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Take Action

Action Needed: Congress Must Act to Ensure Critical COVID-19 Relief

Nearly two weeks have passed since Congress came back from August recess. Discussions on the next COVID-19 relief bill have remained stalled since Senate Republicans failed to advance their "skinny" package on September 10 (see *Memo*, 09/14). While the Centers for Disease Control and Prevention (CDC) issued its much needed <u>federal eviction moratorium</u>—an important step in providing protections for renters and postponing a tsunami of evictions—it was only a half-measure that creates a large financial burden on renters when the moratorium expires (see *Memo*, 09/08).

The bipartisan Problem Solvers Caucus, consisting of 25 House Democrats and 25 House Republicans, released its \$1.5 trillion coronavirus aid plan. The Caucus plan is nearly \$500 billion larger than the "skinny relief" bill defeated on September 10 and includes \$25 billion in rental assistance through January 2021.

Without federal assistance, 30 to 40 million people will be at risk of losing their homes when the federal eviction moratorium ends on December 31. The only way to protect these renters is for Congress and the White House to return to the negotiating table and work out a deal now.

NLIHC encourages members and partners to reach out to your members of Congress and tell them they must act now to ensure housing stability during and after the pandemic. Urge your members of Congress to pass legislation that includes NLIHC's top priorities:

- A national, uniform moratorium on all evictions for nonpayment of rent
- At least \$100 billion in emergency rental assistance through the "Emergency Rental Assistance and Rental Market Stabilization Act" and housing vouchers
- \$11.5 billion to help prevent and respond to outbreaks among people experiencing homelessness

Read NLIHC's list of priorities for the next relief package at: https://bit.ly/2ZNDGPR

Read the CDC order at: https://bit.ly/3kp0nlk

See NLIHC's and NHLP's "Overview of the National Eviction Moratorium" at: https://bit.ly/32BRfUr

See NLIHC's and NHLP's FAQ for renters at: https://bit.ly/3muGif8

Take Action Now: Comment Period for HUD's Anti-Transgender Rule Ends Tomorrow!

The last day to submit comments opposing HUD's anti-transgender rule is **tomorrow**, **September 22**. The rule has been open to a 60-day public comment period since HUD published its proposed changes to the Equal Access Rule in the <u>Federal Register</u> on July 24 (see *Memo*, <u>07/27</u>). Tuesday will be the last day for the public to submit comments urging HUD to rescind its anti-transgender proposal. Once the public comment period closes, HUD must review all public comments and consider concerns and contradictory evidence about the proposal before publishing its final rule.

HUD's harmful proposal would remove protections against discrimination for transgender and gendernonconforming people experiencing homelessness, severely limiting their ability to access shelters and emergency housing services. It is especially egregious that the administration seeks to move forward with this proposed rule change in the midst of a global pandemic when 30 million to 40 million renters are at risk of eviction by the end of the year and when people experiencing homelessness face significant health risks due to the virus. By limiting access to safe and healthy shelters for the transgender population, HUD is creating additional barriers that prevent transgender people from socially distancing and self-isolating.

NLIHC, True Colors United, National LGBTQ Task Force, National Housing Law Project, and other organizations launched the *Housing Saves Lives* campaign to encourage advocates to submit their comments opposing this anti-transgender proposal. We are calling for individuals and organizations to submit public comments opposing this rule before Tuesday 11:59 PM. These comments are an essential advocacy tool. Resources to help craft your comment and a direct portal to submit your comment are available at HousingSavesLives.org.

Read the proposed rule at: https://bit.ly/33ILKT1

You can find a FAQ on HUD's proposed changes to the Equal Access here: https://bit.ly/2ZOOxsS

A template to help construct your public comment is available at: https://bit.ly/2FGP4X1

Read the joint press statement from NLIHC and other <u>Housing Saves Lives</u> partners on HUD's announcement of the proposed rule at: https://bit.ly/2CWWWBS

Submit public comments by 11:59 PM on Tuesday, September 22 at: www.housingsaveslives.org

Coronavirus – Congress

Senator Collins Calls for Rental Assistance in COVID-19 Relief Legislation

In a September 17 <u>letter</u> to Secretary of the Treasury Steven Mnuchin, Senator Susan Collins (R-ME) called for the White House to include emergency rental assistance in any future COVID-19 relief legislation. Senator Collins is the first Senate Republican to so publicly call for emergency rental assistance.

Some economists estimate that renters already owe \$25 billion in back rent and could owe as much as \$70 billion when the CDC eviction moratorium expires at the end of the year. Senator Collins noted that small businesses, which are a critical source of affordable housing, make up about half of all rental property owners. According to the Census Bureau, individuals investors own nearly 23 million units in 17 million properties. The inability to pay rent and the subsequent lack of rental income is impacting mom-and-pop property owners, which leaves them at greater risk of foreclosure and bankruptcy.

Senator Collins asked the White House to urge Congress to prioritize coupling the eviction moratorium with rental assistance, stating, "Doing so will help keep people housed and be fairer to smaller property owners."

Read the letter at: https://bit.ly/32Nhfwc

Senator Sherrod Brown and Colleagues Send Letter to President Trump Urging Administration to Support Emergency Rental Assistance and Protections

Senator Sherrod Brown (D-OH), ranking member of the Senate Committee on Banking, Housing and Urban Affairs, led 30 of his Senate colleagues in sending a <u>letter</u> to President Trump on September 17, urging him to work with Congress to enact bipartisan legislation that provides the emergency assistance and protections millions of renters need to remain stably housed during the pandemic.

Senator Brown notes that millions of children and youth remain at risk of eviction without rental assistance. While the Centers for Disease Control and Prevention (CDC) federal eviction moratorium rightly acknowledges that evictions pose a significant threat to individual and public health, the action does not include any assistance to keep renters in their homes when the moratorium expires.

In the letter, Senator Brown highlights the disproportionate impact of the pandemic on Black and Latino households' ability to pay rent and discusses the lasting, detrimental effects of housing instability and evictions on children's health, safety, and future success. "This pandemic is not only revealing the inequities in our society but exacerbating them," the senator writes.

The letter calls on President Trump and Senate Republicans to return to the negotiating table and pass the housing provisions and protections included in the House-passed "HEROES Act," including a uniform national eviction moratorium through March 27, \$100 billion in emergency rental assistance, and \$11.5 billion to prevent and respond to outbreaks among people experiencing homelessness.

Read the letter at: https://bit.ly/2EgBdGc

House Financial Services Committee Holds Hearing on FHFA's Response to COVID-19

The House Financial Services Committee held on September 16 a hearing to review the Federal Housing Finance Agency's (FHFA) response to the coronavirus pandemic. Mark Calabria, FHFA director, served as the hearing's sole witness. Members discussed the implications of a half-percent fee that would apply to most refinance transactions for Fannie Mae and Freddie Mac-backed mortgages, costing the average borrower \$1,400 over the life of the loan.

Over <u>8.4 million homeowners</u> are behind on their mortgage payments, another <u>3.6 million homeowners</u> have entered into forbearance, and nearly <u>8.2 million renters</u> are behind on rent with at least <u>46,758 evictions</u> having been filed in 17 US cities since the outset of the pandemic.

FHFA extended a version of the CARES Act foreclosure and eviction moratoriums for Fannie Mae and Freddie Mac-backed single-family homes until the end of the year, but FHFA has since clarified the moratorium only covers renters in Fannie Mae and Freddie Mac-owned single-family properties, covering fewer than 500 renters. FHFA later approved forbearance extensions for multifamily property owners with Fannie Mae or Freddie Mac-backed mortgages, under the condition that multifamily owners who receive the extension continue to provide CARES Act eviction protections for renters. FHFA's internal analysis shows that approximately 170,000 units of multifamily housing are eligible for eviction protections because they are receiving forbearance.

In August, FHFA approved a half-percent fee on lenders that would apply to most refinance transactions for Fannie Mae and Freddie Mac-backed mortgages. The Mortgage Bankers Association estimated this new fee would cost the average borrower \$1,400 over the life of the loan. The fee aims to cover the \$6-10 billion in losses that Fannie Mae and Freddie Mac are expected to incur due to expected loan losses, projected forbearance defaults, and other forbearance-related expenses and fees. The decision was roundly criticized by the industry, advocates, and the White House, leading FHFA to push back the effective date of the fee to December 1, 2020.

House Financial Services Committee Chairwoman Maxine Waters (D-CA) and her colleagues raised concerns about the additional fee, stating that homeowners needed additional money in their pockets during the pandemic and coinciding recession. Analysis from the Urban Institute indicated the fee would prevent 255,000 borrowers from accessing affordable mortgage credit and disproportionately impact minority communities. Households that refinance their homes have lower rates of forbearance; because the fee would pose a barrier to refinancing,

it may lead to higher rates of forbearance. Representative Brad Sherman (D-CA) encouraged FHFA to consider a lower fee over a longer period of time so homeowners are still able to refinance their homes during the financial crisis. In his <u>testimony</u>, Director Calabria countered that the CARES Act imposed unfunded costs on Fannie Mae and Freddie Mac and their congressional charters require that those costs be recouped.

Members stated that the \$100 billion in rental assistance in the House-passed <u>HEROES Act</u> would help tenants pay their rent and, by association, landlords pay their mortgages. This would aid mom-and-pop landlords and limit the number of homeowners that go into forbearance.

Watch a recording of the hearing here.

Coronavirus, Disasters, Homelessness, and Housing

NLIHC Urges Federal Agencies to Notify Tenants of Eviction Moratorium

NLIHC and the National Housing Law Project (NHLP) sent a <u>letter</u> on September 15 to Treasury Secretary Steven Mnuchin, HUD Secretary Ben Carson, Department of Agriculture Secretary Sonny Perdue, and Federal Housing Finance Agency Director Mark Calabria urging the agencies to require federally supported rental property owners and housing authorities to provide tenants written notice of their rights under the federal eviction moratorium and steps they must take to be protected.

Since the <u>CDC eviction moratorium</u> was announced, corporate landlords have filed more than <u>900 eviction</u> <u>cases</u> across eight metropolitan areas, despite the <u>public health threat</u> that evictions pose during COVID-19. In response, NLIHC and NHLP urge that federal agencies: 1) require housing providers to send a flyer with a description of the CDC order and its protections to tenants and include a copy of or link to the CDC hardship declaration, and 2) require housing providers to provide the flyer to a tenant when they serve of a notice of nonpayment of rent.

Federal agencies should provide property owners with copies of the declaration form and other materials in various languages to distribute to all households. Until declarations are prepared in other languages, federal agencies should use <u>materials developed by NLIHC and NHLP</u>.

Read the letter here.

CDC Eviction Moratorium Declaration Form Available in Multiple Languages

Versions of the Centers for Disease Control and Prevention (CDC) eviction moratorium "declaration" form in nine languages is currently available on NLIHC's <u>National Moratorium</u> webpage. Tenants must provide a declaration to their landlord to avoid being evicted for being unable to pay the rent. The moratorium expires on December 31, 2020. Please share the translations of the declaration form widely so that as many people as possible can be protected from eviction. Check NLIHC's <u>National Moratorium</u> webpage periodically, as additional languages might be added.

A <u>federal eviction moratorium</u> issued by the CDC is in effect from September 4, 2020 to December 31, 2020 (see *Memo*, <u>9/8</u>). The temporary moratorium on evictions extends vital protections to tens of millions of renters at risk of eviction for nonpayment of rent during the global pandemic. NLIHC and the National Housing Law Project (NHLP) have prepared an <u>Overview of National Eviction Moratorium</u> and NLIHC also has <u>National Eviction Moratorium</u>: FAO for Renters

The federal eviction moratorium is essential relief for struggling renters, but it merely postpones evictions – it does not prevent them. When the moratorium expires on December 31, 2020, back rent will be due, and many renters will be unable to pay. In the meantime, small landlords who rely on rental income to maintain and operate their properties will increasingly struggle to pay their bills. Congress must provide at least \$100 billion in emergency rental assistance to keep renters stably housed during and after the pandemic and to ensure we don't lose any of our country's essential housing stock.

The translated versions of the declaration form are on NLIHC's National Moratorium webpage at: https://bit.ly/35Lfxx3

Detailed legal analysis is available on NHLP's webpage at: https://bit.ly/2Hc8qDO

The Arabic, (simplified) Chinese, Creole, English, Spanish, and Vietnamese versions were created in concert with NHLP and the <u>Alliance for Housing Justice</u>. NLIHC provided the traditional Chinese version and will soon have a Somali version. Legal Action Wisconsin provided the Hmong version.

Center on Budget and Policy Priorities Launches Push to Help People Receive Stimulus Checks

The Center on Budget and Policy Priorities (CBPP) launched on September 14 a <u>Final 30 Days Push campaign</u> to help eligible people apply for their Economic Impact Payments (EIPs), better known as "stimulus checks," before the October 15 deadline.

Authorized in the CARES Act, EIPs are one-time direct payments from the federal government of up to \$1,200 per eligible adult. People who filed taxes in 2018 or 2019 and recipients of certain benefit programs automatically received EIPs, but individuals earning less than \$12,200 or married couples earning less than \$24,400 annually, including people who had no income and people whose sole source of income was Social Security Income (SSI), are still eligible for their EIP. Non-filers have until October 15 to claim EIP and can do so with this Non-Filers Tool.

As part of the Final 30 Days Push campaign, CBPP developed or amplified various resources to support stimulus outreach efforts, including a 30 Day Outreach Plan; Outreach Tips to Assist People Experiencing Homelessness with Stimulus Payments; Code for America's mobile-friendly Get Your Refund Service; a State Agency Outreach Toolkit; and more. Campaign resources can be found on the Stimulus Outreach Hub.

Access the Stimulus Outreach Hub at: https://tinyurl.com/y3hlae6y

Learn more about EIPs, including eligibility standards, at: https://tinyurl.com/y3rd59d2

Use the Non-Filers Tool to claim your EIP at: https://tinyurl.com/sz91387

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*, "<u>The Case for Reparations</u>," 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.)

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

Senator Brian Schatz (D-HI) will join today's (September 21) national call on coronavirus, disasters, housing, and homelessness from 2:30-4 pm ET. Jim Baker of <u>Private Equity Stakeholder Project</u> and John Pollock of the <u>National Coalition for a Civil Right to Counsel</u> will provide updates on how the CDC eviction moratorium is affecting eviction filings and the continued need for tenants' right to counsel in eviction cases. Roxy Caines will discuss the <u>Center on Budget and Policy Priorities</u>' <u>30-Day Campaign for Stimulus Payment Outreach</u>. We will receive field updates from communities impacted by the most recent natural disasters, congressional updates on COVID-19 relief and disaster supplemental bills, and more.

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

See the full agenda here.

Coronavirus - HUD

HUD PIH Extends Time to Spend Some CARES Act Public Housing and Voucher Funds

HUD's Office of Public and Indian Housing (PIH) posted <u>Notice PIH-2020-24</u> extending the deadline for public housing agencies (PHAs) to spend CARES Act supplemental Public Housing Operating Funds and Housing Choice Voucher (HCV) Administrative funds for certain activities. The notice, posted on September 14, also covers many other topics that are not of immediate interest to residents and advocates.

CARES Act Supplemental Public Housing Operating Fund. *Notice PIH-2020-24* extends the time PHAs have to spend these funds to December 31, 2121. *Notice PIH-2020-07* required funds to be spent by December 31, 2020 (see *Memo*, 5/4). In addition, through December 31, 2021, PHAs may use any available Public Housing Capital Funds and Operating Funds appropriated in FY20 and prior fiscal years for any eligible Capital Fund or Operating Fund expense, as well as for the expanded coronavirus-related expenses included in *Notice PIH-2020-07*, Section 6 (page 5). Section 6 listed various activities related to preparing for, preventing, and responding to the coronavirus. The notice also clarifies that *Notice PIH-2020-07* used the formal term "Period of Performance" instead of "Period of Availability," but both terms have the same meaning.

CARES Act Supplemental Housing Choice Voucher (HCV) Housing Assistance Payment (HAP) and Administrative Fee Funds. *Notice PIH 2020-24* extends from June 30, 2021 to December 31, 2021:

- The time PHAs have to spend HCV supplemental HAP funds awarded under the Extraordinary Circumstances category covering increased voucher per-unit costs (PUC) due to the coronavirus (including for Mainstream vouchers), as described in Section 4 of <u>Notice PIH-2020-17</u> (see *Memo*, 8/10). However, Shortfall funds, the other category, continue to only remain available through December 31, 2020.
- The time PHAs have to spend all supplemental CARES Act Administrative fees (including for Mainstream vouchers). Section 6 of Notice <u>PIH-2020-18</u> (see *Memo*, <u>8/10</u>) required PHAs to spend by June 30, 2021, the second \$472 million allocation of Administrative fee funding as well as any unspent funds from the first \$378 million awarded under <u>Notice PIH-2020-08</u> (see <u>Memo</u>, <u>5/4</u>).

All other guidance in *Notices* 2020-07, 2020-17 and 2020-18 (which supersedes *Notice PIH* 2020-08) remain in effect.

Notice PIH-2020-24 is at: https://bit.ly/33vgsz7

More information about Public Housing is on page 4-30 of NLIHC's 2020 Advocates' Guide.

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

More information about Mainstream vouchers is on page 4-23 of NLIHC's 2020 Advocates' Guide.

HUD PIH Announces Additional Mainstream Vouchers and CARES Act Waivers

HUD's Office of Public and Indian Housing (PIH) posted <u>Notice PIH-2020-22</u> announcing an opportunity for public housing agencies (PHAs) to receive new Mainstream Vouchers. The Notice also provides three statutory and regulatory waivers for Mainstream Vouchers. The CARES Act authorizes PIH to offer \$150 million in Mainstream Voucher funding carried over from FY18 and FY19 appropriations in order to help PHAs prevent, prepare for, and respond to the coronavirus. The funding is available on a non-competitive basis. Mainstream Vouchers serve households that include non-elderly people with disabilities.

Any PHA that administers the Housing Choice Voucher (HCV) program is eligible for a Mainstream Voucher award. However, PIH suggests PHAs that received an award through the FY17 or FY19 Mainstream Voucher Notices of Funding Availability (NOFAs) should consider their remaining unutilized vouchers and the 30% increase they received through *Notice PIH-2020-09* (see Memo, 5/18) when deciding whether to apply for the additional Mainstream Vouchers. PIH might decide to not award additional Mainstream Vouchers to PHAs that have used fewer than 20% of the vouchers awarded to them through the FY17 NOFA. The notice recommends PHAs not currently administering Mainstream Vouchers to refer to *Notice PIH-2020-01* (see Memo, 2/3) for additional information about the program policies. The deadline to apply is December 31, 2020.

An application must provide a short description of the specific need for Mainstream Vouchers and how that need relates to a PHA's efforts to prevent, prepare for, or respond to the coronavirus. The maximum number of new Mainstream Vouchers that PIH will award is determined by the number of HCVs a PHA administers: 100 new Mainstream Vouchers for PHAs with more than 5,000 HCVs, 75 for PHAs with 1,000 to 4,999 HCVs, and 40 for PHAs with fewer than 1,000 HCVs.

The notice also provides three waivers specifically for these new Mainstream Vouchers.

A PHA may enter into an initial lease term of less than one year regardless of whether the shorter term is a prevailing market practice.

A PHA may establish screening requirements for people applying for a Mainstream Voucher that are distinct from the regular HCV screening requirements. However, at a minimum a PHA must comply with the statutory requirement to determine whether an applicant is subject to a lifetime sex offender registration requirement. This waiver is intended to help people transitioning out of institutional settings or emergency temporary housing to secure long-term housing in the midst of the pandemic.

A PHA may issue a Mainstream Voucher to someone before turning age 62 but who was not yet 63 on the date of their Mainstream voucher Housing Assistance Contract. Normally, to be eligible a person must be between 18 and 62 years of age. In the context of the pandemic, someone who is issued a Mainstream Voucher at age 61 might not be able to lease a home before their 62nd birthday.

These waivers may be used in addition to those provided in *Notice PIH-2020-13* (see Memo, 7/13).

If a PHA chooses to apply any of the waivers it is required to notify voucher households and owners of any impacts that the waiver and any alternative requirement may have on them by whatever means the PHA considers most effective as soon as practical. A PHA must ensure that the method of communication ensures effective communication with persons with disabilities, including those with vision, hearing, and other communication-related disabilities. Effective communication includes ensuring that information is provided in appropriate accessible formats as needed, such as Braille, audio, large type, assistive listening devices, and sign language interpreters, accessible website, and other accessible electronic communications. A PHA must also take reasonable steps to ensure meaningful access for persons with limited English proficiency.

Notice PIH-2020-22 is at: https://bit.ly/2ZKg5zE

More information about Mainstream Vouchers is on page 4-23 of NLIHC's 2020 Advocates' Guide.

HOME Program Extends Time to Qualify or Requalify as Urban Counties or Consortia

HUD's Office of Affordable Housing Programs (OAHP) issued a <u>Memorandum</u> extending to November 30, 2020 the deadline for local governments to qualify or requalify as an urban county or consortium of local

governments in order to receive a formula allocation in the next fiscal year from the HOME Investment Partnerships (HOME) program. The September 11 Memorandum explains that due to the coronavirus pandemic, local governments may have difficulty completing the process.

To exercise this statutory and regulatory waiver, a participating jurisdiction (PJ) must send an email to the Community Planning and Development (CPD) Division in the PJ's local HUD Field Office as well as to OHAP in Washington, DC. The email must document the specific conditions that justify the extension. Normally, urban counties, consortia, and metropolitan cities must qualify or requalify by the end of the prior fiscal year, which is September 30.

The Memorandum is at: https://bit.ly/2E6103E

More information about the HOME program is on page 5-5 of NLIHC's 2020 Advocates' Guide.

Coronavirus - Other

NLIHC Testifies at Washington State House Civil Rights and Judiciary Committee on the COVID-19 Housing Crisis

NLIHC President and CEO Diane Yentel testified on September 16 before the <u>Washington State House Civil</u> <u>Rights and Judiciary Committee</u> on the COVID-19 housing crisis. Yentel discussed national and Washington-specific data on housing and homelessness, racial disparities in housing, and the urgent need for congressional action to prevent the impending eviction crisis.

Committee Chair Christine Kilduff opened the hearing by calling attention to widespread concerns about an impending eviction 'tsunami' and foreclosure crisis in Washington state and across the country. In Diane's testimony, shediscussed the severe affordable housing and homelessness crisis we faced before the COVID-19 pandemic and subsequent economic fallout. She then shared NLIHC's research on the shortage of affordable and available homes and the immense cost burdens facing low-income renters in Washington and across the country. When Representative Brad Klippert asked about long-term solutions to the housing crisis, Diane highlighted the need for federal supply-side and demand-side solutions: "When it comes to extremely low-income renters, the private market on its own cannot build and maintain homes that are affordable to them."

Diane discussed the disproportionate impact of the COVID-19 job losses and recession on people of color. She shared research demonstrating Black renters are disproportionately rent-burdened and at risk of eviction in Washington and across the United States and noted that while the current crises have heightened the threat of eviction for Black and brown renters, it is not new. Decades of racist housing policies have created tremendous racial disparities in housing and homelessness. "We have an obligation to center racial equity in our response to the housing needs created by COVID-19," said Diane. "We must ensure not only that we do not worsen or reinforce racial inequities, but that we utilize neousing and homelessness resources to reverse and correct disparities."

Diane spoke about housing and homelessness resources and protections enacted at the federal, state, and local levels, including the eviction moratoriums and rental assistance programs in Washington state. She discussed the Centers for Disease Control and Prevention (CDC) eviction moratorium, noting that while the federal moratorium postpones evictions, it does not prevent them. The impending eviction crisis is predictable and preventable, but it requires congressional action. Diane outlined the solutions to stemming the tide of evictions and ensuring housing stability before and after the pandemic. When Representative Alex Ybarra asked how policymakers can assist landlords suffering from a loss of rental income, Diane reiterated the urgent need for

emergency rental assistance to support low-income renters and landlords and protect our affordable rental housing stock.

Watch a recording of the hearing at: https://www.tvw.org/watch/?eventID=2020091006

Recording Available of NLIHC's September 14 National Call on "Coronavirus, Disasters, Housing, and Homelessness"

During the most recent <u>national call on coronavirus</u>, <u>disasters</u>, <u>housing</u>, <u>and homelessness</u>, experts discussed the federal response to the latest natural disasters. Shannon Singleton from Oregon <u>Governor Kate Brown</u>'s office, Alison Eisinger of the <u>Seattle/King County Coalition on Homelessness</u>, Seana O'Shaughnessy of the <u>Community Housing Improvement Program</u> in California, Margot Kushel from <u>Benioff Homelessness</u> and <u>Housing Initiatives</u> at University of California San Francisco, and Alfredo Cruz from <u>HousingLOUISIANA</u> provided field updates.

NLIHC's Diane Yentel and Noah Patton shared updates on FEMA's response to the wildfires in California, Oregon, and Washington state and Hurricane Laura in Louisiana, and shared NLIHC's letter to FEMA
Administrator Peter Gaynor. The letter urges Administrator Gaynor to immediately approve state requests to activate all available programs and resources to assist with response and recovery, including the Disaster Housing Assistance Program to provide longer-term direct rental assistance and case management services to people experiencing homelessness and the lowest-income survivors. NLIHC published a factsheet on using FEMA funding for non-congregate shelter in response to the wildfires and pandemic.

Sarah Saadian of NLIHC and Chrishelle Palay of the <u>Houston Organization Movement for Equity (HOME)</u>

<u>Coalition</u> provided an overview of the Disaster Housing Recovery Coalition's report "Fixing America's Broken Disaster Recovery System, Part I: <u>Barriers to a Complete and Equitable Recovery</u>" and "Part II: <u>Policy Framework Reform Recommendations</u>." NLIHC's Sarah Saadian gave an update on a COVID-19 Congressional relief bill and disaster supplemental bill.

NLIHC hosts national calls on Coronavirus, Disasters, Housing, and Homelessness every week. On today's call, we will be joined by Senator Brian Schatz (D-HI). Register for today's call (Monday, September 21 at 2:30 pm ET) at: https://tinyurl.com/ru73qan

Watch a recording of the September 14 call at: tinyurl.com/y2jb5jzu

Access presentation slides at: tinyurl.com/yxhel3d4

Additional Coronavirus Updates - September 21, 2020

National Updates

Advocacy

The NLIHC-led Disaster Housing Recovery Coalition continues to advocate a broad array of resources and protections, including emergency rental assistance and eviction prevention assistance, a national moratorium on evictions and foreclosures, and emergency funds for homelessness service providers, housing authorities, and housing providers, among other recommendations. For more information, see DHRC's <u>full list of</u> recommendations.

NLIHC Vice President of Public Policy Sarah Saadian and Gillian Branstetter of the National Women's Law Center published an <u>op-ed in the *Appeal*</u> about the Trump administration's efforts to enact a rule change that would allow homeless shelters to discriminate on the basis of gender identity or expression. "The timing of this proposed rollback is especially egregious, as COVID-19 is continuing to wreak havoc on the nation's health and economic systems," the authors state. "If trans people cannot access shelter and services, it will become much harder for them to get the resources they need to stay safe and socially distance during this public health emergency."

Reporting

<u>Yahoo! Money</u> reports on how quickly rental assistance programs are running out of funding, citing NLIHC's research on rental assistance. NLIHC President and CEO Diane Yentel discussed the need for at least \$100 billion in rental assistance in addition to the federal eviction moratorium.

<u>Marketplace</u> outlines what renters need to know about the CDC eviction moratorium. NLIHC Vice President of Public Policy Sarah Saadian spoke about the CDC declaration form and why rental assistance is needed to keep millions of renters housed after the moratorium is lifted.

<u>Bloomberg</u> reports eviction filings by corporate landlords surged after the CDC enacted its recent moratorium. Institutional landlords filed more than 900 eviction cases across eight metropolitan areas from September 2 to September 8, according to the <u>Private Equity Stakeholder Project</u>. The increase in evictions highlights key challenges to implementing the moratorium.

A *Popular Information* investigation reveals <u>62 corporate landlords</u> who have received taxpayer bailouts are pursuing evictions despite the federal moratorium. Landlords are trying to exploit the fact the moratorium is not self-executing.

<u>Bloomberg</u> reports that in many cities, landlords are filing far fewer eviction filings since the CDC imposed a federal moratorium on September 4. "New filings did drop in all sites, in some cases dramatically," says Peter Hepburn of Princeton University's Eviction Lab. "With that being said, we're still seeing a larger number of new filings in several cities." Hepburn points to the significant variation in how the federal moratorium is being implemented.

The <u>New York Times</u> reports that interpretations of the CDC eviction moratorium vary state to state, and even judge to judge. Housing advocates and legal aid lawyers are working to inform tenants of their rights under the moratorium and discussing the need for uniform enforcement of the federal order.

<u>Axios</u> spoke to Matthew Desmond, Pulitzer Prize-winning author and professor who leads Princeton University's Eviction Lab, about the CDC eviction moratorium. "[F]rom a tenant's point of view, this eviction moratorium is a giant reprieve. But it doesn't solve their problem, which is, 'What am I going to do when my bill comes due?" said Desmond.

<u>BeLatina</u> reports on the disproportionate impact of the pandemic and its economic fallout on communities of color. As federal COVID-19 assistance becomes scarce, underserved communities fear losing their homes.

A <u>Washington Post</u> op-ed urges Congress to take immediate action to address the COVID-19 economic crisis by prioritizing robust rental assistance, federal supplement unemployment insurance, food aid, and other critical resources included in the "HEROES Act."

<u>NPR Morning Edition</u> reports that despite the federal ban, many renters are still getting evicted. A reporter for *Houston Public Media* found that of the 100 eviction cases they observed, only one renter was able to use the CDC order to block their eviction.

<u>Vice</u> reports that landlords are still trying to evict tenants despite the federal eviction moratorium. Housing experts warn that varied interpretations of the order and inconsistent applications will create widespread confusion among property owners and renters.

The <u>National League of Cities</u> discusses the impact of the looming eviction crisis on school-age youth. The CDC moratorium has delayed but not alleviated the impending eviction cliff.

State and Local News

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

Alaska

<u>AlaskaLawHelp.org</u> has recently updated self-help information regarding COVID-19, evictions, and housing rights in Alaska. There is a new FAQ about evictions during the COVID-19 pandemic on the <u>Alaska Court</u> System website.

Arizona

A new study found that <u>Arizona has one of the highest eviction</u> and foreclosure rates in the country. People on fixed incomes and those without health insurance were at high risk for losing their homes. "The pandemic is exacerbating all of these vulnerabilities that already exist," said Lora Phillips, a research with Arizona State University.

Arkansas

<u>KNWA</u> reports court data indicate evictions in Arkansas have increased by 40% from July. Rental assistance is needed to prevent a wave of evictions when the CDC moratorium expires, and Arkansas' rental assistance is insufficient to meet the overwhelming need for aid. The article cites NLIHC President and CEO <u>Diane Yentel's tweet</u> about growing evidence that corporate landlords are trying to rush evictions through the courts before tenants learn about their rights under the federal moratorium.

California

Governor Gavin Newsom announced on September 16 nearly \$76.5 million in Project Homekey funds will be awarded to seven local jurisdictions for 10 projects totaling 579 units.

San Jose and Contra Costa County are among the first to be <u>awarded Project Homekey funds</u>. Kern County was awarded <u>nearly \$15 million from Project Homekey</u> to acquire four sites totaling 151 units for permanent supportive housing. San Jose and Contra Costa County were also <u>awarded Project Homekey funds</u>. View the complete list of the first round of awards <u>here</u>.

The California Department of Housing and Urban Development is amending the NOFA for the Community Development Block Grant Coronavirus (CDBG-CV1) Response Round 1 (CDBG-CV1) to <u>extend the application deadline</u> for jurisdictions contemplating the use of federal funds for properties purchased with Project Homekey funds from September 21, 2020 to February 1, 2021.

City officials in the Bay Area promised to stop sweeping homeless encampments during the pandemic, but some cities, including San Jose, Oakland, and San Francisco, have <u>repeatedly dismantled camps</u>.

California state housing officials released an <u>interactive website</u> for tenants and landlords to understand their rights under the new coronavirus anti-eviction rules enacted in the <u>Tenant Relief Act of 2020</u>.

Florida

The <u>Orlando Sentinel</u> reports the final families of the Star Motel in Kissimmee—with no power, running water, or functional sewer system -- are being moved out of the motel this week by Osceola County and local nonprofits. The Hope Center received \$50,000 from the CARES Act to move these individuals into safe, sanitary, and decent housing, primarily into hotel rooms throughout Osceola County.

Hawaii

Governor David Ige <u>announced</u> on September 8 the launch of the State of Hawaii <u>Rent Relief and Housing Assistance Program</u>. The \$100 million rent relief program is funded through the CARES Act.

Illinois

The <u>Chicago Tribune</u> reports that despite the federal moratorium, renters are still being pushed out of their homes with notices on doors and threats of lockouts.

<u>Fox Illinois</u> reports on the CDC's eviction moratorium, highlighting NLIHC's FAQ sheet and resources to help inform tenants about their rights under the moratorium and what steps they must take to be protected. "It provides essential protection for many struggling renters, but it doesn't take effect automatically," said NLIHC's Diane Yentel about the federal moratorium.

Indiana

<u>Monroe County judges and attorneys</u> are concerned that the CDC moratorium will not prevent evictions and are scrambling to determine how the federal ban applies locally.

Maine

The <u>Bangor Daily News</u> editorial board writes that although the federal eviction moratorium is helpful, there remains a significant need for rental assistance. Greg Payne, director of the Maine Affordable Housing Coalition, an NLIHC state partner, refers to the moratorium as "half a solution."

Maryland

Maryland Assistant Attorney General Karen Straughn referred to the CDC moratorium as "very limited," warning tenants that they are <u>not automatically protected</u> by the order. Representative Jamie Raskin (D-MD) said the order is simply "kicking the can down the road" since tenants will still owe back rent and called on the Senate to pass the \$100 billion in rental assistance included in the HEROES Act.

An op-ed in the <u>Baltimore Sun</u> discusses why the CDC eviction moratorium is not enough to prevent evictions in Maryland. The authors examine why Maryland Judiciary's guidance on the federal ban will limit its effectiveness and outline policy solutions to address the looming crisis.

Massachusetts

The <u>Boston Herald</u> reports that scarce jobs, childcare, and housing opportunities in Boston due to the COVID-19 pandemic are creating insurmountable barriers for families experiencing homelessness. Service providers warn that the number of people experiencing homelessness will continue to increase.

Minnesota

Minnesota's \$100 million COVID-19 Housing Assistance Program launched on August 24 and is currently accepting applications. Learn more about the program here.

Nevada

According to the *Nevada Current*, legal aid groups in Nevada report that some landlords and property managers are defying eviction protections and still attempting to evict people. The policy director for the Nevada Coalition of Legal Service Providers says some landlords have been attempting to use no-cause eviction notices to work around the moratorium.

Home Means Nevada, part of Nevada's Division of Business and Industry that runs programs to keep people stably housed, issued a <u>FAQ flyer</u> about the CDC eviction moratorium. The CDC moratorium expands on tenant protections that were included in <u>Governor Steve Sisolak's order</u>.

New Mexico

Saranam, an Albuquerque <u>nonprofit working to end family homelessness</u>, is bringing 10 new families, including 21 children, into its program. Saranam provides fully furnished apartments for families and additional resources, such as vocational training, further education, or life skills. The pandemic serves as a reminder that a job and steady income is critical to keeping families from becoming homeless, says the director of the program.

New Jersey

Two nonprofits have received grants totaling \$2.35 million from the New Jersey Pandemic Relief Fund to provide legal representation and housing counseling to renters facing the threat of eviction. Many renters are unaware of their rights, leaving them more vulnerable to eviction. Advocates hope these grants will prevent a looming eviction crisis by helping at-risk tenants understand their rights and navigate the complex legal system.

New York

The <u>NYU News</u> editorial board writes that Mayor Bill de Blasio's decision to evict residents who are homeless from a local hotel after Upper West Side NIMBYs threatened to sue the city endangers public health and demonstrates the city's hostility toward people experiencing homelessness.

<u>New York Daily News</u> reports the city's Department of Homeless Services sent a letter to residents at the Harmonia shelter, a Manhattan homeless shelter for those with special needs, a week after many of them were ordered to leave the facility they have called home for years. The letter did not provide information on the residents' futures. "We appreciate that the city has finally begun to communicate directly with our clients," said Josh Goldfein of the Legal Aid Society. "The distressing uncertainty they are currently experiencing will not be resolved until the mayor renounces his rushed shelter shuffle plan and offers a real route to permanent housing."

Dozens of people gathered outside the Lucerne hotel and marched to Carl Shurz Park to <u>protest Mayor Bill de Blasio's decision</u> to displace the families at the Harmonia shelter to make space for the 300 men temporarily residing at the Upper West Side hotel.

A nurse practitioner with the Center for Urban Community Services writes in an op-ed in <u>City Limits</u> that providing non-congregate shelter for individuals experiencing homelessness in hotels amid the pandemic is a life-saving practice.

North Carolina

Pisgah Legal Services, a nonprofit that provides free, civil legal aid in Western North Carolina, told the <u>Citizen</u> <u>Times</u> the CDC moratorium is a "welcome step forward," but it will not solve the eviction crisis.

Ohio

A homeless <u>shelter in Butler County</u> that has operated for 18 years will not open this year, causing concern among advocates that this will further strain the overstretched shelter system.

Oklahoma

The <u>Tulsa Housing Authority</u> launched a \$20 million Emergency Rental Assistance Program, funded through the CARES Act, in late August. <u>More than 4,400 Tulsa households</u> have applied for more than \$6.7 million in rent assistance.

Pennsylvania

An op-ed in the <u>Ambler Gazette</u> calls on Congress and the White House to enact a robust COVID-19 relief bill that includes \$100 billion in rental assistance.

Texas

<u>Houston Public Media</u> reviewed approximately 100 cases heard in Harris County during the first week of the CDC eviction moratorium and found that only one of those cases was halted by the federal order.

An op-ed in the <u>Brownwood Bulletin</u> outlines why the city of Austin cannot alone protect renters from eviction. Federal rent relief is needed to prevent a rise in homelessness when the CDC moratorium expires. The authors urge Austinites to call their senators and tell them to pass the HEROES Act, which includes \$100 billion in rental assistance and other critical housing provisions and protections.

Houston Mayor Sylvester Turner <u>announced</u> on September 11 that the city would pull out of a joint COVID-19 housing stability task force and instead rely on the City Council Committee on Housing and Community Affairs to continue its work. News of the <u>task force's dissolution</u> had not been shared with its members, who were caught off guard by the announcement.

Utah

Weber County officials are concerned about a potential wave of evictions after the CDC eviction moratorium expires January 1, 2021.

Washington

Several Seattle landlords have filed <u>lawsuits against eviction moratoriums</u> enacted by the city and state of Washington. Governor Jay Inslee extended a <u>statewide moratorium</u> on residential evictions through October 15, and Mayor Jenny Durkan extended an <u>order</u> from March prohibiting Seattle landlords from evicting residents through December 31.

West Virginia

Legal Aid of <u>West Virginia</u> reports seeing a dramatic increase in the number of housing cases this year compared to last year, and the Kanawha Valley Collective, an organization that seeks to prevent homelessness, has been receiving calls about eviction daily.

Guidance

Department of Housing and Urban Development

COVID-19 Homeless System Response: ESG-CV Quarterly Reporting Calendar

Suspension and Waiver of the HOME Program Consortium Qualification Deadline in Response to COVID-19 Pandemic – September 11

Additional Disaster Housing Recovery Updates - September 21, 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.

Wildfires in the West

The U.S. Department of Agriculture (USDA) on September 16 <u>announced</u> the availability of assistance for residents and agricultural producers affected by the recent wildfires.

California (DR-4558-CA):

Federal Response

The major disaster declaration for California wildfires has been <u>amended</u> to provide more federal assistance to affected areas via FEMA's Public Assistance (PA) program.

Reporting

The <u>Desert Sun</u> reports farmworker groups have said workers have received virtually no N95 masks, but state and agriculture groups allege they have distributed millions.

<u>Democracy Now</u> spoke to Estella Cisneros, legal director of the agriculture worker program for California Legal Assistance, about the "triple threat" of the pandemic, wildfires, and heatwave undocumented farmworkers face. "Farmworkers have continued to work during this whole time, despite fears of contracting COVID-19 in the workplace, despite fears of getting heat stress while they're at work, and now despite fears of the dangers that wildfire smoke brings," says Cisneros.

<u>Global Citizen</u> discusses the dangers facing the more than 150,000 people who are homeless in California amid the wildfires and ongoing pandemic.

Oregon (DR-4562-OR):

Federal Response

The U.S. Department of Housing and Urban Development (HUD) announced on September 17 <u>federal disaster assistance for Oregon</u> to support homeowners and low-income renters displaced from their homes in areas affected by wildfires.

FEMA on September 15 <u>announced</u> President Trump approved a major disaster declaration for Oregon. Individual Assistance is available to individuals in eight counties. Emergency protective measures, including direct federal assistance through FEMA's Public Assistance program, is available for 20 counties. Federal funding is available on a cost-sharing basis for hazard mitigation measures statewide.

The Oregon delegation sent a <u>letter to FEMA</u> Administrator Peter Gaynor on September 12, urging the agency to make available the greatest range of assistance programs requested by Governor Kate Brown and waive cost-share requirements in response to the wildfires.

Reporting

The <u>Portland Business Journal</u> reports on concerns that the challenges facing people who are homeless – including the more than 2,000 people in Multnomah County who live outdoors – will escalate, even after the wildfire smoke dissipates. "I worry that we will end up with a humanitarian crisis this winter with the homeless

considerably beyond what we have seen in the past because of this series of crises, the limitations on funding, and conflicting priorities in homeless policy," said the executive director of the Mid-Willamette Valley Community Action Agency in Salem.

<u>Street Roots</u> reports on the health risks facing people experiencing homelessness in Portland amidst the toxic air and difficulty accessing resources. Advocates fear that long hold times for people contacting the 211 line are hindering access to shelters and resources for unsheltered individuals seeking assistance.

The <u>Statesman Journal</u> reports on the hazardous smoke conditions facing the more than 1,000 unsheltered individuals in Marion and Polk counties. Advocates in Salem are taking steps to protect unsheltered individuals amid the wildfires and ongoing pandemic.

<u>USA Today</u> reports on the wildfires that have devastated entire neighborhoods and communities across Oregon. Many of the destroyed homes were mobile homes or RVs housing some of the area's lowest-income renters.

The <u>Register-Guard</u> reports on efforts by nonprofits and advocates to support unsheltered individuals in the Eugene area amid the wildfires and hazardous air conditions.

Local Resources

Resources are available from Oregon Law Help (translated into Spanish).

The Lebanon Express compiled a <u>list of wildfire assistance resources</u>.

Hurricane Sally

President Trump approved emergency declarations for <u>Alabama</u>, <u>Florida</u>, <u>Louisiana</u>, and <u>Mississippi</u> in response to Hurricane Sally.

Alabama (EM-3545-AL):

Federal Response

FEMA <u>announced</u> on September 15 President Trump approved <u>Alabama's emergency declaration</u> in response to Hurricane Sally.

Florida (EM-3546-FL):

Federal Response

FEMA<u>announced</u> on September 16 President Trump approved <u>Florida's emergency declaration</u>. Emergency protective measures (Category B), including direct federal assistance under the Public Assistance program, have been approved for seven counties. Public Assistance (Category B) emergency protective measures, limited to direct federal assistance, is approved for six counties.

Louisiana (EM-3543-LA):

Federal Response

Louisiana Governor John Bel Edwards <u>declared a state of emergency</u> on September 12 and <u>requested a Federal Declaration of Emergency</u> in advance of Tropical Storm Sally on September 13. President Trump <u>approved</u> Louisiana's emergency declaration on September 14.

Reporting

In response to a question from the <u>Lens</u> about New Orleans' plan for housing the unsheltered population during Hurricane Sally, Mayor LaToya Cantrell said the city has enough shelter beds for anyone who needs one. The city has reported an increase in people experiencing homelessness in recent weeks.

Mississippi:

Federal Response

President Trump approved an emergency declaration for Mississippi ahead of Hurricane Sally.

Hurricane Laura

Louisiana:

Federal Response

FEMA approved three additional Louisiana parishes for Individual Assistance (IA). Homeowners and renters in Caddo, La Salle, and St. Landry Parishes may apply for federal disaster assistance for uninsured and underinsured damage and losses from Hurricane Laura.

Reporting

The <u>Associated Press</u> reports nearly 200 families forced from their homes when Hurricane Laura struck Louisiana are now facing illegal threats of eviction.

General Resources & Events

The <u>Sierra Club</u> examines the impact of natural disasters on people living with disabilities. The unfolding eviction crisis could leave millions of people with disabilities homeless amid the ongoing public health crisis and increasingly severe natural disasters. Inclusivity experts, disability advocates, and individuals with disabilities are calling attention to our country's systemic failure to address the needs of people with disabilities in disaster preparedness and response.

Congress

NLIHC Testifies at Senate Budget Committee Roundtable on Federal Housing Assistance Programs

NLIHC President and CEO Diane Yentel testified on September 16 before the Senate Budget Committee's roundtable on Examining Federal Housing Assistance Programs. In her testimony, Diane addressed the need for deeply affordable housing, the declining federal resources, how COVID-19 exacerbated the housing crisis and created an acute eviction crisis, how investments can alleviate the underlying affordable housing crisis, the need for increased federal investments in affordable housing, and the duplication and consolidation of federal housing programs.

Diane discussed how the affordable housing crisis, which disproportionately impacts communities of color, causes many tenants to <u>spend over 30% of their income</u> on rent and forgo other necessities, like nutritious food or medical care. She also explained how the housing crisis is being exacerbated by the drastic increase in <u>rent</u> and <u>comparably low increase wages</u>.

The COVID-19 economic recession has only exacerbated the housing crisis. Federal, state, and local eviction moratoriums provided important protections for some renters, but they are expiring rapidly and there will be a tsunami of evictions once they end. Diane urged Congress to enact legislation that includes NLIHC top priorities: a national, uniform moratorium on all evictions for nonpayment of rent; at least \$100 billion in emergency rental assistance through the "Emergency Rental Assistance and Rental Market Stabilization Act" and housing vouchers; and \$11.5 billion to help prevent and respond to outbreaks among people experiencing homelessness.

In order to end homelessness and poverty, Diane urged Congress to significantly expand investments in affordable housing for America's lowest-income and most marginalized households. NLIHC's Opportunity Starts at Home campaign has identified three long-term policy strategies for Congress: dramatically expanding rental assistance, significantly expanding the supply of housing affordable to the lowest-income renters and providing resources to preserve existing affordable housing stock, and creating a new national program that provides temporary financial assistance to help cover rent for households experiencing unexpected economic shocks.

Diane noted that investing in affordable housing solutions, like the national Housing Trust Fund, rental assistance, public housing, and rural and tribal housing, improves lives and saves the federal government money. Housing is linked to higher <u>educational achievement</u>, improved <u>health outcomes</u>, <u>racial equity</u>, <u>economic mobility</u> and productivity, decreased <u>food insecurity</u>, improved outcomes for <u>reintegration after incarceration</u>, and decreased rates of veteran homelessness.

When Chairman Mike Enzi asked about the consolidation of federal programs, Diane responded that "scarce federal resources should be targeted towards those with the greatest needs. When it comes to housing, it is very clear the greatest needs exist among the lowest-income people – extremely low-income people and people experiencing homelessness. So, the more we can realign federal housing programs to meet the needs of those low-income renters, the better the federal dollars will be used." Diane cited the mortgage interest deduction, three-quarters of which helped higher-income people become homeowners, as an example of poor alignment.

Read Diane Yentel's testimony here.

Watch a recording of the committee's roundtable here.

HUD

HUD PIH Posts Guidance on Using Proceeds from Disposition of Public Housing or Voluntary Conversion to Vouchers

HUD's Office of Public and Indian Housing (PIH) posted <u>Notice PIH 2020-23</u> providing guidance to public housing agencies (PHAs) about the requirements for obtaining approval to use proceeds from disposition of public housing or voluntary conversion to Housing Choice Vouchers (HCVs). Disposition generally involves selling public housing but can also include providing a ground lease of public housing property or transferring public housing. Residents and advocates should be aware of how the asset of public housing will be used after disposition or conversion to vouchers, given HUD's emphasis on public housing repositioning (see *Memo* 11/19/18).

Section 18 of the "Housing Act" allows PHAs to apply to HUD for approval to dispose of public housing, as well as demolish it. The notice only applies to disposition. Section 22 of the "Housing Act" allows PHAs to voluntarily convert public housing to vouchers. Disposition, conversion to vouchers, demolition, and conversion

under the Rental Assistance Demonstration (RAD) to project-based vouchers (PBVs) or project-based rental assistance (PBRA) are all possible ways to "reposition" public housing, which HUD is actively encouraging.

When a PHA obtains HUD approval to dispose of or convert public housing, it must use "net proceeds" that result to provide low-income housing or to benefit the PHA's residents. Net proceeds may also be used as leverage to develop commercial enterprises on the public housing site to serve resident needs. Low-income housing includes public housing, PBV, and PBRA units.

To obtain HUD approval, a PHA must submit an application to the Special Applications Center (SAC). First, PHAs must actively consult with residents and resident groups, local government officials, and the public through the Annual PHA Plan process. Consultation must describe how the PHA proposes to use the net proceeds. PHAs must use means of communication effective for people with disabilities and limited English proficiency.

PHAs may use gross proceeds to pay for various resident relocation costs such as: counseling services, including mobility counseling; moving expenses, including housing search costs; application fees; security and/or utility deposits; and costs of any necessary reasonable accommodations under Section 504 of the Rehabilitation Act.

The notice lists six eligible uses of net proceeds:

- 1. Modernization and development of public housing using the proceeds at Capital Funds.
- 2. Building or rehabilitating housing as PBV housing or bringing existing housing under PBV. When building or rehabilitating housing for PBV, proceeds may be used for property acquisition, hard construction or rehabilitation costs, and funding reserve accounts, among other costs. When used for existing housing, proceeds may be used for property acquisition and minor repairs and upgrades.

If an application to SAC is for disposition, the application must give a brief description of the proposed use of the proceeds. If an application is for voluntary conversion to vouchers, the application must describe the future use of the property, including any planned disposition.

An application must indicate whether the proceeds will be used for newly constructed/rehabilitated housing or for existing housing, the amount of the proceeds it will use, and whether the proceeds will be in the form of cash or a loan. A PHA must show that it has plans to acquire and develop the housing and attach PBV to it. A PHA must also provide a brief description of the PBV project, including total number of units, number of PBV units, number of units designated accessible mobility units, designated accessible sensory units, and units with accessibility features. Other PBV-related requirements include: whether the PHA included the PBV units in its Annual PHA Plan, the name of the owner of the project and the ownership structure, and how long the property will be operated as a PBV project (whether the PHA plans to extend the PBV contract beyond the initial 20-year contract).

- 3. PHAs may use proceeds for eligible uses of public housing Operating Funds.
- 4. PHAs may use proceeds as a source of capital to support RAD conversions, including development costs, rehabilitation costs, or other related transactional costs.
- 5. PHAs may use proceeds as leverage to develop commercial enterprises on the public housing site that serve resident needs.
- 6. PHAs may use proceeds to increase the supply, availability, and use of low-income housing. For example, for HCV and PBV, PHAs may use proceeds to cover administrative expenses and other

activities, such as: providing households with the cost of application fees and security and utility deposits; providing housing search assistance, including mobility counselling; identifying areas with low-poverty and without racial or ethnic population concentration; implementing Small Area Fair Market Rents (SAFMRs); and undertaking efforts to increase HCV effectiveness in serving people experiencing homelessness, people with disabilities, and other vulnerable populations.

Notice PIH 2020-23 is at: https://bit.ly/2ZunLWC

More information about Section 18 disposition, Section 22 voluntary conversion to vouchers, and HUD's repositioning effort is on <u>page 4-50</u> of NLIHC's *2020 Advocates' Guide*, and on NLIHC's <u>public housing</u> <u>webpage</u> where there is also information about RAD, as well as on <u>page 4-39</u> of NLIHC's *2020 Advocates' Guide*.

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

More information about the PHA Plan process is on page 7-61 of NLIHC's 2020 Advocates' Guide.

Opportunity Starts at Home

Majority of Republican Voters Support Emergency Rental Assistance, Homeless Assistance, and Eviction Moratorium

Earlier this summer, the <u>Opportunity Starts at Home</u> multisector affordable homes campaign commissioned a national public opinion <u>poll</u> which revealed that majorities of Republicans and conservative Republicans support emergency rental assistance, homeless assistance, and eviction moratorium during the COVID-19 pandemic. Eighty-seven percent of Republicans and 84% of conservative Republicans favor providing emergency rental assistance for people who are struggling to afford the rent and are at serious risk of eviction as a result of the coronavirus outbreak. Eighty percent of Republicans and 77% of conservative Republicans favor expanding funding for homeless assistance programs that minimize the number of people living in large shelters by providing them with alternative individual spaces for isolation and self-quarantine. Eighty-two percent of Republicans and 78% of conservative Republicans favor enacting a uniform, nationwide policy that stops all evictions during the coronavirus outbreak.

These results stand in stark contrast to the ongoing inaction in Congress. The national opinion poll, released in June, assessed the extent to which the public is concerned about housing stability during the COVID-19 outbreak and whether they expect action from elected officials. The full disaggregated results of the poll are available to view on the campaign's website. To access the full findings, click here.

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

Our Homes, Our Votes: 2020

National Voter Registration Day is Tomorrow, September 22!

NLIHC's *Our Homes, Our Votes* 2020 is committed to strengthening our democracy by registering low-income voters on September 22, National Voter Registration Day. Celebrate and do your part in the community by

organizing a voter registration drive in person or online. Last year, the National Voter Registration Day effort registered almost half a million voters and had more than 2.5 million social media impressions. Even with this year's challenges, our goal is to get more low-income renters registered to vote. National Voter Registration Day relies heavily on partnerships with state and local organizations.

NLIHC is a proud partner of National Voter Registration Day and provides tools and resources on voter registration and renter engagement through the <u>Our Homes, Our Votes: 2020 project</u>. You can also do your part by making sure everyone you know is registered to vote and share your events on social media. Be sure to use our hashtag: #OurhomesOurVotes2020

Court Issues Major Setback for Voting Rights in Florida

A Federal Appeals Court dealt a significant blow to Florida's successful referendum to restore the vote to citizens convicted of felonies. This is a major setback for voting rights and will impede efforts to help formerly incarcerated individuals register in time for the 2020 election.

Many states, including Florida, have a long history of taking away the right to vote from people convicted of felonies that has disproportionally led the disenfranchisement of Black individuals. Recently, several states have made progress in restoring rights to formerly incarcerated individuals. In Florida, 65% of the electorate approved a 2018 state constitution amendment to restore voting rights to all people convicted of felonies who have completed their sentences. This was a major victory for voting rights and an important step towards mitigating the damage caused by these <u>racists policies</u>.

The following year Florida Gov. Ron DeSantis (R) signed into law a bill that requires that Florida residents with felony records pay outstanding court debt before their voting rights are reinstated and they can register to vote. These debts include restitution, fines, and other fees that Florida imposes upon people who go through the criminal justice system. The fees can be large, and the vast majority go unpaid.

A group of individuals who had otherwise served out their sentences but had significant unpaid court debt challenged the rule. Unable to pay these fees and denied the right to vote, lawyers for these individuals argued that they are impacted by a modern-day poll tax. They asked a federal court to strike down the payment requirement on constitutional grounds.

The Federal Appeals Court ruled that before they can register to vote, individuals convicted of felonies must pay all outstanding court fines and fees. The <u>ACLU</u> estimates that this ruling impacts about 774,000 felons in Florida with outstanding court debt who may now be unable to register to vote in the upcoming 2020 election.

Research

Research Finds Housing Assistance Provides Housing Stabilization and Economic Growth to Low-Income Households

A report from the Terner Center for Housing Innovation at UC Berkeley, "Recession and Recovery: The Critical Role of Housing Assistance in Promoting Economic Security for Low-Income Households," examines how affordable housing influences economic mobility. The report finds that the length of a household's tenure in subsidized housing is positively associated with increases in household income over time. Employed residents living in subsidized housing saw household incomes rise 20% in real terms between 2004 and 2019. Almost all income gains, however, went to households making more than \$40,000 per year. The report

documents evidence that very low-income workers, seniors, and people with disabilities need greater subsidies than the Low-Income Housing Tax Credit (LIHTC) program can provide.

The authors examined longitudinal data on California families who moved into subsidized housing managed by Eden Housing, a nonprofit housing developer, between 2003 and 2019. The study sample included 9,864 households: 6,405 in LIHTC units, 1,856 in HUD and rural development subsidy programs, and 1,603 in LIHTC units that also received other HUD subsidies. HUD and rural development subsidies include the Housing Choice Voucher program, the HOME Investment Partnerships Program, project-based Section 8, and the USDA Rural Development program.

The residents in LIHTC units without additional subsidies had higher incomes: the average household income for all residents in LIHTC units was \$35,873, compared to \$15,785 for households just receiving HUD subsidies and \$17,866 for households receiving multiple subsidies. Residents living in HUD-subsidized units are older, have fewer household members, and are more likely to have a disability. Sixty-nine percent of households in LIHTC units are employed, compared to 16% of those living in a HUD-subsidized unit and 23% of those receiving multiple subsidies.

Employed residents in LIHTC units had significantly higher incomes than those living in HUD-subsidized units. The average income of employed households moving into LIHTC units was \$40,458, while the average for employed households moving into other HUD-subsidized units was \$26,200. Retired households and households receiving Supplemental Security Income (SSI) in LIHTC units had higher incomes than counterparts in HUD-subsidized units. The authors infer that LIHTC rents are often too high to be affordable to households earning less than 50% of the area median income.

The Great Recession had depressed incomes among employed households in Eden housing, but California's subsequent economic expansion led to significant household income growth for all households with at least one employed adult. Average LIHTC incomes rose from \$41,649 in 2014 to \$56,275 in 2019. The rise in average income is not just a byproduct of households with higher incomes moving into subsidized housing, as the average income at move-in in recent years has been lower than previous cohorts. Rather, the stability offered by housing assistance may play a role in the economic advancement of these households. All racial and ethnic groups saw income gains over time, though Black residents continue to have the lowest household incomes on average. Even though household incomes grew for these households, only 4% of residents who listed a reason for moving out when leaving Eden's housing indicated they were able to afford a home on the private market—so higher incomes did not translate into broad access to unsubsidized homes.

The report finds that income growth has been flat for households earning less than \$40,000. For households with incomes less than \$25,000, incomes declined during the Great Recession and never recovered. Lower-income workers also experienced significant income volatility. Between 2010 and 2013, more than 35% of households living in Eden properties experienced a year-over-year decline of more than 10% of their incomes, and one quarter experienced a drop of more than 30%.

Using regression analysis, the authors found that larger households, households with more employed adults, households with older household heads, households in LIHTC properties, and households who had been in subsidized housing longer have larger household incomes. The subsidy type is not associated with whether a household's income increases over time, but the researchers did find that length of tenure in subsidized housing is associated with the likelihood that a household's income increases over time.

The authors posit that affordable and stable housing provides a platform for economic mobility, arguing that the evidence of income volatility shows the need for expanded access to rental subsidies, more targeted programs to serve extremely low-income households, more private-market housing affordable to households earning between 80% and 120% of AMI, and policies that raise wages at the lower end of the labor market.

Despite Record Low Poverty Rate in 2019, Inequalities Persist

The Census Bureau released its annual national-level income and poverty statistics in <u>Income and Poverty in the United States: 2019</u> and <u>The Supplemental Poverty Measure: 2019</u>. Between 2018 and 2019, poverty continued to decrease, while median household income and earnings increased. The 2019 poverty rate of 10.5% was the lowest estimate ever reported, down 1.3 percentage points from 2018. Despite this progress, significant disparities still existed across racial and ethnic groups, by household type, and by sex. Because these reports estimate rates for 2019, the effect of COVID-19 on poverty and income is not captured.

The reports present estimates based on the *Current Population Survey Annual Social and Economic Supplements* (CPS ASEC), a household-level survey that collects employment, income, and health insurance data from residents of all 50 states and the District of Columbia. The 2019 sample was comprised of approximately 91,500 addresses.

Household median income increased from \$64,324 to \$68,703 between 2018 and 2019, and the number of people with earnings increased by 2.2 million. Median income increased for all demographic subgroups, though income inequality persists. In 2019, households in the lowest income quintile earned approximately 3.1% of all household income, while those in the highest income quintile received 51.9% – over half – of all household income. Real median household income varied widely along racial and ethnic lines. Asians had the highest real median income at \$98,174, followed by whites at \$76,057. Black and Hispanic households had median incomes of \$45,438 and \$56,113, respectively. The female-to-male earnings ratio did not change significantly, with females making 82.3% of what males make.

The poverty rate continued a steady decline, falling from 11.8% in 2018 to 10.5% in 2019. In 2019, an estimated 34 million Americans lived in poverty. Though poverty rates fell for all racial and ethnic groups, significant disparities exist. The poverty rate among non-Hispanic white households was 7.3%, less than half of that for Black households at 18.8% and significantly less than that of Hispanic households, at 15.7%. Poverty also continues to disproportionately burden single female head of households. The overall family poverty rate in 2019 was 7.8%, but 22.2% of single female head of households experienced poverty.

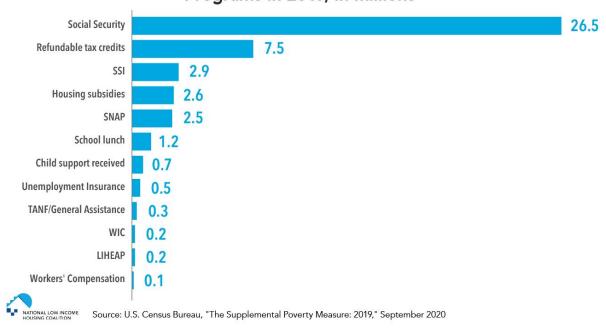
The Census also reports results using the Supplemental Poverty Measure (SPM), which includes income from government safety net programs and takes into account cost of living. The 2019 SPM poverty rate is 11.7%, slightly higher than the official poverty rate of 10.5%. Nonetheless, the SPM showed similar trends as the official measure, including a decrease in overall poverty from 2018 to 2019 and a statistically significant decrease in poverty among most demographic subgroups. The SPM also assesses how many households are kept out of poverty as a result of federal anti-poverty programs. In 2019, Social Security kept 26.5 million individuals out of poverty, by far the most of any program. Refundable tax credits followed, keeping 7.5 million individuals out of poverty. Housing subsidies kept 2.6 million individuals out of poverty, the fourth highest out of the 12 programs included in the SPM measurement.

The reports can be found at: https://bit.ly/32EcuVN

Fact of the Week

Housing Assistance Lifted 2.6 Million People Out of Poverty in 2019

Number of People Lifted Out of Poverty by Safety Net Programs in 2019, in millions



Source: U.S. Census Bureau, "The Supplemental Poverty Measure: 2019."

From the Field

Housing Advocates Make the Case that Housing is a Climate Issue, Support the "Global Warming Solutions Act"

Last winter the Vermont Affordable Housing Coalition, an NLIHC state partner, and a number of its members signed onto the Climate Action Coalition's comprehensive set of <u>climate action priorities</u>, including the "Global Warming Solutions Act" (<u>H. 688</u>). This bill would cut carbon emissions, help rebuild Vermont's economy, build healthy and resilient communities, promote the use of natural and working lands to capture and store carbon, and help communities adapt to the already changing climate. Governor Phil Scott vetoed the bill on September 16 and the House overrode his veto by a vote of 103 to 47. The Senate will vote this week whether to also override the veto and is expected to do so.

Housing and homeless advocates are supporting H. 688 because low-income and vulnerable Vermonters are disproportionately impacted and suffer the greatest consequences from the increasingly extreme weather. They live in the most risk-prone locations and most vulnerable structures, and they are the slowest to recover from climate events.

Mobile home parks in Vermont were especially hard hit by Tropical Storm Irene, with some forced to close and many suffering lost homes. Tri-Park Mobile Home Cooperative in Brattleboro, with 333 lots, the largest in the state, is still working to address Irene's impacts nine years later. Another affordable housing development, Brattleboro Housing Partnership's Melrose Terrace, saw the relocation of 55 elderly and disabled households and the development of replacement housing at Red Clover Commons.

H. 688 would ensure that Vermont takes action to put in place a strategic plan to cut climate pollution, strengthen communities, and protect the health of Vermonters. The bill transforms existing emission-reduction goals into requirements and establishes a diverse Climate Council that will recommend climate and resilience solutions. These solutions must be equitable to ensure that rural and marginalized communities are not left behind as Vermont transitions to a carbon-free economy. Working with other state agencies, the Agency of Natural Resources would be required to identify and work collaboratively with legislators and others to advance the most strategic opportunities, putting rules and policies in place to achieve carbon reductions and build community resilience. The public would also have an important role to play in reviewing and shaping these climate solutions.

Before the veto of the bill, opponents were out in full force, making a barrage of calls to legislators claiming that climate action will kill jobs and hurt the economy. The Vermont Affordable Housing Coalition urged its members to counter these messages with talking points produced by the Climate Action Coalition. Advocates were encouraged to thank members for their initial support of the bill and to remind them that acting on climate change provides economic, environmental and equity benefits. Erhard Mahnke, the Vermont Affordable Housing Coalition's coordinator, also penned an op ed about the importance of enacting policies that address climate change to build more sustainable, resilient, and equitable communities.

"We are deepening our engagement in calls for climate action because we know that affordable housing is key to helping address our warming world," wrote Mr. Mahnke "When our members build, they build to the highest energy efficiency standards. This not only helps lower our carbon footprint, it lowers the overall cost of the housing, making it more affordable for the low-income Vermonters they serve and more sustainable over the long term – all while creating good-paying jobs that boost our economy and keep our hard-earned dollars in state, instead of exporting them through the purchase of imported fossil fuels."

"Vermont may be a small state but we have long had a big impact on important social and environmental issues. We are both fiscally prudent and forward looking. And we know that we must play our part in forestalling the disastrous effects of climate change. We can do so by keeping more energy dollars in state and putting Vermonters to work in the clean, 21st century economy. Let's make sure that we live up to our vaunted environmental reputation by backing it up with policies and resources that will have a greater impact on one of the largest contributors to our state's carbon footprint. As the last UN report warns, we only have eleven years to make a real difference."

Resources

2019 American Housing Survey Data Now Available

HUD and the Census Bureau released <u>new housing data from the 2019 American Housing Survey (AHS)</u> through the AHS Table Creator. The Table Creator allows users to create custom tables of housing and demographic estimates at the national level, as well as for nine states and 25 metropolitan areas.

The national AHS is a biennial survey that returns to the same housing units to collect information on each home's structural quality, cost, neighborhood, and residents living in it. The 2019 AHS includes a sample of subsidized housing units that enable comparisons between the subsidized housing stock and homes in the private market. The 2019 AHS microdata files will be made available on September 30.

The AHS Table Creator can be found at: https://bit.ly/3mt8MpF

NLIHC News

NLIHC Seeks Housing Advocacy Organizer

NLIHC seeks a housing advocacy organizer who will be responsible for maintaining and expanding NLIHC membership and mobilizing advocates on federal policy priorities in a manner that advances the Coalition's mission. This 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

- <u>Field and Campaign Organizing:</u> Mobilize state partners, members, endorsers, and supporters on federal affordable housing policy issues. Generate letters and calls to legislative offices; assist organizations and constituents with meetings and media opportunities; generate resolutions, endorsements, and sign-ons; work with broad issue-based campaigns to raise the issue of housing.
- <u>Field Activity:</u> Track field activity, including member participation in call-in days, e-mail actions; prepare reports on activity, as requested. Maintain and enhance member and contact database for organizational/field needs; expand its use to distribute Congressional profile data and timely, targeted calls to action that advance NLIHC goals.
- <u>Education and Activation:</u> Participate in meetings of national housing and other advocates to engage in strategy discussions, including HTF policy group, Disaster Housing Recovery Coalition (DHRC), and others as necessary. Create, update, and distribute materials, as needed, including calls-to-action, postcards, fact sheets, endorsement forms, brochures, and stickers. Identify conference and other speaking opportunities for Coalition staff; exhibit and present, as needed.
- <u>Communications:</u> Write (on a rotating basis among Housing Advocacy Organizers) a weekly article for NLIHC's *Memo to Members and Partners* highlighting the field work of state partners or other NLIHC members. Help maximize use of the NLIHC website and social media tools, including webinars, videos, and blogs, to engage members. Draft articles for the *Tenant Talk* publication produced for low-income renters. Assist communications staff in generating media ideas and opportunities for work happening in the field.

State Partners

- <u>State Coalition Meetings:</u> Assist in the planning and convening of biannual State Partners' meeting. Participate in State Coalition conference calls.
- <u>State Activities:</u> Track all field activity in the assigned states, including member participation in call-in days, email actions, and prepare reports on activities as requested. Promote activities of state partners through social media and NLIHC communication platforms.
- Growing the State Partner Coalition: Identify and cultivate potential new state partners in places where NLIHC is lacking a strong advocacy lead.

Membership

• <u>Membership Recruitment:</u> Identify sources for prospective members and coordinate ongoing membership drives, including among Housing Week of Action organizers, budget letter signers, HTF

endorsers, and Disaster Housing Recovery Coalition members. Engage pre-members through video and e-mail; track effectiveness of contact. Undertake activities to achieve annual increases in membership. Reply to all inquiries from current members and potential new members. Use all other interactions as opportunities to secure new memberships.

- <u>Membership Engagement and Retention:</u> Welcome new Coalition members and build relationships with members in assigned states through personal calls, e-mails, and other outreach. Provide prompt and accurate responses to all inquiries about membership concerns. Track status of all members, send renewal notices in timely manner, and follow up as needed. Undertake activities to achieve a 90 percent retention rate.
- 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.
- <u>Administration:</u> Coordinate or assist in mailings to members and other partners. Maintain hard copy files of member records. Produce membership reports and lists, as needed. Maintain and update databases and contact lists, ensure accuracy of all data. Perform data entry and data cleaning; run reports and queries as needed to support work of NLIHC. Assist in implementation of member survey.

Organizational Support

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

NLIHC Welcomes New Graphic Design/Communications Intern Richard Mbouombouo

NLIHC welcomes Richard Mbouombouo, the coalition's fall 2020 graphic design/communications intern. Richard is a senior at Yale where he is currently majoring in ethics, politics, and economics. A Chicago native, Richard developed an interest in affordable housing and inclusive economic development after working with the Greater Chatham Initiative (GCI), a Chicago-based non-profit centered on neighborhood development and economic growth within the Greater Chatham area. Since then, he has declared his concentration in

inclusive economic development and continues to engage with affordable housing policy through his fellowship at the Yale Institution for Social and Policy Studies. Richard is excited to be a part of the NLIHC team and hopes to leverage his background to work for equitable and inclusive housing policies.

NLIHC in the News

NLIHC in the News for the Week of September 13

The following are some of the news stories that NLIHC contributed to during the week of September 13:

- "Can't pay your rent? 'Lawtech' Is Here to Help." *Bloomberg News*, September 18 at: https://tinyurl.com/y2laqd5r
- "COVID-related evictions halted for now, but does an eviction crisis loom for 2021?" *Christian Broadcasting Network (CBN)*, September 17 at: https://tinyurl.com/y2h5flue
- "Thrown out of home, at a time when a roof is more important than ever," *NPR*, September 16 at: https://tinyurl.com/y67rzf3s
- "Housing expert: eviction moratoriums are 'not enough' during pandemic," *Yahoo Money*, September 15 at: https://tinyurl.com/y4galgra
- "With eviction moratorium ending, declaration form could help tenants," *Fox Illinois*, September 15 at: https://tinyurl.com/y2leywq8
- "Affordable housing owners rally to get out the vote," *Real Estate Weekly*, September 15 at: https://tinyurl.com/y4b8rsz8
- "Trump's eviction moratorium aims to protect renters, but evictions continue," *Forbes Advisor*, September 14 at: https://tinyurl.com/y3hhevmw

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 Mbouombouo, 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
Rebecca Yae, Senior Research Analyst—COVID-19 Response
Diane Yentel, President and CEO, x225
Shuting Zhou, Graphic Design/Communication Intern, x240