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## HoUsed Campaign

### Join National Call-In Day on July 15 to Tell Congress that Housing is Infrastructure!

NLIHC and other national leaders of the Campaign for Housing and Community Development Funding (CHCDF) are leading a national call-in day on July 15 to tell Congress that housing is vital infrastructure and to urge them to include robust housing investments in any infrastructure or recovery package. It is crucial that advocates contact their representatives and senators and urge them to support vital resources, including at least \$40 billion for the national Housing Trust Fund to build and preserve deeply affordable housing, \$70 billion to fully address the public housing capital repair backlog, and an expansion of rental assistance to every eligible household. See the HoUsed campaign's policy priorities for the infrastructure and recovery package [here](#).

#### *Background*

As congressional leaders move forward on both a bipartisan infrastructure package and a broader reconciliation package, the coming weeks are critical for advocates to work together to ensure significant affordable housing resources are included in any recovery bill. Even before the pandemic, America's lowest-income renters were struggling to pay rent each month. The HoUsed campaign is urging congress to include the robust investments necessary to address the nation's affordable housing crisis in any infrastructure or recovery package, including:

- An expansion of rental assistance to every eligible household
- \$70 billion to repair public housing for current and future generations
- At least \$40 billion for the national Housing Trust Fund to build and preserve homes affordable to the lowest-income people

Our best opportunity to advance these bold solutions is in the American Jobs Plan, President Biden's \$2.2 trillion infrastructure and recovery bill to combat the climate crisis, advance racial equity, and "build back better." To achieve these ambitious goals, Congress must address the urgent housing needs facing extremely low-income households, disproportionately Black, Indigenous and people of color (BIPOC), by including in any recovery package the HoUsed campaign's [infrastructure priorities](#).

This infrastructure and recovery legislation is a once-in-a-generation opportunity to invest in proven affordable housing solutions – including rental assistance, public housing, and the national Housing Trust Fund – at the scale necessary.

**Take action on July 15 by joining our national call-in day and demand Congress include robust affordable housing investments in any infrastructure or recovery legislation!**

Find out how to contact your member of Congress at: <https://tinyurl.com/yb9goyt6>

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### **Take Action: Urge Your Members of Congress to Join Dear Colleague Letter in Support of HoUsed Campaign's Infrastructure Priorities!**

Senator Jeff Merkley (D-OR) and Representative Ritchie Torres (D-NY) are circulating a "[Dear Colleague](#)" [letter](#) urging congressional leaders to include the [HoUsed campaign's top priorities](#) in any infrastructure package. [Take action](#) to urge your members of Congress to sign on by July 13!

**The letter calls for:**

- A major expansion of Housing Choice Vouchers to pave the way toward universal rental assistance for all eligible households
- \$70 billion to repair and preserve public housing for current and future generations
- \$45 billion for the national Housing Trust Fund to build and preserve new homes affordable to America’s lowest-income and most marginalized households

**Your advocacy is needed!**

Your members of Congress need to hear from you! Please email or call your senators and representative today and ask them to sign onto the Dear Colleague letter to show their support for including the HoUsed campaign’s top priorities.

- To email your members of Congress, click [here](#).
- To call your members of Congress, you can find a call script [here](#) and the phone number to your members of Congress [here](#).

**Thank you for your advocacy in support of the #HoUsed Campaign!**

**Senator Merkley Introduces “HOME Act” with Enhanced Renter Protections and Robust Resources for Affordable Housing**

Senator Jeff Merkley (D-OR) introduced on June 29 the “[Affordable Housing Opportunities Made Equitable \(HOME\) Act](#),” a comprehensive bill that, if enacted, would provide robust resources for the construction of affordable housing and increase access to housing for millions of low-income people. The legislation would provide significant resources and protections for renters called for in the HoUsed campaign.

The bill proposes \$45 billion for the national Housing Trust Fund for the construction and preservation of housing affordable to the lowest-income households, and \$100 million per year over ten years for rural housing development. The bill would also scale up tenant-based rental assistance, allowing for one million new vouchers for low-income households by 2031. If enacted, the bill would also repeal the Faircloth Amendment, allowing for the construction of additional units of public housing and providing \$1 billion every year for ten years to the McKinney-Vento Homeless Assistance Program to increase access to permanent supportive housing for those experiencing homelessness.

The “HOME Act” would enact meaningful renter protections, including just-cause eviction and source-of-income discrimination protections, which would help ensure families are able to remain stably housed and voucher recipients looking to rent in the private market could not be denied tenancy because of their voucher. The bill also proposes prohibiting denying a voucher-holding applicant access to housing based solely on a non-violent criminal conviction. In an effort to address the impact of historical and ongoing discrimination in housing, the bill would establish an Office of Restorative Housing Justice at HUD and a Restorative Housing Justice Fund to provide housing assistance for individuals and their parents, grandparents, or primary caretakers who have experienced displacement or discrimination in housing.

Additionally, the bill would establish a fund for state, local, and tribal governments that have established a right to counsel in housing courts. Eligible entities would be able to access this fund to be reimbursed for the cost of implementing right-to-counsel measures. To increase landlord engagement in the voucher program, the bill would create a Landlord Guarantee Program to provide financial assistance to landlords renting to voucher-holding tenants to mitigate any potential damage to the unit caused by a resident. The bill also proposes increasing rates of homeownership through the creation of a homeowner assistance fund, promoting energy

efficiency by establishing a Community Energy Savings Program, and would create a Manufactured Housing Preservation grant.

“More than ever, bold policies are needed to ensure that the lowest income and most marginalized people have a stable, affordable, accessible home,” said NLIHC’s President and CEO Diane Yentel in a [press release](#) for the bill. “I applaud Senator Merkley for his continued leadership and dedication in advocating for solutions to America’s housing crisis, such as those included in the Making Affordable Housing Opportunities More Equitable Act. If enacted, the targeted resources in this bill could end homelessness and housing poverty in the United States, once and for all.”

Read the press release at: <https://tinyurl.com/chkx268>

View the text of the bill at: <https://tinyurl.com/b9v6pyzt>

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## **Join NLIHC’s National Call on “HoUsed: Universal, Stable, and Affordable Housing” Today at 2:30 pm ET**

Join today’s (July 6) national HoUsed campaign call from 2:30-4 pm ET. We will be joined by Jacob Leibenluft, counselor to the secretary of the Treasury, to discuss how communities can use assistance from the state and local Fiscal Recovery Fund authorized in the American Rescue Plan Act to address the housing needs of the lowest-income renters and people experiencing homelessness. We will also share updates on the Biden administration’s new “whole-of-government” approach to stop evictions; discuss how communities are taking action to keep renters stably housed; receive updates from the field and Capitol Hill; and more.

Register for the call at: <https://bit.ly/3ub2sWM>

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## **Recording Available of June 28 National Call on “HoUsed: Universal, Stable, Affordable Housing”**

During the most recent (June 28) national call on “HoUsed: Universal, Stable, Affordable Housing,” we heard from Gene Sperling, senior advisor to President Biden, and Noel Poyo, deputy assistant secretary at the U.S. Department of the Treasury, on the administration’s recently announced whole-of-government effort to prevent evictions. We also discussed NLIHC’s End Rental Arrears to Stop Evictions (ERASE) project; a new report on the results of a national survey of emergency rental assistance programs; a new resource from the Framework for an Equitable COVID-19 Homelessness Response on using American Rescue Plan Act funds to address homelessness; and updates from Capitol Hill.

Gene Sperling and Noel Poyo provided updates on the extension of the CDC eviction moratorium. Mr. Sperling spoke about the [Biden administration’s initiatives to promote housing stability and prevent evictions](#). Noel Poyo discussed Treasury’s emergency rental assistance (ERA) [fact sheet](#) and [Treasury’s promising practices](#) for ERA programs.

Ann Oliva, senior fellow at the Center on Budget and Policy Priorities, talked about the collaborative “[Framework for an Equitable COVID-19 Response](#),” and shared a new Framework [resource](#) detailing how states and localities can use funding from the American Rescue Plan Act to prevent and end homelessness. NLIHC’s Andrew Aurand and Isabel Harner from the Housing Initiative at Penn shared [findings](#) from a national survey of ERA programs. The survey highlights key features of programs that have been successful in efficiently and equitably distributing rental assistance, as well as common challenges ERA programs face.

NLIHC's Sarah Gallagher introduced the coalition's recently launched End Rental Arrears to Stop Eviction (ERASE) project, and NLIHC's Sarah Saadian shared the latest updates from Capitol Hill.

NLIHC hosts national call every week. On today's call we will be joined by Counselor to the Treasury Secretary Jacob Leibenluft, who will share his insights on using the state and local Fiscal Relief Fund dollars authorized in the *American Rescue Plan Act* for affordable housing. Register for today's call (Tuesday, July 6, at 2:30 pm ET) at: <https://tinyurl.com/ru73qan>

Watch a recording of the June 28 call at: <https://tinyurl.com/jh2cd3st>

Access presentation slides at: <https://tinyurl.com/v5krxses>

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## Emergency Rental Assistance

### **New Research: Many Tenants, Landlords Remain Unaware of Emergency Rental Assistance**

As the CDC eviction moratorium is set to expire on July 31, emergency rental assistance must reach households behind on rent to ensure they remain stably housed. New research from the Urban Institute and Avail finds that 57% of tenants and 40% of small landlords do not know about the availability of emergency rental assistance (ERA). [An article on Urban Wire](#) reports these data and details reasons renters and landlords who are aware of assistance do not apply. Prevalent reasons included individuals were unsure they would receive the ERA payment, complicated eligibility criteria, and difficulty finding assistance.

Urban Institute and Avail surveyed 1,000 landlords and 1,300 tenants in May to assess their awareness of and experience with ERA programs. Though awareness of ERA was up from a previous survey in February, the majority of tenants (57%) and a substantial portion of landlords (40%) still did not know that rental assistance was available. Tenants who missed rental payments and landlords who lost rental income were no more likely to know about the assistance than tenants and landlords who were current up to date on rental payments/income.

The survey found that even among tenants and landlords who were aware of rental assistance, many decided not to apply. Fifty-five percent of tenants who knew about ERA and missed a rental payment since March 2020 applied for assistance, while only 14% of landlords who knew about ERA and lost rental income applied. The report attributes the particularly low percentage of landlords applying to landlord confusion around different program structures – some of which allow the landlord to initiate the application and others that do not have an option for landlords to apply. The survey did not, however, track different perceptions of landlords based on whether their program allowed them to initiate the application. Of landlords who were aware of rental assistance, 21% reported they were ineligible and 56% reported they were unsure about their eligibility.

Uncertainty about receiving an ERA payment was the most common reason tenants reported not applying, with 46% of tenants reporting this as a barrier. Over one-third of tenants and 30% of landlords reported that complex eligibility criteria deterred them from applying. Communication between landlords and tenants about the assistance was also cited as a common barrier, with 30% of landlords and 24% of tenants citing this as a reason for not applying.

These findings point to the importance of robust outreach and intake efforts to ensure that all parties are aware of assistance. This research also underlines the importance of having clear eligibility criteria, accessible applications, and the option for direct-to-tenant payments. When asked how ERA programs could increase tenant applications, 46% of tenants selected having clearer eligibility criteria, 40% of tenants selected having direct-to-tenant assistance, and 38% selected having simpler applications. NLIHC research on best practices to

integrate these program features and examples from programs across the country can be found on the [ERA Resource Hub](#).

Findings from the Urban Institute and Avail survey can be found at: <https://urbn.is/3qGojVu>

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## White House Hosts Virtual Summit on Eviction Prevention

The White House hosted a virtual Eviction Prevention Summit on June 30 to help municipalities identify and adopt evidence-based strategies to stabilize families and prevent evictions. The summit featured an hour-long opening public plenary panel with key administration officials followed by private breakout sessions with teams from nearly 50 cities that face the greatest eviction risks. NLIHC President and CEO Diane Yentel provided opening remarks for the invite-only portion, highlighting the urgent need for communities to design and administer accessible emergency rental assistance (ERA) programs that reach people with the lowest incomes who are at greatest risk of eviction.

Susan Rice, director of the White House Domestic Policy Council, opened the Summit by emphasizing the administration's commitment to assisting renters and discussing the [whole-of-government approach](#) to do so announced on June 24. Deputy Secretary of the U.S. Department of the Treasury Wally Adeyemo highlighted the importance of ERA in preventing evictions, and White House American Rescue Plan Coordinator Gene Sperling outlined why eviction diversion programs are an effective immediate intervention to prevent a historic wave of evictions when the federal moratorium expires at the end of July. Matthew Desmond, author of *Evicted* and principal investigator at the Eviction Lab, provided an overview of the latest research, including data on risk of eviction following the expiration of the moratorium and how eviction diversion programs could reduce these risks.

Patricia Lee Refo, president of the American Bar Association, moderated a panel on coordinating eviction diversion and ERA programs to keep renters housed. Panelists included Rasheedah Phillips, managing attorney of housing policy at Community Legal Services of Philadelphia; the Honorable Bridget Mary McCormack, chief justice of the Michigan Supreme Court; Rene Solis, chief program officer at BakerRipley; and Gilbert Winn, CEO of WinnCompanies. Panelists discussed best practices for combining rental assistance and eviction-diversion programs, highlighting concrete actions communities can take to prevent evictions.

Following the panel, Associate Attorney General Vanita Gupta discussed recommendations and best practices from a recent [letter](#) she sent to chief justices of state supreme courts and state court administrators. Attorney General Gupta highlighted the fact that eviction is an issue of racial, gender, and disability equity, poverty and economic security, and public health. U.S. Department of Housing and Urban Development (HUD) Secretary Marcia Fudge concluded the opening session of the summit by highlighting HUD's efforts to prevent evictions and underscoring the urgent need to keep people housed.

Federal officials and invited speakers agreed that confronting the eviction crisis will require intensive collaboration among public officials, court officials, legal services, local bar associations, community-based organizations, ERA program administrators, landlords, tenants, and other stakeholders. Multiple speakers stated that the influx of federal resources provides an opportunity to reinvent how the nation addresses evictions, noting that we have never had a national infrastructure to prevent evictions and their long-term, negative impacts on individuals and families.

NLIHC's Diane Yentel provided opening remarks for the summit's second session, describing ERA best practices based on NLIHC's tracking of [over 1,000 state and local programs](#), including about [450 funded through Treasury's ERA program](#), and NLIHC's [joint research](#) with NYU Furman Center and the Housing Initiative at Penn. She urged states and localities to look beyond ERA program design to protect renters by

implementing or extending local eviction moratoriums, establishing right-to-counsel programs, and using ERA to fund legal aid attorneys. Finally, Diane emphasized the need for [long-term solutions](#), including universal housing vouchers, robust renter protections, and a National Housing Stabilization Fund.

Speakers at the second session included Erika Poethig, special assistant to the president for housing and urban policy at the White House Domestic Policy Council; Clarence Wardell, chief data and equitable delivery officer for the White House American Rescue Plan implementation; Emily Benfer, visiting professor of law at Wake Forest University School of Law; and Danielle Hirsch, principal court management consultant at the National Center for State Courts.

Following the speakers' remarks, attendees participated in breakout discussions with others from their city to develop eviction-prevention action plans before reporting on these plans to the larger group. NLIHC Vice President of Public Policy Sarah Saadian facilitated one of the breakout sessions.

Access a readout of the White House Eviction Prevention Summit at: <https://bit.ly/3haS2De>

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## Treasury Releases New Emergency Rental Assistance (ERA) Resources

The U.S. Department of the Treasury released new resources on the [Emergency Rental Assistance \(ERA\) program](#) to support rapid and effective distribution of ERA and prevent evictions. Treasury revised its frequently asked questions (FAQs) on June 24 (see *Memo*, [6/28](#)). The ERA webpage now includes an option to browse FAQs by category and view changes made to the guidance since the start of the program through an FAQ Change Log.

Resources include:

- [Treasury's ERA Program: Frequently Asked Questions \(Revised June 24\)](#)
- [FAQs by Category](#)
- [FAQ Change Log](#)

To help organizations spread the word about ERA programs, Treasury and the Consumer Financial Protection Bureau (CFPB) created resources to help renters and landlords find housing assistance:

- For renters: "[Worried about missing rent payments or evictions? Help is available](#)" [[Español](#)]
- For landlords: "[Squeezed between missing rental incomes and bills you owe? Help is available](#)" [[Español](#)]

Treasury highlights promising practices from the field to ensure that ERA reaches the renters who need it most. In conjunction with the U.S. Digital Service, Treasury prepared a "best practices" guide to help grantees develop easily navigable websites that inform renters, landlords, and utility providers about the ERA program:

- [Promising Practices for ERA Programs](#)
- [Best Practices for Grantees' ERA Program Websites](#)

View all Treasury ERA resources at: <https://bit.ly/3y8T6Nw>

Renters and landlords can learn more about the federal ERA program on the interagency housing portal hosted by the CFPB at: <https://bit.ly/2SCXntj>

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## Eviction Moratorium

### CFPB Warns Landlords and Consumer-Reporting Agencies to Report Rental Information Accurately

In preparation for the end of the Center for Disease Control and Prevention (CDC) eviction moratorium on July 31, the Consumer Financial Protection Bureau (CFPB) on July 1 issued a [warning](#) to landlords and consumer reporting agencies reminding them of their obligation to report rental information accurately. Inaccurate rental and eviction information on a tenant screening report or a credit report can unfairly block a family from safe and affordable housing.

“Errors in your tenant screening report shouldn’t hold you back from having a place to call home,” said CFPB Acting Director Dave Uejio. “For families already struggling to make ends meet, an inaccurate report can be the difference between homelessness or settling into a safe and affordable home. Landlords and consumer reporting agencies have clear obligations under federal law, regarding the accuracy of information reported about tenants, and to conduct timely investigations when consumers dispute information.”

CFPB intends to examine carefully whether landlords, property management companies, and debt collectors are furnishing accurate information to consumer reporting agencies and complying with their dispute-handling obligations under the Fair Credit Reporting Act (FCRA).

Read the CFPB compliance bulletin at: <https://tinyurl.com/u7v4r9tm>

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### ***Tenant Talk Live* Webinar on June 12 for Renters and Resident Leaders: Prepping for Post-Moratorium**

Join NLIHC’s next *Tenant Talk Live* – a webinar with and for residents and resident leaders – **next Monday, July 12 at 6 pm ET** (5 pm CT, 4 pm MT, and 3 pm PT) to discuss organizing strategies, hear from advocates, and share resources to prepare renters for the end of the federal eviction moratorium.

Throughout the COVID-19 pandemic, NLIHC and partners have fought for a robust eviction moratorium paired with substantial emergency rental assistance to ensure that millions of renters remain stably housed. Because of this continued advocacy, the Biden administration extended the eviction moratorium issued by the Centers for Disease Control and Prevention (CDC) through July 31, 2021. However, the administration has said this will be the last time the moratorium will be extended.

By extending the moratorium, the administration will keep many families safely housed to contain the spread of COVID-19. During the next month, qualified renters facing evictions are encouraged to provide a signed declaration to their landlords as soon as possible.

The extension also gives state and local jurisdictions more time to bolster their emergency rental assistance (ERA) programs and distribute \$46 billion to families and individuals in need. Despite the extension of the moratorium, renters across the nation must still pay their rental arrears.

During next week’s *Tenant Talk Live* webinar, we will provide resources on rental assistance, clarify tenant rights, and discuss anti-eviction efforts! The webinar will also be an opportunity for renters to share what is happening in their communities across the country. NLIHC Housing Advocacy Organizers Olivia Arena and Sidney Betancourt will facilitate this *Tenant Talk Live* webinar and will be joined by leaders working on rental assistance and tenant rights.

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

Register for *Tenant Talk Live* at: <https://bit.ly/361rmy2>

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## More on Coronavirus, Disasters, Housing, and Homelessness

### **NLIHC-led Disaster Housing Recovery Coalition Calls on FEMA to Release Guidance, Extend Full Reimbursement for Non-Congregate Sheltering**

NLIHC President and CEO Diane Yentel sent a [letter](#) to FEMA Administrator Deanne Criswell expressing frustration at the agency's failure to release substantive guidance on Public Assistance (PA) reimbursements and requesting that the agency move to extend the 100% PA reimbursements to state and local governments through June 2022. That order is currently set to expire on September 31. The letter was sent on behalf of the NLIHC-led Disaster Housing Recovery Coalition (DHRC) – a group of over 850 local, state, and national organizations working to ensure that all disaster survivors receive the assistance they need to fully recover – and comes as many cities have sought to end non-congregate sheltering and move individuals back to congregate shelters and care facilities, despite low vaccination rates in many areas and a lack of data ensuring such environments are safe.

Congregate care facility residents and individuals experiencing homelessness are particularly vulnerable to COVID-19 related death, prompting advocates to urge state and local governments to move individuals into hotels or other non-congregate sheltering to reduce risk of COVID-19 infection. Acknowledging the importance of these strategies, FEMA modified its PA policies to allow state and local governments to request full reimbursement for the cost of non-congregate sheltering. While FEMA initially approved payments at 75% cost-share, the amount was later increased to 100% through President Biden's January 21 Executive Order, an increase that will expire on September 31. Efforts to ensure that hotel rooms were available for medically vulnerable individuals unable to isolate safely, were also slowed by FEMA's failure to release specific guidance covering the program, forcing local and state administrators to rely only on rumors, or out-of-date and unrelated FEMA documents.

“While some cities have begun to phase out non-congregate sheltering programs, COVID-19 continues to pose a grave danger to those individuals residing in congregate living environments, including people experiencing homelessness and people with disabilities, due to low vaccination rates and high levels of medical vulnerability among these populations” the letter states. “I urge FEMA to immediately release its guidance and extend the 100% PA reimbursement policy through June 2022 so that state and local governments can make use of this historic measure to safely and stably house people experiencing homelessness during the pandemic and transition people experiencing homelessness to permanent housing solutions rather than back to congregate shelters.”

This letter echoes the requests of California Governor Gavin Newsom, San Jose Mayor Sam Liccardo, El Centro Mayor Cheryl Viegas-Walker, and Sonoma County Supervisor James Gore, who sent a similar [letter](#) to FEMA last month.

Read the letter to FEMA Administrator Criswell here: <https://bit.ly/3AmZJxz>

Read the letter sent by California Governor Gavin Newsom, San Jose Mayor Sam Liccardo, El Centro Mayor Cheryl Viegas-Walker, and Sonoma County Supervisor James Gore at: <https://bit.ly/3hxCRTi>

Find out more about FEMA reimbursements for non-congregate sheltering here: <https://bit.ly/3y97JjQ>

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## **NLIHC Releases Resources on Using ARPA Coronavirus State and Local Fiscal Recovery Funds for Affordable Housing**

NLIHC released two resources with guidance on how state and local governments can use the \$350 billion in [Coronavirus State and Local Fiscal Recovery Funds](#) (Fiscal Recovery Funds) allocated by the [American Rescue Plan Act](#) (ARPA) for affordable housing. Fiscal Recovery Funds provide flexibility for governments to meet local needs, including providing emergency rental assistance, addressing the housing and health needs of people experiencing homelessness, and building and preserving affordable housing in impacted communities (see [Memo, 6/28](#)).

First, NLIHC developed a [fact sheet providing an overview](#) of ARPA Fiscal Recovery Funds and highlighting eligible housing and homelessness uses for these funds. The resource reflects Treasury's [updated guidance](#) (6/24), allowing Fiscal Recovery Funds to be used for eviction prevention and diversion. The new guidance also clarifies jurisdictions do not need to demonstrate that each individual assisted with these funds has experienced a COVID-19 hardship, only that the household is within the population or group that experienced a hardship.

Additionally, NLIHC is tracking state and local legislation allocating Fiscal Recovery Funds for affordable housing, and we released a fact sheet highlighting [committed and proposed state and local housing investments](#) using these funds. States and localities have allocated or proposed using ARPA Fiscal Recovery Funds to boost emergency rental and utility assistance programs, develop affordable housing, support rapid rehousing programs, fund legal services for tenants facing eviction, and support other needed housing investments.

Read the NLIHC fact sheet on ARPA Fiscal Recovery Funds at: <https://bit.ly/3vCAAtAM>

Read the NLIHC fact sheet on state and local housing investments using ARPA Fiscal Recovery Funds at: <https://bit.ly/3dxzxq2>

Learn more on Treasury's Coronavirus State and Local Fiscal Recovery Funds webpage at: <https://bit.ly/3eT9Rp7>

Read Treasury's FAQ on Coronavirus State and Local Fiscal Recovery Funds at: <https://bit.ly/3uYeOSY>

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## **HUD CPD Posts FAQs Explaining How CDBG Can Help Respond to Heat Waves**

HUD's Office of Community Planning and Development posted [three Frequently Asked Questions \(FAQs\)](#) explaining how the Community Development Block Grant (CDBG) program can be used to help jurisdictions respond to heat waves.

### *FAQ 1*

States and entitlement cities and counties may use CDBG funds to provide public facilities and services to prepare for and respond to extreme heat events. Eligible CDBG activities include:

- Public service activities, such as creating cooling centers where residents can access air conditioning during heat waves (no more than 15% of an annual CDBG allocation may be used for public services)

- Public facilities and infrastructure improvements, which include installing air conditioning, evaporative coolers, or fans in buildings
- Housing rehabilitation, including installing air conditioning and using materials that are more resilient to high temperatures and more energy efficient

Communities may be able to use CDBG Cares Act supplemental funds (CDBG-CV) funds to address heat wave impacts for healthcare facilities and businesses that are working to prevent and respond to COVID-19 and other infectious diseases.

HUD issued the [Community Resilience Toolkit](#), which helps recipients of all CPD funds (such as the HOME Investments Partnership program) identify opportunities to use CPD dollars to mitigate the impacts of natural hazards, including increasing temperatures and extreme heat.

### FAQ 2

CDBG funds may be used to plan for and mitigate the risks and impacts of heat waves and other extreme temperature. Examples include:

- Planning and coordinating with community partners to identify and assist vulnerable populations
- Rehabilitating and retrofitting older buildings and facilities to be more energy efficient
- Undertaking new building practices, such as green roofs, to enhance heat tolerance
- Conducting public education and awareness campaigns to inform the public of the dangers of extreme heat and steps they can take to protect themselves
- Developing emergency response plans to quickly mobilize critical services and resources to areas and individuals most at risk

### FAQ 3

HUD can provide a waiver to shorten the amount of time a proposed plan or amendment must be published for public comment. HUD can also expedite processing times for reviewing plans and amendments. CDBG grantees seeking to quickly amend an Annual Action Plan should contact their field office for advice and support.

Read the FAQs at: <https://bit.ly/3whIxq8>

Access the Community Resilience Toolkit at: <https://bit.ly/2UY075s>

More information about CDBG-CV is on [page 10-15](#) of NLIHC's *2021 Advocates' Guide*.

More information about regular CDBG is on [page 8-4](#) of NLIHC's *2021 Advocates' Guide*.

## Webinar to Address Availability of Emergency Broadband Assistance, July 8

An [Emergency Broadband Benefit](#) (EBB) of up to \$50/month (up to \$75/month for households on Tribal lands) is available to eligible households. The [Universal Service Administration Company \(USAC\)](#) will conduct a webinar for grassroots advocates, navigators, and others helping their local communities get connected. The webinar will cover program basics, a walk-through of the online application process, and resources available to help drive enrollment. The Emergency Broadband Benefit Program, [Federal Communications Commission \(FCC\) program](#), is administered by USAC. The free webinar will take place on July 8 at 4 pm ET. Register at: <https://bit.ly/3warkyF>

The EBB Program provides a temporary discount on monthly broadband bills for qualifying low-income households. [Eligible households](#) can receive:

- Up to a \$50/month discount on broadband service and associated equipment rentals, or up to a \$75/month discount if a household is on qualifying Tribal land
- A one-time discount of up to \$100 for a laptop, tablet, or desktop computer (with a co-payment of more than \$10 but less than \$50)

Only one monthly service discount and one device discount is allowed per household. To receive the connected device discount, consumers need to enroll in the EBB Program with a participating provider that offers connected devices (not all service providers offer device discounts). The service provider will provide the discount to the consumer.

The program will end when the fund runs out of money, or six months after the Department of Health and Human Services declares an end to the COVID-19 health emergency, whichever is sooner.

Advocates wanting to know how EBB enrollment is going in their state or locality can check the [EBB Tracker](#). The [linked Excel file](#) allows users to view the total enrolled households by the first three digits of a ZIP code (ZIP3). To protect subscriber privacy and to reduce the risk of identification of enrolled households, USAC has redacted any ZIP3s with a population under 20,000. Redacted ZIP3s are identified as “000.”

The FCC Emergency Broadband Benefit page is at: <https://bit.ly/365H6jU>

The USAC Emergency Broadband Benefit page is at: <https://bit.ly/3qAh15U>

The EBB Tracker is at: <https://bit.ly/3qDChI3>

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## **Additional Coronavirus Updates – July 6, 2021**

### **National Updates**

#### *Biden Administration*

The Biden administration released a [fact sheet](#) on June 24 announcing initiatives to promote housing stability by supporting tenants and preventing foreclosures. Following the [CDC’s decision to extend the eviction moratorium through July 31](#), the administration extended the foreclosure moratorium for federally backed mortgages by a final month until July 31. The administration is also ensuring that the 30-day eviction notice requirement for federally backed properties is enforced. Read the fact sheet for more information on the Biden administration’s actions to prevent evictions at: <https://bit.ly/3gWgliB>

#### *Consumer Financial Protection Bureau (CFPB)*

The CFPB outlines [what renters need to know](#) about the extended federal eviction moratorium.

#### *Department of Agriculture (USDA)*

The [USDA announced](#) the Biden administration extended the eviction moratorium for USDA multifamily housing communities through July, in accordance with CDC guidance. Beyond July 31, 2021, USDA will continue to offer emergency assistance to USDA multifamily housing property owners and tenants who are experiencing financial hardship due to the pandemic. Additionally, the USDA [extended through July 31, 2021](#),

the foreclosure moratorium for properties financed by USDA Single-Family Housing Direct and Guaranteed loans.

#### *Department of Housing and Urban Development (HUD)*

The Federal Housing Administration (FHA) is extending its foreclosure and eviction moratoriums for all FHA-insured single-family mortgages, except vacant or abandoned properties, through July 31, 2021. FHA on June 25 [announced additional measures](#) to help homeowners with FHA-insured mortgages who are struggling due to COVID-19.

#### *Department of Justice*

The Biden administration announced that Associate Attorney General Vanita Gupta on June 24 sent a [letter to state courts](#) encouraging them to adopt anti-eviction diversion practices that will benefit families, tenants, landlords, and the courts themselves. The Justice Department's letter points to actions that courts can implement immediately to help confront this problem. The letter also directs courts to federal resources they can use to support diversion programs and to [tools developed by the National Center for State Courts](#) that can help judges ensure landlords and tenants have an opportunity to tap into available resources and mediate their dispute.

#### *Department of Treasury*

The Treasury Department on June 24 [released](#) an updated [frequently asked questions](#) (FAQs) and [fact sheet](#) to continue supporting the rapid distribution of emergency rental assistance (ERA) by state and local governments. Treasury's updated FAQs provide additional clarity for grantees that align with guidance and actions taken by other federal agencies. Treasury also released [promising practices](#) ERA programs have used to speed up program implementation, more efficiently deliver program benefits, and improve access to ERA.

#### *FEMA*

FEMA is [amending](#) the agency's COVID-19 funeral assistance policy to assist with COVID-19 related fatalities that occurred in the early months of the pandemic.

#### *Federal Housing Finance Agency (FHFA)*

FHFA announced on June 24 it has [extended the foreclosure moratorium](#) for mortgages backed by Fannie Mae and Freddie Mac (the Enterprises) until July 31, 2021. Additionally, servicers of Enterprise-backed mortgages will be [prohibited](#) from making most first filings for foreclosure that would be prohibited by the [Consumer Financial Protection Bureau's \(CFPB\) Protections for Borrowers Affected by the COVID-19 Emergency Under the Real Estate Settlement Procedures Act \(RESPA\), Regulation X Final Rule](#) before the CFPB rule takes effect.

#### *Reporting*

The [Washington Post](#) reports the Supreme Court on June 29 voted 5-4 to keep the federal eviction moratorium in place until the end of July, rejecting the Alabama Association of Realtors' request to lift the stay put in place by the U.S. Court of Appeals for the D.C. Circuit. The White House is ramping up efforts aimed at preventing evictions, in particular, by speeding the distribution of federal emergency rental assistance. These efforts are led in part by Gene Sperling, American Rescue Plan coordinator and senior advisor to President Biden. The [Associated Press](#), [NPR](#), [New York Times](#), [The Hill](#), [NBC](#), [Reuters](#), [CBS](#), and [CNN](#) also reported on the Supreme Court's decision to leave the CDC eviction moratorium in place.

NLIHC President and CEO Diane Yentel joined Morgan Radford on [NBC Nightly News](#) on June 24 to discuss the extension of the federal eviction moratorium and action needed to distribute emergency rental assistance to millions of renters facing eviction.

According to an investigation by the [Center for Public Integrity](#) and the *Associated Press*, state leaders nationwide set aside at least \$2.6 billion from the CARES Act's Coronavirus Relief Fund for emergency rental assistance (ERA), but a year later, more than \$425 million of that has not made it to tenants or landlords. "It could have saved lives," said NLIHC's Diane Yentel. "There has been pretty compelling, clear research that has shown in places where eviction moratoriums were allowed to expire and tenants were evicted for nonpayment of rent, it led to increases in deaths from COVID-19."

[The Hill](#) reports on the Biden administration's efforts to distribute billions of dollars in rental assistance to avert a wave of evictions this summer. "Time is of the essence, and we need to do everything in our power to prevent each and every painful unnecessary eviction that we can prevent," said Gene Sperling, American Rescue Plan coordinator and senior advisor to the president, on NLIHC's June 28 national call.

[CBS News](#) reports on research from the [Eviction Lab](#) showing that across nine major U.S. cities, the neighborhoods with the highest rates of eviction lawsuits are also the areas with the lowest vaccination rates. NLIHC Chief Operating Officer Paul Kealey said this research demonstrated the critical need to extend the federal eviction moratorium, an action NLIHC [urged](#) the Biden administration to take. The CDC [extended](#) the federal eviction moratorium through July 31, 2021.

[NPR's Consider This](#) examines what might happen when the federal eviction moratorium expires at the end of July.

## **State and Local News**

### *Alaska*

Brian Wilson, executive director of the [Alaska Coalition on Housing and Homelessness](#), expressed concerns about a wave of evictions, since the state will not have the resources to prevent families and individuals from falling into homelessness. Read more about Alaska's distribution of emergency rental assistance and how the courts are handling eviction hearings.

### *California*

[Governor Gavin Newsom signed legislation](#) (AB 832) on June 28 to extend California's eviction moratorium through September and streamline emergency rental assistance to pay landlords 100% of unpaid rent.

### *Georgia*

The [Atlanta Journal-Constitution](#) says housing experts are concerned about a deluge of evictions in Georgia when the federal eviction moratorium is lifted on July 31. Between April 2020 and mid-June of this year, over 74,000 evictions had been filed in five Atlanta counties. Many more tenants owe back rent, with estimates ranging from 184,000 to 353,000 Georgians behind on their rent.

### *Indiana*

Andrew Bradley, policy director for Prosperity Indiana, says [more than 45,000 evictions](#) have been filed in Indiana during the pandemic, including nearly 16,000 in the Indianapolis metropolitan area. Indiana housing advocates are in a [race against the clock](#) to help Hoosiers struggling to pay their rent.

### *Iowa*

[Iowa Legal Aid](#) attorneys are concerned that evictions will spike once the CDC eviction moratorium ends, particularly because Iowa [ended enhanced unemployment benefits](#) this month, depriving recipients of \$300 per week in federal aid. The number of inquiries Iowa Legal Aid received about evictions nearly doubled last year after the federal \$600 a week boost to unemployment benefits expired.

## *Louisiana*

[Governor John Bel Edwards](#) praised the Biden administration's extension of the federal eviction moratorium through July and is encouraging struggling renters, homeowners, and landlords to apply for state housing assistance. About 50,000 renters and landlords have already applied for assistance through [Louisiana's Emergency Rental Assistance Program](#) and similar programs administered by parishes across the state. More than \$10.7 million has been awarded to renters and landlords through the state-administered emergency rental assistance program.

## *Maine*

[Eviction relief efforts](#) are ramping up in Maine to prevent a wave of evictions when the federal eviction moratorium ends. MaineHousing and Pine Tree Legal have partnered to ensure tenants can access legal aid. Advocates, including the Maine Affordable Housing Coalition, say legal representation is one of the most effective ways for tenants to avoid eviction and the harmful effects of evictions. A bill in the Maine legislature would require landlords to inform tenants facing eviction of their legal options.

## *Maryland*

The [Baltimore Sun](#) reports United Way of Central Maryland is expanding rent assistance for Baltimore City and Baltimore, Harford, and Howard County residents as the federal and statewide eviction moratoriums approach their expiration dates. The nonprofit is partnering with local governments to expand its Strategic Targeted Eviction Prevention (STEP) program, which will pay landlords up to 12 months of back rent.

## *New Hampshire*

[More than 6,400 residents](#) have applied to [New Hampshire's Emergency Rental Assistance Program](#) as of June 18, with about half of those applications approved. Approximately \$20 million in aid has been distributed.

## *North Carolina*

Governor Roy Cooper announced on June 29 that [North Carolina's eviction moratorium](#) will end on July 1. Six North Carolina Republican officials voted Tuesday to end statewide eviction protections for renters starting Thursday, rejecting Cooper's request to extend the state's eviction moratorium by one month.

## *Ohio*

[Ohio agencies](#) distributing emergency rental assistance are in a race against the clock against evictions. Bill Faith, executive director of the Coalition on Homelessness and Housing in Ohio, said the Biden administration's decision to extend the moratorium through July could prevent thousands of Ohioans from losing their homes.

## *Oregon*

According to [Oregon Public Broadcasting](#), a new Portland State University [report](#) estimates Oregon may need to spend \$4.7 billion in the coming years to address the downstream consequences of tens of thousands of pandemic-related evictions.

## *Texas*

[Texas Housers' Houston Eviction Solidarity Network](#) reports on [findings](#) from the observational data it has collected on Harris County eviction courts over the past seven months. Texas Housers outlines several solutions policymakers, administrators, and court officials should adopt to better protect renters.

## *Washington*



Governor Jay Inslee announced on June 24 an [extension of the statewide eviction moratorium](#) through September 30. Under the new order, landlords will be prohibited from evicting tenants for past-due rent accrued during the pandemic until an emergency rental assistance (ERA) program and eviction-resolution program are operating in their county. Starting August 1, renters will be expected to pay full rent, unless they have negotiated an alternative plan with their landlord or are seeking ERA. Under the new order, landlords must offer tenants a repayment plan before the eviction process is initiated.

A [petition organized by the Washington Low Income Housing Alliance](#) is calling on Governor Inslee to reassess his quarterly approach to extending the state's eviction moratorium. The petition, which includes signatures from about 150 housing and homelessness organizations, asks Governor Inslee's office to make the eviction moratorium permanent and instead enact a plan to repeal the moratorium on a county-by-county basis if those counties meet certain criteria.

## Guidance

*Department of Housing and Urban Development*

[CDBG-CV Rural Coronavirus Response Quick Guide](#) – June 2021

[HUD Exchange: New Resources for DCTA Recipients and Smaller Distressed Communities](#) – June 24, 2021

*Department of Treasury*

[Treasury ERA Fact Sheet: Treasury Announces Further Action to Support Housing Stability for Renters at Risk of Eviction](#) – June 24, 2021

[Treasury Emergency Rental Assistance: Frequently Asked Questions](#) – Revised June 24, 2021

[Treasury Coronavirus State and Local Fiscal Recovery Funds: Frequently Asked Questions](#) – Revised June 24, 2021

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## Disaster Housing Recovery Updates – July 6, 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](#).

## NLIHC Updates

NLIHC and the Public and Affordable Research Corporation (PAHRC) released a [joint report](#) on June 29 analyzing the threat 18 types of natural hazards pose to project-based federally assisted housing. The report finds that one-third of federally assisted homes are in areas at very high or relatively high risk for negative impacts from natural hazards compared to one-quarter of all renter-occupied homes and just 14% of owner-occupied homes.

With input from DHRC members, NLIHC's DHRC developed and sent to Capitol Hill [recommendations for FEMA Individual Assistance \(IA\) legislative reforms](#).

## Research & Resources

The California Coalition for Rural Housing (CCRH), a long-time DHRC partner, released [Affordable Housing and Natural Disasters: A Practitioners Guidebook](#) describing how organizations and communities can address affordable housing before, during, and after natural disasters. The guidebook, developed in part with assistance from NLIHC, is intended to serve as a primer on the current state of disaster issues for affordable housing practitioners, and a means of familiarizing disaster planners with the innovations coming forward in the affordable housing sector. It contains numerous best practices, planning considerations, and case studies gleaned from CCRH members' experiences preparing and responding to disasters in California and elsewhere.

## **Tropical Storms**

The [Atlantic hurricane season](#) is heating up early, with meteorologists tracking at least two systems in the wake of Tropical Storm Danny. Four storms have formed so far this season in the Atlantic, but only [Tropical Storm Claudette](#) produced serious impacts, mostly in Alabama.

## **Severe Heat Wave**

[Unhoused individuals in Portland](#) are battling the severe heatwave with help from community groups, homeless service providers, and volunteers. The heatwave poses a significant health threat for Oregon's marginalized populations. [Two unhoused individuals](#) in Bend died over the weekend, and officials say cause of death was likely related to the heat.

The [Seattle Times](#) reports on the dangerous conditions people experiencing homelessness and low-income residents face amid the dangerous heatwave. Individuals with disabilities in low-income housing registered their concerns about conditions inside their units with city council members, alerting officials about windows with limited openings and a lack of air conditioning in their homes.

The [Houston Chronicle](#) examines how the severe heatwave impacting Houston is just one example of the disproportionate impact of climate change on low-income communities and communities of color. Neighborhoods with more concrete and fewer trees experience higher heat, and this has been found to correlate with communities that have been historically discriminated against.

## **Reporting**

[NPR](#) reports on the inequities embedded in our country's disaster recovery system. According to internal FEMA documents analyzing 4.8 million applications submitted between 2014 and 2018, the lowest-income renters were 23% less likely than higher-income renters to receive housing assistance. The documents reveal that FEMA was about twice as likely to deny housing assistance to lower-income survivors because the agency deemed the damage to their home to be "insufficient." Additionally, [NPR](#) reports that FEMA has not analyzed whether there are racial disparities in who receives disaster aid, despite a growing body of research showing that people of color are less likely to receive adequate assistance.

To learn more, read the DHRC's "Fixing America's Broken Disaster Housing Recovery System" reports:

- [Part One: Barriers to a Complete and Equitable Recovery](#)
- [Part Two: Policy Framework Reform Recommendations](#)

Clay City residents are [still seeking federal disaster aid](#) as they struggle to recover from the severe flooding in February. Some flood survivors have been denied FEMA assistance for not having flood insurance, and many continue to face barriers to accessing aid due to FEMA's complicated application process and onerous documentation requirements.

[Grist](#) examines the additional dangers non-English speakers and those with limited English proficiency face during natural disasters and highlights the importance of translation in disaster preparedness. Research indicates

immigrants are particularly vulnerable to disasters and [systematically left behind](#) before, during, and after disasters – in part because local governments and institutions often fail to translate important disaster notices.

## Congress

The House Financial Services Committee’s Subcommittee on Oversight and Investigations will hold a [hearing](#) on July 15 at 12 pm ET on “CDBG Disaster Recovery: States, Cities, and Denials of Funding.”

The House Committee on Homeland Security hosted FEMA Administrator Deanne Criswell for a June 29 hearing on “Examining FEMA’s Readiness to Meet its Mission.” Watch a recording of the hearing [here](#).

The House Committee on Transportation and Infrastructure’s Subcommittee on Economic Development, Public Buildings, and Emergency Management hosted FEMA Administrator Deanne Criswell for the first time on June 23 for a hearing titled “[FEMA’s Priorities for FY22 and Beyond: Coordinating Mission, Vision, and Budget.](#)” This hearing comes after Committee Chairman Peter DeFazio (D-OR), Ranking Member Sam Graves (R-MO), Subcommittee Chair Dina Titus (D-NV), and Ranking Member Daniel Webster (R-FL), sent a [letter](#) to FEMA raising the issue of basic eligibility determinations for Individual Assistance (IA) and clarity in appeals. Read [NLIHC’s Memo 6/28](#) to learn more about the hearing.

## FEMA

FEMA is [seeking additional staff](#) as it projects increasing demands on the agency and scales back ongoing deployments ahead of its busy natural disaster season. The COVID-19 pandemic and other disaster efforts have [strained](#) FEMA’s resources and employees.

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## Congress

### **Representatives Pressley, Waters, and Tlaib Introduce Bill to Strengthen Tenant Rights and Protections**

Representatives Ayanna Pressley (D-MA), Maxine Waters (D-CA), and Rashida Tlaib (D-MI) introduced on June 29 the “[Tenant Empowerment Act of 2021](#),” (H.R. 4237). If enacted, the bill would strengthen HUD tenant protections and provide tenants with the tools necessary to improve the quality of their homes.

The Tenant Empowerment Act would support tenants with the tools they need to hold HUD and housing providers accountable for poor housing conditions and improve the quality of their homes by:

- Enabling tenants living in project-based housing to hold their rent contribution in escrow if HUD determines a unit is in serious violation of safe housing standards, with the option of a negotiated rent release if the project owner reaches measurable repair benchmarks
- Providing tenants with the right to judicial enforcement of project-owner agreements with HUD and USDA to ensure they address serious violations of housing standards or repeated violations of other program requirements, including the rights of residents to organize
- Increasing transparency to residents by enabling them to access certain building information, including property management, annual operating statement of profits and loss, management reviews, inspection reports, and capital needs assessments
- Funding tenant-participation services, such as outreach and training of tenants and technical assistance
- Extending right-to-organize protections to tenants in project-based voucher buildings
- Establishing a national repair and deduct policy for housing choice voucher holders

- Providing tenants with a seat at the table by allowing them to participate in certain portions of HUD’s physical inspection and management review process
- Instituting measures that would ensure tenants’ rental assistance payments are uninterrupted in case of a foreclosure

“The Tenant Empowerment Act builds on the successful advocacy of low-income residents by providing them with tools to hold landlords accountable when they fail to keep residents safely housed,” [stated](#) Diane Yentel, NLIHC president and CEO in endorsement of the bold legislation. “Congress should quickly enact this bill – along with robust investments in proven solutions – to ensure that safe, decent, and affordable housing is universally available to every renter in need.”

Read the bill at: <https://bit.ly/2UVqWHt>

More information on the bill can be found at: <https://bit.ly/2TIK3tL>

Read the press release at: <https://bit.ly/3x836pX>

Read the summary of the bill at: <https://bit.ly/3jtbk8j>

A press conference announcing the bill can be found at: <https://bit.ly/3hqawhA>

## **Bipartisan Bill Introduced to Extend Fair Housing Act Protections to LGBTQ People**

Representatives Brad Schneider (D-IL) and Brian Fitzpatrick (R-PA) introduced on June 30 the “Fair and Equal Housing Act of 2021” ([H.R.4286](#)) to extend protections against housing discrimination to LGBTQ people. If enacted, the bill would include “sexual orientation” and “gender identity” as protected characteristics under the Fair Housing Act. Currently, the Fair Housing Act prohibits discrimination in housing on the basis of race, color, religion, national origin, sex, familial status, or disability.

“No American should face discrimination finding a home because of who they are or who they love,” said Representative Schneider in a press release. “Yet the majority of states still have no laws prohibiting housing discrimination based on sexual orientation and gender identity. I am proud to lead this long overdue bipartisan bill to extend federal protections to ensure all LGBTQ individuals and same-sex couples can access housing without prejudice. I am also pleased that these important housing protections were incorporated into the Equality Act, and I look forward to voting on this anti-discrimination package soon.”

“LGBTQ Americans are part of the fabric of our society and should be free to exercise the rights guaranteed to every American by the Constitution to participate fully in our society and pursue every opportunity,” said Representative Fitzpatrick. “This legislation will protect Americans from housing discrimination on the basis of sexual orientation and gender identity. Every American deserves the freedom to access housing options free from discrimination.”

Learn more about the bill at: <https://tinyurl.com/35teba7r>

View the full press release at: <https://tinyurl.com/3w4amz87>

## **NAHASDA Reauthorization Reintroduced in Senate**

Senator Brian Schatz (D-HI), Lisa Murkowski (R-AK), Jon Tester (D-MT), and John Hoeven (R-ND) on June 24 reintroduced the “[Native American Housing Assistance and Self-Determination Act of 2021](#)” (S. 2264), which would reauthorize the [Native American Housing Assistance and Self-Determination Act of 1996](#) (NAHASDA) through 2032. Funding under NAHASDA programs is the main source of federal assistance to ensure American Indians, Alaska Natives, and Native Hawaiians have access to safe, accessible, and affordable housing. Authorization for most NAHASDA programs expired in 2013, although Congress has continued to fund them. Bills that would reauthorize NAHASDA have been introduced in every Congress since 2013.

The bill includes new provisions aimed at addressing the housing crisis in tribal areas. Native Americans living in tribal areas have some of the worst housing needs in the U.S., with exceptionally high poverty rates, low incomes, overcrowding, lack of plumbing and heat, and unique barriers to development. In addition to current NAHASDA programs, S. 2264 authorizes the Tribal HUD-VASH program which is currently a demonstration.

The bill also creates new eligible activities under the act for student housing assistance including education-related stipends, college housing assistance, and other education-related assistance for low-income college students. The NAHASDA reauthorization would also elevate the Office of Native American Program (ONAP) within HUD to have its own assistant secretary. Currently, ONAP is situated within the Office of Public and Indian Housing (PIH) and is led by a deputy assistant secretary.

Read the full text about the bill at: <https://bit.ly/3x7R7J9>

Learn more about the bill at: <https://bit.ly/3x9B8tZ>

Read the press release from the Senate Committee on Indian Affairs at: <https://bit.ly/3dwftEv>

More about NAHASDA is on page [5-29](#) of NLIHC’s [2021 Advocate’s Guide](#).

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## **House Financial Services Committee to Hold Hearings on CDBG-DR, Equitable Housing Infrastructure, and NAHASDA Reauthorization**

House Financial Services Committee (HFSC) Chairwoman Maxine Waters (D-CA) announced on June 28 several full and subcommittee hearings for the month of July, including hearings on the Community Development Block-Disaster Recovery (CDBG-DR) program, an oversight hearing on HUD and building equitable housing infrastructure, and the reauthorization of the Native American Housing Assistance and Self Determination Act (NAHASDA).

Hearings include:

- “CDBG Disaster Recovery: States, Cities, and Denials of Funding” (Subcommittee on Oversight and Investigations)—July 15 at 12 pm ET
- “Building Back a Better, More Equitable Housing Infrastructure for America: Oversight of the Department of Housing and Urban Development” (Full Committee)—July 20 at 10 am ET
- “NAHASDA Reauthorization: Addressing Historic Disinvestment and the Ongoing Plight of the Freedmen in Native American Communities” (Subcommittee on Housing, Community Development and Insurance)—July 27 at 2 pm ET

Read Chairwoman Water’s full announcement at: <https://bit.ly/3jqZV8N>

Unless otherwise noted, hearings and votes will be broadcast live at: <https://financialservices.house.gov/live/>. Visit <https://financialservices.house.gov/calendar/> for the most up-to-date schedule of HFSC hearings and witnesses list.

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## HUD

### HUD Posts CDBG CARES Act Quick Guides

HUD's Office of Community Planning and Development (CPD) has been posting "Quick Guides" regarding potential uses of the \$5 billion Congress appropriated for Community Development Block Grant supplemental funding (CDBG-CV) under the CARES Act. These resource papers are posted on the [CDBG COVID-19 Resources webpage](#) of the [HUD Exchange CDBG CARES Act page](#), not on the [regular CDBG website](#).

Recent CDBG CARES Act Guide Guides include:

- [CDBG-CV Rural Coronavirus Response Quick Guide](#), is a user-friendly tool that provides resources to help states and rural grantees identify eligible activities and programs to prevent, prepare for, and respond to the disruption and impacts of the coronavirus pandemic. The guide describes and provides examples of how regular CDBG and CDBG-CV funds can be used for eligible activities to support issues facing rural areas, including: emergency rent and utility payments, motel acquisition for non-congregate shelter, housing rehabilitation, broadband, food, and economic development and recovery.
- [CDBG-CV Broadband Quick Guide](#) summarizes some of the ways CDBG-CV grantees can help narrow the digital divide by providing broadband infrastructure and services to communities in need due to the coronavirus.
- [CDBG-CV Public Facilities Quick Guide](#) is intended to help grantees select and implement CDBG-CV funded public facility and infrastructure projects. The guide also describes some of the "cross-cutting" requirements of federal grants and HUD programs, and it explains what grantees should consider when a public facility may no longer be needed for its intended use.
- [CDBG-CV Toolkit](#) categorizes and organizes CDBG-CV specific and relevant tools and training resources in one location to foster quick and easy access.
- [State CDBG-CV Implementation Quick Guide](#) provides an overview of the general CARES Act CDBG-CV provisions as well as the state-specific alternative requirements and flexibilities granted in the CDBG-CV *Federal Register* Notice (F.R. 6218-N-01). The guide also reviews alternative models for state CDBG-CV program delivery, and it identifies resources and technical assistance available to state CDBG-CV grantees.

CPD's CDBG COVID-19 Resources webpage is at: <https://bit.ly/3drGKbe>

More information about CDBG-CV is on [page 10-15](#) of NLIHC's *2021 Advocates' Guide*.

More information about regular CDBG is on [page 8-4](#) of NLIHC's *2021 Advocates' Guide*.

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## National Housing Trust Fund

### NLIHC Submits National Housing Trust Fund Comments

NLIHC sent formal [comments](#) supporting some features of the interim national Housing Trust Fund (HTF) regulations while urging key improvements. HUD published a notice in the [Federal Register](#) seeking comments

regarding the 2015 interim rule implementing the national Housing Trust Fund (HTF), see *Memo*, [4/26](#). In its preamble to the interim rule, HUD stated its intention to open the interim rule for public comment once funding was made available and the grantees gained experience administering the HTF.

In response to HUD's request for feedback regarding the interim HTF rule, NLIHC urged HUD to:

- Change the rent HTF-assisted tenants pay to **the lesser** of 30% of AMI or 30% of the poverty guideline to minimize tenants paying more than 30% or even 50% of their incomes for rent (see [comment letter](#) for a detailed explanation)
- Maintain the income-targeting rule requiring 100% of HTF funds be used for households whose incomes are equal to or less than 30% of the area median income or at or less than the federal poverty line (whichever is greater) when there is less than \$1 billion for the HTF
- Increase the affordability period to 50 years from 30 years
- Maintain the limitation on the use of HTF funds for operating cost assistance (including reserves) to one-third of a state's annual grant
- Modify the definition of operating cost assistance to include other operating costs that match industry standards
- Modify HTF guidance to indicate that 90% of a state's annual HTF allocation must be used for rental housing activities
- Modify the final HTF rule to establish as threshold requirements, rather than factors subject to a point system when states set priorities for awarding HTF to projects: an applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner, and the extent to which an application makes use of other funding sources
- Adopt many of the technical changes suggested by the Technical Assistance Collaborative to better serve people with disabilities

NLIHC's comment letter is at: <https://bit.ly/3AshqvR>

The *Federal Register* notice is at: <https://bit.ly/3iNPFHv>

More information about the national Housing Trust Fund is on [page 3-1](#) of NLIHC's *2021 Advocates' Guide*.

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## Opportunity Starts at Home

### New Blog on the Eviction Crisis Act: What It Is and Why It Matters

The [Opportunity Starts at Home](#) multi-sector affordable homes campaign recently released a new [blog post](#) titled "Eviction Crisis Act: What It Is and Why It Matters." The blog post explores the Eviction Crisis Act, which creates new tools to help end the nation's continuing eviction epidemic including an Emergency Assistance Fund to test, evaluate, and expand proven interventions to help low-income households facing housing instability due to an unexpected economic shock. The bipartisan bill was recently reintroduced by Senators Michael Bennet (D-CO) and Rob Portman (R-OH), along with Sherrod Brown (D-OH) and Todd Young (R-IN).

The post provides an overview of the bill and explores specific aspects of the legislation, including its crucial support for households most vulnerable to potential homelessness, the cost-effectiveness of its focus on short-term preventative assistance, and the wide-ranging benefits that stem from stable housing's demonstrable influence on education, healthcare, and employment.

Read blog post [here](#).

Send a letter to your federal elected officials urging them to support the Eviction Crisis Act [here](#).

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

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## Research

### Slow Construction, Greater Competition for Scarce Rental Homes Dampen Residential Mobility

A paper in *Housing Studies*, "[Housing shortages and the new downturn of residential mobility in the US](#)," finds a significant downturn in local moves since the Great Recession, particularly among renters. While overall geographic mobility has trended downwards for decades, between 2010 and 2019 the longer-distance mobility rate was flat, while mobility within metro areas fell by a third. The authors point to slow construction, reduced transitions to homeownership, and large numbers of young adult renters competing for scarce homes as factors likely explaining the decline in local mobility.

The authors use *American Community Survey* data from 2012 and 2018 to examine associations between changes in local renter mobility rates and contextual factors that may restrict housing availability in the 100 most populous metropolitan areas in the US. They take into consideration the vacancy rates in 2012 and 2018, the rate of job growth, permits for new construction, demographic characteristics, household income, and the share of renters who are housing cost-burdened, spending more than 30 percent of income on housing.

The study finds that greater job growth in an area is associated with a steeper decline in local mobility rates, likely because it creates greater demand and more competition for housing. Conversely, more apartment construction is associated with greater local mobility. The researcher also found that increases in local homebuying are associated with increases in local renter mobility. When local homebuyers leave behind rental units as they move, they create rental vacancy chains, opening up opportunities for other renters to move as well. Fewer home purchases and slow housing construction in the wake of the Great Recession foreclosed some opportunities for local mobility.

Perhaps surprisingly, higher shares of metro area young adults (who generally have higher rates of annual residential mobility) are associated with a steeper decline in local mobility rates. A 1 percentage point increase in the share of the population age 25 to 39 is associated with a -0.671 greater decline in the local rental mobility rate. The metros with the highest young adult share declined the most in renter mobility between 2012 and 2018. Greater concentrations of young adults indicate greater aggregate demand for rental vacancies, which could lead to lengthier housing searches and discouragement over finding suitable replacement housing. The authors hypothesize that this "friction of competition" may deter renters from seeking to move, which itself can prevent others from moving into units that would have been vacated.

Finally, higher shares of cost-burdened renters are associated with a steeper decline in the renter mobility rate. While cost-burdened renters may have more precarious tenancies, which could force more frequent moves, renters generally may be discouraged by the outlook in housing markets with higher rates of cost-burden.

The paper can be found at: <https://bit.ly/3y3ynum>

A summary from the USC Sol Price School of Public Policy can be found at: <https://bit.ly/35XHQYh>



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## Resources

### Urban Displacement Project Releases Housing Precarity Risk Model

The Urban Displacement Project at the University of California at Berkeley has released its [Housing Precarity Risk Model \(HPRM\) Dashboard](#), which maps neighborhood-level risk of eviction and low-income displacement in the 53 largest metropolitan areas in the United States. Each census tract in these metro areas is given a HPRM score from 0 to 9, with higher scores indicating that residents are at greater risk of displacement. Black-headed and Latino-headed households disproportionately live in neighborhoods with high risks of eviction.

The interactive map allows users to see the number of renters in high-precarity neighborhoods, as well as more information about the underlying variables that contribute to a neighborhood's HPRM score, including pre-pandemic eviction risk, pre-pandemic displacement risk, 2020 unemployment, and 2019-2020 change in unemployment. Since demographic trends affect these variables, the dashboard features a map showing racial segregation and a tool for users to overlay the map with census tracts that have a high student population (above 30%). Users can also look at the neighborhood-level COVID-19 infection rates of 3 metro areas, San Francisco, Chicago, and Seattle, to visualize how housing precarity overlaps with COVID-19 spread.

The tool shows that one in three households live in neighborhoods with moderate to high levels of vulnerability to evictions, 44% of renters live in neighborhoods with high level of housing precarity, and that evictions, economic shocks, and displacements disproportionately impact Black-headed and Latino-headed households. In fact, 73% of Black households live in neighborhoods with high risk of eviction.

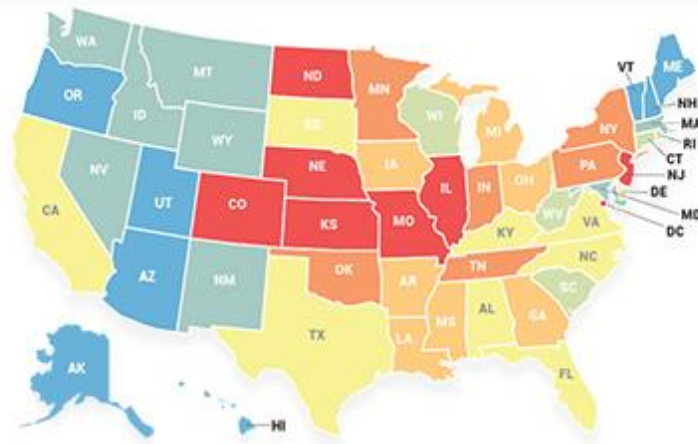
Access the dashboard here: <https://bit.ly/35YY8js>

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## Fact of the Week

**More than Half of All Federally Assisted Homes in Some Midwestern States Are at High Risk of Negative Impacts from Natural Hazards**

**The Percent of Federally Assisted Homes by State with Very High or Relatively High Risk of Negative Impacts from Natural Hazards (All Hazards)**



0%    Less than 10%    10%-19.9%    20%-29.9%    30%-39.9%    40%-49.9%    50% or more

**Taking Stock**  
Natural Hazards and Federally Assisted Housing

A joint report by  
The Public and Affordable Housing Research Corporation &  
The National Low Income Housing Coalition

**PAHRC**

**NATIONAL LOW INCOME HOUSING COALITION**

Source: The Public and Affordable Housing Research Corporation (PAHRC) & the National Low Income Housing Coalition (NLIHC), *Taking Stock: Natural Hazards and Federally Assisted Housing*, 2021.

## From the Field

### Connecticut Governor Ned Lamont Enacts Budget Allocating ARPA Funding for Housing

Governor Ned Lamont on June 23 signed Connecticut’s biennial state budget for FY22 and FY23, which includes significant funding for housing initiatives. The governor also signed a bond bill, H.B. 6690, which funds affordable housing development and the Community Investment Fund 2030. The budget and bond bills will create and preserve affordable housing supply, provide tenant services, and increase accessibility of existing programs to low-income households.

Before the pandemic, nearly 20,000 Connecticut households faced the threat of eviction. Most of these households did not have legal representation, even though it significantly increases their ability to remain in their homes. Under budget bills [H.B. 6689](#) and [S.B. 1202](#), the Department of Housing will receive \$10 million per year from the American Rescue Plan Act (ARPA) Coronavirus State and Fiscal Recovery Funds to support legal representation costs for tenants facing eviction, assistance to tenants at notice-to-quit stage, increases in tenants appearing in cases, and outreach to tenants.

The Department of Housing will also receive \$85.3 million in each year of the biennium for housing and homeless services – a \$3.4 million increase from the budgets proposed by the Appropriations Committee and Governor Lamont. The Homeless Youth Program will receive \$2.6 million in FY22 and \$ 2.9 million in FY23, representing a \$351,975 increase in FY22 and a \$641,975 increase in FY23.

The Department of Energy and Environmental Protection will receive \$7 million over three years for the Health and Safety Barrier Remediation Program, which will serve 875 homes. This program will enable households to address asbestos, mold, gas leaks, and other hazards so they can benefit from weatherization measures, reducing future energy bills and improving indoor air quality. The Efficient Energy Retrofit for Affordable Housing Program will also receive \$7 million over three years and will complement the Health and Safety Barriers to Housing Remediation Program by funding energy efficiency upgrades. This will ensure that low-income residents can afford their utility bills and take part in clean energy programs.

The bond bill, [H.B. 6690](#), includes a robust package of new bond authorizations of \$1.7 billion in each year of the biennium, including \$305 million for affordable housing development. New bond authorizations for the Housing Trust Fund are funded at \$55 million in FY22 and \$50 million in FY 23, consistent with the Finance, Revenue and Bonding Committee and the Governor's proposed budgets. New Bond authorizations for the Affordable Housing Flex Fund are funded at \$100 million for each year of the biennium, which includes \$30 million each year for the State Sponsored Housing Portfolio, consistent with the Finance, Revenue and Bonding Committee and the Governor's proposed budgets. The bill also funds the Community Investment Fund 2030, which finances projects that are “promoting economic or community development.” Affordable housing projects are listed as potential recipients.

Partnership for Strong Communities, an NLIHC state partner, advocated for these necessary resources through its leadership of the Reaching Home and HOMEConnecticut campaigns. These campaigns represent a diverse group of over 100 cross-sector stakeholders advocating for every resident to have safe, stable homes in Connecticut. Annually, Partnership for Strong Communities works with the campaigns to develop [legislative priorities](#) to address critical housing needs in the state. Advocacy efforts supporting these legislative priorities included written and oral testimony before the legislature, targeted action alerts to mobilize advocacy efforts, informational webinars, and meetings with legislators.

“We are pleased to see that Connecticut's budget and bond package contain robust investment in new affordable housing construction, as well as an increase in funding for homeless services,” said Kiley Gosselin, executive director of the Partnership for Strong Communities. “These investments are a necessary step to fixing Connecticut's shortage of affordable homes, and we thank the Legislature and Governor Lamont for recognizing that need. We look forward to building on these investments in the years to come to ensure that every Connecticut resident has a safe, stable place to call home.”

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## NLIHC in the News

### NLIHC in the News for the Week of June 27

The following are some of the news stories that NLIHC contributed to during the week of June 27:

- “The money is going to sit there: Thousands of Mississippians still waiting on rent relief,” *NBC News*, June 25 at: <https://nbcnews.to/3qKwm40>
- “Rental assistance fell victim to politics, bureaucracy,” *ABC News*, June 29 at: <https://abcn.ws/2UfSHKq>
- “FAQ: The CDC’s final eviction moratorium expires July 31. Here’s what Biden is doing to avert a crisis,” *Washington Post*, June 30 at: <https://wapo.st/2UcdRcj>

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