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Emergency Rental Assistance

Treasury and White House Release New ERA Guidance with Major Improvements to Protect Renters

Together with the second allocation of [Emergency Rental Assistance \(ERA\)](#), the U.S. Department of the Treasury and the White House published on May 7 new [guidance](#) and a [summary](#) with major program improvements to ensure critical resources reach the lowest-income and most marginalized people. These much-needed improvements are a significant achievement for low-income renters and their allies.

NLIHC notified the Biden administration in March about [emerging and troubling roadblocks](#) in ERA programs. The analysis was based on NLIHC's ongoing tracking of [state and local emergency rental assistance programs](#), feedback from our partners including renters and program administrators, and findings from collaborative research conducted by NLIHC, the Housing Initiative at Penn, and NYU Furman Center. We urged the administration to take immediate action to keep renters stably housed during the pandemic. Since then, NLIHC has been in sustained conversation with the administration to discuss each challenge and needed improvements.

Treasury Secretary Janet Yellen, White House Senior Advisor Gene Sperling, Domestic Policy Council Director Susan Rice, and HUD Secretary Marcia Fudge – and their teams – heard our concerns and acted quickly to make major improvements to ERA program implementation!

The improved FAQ includes these and other NLIHC recommendations:

- **Direct-to-Tenant Assistance:** For the first time, programs will be *required* to offer assistance directly to renters if landlords choose not to participate, ensuring renters do not lose their homes when landlords act in bad faith. The guidance cuts in half the time programs must wait to provide assistance directly to renters after landlords refuse to participate, and programs are now able to offer assistance to renters without first conducting outreach to landlords.
- **Self-Attestation:** The new guidance *strongly discourages* ERA programs from establishing burdensome documentation requirements that would make it more difficult for the lowest-income and most marginalized renters to receive aid, and it allows alternative ways to verify eligibility. High documentation barriers prevent renters – often those with the greatest needs – from receiving assistance.
- **Prioritizing Households with the Greatest Needs:** ERA programs *must* report on how they will meet the statutory requirement to prioritize households with the lowest incomes. This requirement enforces greater accountability to help ensure state and local governments serve those households most at risk of eviction.
- **Federally Assisted Households:** The new guidance *prohibits* ERA programs from denying assistance to federally assisted households, noting that failure to do so may violate civil rights laws. Individuals living in federally assisted housing typically have extremely low incomes and are particularly vulnerable to losing their homes.

While most of these improvements apply specifically to the second allocation of ERA funds, the White House and Treasury Department make clear what they consider necessary for ERA programs to serve renters most in need and to avoid violating civil rights laws. It is clearly best for administrators to apply this guidance to their full ERA program funded by both rounds one and two.

NLIHC created a [side-by-side comparison](#) of previous guidance on several roadblocks in ERA programs, NLIHC's recommendations on how to overcome these challenges, and how the Treasury and White House revised guidance addresses each issue.

Gene Sperling, senior advisor to President Biden and White House American Rescue Plan coordinator, will join today's (5/10) national call at 1 pm ET to discuss these improvements. Register for the call at: <https://bit.ly/3nWxMqw>

Join NLIHC, the National League of Cities (NLC), and Mayors and CEOs for U.S. Housing Investment on May 12 at 1 pm ET for a more in-depth discussion with key leaders from the Biden administration, elected officials, and policy experts about the new Treasury guidance and examples of how states and cities have incorporated best practices into their ERA programs to ensure funds reach the households who need it most. Register for the webinar at: <https://bit.ly/3eoJLtE>

Read the White House and Treasury Department's Fact Sheet: *The Biden-Harris Administration Announces Enhanced Efforts to Prevent Evictions and Provide Emergency Assistance to Renters* at: <https://bit.ly/3uxsIvd>

Read Treasury's revised ERA FAQ document at: <https://bit.ly/3bc1P8t>

NLIHC's side-by-side comparison is available at: <https://bit.ly/3vPFK7D>

NLIHC and National League of Cities to Host Webinar for Elected Officials and Advocates on Equitable Emergency Rental Assistance (ERA) Programs

States and cities are working to create and improve Emergency Rental Assistance (ERA) programs to help keep stably housed millions of renters who are behind on their rent and are at risk of losing their homes. [Updated guidance](#) from the White House and Treasury Department and [joint recommendations from NLIHC and NLC to elected officials](#) can help communities minimize obstacles, maximize uptake of rental aid, and ensure these critical federal resources reach households with the greatest needs and are distributed equitably. Join the National Low Income Housing Coalition (NLIHC), the National League of Cities (NLC), and Mayors and CEOs for U.S. Housing Investment on May 12 at 1 pm ET for a [webinar](#) with key leaders from the Biden administration, elected officials, and policy experts about the new Treasury guidance and examples of how states and cities have incorporated best practices into their ERA programs to help ensure funds reach the households who need it most. Register for the webinar at: <https://bit.ly/3eoJLtE>

State Emergency Rental Assistance Programs Have Varied Organizational Structures

NLIHC tracks state and local emergency rental assistance programs created or expanded in response to COVID-19 and collects [in-depth](#) information on each program. As of May 3, 2021, NLIHC identified 300 emergency rental assistance programs, including 40 statewide programs, funded through the \$25 billion Treasury Emergency Rental Assistance (ERA) program appropriated by the December 2020 "Consolidated Appropriations Act."

State ERA programs have received an unprecedented amount of funding to deliver emergency rental assistance to tenants in need. Many of them need to increase their capacity to carry out several functions, including: 1) conducting outreach and engaging tenants and landlords; 2) supporting tenants and landlords in filling out applications; 3) processing and verifying applications; and 4) making payments. Statewide programs vary significantly in how they operationalize these core processes and frequently partner with community-based organizations or nonprofits to assist in executing some or all of these functions.

Few state ERA programs are completely centralized, where a state agency conducts outreach, provides intake support, processes applications, and makes payment. The majority of state programs are semi-centralized,

where the state agency collaborates with community-based organizations or nonprofits to implement the program. Semi-centralized programs, such as those in such as [Montana](#) or [Minnesota](#), tend to have a common application hosted on the state program’s website. Some partner with local organizations to conduct outreach or provide intake support, such as in [Delaware](#), while others partner with local organizations to additionally process applications and make payments, such as in [Michigan](#). Lastly, some state programs are decentralized, where local administrators largely implement the program. Some states with decentralized implementation set inflexible standards for the application, eligibility criteria, and other rules for local administrators to follow as they implement their share of the ERA program, such as in [Washington](#). Others, like [Ohio](#), include some guidelines but largely pass funding down to local administrators to implement as they see fit.

The degree with which programs use centralized, semi-centralized, or decentralized models are not a reflection of how well or effectively the program is able to administer their programs, but rather an observation of how state programs have tended to organize themselves and increase their capacity. Other aspects of a program’s design and implementation, such as use of self-attestation, direct-to-tenant assistance, and use of funds for relocation and housing stability services, are more important to effectively and efficiently serving tenants with the lowest incomes.

State programs must coordinate with local jurisdictions that have received their own direct allocations of Treasury ERA funds to prevent duplication of benefits. State programs commonly exclude households residing in jurisdictions receiving direct allocations as one way to prevent duplication of benefits. Because jurisdictions with direct allocations only receive 45% of their populations’ share of the state’s ERA funding, states excluding tenants in these jurisdictions from state programs should ensure equitable allocation of ERA funds by funneling state funding to these jurisdictions’ programs. Some state programs request that local jurisdictions with direct entitlements opt into the state’s ERA program model to receive their share of the state’s funding. [California](#)’s ERA program uniquely allowed localities with direct allocations to choose between different models: a locality could 1) allow the state to distribute their direct allocation and their share of the state’s direct allocation on behalf of the locality; 2) administer their direct allocation and their share of the state’s direct allocation following state program guidelines; or 3) implement their direct allocation and their share of the state’s direct allocation following their own program’s parameters and be accountable for any duplication of benefits that might occur.

HoUsed Campaign for Universal, Stable, Affordable Housing

Coronavirus, Disasters, Housing, and Homelessness

Temporary Stay Leaves CDC Eviction Moratorium in Effect after Judge Rules it Unconstitutional

CFPB and FTC Send Notification Letters to Nation’s Largest Landlords on Compliance with Federal Eviction Protections

The Consumer Financial Protection Bureau (CFPB) and the Federal Trade Commission (FTC) [sent notification letters](#) on May 3 to the nation’s largest apartment landlords, which collectively own more than 2 million rental units, about their obligations under the CFPB’s [interim final rule](#) establishing new notice requirements for evictions under the Fair Debt Collection Practices Act (FDCPA). CFPB’s interim final rule, which took effect May 3, requires debt collectors to provide written notice to tenants who may have rights under the [federal eviction moratorium](#) issued by the Centers for Disease Control and Prevention (CDC) and prohibits them from misrepresenting tenants’ eligibility for protection under the moratorium (see *Memo*, [4/26](#)).

The [letters](#) ask landlords to examine their practices in light of the CDC moratorium to ensure they comply with the FTC Act and the FDCPA and remediate any harm to tenants stemming from law violations. The notification letters encourage landlords to notify FDCPA-covered debt collectors working on their behalf, which may include attorneys, of the federal eviction moratorium, applicable state or local moratoriums, and their obligation under the FTC Act and FDCPA.

The letters are the latest action by the CFPB and FTC to enforce the CDC eviction moratorium. The CFPB and FTC released a [joint statement](#) on March 29 announcing the agencies will monitor and investigate eviction practices to ensure landlords and property owners are complying with the federal, state, or local moratoriums (see *Memo*, [4/5](#)). Following the joint statement, the CFPB on April 19 issued the interim final rule clarifying that tenants can hold debt collectors accountable for illegal evictions.

Read the CFPB's press release at: <https://bit.ly/3vKec3u>

Read a sample notification letter at: <https://bit.ly/3b7XIKw>

The CFPB interim final rule is available at: <https://bit.ly/3n9Zq2S>

Renters can learn about their rights under the FDCPA and how to report debt collectors who break federal law at: <https://bit.ly/3tLU5kI>

Consumers can submit a debt collection complaint, including complaints related to an eviction, eviction lawyers, or eviction law firms with the CFPB at <https://www.consumerfinance.gov/complaint/> or by calling (855) 411-2372.

NLIHC Joins Amicus Brief in Support of CDC Eviction Moratorium in *Terkel v. CDC* Case

NLIHC joined Martin Siegel, Connect Community, Come Dream Come Build, and Pulitzer Prize-winning author Matthew Desmond in an [amicus brief](#) supporting the reversal of the Federal District Court of Eastern Texas' ruling in *Terkel v. Centers for Disease Control and Prevention* (CDC) that the federal eviction moratorium violates the Commerce Clause of the U.S. Constitution (see *Memo*, [3/1](#)). Following the ruling, the Department of Justice filed a [notice of appeal](#) and announced that the moratorium remains in effect for all landlords other than the specific landlords and renters in the legal case.

The court's decision rested largely on its conclusion that evictions are not economic events. The amicus brief filed in support of reversing the *Terkel v. CDC* decision details the multiple financial aspects of an eviction, making the case that evictions are therefore economic events and, as a result, the moratorium falls within the scope of the federal government's authority. In addition to describing how an eviction is inherently a commercial process, the brief pulls from research, including Desmond's groundbreaking study of evictions, to outline how evictions directly cause and suppress other related commerce. Renters must engage in commerce after eviction, for example, by transacting with new landlords or with residents of congregate housing. Evicted tenants who must secure new housing are often forced to forgo other basic needs like clothing, food, or medical care. Evictions often negatively impact employment and affect evicted tenants' purchasing power, potentially forcing tenants to rely on high-interest payday loans at greater rates.

Several court rulings have attempted to strike down the moratorium, including U.S. District Court Judge Dabney Friedrich's May 5 ruling that the CDC overstepped its legal authority by issuing a nationwide eviction moratorium (see additional article in this edition of *Memo*). There are now numerous conflicting court rulings at the district court level, with several judges ruling in favor of the moratorium and several ruling against it.

Read the amicus brief at: <https://bit.ly/3elGjA2>

Learn more about the CDC's eviction moratorium at: <https://bit.ly/2SnASIk>

FHFA and CFPB to Hold Virtual Public Listening Session on Protecting Borrowers during COVID-19 Pandemic

The Federal Housing Finance Agency (FHFA) and Consumer Financial Protection Bureau (CFPB) are holding a [virtual public listening session](#) on May 13 from 1 to 4 pm ET on “Protecting Borrowers during the COVID Pandemic.” Stakeholders from across the housing spectrum will discuss the policies put in place in response to the pandemic and explore perspectives as vaccination levels increase domestically and infection rates decline. Participants are invited to discuss which steps taken during the pandemic have been successful and what challenges borrowers continue to face, as well as any key issues that need to be further examined when we emerge from the COVID-19 crisis.

Register for the joint virtual public listening session at: <https://bit.ly/2SupT01>

NLIHC Partner Testifies as House Committee on Financial Services Holds Hearing on Disaster Recovery and Mitigation

The House Committee on Financial Services' Subcommittee on Housing, Community Development, and Insurance held a hearing, “[Built to Last: Examining Housing Resilience in the Face of Climate Change](#),” on May 4. The hearing discussed the federal government's housing-related response to increasing climate change disasters, including flooding, and hurricanes.

In addition to National Flood Insurance Program reforms and the use of renewable energy in housing, the hearing addressed this year's forthcoming version of the “[Reforming Disaster Recovery Act](#)” sponsored by Representative Al Green (D-TX) and Ann Wagner (R-MO). The bill would permanently authorize and reform the CDBG-Disaster Recovery Program (CDBG-DR), the federal government's primary mechanism for funding long-term housing recovery after disasters. That program is not formally authorized, meaning that each time money is approved by Congress under the program, HUD must publish new federal regulations and program requirements. The lack of formal authorization also prevents states from anticipating and tailoring their plans for the funds ahead of disasters. As a result, these badly needed funds often take years to reach disaster survivors, making it even more difficult for them to fully recover. The bill was unanimously passed by the House Committee on Financial Services last year.

Ariadna M. Godreau-Aubert, CEO of Ayuda Legal Puerto Rico, a partner of NLIHC's Disaster Housing Recovery Coalition, testified on the importance of CDBG-DR authorization, and how the lack of formal regulations for the program made Puerto Rico's recovery from 2017's Hurricane Maria longer and more difficult. In her [testimony](#), Ms. Godreau-Aubert emphasized that the lack of permanent authorization allowed important funds to be used in ways that served to displace disaster survivors and exclude certain hurricane survivors from receiving funds. By authorizing the program, not only would the money get to areas of need more quickly, but the use of the funds would be used in more equitable ways. “We need disaster assistance to arrive quickly,” said Ms. Godreau-Aubert. “We need guidelines to ensure coherent planning, equitable access to funds, displacement minimization, and participation. Disaster assistance should not be a blind bet on possible outcomes, but a strategy towards sustainable recovery.”

Watch a recording of the hearing at: <https://bit.ly/3nX0SG6>

Read Ariadna Godreau-Aubert's written testimony at: <https://bit.ly/3xVyx7N>

Read the House version of the Reforming Disaster Recovery Act at: <https://bit.ly/3vHgzUK>

Additional Coronavirus Updates – May 10, 2021

NLIHC Updates

Join NLIHC, the Association of Programs for Rural Independent Living (APRIL), and the Partnership for Inclusive Disaster Strategies on May 26 at 1 pm ET for a [webinar](#) on “Emergency Relocations and Non-Congregate Sheltering: Using Federal Disaster Recovery Resources to Save Lives.” [Learn more about the webinar and register here!](#)

Updated Resource: [Eligibility for Assistance Based on Immigration Status](#)

National Updates

Consumer Financial Protection Bureau (CFPB)

The [CFPB released two reports](#) demonstrating that more work needs to be done to help mortgage borrowers coping with the pandemic and economic downturn. One of the [research briefs](#) documents that Black and Latino mortgage borrowers are much more likely to be delinquent or in a forbearance program than white borrowers.

Department of Health and Human Services (HHS)

The U.S. Department of Health and Human Services (HHS), Administration for Children and Families (ACF), Office of Community Services (OCS), Division of Energy Assistance (DEA), is releasing [\\$4.5 billion in supplemental funding](#) for the Low Income Home Energy Assistance Program (LIHEAP) for federal Fiscal Year (FFY) 2021. Congress appropriated these funds under the American Rescue Plan Act.

Department of Housing and Urban Development

HUD Secretary Marcia Fudge and HHS Secretary Xavier Becerra on May 5 [announced a joint-agency effort](#) to increase access to COVID-19 prevention and treatment services, including testing and vaccinations, among disproportionately affected communities, including among HUD-assisted households and people experiencing homelessness.

HUD's Office of Special Needs Assistance Programs (SNAPS) hosts weekly Office Hours sessions on COVID-19 planning and response on Fridays from 2:30-4 pm ET. This week's [Office Hours on Friday, May 7 at 2:30 pm](#) will feature a presenter from Clackamas County, OR discussing permanent housing placement out of non-congregate shelter.

Federal Housing Finance Agency (FHFA)

The Federal Housing Finance Agency (FHFA) and Consumer Financial Protection Bureau (CFPB) are holding a [virtual public listening session on May 13 from 1-4 pm ET](#) on Protecting Borrowers During the COVID Pandemic. Register for the listening session [here](#).

Advocacy & Research

Check out the Get It Back Campaign's 2021 stimulus checks and tax credit [outreach resources](#), including a [marketing toolkit for immigrant outreach](#) and outreach tips to [connect people experiencing homelessness](#) to stimulus payments.

The National League of Cities released a [blog post](#) highlighting the six do's and don'ts for local emergency rental assistance programs that are outlined in our joint [guidance](#) for state and local officials.

The National Alliance to End Homelessness released a [fourth report](#) as part of its series on homeless system responses during COVID-19. The results suggest that Continuums of Care (CoCs) were able to acquire space for non-congregate temporary shelter due to the CARES Act, that more planning is needed to vaccinate people experiencing homelessness, and that more crisis housing is needed. Check out the full series of reports and resources [here](#).

Reporting

The [Washington Post](#) reports on U.S. District Court Judge Dabney Friedrich's 20-page ruling that says the CDC overstepped its legal authority by issuing a nationwide eviction moratorium, a ruling that could potentially put millions of Americans at risk of losing their homes. Housing advocates continue calling on the Biden administration to not only defend and enforce the policy but step up legal protections to keep people in their homes. The article cites statements from NLIHC President and CEO Diane Yentel.

[Forbes](#) outlines key facts and background information related to the federal judge's ruling on the CDC eviction moratorium. The Department of Justice has appealed the ruling. The article quotes a statement from NLIHC's Diane Yentel on the potential impact of the ruling.

[Business Insider](#) discusses the federal judge's ruling on the CDC eviction moratorium, highlighting that rulings against the moratorium could jeopardize Americans in the process of applying for or receiving emergency rental assistance. The article cites research from NLIHC, Moody's Analytics, the Eviction Lab, and others on the current housing crisis.

Read additional reporting on the court ruling from [CNN](#), [The Hill](#), [Axios](#), [CNBC](#), [Reuters](#), and the [Wall Street Journal](#).

[Politico](#) reports that the Biden administration is racing to address roadblocks within the emergency rental assistance (ERA) program as the expiration of the federal eviction moratorium, set to end on June 30, draws nearer. "The longer the federal eviction moratorium is in place, the better local communities can take the time needed to ensure that these historic resources get to the renters and small landlords who need it most," said NLIHC President and CEO Diane Yentel.

[NerdWallet](#) discusses how people can access emergency rental assistance (ERA) and recommends renters start exploring options to address their rental debt before the eviction moratorium expires. NLIHC's Diane Yentel speaks about the federal ERA funds, including how each state and local program has its own application process, landlord requirements, and direct-to-tenant assistance policy. The article links to [NLIHC's ERA database](#).

The [New York Times](#) reports that the Biden administration is [ramping up pressure](#) on the country's largest residential landlords following reports that major multistate landlords have been evicting tenants despite the federal eviction moratorium.

[Reuters](#) reports that a rental property manager in Tennessee has sued to block the Consumer Financial Protection Bureau's (CFPB) rule requiring notice be given to tenants about the federal eviction moratorium.

State and Local News

California

San Diego County's Board of Supervisors [passed an ordinance](#) on May 4 that would further limit evictions and enact a short-term rent cap. The ordinance would be in effect until 60 days after Governor Gavin Newsom lifts

all stay- and work-at-home orders. The [San Diego Union-Tribune](#) reports the ordinance limits landlords' ability to evict tenants for lease violations, going beyond the statewide eviction moratorium by permitting evictions only if renters are imminent threats to health and safety. Tenants' rights groups say this provision is necessary to close loopholes that landlords have used to evict tenants, despite the state and federal eviction moratorium.

[Sacramento elected officials, renters, and tenant advocates](#) are calling on officials to extend the eviction moratorium, either through legislative action or executive order, and strengthen the moratorium to close loopholes that have allowed landlords to continue evicting tenants.

Illinois

The Illinois Senate passed a proposal on April 29 to help Illinoisans struggling with housing payments or homelessness throughout the pandemic. The bill now goes to Governor Pritzker for his consideration. Learn more about the [COVID-19 Emergency Housing Act](#).

Massachusetts

[WBUR](#) reports that as evictions in Massachusetts return to pre-pandemic levels despite the federal eviction moratorium, housing advocates say more help is needed. The state eviction moratorium ended in October, and many renters are falling through the cracks of the CDC moratorium, which is set to expire on June 30. The article highlights roadblocks in distributing roughly \$968 million in rental assistance and mentions that some landlords are refusing to participate in the Massachusetts Residential Assistance for Families in Transition (RAFT) program.

New York

New York State lawmakers on May 3 passed legislation to [extend the statewide eviction moratorium](#) through August 31, just as the state is expected to start distributing \$2.4 billion in rental assistance. The [new order](#) went into effect on May 3. Tenants cannot be evicted if they can show a financial or health hardship because of the pandemic.

North Carolina

[WCNC](#) reports that a new study, "[In Pursuit of Justice: An Assessment of the Civil Legal Needs of North Carolina](#)," finds there is a severe shortfall of legal aid for North Carolinians facing eviction. The pandemic has significantly increased the need for civil aid, and housing advocates are advocating for right to counsel laws in Charlotte and across North Carolina.

South Carolina

South Carolina residents can apply for emergency rental and utility assistance through the [SC Stay Plus program](#). Individuals can [apply online](#) or by calling (803) 336-3420.

Washington, DC

An article in [DCist](#) examines how the pandemic has added more stress for pregnant and new moms who need support with housing, health care, and other critical services. D.C. mothers facing housing insecurity are concerned about what will happen to them and their children when the eviction moratorium is lifted.

Guidance

Consumer Financial Protection Bureau

[Practitioner's Guide to Helping People Facing Homelessness Access Stimulus Payments](#)

[CDBG-CV Program: Financial Management Quick Guide](#) – April 2021

[CDBG-CV PPR Tieback Flexibilities Quick Guide](#) – April 30, 2021

[Notice PIH 2021-15: Emergency Housing Vouchers – Operating Requirements](#) – May 5, 2021

Disaster Housing Recovery Updates – May 10, 2021

The NLIHC-led Disaster Housing Recovery Coalition convenes and supports disaster-impacted communities to ensure that federal disaster recovery efforts reach all impacted households, including the lowest-income and most marginalized people who are often the hardest-hit by disasters and have the fewest resources to recover.

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

Congress

The [Associated Press](#) reports that ahead of President Biden’s scheduled visit to Lake Charles and New Orleans on Thursday (5/6), U.S. Senator Bill Cassidy (R-LA) is asking the president to support disaster aid to help the state recover from the 2020 hurricanes. Senator Cassidy and Senator Jeff Merkley (D-OR) [sent a letter](#) to the White House seeking support for disaster assistance for communities dealing with the aftermath of hurricanes, wildfires, floods, and severe winter weather over the past year.

Federal disaster relief funding that prioritizes property value over need exacerbates existing racial inequalities, [Harris County Commissioner Rodney Ellis told lawmakers](#) at the House Financial Services Subcommittee on Housing, Community Development and Insurance’s hearing on May 4. “The poorest neighborhoods in Harris County are the hardest hit during storms, floods and other natural disasters, but they received the least amount of resources to recover, rebuild and build resiliency against the next load,” Ellis testified. Watch a recording of the virtual hearing, [“Built to Last: Examining Housing Resilience in the Face of Climate Change.”](#)

Department of Housing and Urban Development

HUD’s Disaster Recovery and Special Issues Division (DRSI) published volume 2 of its newsletter, the [“DRSI Digest,”](#) on April 26. Volume 2 focuses on resilience while celebrating grantee successes, spotlights the Fort Worth Region, shares important information and announcements, and highlights accomplishments like Federal Register notices, grantee toolkits, and webinars.

An article in *Housing Policy Debate*, [“Deemed Ineligible: Reasons Homeowners in Puerto Rico Were Denied Aid After Hurricane Maria,”](#) identifies several key reasons homeowner applicants were denied or received insufficient assistance from FEMA’s Individuals and Households Program after Hurricane Maria. Read NLIHC’s [Memo article \(5/3\)](#) to learn more.

Internal Revenue Service (IRS)

The IRS released a [statement](#) on May 4 reminding everyone that now is a good time to create or review emergency preparedness plans for surviving natural disasters. May includes [National Hurricane Preparedness Week](#) and [National Wildfire Awareness Month](#).

Wildfires

[AccuWeather meteorologists](#) say the U.S. could experience another potentially disastrous and record-setting year for wildfires. Meteorologists anticipate 9.5 million acres will be burned in wildfires across the U.S. this season, almost 2 million acres more than the 5-year average.

According to California's top emergency and fire officials, the [upcoming fire season](#) could quickly become the worst on record. The new concerns come as California endured its worst fire season, with more than four million acres burned and six of the most destructive events in the state's history. The [Washington Post](#) examines how California's wildfire season is expanding as the wet season becomes compressed. [CAL FIRE](#) held a press conference on May 5 for Wildfire Preparedness Week.

Scientists and fire officials continue to urge [Colorado homeowners](#) in wildfire-prone areas to begin mitigating their properties to prevent fire from spreading and reaching their homes.

Winter Storm

Louisiana homeowners and renters who sustained property damage or loss caused by the severe winter storms in February have [two weeks left](#) to register and apply for federal disaster assistance.

HUD

Opportunity Starts at Home

Research

Investor Purchases of Rental Housing Increase Eviction and Racial Transition in Neighborhoods

A paper in *Housing Policy Debate*, "[Gentrifying Atlanta: Investor Purchases of Rental Housing, Evictions, and the Displacement of Black Residents](#)," finds that investor purchases of rental housing in Atlanta's neighborhoods predicted a spike in eviction judgments, as well as the loss of Black residents. Investor purchases of apartments are associated with a 33% increase in the odds of an eviction spike, and investor multifamily purchases resulted in 166 fewer Black residents in a neighborhood, compared to adjacent neighborhoods without an investor purchase.

The authors focus on investor purchases because the existing literature suggests that private equity firms and corporate investors may have an economic interest in displacement and gentrification that leads to higher profits. The authors note that there is more research on eviction in disinvested neighborhoods than on eviction as a mechanism of displacement, and it is unclear from previous research how investor purchases relate to racial transition.

The authors examined 5-year *American Community Survey* (ACS) data from 2004, 2010, and 2016; evictions data from Princeton's Eviction Lab at the neighborhood level for each year from 2000 to 2016 in Fulton County, Georgia; and Fulton County deeds data from CoreLogic for 2000-2016.

The authors first examined whether investor purchases of multifamily residential real estate result in eviction-led displacement in a neighborhood, measured in terms of an increase in eviction judgments. Investor purchases were identified using proprietary data from CoreLogic that indicated whether a property was purchased for investment purposes and was confirmed by a review of the purchaser entities. They found that investor purchases are associated with a 33% increase in the odds of an eviction spike in the neighborhood in the same year. Investor purchases of older garden-style apartments are associated with a 41% increase in the odds of

increased evictions, while investor purchases of mid-rise apartments are associated with a 34% increase in the chance. Non-investor purchases (where the purchaser is not a private equity or real estate investment firm) are not associated with any increase in the odds.

Second, they examined whether investor purchases cause racial transition within neighborhoods. Comparing neighborhoods that had an investor apartment purchase between 2010 and 2016 with adjacent neighborhoods that did not, they found investor purchases are associated with declines in the Black population. Investor multifamily purchases resulted in 166 fewer Black residents and 109 additional white residents in the neighborhood. The average population of a neighborhood in their study was 1,635.

The authors argue these results show that theories of gentrification that focus on real estate investment activity are useful for providing early warning signs of displacement pressure. Real estate transaction data, including sales, evictions, foreclosures, and rising prices, can provide information about those pressures before census data regarding demographic transition are available.

The report can be found at: <https://bit.ly/3aX0qCH>

Renters and Homeowners Experienced Divergent Trends in Housing Expenditures in Recent Decades

The Hamilton Project at the Brookings Institution released “[A Comparison of Renters and Homeowners in Recent Decades](#),” examining trends in the housing market over the last several decades, differences in the share of income dedicated to housing costs by tenure, and the greater housing insecurity faced by renters.

The authors use the 2019 *Consumer Expenditure Survey* to compare how housing expenditures differ for homeowners and renters, finding that renters tend to spend a greater share of their income on housing. In the lowest-income third of households (those making less than \$35,000), renters spend nearly 61% of their income on housing, compared to 54% for low-income homeowners. For middle-income households (\$35,000 to \$80,000), renters spend nearly 34% of their income on housing, compared to 24% for homeowners.

Looking at trends since 2002, the authors find that rent as a share of total household expenditures has risen across income groups, while mortgage interest costs as a share of expenditures have declined. Among the lowest-income renters, the share of income spent on housing has risen by 3 percentage points since 2002, while the share spent on mortgage interest by the lowest-income homeowners has fallen by 3 percentage points. The share spent on rent for the lowest-income third of renters has steadily increased since the Great Recession.

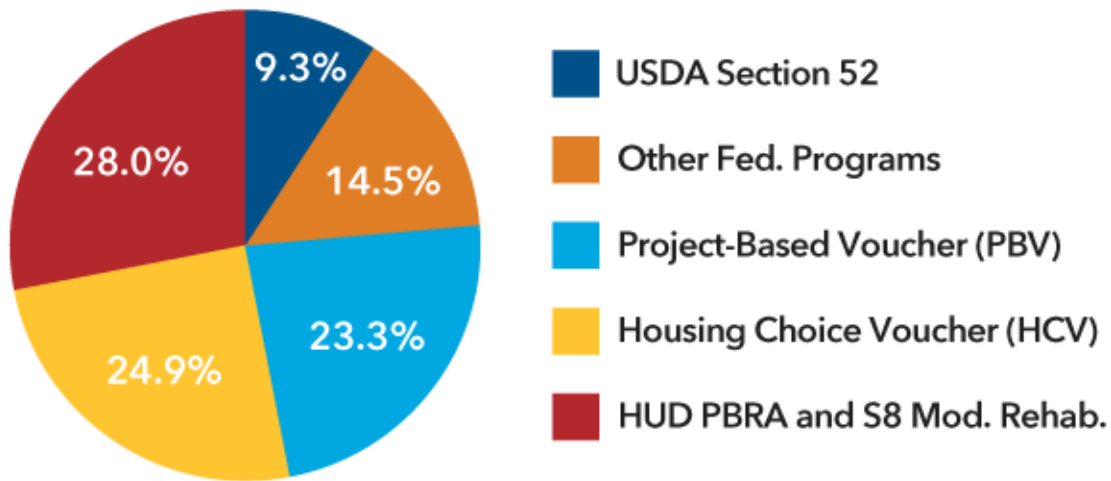
Finally, examining results from the Census Bureau’s *Household Pulse Survey* and the Federal Reserve’s 2020 *Survey of Household Economics and Decision-making*, the authors find that renters across income groups reported greater economic insecurity than homeowners, and the difference for households with children was especially pronounced. In July 2020, while nearly 45% of renters with children reported they were just getting by, roughly 15% of homeowners reported similar difficulties.

The report and a technical appendix can be found at: <https://brook.gs/3v64Z5b>

Fact of the Week

Low-Income Housing Tax Credit (LIHTC) Units Use an Array of Federal Rental Assistance Programs

Sources of Federal Rental Assistance Used in Low-Income Housing Tax Credit (LIHTC) Units



Source: HUD 2018 LIHTC Tenant Data

Note: Not all housing finance agencies reported complete data to HUD

Source: HUD 2018 LIHTC Tenant Data

From the Field

Louisville City Council Passes Renter Right to Counsel, Joins Nine Other U.S. Cities

The Louisville Metro Council voted overwhelmingly (22-4) on April 22 in favor of establishing a right-to-counsel program, to be provided by the Legal Aid Society and the Coalition for the Homeless. Louisville joins nine other cities across the U.S. to pass such a law. Councilwoman Cassie Chambers Armstrong championed the proposal and cited how necessary right-to-counsel is during this pandemic as millions have lost their jobs and fallen behind on rent.

The program will be funded through the American Rescue Plan Act and will run for at least one year. The federal eviction moratorium has proven necessary but limited, as nearly 3,000 eviction cases were filed in Jefferson County between January and March of this year. This new program would afford those facing eviction a publicly funded lawyer, just as those who commit a crime are afforded legal counsel. The program, however, has a key restriction: it is only open to those with at least one child and an income below 125% of the federal poverty line, \$33,125 for a four-person household per the U.S. Department of Health and Human Services.

"The Homeless and Housing Coalition of Kentucky (HHCK) commends Louisville Metro Council for establishing a right to counsel for low-income families with children facing eviction," said HHCK Executive Director Adrienne Bush. "We also lift up the Coalition for the Homeless, Kentucky Equal Justice Center, and local advocates and partners for their persistence in securing this right. Typically, two-thirds of all evictions in Kentucky happen in Louisville, so we feel this is a meaningful step toward leveling the playing field between corporate landlords and low-income Kentuckians."

NLIHC has made renter protections a key component of the [HoUsed Campaign](#), and right to counsel falls directly in line with our priorities. We are hopeful that this represents a cascade of other states and localities passing similar legislation.

Read more about the Louisville ordinance at: <https://bit.ly/3upE3xf>

NLIHC News

NLIHC Is Hiring!

NLIHC Seeks Research Specialist–COVID Response

NLIHC seeks a research specialist to further the coalition’s research on housing-related responses to the coronavirus pandemic and economic crisis. The research specialist will work with other members of the NLIHC research team to carry-out research, including data collection and analysis, on rental assistance and other housing policies intended to aid low-income renters. This is a one-year position.

RESPONSIBILITIES:

- Collect data on state and local housing-related responses to the coronavirus pandemic
- Collect and analyze data about the design and implementation of emergency rental assistance programs
- Collect and analyze federal housing-related expenditure data, including spending through FEMA, the CARES Act, Treasury Emergency Rental Assistance (ERA), and other federal programs
- Participate in NLIHC working groups related to the coronavirus and other disasters
- Disseminate NLIHC research to the general public, members, and partners through writing reports and blogs, creating visualizations, and other means
- Participate in other research as assigned
- Prepare materials for webinars, briefings, conferences, and similar events organized by NLIHC and other partner organizations
- Contribute to NLIHC’s weekly e-newsletter *Memo to Members & Partners* by identifying and summarizing new research relevant to NLIHC members’ interests
- Attend and participate in NLIHC staff meetings, events, Board meetings, and trainings
- Other duties as assigned.

Qualifications

Applicants should possess at least a bachelor's degree, a commitment to social justice, knowledge of research methods, and some knowledge of affordable housing, homelessness, or fair housing policies. Candidates should have strong analytical, writing, and editing skills, oral and interpersonal communications, organizational skills, and attention to detail. Applicants should also be proficient in the Microsoft Office suite. Experience with statistical software and/or GIS also a plus.

An equal opportunity, affirmative action employer, NLIHC offers a competitive salary and benefits package. NLIHC is located in Washington, DC, but the analyst will work remotely, at least initially.

Interested candidates should submit a resume, cover letter with salary requirement, and two writing samples to Bairy Diakite, operations manager, and Andrew Aurand, vice president for research, at: bdiakite@nlihc.org and aaurand@nlihc.org

NLIHC Seeks Development Coordinator

NLIHC seeks a development coordinator who will have prime responsibility for a portfolio of development/fundraising activities for the Coalition. The activities, along with those of a second development coordinator with a separate portfolio, will ensure the Coalition secures the necessary resources to support its mission of advancing socially just public policy to ensure the lowest-income people in America have decent, accessible, and affordable homes. The individual will also support NLIHC with other key operational and event-management needs. The coordinator will report to the NLIHC chief operating officer.

RESPONSIBILITIES:

- Coordinate/manage reports, proposals, relationship management, and research/prospect development for all non-corporate foundations.
- Track progress on current grants and reports due, as well as other requirements for each non-corporate funder, and draft reports and proposals. Coordinate calls and meetings with current and new funders.
- Coordinate/manage NLIHC's end-of-year fundraising campaign, including Giving Tuesday and holiday appeal – drafting language (postcards, emails, etc.), creating outreach list, mailing them out, etc.
- Handle inquiries about individual giving, particularly end-of-year requests to contribute stocks or other donations, and cultivate individual donors as needed.
- Collaborate closely with operations manager on all event coordination for the Annual Housing Policy Forum.
- Develop and maintain registration pages for the Housing Policy Forum.
- Enter registrations for complimentary Housing Policy Forum attendees where necessary (special members, event sponsors, AG authors, VIP/invitees, etc.)
- Coordinate/manage NLIHC special members renewals, invoicing, provision of benefits, procurement of ads and complimentary event registrations, and efforts to recruit additional special members. Track progress on special member benefits (ads needed for the annual Leadership Awards Celebration, publications to be mailed, etc.)
- Coordinate uploading of new lists secured from partners into Salesforce/Mailchimp. Monitor incoming data to Salesforce for any irregularities.
- Ensuring all grant agreement and follow-up information is up-to-date and accurate in Salesforce database.
- Coordinate with contracted agency (currently Cogency Global) on state charitable registrations, ensuring annual registrations for all states in which registrations are required.
- Using NLIHC's Program Summary report, prepare first draft of *Annual Report* narrative for review by COO. Produce list of previous year donors and their giving levels for *Annual Report*.
- Monitor NLIHC's various webpages that recognize donors for any missing logos, ensure updates are made.
- Maintain files of copies of all acknowledgment/grant letters.
- Assist in the coordination of other events and activities for which fundraising is involved, such as NLIHC's anniversary events.

Organizational/Operations Support

- Support COO with various operations activities.
- Ensure successful NLIHC business licenses and Good Standing reports with DC government.
- Attend all meetings of the NLIHC Board of Directors and Board committees, as needed. Participate in staff meetings, retreats, trainings, and all Coalition events.
- Other duties as assigned.

QUALIFICATIONS: To receive serious consideration for this position, an applicant should have the following attributes and background:

- A bachelor's degree.
- A strong commitment to the alleviation of poverty and social justice (affordable housing knowledge/experience a plus).
- Demonstrated strong organizational skills and attention to detail.
- Excellent communications skills, both orally and in writing.
- Experience successfully building and maintaining professional partnerships and relationships.
- Experience in funder/donor research and cultivation, proposal- and report-writing, and fundraising appeals.
- Experience in event coordination.
- Experience using Salesforce CRM a plus.
- An ability to work in a diverse, fast-paced environment.

COMPENSATION AND BENEFITS: An equal opportunity, affirmative action employer, NLIHC offers a competitive salary and benefits package. This is a full-time position located in Washington, DC, though candidates residing outside the DC area may be considered and telework is being implemented during the pandemic.

JOB APPLICATION PROCESS: Send a cover letter, resume, and two writing samples to: Bairy Diakite, Operations Manager, NLIHC, 1000 Vermont Avenue, NW, Suite 500, Washington, D.C. 20005 or via email at bdiakite@nlihc.org. The cover letter should describe the candidate's interest in and relevant experiences for the position and include salary requirements and the names and contact information for at least three people serving as candidate references. (NLIHC will not contact references before consulting with the candidate.)

NLIHC Seeks Housing Advocacy Organizer

NLIHC seeks a housing advocacy organizer who will be responsible for maintaining and expanding NLIHC membership and mobilizing advocates on federal policy priorities to advance the Coalition's mission. This is a one-year position that will play a key role in designing and implementing field strategies for various campaign efforts such as the NLIHC HoUsed campaign for long-term solutions to homelessness and housing poverty, the *Our Homes, Our Votes: 2020* non-partisan civic-engagement project, coronavirus emergency rental assistance, federal budget priorities, and other campaigns. The housing advocacy organizer supports outreach activities, develops materials for use by state and local advocates, and supports low-income renters with organizing guidance and tools. The housing advocacy organizer reports to the field director.

Responsibilities/Duties

Field and Campaign Organizing, Education, and Activation

- Field and Campaign Organizing: Mobilize state partners, members, endorsers, and supporters on federal affordable housing policy issues. Generate letters and calls to legislative offices; assist organizations and constituents with meetings and media opportunities; generate resolutions, endorsements, and sign-ons; work with broad issue-based campaigns to raise the issue of housing.
- Field Activity: Track field activity, including member participation in call-in days and e-mail actions; prepare reports on activities, as requested. Maintain and enhance member and contact database for organizational/field needs; expand its use to distribute congressional profile data and timely, targeted calls to action that advance NLIHC goals.

- Education and Activation: Participate in meetings of national housing and other advocates to engage in strategy discussions, including HoUSed campaign policy group, Disaster Housing Recovery Coalition (DHRC), and others as necessary. Create, update, and distribute materials, as needed, including calls-to-action, postcards, fact sheets, endorsement forms, brochures, and stickers. Identify conference and other speaking opportunities for Coalition staff; exhibit and present, as needed.
- Communications: Write (on a rotating basis among housing advocacy organizers) a weekly article for NLIHC's e-newsletter, *Memo to Members and Partners*, highlighting the field work of state partners or other NLIHC members. Help maximize use of the NLIHC website and social media tools, including webinars, videos, and blogs, to engage members. Draft articles for the *Tenant Talk* publication produced for low-income renters. Assist communications staff in generating media ideas and opportunities for work happening in the field.

State Partners

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

Membership

- Membership Recruitment: Identify sources for prospective members and coordinate ongoing membership drives, including among Housing Week of Action organizers, budget letter signers, HoUSed campaign endorsers, and Disaster Housing Recovery Coalition members. Engage pre-members through video and email; track effectiveness of contact. Undertake activities to achieve annual increases in membership. Reply to all inquiries from current members and potential new members. Use all other interactions as opportunities to secure new memberships.
- Membership Engagement and Retention: Welcome new Coalition members and build relationships with members in assigned states through personal calls, e-mails, and other outreach. Provide prompt and accurate responses to all inquiries about membership concerns. Track status of all members, send renewal notices in timely manner, and follow up as needed. Undertake activities to achieve a 90% or higher member retention rate.
- Resident Outreach: Support resident participation in NLIHC and partner organizations activities. Assist in developing content for *Tenant Talk*, NLIHC's resident newsletter. Convene tenant groups, as determined by NLIHC management.
- Administration: Coordinate or assist in mailings to members and other partners. Maintain hard copy files of member records. Produce membership reports and lists, as needed. Maintain and update databases and contact lists, ensure accuracy of all data. Perform data entry and data cleaning; run reports and queries as needed to support work of NLIHC. Assist in implementation of member survey.

Organizational Support

- Meetings: Attend and participate at meetings with NLIHC Board of Directors; participate in staff meetings, state coalition meetings, trainings, and all Coalition events.
- Interns: Assist with the recruitment and supervision of Field interns.
- Other: Other duties as assigned to maximize organizational effectiveness toward achievement of NLIHC mission

Qualifications

Applicants must possess a bachelor's degree and have at least two years of work experience in U.S. elections and/or direct assistance to low-income communities (additional years of experience preferred; exceptional candidates with fewer may be considered). Applicants should have a strong commitment to social justice. Candidates should have strong analytical, writing, and organizational skills, as well as a keen attention to detail. Applicants should also be proficient in the Microsoft Office suite. Familiarity with Salesforce CRM database preferred.

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

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

NLIHC Seeks Website and Graphic Design Specialist

NLIHC seeks a website and graphic design specialist who will be responsible for managing NLIHC websites and electronic communications, designing print and electronic publications and materials, developing and maintaining the NLIHC brand through all external materials, and assisting with the development and execution of communications and marketing strategies.

Responsibilities:

WEBSITE & ELECTRONIC MEDIA

- Manage and maintain NLIHC's websites, taking into account functionality, appearance, content, and performance.
- Design and post materials, including *Memo to Members and Partners e-newsletter*; design and maintain topical areas of the websites; ensure the accuracy, relevance, and timeliness of all posted materials; make recommendations for revisions and reorganization.
- Work closely with team leads to ensure accuracy and relevance of material on website.
- Assist with design and distribution of mass e-communications. Manage use of Mailchimp, and other mass e-communication platforms.

PUBLICATIONS

- Execute design and production of all print and electronic materials, graphics, and reports; collaborate with other teams in design process.
- Assist with the planning and distribution of publications and materials; manage the process as necessary.

COMMUNICATIONS SUPPORT

- Track and analyze communications metrics for website(s), *Memo to Members and Partners*, and webinars; prepare reports as necessary.
- Provide graphic support to comms team lead responsible for managing and expanding the Coalition's social media platforms and utilizing new social networking tools, including webinars and videos.

EVENT SUPPORT

- Assist in the development and execution of the event marketing assets and strategies.

- Design and produce all print and electronic materials related to events, including awards, giveaways, signage, and any other presentation elements.
- Design and assist with management of online content related to the events and registration.
- Manage the photography for the event and other communications elements as needed.

ORGANIZATIONAL SUPPORT

- Attend all meetings of the Board of Directors and Board committees, as needed.
- Participate in staff meetings, retreats, trainings, and all Coalition events.
- Other duties as assigned.

MINIMUM REQUIREMENTS

To perform successfully in this role, incumbent should possess skills identified below:

- At least 2 years of experience with digital strategy and website development.
- At least 1-3 years of experience in creative design.
- Training in communications, marketing, and/or website and graphic design.
- Must be able to organize, multi-task, and prioritize multiple projects at a time.
- A Bachelor's degree is required

To perform successfully in this role, incumbent should possess skills identified below:

- Strong knowledge of graphic designing, layout, and creative visual elements
- Experience working in Drupal and WordPress
- Experience with Google Analytics
- Advanced HTML and CSS skills
- Proficient with the Adobe Creative Suite, specifically Illustrator, Photoshop and InDesign
- Proficiency in Microsoft Office Suite (Excel, Word, PowerPoint, and Outlook)

Recommended but not required: Proficient video editing with Premiere Pro and/or After Effects

COMPENSATION AND BENEFITS: An equal opportunity, affirmative action employer, NLIHC offers a competitive salary and benefits package. This is a full-time position located in Washington, DC, though candidates residing outside the DC area may be considered and telework is being implemented during the pandemic.

JOB APPLICATION PROCESS: Send a cover letter, resume, and portfolio link or attachments of graphic design samples to: Bairy Diakite, Operations Manager, NLIHC, 1000 Vermont Avenue, NW, Suite 500, Washington, D.C. 20005 or via email at bdiakite@nlihc.org. The cover letter should describe the candidate's interest in and relevant experiences for the position and include salary requirements and the names and contact information for at least three people serving as candidate references (NLIHC will not contact references before consulting with the candidate).

NLIHC in the News

NLIHC in the News for the Week of May 2

The following are some of the news stories that NLIHC contributed to during the week of May 2:

- “Federal judge strikes down moratorium on evicting renters,” *New York Times*, May 5 at: <https://nyti.ms/3nS2t05>

- “Biden admin appeals judge’s decision to overturn CDC’s nationwide eviction moratorium,” *Forbes*, May 5 at: <https://bit.ly/3tp8NgF>
 - “Federal judge overturns national eviction ban,” *CNBC*, May 5 at: <https://cnb.cx/33wBwG1>
 - “Federal judge vacates CDC’s nationwide eviction moratorium,” *Washington Post*, May 5 at: <https://wapo.st/33koNpM>
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[NLIHC Staff](#)

Kyle Arbuckle, Housing Advocacy Organizer, x227
 Olivia Arena, Housing Advocacy Organizer, x209
 Xavier Arriaga, Policy Analyst, x231
 Andrew Aurand, Vice President for Research, x245
 Victoria Bourret, Senior Organizer for Housing Advocacy, x244
 Jen Butler, Director, Media Relations and Communications, x239
 Alayna Calabro, Policy Analyst–COVID-19 Response, x252
 Josephine Clarke, Senior Executive Assistant, x226
 Bairy Diakite, Operations Manager, x254
 Emma Foley, Research Intern, x249
 Dan Emmanuel, Senior Research Analyst, x316
 Ed Gramlich, Senior Advisor, x314
 Kim Johnson, Housing Policy Analyst, x243
 Jameil Johnson, Graphic Design/Communications intern
 Paul Kealey, Chief Operating Officer, x232
 Mike Koprowski, Director, Multisector Housing Campaign, x317
 Joseph Lindstrom, Director, Field Organizing, x222
 Mayerline Louis-Juste, Communications Specialist, x201
 Fonzi Mendoza, Research Intern
 Khara Norris, Senior Director of Administration, x242
 Neetu Nair, Research Analyst, x291
 Noah Patton, Housing Policy Analyst, x227
 Ikra Rafi, Creative Services Specialist, x246
 Catherine Reeves, Development Coordinator, x234
 Sarah Saadian, Vice President, Public Policy, x228
 Sophie Seibach, Field Intern
 Brooke Schipporeit, Housing Advocacy Organizer, x233
 Kevin Tan, Graphic Design/Communications intern
 Dan Threet, Research Analyst, x202
 Chantelle Wilkinson, Housing Campaign Manager, x230
 Renee Willis, Vice President for Field and Communications, x247
 Rebecca Yae, Senior Research Analyst–COVID-19 Response
 Diane Yentel, President and CEO, x225