destroyed by the wildfire, many of them in mobile homes and RV parks. The fire decimated an entire mobile home park in Phoenix where the majority of residents are Latino. One family who lost their home recently canceled the insurance on their mobile home after having their work hours and shifts reduced to the pandemic.

The Regal Courier reports on the limited options for people experiencing homelessness in Portland amid the devastating wildfires that prompted the Oregon Department of Environment Quality on September 10 to issue an air quality advisory statewide.

Jefferson Public Radio reports on the destruction the wildfires in Oregon have had on mobile home parks lining Bear Creek.

In an emergency declaration declared on September 10, Portland Mayor Ted Wheeler directed the Portland Bureau of Emergency Management to help unsheltered people relocate to safer areas. The City of Portland/Multnomah County Joint Office of Homeless Services announced it is opening emergency 24-hour shelter space for people experiencing homelessness and that it has acquired 40,000 new KN95 masks to help with breathing.

Despite the ongoing heat and smoke, Seattle has no current plans to open cooling centers or smoke shelters to protect people experiencing homelessness from the dangerous impacts of the wildfires. Mayor Jenny Durkan has decided against opening cooling centers in recent weeks, arguing that the risk of the coronavirus outweighs the risk of heat exhaustion, dehydration, and hygiene-related illnesses.

The Guardian reports on the tens of thousands of Californians who are unhoused or housing-insecure during the COVID-19 pandemic and facing dangerous smoke-filled air caused by the wildfires. While San Francisco providers have handed out masks to provide coronavirus protection, they are not smoke-filtering masks. California’s record-breaking heatwave this weekend sparked several new wildfires and raised widespread public health concerns, including the impact of triple-digit temperatures on people experiencing homelessness.

Finding housing for evacuees who have been permanently displaced by wildfires, especially those without insurance, is a complex process. Napa County is aware of as many as 20 individuals who have been rendered homeless by the fires, according to the care and shelter director for the county’s Emergency Operations Center.

KQED compiled a list of opportunities to support unhoused individuals in the Bay Area who are suffering from the overlapping crises of the current heatwave, unhealthy air quality, and COVID-19 pandemic.

Street Spirit discusses the dangers facing unsheltered individuals during the wildfires and ongoing pandemic. As more people are displaced by the wildfires, the unhoused population will grow, and more unhoused people will be impacted by toxic smoke.

Hurricane Laura
The *Washington Post* reports on the destruction Hurricane Laura had on the Jesse James Mobile Home Park in Lake Charles, Louisiana. One individual whose trailer was destroyed in the hurricane continually called FEMA for assistance, but the line was busy all day.

**Iowa Derecho**

An op-ed in the *Gazette* written by the development director for Iowa City’s Shelter House urges Iowans to not ignore the individuals and families experiencing homelessness in their communities. While the pandemic and derecho did not create the housing and homelessness crisis, they have exacerbated disparities, destroyed lives, and underscored the need for change.

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**Congress**

**NLIHC to Testify at Senate Budget Committee Roundtable to Examine Federal Housing Assistance Programs**

NLIHC President and CEO Diane Yentel, will testify on September 16 at 2:30 pm ET at the Senate Budget Committee Roundtable to examine federal housing assistance programs. Daniel Garcia-Diaz, managing director of the Financial Markets and Community Investment Team for the U.S. Government Accountability Office, and Dr. Edgar Olsen, professor of economics and public policy at the University of Virginia, will also testify.

A livestream the event is available at: [https://tinyurl.com/y6dkgygx](https://tinyurl.com/y6dkgygx)

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**HUD**

**Preliminary Analysis of HUD’s Final Disparate Impact Rule**

As reported in [Memo on September 8](https://tinyurl.com/y6dkgygx), an advance version of HUD’s final changes to the 2013 Disparate Impact Rule was obtained by a fair housing advocate late Friday, September 4. As of this issue of Memo, the final rule has not been informally announced by HUD or published in the Federal Register. The final rule is designed to make it virtually impossible for people experiencing various forms of discrimination to challenge the policies and practices of businesses, governments, and housing providers. HUD’s drastic changes to the 2013 rule discards the well-crafted and time-tested three-part burden shifting standard (see background section below), replacing it with a set of tests that place the burden on people in the Fair Housing Act’s protected classes who are experiencing housing discrimination. In addition to this Memo article, NLIHC has issued a more detailed analysis of the final Disparate Impact Rule.

Disparate impact allows people to show that a housing policy or program has a discriminatory impact on them because of their race, national origin, sex, disability, family status (have children), or religion—even if the policy or program appears on its face to apply to everyone equally. HUD’s final rule tips the scale in favor of businesses, governments, and housing providers accused of discrimination, shifting the burden of proof to victims of discrimination.

**Specific Problems with the Final Rule**

*Omission of Perpetuation of Segregation Theory*
The final rule removes a clause designed to address the core problem that the Fair Housing Act intended to eliminate: segregation. This action, along with HUD’s suspension of the Affirmatively Furthing Fair Housing rule and attempt to suspend the Small Area FMR Rule, marks an abdication of HUD’s responsibility to eradicate housing segregation—much of which is the result of federal policies from previous decades.

**Virtually Insurmountable Barriers to Presenting a Disparate Impact Case**

The first step in the 2013 rule’s three-step burden shifting standard called for the plaintiff (i.e., the party alleging disparate impact) to prove that a challenged practice caused or predictably will cause a discriminatory effect. This first step under the 2013 rule had already proven to be a formidable obstacle for many plaintiffs.

HUD’s new rule [at Section (b)] requires a plaintiff to allege disparate impact based on facts supporting five new required elements. This dramatically increases the standard needed to move the case along the legal process before the plaintiff has the benefit of obtaining from the defendant information needed to present a sufficiently robust challenge.

The first element requires people experiencing a discriminatory policy or practice to demonstrate that it “is arbitrary, artificial, and unnecessary to achieve a valid interest or legitimate objective such as a practical business, profit, policy consideration, or requirement of law” (emphasis added). By comparison, the 2013 rule placed the burden on the defendant. Note the use of the word “profit” without an adjective, implying that an unreasonable profit is valid. Excessive profit would trump consideration of a less discriminatory policy or practice that still resulted in reasonable profits.

The four other elements are:

- The policy or practice has a disproportionately adverse effect on members of a protected class.
- There is a robust causal link between the policy or practice and the adverse effect on members of a protected class, meaning the specific policy or practice is the direct cause of the discriminatory effect.
- The disparity is significant.
- There is a direct relation between the injury asserted and the injurious conduct alleged.

**Overwhelming Burdens on Plaintiffs to Prove Discriminatory Effect**

If a plaintiff overcomes the obstacles presented during the early stage above, the final rule at [at Section (c)] erects yet more obstacles.

The first paragraph requires a plaintiff to prove by the _preponderance_ of the evidence, each of the four elements bulleted above—for which the plaintiff has already “sufficiently” provided facts at the previous stage. Notably, the word “preponderance” is only used for the plaintiff, further placing a thumb on the scale in favor of the defendant.

The second paragraph allows a defendant to rebut a plaintiff’s allegation that the policy or practice is “arbitrary, artificial, and unnecessary” by producing evidence showing that the policy or practice advances the defendant’s valid interest. Note again the defendant merely has to produce evidence (not a “preponderance” of evidence). The final rule places the burden on those experiencing the harmful impact of a defendant’s policy or practice.

The third paragraph erects yet another obstacle. If a defendant rebuts a plaintiff’s assertion that the plaintiff has proved the four elements bulleted above, the plaintiff must prove by the _preponderance_ of the evidence either:

- The interest advanced by the defendant is not valid, or
• That a less discriminatory policy or practice exists that would serve the defendant’s interest in an equally effective manner without imposing materially greater costs on, or creating other material burdens for, the defendant.

The third step in the 2013 rule’s burden shifting standard called for the plaintiff to identify alternative policies or practices that the defendant could use that would still meet the defendant’s interests, but in a less discriminatory manner. In comparison, the final rule requires the plaintiff to prove “by the preponderance of evidence” either that the defendant’s discriminatory policy or practice is “valid” yet again, or that a less discriminatory policy or practice works just as well as the discriminatory practice and does not cost much or entail much effort on the part of the defendant. In other words, preventing or eliminating discrimination against people protected by the Fair Housing Act should be cost free. In addition, the heavy weight placed on the plaintiff by the final rule forces the plaintiff (not the defendant who has far more knowledge of their own operations and options available to it) to guess the justifications a defendant might pose and then refute them.

One of the listed defenses the proposed rule offered to defendants included models or algorithms that businesses use to implement policies and practices. The final rule does not mention models or algorithms. Instead it camouflages the same harmful policies and practices, allowing a defendant to rely on a policy or practice intended to predict the occurrence of an outcome.

Finally, the new rule provides the insurance industry major cover, stating at Section (e) that “Nothing in this section is intended to invalidate, impair, or supersede any law enacted by any state for the purpose of regulating the business of insurance.”

**Background on Disparate Impact**

For more than 45 years, HUD interpreted the Fair Housing Act to prohibit housing policies or practices that have a discriminatory effect, even if there was no apparent intent to discriminate. Of the 13 U.S. Courts of Appeals, 11 have had disparate impact cases before them, and all have upheld disparate impact and applied a “burden shifting standard.” Because there were minor variations in how the courts and HUD applied the concept of discriminatory effects over the years, HUD published a Disparate Impact Rule on February 15, 2013. That final regulation established uniform standards for determining when a housing policy or practice with a discriminatory effect violates the Fair Housing Act.

The three-step burden shifting standard in the current rule is simple:

1. The plaintiff (the party alleging disparate impact) has the burden of proving that a policy or practice caused or predictably will cause a discriminatory effect.
2. If the plaintiff satisfies that burden of proof, the burden shifts to the defendant (the business, government, or other entity) to prove that the challenged policy or practice is necessary to achieve one or more of the defendant’s substantial, legitimate, nondiscriminatory interests.
3. If the defendant satisfies the above burden of proof, then the burden shifts again to the plaintiff to prove that the defendant’s substantial, legitimate, nondiscriminatory interests could be served by another policy or practice that has a less discriminatory effect.


NLIHC’s more detailed analysis of the final Disparate Impact Rule is at: [https://bit.ly/32eGmYu](https://bit.ly/32eGmYu)

NLIHC’s October 8, 2019 comment letter regarding the proposed Disparate Impact Rule is at: [https://bit.ly/2p8Fof5](https://bit.ly/2p8Fof5)

More about disparate impact is on page 7-8 of NLIHC’s 2020 Advocates’ Guide.
Opportunity Starts at Home

“Legal Levers for Health Equity in Housing”: Part 2 of New Webinar Series Now Available

The second installment of a new webinar series on “Legal Levers for Health Equity in Housing” is now available for viewing. NLIHC co-sponsors this series alongside the National Center for Healthy Housing and the Center for Public Health Law Research at Temple University’s Beasley School of Law. Inspired by a recent report series, these webinars explore health equity in housing through the lens of laws, policies, and other legal mechanisms to understand how these “levers” can establish safe, affordable housing in diverse and supportive neighborhoods.

In Part 2 of this three-part series, "Building and Maintaining Safe and Affordable Homes," presenters from NLIHC, Center for Public Health Law Research, and ChangeLab Solutions explore research and best practices for how we can achieve health equity in housing. Attendees were also encouraged to join the Opportunity Starts at Home multisector affordable homes campaign.

The recording of Part 2 is now available to view on YouTube. Part 1 can be viewed here. Part 3 is forthcoming with dates to be determined.

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

Our Homes, Our Votes: 2020

How to Create a Voting Plan

Many voters will head to the polls on Tuesday, November 3, with an opportunity to vote for president, senators, representatives, and numerous local positions. This year, voting will look different due to the COVID-19 pandemic, with a record number of votes likely being cast before Election Day through early voting and vote-by-mail options. Communities across the country are committed to providing a safe way to vote for all registered voters. Each path is a valid vote—but each voter may only vote once.

To ensure a submitted vote is successfully included in the final tally voters should have a voting plan. There are three elements to a strong voting plan:

Register to vote—or confirm your voter registration. Visit www.vote.org to check on registration states or to register to vote online. It is easy to register, and many people can do this online. Voters must be registered at their current address in order to vote. Voters can confirm their registration and make sure their information is current by visiting their state’s election office. Information about voter registration and links to state offices are available on the Our Homes, Our Votes: 2020 state pages. North Dakota is the only state where voters do not have to be registered.

Decide HOW to Vote. Get informed about options for safely voting during the pandemic. Learn more at the state-by-state breakdown pages provided by Our Homes, Our Votes: 2020. This year, voters have choices in how they will vote so that they can stay safe during the pandemic. Voters may be able to vote in person, by mail, or through early voting. Each voter may choose one voting option for casting their ballot. Deadlines and requirements vary by state, so voters need to do their research to see which option they prefer. It is important to
be aware of the deadlines for requesting ballots and the location of polling places as these may have changed. *Our Homes, Our Votes: 2020* state pages tracks much of this information.

**Vote!** On or before election day, voters should cast their ballots! Voters who choose to vote by mail must carefully follow the instructions on the ballot for how to complete it and return it correctly. Voters who choose to vote in person should bring along their ID where it is required.

*Our Homes, Our Votes: 2020*, NLIHC’s nonpartisan voter and candidate engagement project, has state-specific facts and resources available to help voters make their voting plan.

For more information about making voter plans and for tips on voter engagement, visit *Our Homes, Our Votes: 2020.*

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**Webinar on “Protecting Low-Income People from Voter Intimidation and Voter Caging” - September 17**

Join NLIHC next *Our Homes, Our Votes 2020* webinar on September 17 at 3 pm ET on “Protecting Low-Income People from Voter Intimidation and Voter Caging Tactics.” 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 “Third Thursdays at Three” webinar and podcast series on nonpartisan voter and candidate engagement, free to the public, at: [https://bit.ly/2Luj0F3](https://bit.ly/2Luj0F3)

Educating voters in advance of 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 a best practice, along with 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

Small-Scale Landlord Strategies for Preventing Eviction: Payment Plans and Fee Forgiveness

A new article in *Housing Policy* details how small-scale landlords in Philadelphia avoid evictions in order to keep tenants in their homes and avert costs associated with evictions. In “*Working With Them: Small-Scale Landlord Strategies for Avoiding Evictions*,” in-depth interviews reveal that many landlords are willing to work with tenants to devise a payment plan, forgive late fees, or accept services in lieu of rent. Though these strategies vary among landlords, the research could inform eviction prevention policy to meet the needs of both tenants and small-scale landlords.

Through a series of 71 interviews with Philadelphia property managers and landlords, researchers identify 1) landlord perceptions of the eviction process; 2) strategies landlords use to keep tenants in their home, and; 3) methods for removing tenants without going through formal eviction proceedings. Of the 71 interviews, 47 were conducted with small-scale landlords who own fewer than 20 units.

Small-scale landlords seek to avoid evictions for a variety of reasons, including the desire to: protect valuable long-term tenants; avoid eviction-associated time commitments and costs; avoid performing costly repairs; or avoid risking a unit sitting vacant. The study found that many landlords were willing to work with tenants who were behind on rent. Landlords asserted that a prerequisite for this flexibility was open communication from tenants about the problems they faced paying rent. This communication allowed landlords to feel they had some level of control over the situation by setting concrete payment plans and timelines. Though most landlords attempted other strategies before resorting to eviction, some moved forward with eviction filings as soon as the lease was violated.

The researchers found landlords commonly developed flexible payment plans with tenants. Landlords emphasized that some amount of rent was better than nothing. If tenants showed a willingness to work with them, landlords would often accept some rent under the condition that the rest would be paid back later. Payment plans often entailed tenants paying a higher monthly rent until they were caught up on arrears or paying a series of lump sums. Some landlords accepted services in lieu of rent. Commonly accepted services
included painting, cleaning, minor repairs, groundskeeping, and errands. Many landlords noted that when tenants were transparent and communicative, late fees would be forgiven to avoid putting the tenant in even more debt.

Though many landlords negotiated terms to keep tenants in their homes, they also expressed that sometimes negotiation was not feasible. When this was the case, some landlords asked tenants to move out under the condition that they would not have to pay back rent or go through the legal process. If landlords perceived tenants to be particularly difficult, they occasionally also offered a cash incentive to move out. This strategy was often less expensive and faster than the eviction itself, and it meant tenants could leave without the mark of an eviction on their record.

The authors implore policy makers to consider the tenant-landlord relationship in housing policy and programming. Eviction prevention programming, for example, can incorporate best practices around communication so that tenants and landlords can find solutions prior to going to court. Additionally, small-scale landlords play a particularly important role in low-income housing markets. In cities with rising prices and decreasing profit margins, policy makers should consider how they can best support both small-scale landlords and low-income renters alike.

The article can be found at: https://bit.ly/35iYFNZ

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**Study Finds Higher Rates of Evictions and Foreclosures in Counties with Predominantly Non-White Households**

Researchers at New America issued a report, “Displaced in America: Mapping Housing Loss Across the United States,” finding that counties with predominantly non-white households see higher rates of evictions than those with predominantly White households, and that the percentage of housing cost-burdened renters is positively associated with rates of eviction. The report introduces a National Housing Loss Index, which ranks U.S. counties on their eviction and foreclosure rates and includes case studies from North Carolina, Arizona, and Indiana.

The National Housing Loss Index was constructed using eviction and mortgage foreclosure data between 2014 and 2016. The housing loss rate is the number of evictions and foreclosures as a share of the total number of renters and homeowners with mortgages within each county. Eviction data came from Eviction Lab, while ATTOM Data Solutions provided data on mortgage foreclosures. These data were combined with 2012-2016 American Community Survey (ACS) estimates to analyze characteristics of counties with high housing loss. The index compares rates of housing loss in each county against the national average. A housing loss index score of 1 indicates a county with a housing loss rate equal to the national average, while an index score of 3 indicates a housing loss rate three times the national average.

The authors note that data collection on housing loss is inconsistent and incomplete: mortgage foreclosure data is not reported in 13% of U.S. counties and county equivalents, eviction records are plagued with errors (see Memo, August 3), and some of the most vulnerable housing is informal, outside the legal system (e.g., the makeshift housing in Texas’s colonias and heirs’ property in Black-owned land in the southern United States).

The national average housing loss rate for the 70% of counties with available data was 2%. The states with the highest housing loss rates were Arizona (4%), Nevada (3.9%), Florida (3.8%), Georgia (3.7%), and South Carolina (3.5%). Five of the ten counties with the highest housing loss rates were in Virginia.

Geographies with predominantly non-White households see higher rates of evictions and overall housing loss than those with predominantly White households. The relationship between percentage of non-White
households and foreclosures was weaker but also positive. As the percentage of housing cost-burdened households in a county increased, housing loss rates also increased. Counties with higher median rents had higher housing loss rates as well.

In addition to producing the national housing loss index, the report also includes three case studies: Forsyth County, North Carolina; Maricopa County, Arizona; and Marion County, Indiana. In each case study, the authors describe the economic circumstances of the counties, the strength of tenant protections, and comparisons of eviction and foreclosure rates. They find that the census tracts with the highest eviction rates in each county are predominantly non-white. In Forsyth County, 40% of residents in the census tract with the highest eviction rate are Black and over 14% are Latino. In Maricopa County, 68% of residents in the tract with the highest eviction rate are Latino and 13% are Black. In Marion County, 50% of residents in the tract with the highest rate are Black and 23% are Latino. In these case studies, the authors find evidence from informant interviews and analysis of ACS data that low wages, an affordable housing shortage, and insufficient legal protections contribute to higher housing loss rates.

The report recommends establishment of a national database on evictions, improved foreclosure tracking databases, a minimum-wage hike, an expanded Low-Income Housing Tax Credit Program, an infusion of funds into the national Housing Trust Fund, and expanded housing choice vouchers.

The full report is at: https://bit.ly/32iObfT

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**Fact of the Week**

Renters of Color More Likely than White Renters to be Behind on Rent in August

% Renters Reporting They Were Not Caught Up on Rent Payments in August, by Race and Ethnicity

Source: U.S. Census Bureau, Housing Pulse Survey, Phase 2, August 19-31.

Note: Renters are reported as total population age 18+ living in a renter-occupied housing unit.
Events

Learn More About CDC Eviction Moratorium on *Tenant Talk Live!* Today at 6 pm ET

Join resident leaders and NLIHC staff for the next *Tenant Talk Live!* webinar where National Housing Law Project Director of Litigation Eric Dunn will present on the new CDC national eviction moratorium. Today’s *Tenant Talk Live!* bi-monthly call/webinar with resident leaders from across the country will take place 6 pm ET (5 pm CT, 4 pm MT, 3 pm PT). Register at: [https://bit.ly/3dNekGP](https://bit.ly/3dNekGP).

![NHLP Director of Litigation Eric Dunn](image)

**NHLP Director of Litigation Eric Dunn**

The most recent episode of *Tenant Talk Live!* included a presentation by NLIHC Field Director Joey Lindstrom on the ways to mobilize low-income households to the polls, and what NLIHC is doing in terms of nonpartisan candidate and voter engagement. Watch the recording at: [https://bit.ly/2RnW5Ou](https://bit.ly/2RnW5Ou).

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

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


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**Developing a Preservation Plan - Webinar on September 23**

NLIHC and the Public and Affordable Housing Research Corporation (PAHRC) will host a webinar, [Developing a Preservation Plan](https://bit.ly/3hlUAuO), on Wednesday, September 23 at 2 pm ET. Housing and planning experts will discuss preservation risks to affordable housing and strategies states and cities use to develop local preservation plans. Speakers include Beth Truby, Colorado Housing and Finance Authority; Tanya Stern, Montgomery County, MD Planning Department; Julie Schneider, City of Detroit; and Kelly McElwain, PAHRC. Register at: [https://bit.ly/3hlUAuO](https://bit.ly/3hlUAuO)
From the Field

California Supreme Court Upholds Tax on Wealthy Corporations to Fund Homelessness Services

San Franciscans went to the polls in November 2018 and passed one of the boldest ever funding initiatives for housing and homeless services. Prop C is direct legislation to overhaul taxes on San Francisco’s wealthiest corporations to secure much-needed resources for the many low-income renters who can no longer afford to live in their home city as costs continue to skyrocket. After two years of legal battles with interest groups, the California Supreme Court denied a petition to the Court of Appeals on September 9 to overturn the statute, unlocking funds for housing and homelessness services citywide.

The ballot measure earned 62% of the vote in 2018. At that time, it was set to collect more than $300 million from the city’s wealthiest corporations and fund housing and homelessness services. Now, over $470 million will be available to address homelessness in San Francisco.

San Franciscans must earn $36.96 an hour to afford a two-bedroom rental home, leaving many families just one unexpected expense from housing instability. The city’s homelessness system is already overtaxed and unable to keep up with the need with over 1,000 people on the single-adult shelter waitlist.

As passed in 2018, half of the fund will be invested in building and preserving affordable homes that will prioritize families and youth. A fourth of the fund is dedicated to addressing mental health and substance use. And the rest will be split between homelessness prevention and addressing the immediate needs of people experiencing homelessness. The fund was developed based on San Francisco’s Department of Homelessness and Supportive Housing’s Strategic Frameworks and includes a robust oversight committee that must approve how the new funds are spent.

For more information about Prop C, visit: https://bit.ly/35BX4mS

NLIHC News

NLIHC Issues 2019 Annual Report
NLIHC’s 2019 Annual Report, featuring the Coalition’s year of movement building for affordable homes for those most in need, is now available at: https://bit.ly/2ZnLZS8

“The year 2019 was one of numerous serious threats to affordable housing programs and the people they house,” begins NLIHC President and CEO Diane Yentel in the preface to the report. In facing these challenges, Diane notes, NLIHC found opportunities to increase public and policymaker awareness of solutions and achieve significant new breakthroughs in the national dialogue around housing. “The momentum is growing!,” she writes. “We will end homelessness and housing poverty in America, once and for all!”

Diane shares the threats and challenges of 2019, which included proposed draconian cuts to affordable housing programs and in benefits for the lowest-income people in subsidized homes, efforts to undermine progress to affirmatively further fair housing, and harmful policies to evict mixed-status immigrant families from subsidized housing and to remove protections for trans people in need of homeless shelters.

Despite these challenges, the year was one of substantial momentum-building and successes for NLIHC and our members and partners. Together, we maintained a virtually unprecedented 10% increase to HUD’s budget for 2019 and 2020, thwarted the proposed benefits cuts, and protected funding for the national Housing Trust Fund. We continued to build and lead the Opportunity Starts at Home (OSAH) multi-sector affordable homes campaign, with the campaign securing the introduction of two major bipartisan affordable housing bills in December. NLIHC’s Our Homes, Our Votes 2020 nonpartisan candidate and voter engagement project had a tremendous impact in 2019, getting all of the major Democratic presidential candidates to put forward comprehensive housing plans, virtually all of which were focused on the needs of the lowest-income people. NLIHC also led a successful campaign to get affordable housing addressed in a televised presidential debate for the first time in history. In addition to these and other initiatives, NLIHC continued to support our partners and members with cutting-edge research like Out of Reach and The Gap, our annual Housing Policy Forum and Capitol Hill Day, the Our Homes, Our Voices Housing Week of Action, Disaster Housing Recovery Coalition efforts, and much more.

Read about all these activities and more in the full report at: https://bit.ly/2ZnLZS8
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 is a one–year position that 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 housing advocacy organizer reports to the field director.

Responsibilities/Duties

Field and Campaign Organizing, Education, and Activation

- **Field and Campaign Organizing:** 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.

- **Field Activity:** 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.

- **Education and Activation:** 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.

- **Communications:** 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

- **State Coalition Meetings:** Assist in the planning and convening of biannual State Partners’ meeting. Participate in State Coalition conference calls.

- **State Activities:** 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.

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

Membership

- **Membership Recruitment:** 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.

- **Membership Engagement and Retention:** 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.

- **Resident Outreach:** 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.

- **Administration:** 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**

- **Meetings:** 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 strongly 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

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**NLIHC Welcomes New Field Intern Sophie Siebach-Glover**

NLIHC welcomes Sophie Siebach Glover, the Coalition’s 2020 field intern. Sophie is a graduate student the University of Maryland pursuing a master’s in public policy and a master’s in social work. Sophie became interested in housing and homelessness issues when she was working with families as a community school director in Salt Lake City, UT. After returning to school, Sophie worked as a case manager for a Housing First program where she became a strong advocate for robust and equitable housing policies. Sophie is thrilled to be a part of the NLIHC field team and utilize her background in direct service and policy to work towards socially just housing policy. Sophie received a B.A. in history from Georgetown University.
NLIHC in the News

NLIHC in the News for the Week of September 6

The following are some of the news stories that NLIHC contributed to during the week of September 6:

- “What you need to know about the CDC eviction moratorium,” *Marketplace*, September 11 at: https://tinyurl.com/yyqqvdep
- “Court records show spike in evictions ahead of CDC moratorium,” *WREG-TV (Memphis, TN)*, September 10 at: https://tinyurl.com/y363m3jg
- “Trump’s eviction moratorium for renters goes into effect today: Here’s What You Need To Know,” *Forbes*, September 4 at: https://tinyurl.com/y5upaf2h
- “CDC temporarily blocks evictions during Covid-19 pandemic,” *MSN News* September 4 at: https://tinyurl.com/y6z5rums
- “New evictions order: Millions of Texans could be shielded” *MSN News*, September 3 at: https://tinyurl.com/y2b8zd4g

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
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
Richard Mboouomboou, 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
Dan Threet, Research Analyst, x202
Chantelle Wilkinson, Housing Campaign Coordinator, x230
Renee Willis, Vice President for Field and Communications, x247