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## From the Field

### Colorado Governor Reinstates Eviction Moratorium in Response to Eviction Prevention Task Force's Policy Recommendations to Stabilize Housing

Based on recommendations from Colorado's Special Eviction Prevention Task Force, Governor Jared Polis (D) reinstated a statewide eviction moratorium just days after banning late fees on renters. Governor Polis previously halted evictions in early spring but allowed the moratorium to lapse in June. The reinstatement of the eviction moratorium was one of 14 policy recommendations included in a [report issued by the 10-member Task Force](#). All the policy recommendations focus on improving housing stability in Colorado both during and after the COVID-19 pandemic.

The Task Force—whose members come from backgrounds in housing, development, advocacy, banking, and local government—was established in August and charged with examining housing instability due to COVID-19. The Task Force utilized several criteria for developing policy recommendations, including the extent to which policies:

- Help those with the greatest risk of eviction
- Has limited impact on the economics of housing delivery
- Can be delivered efficiently and within a short time frame

Over several months, the Task Force developed short-term (immediate), medium-term (3 to 6 months), and long-term policy recommendations for Governor Polis. The group's work resulted in statewide eviction protections, including those included in Executive Order D2020 202, which requires landlords to provide information regarding the Center for Disease Control's (CDC) eviction moratorium order and extends the 30-day cure period.

In addition to suspending the accumulation of late fees, requiring landlords to provide information regarding the CDC moratorium, and extending the cure period, the Task Force recommended increase funding of rent relief programs for short-term assistance.

Medium-term recommendations include: imposing limits on late fees and interest beyond the end of the pandemic; imposing a late fee and interest grace period; creating a landlord tax credit for rent and late fee or interest forgiveness; strengthening 'early eviction response' tools, ensuring statewide access to housing counseling and legal representation for tenants facing eviction; and prohibiting inquiries into pandemic-related evictions, and lengthening the writ of restitution (i.e., the time a tenant has to exit their home after an eviction) beyond 48 hours.

Longer-term policy recommendations include developing a program to repurpose hotels and motels into transitional housing for displaced renters and creating a tailored counseling and good tenant program.

While the Task Force's tenure has ended, the medium-term and the longer-term recommendations will be given to the Colorado Division of Housing's newly formed Strategic Housing Work Group. Beginning in November of 2020, the group will advise the Division of Housing on Colorado's affordable housing needs and develop responses to the state's long-term housing needs. Several state legislators are also reviewing the report to determine what issues might need to be addressed during the next legislative session.

"The recommendations by the Task Force are a critical step in preventing people from falling into the cycle of homelessness during the COVID-19 pandemic but we know much more needs to be done," said Cathy Alderman, Chief Communications and Public Policy Officer for the Colorado Coalition for the Homeless. "It is

imperative that Congress gets back to work to provide financial relief for people for when moratoria expire and rent becomes due for hundreds of thousands of Coloradans.”

The full report is at: <https://bit.ly/322N5Ew>

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## **Our Homes, Our Votes: 2020**

### **Protecting and Preparing Voters for Election Day**

Election Day is tomorrow! Know your rights when head go to the polls. Voters should: 1) make a plan to vote; 2) know your polling location; 3) be in line before the polls close; 4) bring identification if required; and 5) reach out if there are problems.

#### *Make a Plan to Vote*

The [Our Homes, Our Votes: 2020](#) state pages have links to state voting agencies as well as some of the expectations for voting. [Vote 411](#), a project of the League of Women Voters also helps voters prepare to vote early or vote on Election Day with helpful information on the rules for a given state. Voters should know about ID requirements in advance. If registering at the polls, voters should find the information on what to bring with them to do so successfully. Voters can also check the status of their registration at state elections agencies through links that are found at the [Our Homes, Our Votes: 2020](#) state pages or [Vote 411](#).

#### *Know the Polling Location*

Registered voters must go to their assigned polling location in order to vote. Sometimes these locations can change. This year, some voting locations, such as those in schools or senior centers, may have been closed due to the COVID-19 pandemic. Voters should check their registration card to see where they are assigned to vote. Vote 411 has links to state election offices to check [voter registration status](#) and many states also list polling locations.

#### *Be in Line before the Polls Close*

All registered voters have the right to vote. This year, millions of voters will vote by mail or through early voting. Those who choose to go to the polls in person have the right to vote so long as they are in line before the polls close. Voters should double check the times the polls close and make a plan to get there in time. It is important to inform voters that you can vote as long as they are in line at the time of poll closing. you do not need to be in the building at the time of closure – you only need to be in line. you should not leave the line if asked to do so.

#### *Bring ID if Required*

While voter identification laws vary by state, it is important that a voter bring appropriate ID as required to vote. An up-to-date resource on voter ID laws, including how to vote without an ID, can be found on the [Our Homes, Our Votes: 2020](#) state pages. [Vote Riders](#) is an organization that provides excellent information on identification requirements, also offering free assistance to voters in all states who need help getting a voter ID. They can be reached through the National Voter ID Hotline at 844-338-8743.

Any voter who is not able to vote because they do not have appropriate ID should request a provisional ballot. This will allow you to provisionally cast your vote while they work with election officials to resolve any questions regarding eligibility. Provisional ballots are usually used in the case of a recount.

## *Reach Out if There Are Problems*

If a voter experiences a problem voting, you should call one of the following **FREE** nonpartisan voter hotlines:

- 1-866-OUR-VOTE
- 1-888-Ve-Y-VOTA (en Español)
- 1-88-API-Vote (Asian multilingual assistance)
- 1-844-Yalla-US (Arabic)

The voter protection hotlines should be used for any voters who experience intimidation or harassment at the polls, if you feel you have been unlawfully denied the right to vote, or if you witness misinformation or violence at the polling locations.

For more information on voter protection and voter suppression, NLIHC's voter mobilization webinar, [Protecting Low Income People from Intimidation](#), provides important background and concrete tips.

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## **Election Day Information for Low-Income Residents on *Tenant Talk Live!***

[Join](#) resident leaders and NLIHC staff for today's *Tenant Talk Live!* webinar, when we will discuss important election-day protections for voters. The Resident Action Project in Washington state will also discuss their get-out-the-vote efforts. Today's (Nov. 2) *Tenant Talk Live!* call/webinar with resident leaders from across the country will take place at 6 pm ET (5 pm CT, 4 pm MT, 3 pm PT). Register at: <https://bit.ly/3dNekGP>

The most recent episode of *Tenant Talk Live!* included a presentation from our friends at the Preble Street shelter in Portland, ME. Attendees heard about Preble Street's efforts, led by formerly homeless advocates, to get out the vote of those experiencing homelessness. Watch the recording at: <https://bit.ly/36R337Z>

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

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

Register for *Tenant Talk Live!* at: <https://bit.ly/3dNekGP>

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## **Join Us for the Final *Our Homes, Our Votes 2020* “Third-Thursdays-At-Three” Webinar**

NLIHC will host an “After the Vote—Holding Candidates to their Promises” [webinar](#) on Thursday November 19, at 3:00 pm ET as part of the “Third Thursdays at Three” *Our Homes, Our Votes: 2020* webinar series. The November webinar will explore the importance of holding candidates to their promises after the election has been held.

Participants will learn how to track and discuss the success of voter turnout efforts to demonstrate to newly elected officials that low-income renters are an important and active constituency. Guest presenters include Rachael Myers, executive director of the Washington Low Income Housing Alliance, and Alan Greenlee, executive director of Southern California Association of Non-Profit Housing (SCANPH). Presenters will

discuss the best ways to constructively remind elected officials of their campaign promises while establishing relationships with new staff members.

Register for the webinar series at: <https://bit.ly/31PftdB>.

View recordings of previous sessions (1-14) on our website at: <https://www.ourhomes-ourvotes.org/webinars>

NLIHC provides an array of nonpartisan resources, tools, and training on increasing voter registration and turnout among low-income renters and on engaging candidates, including these webinars covering the many facets of voter and candidate engagement.

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## Fair Housing

### U.S. District Court Issues Preliminary Injunction on HUD Revisions to Disparate Impact Rule

The U.S. District Court for the District of Massachusetts issued a preliminary nationwide injunction on October 25 to halt implementation of HUD’s final Disparate Impact rule. Thanks to the efforts of the Lawyers for Civil Rights and Anderson & Kreiger, with the Massachusetts Fair Housing Center and Housing Works, Inc. serving as plaintiffs on the case—HUD’s harmful rule is now postponed, in its entirety, until a review of the plaintiffs’ claims is complete. This story updates last week’s *Memo* article (see *Memo*, [10/26](#)) discussing lawsuits filed to oppose HUD’s revisions to the Disparate Impact rule set to go into effect on October 26.

In a lawsuit filed on September 28, plaintiffs claim the new final Disparate Impact Rule violates the Administrative Procedure Act (APA). In order to obtain preliminary injunctive relief, court precedent requires a plaintiff to demonstrate: a substantial likelihood of success on the merits; a significant risk of irreparable harm if an injunction is withheld; a favorable balance of hardships; and a fit between the injunction and the public interest. The Court addressed the first three tests:

#### Likelihood of Success on the Merits

The plaintiffs relied on three arguments: the 2020 Rule is “contrary to law,” the changes to the 2013 Rule are “arbitrary and capricious,” and the 2020 Rule’s inclusion of the “outcome prediction defense” violates the APA’s “notice and comment” requirements. The Court only addressed the second argument, “likelihood of success based on the merits.”

HUD presented two arguments defending the 2020 Rule’s changes. The first justification is that the rule revisions align the disparate impact standards with the Supreme Court’s decision in *Texas Department of Housing Community Affairs v. Inclusive Communities Project, Inc.* (see *Memo*, [05/29/2015](#)). While the Court agreed with HUD that the section of the new rule stating, “That the challenged policy or practice is arbitrary, artificial and unnecessary to achieve a valid interest or legitimate objective” is language taken directly from the *Inclusive Communities* case, the Court concluded that HUD’s edition of “such as practical business, profit or policy consideration” to the section is not found in any judicial decision and is unjustified. The Court also agreed with the plaintiffs that the inclusion of the “outcome prediction” defense that the plaintiff proves “a less discriminatory policy or practice exists would serve the defendant’s identified interest (or interests” in an *equally effective manner without imposing materially greater costs* on, or creating *other material burdens* for the defendant” is unjustified and runs the risk of rendering the disparate impact liability under the Fair Housing Act completely ineffective.

HUD's second justification for the rule change was that the changes provided greater clarity to the public. The Court agreed with the plaintiffs that HUD's revisions accomplishes the opposite of clarity and only raises more questions.

The Court concluded that the plaintiffs have shown a substantial likelihood of success on the merits as to their claim that HUD's revision to the Disparate Impact rule is arbitrary and capricious.

### Irreparable Harm

The Court agreed that the rule changes pose a real and substantial threat of imminent harm to the Massachusetts Fair Housing Center's mission by raising the burdens, costs, and effectiveness of disparate impact liability. The Court also found that these harms are not recoverable if the 2020 rule is allowed to go into effect but was later vacated. Consequently, the Court found that the plaintiffs demonstrated a significant risk of irreparable harm if the injunction is withheld.

### Balance of Harms and Public Interest

The Court noted that the defendants did not identify the risk of harm the government or the public would face should an injunction be issued, especially given the existence of the 2013 Rule, which has been and can continue to be workable for both sides. The Court found it in the public interest to require agencies to adequately justify significant changes to regulations, particularly change that weaken anti-discrimination provisions

The Court cited *Inclusive Communities*, noting that the Supreme Court explained that disparate impact liability "is consistent with the FHA's [Fair Housing Act's] central purpose" of "eradicate[ing] discriminatory practices within a sector of our Nation's economy." The Supreme Court added, "disparate-impact liability under the FHA also plays a role in uncovering discriminatory intent: It permits plaintiffs to counteract unconscious prejudices and disguised animus that escape easy classification as disparate treatment. The Court concluded that the balance of harms and public interest supports a preliminary injunction pending a complete review of plaintiffs' APA challenge.

In the opening background section of the decision, the Court wrote:

There can be [no] doubt that the 2020 Rule weakens, for housing discrimination victims and fair housing organizations, disparate impact liability under the Fair Housing Act. It does so by introducing new, onerous pleading requirements on plaintiffs, and significantly altering the burden-shifting framework by easing the burden on defendants of justifying a policy with discriminatory effect while at the same time rendering it more difficult for plaintiffs to rebut that justification. In addition, the 2020 Rule arms defendants with broad new defenses which appear to make it easier for offending defendants to dodge liability and more difficult for plaintiffs to succeed. In short, these changes constitute a massive overhaul of HUD's disparate impact standards, to the benefit of putative defendants, and to the detriment of putative plaintiffs (and, by extension, fair housing organizations, such as MFHC).

In a [statement](#) announcing the victory against HUD, Lauren Sampson, staff attorney at Lawyers for Civils Rights said, "This decision is a victory for our courageous plaintiffs, for our tireless community allies, and for the rule of law. We will continue to hold this Administration accountable for its violations of law and continued attacks on the rights of people of color and immigrants."

NLIHC issued a [detailed analysis](#) prior to the rule being published in the *Federal Register* (see *Memo*, [09/08](#)). NLIHC will continue to inform NLIHC members and partners on the status of the preliminary injunction and related updates on the Disparate Impact rule.

Read the Nationwide Preliminary Injunction from the U.S. District Court for the District of Massachusetts at: <https://bit.ly/2HEC0C2>

Read the filed complaint at: <https://bit.ly/34BoE2r>

Read the statement from the Lawyers for Civil Rights and Anderson & Kreiger at: <https://bit.ly/2HGvJpm>

Read a media statement from the National Fair Housing Alliance at: <https://bit.ly/37QBQ5u>

Read an advanced version of HUD's final Disparate Impact Rule at: <https://bit.ly/354th5S>

The *Federal Register* version of HUD's final Disparate Impact rule is at: <https://tinyurl.com/y5omyvps>

NLIHC's analysis of the final Disparate Impact Rule is at: <https://bit.ly/32eGmYu>

More about disparate impact is on [page 7-8](#) of NLIHC's [2020 Advocates' Guide](#)

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## **Coronavirus, Disasters, Housing, and Homelessness**

### **Hurricane Zeta Strikes as Gulf Coast Still Reeling from Earlier Storms**

Hurricane Zeta became the fifth named storm to come ashore on the Louisiana coast this year, killing six people across the southeast and complicating efforts to recover from Hurricanes Laura and Delta, which struck the southwestern region of the state in the past several months. Significant damage was also reported in southern Alabama, which has been working to recover from Hurricane Sally which struck the state earlier this season.

Zeta made landfall as a powerful category 2 hurricane with damaging winds and storm surge along the coastline, leaving more than 2.1 million customers without power including two-thirds of New Orleans's residents. The storm made its way across southern Louisiana before striking coastal Alabama and Mississippi. Powerful winds continued to follow Zeta even as it lost strength after landfall, with 70 mph wind gusts reported as far as away as Atlanta.

The storm brought additional complications to those still in shelters from Hurricanes Laura and Delta. Out of 3,394 residents sheltering in New Orleans hotels, only 76 had evacuated due to Zeta. Louisiana had taken measures to move some of these residents out of their rooms earlier this month, saying that they needed to move back to their damaged homes and sparking [backlash](#) from state and local advocates. FEMA announced that President Trump had approved an emergency declaration for Hurricane Zeta in [Louisiana](#) and [Mississippi](#) and approved assistance to local governments dealing with storm damage.

The formation of such a powerful storm this late in the Atlantic Hurricane Season, which ends November 30, has been rare, as cooler waters prevent rapid intensification of storms into major hurricanes. However, the 2020 Hurricane Season has been anything but typical, with 27 storms recorded – one shy of the record 28 storms during the 2005 season. As climate change continues, disasters are projected to increase in strength, frequency, and strike in new areas. Because low-income households often experience the effects of disasters and receive the least amount of assistance afterward, [key reforms](#) must be made to ensure that all survivors receive the assistance and protection they need.

Read NLIHC's FEMA Reform Recommendations at: <https://bit.ly/35Q0n8o>

Read NLIHC's *Reforming America's Disaster Recovery Report* at: <https://bit.ly/37XpKaL>



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## **NLIHC Joins Amicus Brief Supporting Suit Against Jackson County Administrative Order Undermining CDC's Eviction Moratorium**

NLIHC was joined by Wake Forest University law professor Emily Benfer in an [amicus brief](#) supporting a lawsuit brought by the American Civil Liberties Union (ACLU) on behalf of KC Tenants, a tenants' rights organization in Jackson County, Missouri. The suit asserts that an administrative order issued by Jackson County in response to the Centers for Disease Control and Prevention (CDC) eviction moratorium undermines the intent of the moratorium and puts tenants eligible for moratorium protections at risk of eviction.

The CDC issued on September 1 a [national moratorium on evictions for nonpayment of rent](#). In order to receive eviction protections, tenants must meet certain eligibility requirements and submit to their landlord a signed [declaration](#) asserting they meet the eligibility requirements under penalty of perjury. While the CDC's order does not require tenants to provide evidence they meet the eligibility standards, recent guidance (see *Memo*, [10/13](#)) – echoed in Jackson County's administrative order – allows landlords to challenge the validity of tenants' declarations and to pursue eviction of a covered tenant, even if they cannot legally evict the tenant until after the moratorium expires on December 31, 2020.

The lawsuit alleges the administrative order emboldens landlords to harass or retaliate against covered tenants, thereby discouraging tenants from seeking coverage under the moratorium and undermining the moratorium's intent. The amicus brief filed in support of the plaintiff notes that, by creating additional barriers for tenants in need of eviction protections, the administrative order will increase evictions among low-income renters and increase the likelihood of coronavirus infection. Moreover, the brief emphasizes the disproportionate impact of both evictions and coronavirus on households of color, and specifically Black, Native, and Latino households.

Read the brief at: <https://tinyurl.com/y4lltekr>

Learn more about the lawsuit at: <https://tinyurl.com/y3r75yo5>

Learn more about the CDC's eviction moratorium at: <https://tinyurl.com/y6qorkv2>

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## **Survey of Affordable Senior Housing Providers Finds COVID-19 in Majority of Communities**

A [survey of affordable senior housing providers](#) conducted in early October by LeadingAge found that nearly 60% of respondents were aware of confirmed COVID-19 cases in their properties. Nearly 70% of affordable senior housing providers reported being financially strained due to the coronavirus pandemic, and 84% consider resident social isolation and access to services to be the top challenge in the next three months.

The survey was conducted by LeadingAge, an organization that represents more than 5,000 aging services providers, including federally subsidized senior housing communities with more than 2.5 million homes. The national survey was sent to LeadingAge members, many of whom provide affordable senior housing through Section 8 Project-Based Rental Assistance, Section 202 Housing for the Elderly, and the Low-Income Housing Tax Credit program.

Thirty-eight percent of respondents reported confirmed COVID-19 cases in some of their properties, and an additional 22% reported confirmed COVID-19 cases in all of their properties. Over half of respondents (58%) described their organizations as financially strained due to the pandemic, and another 11% described their organizations as severely financially strained. Over half (51%) said that vacancy rates were higher at their

properties because of COVID-19. Thirty-one percent of respondents noted that at least some payments from HUD had been delayed in the past 12 months.

The vast majority of affordable senior housing providers (84%) anticipated that keeping residents socially isolated would be a top challenge in the next three months, and nearly three fourths (71%) were concerned about health risks among residents. Over half (54%) indicated that employee morale and staffing levels would be a significant challenge. Twenty-one percent indicated that their properties were experiencing staffing issues due to confirmed or suspected cases among their staff. Nearly half (45%) indicated they were experiencing maintenance backlogs due to COVID-19 that would require at least a month to address.

LeadingAge indicates they plan to conduct this survey quarterly going forward.

The article can be found at: <https://bit.ly/37tHkTK>

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### **Federal Reserve Analyzes Renters' Confidence and Ability to Pay on Time During COVID-19**

An article published by the Federal Reserve, "[Improving Housing Payment Projections during the COVID-19 Pandemic](#)," examines the relationship between renters' confidence about paying next month's rent on time and whether they subsequently pay on time. The study found that approximately 36% of renter families who expressed no confidence in May about their ability to pay next month's rent on time nevertheless did so in June, as did 71% of those with slight confidence. These families, however, may still be in financial distress because they may have borrowed, depleted savings, or cut back on other necessities in order to pay rent.

The authors rely on a sample of homeowners and renters who took the weekly Census Bureau's Household Pulse Survey in both the last week of May and the first week of June. They examine respondents' answers to two questions: (1) "How confident are you that your household will be able to pay your next rent or mortgage payment on time?" and (2) "Did you pay your last month's rent or mortgage on time?" Among renters with no confidence in paying June's rent on time, 36% later reported having paid on time. Seventy-one percent of renters with slight confidence paid on time, as did 86% of moderate-confidence renters, and 98% of high-confidence renters.

The authors created two methods of predicting whether renters would pay next month's rent on time. The first model uses both survey questions to set conditional probabilities for future payments. Each confidence level is associated with a probability of payment based on the share of renters at each confidence level in May who actually paid their rent on time in June. The second model is based only on renters' level of confidence. It assumes that all families with at least moderate confidence of paying rent on time next month will do so, and those with no or slight confidence will not. To test these models, the authors then estimated the payment rate for July using confidence levels in June and compared the results to actual payment rates in July.

The authors estimate that 82% of renters would pay rent on time in July, using their first model. Their second model that included only the question about confidence predicted 68% of renters would pay their rent on time. The actual share of households that paid their rental payment on time in July was 80%. While the first model slightly overestimates the payment rate, the authors argue it would generally provide better predictions for renters.

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

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## Coronavirus – Congress

### Senate Adjourns without Reaching Deal on Coronavirus Relief

The Senate adjourned for recess on October 26 without passing a new coronavirus relief bill. Negotiations between House Speaker Nancy Pelosi (D-CA) and Treasury Secretary Steven Mnuchin on a new relief package continued last week, but no major progress towards reaching a deal was made. Congress is expected to take up the task of passing a relief bill after the November 3 election, but the House and Senate remain divided on the overall cost of the bill and whether to include certain provisions, including aid to state and local governments and liability protections for businesses. The Senate will resume session on November 9, and the House is scheduled to return the following week.

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.

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## Coronavirus – HUD

### HUD HOPWA Does Not Count \$400 Extra Unemployment Benefit as Income

HUD's Office of Community Planning and Development (CPD) announced that the Housing Opportunities for Persons with AIDS (HOPWA) program will exclude from income calculations the \$400 per week (or, in some states, \$300 per week) extra unemployment benefit allowed under a [Presidential Memorandum](#) (PM) issued on August 8. CPD announced this via a [HUD Exchange email](#) on October 26.

The PM authorized a \$400 per week of additional unemployment benefit paid to claimants through the Federal Emergency Assistance Agency (FEMA) [Lost Wages Assistance Program](#). FEMA contributes 75% (\$300) and a state may contribute the remaining 25% (\$100). Some states have opted to pay only the federal portion of \$300 per week, while other states have opted to pay the federal portion plus the state portion that results in \$400 per week.

HUD's Office of Public and Indian Housing (PIH) announced on October 20 that the extra unemployment benefits would not count as income for public housing and Housing Choice Voucher residents (see [Memo, 10/26](#)). HUD's Office of Multifamily Housing Programs has yet to provide similar guidance.

The HUD Exchange email is at: <https://bit.ly/3e6jQFG>

There is also a link to it on the HUD Exchange HOPWA webpage at: <https://bit.ly/34C6lu5>

More about HOPWA is on [page 4-79](#) of NLIHC's *2020 Advocates' Guide*.

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## Coronavirus, Disasters, Housing and Homelessness – Other

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

Join Monday's (November 2) national call on coronavirus, disasters, housing, and homelessness at 2:30-4 pm ET. We will discuss a federal district court judge's denial of a preliminary injunction of the CDC eviction moratorium. We will hear about challenges facing people with disabilities and seniors during the pandemic and extensions of state and local eviction moratoriums. We will receive field updates from Washington, D.C. and New Jersey.

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

See the full agenda [here](#).

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## Recording Available of NLIHC's October 26 National Call on "Coronavirus, Disasters, Housing, and Homelessness"

During the most recent national call on [coronavirus, disasters, housing, and homelessness](#), we discussed increased eviction filings by corporate landlords, heard about updates to the *Framework for an Equitable COVID-19 Homelessness Response*, received field updates, and discussed the state of coronavirus and disaster relief negotiations.

Nan Roman, president and CEO of the [National Alliance to End Homelessness](#), discussed updates to their [Framework for an Equitable COVID-19 Homelessness Response](#). These [updates](#) include recommendations for cultural competence, rural strategies, subpopulations, and a framework for equity-based decision-making. Max Weinstein, chief of the Consumer Protection Division for the [Office of Massachusetts Attorney General Maura Healey](#), shared the attorney general's actions to prevent landlord intimidation. Jim Baker discussed the [Private Equity Stakeholder Project's tracking of evictions by corporate landlords](#). Since the CDC eviction moratorium was announced, at least 11,500 eviction actions have been filed by large corporate landlords.

We received field updates from [Ayuda Legal](#) in Puerto Rico, [North Carolina Housing Coalition](#), the [Nebraska Housing Developers Association](#), and the [Housing Alliance of Pennsylvania](#). NLIHC's Sarah Saadian shared updates on coronavirus and disaster relief bills.

NLIHC hosts national calls on Coronavirus, Disasters, Housing, and Homelessness every week. On today's call, we will be joined by Siobhan Clark of the Federal Housing Finance Agency. Register for today's call (Monday, November 2 at 2:30 pm ET) at: <https://tinyurl.com/ru73qan>

Watch a recording of the October 26 call at: [tinyurl.com/y54rcnhg](https://tinyurl.com/y54rcnhg)

Access presentation slides at: [tinyurl.com/y32s6mnk](https://tinyurl.com/y32s6mnk)

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## Additional Coronavirus Updates - November 2, 2020

### Reporting

[Bloomberg CityLab](#) reports on lawsuits seeking to overturn the CDC moratorium. The article notes NLIHC President and CEO Diane Yentel's concerns that landlords seeking to pressure or intimidate renters into leaving sooner will take advantage of the CDC guidance that says landlords may initiate eviction proceedings at any time.

[NBC News](#) reports that from September to October 17, large corporate landlords have filed nearly 10,000 evictions in 23 counties in Arizona, Florida, Georgia, Tennessee, and Texas. New eviction filings jumped after the CDC released guidance on the moratorium on October 9.

The National Association of Home Builders and a group of Ohio landlords filed a [lawsuit](#) on October 23 [challenging the CDC eviction moratorium](#). The lawsuit, filed in the U.S. District Court for the Northern District of Ohio, seeks to overturn the federal eviction moratorium.

The [Wall Street Journal](#) reports on the emerging rental housing crisis in the U.S., which threatens to evict millions of renters and leave landlords short billions of dollars. The rental housing crisis demonstrates the disproportionate impact of the pandemic on households with children, women, and people of color.

The [Washington Post](#) examines how landlords have found loopholes in the CDC national eviction moratorium to evict tenants. Resistance from landlords and the order's ambiguous wording, which gives local judges room for interpreting the moratorium, have enabled evictions to continue despite the moratorium.

[Common Dreams](#) reports that despite the CDC moratorium, and with assistance from the CDC's new guidance on the order, corporate landlords have ignored the ban and issued eviction notices to thousands of renters. The article cites new data from the [Private Equity Stakeholder Project](#), which found large corporate landlords filed 10,000 eviction actions in five states between early September and October 17.

## State and Local News

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

### *Arkansas*

Arkansans impacted by COVID-19 who are homeless or at risk of becoming homeless can apply for rental and housing assistance through the state's [COVID-19 Emergency Solutions Grants](#).

The [Arkansas Democrat-Gazette](#) explains the CDC eviction moratorium, linking to [Arkansas Legal Services'](#) website that has an interactive CDC declaration form and information about accessing free legal assistance.

Arkansas is the only state in the nation that [allows landlords to file criminal](#) rather than civil charges against tenants for nonpayment of rent. The law disproportionately impacts female, Black, and low-income renters. ProPublica and the Arkansas Nonprofit News Network report that since mid-March, more than 200 new failure to vacate cases have been filed statewide, and at least seven women were detained or sentenced to jail for not appearing in court.

### *California*

A new [report](#) from San Francisco's Budget and Legislative Analyst estimates that unpaid rent due to COVID-19 could be up to \$32.7 million per month for the period April to September 2020. The report warns that existing rental assistance programs are unable to meet the demand: "Unless new programs are adopted at the federal or state level, unpaid rent is likely to increase as long as San Francisco renters remain unemployed due to COVID-19."

Governor Gavin Newsom on October 23 announced the Joint Legislative Budget Committee has approved the Administration's request for [\\$200 million in additional funding](#) for Project Homekey, bringing the total funding available to over \$800 million. Governor Newsom announced \$84.1 million in the sixth round of awards to five applicants for six projects totaling 430 units.

[Mercury News](#) reports on some city officials' reluctance to participate in Project Homekey. After Santa Clara County received a \$29.2 million Homekey grant to convert a Milpitas hotel into housing, the Milpitas City Council voted to sue any parties involved in the project. Governor Newsom urged the council members to participate in the project. "I get the pressure you're under, but you're going to look back in your life, and you're going to regret this," said the governor. "You have an incredible moment in time. It's a moral damn moment. Do the right thing."

The California Housing Partnership reports that according to the U.S. Census Bureau's Household Pulse Survey, [59% of Black renters](#) behind on rent in California fear eviction in the next two months, compared with 41% of all California renters behind on rent.

### *Colorado*

The Colorado Division of Housing (DOH) has updated the Landlords' Model [Notification of Eviction Prevention Orders](#) to reflect the protections under the CDC eviction moratorium and the new state protections under Executive Order 227. The DOH also updated its [FAQs for Tenants and Landlords](#).

### *Connecticut*

The [New Haven Independent](#) reports that eight weeks after launching an \$800,000 COVID-19 rental assistance program, New Haven has not distributed any housing assistance. Since the [Coronavirus Assistance and Security Tenant Landlord Emergency](#) (CASTLE) program launched in early September, 378 applications have been sent out, 23 have been filled out and submitted, and 16 applications are under review.

### *Delaware*

The [New Castle County Council](#) voted unanimously on October 26 to authorize the county to bid on a Sheraton hotel for sale by auction. The county is seeking to use a portion of the \$322.8 million in federal Coronavirus Relief Fund (CRF) dollars it received to [purchase the 192-room hotel](#) to use as an emergency shelter and temporary housing for individuals experiencing homelessness. As many as [634 families](#) are currently housed in a dozen motels in the county while nearly 200 individuals are in emergency shelters.

### *Florida*

The [Florida Times-Union Editorial Board](#) argues Congress must pass another federal stimulus package to protect millions of Americans from "homelessness and financial devastation."

### *Idaho*

The [Lewiston Tribune](#) reports that despite federal protections for renters, more than a dozen evictions have occurred in Nez Perce County during the pandemic. Idaho Legal Aid is expecting a wave of evictions if the CDC does not extend the federal eviction moratorium into 2021.

### *Maine*

Nonprofit organizations in [Augusta](#) and city staff report receiving surges in calls for assistance from people experiencing homelessness and those on the brink of homelessness. There has been a flood of evictions since Maine's court system reopened and a state rental assistance program ran out of funds. The need for emergency housing in Augusta is expected to increase amid the ongoing pandemic and the expiration of the state and federal eviction moratoriums at the end of the year.

### *Maryland*

The [Baltimore Sun](#) reports that approximately 40 community activists and residents of the Poppleton neighborhood held a rally on October 24 to express outrage that residents who live in public housing and have fallen behind on their rent during the pandemic have been threatened with eviction.

### *Massachusetts*

Dozens of demonstrators [rallied outside the Boston Housing Court](#) on October 29 to urge legislators to pass the Guaranteed Housing Stability bill, which would stabilize renters, homeowners, and small landlords for one year. More than 100,000 residents fear eviction after Massachusetts' eviction and foreclosure moratorium expired on October 17.

[NPR](#) reports that despite the CDC eviction moratorium, some Boston landlords are pressuring and intimidating tenants, especially immigrant workers, to move out early. Despite federal and state moratoriums, as many as 120,000 people have been forced from their homes during the pandemic.

After the state eviction moratorium expired and as the pandemic rages on, Boston officials are adding [approximately 200 more beds](#) for people experiencing homelessness in multiple locations in preparation for winter.

### *Minnesota*

Advocates organized a [demonstration in front of Duluth City Hall](#) on October 26, calling for bold local action to protect the lives and dignity of people experiencing homelessness in Duluth.

### *Missouri*

[Missouri advocates](#) are concerned about a surge in evictions when the CDC moratorium and some circuit court orders expire. There are 250 eviction judgments backlogged in St. Louis County, and when the moratoriums are lifted, sheriffs will have to serve those evictions. Despite the CDC moratorium, 470 evictions have been filed in Jackson County, 340 in Green County, and more than 90 in Boone County.

### *Montana*

The Montana Department of Commerce announced a new partnership with the Montana Legal Services Association to launch the [Montana Eviction Intervention Project](#), which will provide civil legal aid to tenants facing eviction. The project is funded by \$70,000 in CARES Act funding.

### *Nevada*

Community activists report “horror stories” of people being forced out of their homes since Nevada’s eviction moratorium expired on October 15. “We are in the midst of a [burgeoning humanitarian crisis](#),” said Carmella Gadsen, a local activist. “There are still people being pushed out onto the streets, being forced to bunk up or be roommates in close quarters during a viral pandemic that is disproportionately affecting low-income people of color.”

Despite the CDC eviction moratorium, Nevada landlords are [intimidating tenants](#) and pressuring them to move out.

### *New Jersey*

[Newark city officials](#) announced that NJ SHARES SMART and the Newark Office of Tenant Legal Services (OTLS) will provide \$372,000 in funding to prevent evictions for nonpayment of rent.

## *New York*

The Legal Aid Society and the law firm Jenner & Block [filed a lawsuit against New York City](#) on October 22 for failing to provide single occupancy rooms to individuals experiencing homelessness during the pandemic. The lawsuit also charges the city for violating the “Americans with Disabilities Act” by failing to provide reasonable accommodations to all qualifying individuals who request a single room due to their medical condition.

## *North Carolina*

Governor Roy Cooper on October 28 issued [Executive Order No. 171](#) to [strengthen eviction protections](#) by requiring landlords to make tenants aware of their rights under the CDC order. The executive order clarifies the CDC moratorium applies to all residents who meet the CDC’s eligibility criteria, regardless of whether they live in federally subsidized properties. The order also ensures recipients of the N.C. Housing Opportunities and Prevention of Evictions (HOPE) program can still qualify for the protections.

## *Ohio*

Ohio Governor Mike DeWine and state legislative leaders on October 23 announced how they would allocate \$430 million of the approximately \$1 billion remaining in its share of the federal Coronavirus Relief Fund. The state will allocate [\\$50 million](#) for mortgage and rental assistance to low-income families.

Attorney Graham Bowman from the [Ohio Poverty Law Center](#) says while Governor DeWine’s newly signed rental assistance program will be helpful in the short-term, it will not solve the systemic housing issues. “Predating COVID, there was a major eviction housing crisis in Ohio. I don’t think that’s going to be enough money,” Bowman said. “It’s absolutely critical that we get more assistance at the federal level to address the sheer scale of this problem.”

[Cleveland.com](#) discusses the new lawsuit Northern Ohio landlords filed against the CDC eviction moratorium on October 23. The article also mentions that Governor Mike DeWine announced \$50 million for rent and mortgage assistance, an action housing advocates have pushed for many months.

## *Oklahoma*

Katie Dilks, executive director of the Oklahoma Access to Justice Foundation, describes [Tulsa’s eviction crisis](#) as the city’s “silent public health crisis.” Dilks discusses the CDC eviction moratorium and Tulsa County’s CARES Act-funded rental assistance program.

## *Oregon*

The Oregon Housing and Community Services Department estimates the state could have a [shortage of 10,000 shelter beds](#), compared to the estimated shortage of 5,814 shelter beds identified in the [2019 Oregon Shelter Study](#).

The first round of application for the [Portland COVID-19 Household Assistance Program](#) closed on October 27, but residents can apply for the one-time payments during the second application window on Friday, October 30, at 1pm.

## *Pennsylvania*

The [Philadelphia City Council](#) on October 21 failed to advance a bill that would ban all evictions through the end of the year. The court-imposed citywide moratorium on lockouts expires on November 8, and an estimated 2,000 Philadelphia households are at risk of eviction for cases that started before the pandemic.



The [Philadelphia Inquirer](#) reports thousands of Philadelphia renters could lose their homes in two weeks unless the City Council reinstates an eviction moratorium. Legislation that would reinstate a moratorium failed to advance last week due to disagreements about whether the bill should apply to all renters or only those with a COVID-19-related hardship.

### *Tennessee*

DarKenya Waller, executive director of Legal Aid Society of Middle TN and the Cumberland, discusses how free [legal aid](#) protects individuals who have been disproportionately impacted by the COVID-19 pandemic. Waller describes civil legal aid as a critical component of Tennessee's front-line response to the pandemic.

### *Texas*

[DSA North Texas Housing Justice](#) is a political organization working to ensure tenants understand their rights when it comes to eviction laws. DSA works with a group of citizens called "Dallas Stops Evictions" that has been canvassing apartment complexes distributing information on tenants' rights and the CDC eviction moratorium.

The City of [Austin](#) has distributed only \$1.3 million of approximately \$13 million available for tenants struggling to pay rent due to the COVID-19 pandemic. While approximately 5,600 people have applied for assistance, as of October 22, Austin had paid rent for 1,138 households. Administrative challenges and application barriers slow the distribution of much-needed rental assistance.

### *Vermont*

Burlington Mayor Miro Weinberger announced ANEW Place has used [\\$2.5 million](#) of Coronavirus Relief Funds to purchase the Champlain Inn and convert it into a year-round homeless shelter. ANEW Place will also provide guests with onsite services, including case management and assistance finding permanent housing. ANEW Place is Burlington's only low-barrier shelter.

The deadline to apply to the Vermont State Housing Authority (VSHA) [Rental Housing Stabilization Program](#) is December 11. Check out this [summary of programs](#) that can help Vermonters remain housed.

### *Virginia*

The [Richmond Times-Dispatch](#) reports that about 50 people gathered outside of a Brookland Park home on October 23 to prevent the landlord and sheriff's deputies from carrying out an eviction. [Advocates helped the tenant](#) submit the CDC declaration required to be protected under the national eviction moratorium and petition for another hearing. A judge ordered the landlord to stop the eviction shortly before deputies were scheduled to carry it out.

### *Washington*

The Washington Department of Commerce launched the [Washington COVID-19 Immigration Relief Fund](#). Immigrants who are not eligible for federal financial relief or unemployment insurance can receive a \$1,000 one-time direct payment (up to \$3,000 per household). Check out the [Partner Outreach Toolkit](#).

### *Washington, DC*

The [DCist](#) reports illegal lockouts, often called "invisible evictions," are on the rise in the D.C. area amid the ongoing pandemic and its economic fallout. Invisible evictions and self-evictions particularly impact immigrants and other marginalized renters.

## Guidance

*Department of Housing and Urban Development*

[New Resources for Distressed Cities Technical Assistance \(DCTA\) Recipients and Smaller Communities](#)

[COVID-19 Homeless System Response: Winter Planning Resources](#)

[COVID-19 Homeless System Response: Winter Planning Guide Overview - Meeting Winter Shelter Needs & Mitigating Health Risks](#)

[COVID-19 Homeless System Response: Partnering with Local Public Housing Authorities](#)

[COVID-19 Homeless System Response: Summary of ESG Program Waivers and Alternative Requirements](#)

[COVID-19 Homeless System Response: Eligible ESG Program Costs for Infectious Disease Preparedness](#)

*Internal Revenue Service*

[November 10: National Economic Impact Payment \(EIP\) Registration Day](#)

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## Additional Disaster Housing Recovery Updates - November 2, 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.

### General Resources & Events

Ayuda Legal, Puerto Rico released a report, [Towards a Just Recovery, Part II](#), in September.

### Hurricanes Laura & Delta

FEMA [announced](#) the deadline to register for Hurricane Laura assistance has been extended to November 27 in all parishes [designated for Individual Assistance](#).

Hurricane Delta [survivors with flood insurance](#) through the National Flood Insurance Program are beginning to make claims on their damaged properties. FEMA outlines what these survivors should expect during the claims process. Since Hurricane Delta struck, over 1,300 insurance claims have been filed.

USDA [announced](#) the approval of the Disaster Supplemental Nutrition Assistance Program (D-SNAP) for low-income Louisiana residents impacted by Hurricane Delta.

The [Orange County Office of Emergency Management](#) informed residents on October 21 to separate their Hurricane Delta debris from their Hurricane Laura debris. The debris must be separated to avoid FEMA claiming “duplication of benefits” and refusing to reimburse costs. “It’s a FEMA regulation that requires that

we separate those,” said [Emergency Management Coordinator Joel Ardoin](#). “I know that sounds crazy, but it’s a FEMA requirement.”

## **Hurricane Zeta**

President Trump approved Emergency Declarations for Louisiana ([EM- 3549-LA](#)) and Mississippi ([EM-3550-MS](#)), to supplement state and local response efforts to areas impacted by Hurricane Zeta. The declaration authorizes FEMA to provide emergency protective measures, including direct federal assistance for 35 parishes in [Louisiana](#) and emergency protective measures limited to direct federal assistance to 29 parishes in Louisiana. FEMA is authorized to provide emergency protective measures, including direct federal assistance for 13 counties in [Mississippi](#).

[CBS News](#) reports that as Louisiana prepared for Hurricane Zeta, there were concerns about people left without homes as a result of Hurricanes Laura and Delta. Louisiana is sheltering about 3,600 evacuees from those hurricanes, most in New Orleans area hotels.

## **Hurricane Sally**

FEMA issued a [public notice](#) stating its intent to reimburse eligible applicants for costs to repair or replace facilities damaged by Hurricane Sally in Florida, under disaster declaration [DR-4564-FL](#). The notice describes activities that may affect historic properties and activities and actions that may affect wetlands and floodplains.

## **Wildfires in the West**

### *California*

FEMA announced the [Individuals and Housing Program](#) (IHP) is available to all eligible renters and homeowners in the ten counties covered in the October 16 federal disaster declaration ([DR-4569-CA](#)). Federal assistance may help pay for temporary housing and other needs not covered by insurance. As of October 22, Napa, Shasta, and Sonoma counties have been [added to the list](#) of California counties designated for federal disaster assistance.

### *Oregon*

[Oregon’s Project Turnkey](#) dedicated \$65 million from the state’s Emergency Fund to purchase 1,000 hotel units from financially distressed properties to serve as temporary housing. The Legislative Board approved \$30 million for wildfire survivors but [voted against](#) an additional \$35 million for people experiencing homelessness.

FEMA announced that Oregon residents displaced from their homes by the wildfires may find FEMA [rental assistance](#) beneficial to their recovery. FEMA outlines what survivors must do if they think their home is uninhabitable and need rental assistance.

The Joint Legislative Emergency Board announced it will reallocate [more than \\$390 million](#) in funds toward wildfire recovery, including \$10 million in funding to the Housing and Community Services Department to support the provision of shelter and related services.

The [LA Times](#) reports that California farmworkers fear a winter of hunger and homelessness amid the ongoing pandemic and in the wake of the devastating wildfires.

## Opportunity Starts at Home

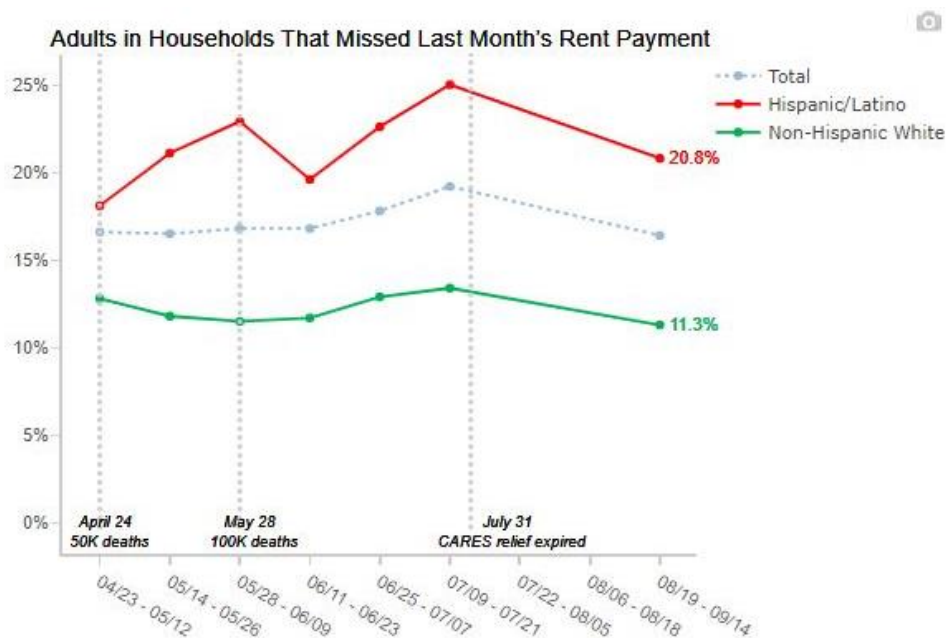
### New Dashboard from UnidosUS Tracks COVID Housing Data for Latino Community

A new [interactive dashboard](#) released by UnidosUS in partnership with the Population Reference Bureau provides recent data on the impact of COVID-19 on Latino communities across a range of issues. The dashboard, entitled “By the Numbers: Latinos in the Time of Coronavirus,” reveals national and state-specific trends in six key states: Arizona, California, Florida, Nevada, Texas, and Colorado.

The dashboard uses data from the U.S. Census Bureau’s experimental Household Pulse Survey to provide bi-weekly data with race/ethnicity comparisons for seven indicators including:

- Housing (missed rent or mortgage payments)
- Loss of employment income
- Health insurance coverage (overall/public/private)
- Food insufficiency
- Mental health (anxiety)
- Education (classes cancelled or moved to distance learning)
- Access to technology for children’s education (computers or internet)

“Latino workers and families have been disproportionately impacted by the COVID-19 pandemic across nearly every aspect of their lives, which will have repercussions for years to come,” write the dashboard’s authors.



UnidosUS is the nation’s largest Latino nonprofit advocacy organization and is a Steering Committee member of the *Opportunity Starts at Home* multisector affordable homes campaign.

Access the dashboard [here](#).

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](#).

## Research

### **New Research Finds Transit Development Has Limited Effect on Displacement**

Research published in *Housing Policy Debate*, “[Investigating Transit-Induced Displacement Using Eviction Data](#),” finds limited evidence that new transit development increases eviction rates in surrounding neighborhoods. The findings run counter to the popular belief that transit development causes widespread gentrification and displacement, though policymakers still must consider potential housing market impacts when devising transit plans.

The study tests a common hypothesis that transit development will increase gentrification and displace lower-income residents due to increased property values. The researchers selected four cities – Newark, San Diego, Seattle, and St. Louis – that built or extended a rail line between 2006 and 2009 to assess whether eviction rates increased in neighboring block groups following the transit development. The researchers employed a difference-in-differences research design to compare eviction trends before and after transit development between block groups within one-quarter mile of a new rail line (treatment group) and similar block groups further away (control group). Analysis was conducted through 2016. The researchers used data from the Eviction Lab to calculate eviction rates and used data from the Center for Transit-Oriented Development to identify cities with new rail development. All selected block groups were “gentrifiable,” meaning the neighborhood was low-income and had previously experienced disinvestment.

In three out of the four cities, the researchers found no effect of new transit development on eviction filings. In St. Louis, the researchers found a moderate effect of transit development on eviction filings, but this occurred during the 2007-2008 financial crisis. Eviction filing rates fell to previous levels in both the treatment and control group following this spike.

These findings add to a growing body of research that transit-oriented development may not have a significant effect on displacement and gentrification, contrary to common assumptions. Nonetheless, the effects of transit development are nuanced and context-specific. Policy makers should consider specific local housing market pressures and potential effects on neighborhood culture and demographics when developing transit-oriented plans.

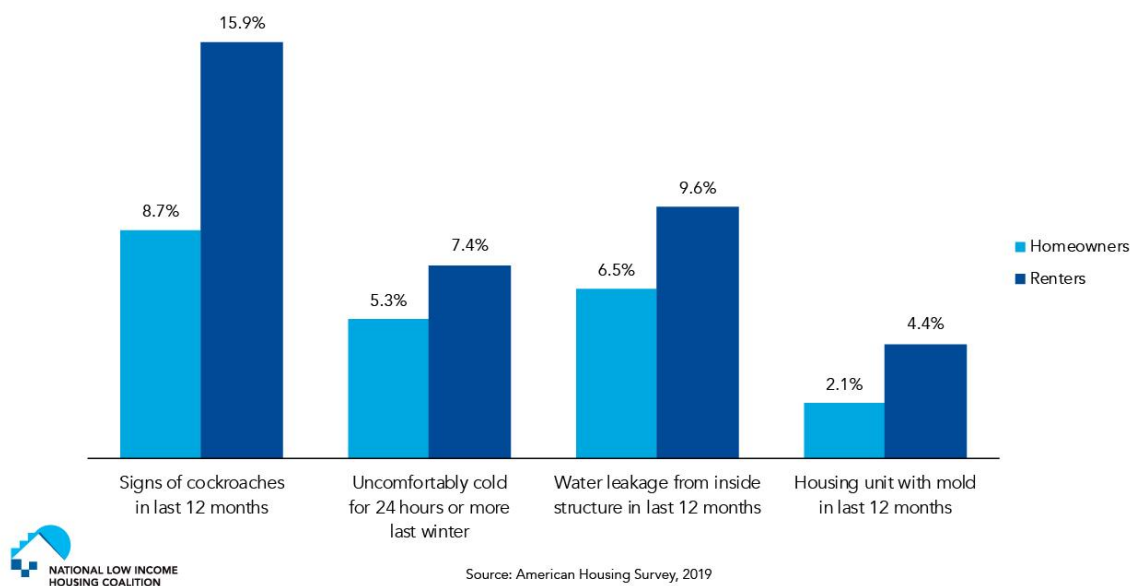
The article can be found at: <https://bit.ly/37QOXUq>

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## Fact of the Week

### **Renters More Likely than Homeowners to Face Pests, Heating Problems, Leaks, and Mold**

## Housing Quality Indicators for Homeowners and Renters



Source: American Housing Survey, 2019.

## NLIHC NEWS

### Vote for NLIHC in CREDO Mobile's Donation Program

NLIHC could earn a share of a \$150,000 grant from cell phone company CREDO Mobile, but the amount depends on your vote! CREDO Mobile's grant will help NLIHC achieve socially just public policy to ensure the lowest-income people – seniors, people with disabilities, families with children, people experiencing homelessness, and disproportionately people of color – have decent, accessible, affordable homes. Join us by voting & spreading the word. Vote for NLIHC at: <http://bit.ly/NLIHC-CREDO>

Guided by its customers, CREDO Mobile has given over \$90 million to nonprofit organizations since 1985. Every month, CREDO Mobile calls on its members and the public to help the company choose how to distribute \$150,000 in donations to nonprofit groups working on important issues. During the month of November, NLIHC will “compete” with two other organizations for votes: Doctors without Borders and the YEARS Project. At the end of the voting period on November 30, the \$150K will be distributed to the three organizations by the percentage of votes received. Visit <http://bit.ly/NLIHC-CREDO> and cast a vote for NLIHC today, and spread the word using sample Tweets below:

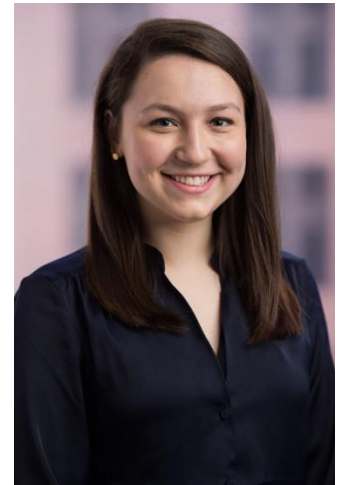
- This month, a vote for @NLIHC is an opportunity to give back to our fight for housing justice. The good news is it's fast, simple, easy, and free. Vote for NLIHC here through @CREDOMobile: <http://bit.ly/NLIHC-CREDO>
- Every month @CREDOMobile distributes \$150,000 to 3 causes based on votes received. This month @NLIHC will have a chance to earn a robust share. Cast your vote now. <http://bit.ly/NLIHC-CREDO>

- Will you vote for @NLIHC to be the top recipient of funding from the @CREDOMobile grant competition? Your vote will support our efforts to ensure housing affordability for the lowest-income people in the U.S. Vote at: <http://bit.ly/NLIHC-CREDO>
  - Help @NLIHC achieve socially just public policy to ensure the lowest-income people have decent, accessible affordable homes by voting this month to distribute a portion of \$150,000 to NLIHC from @CREDOMobile. <http://bit.ly/NLIHC-CREDO>
  - It's never been easier to support the movement for #AffordableHousing: click the link below and vote for @NLIHC to win a portion of a \$150,000 grant from @CREDOMobile <http://bit.ly/NLIHC-CREDO>
- 

## NLIHC Welcomes Olivia Arena as a Housing Advocacy Organizer

NLIHC is pleased to welcome Olivia Arena as a housing advocacy organizer on the field team.

Olivia spent the last four years conducting place-based social and economic policy research in the Metropolitan Housing and Communities Policy Center at the Urban Institute, a nonprofit research organization in Washington, DC. At Urban, Olivia's research focused on equitable development and neighborhood change, food access, climate resilience, housing as a platform for service delivery, and the 2020 Census. She specialized in community-engaged research, conducting projects in communities across the country, and honed her network management skills as a staff member of the National Neighborhood Indicators Partnership. Across each of these topics, Olivia recognized the importance of just housing policy and identified the urgency of building political will to protect and expand affordable housing options in this country. Prior to her work at Urban, Olivia graduated from the University of Texas at Austin, where she earned a bachelor's degree in international relations and global studies and urban studies.



Please join us in welcoming Olivia to the NLIHC team.

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## NLIHC Seeks Winter/Spring Interns for Research and Graphic Design/Communications

NLIHC is accepting applications for our winter/spring research and graphic design/communications internship positions. Interns are highly valued and fully integrated into our staff work. We seek students passionate about social justice issues, with excellent writing and interpersonal skills, to work as research and graphic design/communications interns from January to May.

The available positions are:

**Research Intern.** Assists in ongoing quantitative and qualitative research projects, writes weekly articles on current research for the *Memo to Members and Partners* e-newsletter, attends briefings, and responds to research inquiries. Quantitative skills and experience with SPSS a plus.

**Graphic Design/Communications Intern.** Assists with designing collateral material such as brochures, flyers, infographics, and social media imagery, and updating content on the NLIHC website. They also prepare and distribute press materials, assist with media research and outreach for publication releases,

work on social media projects, maintain a media database, and track press hits. Some experience with graphic design and Adobe Creative Cloud (Illustrator, InDesign, and/or Photoshop) is needed.

Spring/winter interns are expected to work 25 hours a week. NLIHC provides modest stipends.

A cover letter, resume, and writing sample are required for consideration. In your cover letter, please specify the position(s)/semester for which you are applying. Applicants for the graphic design/communications internship should also submit examples of your graphic design work.

Interested students should send their materials to: Bairy Diakite, operations manager, National Low Income Housing Coalition, 1000 Vermont Avenue, NW, Washington, DC 20005 via email to: [bdikite@nlihc.org](mailto:bdikite@nlihc.org)

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## **NLIHC in the News**

### **NLIHC in the News for the Week of October 25**

The following are some of the news stories that NLIHC contributed to during the week of October 25:

- “As federal protections weaken, here’s a state-by-state guide to pandemic eviction and foreclosure policies,” *Money*, October 30 at: <https://tinyurl.com/y2zgt2cp>
- “Large corporate landlords have filed 10,000 eviction actions in five states since September,” *NBC News*, October 26 at: <https://tinyurl.com/y32j3zp2>
- “There are 9.9 million Americans who are not up-to-date on their rent or mortgage payments. Here's how you can get help now,” *CNN*, October 30 at: <https://tinyurl.com/y2po2we5>
- “An Obama-era rule forces mortgage lenders and housing providers to fix policies that cause racial disparities. Now advocates are fighting to keep it from being ‘guttled.’,” *Chicago Tribune*, October 28 at: <https://tinyurl.com/y682wmdl>
- “A housing crisis rises amid COVID,” *iHeartRadio*, October 30 at: <https://tinyurl.com/yyvay8z3>
- “As state eviction bans lapse, another month's rent comes due,” *Marketplace*, October 29 at: <https://tinyurl.com/yxurmnq8>
- “Looking back at Ben Carson’s impact in Detroit during his four years at HUD,” *Detour Detroit*, October 28 at: <https://tinyurl.com/y2m3a42t>

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## **NLIHC Staff**

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Olivia Arena, Housing Advocacy Organizer, x219  
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  
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