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Opportunity Starts at Home

New Data Show Millions, Disproportionately People of Color, Are Behind on Rent During Pandemic

New [data](#) analyzed by the Center on Budget and Policy Priorities (CBPP) found that one in three adults had trouble paying for usual household expenses in the last seven days; the difficulty is particularly acute for Black, Asian, and Latino adults. In fact, 48% of Black adults and 45% of Latino adults report difficulty covering regular expenses, compared to 25% of white adults. The analysis also reveals that nearly one in six renters are not caught up on rent, one in five Latino and Asian renters, and one in four Black renters. One in five renters living with children are behind on rent, and more than 4 in 10 children in renter households face food and/or housing hardship.

The report from CBPP also includes a state-by-state breakdown of:

- Food insecurity
- Increase in SNAP caseloads
- People behind on rent
- Difficulty paying usual expenses
- Three-month moving average unemployment rate and recent jobless claim data

To read the CBPP analysis, [click here](#).

CBPP is a co-founder and Steering Committee member of the *Opportunity Starts at Home* campaign.

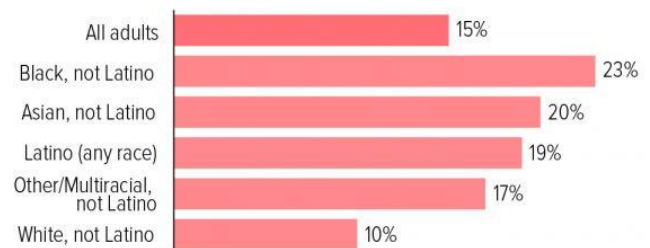
Follow the *Opportunity Starts at Home* campaign on social media: [Twitter](#), [Instagram](#), [Facebook](#), and [LinkedIn](#). Be sure to [sign up](#) for our e-newsletter to get the latest updates about the campaign, including new multi-sector partners, [calls to action](#), events, and [research](#).

FIGURE 3



Nearly 1 in 6 Renters Not Caught Up on Rent During Pandemic, With Black, Asian, and Latino Renters Facing Greatest Hardship

Share of adult renters saying their household is not caught up on rent, as of September 16-28, 2020



Note: Other/Multiracial, not Latino = people identifying as American Indian, Alaska Native, Native Hawaiian or Pacific Islander, or more than one race. Chart excludes renters who did not respond to the question.

Source: CBPP analysis of Census Bureau Household Pulse Survey

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Our Homes, Our Votes: 2020

Calling All Volunteers! Make “Get Out the Vote” Calls to Subsidized Renters

Looking for a way to be involved in the upcoming elections? Hoping that low-income renters have a strong turnout in early voting and on Election Day? [Sign-up to volunteer](#) as a phone-banker to call subsidized renters who live in properties owned or managed by participants in the [Housing Providers Council](#) of *Our Homes, Our Votes: 2020*!

NLIHC is working with housing providers across the nation to expand the capacity to engage tenants in voting. For housing providers who will not have the ability to call through all of their tenants before Election Day, *Our Homes, Our Votes: 2020* is providing nonpartisan training for volunteers and connecting them with phone lists, a script, and a housing provider.

With your help, we hope to call thousands of renters to encourage them to complete mail-in ballots and get out to the polls. You can volunteer from anywhere, and NLIHC staff will ensure you have everything you need to

contact voters once you sign up. NLIHC is offering a phonebank training for volunteers on October 20. [Register for the training here.](#)

Sign up at: <https://bit.ly/3dtO5WD>

Mark Your Calendars! Vote Early Day is Saturday, October 24

[Vote Early Day 2020](#), a national initiative to encourage early voting, is on Saturday, October 24. Organizations can [register](#) to be partners for Vote Early Day 2020 by filling out an online commitment form. Free swag will be sent to the mailing address provided.

Due to the COVID-19 crisis, many states are making vote-by-mail and early voting more widely available for the 2020 election season to ensure all voters may safely exercise their civil responsibility to vote. Early voting can be done by mail or in person. If more voters cast their ballots early, there are fewer last-minute problems that could prevent them from voting successfully. Early voting can also help to shorten lines and crowding on Election Day. Rules for early voting vary from state to state—and changes are still being made. The Vote Early Day 2020 [website](#) includes resources and links about early voting.



Our Homes, Our Votes “Third Thursdays at Three” Session Focuses on Election Day Efforts to Turnout Voters

NLIHC hosted a webinar, “Election Day! Getting Out the Vote,” on October 15 as part of the “Third Thursdays at Three” *Our Homes, Our Votes: 2020* webinar series. The session explored the most effective Election Day get-out-the-vote practices, such as coordinating rides to the polls, hosting “walk to the polls” groups in low-income housing communities to nearby polling locations, using snacks and music to keep people in line at busy polling locations, and using Election Day visibility volunteers with signs reminding people to vote. You can view the recording of this session and previous sessions (1-13) at: <https://www.ourhomes-ourvotes.org/webinars>



Guest presenters included Kennedy Tate from the Housing Network of Rhode Island, Cristin Langworthy from Rhode Island Coalition for the Homeless, Bambi Hayes-Brown from Georgia ACT and NLIHC’s Board of Directors, and Aquene Freechild from Public Citizen. The presentation included information about a “[Protect the Results](#)” effort to organize in advance of potentially contested election results.

NLIHC provides an array of nonpartisan resources, tools, and training on increasing voter registration and turnout among low-income renters and on engaging candidates leading up to the 2020 elections, including these webinars and podcasts covering many facets of voter and candidate engagement, featuring experts and advocates with frontline experience. The presentations take place at 3:00 pm ET on the third Thursday of each month.

All sessions are recorded and posted to the *Our Homes, Our Votes: 2020* website for those who cannot attend the live broadcasts.

Register for the final webinar (November 19), “After the Vote: Holding Candidates to their Promises,” at: <https://bit.ly/31PftdB>

Recording of “Get Out the Vote: Opportunities to Mobilize People” & Other Voter Engagement Webinars Now Available

NLIHC, the Coalition on Human Needs, Food Research & Action Center, and NETWORK held a recent webinar “Get Out the Vote: Opportunities to Mobilize People.” Speakers from Demos and Vote Early Day presented best practices for getting out the vote (GOTV) both on Election Day and through the early voting period. Attendees learned about intimidation, challenges, and hostility at the polls, and Adam Lioz from Demos explored the best ways to protect voters from voter intimidation. Joey Wozniak from Vote Early Day talked about coordinated efforts to get people throughout the country voting early in mass numbers and voting safely amid a pandemic, as well as the many tools available for voters. View the recording of “Get Out the Vote: Opportunities to Mobilize People” [here](#).

Then watch the recordings of the previous two webinars in the series:

Part 1 – Why Social Justice Organizations Can & Should Prioritize Voter Registration & Get-Out-the-Vote Efforts: [Watch recording here](#).

Part 2 – Help Opportunities for Supporting Voter Engagement as a 501(c)(3) Social Justice Organization: [Watch recording here](#).

The Coalition on Human Needs also hosted its first bilingual voter engagement webinar on October 7. Speakers from National Association of Latino Elected and Appointed Officials (NALEO), Congressional Hispanic Leadership Institute (CHLI), and UnidosUS discussed pressing issues around voting and the Latino community such as voter registration, ID requirements, and what to know on Election Day. They shared different options for voting during the 2020 election, what the Latino community is facing, and how Latinos will play a crucial role in the upcoming election. Watch the recording [here](#).

NLIHC’s Fall 2020 *Tenant Talk* on Voter Registration and Mobilization Now Available in Spanish

NLIHC has released a Spanish edition of *Tenant Talk: Housing is Built with Ballots* (*La Vivienda Se Construye con Boletas*), a publication dedicated to low-income residents and their allies. This newest edition focuses on voter registration and mobilization during the 2020 presidential election and the major party housing platforms. It also describes tools and resources available from NLIHC's *Our Homes, Our Votes* project for resident leaders and nonprofits for nonpartisan voter and candidate engagement during this critical election year and beyond.

This *Tenant Talk* issue delves into such topics as the history of voter suppression in the U.S. and its impact on low-income residents; voter engagement tools and resources; state-specific voting information including laws, restrictions, key dates, and deadlines; the new NLIHC-led *Our Homes, Our Votes* Housing Providers Council; how the affordable housing and homelessness crisis continues to shape the 2020 presidential election; the DNC and RNC party platforms and their approaches to affordable housing; and many others. The issue also discusses state and local rental assistance programs during COVID-19 and provides information about the national eviction moratorium announced by the Centers for Disease Control (CDC) effective September 1, 2020.



The Spanish edition of *Tenant Talk* is available at: <https://bit.ly/313A78H>

We also encourage all low-income residents and resident leaders to join NLIHC's regular *Tenant Talk Live!* webinars. *Tenant Talk Live!* provides opportunities for residents and resident leaders to **connect** with NLIHC and one another, **share** best practices, and become more involved in influencing federal housing policies and to lead in their community. NLIHC is hosting these webinars every month. The next session is on November 2 at 6 pm ET. Register at: <https://bit.ly/3dNekGP>

Coronavirus, Disasters, Homelessness, and Housing

Speaker Pelosi Sets Tuesday Deadline for Coronavirus Relief Bill Negotiations as Senate Prepares to Vote on “Targeted” Relief Proposal

Negotiations over a new coronavirus relief bill continue, with House Speaker Nancy Pelosi (D-CA) setting an October 20 deadline to determine whether she and Treasury Secretary Steven Mnuchin will be able to reach a deal before Election Day on November 3. Meanwhile, Senate Majority Leader Mitch McConnell (R-KY) announced the Senate would vote on a “targeted” \$500 billion relief package on October 21.

While progress has been made in bridging the gap between the \$2.2 trillion revised HEROES Act the House passed earlier this month (see *Memo*, [10/5](#)) and the latest \$1.88 trillion proposal from the White House, there remain significant disagreements over key policy provisions, including aid to state and local governments and liability protections for businesses. The White House's proposal was roundly criticized by both parties, with Democrats stating the bill was “sadly inadequate” and Republicans panning it as too expensive.

As Speaker Pelosi and Secretary Mnuchin continue negotiations, Majority Leader McConnell's much smaller relief package, scheduled for a vote on October 21, would provide approximately \$500 billion for increased unemployment assistance, additional funding for schools and coronavirus testing, and a new infusion of money for the Paycheck Protection Program, but would provide no funding for emergency rental assistance, homelessness services, or any other housing assistance. The bill is not expected to pass the Senate and would almost certainly fail in the House.

Communities are struggling to meet the urgent needs of people experiencing homelessness who are at greater risk of severe illness, hospitalizations, and death due to coronavirus. NLIHC and other experts estimate that without federal intervention, [30 to 40 million renters](#) are at risk of losing their homes when the federal eviction moratorium expires at the end of the year. In the meantime, small landlords who rely on rental income to maintain and operate their properties will increasingly struggle to pay their bills.

The time for political games and brinkmanship has long passed. Every day of inaction puts more low-income renters at risk of losing their homes. The White House and Congress should continue to negotiate and enact a relief package that includes critical resources to keep renters stably housed and address the housing and health needs of people experiencing homelessness.

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

Join today's (October 19) national call on coronavirus, disasters, housing, and homelessness, at 2:30-4 pm ET. We will discuss the [National Innovation Service's](#) Marginalized Communities Briefs for the *Framework for an Equitable COVID-19 Homelessness Response*. We'll also hear from NLIHC staff on our nonpartisan voter engagement efforts during the pandemic and latest research on tracking state and local emergency rental assistance programs. We'll also get updates on the latest on coronavirus relief and disaster supplemental bills on Capitol Hill and hear field updates from North Dakota, Florida, and Massachusetts, and more.

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

See the full agenda [here](#).

Recording Available of NLIHC's October 13 National Call on "Coronavirus, Disasters, Housing, and Homelessness"

During the most recent national call on [coronavirus, disasters, housing, and homelessness](#), we heard about disaster relief in Louisiana, updates on the CDC eviction moratorium, and the impact of COVID-19 and the eviction crisis on historically marginalized communities.

Renard Thomas of the Reentry Alliance of Louisiana shared what is happening on the ground in Louisiana in the wake of Hurricanes Laura and Delta. NLIHC's Noah Patton discussed instances when FEMA established two assistance programs for two separate disasters in one state, a scenario that Louisiana residents currently face. Diane Yentel, NLIHC's president and CEO, reviewed [new guidance](#) on the CDC eviction moratorium for nonpayment of rent. The guidance grants landlords additional power and creates new burdens for renters seeking protections (see *Memo*, [10/13](#)).

Agatha So from [UnidosUS](#) discussed the challenges Latino renters, undocumented individuals, and mixed-status households are facing in obtaining rental and mortgage assistance, and shared insights from a recent publication on how COVID-19 has exacerbated the [housing crisis in the Latino community](#). James Richardson of the [National Community Reinvestment Coalition](#) shared findings on the heightened impact of COVID-19 on [formerly redlined communities](#).

We received field updates from California, New Mexico, and Virginia. Ilene Jacobs from [California Rural Legal Assistance](#) shared updates on the impacts of the California wildfires and COVID-19. Brie Sillery from the [New Mexico Coalition to End Homelessness](#) discussed how her organization worked with the local Department

of Health to continue to serve the homeless population during the pandemic. Steve Fischbach from the [Virginia Poverty Law Center](#) reported on the state of [evictions in Virginia](#).

NLIHC hosts national calls on Coronavirus, Disasters, Housing, and Homelessness every week. On today's call, we will discuss new resources to accompany the *Framework for an Equitable COVID-19 Homelessness Response*, hear about nonpartisan voter engagement efforts, get updates from the field, and more. Register for today's call (Monday, October 19 at 2:30 pm ET) at: <https://tinyurl.com/ru73qan>

Watch a recording of the October 13 call at: tinyurl.com/y2pdvp35

Access presentation slides at: tinyurl.com/y67guj8z

Coronavirus – Other

Additional Coronavirus Updates - October 19, 2020

National Updates

Advocacy

Twenty-four medical and public health groups and experts submitted an [amici curiae](#) brief in [Brown v. Azar](#) in support of the CDC eviction moratorium.

Reporting

The [Washington Post](#) reports on the Trump administration's new guidance on the CDC eviction moratorium. The guidance weakens the order's protections, leaving millions of renters facing a renewed threat of eviction. "To understand, ask yourself the question: Why would a landlord want to start eviction proceedings in October for an eviction that can't happen until January? The answer: to pressure, scare, and intimidate renters into leaving sooner," says NLIHC's Diane Yentel.

[Common Dreams](#) discusses warning from housing advocates that the Trump administration's new guidance on the CDC eviction moratorium will harm renters and public health. NLIHC President and CEO Diane Yentel raises concerns that the guidance provides opportunities for landlords to intimidate renters into vacating their homes sooner.

Many [small landlords are struggling](#) to maintain payments on their properties, raising concerns that residential landlords will have their properties foreclosed on, and the holdings will be bought by big corporations. Comprehensive rental assistance is needed to support landlords and tenants and protect the affordable housing supply.

[In These Times](#) reports on the Trump administration's new guidance on the federal eviction moratorium, which provides landlords more power to evict tenants. The weakening of the order's protections followed a flurry of lawsuits from landlords and real estate trade groups.

[Commercial Appeal](#) reports U.S. District Court Judge Mark Norris has scheduled a hearing on the federal lawsuit filed by seven Memphis landlords challenging the CDC eviction moratorium. Judge Norris will hear the case on October 30. Neighborhood Preservation Inc, a Memphis nonprofit agency, asked Judge Norris for permission to intervene on the side of the U.S. government.

The [New York Times](#) reports eight million people have slipped into poverty since May, with the crisis disproportionately impacting Black and Latino communities. Two new studies demonstrate the effectiveness of the CARES Act and document the rise in poverty that has occurred as the expanded federal aid dwindled.

[Politico](#) reports that without federal intervention, an estimated 13.4 million people will lose their unemployment benefits on December 31, 2020. The CDC national eviction moratorium is also set to expire on December 31.

State and Local News

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

Arkansas

Arkansas' Department of Human Services announced the state has received [\\$23 million](#) in Emergency Solutions Grants – Coronavirus (ESG-CV) to provide homelessness prevention, rapid rehousing, street outreach, and emergency shelter.

California

Two new studies demonstrate [deepening housing insecurity in the Bay Area](#), with the financial hardship disproportionately impacting communities of color. A study from Healing Grove Health Center, a San Jose-based nonprofit, estimates nearly 15,000 households in Santa Clara County are at imminent risk of homelessness when eviction protections expire in February.

[Residents at several Orange County motels](#) received sudden notice that the Project Roomkey program would be closing October 16 or 23, depending on the site. County officials cite [funding concerns](#) as the primary reason for the abrupt end to the program. FEMA funding has been renewed on a monthly basis, with no guarantee that the agency will continue reimbursing Orange County for the costs. The county has been using Coronavirus Relief Fund money to cover the remaining 25% cost-share, but this money must be spent by December 30.

Governor Gavin Newsom announced [Salinas would receive \\$9.2 million](#) in Project Homekey funds to put toward the acquisition of the Good Nite Inn. The Salinas City Council voted unanimously to purchase the existing motel and convert guest rooms into apartments while also providing services, like job training and substance abuse counseling.

[Mercury News](#) interviewed Dr. Margot Kushel, director of the UCSF Center for Vulnerable Populations, about how the coronavirus has changed the Bay Area's homelessness crisis.

Connecticut

[NBC Connecticut](#) reports on state efforts to find permanent housing for 1,000 individuals before state contracts with FEMA-reimbursable hotels expire. From June 1 to September 30, Connecticut connected 1,099 people with housing.

Florida

NLIHC's Diane Yentel spoke with [Spectrum News 13](#) about the Trump administration's new guidance on the federal moratorium, explaining how the amended guidelines are harmful to renters. "We can't, as a country, contain the virus unless we are preventing evictions from occurring," [said Diane Yentel](#).

The [Orlando Sentinel](#) reports Central Florida homeless shelters are seeing the first wave of individuals experiencing homelessness for the first time as a result of the COVID-19 recession. Many of the newly homeless are single mothers or parents of young children. According to the Coalition for the Homeless of

Central Florida, people who report being homeless for the first time now comprise over 40% of those seeking assistance.

Hawaii

A survey from the University of Hawai'i Department of Urban and Regional Planning found there are currently [18,000 households](#) delinquent on their rent, and that number does not include people who are current on their but have exhausted their savings. On October 2, the Kuau'i County Housing Agency announced the availability of rent and mortgage assistance, which is funded through the CARES Act.

Indiana

[Indiana's Rental Assistance Portal](#) has re-opened and is accepting applications for the first time since closing in August. The program is now being funded through Emergency Solutions Grants – Coronavirus (ESG-CV). General information about the ESG-CV rental assistance program can be found [here](#).

Kansas

[KC Tenants organized a protest](#) on October 15, calling on Jackson County Circuit Court Presiding Judge David Byrn to halt eviction hearings. About 100 tenants blockaded the county courthouse and shut down virtual eviction proceedings with online disruptions on October 15. KC Tenants and the ACLU filed a [federal lawsuit](#) challenging the Jackson County Circuit Court's procedure for eviction cases, arguing it violates the CDC eviction moratorium.

Maryland

Maryland officials on October 8 announced [\\$11.7 million to provide legal services](#) to families in need. The funds will be directed to the Maryland Legal Services Corporation (MLSC), which provides grants to nonprofit organizations providing civil legal services for low-income residents.

Massachusetts

One week before Massachusetts' eviction moratorium is set to expire, the Baker administration announced a [\\$171 million Eviction Diversion Initiative](#). The initiative adds \$100 million to the Residential Assistance for Families in Transition renter and landlord relief program, nearly \$50 million for rapid rehousing programs, and \$12.3 million for legal aid and community mediation, among other resources.

[WBUR](#) reports housing organizations, tenant advocates, and landlords are urging the Baker administration to allocate more federal dollars for rental assistance. The state's housing courts are working to add resources to manage an anticipated flood of eviction filings when the moratorium expired on October 17.

[WBUR](#) reports that despite the eviction ban, some landlords are using threats and intimidation to pressure tenants to leave their homes. Unofficial eviction tactics have spiked during the pandemic, especially in communities with high concentrations of working-class immigrants and Spanish speakers.

Advocates estimate [100,000 Massachusetts residents](#) could face eviction when the state's moratorium expired on October 17. Several days after Massachusetts announced the \$171 million Eviction Diversion Initiative, Governor Charlie Baker said extending the eviction moratorium would merely deepen debt for tenants and landlords.

Minnesota

[NBC News](#) examines how racial inequality, stagnant wages, and skyrocketing housing costs have created a significant homelessness crisis in Minneapolis and across the country.

Nevada

Governor Steve Sisolak confirmed on October 14 he would [not extend Nevada's moratorium](#) on evictions for nonpayment of rent, which expired on October 15. Governor Sisolak said extending the statewide moratorium “would just be duplicative” because of the CDC eviction moratorium. The Guinn Center Director of Economic Policy Meredith Levine raised concerns that tenants may face barriers to receiving the federal eviction protections because the burden is on the tenant.

New Jersey

In a six-part series, [USA Today](#) examines how racism is fueling COVID-19 deaths. In New Jersey's most segregated county, Essex County, segregation fueled the spread of COVID-19.

New York

[Legal Services Corporation](#) reports New Yorkers are still being evicted despite the statewide and federal eviction moratoriums.

Administrative Judge Lawrence Marks, in a memo released on October 9, said evictions – including those for non-payment of rent – may [resume in New York on October 12](#), but with “important caveats.”

Pennsylvania

Governor Tom Wolf announced on October 13 the Pennsylvania Housing Finance Agency is [improving the COVID Relief Mortgage and Rental Assistance Grant Program](#) to help more renters and homeowners remain in their homes. Effective October 17, landlords and mortgagees will have a new option to reach agreements with renters and homeowners for repayment above the program's \$750 monthly cap. The program previously required them to forgive the balance of the payment.

South Carolina

An article in the [State](#) discusses actions Midlands area homeless service providers have taken to protect the health and safety of people experiencing homelessness.

Texas

[Dallas News](#) reports homelessness encampments have increased across the city amid the pandemic. The Dallas City Council has earmarked more money for cleanups, but advocates and officials are struggling to find permanent housing solutions for unsheltered individuals.

Virginia

The [Henrico Citizen](#) reports that while the CDC moratorium has protected some residents, many tenants facing eviction are unaware of the moratorium and other resources, such as legal aid and rental assistance. According to court data, a total of 1,358 unlawful detainer hearings took place in Henrico between June 29 and October 2.

Washington

Governor Jay Inslee [extended Washington's statewide eviction moratorium](#) through the end of the year.

Washington DC

The [Washington Post](#) reports on local efforts by Census workers, advocates, and officials to produce a more comprehensive count of people experiencing homelessness amid the pandemic. It is especially critical to accurately account for people experiencing homelessness due to the looming eviction crisis that will likely cause a surge in homelessness and an increased need for resources.

Wisconsin

The [Leader Telegraph](#) reports a dramatic increase in the number of people experiencing homelessness living outdoors from one year ago.

Guidance

Centers for Disease Control and Prevention

[Frequently Asked Questions: HHS/CDC Temporary Halt in Residential Evictions to Prevent the Further Spread of COVID-19 - October 9](#)

Department of Housing and Urban Development

[Office of Multifamily Housing Stakeholders: COVID-19 Questions and Answers - Updated October 14](#)

[COVID-19 Homeless System Response: Social Distancing - Inspired Ideas for Addressing Loneliness](#)

[COVID-19 Homeless System Response: Staying Safe While Going Back to the Office](#)

[COVID-19 Homeless System Response: Engaging Clients with Remote Case Management](#)

[COVID-19 Homeless System Response: Framework for Enhancing Safety in Your Homeless Response System](#)

[COVID-19 Homeless System Response: Rehousing Out of Non-Congregate Shelter - Maximizing Placements](#)

[ESG-CV Notice Review for Metro Cities, Urban Counties, and Territories Webinar - Materials Posted](#)

[ESG-CV Reporting Requirements Training Series for State/Territory ESG Recipients - Materials Posted](#)

[ESG-CV Reporting Requirements Training Series for City/County ESG Recipients - Materials Posted](#)

FEMA

[COVID-19 Supplemental Resources Search Tool](#)

Additional Disaster Housing Recovery Updates – October 19, 2020

The NLIHC-led Disaster Housing Recovery Coalition convenes and supports 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.

Learn more about the DHRC's policy recommendations [here](#).

General Resources & Events

NLIHC released a new factsheet: [Title Barriers to Accessing FEMA Assistance](#)

Hurricane Delta

Georgia

[CNN](#) reports remnants of Hurricane Delta caused at least two tornadoes in Georgia. One tornado struck Covington and [damaged a homeless shelter](#), displacing 30 people. The tornado also damaged some residences in a mobile home park near the shelter.

Louisiana (EM-3547-LA)

President Trump approved an Emergency Declaration for [Louisiana](#). Direct federal assistance has been made available for 41 parishes. Public Assistance Category B emergency protective measures, limited to direct federal assistance, will be provided for 23 parishes.

The [Associated Press](#) reports that while Hurricane Delta was a weaker storm than Hurricane Laura, it brought significantly more flooding. Hundreds of homes that were already damaged by Laura were impacted by the flooding from Delta.

Mississippi (EM-3548-MS)

FEMA announced [federal disaster assistance has been made available to Mississippi](#) to supplement the state's response efforts in the areas affected by Hurricane Delta. Federal funding on a cost-sharing basis for emergency protective measures, including direct federal assistance, is available for Hancock, Harrison, and Wilkinson counties. Public Assistance Category B emergency protective measures, limited to direct federal assistance, will be provided to 26 counties.

Hurricane Laura

Louisiana (DR-4559-LA)

[Thousands of Hurricane Laura evacuees](#) remain in New Orleans' hotels. The American Red Cross reported providing more than 584,000 emergency overnight stays to Hurricane Laura survivors. The organization recently reported it was still providing housing to more than 12,000 evacuees.

The [Washington Post](#) reports thousands of displaced residents from the dual hurricanes that hit southwestern Louisiana are still waiting for FEMA assistance, often in seedy hotels far from home. About 7,968 people who evacuated for Hurricane Laura are occupying 3,457 hotel rooms in Louisiana and Texas.

[Washington Post](#) reports on Lake Charles' efforts to survey the damage of compounding crises – Hurricanes Laura and Delta. More than 9,000 Louisianans remain in shelters, most of them displaced by Hurricane Laura. FEMA had previously promised to provide alternative housing for Lake Charles residents whose homes were destroyed in Laura by mid-October. FEMA reports this will still be the case, but FEMA Administrator Peter Gaynor failed to announce the city will receive full reimbursement for municipal costs incurred during the hurricanes.

Hurricane Sally

Florida ([EM-3546-FL](#))

Jefferson County is now eligible for FEMA Public Assistance grants for recovery from [Hurricane Sally](#). Eleven additional counties are now eligible for more categories of Public Assistance, including debris removal and permanent repairs.

After flooding from Hurricane Sally forced [more than 30 families](#) to move out of the Forest Creek Apartments in Pensacola, [two more families were left homeless](#) after a fire on October 10. The fire was sparked by a faulty electrical outlet, which one of the residents had asked the apartment's management to fix several times. Residents have filed countless complaints against the management of the government-assisted complex concerning unsafe practices and living conditions.

Wildfires in the West

California ([DR-4558-CA](#))

The [FEMA Individuals and Housing Program](#) is available to all eligible renters and homeowners in Butte, Lake, Monterey, Napa, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, and Yolo counties. Renters may also qualify for an award under FEMA's Other Needs Assistance Program.

FEMA announced that [additional disaster assistance](#) is available to the state of California for the wildfire disaster declared on August 22. This assistance allows for additional funding at 100% federal cost-share for debris removal and emergency protective measures, including direct federal assistance, for 30 continuous days. Previously, federal funding was available at 75% cost-share.

[NPR](#) reports the Glass Fire burning in Northern California has forced thousands of people from their homes, including the residents of a tiny home village developed to help people transition out of homelessness. Evacuees who experienced homelessness or who are homeless are facing further traumatic displacement in the wake of the wildfires.

Oregon ([DR-4562-OR](#))

FEMA granted a [state-requested direct housing assistance program](#) to help provide temporary housing for Oregonians displaced by wildfires in Jackson, Linn, and Marion Counties. Approximately 4,100 homes were destroyed in the wildfires and thousands more suffered major damage. Direct Housing Assistance is available through FEMA's Individual and Household Program (IHP).

The [Ashland City Council](#) unanimously approved Affordable Housing Trust Fund and Community Development Block Grant allocations to three local organizations focused on affordable and emergency housing. The economic impact of COVID-19 and disastrous wildfires have increased the already dire housing situations families faced.

Washington

[NPR](#) discusses the devastation wildfires have caused in rural Washington, including in the small farming town of Malden. The Trump administration has yet to issue a decision on Washington state's request for a presidential disaster declaration.

Guidance

Research

New Research Documents Gentrification-Related Evictions in Detroit

An article in *Housing Policy Debate*, "[Gentrification-Induced Displacement in Detroit, Michigan: An Analysis of Evictions](#)," maps evictions in the city between 2009 and 2015, finding evidence that geographic patterns of evictions shift with patterns of gentrification. The article presents a case study of tenants displaced by the closure of a project-based Section 8 building downtown. In that instance, one-fourth of the low-income senior residents were forced to leave the city altogether.

The author identifies patterns of neighborhood gentrification in Detroit between 1990 and 2015. Using the *American Community Survey* and GeoLytics Neighborhood Change Database, the study examines neighborhoods with higher-than-average increases in five key variables: median gross rent, median household income, median owner-occupied housing value, share of college-educated residents, and share of professionals. Increases in housing value and rent can indicate increasing investment in an area, and above-average increases in income, education, and occupational status can indicate changes in the socioeconomic status of a neighborhood.

In greater downtown Detroit, a 7.2 square mile area at the city center, many of the neighborhoods saw relatively large increases in four or five of the variables studied between 1990 and 2015. Gentrification was not limited to the downtown, however, as pockets to the east and southwest also saw higher-than-average increases. Between 2010 and 2015, a period of significant redevelopment, the white population in the downtown area grew by almost 70%, while the Black population grew by just 4.6%.

Evictions may result from gentrification and rising rents, but they might also be a precursor to gentrification—landlords might use eviction in some neighborhoods to capitalize on rising housing values by expelling tenants and rehabilitating units. To compare patterns of gentrification with eviction filings, the author mapped over 232,000 evictions from 2009 to 2015 in Detroit by defendants' addresses. Not all eviction filings result in physical evictions (e.g., on serial eviction filing, see [Memo, 9/28](#)), and not all displacement in Detroit can be attributed to gentrification. All the same, the changing geography of evictions aligns with some patterns of neighborhood gentrification. Eviction cases in 2009 were concentrated downtown, but by 2015, they were most concentrated near a newly constructed stadium and developing entertainment district. Evictions have become relatively less frequent in downtown Detroit, compared to the rest of the city, between 2009 and 2015, possibly because the most vulnerable tenants had already been pushed out.

Research is limited on where residents displaced by gentrification go, because systematic tracking is difficult. The author used two methods to understand displacement. First, the author gathered all eviction filings in three downtown buildings between 2009 and 2011 and cross-referenced the tenant names with later eviction filings between 2012 and 2014, to see how renters might be forced to move across the city. This process yielded 34 matches, most of whom were pushed out of the downtown to the periphery of the city.

Second, the author conducted a case study of residents of a former project-based Section 8 building downtown for low-income seniors. The building provided affordable housing between 1980 and 2013, when it was sold and converted into luxury apartments. When it was sold, 95% of households in the building were black, 61% were female-headed, and 54% were age 62 and older. Existing tenants were provided relocation assistance and

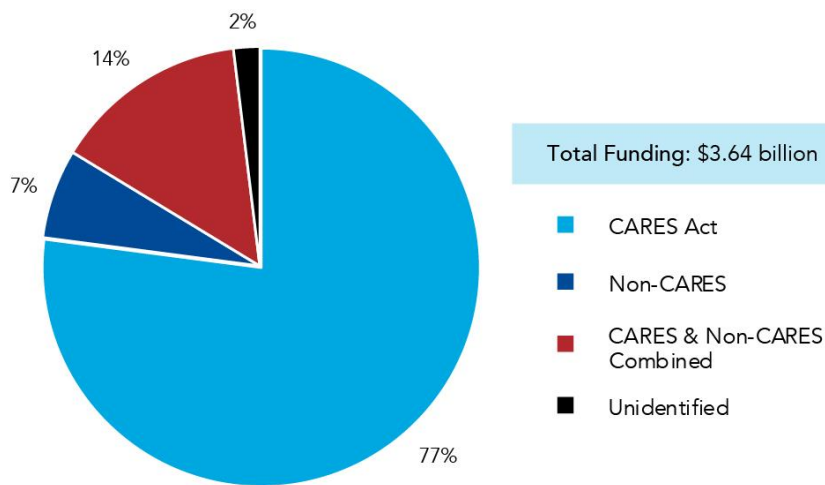
vouchers. Of the 106 households whose destinations were identifiable, only 7.5% remained in the same neighborhood, and only 31% relocated to an adjacent neighborhood. Nearly a quarter of residents (24.5%) moved out of the city or the state. In interviews, housing workers familiar with the tenants emphasized that the displacement disrupted vital support networks for these low-income seniors.

The article can be found at: <https://bit.ly/2GEdpwK>

Fact of the Week

One in Five Emergency Rental Assistance Programs Utilizes Non-CARES Act Funding

Emergency Rental Assistance by Funding Stream



Source: NLIHC COVID-19 Rental Assistance Database
Note: Includes 324 enacted programs with readily accessible budget data, accounting for \$3.64 billion in state and local rental assistance, as of October 7, 2020.

Source: NLIHC COVID-19 Rental Assistance Database.

From the Field

Pennsylvania Extends Rental Assistance Application Deadline in Effort to Reach More Renters

Pennsylvania Governor Tom Wolf issued an executive order on October 5 extending the application deadline of the Pennsylvania Housing Finance Agency (PHFA) CARES Rent Relief Program and CARES Mortgage Assistance Program from September 30 to November 4. The order only extends the deadlines of the programs and does not lift any of the legislative restrictions preventing renters and landlords from accessing the funds. Advocates from the Housing Alliance of Pennsylvania, an NLIHC state partner, are pushing state legislators to make additional improvements to the mortgage and rent relief program so that \$175 million of CARES Act funds are fully utilized.

In addition to extending the application deadline, Governor Wolf announced on October 13 new program guidance that allows landlords to ask tenants to enter into repayment plans for any amount owed not covered by

the program. Previously, landlords were required to accept the monthly \$750 rental aid as payment in full, even if it did not cover all of the monthly rent amount.

To help homeowners and renters affected by the COVID 19 pandemic, the Pennsylvania Legislature passed Act 24, which established the CARES Rent Relief Program and the CARES Mortgage Assistance Program. In June, PHFA quickly developed two programs for distributing financial assistance to renters and homeowners in need, following legislative requirements. The effort included extensive coordination with organizations in all 67 counties that are processing renters' applications. The CARES Rent Relief Program and the Pandemic Mortgage Assistance Program were both launched on schedule on June 29. A report released by PHFA in mid-October showed the overwhelming majority of program applicants have not been assisted, and of the \$103 million in rental assistance requested, less than \$10 million has been disbursed.

Advocates have expressed concerns about the ineffectiveness of these programs to the administration and the legislature and requested lifting the program's restrictions to reduce barriers to access. Feedback from PHFA and its partner organizations indicate that specific adjustments to Act 24 would reduce barriers to participation and allow for more effective and complete utilization of the \$175 million. Bills were introduced in each chamber to strengthen the CARES Act Mortgage and Rental Assistance Programs, Representative Helm's H.B. 2868 and Senator Haywood's S.B. 1290. The legislation would increase the maximum assistance to 130% of the current HUD Fair Market Rent for a two bedroom unit in the applicable county; eliminate the requirement that households be at least 30 days in arrears to be eligible for the program; remove the requirement that landlords and mortgagors waive their rights to the money owed to them above the program cap limit; and permit the use of a small portion of the allocated funds to cover costs associated with administering the programs.

HB 2868 passed out of committee and was moving quickly to the House floor when the General Assembly recessed for two weeks due to a legislator testing positive for COVID-19. In the wake of the two-week recess, Governor Wolf issued an executive order to extend the deadline of the program from September 30 to November 4, 2020 and removed the obligation that landlords forgive balances owed beyond what the program can cover. However, without other necessary legislative changes, the CARES funding will not help Pennsylvanians stay in their homes.

The Housing Alliance of Pennsylvania is encouraging its members to call their senators and house members to tell them that HB 2868 and SB 1290 (which would protect both renters and landlords from unprecedented economic fallout from the COVID 19 pandemic), should be their top priority upon returning from recess. Pennsylvania is at risk of a drastic rise in evictions, foreclosures, and homelessness.

"Even with the recent changes made by the governor," said Phyllis Chamberlain, executive director of the Housing Alliance of Pennsylvania, "legislation to amend the CARES Rent Relief Program is still desperately needed. Many renters are still unemployed. Extending the deadline for the program was absolutely needed but we need to increase the total amount of rental assistance per applicant as well. The \$750 cap on the amount of assistance per month is considerably less than the median rent in Pennsylvania."

"Allowing tenants who owe more than \$750 per month on rent to enter into repayment plans with their landlords for remaining rent owed, without additional changes to the legislation, has the potential to saddle tenants with significant debt that they will be unable to pay. For many it will only temporarily delay an eviction filing."

To learn more about the Housing Alliance of Pennsylvania, contact Gale Schwartz, associate director of policy and strategic initiatives at gale@housingalliancepa.org.

NLIHC News

NLIHC Seeks Manager/Director of Media Relations and Communications

NLIHC seeks a manager/director of media relations and communications to develop, implement, and manage media and public relations strategies to advance NLIHC's mission of achieving socially just public policy to ensure the lowest-income people have decent, accessible, and affordable homes. Reporting to the NLIHC VP for field and communications, the manager/director will supervise the NLIHC communications specialist and interns.

RESPONSIBILITIES:

Media Relations

- Develop/maintain strong relationships with reporters, writers, and opinion leaders in print, broadcast, online, and social media. Maintain up-to-date database of all media contacts.
- Pitch stories and secure regular media interviews and editorial board meetings for President/CEO and other Coalition staff and members as appropriate.
- Assist in development of messaging by relevant staff; implement messaging strategy.
- Prepare and distribute press releases and media alerts; coordinate press events for NLIHC and state partners.
- Work to place op-eds, letters-to-the-editor, blogs, and other opinion pieces for president/CEO and other Coalition staff and members as appropriate.
- Draft articles for Coalition staff and members as appropriate for placement in partner publications.

Content Development/Brand Management

- Develop and implement a comprehensive strategy for use of social media, including, but not limited to, Facebook, Twitter, and blogs. Assist staff in implementing strategy.
- Monitor print, broadcast, online, and social media for coverage of NLIHC, NLIHC campaigns, and NLIHC policy priorities; reach out to amplify or correct as needed.
- Stay abreast of new developments in social media and recommend advances and changes to NLIHC platforms.
- Maintain records of all media work; produce metrics of all social media contacts; prepare monthly reports.
- Assist in content development, writing, and editing of Advocates' Guide, Annual Report, and other publications.
- Assist state partners in development of media strategies.
- Develop and implement webinars, workshops, and written materials to aid NLIHC members in use of social media and press strategies.
- Collaborate with teams across the organization to amplify programs, projects, and campaigns.

Supervision/Coaching

- Supervise communications specialist.
- Help to recruit and supervise communication/graphic design interns.

Organizational Support/Special Projects

- Complete other projects as assigned by vice president of communications, COO and CEO.

- Assist in development and implementation of annual Policy Forum and Leadership Awards Celebration/Reception.
- Attend all meetings of NLIHC Board of Directors, and present as needed.
- Participate in staff meetings, retreats, training, and NLIHC events.
- Other duties as assigned.

REQUIREMENTS:

- Minimum of bachelor's degree. Master's degree preferred. Degree in Communications, Marketing, Public Relations, Media or related area a plus.
- Minimum of three-five years of experience in media and social media communications, public affairs and/or marketing.
- Demonstrated track record of success in developing an effective communications strategy.
- Ability to work in diverse high-paced environment.
- Strong writing and editing skills.
- Strong oral and interpersonal communications skills.
- Strong organizational skills and attention to detail.
- Proficiency in Microsoft Office Suite and Muck Rack.
- Proficiency in social media platforms.
- Commitment to social justice.
- Knowledge of the fundamentals of housing poverty, homelessness, affordable housing policy, affordable housing development, or social service delivery preferred.

An equal opportunity, affirmative action employer, NLIHC offers a competitive salary and a generous benefits package. This is a full-time position located in Washington, DC, but NLIHC will be flexible about location for the first 6-12 months (depending on the pandemic).

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

NLIHC in the News

NLIHC in the News for the Week of October 11

The following are some of the news stories that NLIHC contributed to during the week of October 11:

- “Detroit housing nonprofits and renters face looming debt,” *Nonprofit Quarterly*, October 9 at: <https://tinyurl.com/y25m46na>
- “Advocates plead for housing aid as eviction cliff looms,” *The Hill*, October 11 at: <https://tinyurl.com/y6z3fn7x>
- “Landlords, lobbyists launch legal war against Trump’s eviction moratorium, aiming to unwind renter protections,” *The Washington Post*, October 12 at: <https://tinyurl.com/yyjagv4n>
- “Issued 'when no one was looking,' critics warn new Trump guidance on eviction moratorium a blow to renter protections and public health,” *Common Dreams*, October 14 at: <https://tinyurl.com/y4lqvoka>
- “New eviction moratorium guidelines grant landlords more power,” *News 13*, October 14 at: <https://tinyurl.com/y2tuaero>

NLIHC Staff

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Xavier Arriaga, Policy Analyst, x231
Andrew Aurand, Vice President for Research, x245
Victoria Bourret, Housing Advocacy Organizer, x244
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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
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
Britt Wall, Media Relations and Communications Manager, x239
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