Memo To Members & Partners
A weekly newsletter from the National Low Income Housing Coalition

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Message from NLIHC President and CEO

NLIHC Receives Transformative $15 Million Donation! – A Message from Diane Yentel, President and CEO

Dear members, partners, friends, and allies,

I'm thrilled to inform you that NLIHC has received a **$15 million donation** from MacKenzie Scott's Yield Giving! This gift is an extraordinary testament to our collective reach and impact and will provide transformative stability and resources for NLIHC to further expand both. All of us at NLIHC are deeply appreciative of the opportunity this donation provides to deepen, strengthen, and advance our collective work towards housing justice. This is the largest financial gift in NLIHC's 49-year history.

The donation comes at a crucial time. By nearly all measures, the housing crisis has worsened for the lowest-income and most marginalized people. Opponents of humane and proven solutions are building power in local communities and nationally. Evictions and homelessness are increasing, disasters worsening, and political divides deepening.

Yet together, we've made great strides toward housing justice in recent years – expanding our partnerships and coalitions, amplifying impacted people, centering racial justice, and advancing solutions to get and keep the lowest-income people stably, accessibly, and affordably housed.

Together, we made historic progress in having housing and homelessness featured in the last presidential campaign. We achieved unprecedented federal resources and protections for renters and people experiencing homelessness during the pandemic. We've enacted nearly 250 new state and local tenant protections and advanced dozens of ballot initiatives for increased protections and resources. We've deepened our work towards racial equity, supported and amplified tenant leaders, expanded our multisector partners, advanced solutions for equitable and complete disaster housing recovery and rebuilding, and continued to build bipartisan support and champions for the long-term solutions needed to achieve housing justice through research, communications, organizing, and advocacy.

Now, with tremendous need, momentum, partnerships, and allies, we will use the donation from MacKenzie Scott to strengthen, deepen, and expand our impact.

This transformative gift – combined with the ongoing, critical support of other key foundations, donors, and partners – allows us to strengthen NLIHC, deepen and expand our collective partnerships and campaigns, and build the political will needed to advance our long-term policy solutions and achieve housing justice. With these new resources, we will, in addition to other ongoing efforts:

- Advance racial justice by expanding our *IDEAS* initiative for Inclusion, Diversity, Equity, Anti-Racism, and Systems thinking.
- Support, engage, and amplify the leadership of tenants and other impacted people.
- Strengthen our nonpartisan *Our Homes, Our Votes* campaign to close the voter turnout gap and push political candidates and policymakers to further prioritize housing.

- Expand state/local innovation to strengthen tenants' rights, prevent and end homelessness, and build an evidence-base for long-term federal solutions.
- Expand our work to ensure equitable and complete disaster housing recovery and climate resilience for the lowest-income and most marginalized people/communities.

We'll have much more to say and share about each of these expanded initiatives in the coming weeks, months, and years. As always, we look forward to your continued partnership in the work!

In this season of thankfulness and giving, I am filled with gratitude and appreciation – for this transformative and generous gift from MacKenzie Scott, for *all* our donors and supporters, for the outstanding team at NLIHC, for the tremendous dedication, skill, and effective advocacy of our partners, and for our collective resolve and determination to end homelessness and housing poverty, once and for all. Together, we are NLIHC. And, together, we *will* achieve housing justice.

Onward.

Diane

Budget and Appropriations

Congress Shifts Attention to Supplemental Spending and NDAA, but FY24 Spending Conversations Continue Behind the Scenes – Take Action!

Members of the U.S. Congress returned to their offices on Capitol Hill last week to continue their work on a number of spending bills, including the fiscal year (FY) 2024 bill for Transportation, Housing and Urban Development (THUD), which provides crucial funding for HUD's vital affordable housing, homelessness, and community development programs.

Publicly, members of the U.S. House of Representatives and Senate have turned their attention to other matters, like finalizing and passing the "National Defense Authorization Act" (NDAA) and a supplemental spending package. However, work continues behind the scenes as congressional leadership, appropriators, and staff try to find a bipartisan, bicameral agreement on FY24 funding, and as tax staffers consider a potential end-of-year tax package.

Appropriations

Congress passed and President Biden signed into law a "two-tier" stopgap funding bill on November 15, keeping some federal programs – including HUD's – funded until the stopgap measure expires on January 19. Funding for the remaining programs will expire on February 2.

The Senate has passed three of the 12 annual spending bills, including the THUD bill, while the House has passed seven spending bills, but the chambers provide vastly different funding levels for federal programs. The Senate's FY24 spending bill for THUD provides $70.06 billion for HUD's affordable housing, homelessness, and community development programs, an increase of

$8.26 billion (slightly more than 13%) over FY23-enacted levels. In contrast, the House draft would fund HUD at $68.2 billion, a $6.4 billion (or roughly 10%) increase over FY23, while also proposing deep cuts to – and even the elimination of – some HUD programs.

While both drafts propose increased funding for HUD's vital voucher programs, new research from the Center on Budget and Policy Priorities (CBPP) estimates that, at the funding levels proposed in the House bill, approximately 40,000 vouchers currently being used by households would expire upon turnover; at the Senate's proposed levels, an estimated 6,000 vouchers would be lost upon turnover. CBPP estimates that the program will require at least $27.84 billion in FY24 – as provided in President Biden's budget request – to fully renew all existing voucher contracts.

The Senate worked in a bipartisan fashion to draft FY24 spending bills to the limits agreed to in the "Fiscal Responsibility Act of 2023*"* (FRA; see *Memo*, 6/05), which imposes strict spending limits on annual appropriations through FY25. To bolster needed funding, senators also agreed to an additional $14 billion in supplemental funds designated as "emergency spending," providing additional funding while also technically abiding by the conditions of the FRA. House Republicans, meanwhile, interpreted the limits established in the FRA as a "ceiling, not a floor" for spending cuts, and pushed for even steeper cuts to federal programs, with some members of the far-right House Freedom Caucus pushing for up-to-30% cuts to non-defense programs, including HUD. To pass a final spending bill, Congress will need to bridge the divide and reach a bipartisan, bicameral agreement on funding levels.

The Threat of a Year-Long Continuing Resolution

In addition to spending caps, the FRA would put in place mandatory, across-the-board 1% spending cuts – known as "sequestration" – if any of the 12 appropriations bills are not passed by January 1of the new year. While there is a four-month grace period that extends the actual deadline to April 30, some far-right Republicans, recognizing that their colleagues would not support their call for untenable cuts, are now pushing for a year-long CR to trigger sequestration at the end of April. Under sequestration, Congress would not be able to add the $14 billion in emergency spending provided by the Senate, resulting in even deeper spending cuts than would be provided under a final FY24 spending bill that adheres to the terms of the FRA. Moreover, because the costs of housing and development programs rise ever year (and have risen dramatically over the last year), increased funding is needed to maintain the current number of people served by HUD's programs. Flat funding acts as a cut to HUD, and even seemingly mild cuts have broad impacts.

End-of-Year Tax Package

Members of Congress are also hoping to pass an end-of-year tax package that would, among other things, make permanent certain tax cuts included in the "Tax Cuts and Jobs Act of 2017" and expand the Child Tax Credit. NLIHC supports an expansion of the Child Tax Credit, which cut child poverty to its lowest level on record, and we are pushing for Congress to include in any end-of-year tax package reforms to the Low-Income Housing Tax Credit (LIHTC) program included in the "Affordable Housing Credit Improvement Act."

LIHTC is the primary way that affordable housing construction is financed in this country, but on its own, LIHTC does not typically support the construction of units deeply affordable enough to reach the lowest-income renters. The "Affordable Housing Credit Improvement Act" would reform LIHTC to provide additional incentives to developers to build homes affordable to extremely low-income households, who are most impacted by the affordable housing crisis. The bill would also provide incentives to build affordable housing in rural and Tribal areas, which have some of the most urgent affordable housing needs in the country.

Take Action!

It is critical that advocates keep weighing in with their senators and representatives on the importance of increased funding for HUD's vital affordable housing and homelessness programs in FY24. Tell Congress that it cannot balance the federal budget at the expense of people with the lowest incomes!

- Contact your senators and representatives to urge them to expand – not cut – investments in affordable, accessible homes through the FY24 spending bill, including full funding for NLIHC's top priorities:
    - Full funding to renew all existing contracts for the Tenant-Based Rental Assistance (TBRA) and Project-Based Rental Assistance (PBRA) programs.
    - Full funding for public housing operations and repairs.
    - The Senate's proposed funding for Homeless Assistance Grants.
    - Protecting $20 million in funding for legal assistance to prevent evictions in the Senate bill.
    - The House's proposed funding for Native housing.
- Join over 2,100 organizations by signing on to a national letter calling on Congress to support the highest level of funding possible for affordable housing, homelessness, and community development resources in FY24.

In addition, advocates can weigh in with their members and urge them to include in any end-of-year tax package the LIHTC reforms outlined in the "Affordable Housing Credit Improvement Act," so that the program better serves people with the lowest incomes and the clearest housing needs.

HoUSed Campaign for Universal, Stable, Affordable Homes

NLIHC to Testify before House Financial Services Subcommittee in Hearing on Market-Based Solutions for Affordable Housing

NLIHC President and CEO Diane Yentel will testify at a U.S. House of Representatives Financial Services Committee (HFSC) hearing, "Housing Affordability: Governmental Barriers and Market-Based Solutions," on Wednesday, December 6, at 10 am ET. The hearing will examine market-based approaches to addressing the affordable housing crisis and governmental barriers that impede their implementation.

Other witnesses at the hearing will include Seth Appleton, president of U.S. Mortgage Insurers (USMI); Norbert Michel, vice president and director of the Center on Monetary and Fiscal Alternatives at the CATO Institute; Dr. Emily Hamilton, senior research fellow and director of the Urbanity Project at the Mercatus Center at George Mason University; and Arianna Royster, president of Borger Residential, on behalf of the National Apartment Association (NAA).

In her testimony, Diane will address the underlying causes of the affordable housing crisis, the current state of the housing market, and the immediate and long-term federal policy solutions needed to ensure that renters with the lowest incomes have an affordable place to call home. Diane will also discuss how the severe shortage of affordable rental housing and widening gap between incomes and housing costs are impacting low-income renters, putting them at risk of housing instability and, in the worst cases, homelessness.

Watch the hearing, read the Committee Memorandum, and access witnesses' testimony here.

HUD Awards $25 Million to Seven Public Housing Authorities to Expand Housing Choices for Families

HUD has announced $25 million in Housing Mobility-Related Services awards to seven public housing agencies (PHAs) around the country. These funds will help expand housing choices for Housing Choice Voucher (HCV) families with children, increasing access to opportunity neighborhoods with high-performing schools, good jobs, low crime rates, parks, and other benefits.

"Every parent knows the value of providing a safe and secure place for their child to call home," said HUD Secretary Marcia Fudge. "Stability at home helps promote their future success – in school and onwards. As HUD works to expand affordable housing and ensure economic mobility is possible for all families, these Housing Mobility-Related Services awards will boost access to housing vouchers for families who need them the most."

While a major goal of the HCV program is providing families with vouchers the opportunity to live in neighborhoods of their choice – including low-poverty, high-opportunity neighborhoods – voucher-holding families often encounter barriers to using their vouchers in communities with expanded opportunities. The awarded funds will allow additional PHAs to administer housing mobility programs, increasing the number of HCV families with children living in neighborhoods with low poverty levels.

Join Today's (12/4) National HoUSed Campaign Call for Universal, Stable, Affordable Homes!

Join today's (December 4) national HoUSed campaign call from 2:30 to 4 pm ET. Kim Johnson of NLIHC will provide policy updates on the federal appropriations process and prospects for the passage of an end-of-year tax bill by Congress. Alex Horowitz of Pew Charitable Trusts will discuss how rising housing costs drive increased rates of homelessness. Chi Chi Wu of the National Consumer Law Center will review recent actions by the U.S. Consumer Finance Protection Bureau and Federal Trade Commission to reduce junk fees and address background check practices used by TransUnion. We will also receive news from the field, and more!

Agenda:

- **Welcome and Updates**
  - Kim Johnson, NLIHC
- **How Housing Costs Drive Homelessness**
  - Alex Horowitz, Housing Policy Initiative at Pew Charitable Trusts
- **CFBP and FTC Actions against Junk Fees and TransUnion Background Check Practices**
  - Chi Chi Wu, National Consumer Law Center
- **Field Updates**
  - Catrina Grigsby-Thedford, Nevada Homeless Alliance
  - Sonya Starr, Housing Alliance Delaware
  - Erin Hahn, Texas Housers
- **Next Steps**

Register here.

Homelessness and Housing First

VA Houses More Than 38,000 Veterans Experiencing Homelessness in 2023, Surpassing Goal Two Months Early

The U.S. Department of Veterans Affairs (VA) announced on November 29 that the department has permanently housed 38,847 veterans through October 2023, surpassing its goal of housing 38,000 veterans experiencing homelessness in 2023 two months early. The VA's efforts are grounded in the Housing First approach, which prioritizes helping veterans access housing and then providing them with voluntary wraparound services, such as health care, job training, and legal assistance.

Through October, the VA has worked with nearly 34,500 unsheltered veterans to connect them to housing and resources, exceeding the department's goal by 123%. The VA also ensured that 96% of veterans have remained in housing and that 93% of the veterans who returned to homelessness have been rehoused or are on a path to rehousing, exceeding both calendar year goals.

Earlier this year, the Biden administration announced new actions to prevent and reduce homelessness among veterans, including providing legal services for veterans experiencing or at risk of homelessness; launching supportive services to quickly rehouse veterans experiencing homelessness; and funding programs to help veterans experiencing or at risk of homelessness connect to work (see *Memo*, 7/10). The actions build upon historic investments by the Biden administration that have driven significant reductions in veteran homelessness. The number of veterans experiencing homelessness has decreased by 11% since early 2020 and by more than 55% since 2010.

Read the VA announcement at: https://tinyurl.com/msb4emcy

Learn more about Housing First at: https://bit.ly/3ViLyU6

USICH Releases Federal Homelessness Research Agenda

The U.S. Interagency Council on Homelessness (USICH) released on November 30 *From Evidence to Action*, the first federal homelessness research agenda in more than a decade. The agenda, which will evolve over time, will shape federal investments in homelessness research and provide a roadmap for researchers, students, philanthropy organizations, and others seeking to understand how to effectively prevent and end homelessness in the U.S. USICH developed the research agenda with public input from researchers, experts from federal agencies, people with lived experience, and national organizations.

From Evidence to Action aims to expand our collective knowledge of ways to prevent and end homelessness through rigorous qualitative and quantitative evidence and reinforce existing evidence to combat disinformation. Through the research agenda, USICH seeks to align research priorities and break down siloes at the federal, state, and local levels; promote research to address policy and practice gaps; encourage decision-makers and service providers to implement evidence-based practices; and spur governmental and philanthropic investment in homelessness research.

The research agenda is centered on two key issues: homelessness prevention and ending homelessness. Under homelessness prevention, the agenda identifies research priorities concerning universal prevention, such as how to expand the Housing Choice Voucher program to serve all households at risk of homelessness and the feasibility of a federal renter tax credit, among others; targeted prevention strategies, including homelessness prevention strategies that target youth, older adults, people who identify as LGBTQ+, people of color, and other marginalized groups; diversion strategies; practices for screening and identifying risks for homelessness; and issues related to cost and scale.

The agenda also identifies priority research topics to expand the evidence base on ending homelessness. These topics include understanding the full cost of scaling interventions and shaping public and political will to solve homelessness; evaluating longitudinal outcomes, such as the long-term outcomes of the Housing First approach for different subpopulations and how Continuums of Care (CoC) use resources to reduce racial disparities; learning more about person-centered approaches to tailoring housing and services to individual needs; better understanding the unique experiences of all subpopulations experiencing homelessness, particularly high-risk groups; understanding how best to address unsheltered homelessness; and evaluating lessons learned from the COVID-19 response.

To learn more, visit https://usich.gov/research

Read *From Evidence to Action* at: https://tinyurl.com/45kby8u5

HUD

HOTMA Asset Limits Provide No Justification for Displacing Tenants Yet, According to HUD Multifamily Office

HUD Deputy Assistant Secretary for Multifamily Housing Ethan Handelman stated that "there is no reason to displace anyone right now" due to the asset limitation provision in Section 104 of the "Housing Opportunity Through Modernization Act of 2016" (HOTMA). During a virtual meeting organized by LeadingAge and supported by NLIHC, Mr. Handelman and Jennifer Larson, director of HUD's Office of Asset Management and Operations, repeatedly emphasized that "there should not be any need to evict someone on the basis of HOTMA right now. We don't want anyone to be displaced unnecessarily." The message was reinforced in an email distributed by HUD's Multifamily Asset Management Office to Multifamily owners and operators on November 29. LeadingAge requested the meeting in response to reports from some residents in housing supported by the Section 202 Supportive Housing for the Elderly program that their property owners were planning to evict them due to HOTMA's asset limit provisions – despite a regulatory provision offering property owners the discretion not to enforce the asset limit provision for existing residents.

Section 104 of HOTMA set asset limits for households seeking or retaining federal rental assistance. Those limits are $100,000 in net household assets and ownership of real property that is suitable for occupancy by a household as a residence. Final HOTMA regulations (see *Memo,* 2/27) include a list of required exclusions from the calculation of net household assets, as well as exclusions of necessary and non-necessary personal property. Importantly, the final HOTMA rule also provides Multifamily owners and public housing agencies (PHAs) the discretion to not enforce the asset limitation provisions at the time a household's income undergoes a period reexamination or an interim income reexamination. Mr. Handelman acknowledged that, in line with the statute, owners have discretion not to enforce the asset limitation.

It is important to note that a new applicant for rental assistance must meet the asset limitation test – owners (and PHAs) do not have the discretion to waive the HOTMA asset limitation for households seeking rental assistance for the first time.

Joint Notice H 2023-10/PIH 2023-27 was issued on September 29, 2023, providing guidance regarding implementation of HOTMA Sections 102 and 104. Section 102 pertains to income limitations. The Section 104 asset limitations apply to properties assisted with Section 8 Project-Based Section 8 (PBRA) and Section 202/8 Supportive Housing for the Elderly. The Multifamily officials referred to the Joint Notice and stated that it needed to be supplemented with a clarifying notice. They declared that owners should not enforce the asset limitation ahead of the release of the supplement to the Joint Notice, which they hoped would be issued before the end of the calendar year.

In addition, the HUD officials explained that Multifamily is in the process of updating its TRACs software to accommodate all HOTMA changes, which in turn will require owners to update their site software to be HOTMA-compliant. Other actions are also needed before the asset limit can be implemented. Owners must update their Tenant Selection Plans (TSPs) to include reference to the HOTMA asset limit provisions and include the owner's policy regarding enforcement or non-enforcement of the asset limit. Multifamily has a list of additional discretionary policies to implement HOTMA. Once a site's software is HOTMA-compliant, owners must provide residents a 60-day notice informing them of the changes to the TSP and informing them that they will have to sign a new model lease reflecting the HOTMA changes. Only after all the above steps have been taken will an owner's policy regarding enforcement or non-enforcement of the HOTMA asset limit come into consideration, and only at the time of a household's periodic income reexamination (or an interim income reexamination).

The November 29 Multifamily email declares, "Until new guidance is released, please be aware of the following: **MFH Owners must not enforce the asset limitation or the real property exemption until both the owner's software is HOTMA compliant (with TRACS 203A), and the family has signed a model lease detailing the new HOTMA provisions**."

Find Multifamily's HOTMA webpage here.

Read Multifamily's list of discretionary policies to implement HOTMA here.

More information about Project-Based Section 8 is on page 4-77 of NLIHC's *2023 Advocates' Guide*.

More information about Section 202 Supportive Housing for the Elderly is on page 4-87 of NLIHC's *2023 Advocates' Guide*.

Renter Protections

NLIHC and Revolving Door Project Send Letter to FHFA Director in Response to Tenant Protections RFI, Submit FOIA Request with People's Action Homes Guarantee Campaign

NLIHC, the Revolving Door Project, and the People's Action Homes Guarantee Campaign recently took action to follow up on the Federal Housing Finance Agency's (FHFA) "Request for Input on Tenant Protections for Enterprise-backed Multifamily Properties" (RFI). NLIHC and the Revolving Door Project sent a letter on November 13 to FHFA Director Sandra Thompson presenting conclusions from an analysis of the more than 3,500 publicly available comments and urging Director Thompson to make public an additional 3,500 comments submitted confidentially, as well as those submitted after the deadline. The letter also urged Director Thompson to act swiftly to enact clear, strong, and enforceable renter protections for households living in properties with federally backed mortgages. Additionally, NLIHC, the Revolving Door Project, and the People's Action Homes Guarantee Campaign sent a Freedom of Information Act

(FOIA) Request to the FHFA focused on the non-public comments submitted to the agency in response to the RFI.

The letter, sent by NLIHC and the Revolving Door Project, included NLIHC's preliminary analysis of the more than 3,500 public comments submitted in response to the FHFA's RFI. NLIHC staff conducted an internal analysis by reading every comment submitted and categorizing key information about the content of the comment and the commenter. NLIHC's analysis shows that of the 3,522 comments submitted by mid-August, 69% were submitted in support of tenant protections. The analysis noted that many of these pro-tenant comments were from individual tenants, often associated with tenant unions like Kansas City Tenants Union, People's Action/Homes Guarantee campaign, Neighbor 2 Neighbor, Progressive Leadership Alliance of Nevada, and Kentucky Tenants. Many national housing organizations, along with multi-sector groups like the American Civil Liberties Union (ACLU), climate change researchers, environmental justice organizations, reproductive health groups, and racial justice organizers, stood up for tenants' rights. Elected officials at the city, county, state, and national level urged FHFA to act in support of tenant protections, including Senate Majority Leader Chuck Schumer, senators led by Senate Committee on Banking, Housing and Urban Affairs Chair Sherrod Brown (D-OH), House Financial Services Committee members led by Ranking Member Maxine Waters (D-CA), and Representative Jamaal Bowman (D-NY). The analysis also noted petitions in support of tenants, including one with 3,750 signatures from More Perfect Union and another from Move On with 677 signatures.

The letter expressed concern, however, about FHFA's process for collecting confidential comments. FHFA received more than 3,500 additional comments that were submitted confidentially, and advocates are concerned that this disproportionate number (roughly half of comments) unfairly favors landlords, despite the agency's stated commitment to "a transparent process that includes broad participation from diverse voices," as stated in the RFI. "While tenants and individuals are justly protected in their confidentiality, we are concerned about the percentage of total comments submitted anonymously," the organizations state. They note concern that "nearly half of the comments received were submitted anonymously. Housing advocates are left to wonder what evidence could be included in these comments to sway FHFA in secret, and if it is based on scientifically sound and racially just evidence."

The letter accompanies a Freedom of Information Act (FOIA) Request, also submitted November 13, which requests all non-public comments (also referred to as "confidential comments") submitted to the FHFA via the agency's email address listed in the RFI. The Request notes that responding documents will redact confidential or proprietary information and finds points of commonality between the FHFA FOIA office and tenant advocates. The Request states that "in the spirit of the Freedom of Information Act's fundamental purpose to promote a transparent government, as well as the FHFA's specific goal to learn different stakeholder's opinions on tenant protections, we expect that the FHFA FOIA Office will maintain the overall integrity of the responding documents… The public deserves to understand the information that the FHFA is accounting for when making policy." NLIHC will continue to engage with the FHFA as the agency makes public the analysis of comments later this year and will continue to push for strong, enforceable tenant protections.

Read the letter at: https://nlihc.org/sites/default/files/FHFA-FOIA-Request-for-Non-Public-Comments-V2.pdf

Read the FOIA Request at: https://nlihc.org/sites/default/files/FHFA-FOIA-Request-for-Non-Public-Comments-V2.pdf

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Disaster Housing Recovery

FEMA Releases First-Ever Equity Guide for Local Officials

FEMA has released its first-ever Post-Disaster Equity Guide for Local Officials Rebuilding Communities. The publication provides guidance for local officials working to understand and prepare for disaster recovery efforts, with an emphasis on promoting equity and accountability. The guide is organized around eight goals and addresses approaches for engaging with and identifying the needs of communities to ensure an accessible, inclusive, and equitable recovery.

NLIHC and its Disaster Housing Recovery Coalition (DHRC) offered comprehensive commentary in response to a draft of the guide released earlier this year. The comments stressed the importance of involving housing and homeless service organizations in recovery efforts, as well as incorporating continuous community feedback, empowering disaster-impacted community members, and adopting best practices for community engagement and inclusive recovery.

The final guide released by FEMA incorporates a significant number of the suggestions provided by NLIHC and the DHRC, making it an important tool for guiding community-centric recovery efforts in disaster-impacted communities across the country.

Disaster Housing Recovery Update – December 4, 2023

Congressional and National Updates

Hello Alice and DoorDash are accepting applications for the Restaurant Disaster Relief Fund, which offers $10,000 grants for businesses affected by state/tribal or federally declared natural disasters in the past 12 months. Grant funds are intended to cover expenses not covered by insurance, including those for mortgage payments, rent, utilities, maintenance, supplies, inventory, supplier costs, and operations costs. To be eligible, a business must be an independently owned, for-profit restaurant, gastropub, or bakery with a brick-and-mortar location in the U.S. or Puerto Rico that generated $3 million or less in revenue per location in 2020.

HUD has introduced Housing Central Command, an emergency management structure to streamline homeless housing turnover. The system alerts case workers when a unit becomes available and aims to connect renters with landlords within 17 days. The approach has already been implemented in some cities, such as Los Angeles, but complications have been shown to slow unit availability.

An article released by Energy News Network emphasizes the importance of resilient homes in preparing for climate disasters, citing the unpreparedness of Texans during Storm Uri. The article encourages the use of weatherization processes and heat pumps, particularly for renters living in poorly insulated homes, as well as support from the U.S. Department of Energy's Home Energy Rebates (HER) program, which funds energy efficiency and electrification projects. The authors urge states and local governments to prioritize low-income renters and recommend actions to ensure tenant protections, center expertise from environmental justice groups, compensate community-based organizations, and integrate HER rebates with other relevant policies.

With millions of homes built in disaster-prone areas in the U.S., retrofitting and innovative design are crucial. Aging homes and traditional building materials, like spray foam, pose challenges that require updated technologies and building codes. Climate-resilient work is underway in some areas, such as efforts to fortify seawalls and improve roofs. However, such efforts do little else than buy more time when it comes to future climate impacts. Vulnerable populations, particularly in expensive property markets like those in Florida and California, face increased challenges due to climate-related disasters, which have already impacted insurance coverage. Innovators in building and construction are exploring ways to enhance climate resilience, but structural challenges hinder climate resiliency for low-income and Indigenous populations, and federal funds have not been equitably allocated.

Extreme weather is already costing the U.S. around $150 billion annually by way of water stress, agricultural loss, tourism impacts, falling real estate values, and property and infrastructure damage. The economic impact is projected to grow and may lead to the displacement of millions of people due to extreme weather events and associated costs related to transportation, lodging, and employment. Consumers can prepare by reviewing insurance policies, ensuring they are not underinsured, and considering climate risk assessments when buying property. Investors should support green industries and companies focused on renewable energy sources.

Research from Ohio State University shows that after a hurricane, the number of rental units usually decreases, which leads to higher rent prices. Both eviction filings and threats of eviction increase, exacerbating housing instability and gentrification. Rebuilding multifamily rental housing takes more time than rebuilding single family properties, which leaves many renters in limbo. In the wake of a disaster, management agencies and local governments should earmark funds for renters and adopt policies like eviction moratoriums and rent relief similar to those implemented during the COVID-19 pandemic. Moreover, long-term efforts to enhance housing availability and affordability are essential amid the growing impact of climate-related disasters.

State and Local

California

Homeowners and renters in Santa Cruz and Monterey Counties who have lost their homes due to natural disasters such as floods, fires, and storms are often left to their own devices when dealing with the aftermath of disaster, including contacting insurance companies, filling out paperwork, and finding temporary housing. Renters can feel helpless when facing FEMA denials and a lack of long-term support and often become "climate refugees" until their resettlement. Solutions implemented in other regions – like temporary mobile home parks – face obstacles in the Monterey Bay region, due to unwilling landowners and ineffective management. Other options include utilizing public and church-owned land for temporary housing, but many landowners remain reluctant to forgo potential profits.

During a community meeting, Planada residents expressed frustration after expectations for a draft spending plan for $20 million in state flood relief were not met. Residents expressed dissatisfaction with proposals, including spending on environmental reviews and limitations on aid for lost wages and completed home repairs. An application for funding is expected to open in early 2024, with officials hoping to distribute funds by spring.

Florida

High insurance premiums are driving an exodus from Florida, with nearly 276,000 people leaving in 2022. The state's insurance industry is grappling with increased hurricane frequency and severity, leading to rising claims costs. Florida's premiums have surged by 300% in the last five years, averaging over $4,200 annually compared to the national average of $1,700. Insurers are exiting the state, leaving the state-run Citizen's Property Insurance Corporation as the major provider. The unexpected burden on the state is threatening additional financial risks, prompting many residents, including retirees on fixed incomes, to leave Florida.

Hawaii

Maui County Mayor Richard Bissen is proposing a bill to incentivize short-term rental owners to use their units as temporary housing for those displaced by the August 8 wildfires. The bill would exempt eligible properties from real property taxes between February 20, 2024, and June 30, 2025, if they provide housing to those in need. Property owners with assessed values over $1 million who choose not to participate may face increased property taxes. The bill, set to be discussed on December 5, aims to address the impact of the wildfires in Maui County on an existing housing crisis, as well as the displacement of thousands of residents amid challenges like high housing costs and a shortage of affordable units.

Community members in Maui staged a "fish-in" at Kaanapali Beach to demand dignified long-term housing solutions for victims displaced by fires. Around 30 participants remained on the beach as of November 13, three days after a news conference about the event, which was organized by the group Lahaina Strong. The group is urging authorities to convert short-term rental properties into long-term housing, extend renter protections, and offer mortgage deferrals for fire-affected homes. The state government is reported to be working to secure additional long-term housing following the wildfires. The Department of Land and Natural Resources stated it has no objection to the fish-in.

County of Maui Disaster Area Restrictions have been lifted for owners and residents with vehicle passes in Zones 5G, 6D, 7B, 7C, 7D, 7E, 7F, 7G, 11C, and 12B. The following documents may be used to verify property ownership or residency to receive a re-entry vehicle pass: property deeds or tax records, utility bills, rental agreements or receipts, driver's licenses, vehicle registrations, voter registration records, financial statements, insurance documents, formal mail, or notarized affidavits from property owners or landlords confirming residency or ownership.

The deadline for individuals and businesses affected by the deadly Maui wildfires to apply for federal assistance from FEMA and the U.S. Small Business Administration (SBA) is December 11. Disaster loans are available for homeowners, renters, and businesses for physical property damage. As of last week, over $285 million in federal assistance had been approved for 6,731 households, including over $248 million in SBA disaster loans, over $17 million for housing assistance, and over $19 million for other needs. More than 6,600 survivors are currently housed in 33 hotels on Maui and Oahu, with efforts to relocate them into more permanent housing underway by the state, Maui County, FEMA, and the American Red Cross.

Officials in Maui are exploring measures to address the housing shortage for individuals displaced by the August 8 wildfires with a focus on short-term rentals. Despite increased payments, FEMA has faced challenges securing long-term rental options. Mayor Richard Bissen has expressed concern that a moratorium on vacation rentals would lead to legal challenges. Tax incentives and the phasing out of short-term rentals are being explored as potential solutions after a proposed bill to regulate short-term rentals failed in the 2023 legislative session. The council is also considering tax relief for owners who lease to displaced residents, despite a $31.2 million budget shortfall.

Catholic organizations, including the Diocese of Honolulu and Catholic Charities Hawai'i, have established funds to assist victims of Maui wildfires with impending mortgage and utility payments. The efforts toward the recovery of historic Lahaina are undergirded by two separate funds set up by its Diocese of Honolulu and the nonprofit Catholic Charities Hawai'i. Applicants were not required to be members of any church to receive assistance from the two funds. The money and additional community donations will go toward temporary housing, financial assistance, counseling, essential needs, and rebuilding homes. Catholic Charities USA also has a partnership with AirBnb to place families temporarily at no cost to the local chapter.

Louisiana

The Fifth National Climate Assessment, released on November 14, warns that Louisiana faces severe climate change threats if global greenhouse gas emissions are not reduced by 2050. The risks include rising sea levels, intense hurricanes, prolonged droughts, extreme heat, and inland flooding. Black and Hispanic residents of low-economic status living in rural areas will be disproportionately affected. Despite ongoing climate change planning by outgoing Governor John Bel Edwards, his successor, Jeff Landry, has so far demonstrated less desire to tackle climate-related risks.

Massachusetts

The Massachusetts State Senate approved a $2.81 billion supplemental budget, which includes $250 million for emergency housing and $15 million for disaster relief for municipalities impacted by storms and naturals disasters that occurred in 2023.

New York

Hurricane Ida exposed New York's vulnerability to extreme rainfall and inland flooding when it struck the region in early September 2021. The storm inflicted extensive damage on housing, especially low-lying units. The Federal Reserve Bank of New York conducted an analysis to assess the storm's effects on basement housing, with a specific emphasis on more vulnerable populations. The study revealed that basements in specific census tracts are at a heightened risk of flooding, impacting approximately 10% of low-income and immigrant residents in New York.

Oregon

The state released a report on the $150 million wildfire recovery program established to aid households affected by the 2020 Labor Day fires. Managed by the Oregon Housing & Community Services agency, the program has assisted over 1,100 households in obtaining temporary housing, new homes, or affordable housing. The report highlights the allocation of $35.3 million for helping 1,146 households with temporary assistance, a full recovery, or both. Of that cohort, 867 households were able to access full recovery through either construction or purchase of a new home, while 450 households received temporary housing assistance. The remaining $114.7 million is designated for affordable housing projects in the most impacted counties. Despite these gains, unmet needs amount to nearly $1.9 billion. State-funded projects, independent programs, and future allocations of disaster recovery funds are also underway.

Vermont

Vermont Governor Phil Scott has initiated a six-week campaign to raise an additional $1 million for individuals still recovering from July floods. The funds will be generated through sales of Vermont Strong license plates, with the goal of supporting housing needs, food security, individual and family assistance, mental health services, and business recovery. The campaign aims to address ongoing challenges faced by individuals and businesses affected by the historic floods, encouraging residents to support each other during the holiday season and contribute to the recovery efforts. The funds will be distributed through the Vermont Community Foundation and the state's Business Emergency Gap Assistance Program.

Opportunity Starts at Home

OSAH Campaign Participates in Webinar on Fighting Hunger with Housing

The Opportunity Starts at Home (OSAH) campaign participated in a webinar hosted by the Food Research & Action Center, an OSAH campaign partner, on November 16. Focusing on housing instability as a primary cause of hunger, the webinar drew attention to the intersections of hunger and housing instability, surveyed research from the Eviction Lab on the connections between evictions and decreased Supplemental Nutrition Assistance Program (SNAP) participation, identified key housing policies that promote equity, and explored opportunities for food security advocates to engage in housing advocacy. More than 100 food security advocates attended the online event. Watch a recording of the webinar here.

Research

Housing Assistance Council Releases Latest Edition of *Taking Stock* Report

The Housing Assistance Council (HAC) released in November the fifth edition of its *Taking Stock* report. HAC publishes the report every decade following the release of data from the Decennial Census in order to provide a comprehensive overview of trends in rural housing around the country. The latest report discusses the demographic, socioeconomic, and housing characteristics of rural America based on data from the 2020 Decennial Census, as well as the American Community Survey (ACS), Census Household Pulse Survey, and other data sources from the U.S. Consumer Financial Protection Bureau, U.S. Bureau of Labor Statistics, U.S. Department of Agriculture (USDA), and HUD.

The report finds that population growth for rural communities has stagnated over the last decade, increasing by less than 1% between 2010 and 2020 to 60.4 million people (roughly 18% of the U.S. population). However, this growth was largely driven by non-white individuals, contributing to the growing racial and ethnic diversity of rural communities. From 2010 to 2020, the rural Hispanic population increased by 19.7%. In addition, the number of multiracial individuals in rural areas grew by 148%, comprising about 4% of the total rural population.

The report emphasizes the disproportionate impact of the COVID-19 pandemic on rural communities relative to urban and suburban areas. The pandemic-era social supports provided by federal and state governments that served as a lifeline for many rural families facing housing instability have since ended, while the worsening shortage of affordable housing in rural areas remains an intractable issue. The total supply of homes in rural areas grew by only 410,000 units from 2010 to 2020 – less than a 2% increase. This meager growth was concentrated in about half of states, while the total rural housing supply *decreased* in other states. Furthermore, an estimated 1.4 million rural housing units are considered to be substandard in terms of plumbing, heating, access to electricity, and general maintenance.

Although the proportion of rural households who rent their homes is smaller than in urban areas – 27% versus 52%, respectively – this does not mean there is less demand for affordable, accessible rental housing. *Taking Stock* reports that rural renters tend to have lower incomes than rural homeowners, with over half of rural renter households having an annual income of less than $35,000 compared to a quarter of rural homeowners and that they are twice as likely to live in substandard housing. Nearly half of all rural renters are severely cost burdened, spending more than half their income on housing costs, with Black and Hispanic communities particularly affected.

The report calls attention to the critical role that "local nonprofit housing, municipal, and tribal organizations" play in connecting rural residents to resources that help them secure and maintain safe, affordable, accessible housing. It also highlights the unique barriers housing developers face in trying to increase the housing stock in rural areas, namely infrastructural limitations and a lack of access to capital, labor, and construction materials. Because of these challenges, the report emphasizes the need for greater federal funding for rural housing programs like HUD's Rural Capacity Building program and USDA's Rural Community Development Initiative.

The interactive report can be found at: https://bit.ly/3N4NQEm

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Higher Rent Burden and Eviction Threats Associated with Increased Mortality among Renters

An article published in *Social Science and Medicine*, "The impacts of rent burden and eviction on mortality in the United States, 2000-2019," finds that both high rent costs relative to household income (rent burden) and the threat of eviction were associated with increased mortality among renters during the study period.

The study population was selected from the long-form 2000 Decennial Census, an extended version of the Decennial Census, which gathers more detailed demographic information than the standard U.S. Census. With this data, the researchers merged mortality data covering the years 2000 to 2019 from the Census Numident file, which contains reliable information drawn from Social Security Administration death records. Lastly, the combined data were linked to 2008-2012 American Community Survey (ACS) data on rent burden and eviction court records from 2000-2016 from the Eviction Lab at Princeton University. The resulting dataset was limited to individuals who were renting and age 22 or older in 2000, resulting in a final sample of 6.6 million individuals. The authors used Cox proportional-hazards models to assess the association between each of the two exposures (rent burden and eviction), with adjustments for demographic characteristics that could skew the results of the models, such as baseline age, race/ethnicity, state, and neighborhood poverty rate.

The researchers found that higher rent burdens in 2000 were associated with increased mortality between 2000 and 2019. Compared to a rent burden of 30% in 2000, a rent burden of 50% was associated with a 9% increase in mortality through 2019, while a rent burden of 70% was associated with a 12% increase in mortality. The association was more prominent among Hispanic and non-Hispanic Black men, for whom a rent burden of 70% was associated with a 16% and 14% (respectively) increase in mortality relative to a rent burden of 30%.

Among the study population, 47% of low-income renters experienced an increase in rent burden of 5% or more across the study period. Nearly half of all low-income renters with high rent burden (spending 30% or more of their income on rent) in 2000 experienced an increase in their rent burden of 20 percentage points or more by the 2008-2012 period. Across all individuals who were renting in both 2000 and 2008-2012 (regardless of income level), a 10-percentage point increase in rent burden was associated with an 8% increase in mortality, and a 20-percentage point increase in rent burden was associated with a 16% increase in mortality. The researchers found that the positive association between rent burden and mortality remained consistent even among renters who did not move during the study period, implying that the rise in rent burden was not caused by movement into more costly housing units, but rather by housing costs increases that far outpace wage growth.

In examining the impact of eviction on mortality, the authors classified the study population into three groups: those who had never received an eviction filing, those who received an eviction filing but not an eviction judgment (threatened eviction), and those who received an eviction judgment. Non-Hispanic Black women accounted for the largest share of the latter groups – 29.6% of all renters threated with eviction and 25.6% of renters who received an eviction judgment – but only 7.5% of renters who never received an eviction filing. Across all categories of renters, the threat of eviction was associated with a 19% increase in mortality, while being evicted was associated with a 40% increase in mortality. Among renters considered to be at the highest risk of eviction, an eviction judgement resulted in a 27% increase in mortality.

The article suggests that policy solutions designed to increase access to affordable, accessible rental housing and avoid eviction can also have a positive public health impact. The authors specifically note the importance of rental voucher programs in making a greater share of the rental housing market affordable to renters facing housing instability, as well as the role of eviction prevention and diversion programs in keeping renters safely and affordably housed. Because renters of color are disproportionately affected by high rent burdens and eviction, these programs may also contribute to reducing racial disparities in mortality.

Read the full article at: https://bit.ly/3T1LCcF

From the Field

NLIHC State and Tribal Partners and Racial Equity Cohort Members Convene in Washington, D.C.

NLIHC held a convening of its state and tribal partners on November 15-16 in Washington, D.C. More than 30 people representing 22 of NLIHC's partner organizations, along with all NLIHC staff and many board members, gathered for two days of networking, strategizing about advocacy initiatives, and deepening their commitment to racial equity. The agenda included a powerful panel discussion with members of NLIHC's Tenant Collective, as well as a panel on centering residents to advance federal renter protections that included senior officials from HUD and the Federal Housing Finance Agency. Attendees also discussed federal advocacy strategies for the remainder of 2023 and for 2024, participated in conversations about Native housing partnerships, and visited the National Museum of the American Indian. The convening wrapped up with a kick-off meeting for NLIHC's second Racial Equity Cohort (see *Memo* 6/26/23).

NLIHC state and tribal partners are those member organizations with which it works most closely in each state or region of the country. Partners receive specialized support to enhance their participation in federal housing advocacy and in turn commit to being primary advocates for housing for the lowest-income renters in their region and working to educate and mobilize their network around NLIHC's policy priorities. Six positions of NLIHC's board of directors are reserved for current state and tribal partners. Partners are typically housing and homelessness advocacy organizations that serve tribal communities, entire states, or regions within a state; are engaged in state and/or federal housing advocacy; and have their own networks to mobilize in pursuit of NLIHC's policy priorities. Currently, NLIHC has 66 state partners operating in 45 states and the District of Columbia, as well as one tribal partner operating in the Northern Plains region. The Racial Equity Cohort is a sub-group of representatives from eight state and tribal partner organizations that are actively working to integrate racial equity policies, tools, and practices into their organizations.

NLIHC is always seeking to add new state and tribal partners, particularly in geographic regions without an existing partner. Partners must be existing NLIHC members and go through a board approval process. For more information about becoming an NLIHC state or tribal partner, please contact outreach@nlihc.org.

Senior HUD Official to Join Today's (12/4) "Tenant Talk Live" on Section 3

NLIHC will host the next session of "Tenant Talk Live" – a meeting geared towards tenant and resident leaders – today, December 4, at 6 pm ET. The meeting will focus on Section 3, a statute that obligates HUD housing and community development funding to benefit low-income residents and community members. NLIHC staff will be joined by Michele Perez, assistant deputy secretary of HUD's Office of Field Policy and Management. Register for today's Tenant Talk Live meeting here.

Assistant Deputy Secretary Perez oversees HUD's regional and field offices. She launched her public service career at HUD's Midwest Regional office in Chicago, where she served as a community builder and later ensured the payment of prevailing wages in HUD-funded construction throughout the six-state region. Prior to joining HUD, Michele served as the chief operating officer of the Tahirih Justice Center, where she led strategy execution that supported immigrant survivors of gender-based violence seeking asylum in the U.S. She previously served as vice president of management and administration, as well as a senior advisor to the president and CEO for diversity, inclusion and engagement, at the International Development Finance Corporation (formerly OPIC). Assistant Deputy Secretary Perez also served as a key advisor and consultant to the U.S. Department of Veterans Affairs (VA) chief of staff on human resources, strategic planning, and financial management. During her tenure at VA, she was charged with the execution and coordination of workforce enterprise strategies for the Veterans Health Administration, the nation's largest integrated healthcare system. Michele holds a BS in human services from Cornell University and an MS in management from the Catholic University of America. She speaks Spanish, French, and Kreyol and grew up in a Haitian and El Salvadoran household of immigrants in Miami, Florida.

Section 3 is a federal obligation tied to a significant portion of HUD funding, including public housing and Indian housing, and to some extent the Rental Assistance Demonstration (RAD) program. Section 3 also applies to other housing and community development funding that entails construction-related activities, including for HOME Investment Partnerships, the national Housing Trust Fund, and Housing Opportunities for Persons with AIDS (HOPWA), as well as certain activities assisted with Community Development Block Grant (CDBG) funds.

The Section 3 statute states that recipients of HUD housing and community development funding must provide, "to the greatest extent feasible," job training, employment, and contracting opportunities for low-income and very low-income residents, "particularly those who are recipients of government assistance for housing." Another Section 3 obligation is to support businesses owned or controlled by low-income people or businesses that hire them.

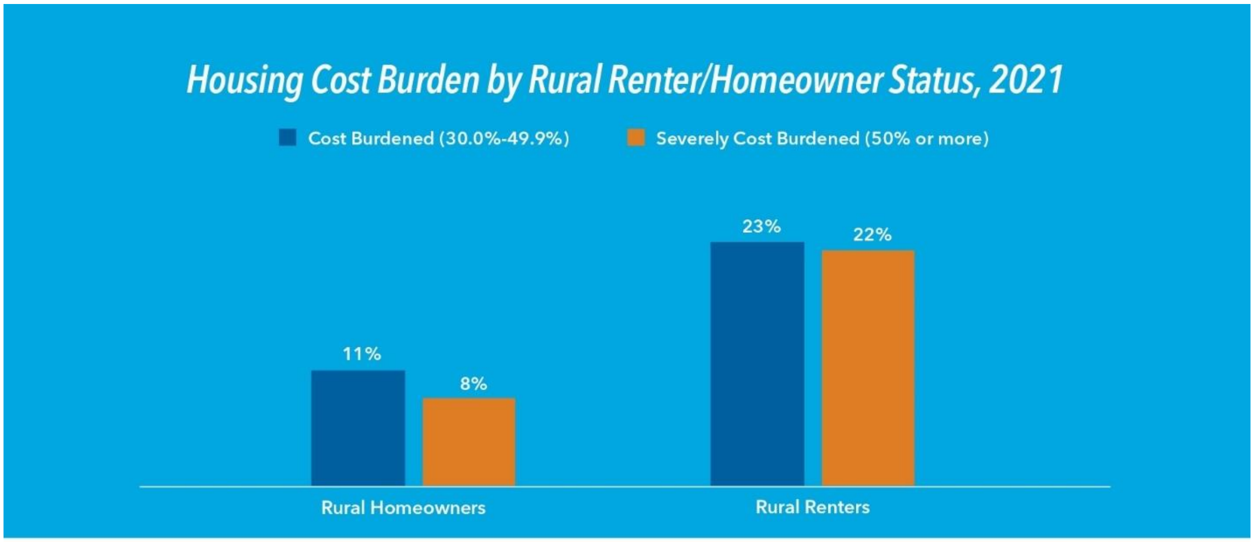
The Section 3 obligation is too often ignored by the recipients of HUD funds and not enforced by HUD; therefore, Section 3's potential benefits for low-income and very low-income people and for qualified businesses are not fully realized. Many advocates and resident leaders are committed to oversight, monitoring, and enforcement of Section 3 obligations and working to ensure that the statute is carried out to its fullest potential. For more detailed information on Section 3 and its associated regulations, refer to NLIHC's 2023 *Advocates' Guide* article on Section 3.

For more information on future "Tenant Talk Live" topics, view our website: https://nlihc.org/tenant-talk-live-webinar. To stay up to date on "Tenant Talk Live" events and connect with other attendees, join the Tenant Talk Facebook group.

"Tenant Talk Live" would not be possible without tenants like you! We strive to connect and engage with residents and tenant leaders through our meetings. If you are a low-income tenant and have a topic you would like to propose for an upcoming "Tenant Talk Live," or if you would like to participate as a speaker on an upcoming call or meeting, please email: sbetancourt@nlihc.org**.** Meetings like "Tenant Talk Live" also depend on the support of our members. Become an NLIHC member here!

Fact of the Week

Rural Renters Face Higher Housing Costs Than Rural Owners



Source: Housing cost burden is defined as the percent of monthly household income spent on housing costs like rent, mortgage payments, and other expenses. Housing Assistance Council (HAC) 2020 Taking Stock report. HAC tabulations of Federal Financial Institutions Examination Council Home Mortgage Disclosure Act Data. Retrieved from https://bit.ly/46BiPig

NATIONAL LOW INCOME HOUSING COALITION

Source: Housing cost burden is defined as the percent of monthly household income spent on housing costs like rent, mortgage payments, and other expenses. Housing Assistance Council (HAC) 2020 Taking Stock report. HAC tabulations of Federal Financial Institutions Examination Council Home Mortgage Disclosure Act Data. Retrieved from: https://bit.ly/46BiPig

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NLIHC in the News

NLIHC in the News for the Weeks of November 19 and 26

The following are some of the news stories to which NLIHC contributed during the weeks of November 19 and 26:

- "Other cities take note as New York City tells Airbnb: Fuhgeddaboudit" *Route Fifty*, December 1 at: https://tinyurl.com/52f8nk6k
- "Advocates Call on Biden Administration to Increase Tenant Protections as Evictions Climb" *Invisible People*, November 28 at: https://tinyurl.com/2yja5tmj
- "Connecticut's persistent housing shortfall requires new approaches" *Westchester County Business Journal,* November 19 at: https://tinyurl.com/2s3tbpkw

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NLIHC Careers

NLIHC Seeks Research Analyst

NLIHC seeks a research analyst to further the coalition's research on the housing needs of low-income renters and policy responses. The analyst will work with other members of the NLIHC research team to initiate and carry out research, including data collection, analysis, and dissemination.

Responsibilities:

- Implement quantitative and/or qualitative research, including data collection and analysis.
- Maintain and expand NLIHC holdings of and access to major datasets that inform NLIHC campaigns and partners.
- Assist other NLIHC staff and interns with data usage.
- Write reports that communicate NLIHC research to the general public.
- Disseminate NLIHC research to the general public, members, and partners through written reports and blogs, visualizations, and other means.
- Participate in other research, as assigned.
- Contribute to NLIHC's weekly e-newsletter *Memo to Members & Partners* by identifying and summarizing new research relevant to NLIHC members.
- Prepare information and position papers as required to meet NLIHC's goals and objectives.

- Represent NLIHC with other partners through participation in working groups and advisory committees.
- Public speaking at meetings and conferences in DC and around the country, with a priority for NLIHC member organizations.
- Respond to requests for information from NLIHC members, members of the media, and the public.
- Participate in NLIHC staff meetings, staff training, working groups, and other events.
- Other duties as assigned.

Qualifications:

Applicants should have a bachelor's degree (master's degree preferred) and at least one year of experience in research and/or public policy (three years of experience for senior research analyst position). Applicants should have a commitment to social justice and some knowledge of affordable housing, homelessness, or fair housing policies. Candidates should have strong analytical, writing, and editing skills, oral and interpersonal communication skills, organizational skills, and attention to detail. Applicants should also be proficient in the Microsoft Office suite and optimally statistical software like SPSS, STATA, or R. GIS experience also a plus.

An equal opportunity, affirmative action employer, NLIHC offers a competitive salary and benefits package. Interested candidates should submit a resume, cover letter with salary requirement, and two writing samples to Millen Asfaha, Operations Coordinator, at: masfaha@nlihc.org.

NLIHC News

Nominate an NLIHC Board Member Today!

NLIHC members and partners are encouraged to submit nominations (or self-nominate!) to fill upcoming vacancies on the NLIHC Board of Directors. Nominees for board membership must be current dues-paying NLIHC members or be employed by a current dues-paying NLIHC member organization. Please send nominations – and in the case of self-nomination, a brief biographical description or resume and a statement of interest – to NLIHC President and CEO Diane Yentel at dyentel@nlihc.org by close of business on December 31.

NLIHC's board consists of six impacted persons (defined as individuals with lived experience of homelessness and/or housing instability), six representatives of allied national organizations, six representatives of NLIHC state partners, and up to seven unrestricted or at-large NLIHC members. NLIHC is seeking nominations for the following positions: one representative from a national NLIHC member organization, and three at-large NLIHC member representatives. The new board members will assume their duties in March 2024.

At least 90% of NLIHC board members must be people with low incomes or individuals who are or have been engaged directly in working on meeting the housing needs of low-income people. In selecting board members, NLIHC strives to achieve a broad diversity in terms of race, ethnicity, gender, and geography, including representation from both urban and rural communities. We seek to have as many different states represented as possible.

Board members are elected for three-year terms and can serve up to three terms. The board meets in person twice a year in Washington, D.C. – once in conjunction with our annual forum in the spring and once in the fall. The board also meets by conference call in the summer. Attendance at board meetings is required, with exceptions for illness or emergencies. Generally, new board members are elected by existing board members at the annual board meeting held in the spring. All board members serve on at least one standing committee of the board and all board members are members of the NLIHC Policy Advisory Committee. Committees meet by conference call. All new board members must attend an in-person orientation in Washington D.C. soon after their election.

NLIHC subsidizes travel and lodging expenses of low-income board members to attend board meetings. All others are expected to cover their own travel and lodging expenses, unless doing so would prevent an otherwise qualified person from serving on the board. In addition to paying NLIHC membership dues, all board members are asked to make financial contributions to NLIHC at the level they are able. We strive for 100% board giving.

The best way to be considered for board membership is to get involved in the activities of NLIHC, particularly by serving on the Policy Advisory Committee and attending NLIHC's annual Housing Policy Forum in the spring. The NLIHC Nominating Committee will review the level of a potential board member's involvement in his or her own community or state/national housing advocacy activities and accountability to a constituent base.

To make a nomination or self-nominate, send the required materials (statement of interest and bio or resume) to Diane Yentel at dyentel@nlihc.org by December 31.

Where to Find Us – December 4

- House Financial Services Committee Hearing, "Housing Affordability: Governmental Barriers and Market-Based Solutions" – Washington, D.C., December 6, 2023 (Diane Yentel)
- New York Housing Conference 50th Annual Awards and Community Impact Competition – New York City, NY, December 6 (Lindsay Duvall)
- Pennsylvania Housing Finance Agency Conference – Hershey, PA, December 7 (Sarah Saadian)
- United Way National ALICE Summit – New Orleans, LA, January 30-31, 2024 (Andrew Aurand)

NLIHC Staff

Sarah Abdelhadi, Senior Research Analyst

Meredith Abel, Research Intern
Andrew Aurand, Senior Vice President for Research, x245
Sidney Betancourt, Housing Advocacy Organizer, x200
Victoria Bourret, ERASE Senior Project Coordinator x244
Jen Butler, Vice President, External Affairs, x239
Alayna Calabro, Senior Policy Analyst, x252
Matthew Clarke, Writer/Editor, x207
Courtney Cooperman, Housing Advocacy Organizer, x263
Lindsay Duvall, Senior Organizer for Housing Advocacy, x206
Dan Emmanuel, Senior Research Analyst, x316
Ed Gramlich, Senior Advisor, x314
Sarah Gallagher, Senior Director, ERASE Project, x220
Jordan Goldstein, Communications/Graphic Design Intern
Yingxue Snow Guo, Communications Intern
Danita Humphries, Senior Executive Assistant, x226
Nada Hussein, ERASE Project Coordinator, x264
Kim Johnson, Public Policy Manager, x243
Kayla Laywell, Housing Policy Analyst, x231
Mayerline Louis-Juste, Senior Communications Specialist, x201
Steve Moore Sanchez, Development Coordinator, x209
Khara Norris, Vice President of Operations and Finance, x242
Noah Patton, Senior Housing Policy Analyst, x227
Mackenzie Pish, Research Analyst
Ikra Rafi, Creative Services Manager, x246
Benja Reilly, Development Specialist, x234
Gabrielle Ross, Housing Advocacy Organizer, x208
Sarah Saadian, Senior Vice President for Public Policy and Field Organizing, x228
Brooke Schipporeit, Manager of Field Organizing x233
Sophie Siebach-Glover, Research Analyst, x205
Lauren Steimle, Web/Graphic Design Specialist, x246
Chantelle Wilkinson, OSAH Campaign Director, x230
Renee Willis, Senior Vice President for Racial Equity, Diversity, and Inclusion, x247
Diane Yentel, President and CEO, x225