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Emergency Rental Assistance

More than 3.2 Million Households Received ERA Assistance in 2021; Nearly Two-Thirds Had Extremely Low Incomes

The U.S. Department of the Treasury (Treasury) has released updated [Emergency Rental Assistance](#) (ERA) program [spending data](#) through December 31, 2021. An additional \$1.1 billion in ERA1 and \$1.3 billion in ERA2 was spent in December – a decrease in both cases from November spending levels. Overall, \$18.5 billion from ERA1 and ERA2 has been spent, providing assistance to more than 3.2 million unique households. Treasury also released [demographic data](#) for the first year of ERA, revealing that nearly two-thirds of households served had extremely low incomes.

Between January 2021 and December 2021, grantees expended \$16.3 billion of ERA1, including funds for assistance to households, administrative costs, and housing stability services, representing 65% of the \$25 billion ERA1 allocation. Grantees have also spent \$3.74 billion of ERA2 funds, amounting to 17% of the \$21.55 billion allocated through ERA2.

ERA1 spending continued to decrease in December 2021, reaching the lowest amount spent since May 2021. ERA2 spending also dropped to \$1.33 billion in December, down from \$1.38 billion in November. The new data highlight the still-uneven performances across grantees. Thirteen states have spent at least 75% of their ERA1 funds, and three of these states – New Jersey, the District of Columbia, and Texas – have also spent more than 70% of their ERA2 funds. However, 14 states have spent no more than 25% of their ERA1 allocations. Several of these slow-spending states – including Georgia, Tennessee, Ohio, and Arizona – house high numbers of low-income renter households.

Newly released demographic data provide insight about whom ERA is reaching. Nearly two of every three households served by ERA1 and ERA2 funds had extremely low incomes (64% and 63%, respectively). ERA also reached a high proportion of households of color: around four in ten households that received ERA1 or ERA2 funds identified as Black (41% and 46%, respectively), and approximately two in ten households that received ERA1 or ERA2 funds identified as Hispanic (19% and 23%, respectively).

NLIHC tracks ERA spending through the [ERA Dashboard](#) and [Spending Tracker](#). Our tracking integrates Treasury data with real-time data from program dashboards and program administrators to provide a closer estimate of how much ERA funding has been obligated to date.

Download Treasury's December ERA data at: <https://bit.ly/36FqLWD> (Note: NLIHC's analysis corrects for a presumed ERA2 Quarter 1 data reporting error in the state of Texas.)

Download ERA demographic data at: <https://bit.ly/3JLYBay>

Biden Administration

President Biden's State of the Union Address Slated for Tuesday, March 1

HoUsed Campaign for Universal, Stable, Affordable Housing

Take Action on FY22 Appropriations and Build Back Better!

After spending the week in recess, members of Congress have returned to Washington and will make crucial decisions about what to include in the overdue appropriations bill for fiscal year (FY) 2022 and the scaled-back

“Build Back Better Act.” Both bills present opportunities to significantly expand affordable housing resources for households with the lowest incomes.

Leadership will soon make key decisions regarding the FY22 appropriations bill. The bill presents Congress with an opportunity to make immediate investments in affordable housing, including by expanding the Housing Choice Vouchers (HCVs) program to an additional 125,000 households with low incomes.

Meanwhile, leadership is continuing to discuss the future of the Build Back Better reconciliation legislation. The bill as passed by the House of Representatives proposes an historic [\\$150 billion investment](#) in affordable housing, including significant funding for NLIHC’s top priorities: \$25 billion to expand rental assistance to an additional [300,000 households](#); \$65 billion to preserve public housing for the nation’s almost 2 million public housing residents; and \$15 billion for the national Housing Trust Fund to construct, preserve, and operate [more than 150,000 new units](#) of affordable, accessible housing for households with the lowest incomes. If enacted, these provisions would be the largest single investment in our country’s history in quality, affordable, accessible homes for the lowest-income people.

We cannot let Congress pass up these opportunities! Please contact your senators and representatives today and urge them to:

1. [Quickly enact an FY2022 spending bill](#) with the highest possible funding for affordable housing and community development programs, including the expansion of HCVs to an additional 125,000 households.
2. [Ensure critical housing resources remain](#) in any budget reconciliation bill.

Background

Members of Congress are working to enact an overdue FY22 appropriations bill. Appropriations leaders in the House and Senate announced on February 9 they had reached a bipartisan agreement on a “framework” for the spending package, but decisions are still being made about how to divvy up funding among the 12 appropriations subcommittees. The House appropriations subcommittee bill includes a significant expansion of the HCV program to an additional 125,000 households and would provide an additional \$7 billion for HUD programs over FY21 enacted levels. The Senate appropriations subcommittee bill would provide almost \$1 billion less to HUD and would not include an HCV expansion.

It is critical that advocates continue to [urge members of Congress](#) to protect and advance the historic affordable housing investments in the Build Back Better Act and the FY22 appropriations bill. As homelessness increases and millions of the lowest-income renters struggle to stay housed, we cannot let Congress miss these opportunities.

Take Action!

- [Contact your members of Congress and urge them](#) to quickly enact a final FY22 spending package with the highest possible funding for affordable housing and community development programs and to include the House’s proposal to expand Housing Choice Vouchers.
- [Your members of Congress need to hear from you](#) about why investments in rental assistance, public housing, and the Housing Trust Fund are essential to your community and why they must remain in any budget reconciliation package. Breaking housing investments off into a separate bill is unacceptable.

Thank you for your advocacy!

Senator Alex Padilla to Join Tuesday's National HoUsed Campaign Call for Universal, Stable, Affordable Housing!

[Join](#) Tuesday's (March 1) national HoUsed campaign call from 2:30 to 4:00 pm ET. We will be joined by Senator Alex Padilla (D-CA) to discuss the importance of protecting critical housing investments in any final budget reconciliation bill. Jeff Olivet of the U.S. Interagency Council on Homelessness will join the call to discuss the Biden administration's plans to address homelessness in the U.S. Noel Poyo of the U.S. Department of the Treasury will discuss new [data](#) on Emergency Rental Assistance program spending. We will also review NLIHC's new issue of [Tenant Talk](#) on emergency rental assistance; receive updates from the field; and more. Register for the event [here](#).

Recording of February 22 National HoUsed Campaign Call Now Available

In our [most recent \(February 22\) national call](#) for the "HoUsed: Universal, Stable, and Affordable Housing" campaign, we provided the latest updates from Capitol Hill; shared tips for increasing voter turnout among households with low-incomes and people experiencing homelessness; discussed findings and recommendations from NLIHC's new report on using fact-specific proxies to determine eligibility for emergency rental assistance; received updates from the field; and more.

NLIHC's Senior Vice President of Policy Sarah Saadian provided updates on the "Build Back Better Act" and the progress made on an overdue fiscal year (FY) 2022 appropriations package to fund the federal government. While publicly negotiations over the "Build Back Better Act" appear to have stalled, conversations about what to include in a slimmed-down package are continuing behind closed doors, so advocates should [continue weighing in with their members of Congress](#) about the importance of maintaining the bill's historic investments in housing vouchers, public housing, and the national Housing Trust Fund. Congress also set a new deadline of March 11 to finalize its appropriations bills for FY2022.

Sam Joel from the U.S. Interagency Council on Homelessness (USICH) provided an overview of two new resources released by USICH on ways to increase voter turnout among people experiencing homelessness. One is a [step-by-step election guide](#) for homelessness service providers explaining how they can help those they serve register to vote. The other is a [guide](#) geared toward helping people experiencing homelessness who lack a permanent address to register to vote. Danny Navarro of Nonprofit VOTE shared findings from the organization's recent report "[America's Nonprofits Get Out the Vote](#)," which examines the frequency with which nonprofit organizations participate in nonpartisan voter engagement. The report found that nearly one in five nonprofits surveyed reported conducting voter engagement and nearly half of surveyed nonprofits led by people of color were conducting voter-engagement work.

NLIHC's Emma Foley and Sophie Siebach-Glover discussed findings from their [recent report](#) on how fact-specific proxies have been used to determine eligibility for emergency rental assistance (ERA). The report offers considerations for ERA administrators implementing fact-specific proxies, lessons learned from programs that have used fact-specific proxies, and suggestions for improving implementation. Tia Turner, founder of Love Huntsville, and Ivy Vann, of the Congress for the New Urbanism, provided field updates.

NLIHC hosts national calls every week. Our next call will be tomorrow, March 1, at 2:30 pm ET, and we will be joined by Senator Alex Padilla (D-CA).

Register for the call at: tinyurl.com/ru73qan

Watch a recording of the February 22 call at: tinyurl.com/4tsmsjpr

Coronavirus, Disasters, Housing, and Homelessness

Coronavirus Updates – February 28, 2022

National Updates

Centers for Disease Control and Prevention (CDC)

The [CDC updated its interim guidance](#) for people experiencing unsheltered homelessness. The changes include revised quarantine and isolation guidance for people experiencing homelessness and new recommendations for people who are up to date on COVID-19 vaccinations.

Advocacy & Research

An article in [Urban Institute's Housing Matters](#) outlines how non-congregate shelters and comprehensive homeless services can better protect people experiencing homelessness during and beyond the pandemic. Communities can employ new approaches to ending homelessness, informed by lessons learned during the initial surge of the pandemic. In particular, communities should prioritize housing and homelessness in funding decisions, provide non-congregate shelter that advances safety and service engagement, and support families at risk of homelessness to prevent an influx that further burdens the system.

Reporting

[ABC News](#) examines how the COVID-19 pandemic has exacerbated the affordable housing crisis across the country, plunging many low-income individuals and families into a spiral of financial strife. For low-income Americans, any expense – due, for example, to a hospital visit, car repair, or a bout of COVID-19 that prevents them from working – could be the difference between having a place to live and homelessness. The article cites NLIHC's [The Gap](#) report, which estimates that nationwide, only 37 affordable rental units are available for every 100 extremely low-income renters.

[Route Fifty](#) explains why some states have exhausted federal emergency rental assistance (ERA) funds and others have millions of dollars in ERA funds left over. The article highlights a [letter](#) sent by NLIHC to U.S. Department of the Treasury Secretary Janet Yellen on February 2. "An inequitable initial allocation formula, the slow redistribution of funds, and delays in the disbursement of obligated funds are creating critical gaps in the emergency rental assistance (ERA) program that must be immediately addressed by the U.S. Department of the Treasury," wrote NLIHC President and CEO Diane Yentel in the letter.

State and Local News

Alaska

More than 60,000 individuals in Alaska have received federal rental assistance, according to [Alaska Housing Rent Relief's weekly program update](#). Alaska Housing's partners have provided more than \$240 million in assistance to landlords and utility companies.

Arizona

The number of [Arizonans fearing eviction](#) has increased sharply since an eviction moratorium ended in September 2021, while advocates are claiming federal emergency rental assistance (ERA) funds have not

reached tenants fast enough. Sonya Acosta, a policy analyst with the Center on Budget and Policy Priorities, noted that prior to the pandemic, state and local agencies did not have the infrastructure in place to accelerate the distribution of ERA. Housing advocacy groups are focusing on establishing long-term assistance that will extend past the end of the pandemic.

Connecticut

[Courts across Connecticut](#) saw a surge of eviction filings after the COVID-19 eviction moratoriums expired last year. Legal aid advocates statewide say tenants are making every effort to pay their rent, but landlords are still choosing to file evictions. The state's emergency rental assistance program, UniteCT, recently stopped accepting applications. However, free legal aid for tenants facing eviction was made available after Connecticut launched its [Right to Counsel Program](#) in January 2022.

Iowa

According to the [Des Moines Register](#), Representative Cindy Axne (R-IA) sent a letter to U.S. Department of the Treasury Secretary Janet Yellen urging the department to approve Iowa's request to transfer \$35 million in unspent emergency rental assistance (ERA) funds to Polk County, the state's most populous county. After distributing \$47 million in ERA funds, the county has exhausted its allocation, even while there remains a great need for assistance.

Maryland

The [Baltimore Sun](#) reports that Baltimore plans to use \$90.4 million in federal funding – drawn largely from the city's \$641 million in COVID-19 relief money – to create emergency housing and other housing assistance programs. The city will focus on transforming its homelessness programs by moving away from group shelters and increasing non-congregate shelter options. Baltimore will also use the funds to accelerate slow-moving processes in the city's homeless response system, implement new housing navigation strategies, and develop landlord incentives.

Nebraska

[Housing organizations across Nebraska](#) are urging Governor Pete Ricketts to accept \$120 million in federal emergency rental assistance funds, highlighting the undeniable need for aid in the state.

New Jersey

[Somerset County](#) announced a partnership with the Somerset County Public Library System to conduct outreach about its Emergency Rental Assistance Program (ERAP). The county has hired six ERAP educators to be placed in libraries throughout the county to provide information on the program and help residents apply. Residents can make appointments with an ERAP educator by visiting the Somerset County Library System website at sclsnj.org/erap

New York

[As evictions rise in Syracuse](#), \$750,000 in emergency rental assistance (ERA) funds remain available. Though the city's funds remain mostly untouched, Onondaga County and New York State have run out of federal ERA funds. Syracuse set aside the \$750,000 to help people who would not be eligible for county or state funds because their incomes were too high.

Advocates protested in Midtown Manhattan to [demand that Governor Kathy Hochul](#) devote more resources to emergency rental assistance (ERA), as many New York City tenants are facing eviction and the state's ERA program has run out of funding.

Ohio

[Legal aid advocates in Franklin County](#) are seeing growing numbers of evictions being scheduled and filed. Columbus has no Right to Cure, which allows tenants to compel landlords to accept back rent. According to the landlord-renter contract in Ohio, landlords can evict tenants even after collecting back rent or correcting other measures in the lease.

North Carolina

[Evictions loom for Wake County tenants](#) as they await aid through House Wake, the county's emergency rental assistance (ERA) program. Many tenants and landlords are frustrated and concerned about the program's lack of communication and slow application processing times. House Wake has attributed the delays to a staffing shortage and notes that the program has recently hired more support staff to review applications.

Oregon

The [Oregonian](#) reports that a grace period approved by state legislators for rent that was unpaid between April 2020 and June 2021 expires at the end of the month, opening the door for a possible surge of evictions. Renters with unpaid rent from that period can still be temporarily protected from eviction if they show proof of a pending application for aid through the Oregon Emergency Rental Assistance Program. However, the program is expected to run out of funds soon. Of the nearly [75,000 Oregonians](#) who have applied for assistance, just under 40,000 have received funds from the state as of February 16.

Texas

[Roughly 4,000 families in San Antonio](#) are at risk of losing their homes when an eviction moratorium covering San Antonio Housing Authority (SAHA) residents expires on February 28. The city's Emergency Housing Assistance Program (EHAP) will stop accepting applications on this day, but the Neighborhood and Housing Services Department (NHSD) says an additional \$3.8 million in federal funding and \$10 million in local recovery funds will be made available through the new Housing Assistance Program. Applicants must prove they were impacted by COVID-19 to receive assistance through EHAP, but the new program includes no such requirement.

The [Austin-American Statesman](#) reports that Hays County hired a new program manager to take over operation of the emergency rental assistance (ERA) program. The decision comes one month after the previous program manager resigned and days after the county announced it would have to return \$1.7 million in federal ERA funds on top of the \$773,000 already recaptured by the government in December 2021.

Virginia

Despite high vaccination rates and strict COVID-19 safety protocols, Arlington County's largest homeless shelter for adults, PathForward, experienced an outbreak of the Omicron variant. According to the [Washington Post](#), PathForward moved approximately 100 residents into motel rooms to contain the outbreak. The organization is now moving residents back to the congregate shelter.

Washington

The [Seattle City Council rejected](#) on February 22 a proposal by [Councilmember Kshama Sawant](#) to extend the citywide eviction moratorium through the end of the COVID-19 public health emergency. The council also rejected a proposal to extend the moratorium to April 30 to allow officials to consider alternative measures for tenants.

Guidance

Department of Housing and Urban Development

- [Tax Credit Information for HUD Assisted Individuals and Families](#)
 - [COVID-19 Homeless System Response: Leveraging ESG-CV Landlord Financial Incentives to Expedite Engagement](#)
 - [COVID-19 Homeless System Response: Make the Most of Federal Resources to Stop Increases in Homelessness](#) – Updated February 2022
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Disaster Housing Recovery Updates – February 28, 2022

Department of Housing and Urban Development (HUD)

HUD’s Office of the Inspector General (OIG) is auditing the Office of Community Planning and Development to determine whether the program and monitoring requirements of its Community Development Block Grant-Disaster Recovery (CDBG-DR) program were effectively and efficiently designed to ensure that grantees meet statutory and other federal low- and moderate-income requirements. Learn more [here](#).

Reporting

[California’s Strategic Growth Council](#) awarded 37 projects a total of \$808 million under the Affordable Housing and Sustainable Communities program in January 2022. These grants will support the development of 4,463 housing units near transit, more than 90% of which will be rented at “deeply affordable” rates. Over its existence, the program has invested more than \$2.4 billion in 164 sustainable projects, created over 15,000 affordable units, and reduced an estimated 4.4 million tons of emissions.

Hurricane Ida

[Hundreds of tenants](#) displaced by Hurricane Ida still lack a stable, permanent home six months after the disaster devastated the Oakwood Plaza public housing complex in Elizabeth, New Jersey. Tenants held a rally on February 21 to urge local, state, and federal agencies to develop a plan to find them affordable housing. Nearly 100 displaced Oakwood Plaza residents signed a petition outlining three demands: (1) grant permanent Section 8 vouchers to all displaced residents who want them; (2) launch a full investigation into the operations and practices of the building owner, Community Investment Strategies, as well as its treatment of the residents; and (3) arrange a meeting between HUD Secretary Marcia L. Fudge and the tenants, allowing them to share their concerns.

Hurricanes Laura and Delta

Louisiana Governor John Bel Edwards [announced](#) on February 21 that the state has published its [proposed 189-page action plan](#) for spending \$600 million in HUD Community Development Block Grant-Disaster Recovery (CDBG-DR) funds for recovery from Hurricanes Laura and Delta. Visit the state’s [website](#) to view the plan and submit comments. The Louisiana Office of Community Development will also host a series of public hearings

in impacted areas to receive comments about and input on the plan. To learn more about the public hearings and to register for the virtual meeting, visit <https://restore.la.gov/action-plan>

The [*Advocate*](#) reports Governor Edwards and officials in Lake Charles, Louisiana are making a final push for additional long-term disaster relief from the federal government ahead of a March 11 budget deadline. Lake Charles Mayor Nic Hunter has emphasized that recovery progress has been made despite the lack of federal assistance but has issued reminders of the great amount of work that remains to be completed. Mayor Hunter [posted a series of photos on Facebook](#) showing damaged homes and noting that he hopes Congress and President Biden take the opportunity to “right this wrong and offer some semblance of an equitable response” by sending additional aid.

Tornadoes

Kentucky Governor Andy Beshear announced on February 21 the addition of a new feature to his state’s [tornado resources website](#) that allows survivors to register for assistance. The new registration feature will help the state connect with survivors who need housing, financial assistance, and other aid. To register for the sheltering program and to be connected with other tornado-related resources, visit governor.ky.gov/tornadoresources and click “[register](#)” in the “Sheltering & Needs Registration” section.

[*WKYU Public Radio*](#) reports that more than two months after a tornado outbreak devastated western Kentucky communities, hundreds of displaced residents are still living in hotels, state lodges, or homes in need of repairs. About 100 residents who lived in public housing or Section 8 housing are still displaced. Housing advocates say that the thousands of homes destroyed or damaged by the tornadoes have exacerbated the affordable housing shortage across the region. Adrienne Bush, executive director of the Kentucky Homeless and Housing Coalition, an NLIHC state partner, pointed to the historic housing investments in President Biden’s “Build Back Better Act” as essential in any effort to address the affordable housing crisis. Meanwhile, FEMA has still not started moving displaced Kentuckians into temporary housing. State officials are working to provide approximately 200 travel trailers to displaced residents but had only housed 18 families as of February 9.

FEMA [announced](#) on February 18 that Tennesseans who received FEMA rental assistance following the December 2021 tornadoes and who are still unable to return to their storm-damaged homes may be eligible for additional support. Survivors will need to demonstrate their storm-related financial need and show that they are developing a long-term or permanent housing plan.

HUD

HUD’s Office of Multifamily Housing Issues Update on REAC Inspections during Pandemic and Posts Updated Q&A Sheet

HUD’s Office of Multifamily Housing Programs (Multifamily) has prepared a [flyer](#) highlighting current COVID-19-related procedures for Real Estate Assessment Center (REAC) physical inspections of private properties assisted with Section 8 Project-Based Rental Assistance (PBRA). Multifamily also posted a “[REAC Q&A on Inspections and the COVID-19 Pandemic](#)” on February 22. The flyer outlines residents’ rights and property managers’ responsibilities, and the Q&A provides further details about those rights and responsibilities. REAC inspections rolled out slowly starting on June 1, 2021 (see *Memo*, [5/3/21](#)), with flexible, COVID-19-related protocols that provide a 28-day advance notice to property managers and an option for residents to opt out of having their unit inspected.

The flyer provides residents with three-point guidance. A resident with health concerns should tell property management about these concerns when notified that their unit is scheduled for REAC inspection. A REAC

inspector will then work with property management to select an alternative unit to inspect. The inspector and property management will wear personal protective equipment and remain at safe distances during inspections. A resident who is at home during an inspection may choose to leave their unit during the inspection. The flyer also links to an existing “[Residents Rights and Responsibilities](#)” flyer.

[Inspector Notice H 2021-1](#), published on April 27, 2021 (see *Memo*, [5/3/21](#)), announced that REAC inspections would restart in June 2021 and expanded the advance notice of an inspection provided to property managers from the standard 14 days to 28 days. The notice also required that a call between an inspector and property manager be held two days before an inspection to reconfirm that there were no known COVID-19 cases in the unit. The new flyer reiterates the property manager’s responsibility to tell inspectors of COVID-19-related concerns at the 28-, 14-, and 2-day-notification intervals. If property managers have additional questions, they are instructed to contact HUD’s Technical Assistance Center (TAC) at 888-245-4860. On the day of an inspection, inspectors must report any relevant COVID-19 cases to the TAC.

Find the “REAC Inspections – COVID Updates and Information” flyer at: <https://bit.ly/3HgbXue>

Find the “Residents Rights and Responsibilities” flyer at: <https://bit.ly/36DT3AM>

Read the three-page “REAC Q&A on Inspections and the COVID-19 Pandemic” sheet published February 22, 2022, at: <https://bit.ly/3hbtXLo>

HUD runs two REAC websites. The more basic site is at: <https://bit.ly/3JValYz> . A more technical site is at: <https://bit.ly/3hjNfhH>

Read more about Multifamily Section 8 Project-Based Rental Assistance on [page 4-64](#) of NLIHC’s *2021 Advocates’ Guide*.

HUD PIH Posts Eighth Update of Emergency Housing Voucher FAQ

HUD’s Office of Public and Indian Housing (PIH) posted an [eighth update](#) to its Frequently Asked Questions (FAQ) resource for the Emergency Housing Voucher (EHV) program created by the “American Rescue Plan Act” (ARPA). Public housing agencies (PHAs) were eligible to apply for 70,000 EHV’s (see *Memo*, [5/10/21](#)), and PIH announced the EHV allocations available to 696 PHAs (see *Memo*, [5/17/21](#)).

NLIHC has published a [summary of the key FAQs](#) from the first three sets of FAQs, as well as from the fourth (see *Memo*, [7/26/21](#)), fifth (see *Memo*, [10/4/21](#)), sixth (see *Memo*, [11/1/21](#)), and seventh updates (see *Memo*, [12/6/21](#)). The eighth version adds 11 new FAQs and updates one. The new FAQs most relevant to residents and advocates are as follows:

Under the category “Voucher Administration,” new FAQ 44 (page 14) states that EHV’s cannot be used to provide temporary hotel stays while permanent housing is sought. (Note: The previous FAQ 44 has been relabeled “FAQ 53” and all previous FAQs have been renumbered.)

New FAQ 45 clarifies that if a PHA receives referrals that exceed available EHV’s, the PHA may pause receipt of EHV referrals. A PHA does not have to follow regular Housing Choice Voucher (HCV) rules to announce a pause or announce when it will again accept referrals.

New FAQs 47 and 48 (page 15) note that PHAs can request technical assistance from PIH’s On-Call and Direct Technical Assistance via the [Request Technical Assistance](#) page on HUDEXchange. Examples of the technical assistance available include help establishing and updating a Memorandum of Understanding with support from

Continuums of Care (CoCs) and other Victim Services Providers; increasing voucher utilization; and optimizing the use of the service fee and other EHV fees.

New FAQ 49 clarifies that a PHA may admit an EHV applicant who owes previous debts to the PHA and that such an applicant may enter into a repayment agreement. The FAQ reminds readers that [PIH Notice 2021-15](#) prohibits PHAs from denying admission to the EHV program because an applicant owes rent or other debts to the PHA or another PHA.

New FAQ 50 (page 16) indicates that PHAs have until December 31, 2022, to award initial EHV. After that date, PIH will begin to revoke and reallocate EHV of PHAs that have failed to use their allocations.

New FAQ 52 (page 16) reminds PHAs that they are responsible for conducting income recertifications of EHV households and should plan for recertification as outlined in their Administrative Plan for regular HCVs.

Under the category “Administration and Service Fees,” new FAQ 84 (page 26) states that PHAs can use service fees to provide EHV households with gift cards to purchase essential items. A PHA’s Administrative Plan should specify which items are essential. PHAs should provide a list of essential items to a household when they receive a gift card and inform them that they must obtain and keep receipts.

Under the category “Portability,” new FAQ 108 (page 33) clarifies that when a household’s initial lease-up entails “porting” an EHV, the “receiving PHA” and the “initial PHA” must coordinate about EHV services and assistance that will be available to the household. (“Porting” an EHV occurs when a household uses an EHV awarded by one PHA (the “initial PHA”) in the service area of another PHA (the “receiving PHA”). The FAQ also discusses service fee compensation owed to a receiving PHA from an initial PHA.

Read “Emergency Housing Vouchers, Frequently Asked Questions (FAQs) v.8” at: <https://bit.ly/3Hhet3j>

Find the Emergency Housing Voucher website at: <https://bit.ly/3wdoeuG>

Opportunity Starts at Home

Report Identifies Housing among Five Building Blocks for Achieving Greater Health Equity

A [report](#) released by the Brookings Institution lists improved coordination between housing and health care as one of the most important building blocks for achieving greater health equity. The report highlights two examples of housing-health models that have improved health equity: one in Washington State and the other in Oklahoma City. “Housing conditions and housing-based initiatives have a strong relationship with health, leading to many proposals for coordinating housing with other services and using housing as a hub for support services,” explain the authors.

The report makes the case that good housing is essential for good health and identifies state and local initiatives that connect housing and healthcare systems. However, federal action is necessary to expand resources, set overarching policy priorities, and incentivize and support coordinated efforts at the state and local levels. With this need for federal action in mind, health care [partners](#) have joined NLIHC’s Opportunity Starts at Home campaign advocating for [federal housing solutions](#).

Read the report [here](#).

Research

Investors Buy Record Share of Homes in 2021, Increasing Rental Prices

A new report by Redfin, “[Real Estate Investors Are Buying a Record Share of U.S. Homes](#),” finds that investors bought 18.4% of all homes sold during the fourth quarter of 2021 – the highest ever share of homes purchased by investors. More than 80,000 homes were purchased by investors in the second, third, and fourth quarters each of 2021, resulting in the greatest number of quarterly investor purchases since 2000.

The authors of the report defined an investor as an institution or business that purchases residential real estate. Investors bought 80,293 homes in the fourth quarter of 2021, up from 55,812 in the fourth quarter of 2020 and up from nearly 60,000 in the fourth quarter of 2019. The article notes that investors are likely purchasing homes at such high rates due in part to dramatically increasing rental prices, which make residential real estate an appealing investment for buyers who plan to rent out the homes. However, rising rents worsen the strain for extremely low-income renters, who already face serious difficulties finding affordable housing.

Investor purchases totaled \$50 billion in the fourth quarter of 2021. Approximately 75% of investor purchases during the fourth quarter were of single-family homes – about as many as in the third quarter of 2021, making the share of investor purchases of single-family homes during these two quarters the highest on record. Low-priced housing continues to make up the highest share (37%) of investor-purchased homes, but nearly one-third of homes purchased by investors were in the mid-priced market, a result of the overall lack of low-priced homes on the market, according to the authors.

Read the article at: <https://bit.ly/3mcKy4v>

Bank Branch Closures Increased During Pandemic, Impacting Low-to-Moderate Income and Minority Communities

A report published by the National Community Reinvestment Coalition (NCRC), “[The Great Consolidation of Banks and Acceleration of Branch Closures Across America](#),” examines bank branch closures across the U.S. between 2017 and 2021. During this period, 9% of all bank branch locations in the U.S. closed. The closure rate doubled during the years of the pandemic: more than 4,000 branches closed between March 2020 and October 2021, nearly twice the number of closures as occurred in the 20-month period preceding March 2020. The closures continue a longer-term trend in which the number of bank branches has declined from 92,394 in 2009 to fewer than 80,000 today. Residents in low-to-moderate-income and minority neighborhoods may be especially hard hit by branch closures, given fewer branches were located in these neighborhoods already. The decline in bank branches is partially the result of consolidation among financial institutions.

The researchers used data from the Federal Deposit Insurance Corporation’s (FDIC) Summary of Deposits (SOD) and the FDIC Institution Directory to examine full-service brick-and-mortar banks in 50 states and the District of Columbia. FDIC’s SOD provides yearly reports on the number of bank branches open on the day of June 30, while the Institution Directory is updated weekly. The researchers used FDIC BankFind data to count branch openings and closings since the COVID-19 pandemic began in the United States.

More than 7,400 brick-and-mortar bank branches have closed since 2017, and one-third of the closures occurred in low-to-moderate-income and minority neighborhoods. Other research indicates that the lack of accessibility to bank branches leads low-income residents often to rely on alternative financial services, like check-cashing outlets and payday lenders, that can be more expensive and predatory. Branch closures also impact the effectiveness of the Community Reinvestment Act (CRA), which requires banks to equitably serve low-to-

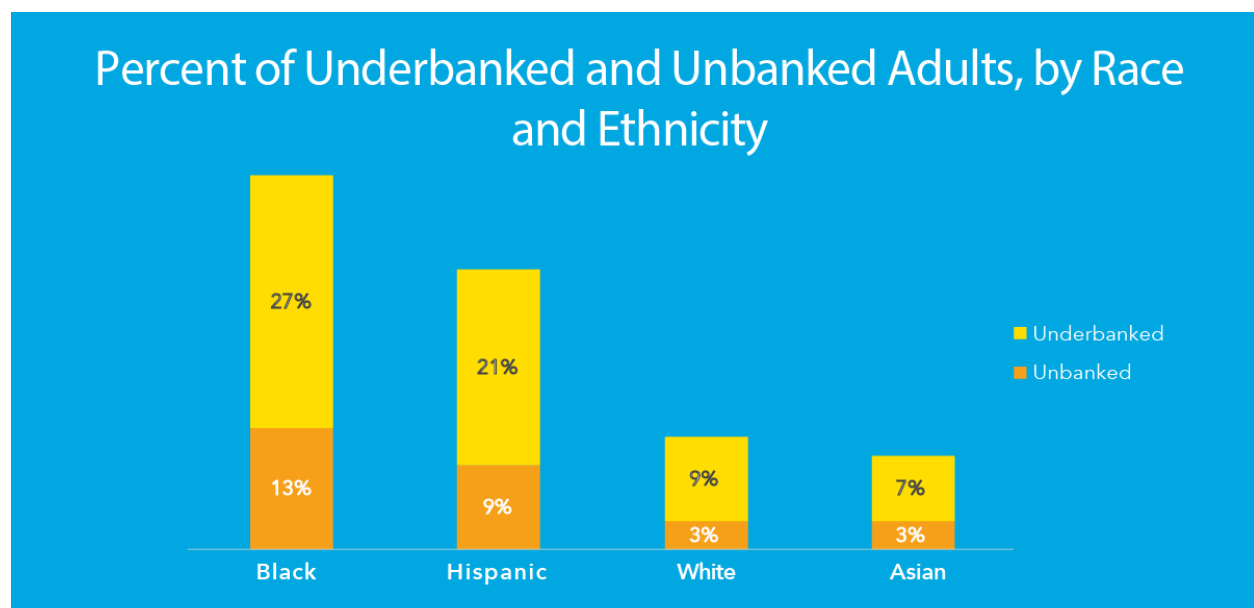
moderate income consumers and communities in bank services areas (which are currently defined by the locations of branches).

The authors recommend that bank regulators facilitate discussions between banks, communities, and non-profit lenders to mitigate the impact of branch closures on communities; that Congress modernize the CRA for an era of internet- and mobile-banking in which bank branches do not represent banking institutions' service areas; and that banks work with small businesses to ensure the continuity of lending and other services on which companies rely.

Read the article at: <https://bit.ly/3pa6ChO>

Fact of the Week

Four in Ten Black Adults and Three in Ten Hispanic Adults are Unbanked or Underbanked



Source: Federal Reserve, "Report on the Economic Well-Being of U.S. Households in 2020 - May 2021," <https://bit.ly/353HZMT> Note: Unbanked adults are those who do not have a bank account. Underbanked adults are those with a bank account who use alternative financial services because banking services are insufficient to meet their needs. These alternative services include money orders, check cashing services, payday loans, pawn shop loans, and auto title loans.



Source: Federal Reserve, "Report on the Economic Well-Being of U.S. Households in 2020 - May 2021," <https://bit.ly/353HZMT>

Note: Unbanked adults are those who do not have a bank account. Underbanked adults are those with a bank account who use alternative financial services because banking services are insufficient to meet their needs. These alternative services include money orders, check cashing services, payday loans, pawn shop loans, and auto title loans.

From the Field

HouseNJ Campaign Launches with Press Event

The Housing & Community Development Network of New Jersey, an NLIHC state partner, launched the [HouseNJ campaign](#) with a virtual press event on February 23. Modelled on NLIHC's HoUsed campaign for universal, stable, affordable housing, the HouseNJ campaign urges New Jersey's federal and state lawmakers to ensure housing security and stability for all state residents by supporting transformative housing investments in a final reconciliation bill, as well as by investing \$975 million from the state's allocation of "American Rescue Plan Act" funds into critical housing programs. Speakers at the press event included members of the New Jersey congressional delegation, state senators and assemblymembers, and NLIHC staff. Organizers hope to mobilize supporters, including the nearly 300 organizational members of the Housing & Community Development Network of New Jersey, to join the campaign and take action.

The HouseNJ campaign recognizes the historic opportunities presented by the American Rescue Plan Act and the potential Build Back Better reconciliation bill for securing desperately needed public investments in housing availability, affordability, and security. Hundreds of thousands of New Jersey tenants were struggling to pay rent before the pandemic. According to NLIHC's [Out of Reach report](#), New Jersey is currently the sixth least affordable state for renters. To afford a modest two-bedroom apartment in the state, a family must earn \$31.96 an hour or \$66,468 annually. A minimum wage worker in New Jersey would have to work 107 hours per week year-round. Twenty-five percent of New Jersey renter households live on extremely low incomes. Of these, 71% are severely cost burdened, paying more than 50% of their income towards housing. Additionally, there is a shortage of 205,285 rental homes in New Jersey for extremely low-income renters. The HouseNJ campaign directly addresses these issues by pushing for robust investments in rental assistance, public housing repairs, and the creation of more affordable homes.

Specifically, the HouseNJ campaign calls on Congress to include the following housing investments in the final version of a reconciliation bill:

- Expand rental assistance by \$25 billion to serve additional extremely low-income households.
- Increase the National Housing Trust Fund by \$15 billion to build more affordable, safe, accessible homes for households with the greatest needs.
- Invest \$65 billion to repair and preserve public housing, which is home to 2.5 million residents across the country.

The campaign also seeks policy and program interventions on the state level, urging leaders to invest \$975 million from the American Rescue Plan in critical housing programs, including by:

- Protecting and expanding the New Jersey Affordable Housing Trust Fund.
- Increasing the Neighborhood Revitalization tax credit.
- Strengthening rental assistance and ending homelessness.
- Removing barriers to housing access and security.

With the Build Back Better Act stalled in the Senate, housing advocates around the country are mobilizing to ensure any final reconciliation package maintains the historic investments in the House-passed bill, which includes \$25 billion in rental assistance, \$65 billion for public housing, and \$15 billion for the national Housing Trust Fund.

"This would be the largest single investment in quality, affordable, accessible homes in our lifetime," said Staci Berger, president and chief executive officer of the Housing & Community Development Network of New Jersey. "It's an opportunity to solve housing instability and homelessness. If we can send billionaires into space, we can make sure everyone has a safe, affordable place to call home."

The February 23rd press event included statements of support and remarks from Senators Bob Menendez (D-NJ) and Cory Booker (D-NJ) and Representatives Donald Payne (D-NJ10), Bonnie Watson-Coleman (D-NJ12), Albio Sires (D-NJ08), Bill Pascrell (D-NJ09), and Mikie Sherrill (D-NJ11), as well as New Jersey Senate

Majority Leader Teresa Ruiz (D-Essex), Senators Nellie Pou (D-Bergen/Passaic), Vin Gopal (D-Monmouth), and Andrew Zwicker (D-Hunterdon/Mercer/Middlesex/Somerset), Assemblywoman Britnee Timberlake (D-Essex/Passaic), and NLIHC Senior Policy Analyst Kim Johnson. Attendees were encouraged to endorse the campaign in a [sign-on letter](#), contact their members of Congress and state representatives to advocate for these housing resources, and pass local resolutions in support of the HouseNJ campaign priorities.

For more information about the HouseNJ campaign, please contact Nina Rainiero, director of communications for the Housing & Community Development Network of New Jersey, at nrainiero@hcdnnj.org.

NLIHC Virtual Housing Policy Forum 2022

Register Today for NLIHC Virtual Housing Policy Forum 2022 to Receive a Limited-Time Promotional Gift Set!

[Register TODAY](#) for [NLIHC's Virtual Housing Policy Forum 2022: Achieving Housing Justice](#), taking place March 22-23, and receive a limited-time promotional gift set from NLIHC (available to the next 100 Forum registrants)! This year's Forum will feature an array of compelling speakers and presentations, including a special address by U.S. Secretary of Housing and Urban Development Marcia L. Fudge, a session on racial equity and housing justice with MacArthur "Genius" award-winning photographer LaToya Ruby Frazier, and an in-depth conversation between Representative Ritchie Torres (D-NY) and NLIHC President and CEO Diane Yentel.



Other sessions featured at the Forum include: the HoUsed Campaign for Universal, Stable, Affordable Housing – Progress To-Date and the Road Ahead; Capitol Hill Insiders Panel; Ending Rental Arrears to Stop Evictions; Achieving Renter Protections; Expanding the Multi-Sector Affordable Housing Movement; and Best Practices in Organizing.

Forum attendees will also have an opportunity to network with other attendees, and NLIHC will provide a selection of interactive sessions with NLIHC experts on Our Homes, Our Votes 2022: Non-partisan Voter and Candidate Engagement; Disaster Housing Recovery; Effective Media/Social Media Strategies & Practices; and Anti-Racism, Equity, Diversity, and Inclusion.

[Register today](#) for the March 22-23, 2022, Virtual Housing Policy Forum!

Leadership Awards Celebration

Rep. Ritchie Torres, Congressional Progressive Caucus, and Ann O'Hara to be Presented 2022 Housing Leadership Awards – Donate in Their Honor!

Celebrate **Representative Ritchie Torres (D-NY)**, the **Congressional Progressive Caucus**, and **Ann O'Hara**, NLIHC's 2022 Housing Leaders, with a [donation](#) in their honor. These exceptional leaders will be recognized at NLIHC's 40th Annual Housing Leadership Awards Celebration, held virtually on Thursday, April 28, for their outstanding contributions to affordable housing for those most in need.



Representative Ritchie Torres (D-NY) will receive the Sheila Crowley Housing Justice Award for his outstanding leadership in elevating the need for historic affordable housing investments for people with the lowest incomes in 2021. This award is named after former NLIHC President and CEO Sheila Crowley, who led NLIHC for more than 17 years.



Representative Ritchie Torres (D-NY)

The 2022 Edward W. Brooke Housing Leadership Award will be presented to the **Congressional Progressive Caucus** for its exceptional commitment to advancing historic affordable housing investments to address homelessness and housing poverty in the U.S. This award is named for Senator Edward Brooke (R-MA), who as a U.S. senator and later as chair of the NLIHC board of directors championed low-income housing. Representative Pramila Jayapal (D-WA), chair of the caucus, is invited to accept the award on behalf of the entire caucus.



The Congressional Progressive Caucus

The Dolbeare Lifetime Service Award, named for NLIHC's founder Cushing Niles Dolbeare, a pioneer of the affordable housing movement, will be awarded to **Ann O'Hara** for her decades of advocacy for quality, accessible, affordable homes for extremely low-income households as a public housing authority director, Section 8 administrator, state housing official, founder and associate director of the Technical Assistance Collaborative (TAC), and NLIHC board member.



Ann O'Hara

Recognize these outstanding leaders by donating to NLIHC in their honor!

Donate and learn more about the event at: <https://bit.ly/LEADERS22>

Or text LEADERSHIP to 41444 to donate in honor of the awardees.

Your donation will be recognized in the Leadership Awards Celebration program, and your contribution will support NLIHC's mission to achieve racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice. Information about registering for the Housing Leadership Awards Celebration will be forthcoming.

Updates will be posted on the event page at: <https://bit.ly/LEADERS22>

Events

Join Next Week's "Tenant Talk Live" Webinar on Emergency Rental Assistance

NLIHC will host "Tenant Talk Live" – a webinar featuring (and for) renters and resident leaders – on Monday, March 7, at 6 pm ET. During this session, we will hear from tenants and others about their experiences with emergency rental assistance (ERA) programs across the country. Register for the webinar at: <https://bit.ly/361rmy2>

In December of 2020, Congress passed the first allocation of ERA through the "Consolidated Appropriations Act of 2021." A few months later, Congress passed the "American Rescue Plan Act of 2021," which allocated additional ERA funds. Together, the two pieces of legislation provided states and localities with \$46.55 billion in ERA to distribute to renters in need. Now, just over a year later, some programs are continuing to provide ERA, but others are closing due to a depletion of funds.

Over the last year, renters, program administrators, state and local agencies, nonprofit organizations, elected officials, and other stakeholders have learned much about what it takes to establish and operate a successful federal assistance program. NLIHC has worked together with community partners and renters to compile some of these lessons in the winter issue of *Tenant Talk*, our semiannual newsletter focusing on tenant advocacy. Released on February 24, the newest issue of the newsletter, [*Tenant Talk: Emergency Rental Assistance at All Angles*](#), discusses the ins and outs of ERA, examines what we have learned from its implementation, and offers a range of renter perspectives on ERA.

The upcoming Tenant Talk Live will celebrate the release of the new issue and offer a space for renters to come together and discuss their thoughts and experiences with emergency rental assistance. NLIHC will be joined by ERA advocates like Dr. Tolulope Ola, founder and executive director of Minnesota's Restoration for All, Inc.; Foluke Akanni of Housing Action Illinois; and Rebekah Love, a renter with lived experience using ERA. We hope you will join us as we reflect on a year of ERA and discuss what eviction prevention might look like in the future.

Remember: Tenant Talk Live would not be possible without tenants like you! We strive to connect and engage with tenants and tenant leaders through our webinars. 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 webinar, please email: sbetancourt@nlihc.org

Register for next week's Tenant Talk Live webinar at: bit.ly/361rmy2

Access a digital copy of the new edition of *Tenant Talk* at: bit.ly/3vuVDnd

Sign up to receive a paper copy of the new edition of *Tenant Talk* at: <https://nlihc.wufoo.com/forms/z172cq1w0jo1lch/>

Stay up to date on Tenant Talk Live events via [Facebook group](#)

NLIHC Careers

NLIHC in the News

NLIHC in the News for the Week of February 20

The following are some of the news stories that NLIHC contributed to during the week of February 20:

- “Alabama losing millions in federal rental assistance due to delays” *AL.com*, February 23 at: <https://bit.ly/3pkdY2d>
 - “Cortez Masto eyes housing investments separate from stalled social spending bill” *News from the States*, February 24 at: <https://bit.ly/3K250Pf>
 - “Treasury: Most COVID rental aid went to low-income residents” *Associated Press*, February 25 at: <https://bit.ly/35sRSUi>
-

NLIHC News

New Issue of *Tenant Talk* Addresses Tenant Experiences with Emergency Rental Assistance

The new issue of [Tenant Talk](#) – a semi-annual newsletter created by NLIHC to engage renters and residents in housing advocacy – is now available online! Each issue of *Tenant Talk* features innovative approaches to housing advocacy and highlights recent victories in housing justice around the United States. The new winter issue, [Tenant Talk: Emergency Rental Assistance at All Angles](#), focuses on Emergency Rental Assistance (ERA) programs and explores how ERA has impacted tenants navigating the economic challenges of the pandemic. If you would like to have a print version of *Tenant Talk* mailed to you, you may sign up for that here: <https://bit.ly/3K2r8ce>

The new issue includes articles from partners across the country about efforts to increase access to ERA for tenants facing rental debt. As always, the publication offers tenants’ perspectives on their experiences – in this case, with ERA – as well as articles by NLIHC staff on tenant protections, updates on the “Build Back Better Act,” summaries of recent NLIHC research, and much more!

Tenant Talk is available to all NLIHC members and partners – as well as members of the general public – for downloading from (or reading on) [NLIHC’s website](#). Those interested in receiving free print versions of *Tenant Talk* through the mail can [make the request via a webform](#). Digital copies in Spanish and large print will also be available – stay tuned for more information!

Interested in learning more about tenant experiences with housing advocacy? Join our next “Tenant Talk Live” – a webinar featuring (and for) renters and resident leaders – on March 7 from 6 to 7 pm ET. [Register here!](#)

Where to Find Us – February 28

NLIHC President and CEO Diane Yentel and other NLIHC staff will be speaking at the following events in the coming months:

- [USC Price Center Social Innovation Summit: Housing Stability](#) – Virtual, April 13
 - [Connecticut Coalition to End Homelessness, 19th Annual Training Institute](#), keynote speaker, Virtual, May 11
 - [St. Ambrose University School of Social Work 24th Annual Social Justice Conference](#), keynote speaker – Davenport, IA, May 19
-

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 Sidney Betancourt, Housing Advocacy Organizer, x200
 Jordan Brown, Research Intern
 Victoria Bourret, ERASE Project Coordinator x244
 Jen Butler, Senior Director, Media Relations and Communications, x239
 Alayna Calabro, Policy Analyst–COVID-19 Response, x252
 Josephine Clarke, Senior Executive Assistant, x226
 Matthew Clarke, Writer/Editor
 Courtney Cooperman, Housing Advocacy Organizer, x263
 Bairy Diakite, Director of Operations, x254
 Lindsay Duvall, Senior Organizer for Housing Advocacy
 Emma Foley, Research Analyst, x249
 Dan Emmanuel, Senior Research Analyst, x316
 Ed Gramlich, Senior Advisor, x314
 Sarah Gallagher, Senior Project Director, ERASE, x220
 Sydnee Graves, Field Intern
 Kim Johnson, Senior 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, Senior Communications Specialist, x201
 Steve Moore Sanchez, Development Coordinator
 Khara Norris, Senior Director of Administration, x242
 Neetu Nair, Research Analyst, x291
 Brenna Olson, Policy Intern
 Noah Patton, Housing Policy Analyst, x227
 Ikra Rafi, Creative Services Manager, x246
 Betty Ramirez, Research Analyst, x202
 Gabrielle Ross, Housing Advocacy Organizer
 Sarah Saadian, Senior Vice President, Public Policy, x228
 Brooke Schipporeit, Housing Advocacy Organizer, x233
 Sophie Siebach-Glover, Research Specialist, x205
 Kennedy Sims, Communications and Graphic Design Intern
 Lauren Steimle, Web/Graphic Design Specialist, x246
 Jade Vasquez, ERASE Project Coordinator, x264
 Maya Ward-Caldwell, Fund Development Intern
 Chantelle Wilkinson, Housing Campaign Manager, x230
 Renee Willis, SVP for Racial Equity, Diversity, and Inclusion, x247
 Rebecca Yae, Senior Research Analyst–COVID-19 Response, x256
 Diane Yentel, President and CEO, x225