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Eviction Moratorium

CDC Eviction Moratorium Allowed to Expire; Immediate Action Needed at Federal, State and Local Levels to Keep Renters Safe

As the Delta variant surges and our understanding of its dangers grow, over 6.5 million renter households remain behind on rent and at heightened risk of losing both their homes and their ability to stay safe during the pandemic. On July 26, NLIHC [urged the White House and Congress to extend the CDC eviction moratorium](#); on July 27, [NLIHC President and CEO Diane Yentel testified before the House Select Subcommittee on the Coronavirus Crisis](#) to emphasize the urgency. But in a devastating failure to act in a moment of crisis, Congress, the White House, and the Supreme Court allowed the eviction moratorium to expire on July 31.

On July 29, the White House punted responsibility for extending the federal eviction moratorium to Congress - 48 hours before its expiration – [stating](#) that the CDC could not extend it after the Supreme Court tied its hands. On the evening of July 30, after a last-ditch and ultimately failed effort by Democrats to extend the moratorium, the House left for summer break. Chairwoman Maxine Waters – and so many of you - fought fiercely to protect renters, but the inaction of others put the lives of renters at risk and threatens our collective public health.

With both the White House and Congress unable or unwilling to extend it, **the federal eviction moratorium expired on July 31.**

Our collective work to keep renters stably and safely housed is more important and urgent than ever. **Immediate action must be taken at federal, state and local levels.**

For Renters in Need of Assistance

If you or someone you know needs emergency rental assistance:

- **Call 2-1-1 or visit www.211.org.** 2-1-1 will connect you to a local call center that can share information about local programs that might be able to help.
- **Find your local rental assistance program using NLIHC's [database](#).** More than 1,000 emergency rental assistance programs have been created or expanded the pandemic, and Congress has provided \$46 billion to help renters remain stably housed. If you haven't yet, **apply right away** – it will take time for the money to get to you and your landlords.
- **Contact a legal aid attorney.** Get further guidance from a legal aid attorney. A list of legal aid organizations can be found [here](#) and [here](#).
- **Contact your representatives and senators.** District office staff often know of available state/local resources, and it's very important that your members of Congress hear about the housing challenges you are facing.

Immediate Federal Actions

The Biden administration must **immediately** take [every possible action](#) to protect renters. The administration should **implement an eviction moratorium for renters living in all federally assisted properties** and consider a moratorium for properties with federally backed mortgages. The Department of Justice should **direct courts to stop evictions for renters applying for ERA** and urge courts to work with ERA programs to prioritize aid for those renters most at risk. The Treasury Department should **eliminate barriers** that continue to prevent ERA programs from serving households in need, and the CDC should **require landlords to provide 30-days' notice** to renters before beginning eviction actions.

Congress and the Biden administration must **fix the gaps in our federal housing safety net** – gaps that brought us to the brink of an eviction tsunami during a global pandemic – by enacting the [#HoUSed campaign](#)'s long-

term policy agenda. The first – and best – opportunity to advance this agenda is in the infrastructure and economic recovery packages that Congress will work on **this week**. Congress must enact the #HoUsed campaign’s [top priorities](#): expanding rental assistance to all eligible households, \$70 billion to preserve public housing, and at least \$45 billion for the national Housing Trust Fund.

Immediate State and Local Action

With Congress and the Biden administration failing to extend a broad eviction moratorium to keep renters stably housed during the pandemic, state and local governments must take action by:

1. **Quickly creating or extending state and local eviction moratoriums.** The newly surging Delta COVID-19 variant, low vaccination rates in communities with high eviction filings, and the slow rate of distributing ERA make the necessity of extensions abundantly clear. Any eviction moratorium should protect renters until vaccination rates increase in communities most at risk of eviction. Eviction moratoriums will also provide state and local governments more time to ramp up their efforts to distribute emergency rental assistance to households in need;
2. **Quickly distributing emergency rental assistance.** At the end of June, \$3 billion of the \$46 billion in emergency rental assistance provided by Congress had been spent. While some states and localities have made significant progress in distributing aid, most communities need to do more, better, and faster. State and local governments must work to ensure their ERA programs are visible, accessible, and preventive of evictions.
3. **Enacting additional renter protections.** Other measures, such as right to counsel, expungement of eviction records, and just-cause eviction standards, can help protect renters now and in the long term.

Immediate ERA Program Administrator Action

With the possibility of state and local courts processing and hearing a greater number of eviction cases, it is crucial that attorneys, judges, justice of the peace and court staff are active partners in connecting landlords and tenants to the assistance they need. To improve access to ERA through state and local courts, ERA program administrators should immediately:

1. **Increase communication efforts in courts.** States and local courts must act to ensure both tenants and landlords know about and have access to ERA. Courts should modify their summons information to include information on ERA and be sure to include ERA information on court websites.
2. **Implement data-sharing between courts and ERA programs.** Courts should develop a process to identify and stop the eviction process for cases where landlords who have applied for emergency rental assistance have been made whole but have not yet revoked the filing.
3. **Be present in court.** Emergency rental assistance programs should have a presence in eviction courts to provide information for both tenants and landlords who may not know about ERA.
4. **Fast track applications.** Emergency rental assistance programs should fast-track applications for tenants currently in the queue due to non-payment of rent as well as those filed with court navigators.
5. **Increase staffing.** ERA programs should hire additional staff to increase efficiency, support applications for successful completion, and decrease processing times.

[Join our national call](#) today (August 2) to hear more about immediate actions you can take to keep renters safely and stably housed. Thank you all for your advocacy and dedication.

Emergency Rental Assistance

Take Action! Biden Administration Calls on Stakeholders to Raise Awareness of Emergency Rental Assistance

The Biden administration is [calling on](#) major companies, nonprofits, government agencies, faith-based organizations, and others to spread the word that emergency rental assistance (ERA) is available for tenants and landlords. The call to action coincided with the July 28 debut of the Consumer Financial Protection Bureau's (CFPB's) [rental assistance look up tool](#) that helps renters and landlords find information about ERA programs in their areas.

The administration is building on its [whole-of-government approach](#) and encouraging all stakeholders to make sure tenants and landlords take advantage of the historic funding to keep people in their homes. The urge stakeholders to raise awareness of the CFPB's new tool and ERA by utilizing the CFPB's [ERA Call to Action Toolkit](#), which contains key messages, sample social media content, flyers, and other resources to help spread the word about available resources.

Federal, state, and local governments, landlords, advocates, ERA program administrators, and others must do more to prevent millions of renters from losing their homes when the CDC eviction moratorium expires on July 31. The latest *Census Pulse Survey* data indicate that 6.5 million renter households are behind on rent and at heightened risk of eviction when the moratorium expires.

Given the slow pace of ERA spending, low vaccination rates in marginalized communities most at risk of eviction, and the newly surging Delta variant, states and cities must improve and expedite ERA programs by incorporating the features proven to increase success in reaching the lowest-income and most marginalized tenants. NLIHC urges state and local partners to ensure that: 1) tenants and landlords in need know about and can access ERA; 2) ERA applications are flexible, streamlined, and low barrier; and 3) ERA programs are connected to other tenant protections and ultimately successful in preventing evictions. Learn more about ensuring ERA programs are visible, accessible, and preventive by attending [NLIHC's ERASE \(End Rental Arrears to Stop Evictions\) three-part webinar series](#)!

Federal, state, and local governments, landlords, advocates, ERA program administrators, and others must do more to prevent millions of renters from losing their homes now that the CDC eviction moratorium expired on July 31. Join NLIHC in raising awareness of the billions of dollars in federal rental assistance available to tenants!

- Use the administration's [Rental Assistance Call to Action Toolkit](#) to inform tenants and landlords about the [Consumer Financial Protection Bureau's Rental Assistance Finder](#) and the [Interagency Housing Assistance Portal](#) to help them find available resources in their area.
- NLIHC is tracking and sharing a searchable database of more than [480 Treasury ERA programs](#) and developed an [ERA Resource Hub](#) with additional materials to help programs implement practices for an equitable distribution of assistance to those most in need. Access NLIHC's ERA resources [here](#).
- [Register for NLIHC's ERASE three-part webinar series](#), which will provide ERA program administrators, state and local partners, and community stakeholders with tools and best practices to ensure that ERA reaches households experiencing the worst impacts of the pandemic — including households of color, people with disabilities, and immigrant communities — in time to prevent housing loss and eviction.

Thank you for your continued advocacy!

HoUSed Campaign

Senators Announce Bipartisan Deal on Infrastructure Package, Action Needed on Reconciliation Package

A group of senators negotiating a bipartisan infrastructure deal announced on July 28 that they had reached an agreement on the \$1.2 trillion package. While legislative text for the bill is yet to be released, the White House issued a [fact sheet](#) outlining how funds will be allocated. The bill cleared a procedural hurdle on July 30, when senators voted to continue moving the bill forward, and the legislation may receive a vote for passage in the Senate as early as this week.

While the timeline for enacting the bipartisan bill remains unclear, Senate Majority Leader Chuck Schumer (D-NY) said the Senate will begin work on a broader \$3.5 trillion recovery package with robust housing investments once the bipartisan bill is finalized. Democrats are hoping to enact the \$3.5 trillion bill without Republican support through a process known as reconciliation, which would allow the bill to pass the Senate with only 51 votes, rather than the usual 60 required in the chamber.

The reconciliation package provides an opportunity to enact the HoUSed campaign's [legislative priorities](#), including an expansion of rental assistance to every eligible household; \$70 billion to address the capital repair backlog in public housing; and at least \$45 billion for the national Housing Trust Fund (HTF).

Advocates should weigh in NOW with your members of Congress and tell them to include the robust resources necessary to address the nation's severe shortage of affordable, accessible housing for the lowest-income people. The reconciliation legislation is an extraordinary and unique opportunity to invest in proven affordable housing solutions, including rental assistance, public housing, and the HTF, at the scale necessary. NLIHC urges advocates to contact your members of Congress as soon as possible to tell them that housing is infrastructure and that they must include the [HoUSed campaign priorities](#).

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

View the HoUSed campaign policy priorities at: <https://tinyurl.com/4sfyxzrm>

Congresswoman Cori Bush Introduces “Unhoused Bill of Rights”

Congresswoman Cori Bush (D-MO) on July 28 introduced the “[Unhoused Bill of Rights](#),” a federal resolution calling on Congress to end the homelessness crisis by 2025. The resolution urges the federal government to declare the homelessness crisis a life-threatening public health emergency and provides a comprehensive list of more than 30 recommendations to guarantee housing, health care, and livable wages for unhoused people. Those recommendations include universal rental assistance and funding the national Housing Trust Fund at \$40 billion annually, two of [NLIHC's HoUSed campaign's](#) policy priorities. This is the first federal resolution that affirms the civil and human rights of unhoused individuals and communities.

“The unhoused crisis in our country is a public health emergency, and a moral and policy failure at every level of our government,” said Congresswoman Bush. “As someone who has lived in her car with my two infants while I was working a full-time job, I know the daily trauma and stress that comes with the perpetual instability of not having a safe place to live. It is past time for the federal government to establish an ‘Unhoused Bill of Rights’ and make the desperately needed investments to guarantee housing, health care, and a robust social

safety net for our unhoused neighbors. We can end this crisis by 2025 if we, as lawmakers and as a country, finally dedicate ourselves to prioritizing those in our communities who have the least.”

In a press release for the resolution, NLIHC’s President and CEO Diane Yentel stated, “Congress must use every opportunity to advance housing solutions that move our nation towards universal, stable, and affordable homes for everyone, the ‘Unhoused Bill of Rights’ resolution makes clear: housing is a human right and bold solutions – including universal rental assistance, robust resources to preserve public housing, and significant investments in the national Housing Trust Fund – are central to any strategy to ending homelessness. Homelessness is a policy choice, and I applaud Congresswoman Bush for helping to build the political will necessary to end this entirely preventable crisis.”

View the press release at: <https://tinyurl.com/36n9rjwt>

Read more about the resolution at: <https://tinyurl.com/9ht5hmkn>

Join NLIHC Campaign Call on “HoUsed: Universal, Stable, and Affordable Housing” Today at 2:30 pm ET

Join today’s (August 2) national HoUsed campaign call from 2:30-4 pm ET. This week’s call will focus on the expiration of the CDC eviction moratorium and immediate actions needed at the federal, state, and local levels to keep renters safely housed. We will also discuss the crucial week ahead for the reconciliation package and the HoUsed campaign’s priorities for the bill. We will get the latest from NLIHC’s ERASE project; hear the latest updates from the field and Capitol Hill; and more.

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

Recording Available of July 26 National Call on “HoUsed: Universal, Stable, Affordable Housing”

During our most recent (July 26) national call on “HoUsed: Universal, Stable, Affordable Housing,” we heard from Per Olstad from the Consumer Financial Protection Bureau (CFPB), who shared a new emergency rental assistance (ERA) digital toolkit and ERA program locator from CFPB. Madeline Youngren and Sarah Abdelhadi from the Legal Services Corporation (LSC) discussed LSC’s recently launched Eviction Laws Database. We shared findings from two new NLIHC research publications and heard the latest from NLIHC’s ERASE project; discussed how to advance the HoUsed campaign’s priorities through the infrastructure package on Capitol Hill; and received updates from the field.

Per Olstad, senior advisor at the Consumer Financial Protection Bureau, discussed a new [emergency rental assistance \(ERA\) digital tool kit](#) and ERA [program navigator](#) for homeowners, renters, and landlords. The navigator includes information on tenant and debt collection rights, advice for connecting with experts, and general resources. Madeline Youngren and Sarah Abdelhadi from LSC shared a new database that allows users to explore the entire legal process of eviction – from pre-filing to post-judgment – in communities across the country. LSC released the database as a part of a [study](#) conducted examining the effect of state and local laws on evictions.

NLIHC’s Dan Threet and Emma Foley gave an overview of two of NLIHC’s new reports: [The Road Ahead for Low Income Renters](#), which examines how renters have fared during the pandemic and their needs going

forward, and [Direct-to-Tenant Payment Implementation](#), which emphasizes flexibility and equity in emergency rental assistance programs. Emma Foley and NLIHC's Sarah Gallagher provided End Rental Arrears to Stop Evictions (ERASE) project updates. Legal Aid Society of the District of Columbia's Amanda Korber, Housing Action Illinois's Bob Palmer, Prosperity Indiana's Andrew Bradley and Natalie James provided field updates.

NLIHC hosts national calls every week. On today's call we will focus on the expiration of the CDC eviction moratorium and the immediate actions needed at the federal, state, and local levels to keep renters safe. Register for today's call (Monday August 2 at 2:30 pm ET) at: <https://tinyurl.com/ru73qan>

Watch a recording of the call at: <https://tinyurl.com/pj9b342w>

View presentation slides: <https://tinyurl.com/4h2cym86>

Coronavirus, Disasters, Housing, and Homelessness

NLIHC Testifies before Congress on Federal Efforts to Keep Americans Housed during Pandemic

The House Select Subcommittee on the Coronavirus held a [hearing](#) on July 27, "Oversight of Pandemic Evictions: Assessing Abuses by Corporate Landlords and Federal Efforts to Keep Americans in their Homes." The hearing addressed misconduct by large, corporate landlords during the pandemic, the implementation of emergency rental assistance (ERA), and what further actions must be taken to prevent a historic wave of evictions this summer and fall. Witnesses included NLIHC President and CEO Diane Yentel; Jim Baker, executive director of the Private Equity Stakeholder Project (PESP); Katrina Chism, a renter from Georgia; Rene Solis, chief program officer for BakerRipley; and Joel Griffith, research fellow at the Heritage Foundation.

Chair James Clyburn (D-SC) opened the hearing by raising concerns about aggressive and unjustified eviction practices by large, corporate landlords during the pandemic, noting that these actions are unnecessary due to the billions of dollars in ERA funds provided by Congress. He discussed the Biden administration's [whole-of-government approach](#) to preventing evictions, including efforts to help states and localities speed the distribution of ERA. Chair Clyburn emphasized the urgent need for state and local programs to adopt best practices and for the federal government to do everything it can to ensure everyone has access to these vital resources.

Representative Maxine Waters (D-CA) credited NLIHC's Diane Yentel for her strong advocacy with Congress to enact ERA and her work with the Biden administration to extend the federal eviction moratorium and address roadblocks in the ERA program. "It is because of [Diane], the president and CEO of the National Low Income Housing Coalition, that we have been able to get all of this money. She not only organized and worked with other housing advocacy groups, but she was responsible for the insistence on making sure that we had adequate amounts to deal with rental assistance," said Representative Waters. "The Biden administration adopted many of NLIHC's recommendations, including extending the eviction moratorium and releasing an updated FAQ and fact sheet on June 24 to accelerate and broaden the distribution of ERA."

In her testimony, Diane [urged](#) Congress and the Biden administration to extend and strengthen the moratorium to prevent further spread of COVID-19 and to give states and cities more time to distribute these critical resources. She discussed best practices for state and local implementation of ERA based on NLIHC's tracking and analysis of [more than 1,000 state and local rental assistance programs](#), urging program administrators to ensure that ERA programs are visible, accessible, and preventive of evictions. Diane outlined [long-term solutions](#) to the underlying shortage of affordable, accessible homes and insufficient renter protections for the

lowest-income people. She asked Congress to advance Representative Waters’s “Housing is Infrastructure Act” ([H.R. 4497](#)) and “Ending Homelessness Act” ([H.R. 4496](#)) in any infrastructure spending bill. Together, these bills would help ensure everyone in America has a safe, decent, affordable, and accessible place to call home.

In response to a question from Representative Nydia Velázquez (D-NY) on how pandemic eviction filings are impacting communities of color and marginalized populations, Diane discussed how the pandemic has exacerbated preexisting inequities for people of color. She addressed how decades of structural racism in multiple systems have created tremendous racial disparities in housing and homelessness, and COVID-19 compounded these inequities.

Diane [clarified](#) that Representative Jim Jordan’s (R-OH) and Mr. Griffith’s statements that people are not required to pay rent under the CDC eviction moratorium were not true. “What the federal eviction moratorium does is prevent evictions, and in doing so, prevent the spread of and deaths from COVID-19,” said Diane. After being interrupted by Representative Jordan and his staff, she continued, “The rent is still due, and low-income renters have done all they could during the pandemic to pay it – they have taken out loans, they have used credit cards, they have put off buying store-bought food, or paying for internet that their children need for virtual school. They have made trade-offs to pay the rent when they can and, when they can’t, they have fallen behind, which is why the emergency rental assistance is so essential to pay the arrears that have accrued during the pandemic.”

Katrina Chism testified to the committee about being forced out of her home by her corporate landlord, HavenBrook Homes, which refused to work with Ms. Chism even after she secured ERA. HavenBrook Homes rejected the ERA offer and refused to renew her lease, pressuring her to leave before it expired. “I felt expendable, and they showed me that I was,” Ms. Chism testified. “I was not given any consideration as a long-term tenant with no evictions on my record. I felt as if I had broken the law somehow while we were in the middle of a pandemic. There was no concern for my life, or my son’s life, as they focused on their profit margin,” she added.

Jim Baker spoke about PESP’s work tracking eviction filings during the pandemic, stating that since the federal eviction moratorium went into effect last September, private equity firms and other corporate landlords have filed to evict at least 75,000 residents. Mr. Baker pointed out that these filings disproportionately impact renters of color, particularly Black renters. Rene Solis spoke about BakerRipley’s success in distributing millions of dollars in ERA to Houstonians in need. He highlighted the importance of conducting robust outreach to tenants and landlords, engaging stakeholders, and tracking data to ensure funds are distributed equitably.

Watch a recording of the hearing at: <https://tinyurl.com/ywwbw7kf>

Read Diane’s testimony at: <https://tinyurl.com/yhtfjmh7>

DHRC-Supported Bill Removing Barriers to FEMA Assistance Passes House Committee

“[The Housing Survivors of Major Disasters Act](#)” (H.R. 3037), introduced by Representative Adriano Espaillat (D-NY) and Resident Commissioner Jenniffer Gonzalez-Colon (R-PR), was unanimously approved by the House Transportation and Infrastructure Committee on July 28, thanks in large part to the advocacy of the NLIHC-led Disaster Housing Recovery Coalition (DHRC). The bill was written with input from DHRC members and includes many of the coalition’s top disaster recovery priorities. The same bill was unanimously passed by the House of Representatives last year.

The legislation addresses significant [title-documentation challenges](#) that have resulted in thousands of eligible disaster survivors being wrongfully denied FEMA assistance. FEMA turns away eligible disaster survivors

unable to present property title, written leases, and other similar documents to show residency and occupancy of disaster-damaged property. In areas where mobile homes and alternative property ownership methods are prevalent—such as Puerto Rico, the Gulf Coast, Northern California, and the Pacific Northwest—disaster survivors can be prevented from accessing aid because of this requirement.

The bill would make it easier for disaster survivors to prove residency in disaster-impacted areas or ownership of a disaster-damaged home through a “declarative statement” form attesting to their ownership of the property, or through the submission of utility bills, credit card statements, pay stubs, and school registrations. These changes ensure that disaster survivors with low incomes would be able to access the assistance they need without being forced to endure a lengthy and complicated title clearing process or go without much-needed assistance.

The unanimous committee passage of this bill would not have been possible without the leadership of Representative Espaillat, Resident Commissioner Gonzalez-Colon, House Transportation and Infrastructure Committee Chairman Peter DeFazio (D-OR), and the concerted efforts of DHRC members and partners. The DHRC will continue working to improve the legislation as it goes to the House floor for a vote. Advocates should urge their members of Congress to vote in favor of the bill.

Read the text of the Housing Survivors of Major Disasters Act at: <https://bit.ly/3iXR908>

Read a fact sheet on the bill at: <https://bit.ly/3xeU8Xd>

HUD Multifamily Office Posts Update to Coronavirus Questions and Answers

HUD’s Office of Multifamily Housing Programs (Multifamily), which oversees contracts with private owners of HUD-assisted properties, issued its 11th update to “[Questions and Answers for Office of Multifamily Housing Stakeholders: Coronavirus Disease 2019 \(COVID-19\)](#)” on July 29. The latest version primarily updates to September 30 or December 31 dates in the previous Q&A. This *Memo* article highlights two updated Q&As and one new Q&A. Most significantly, eight Q&As are added at the end that address the U.S. Department of Treasury’s Emergency Rental Assistance (ERA) program.

Two Key Updated Q&As and One New Q&A

Under the category “CARES Act and Additional Resources Available for Response,” subcategory “Household Stimulus Payments, Other Income, and Unemployment Compensation,” Q5 (page 12) recognizes that the Federal Pandemic Unemployment Compensation (FPUC) program was reauthorized by the FY21 appropriations act, but at a reduced amount of \$300 per week (down from \$600 per week) and extended by the “American Rescue Plan Act of 2021” (ARP). FPUC benefits are available through the week ending on or before September 26, 2021. HUD has determined that FPUC benefits must not be considered annual income.

However, Pandemic Emergency Unemployment Compensation (PEUC) program assistance must be considered annual income. PEUC is an extension of regular unemployment insurance and has been extended to reflect the actual number of weeks of unemployment ending on or before September 26, 2021.

Q7 (bottom of page 12) is new. It states that Multifamily owners/agents must exclude from the calculation of a household’s income, the extra \$300 per month provided as a child tax credit authorized by ARP. The child tax credit is available from July 2021 through December 2021.

Under the category “Policy and Operations,” subcategory “Staffing and Building Operations,” Q34 (page 32) is updated to add that when local rules and health conditions allow re-opening of community rooms, the

community rooms must be made available to tenant organizations and for related purposes without further restrictions.

Key ERA-Related Q&As (starting on page 57)

Q1 clarifies that Multifamily owners/agents may accept funds from the ERA program for rental arrearages and some utility arrearages for Multifamily-assisted families. Consistent with the [Treasury FAQs, Question 15](#), Multifamily-assisted families that have accumulated a rent or utility arrearage and are at risk of experiencing homelessness are eligible for assistance from the ERA program, provided ERA funds are not applied to costs that have been or will be reimbursed under any other federal assistance.

Q1 reminds owner/agents that if a family experiences a decrease in income, they can request the owner/agent to adjust their tenant payment so that they pay rent proportionate to their current income. Before an owner/agent accepts ERA funds, Multifamily advises them to complete any pending reexaminations, and as a best practice to ensure no duplication of assistance, apply any changes to rent retroactive to the first of the month following the change in income occurred.

Q2 states that an owner/agent cannot accept ERA funds or other rental assistance funds from a third-party for *prospective* rent payments for Multifamily tenants. However, prospective rent payments paid directly to an owner/agent by a third-party could be allowable if a landlord determines that a family cannot and will not be able to pay minimum rent. If a family requests a financial hardship exemption, an owner/agent must suspend the minimum rent requirement beginning the month following a family's request for a hardship exemption until the owner/agent determines whether there is a qualifying financial hardship. If the owner/agent determines that a qualifying financial hardship exists, the owner/agent must not impose the minimum rent during the 90-day period beginning the month following the date of the family's request for a hardship exemption.

Q3 indicates that if a tenant receives rental assistance funds directly from ERA or another program and uses it to pay their rent, the owner/agent may accept the payment. The owner/agent does not need to verify the source of funds before accepting payment from a tenant.

Q4 informs owners/agents that the FY21 appropriations act has a provision stating that any assistance a household receives must not be regarded as income and must not be regarded as a resource for the purposes of determining eligibility for benefits or assistance or for determining the amount or extent of benefits under any federal, state, or local program.

Q5 addresses sharing tenant information to verify that a household receiving ERA is not receiving other government assistance to cover the same costs. Owners/agents can share a household's information only if the household consents. To determine whether a tenant is participating in a rental assistance program, Treasury advised in its ERA program FAQs Question 15 that grantees administering ERA funds "may rely on an attestation from the applicant regarding nonduplication with other government assistance in providing assistance to a household." For example, tenants may be asked if they receive rental assistance from HUD or live in a Multifamily property. If so, ERA program grantees may ask for a copy of a lease or verification of the amount owed in arrearage. An owner/agent may provide this information if a tenant consents. Treasury guidance allows grantees to use federal benefit programs to verify income in place of requiring documentation. When tenants have agreed to share data, Multifamily encourages owners/agents to do this as well.

Q6 discusses further preventing duplication of benefits. Among the many provisions, Q6 cites Treasury FAQ 15 making it clear that a tenant may "self-attest" that ERA assistance does not duplicate other government assistance. Multifamily encourages owner/agents to communicate with tenants about ERA assistance and suggests owner/agents to apply for ERA assistance for their tenants.

“Questions and Answers for Office of Multifamily Housing Stakeholders: Coronavirus Disease 2019 (COVID-19)” is at: <https://bit.ly/3yfIJJaW>

Treasury’s “Emergency Rental Assistance Frequently Asked Questions” (updated June 24, 2021) is at: <https://bit.ly/3ykM8FK>

More information about Project-Based Rental Assistance is on [page 4-64](#) of NLIHC’s *2021 Advocates’ Guide*.

Additional Coronavirus Updates – August 2, 2021

New and Updated NLIHC Resources

- [Direct-to-Tenant Payment Implementation: Increasing Flexibility and Equity in Emergency Rental Assistance Programs](#)
- [The Road Ahead for Low-Income Renters](#)
- [ARPA State and Local Fiscal Recovery Funds: Affordable Housing Investments](#) (Updated)

National Updates

Consumer Financial Protection Bureau (CFPB)

The Consumer Financial Protection Bureau (CFPB) on July 28 released an [online tool](#) to help renters and landlords impacted by the pandemic find and apply for rent and utility assistance. For information about assistance for renters and landlords, visit the [interagency housing assistance portal](#) hosted by the CFPB. Renters can use [NLIHC’s searchable database](#) of state and local rental assistance programs to find programs in their area.

Department of Housing and Urban Development (HUD)

The Federal Housing Administration (FHA) on July 23 [announced](#) streamlined [COVID-19 recovery options](#) to help homeowners with FHA-insured mortgages who have been financially impacted by the COVID-19 pandemic bring mortgage payments up to date and remain in their homes.

U.S. Interagency Council on Homelessness (USICH)

The USICH [published](#) a comprehensive [step-by-step guide](#) to prevent people at risk of eviction from losing their homes.

Advocacy & Research

The Harvard Negotiation and Mediation Clinical Program and the American Bar Association in June released a joint report, “[Designing for Housing Stability: Best Practices for Court-Based and Court-Adjacent Eviction Prevention and/or Diversion Program](#).”

Reporting

[CNBC](#) reports that the Biden administration is urging state and local officials to move quickly to distribute federal emergency rental assistance (ERA) to tenants in need. Despite calls by the administration and housing advocates to remove barriers to accessing ERA, little [more than half](#) of programs allow self-certification. “This is counter to clear direction and guidance from the White House and has the effect of both slowing down the process for everyone and often weeding out some of the lowest-income people most in need,” said NLIHC President and CEO Diane Yentel.

[Bloomberg](#) reports that housing advocates, including NLIHC's Diane Yentel, called on Congress to extend the federal eviction moratorium during the House Select Subcommittee on the Coronavirus Crisis's [hearing](#) on July 27. Diane highlighted that 6.5 million households remain behind on rent and could face eviction when the moratorium expires and pointed to research showing that increased evictions lead to increased spread of and deaths from COVID-19.

With the eviction moratorium set to expire on July 31, NLIHC's Diane Yentel joined [CBS46](#) to highlight the correlation between vaccination rates and eviction filing rates. Recent research from [Eviction Lab](#) shows that among nine major U.S. cities, the communities with the highest rates of eviction filings are the same communities with the lowest rates of vaccination.

[Common Dreams](#) reports Representative Alexandria Ocasio-Cortez and other housing advocates continue to warn that expiration of the federal eviction moratorium on July 31 will have devastating consequences for millions of renters and will threaten public health as COVID-19 cases surge. "The CDC eviction moratorium is a necessary public health measure to lessen spread of [and] deaths from Covid-19," [tweeted](#) NLIHC's Diane Yentel. "The need clearly remains as Delta surges."

[Bloomberg](#) reports on new data from the Treasury Department concerning the distribution of federal emergency rental assistance (ERA) and housing advocates' warnings that jurisdictions are not moving quickly enough to stave off an eviction crisis when the federal eviction moratorium expires.

Pew Charitable Trusts and the Eviction Lab held a [webinar](#) with a panel of state and local officials to discuss what can be done to [limit evictions](#) when the federal eviction moratorium ends.

State and Local News

Arizona

Researchers with the Knowledge Exchange for Resilience at Arizona State University estimate that [80,000 households](#) in the metro-Phoenix area will be at risk for eviction when the federal eviction moratorium lifts.

Colorado

While Colorado distributed \$11.4 million in emergency rental assistance (ERA) in June, [thousands of approved households](#) still await payment. A coalition of housing advocates, elected officials, and organizations sent a [letter](#) to Governor Jared Polis on July 26 urging him to slow the eviction process for people who have been approved for ERA but are waiting for payments.

Georgia

[NPR](#) reports that DeKalb County's emergency rental assistance (ERA) program caps payments for back rent at 60%, leaving many renters who are approved for ERA at risk of eviction because they remain behind on their rent, often causing the landlord to reject the ERA offer. NLIHC Senior Research Analyst Rebecca Yae says that capping payments at 60% is far too restrictive: "Of all the other programs that I've seen, this is definitely one of the more shocking ones," says Yae. "This is extremely low, unfathomable; they really should be paying the full back rent,"

The [Atlanta Journal-Constitution](#) says the expiration of the federal eviction moratorium could unleash a wave of pent-up evictions around Atlanta. Struggling tenants and advocates in Cobb County are calling on officials to do more to help keep renters housed. Activists say evictions are on the rise at Cobb County properties that accept housing vouchers.

Iowa

[Rental assistance programs in Iowa](#) are bracing for a spike in eviction filings in August after the CDC eviction moratorium ends. As of the week of July 19, Iowa had only distributed \$7 million of the nearly \$200 million it received in federal emergency rental assistance. A separate Polk County program has distributed more than twice as much money to renters as the statewide program meant to serve all 99 counties.

Maryland

[Maryland Matters](#) reports new data from the Treasury Department indicating that Maryland and other states lag in distributing emergency rental assistance (ERA) to struggling tenants. Of the \$258 million Maryland received as part of ERA1, the state distributed roughly \$200,000 in May and \$2.8 million in June. Prince George's County has so far outpaced other jurisdictions in distributing ERA funds.

Massachusetts

[Renters and social service organizations in Fall River](#) are bracing for a flood of evictions given the expiration of the federal eviction moratorium on July 31. [According to court data](#), landlords in Bristol County have filed 1,363 eviction cases since October, when the state eviction ban was lifted. Judges in Bristol County have already issued [549 executions](#), more than in any other county in the state.

Nevada

The [Las Vegas Review-Journal](#) outlines steps legal experts and community leaders say Nevadans should take to protect themselves if they face eviction.

New Hampshire

As expiration of the federal eviction moratorium loomed, the [New Hampshire Circuit Court](#) worked to promote the [New Hampshire Emergency Rental Assistance Program](#). To spread awareness of the rental assistance program, circuit court officials plan to change court forms to include program information, distribute information flyers, post information in courtrooms, and update information on the court's website. New Hampshire residents in need of legal aid can visit <https://nhlegalaid.org/get-help> or call 1-800-639-5290.

New York

The [New York Times](#) reports that New York City on July 26 resumed the process of moving thousands of people experiencing homelessness from hotel rooms back to congregate shelters. The city's actions come amid growing concerns that coronavirus cases [quadrupled](#) citywide and over objections from advocates for people experiencing homelessness. The city resumed the transfers on the same day Mayor Bill de Blasio [ordered](#) city workers to get vaccinated or tested weekly because "the Delta variant is deadly."

Governor Andrew Cuomo announced on July 26 a new ["streamlined" application process](#) for New York's rent relief program, which will relax documentation requirements for tenants and landlords. Governor Cuomo's announcement comes as New York has faced bipartisan criticism for the lack of rental assistance it has distributed.

Oklahoma

[Thousands of Oklahomans](#) will be at risk for eviction with the expiration of the federal eviction moratorium. According to Open Justice Oklahoma, of the 37,640 evictions filed in Oklahoma since the pandemic began, 15,262 were granted as of July 21. Nearly 29% of those were in Tulsa County.

Utah

At the beginning of July, tens of thousands of Utah renters feared eviction while over a hundred million dollars in federal rental assistance remained unspent. [Fox 13](#) breaks down the latest results from the Census Bureau *Household Pulse Survey* on Utah renter households.

Wisconsin

[Wisconsin Public Radio](#) reports evictions are likely to spike across Wisconsin given the expiration of the federal eviction moratorium. Eviction filings have increased 31% in the last month, and state officials expect that trend to continue.

Guidance

Consumer Financial Protection Bureau (CFPB)

- [CFPB's Rental Assistance Finder](#) – Launched July 28, 2021

Department of Housing and Urban Development (HUD)

- [HUD Emergency Housing Vouchers: Frequently Asked Questions, Version 4](#) – Updated July 13, 2021 (see NLIHC *Memo*, [7/26](#))
- [COVID-19 Homeless System Response: Emergency Housing Vouchers and Coordinated Entry Reporting](#) – July 2021
- [HOME-ARP and Project Homekey Overview 7/13 Webinar Materials](#) – July 2021

Disaster Housing Recovery Updates – August 2, 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

With assistance from members of the DHRC, NLIHC submitted a [comment](#) to a [FEMA Request for Information](#) on Equity and Inclusion in agency programs on July 20. The response highlights the many instances where FEMA policies and programs prevent disaster survivors – including people of color, individuals experiencing homelessness, individuals with disabilities, and individuals with low incomes – from accessing the assistance they need to fully recover. Read NLIHC's [Memo, 7/26](#) to learn more.

Texas Housers also submitted [comments](#) to FEMA's Request for Information, advising the agency to reform its Individual Assistance (IA) and Public Assistance (PA) programs. Learn about Texas Housers' [four key recommendations](#) to FEMA.

Federal Response

Congress

The "[Housing Survivors of Major Disasters Act](#)" passed unanimously out of the House Committee on Transportation and Infrastructure on July 28. The bill would require FEMA to expand the list of documentation it accepts to show ownership over disaster-damaged homes and require that the agency create a declarative form that disaster survivors can use to self-certify their eligibility for assistance. The bill addresses the long-standing

issues with FEMA's insistence that [title documents](#) be provided before assistance is provided for home repairs. This requirement has needlessly penalized residents of mobile home parks, communities of color, as well as tens of thousands of survivors of Hurricane Maria in Puerto Rico.

Senators Brian Schatz (D-HI), Susan Collins (R-ME), Todd Young (R-IN), Patrick Leahy (D-VT), and Bill Cassidy (R-LA) [introduced](#) the "[Reforming Disaster Recovery Act](#)" (S.2471, H.R. 4707) on July 22. The bipartisan bill, strongly supported by NLIHC and the DHRC, contains [critical reforms](#) proposed by DHRC members to help ensure the federal government's long-term disaster recovery program, the Community Development Block Grant–Disaster Recovery (CDBG-DR) program, better serves disaster survivors with the lowest incomes and their communities. Please [urge](#) your senators and representatives to cosponsor the "Reforming Disaster Recovery Act" to ensure disaster resources reach households and communities more quickly and to put in place key safeguards and reforms needed to better target those with the greatest needs! For more information, see recent [congressional testimony](#) from NLIHC Vice President of Public Policy Sarah Saadian.

FEMA

FEMA announced on July 27 that the agency has [updated](#) its Transitional Sheltering Assistance (TSA) policy to make it easier for eligible disaster survivors to receive assistance. Under the updated policy, people staying in tents when they apply for FEMA aid may be eligible for the program. Additionally, FEMA says it will ensure people with disabilities have equal access to its services and programs, and that it will clearly communicate information about the TSA program to survivors in a simple, effective, accessible, and timely manner. The new policy states that FEMA will conduct continued eligibility reviews throughout the TSA activation.

FEMA [announced](#) on July 21 new initial initiatives to advance equity across the agency and work towards creating equitable outcomes for survivors. FEMA will host a Command and General Staff "Equity Stand Down" with over 400 FEMA field leaders on August 4-5, 2021, to provide critical information on civil rights law, equity levers field leaders can pull to enhance equity, and training on how to use the tools available within FEMA to incorporate equity into tactical decision making.

Department of Housing and Urban Development (HUD)

HUD's Office of Inspector General (OIG) completed its [audit](#) of HUD's disaster preparedness from 2005 to 2018 and found that HUD's major programs – Multifamily Housing, Single Family Housing, Community Planning and Development, Native American Programs, and Public Housing – can improve their preparedness to respond to upcoming natural disasters. Read the audit [here](#).

Advocacy

As a result of advocacy efforts by long-time DHRC partner [Ayuda Legal Puerto Rico](#), HUD's recently released Disaster Recovery and Special Issues Division (DRSI) [DRSI Digest newsletter](#) includes an FAQ about whether CDBG-DR applicants must prove ownership of a property to be assisted. The FAQ clarifies what Ayuda Legal has consistently raised with the Puerto Rico Department of Housing (PRDOH): 1) HUD does not impose a title or proof of ownership requirement; 2) the entity that receives the CDBG-DR funds, which is the PRDOH in this case, has the discretion to establish proof of ownership and, therefore, may accept alternative proofs of title; and 3) the PRDOH should have clarified the processes and ownership requirements early in the CDBG-DR process.

The Hispanic Federation, Hispanic Access Foundation, GreenLatinos, Poder Latinx, EcoMadres, and Corazón Latino are circulating an organizational [sign-on letter](#) urging Congress to prioritize bold climate, clean energy, and environmental justice investments in any infrastructure or budget reconciliation package. Read the letter and sign your organization onto it [here](#)!

Research and Resources

The California Coalition for Rural Housing, a long-time DHRC partner, joined this week's DHRC Disaster Recovery Working Group to discuss the organization's recently released disaster guidebook, [Affordable Housing and Natural Disasters: A Practitioner's Guidebook](#). The guidebook, developed in part with assistance from NLIHC, serves 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.

Hurricanes

Calcasieu Parish (Louisiana) officials unveiled a 137-page [hurricane recovery plan](#), but now comes the difficult work of obtaining funding to implement it. The report lists housing as the top recovery priority, noting that about half of all homes in the parish were damaged in some way by the hurricanes. According to Lake Charles Mayor Nic Hunter, housing damage in Lake Charles totals about \$235 million, including about \$130 million to rental homes.

Local officials have grown increasingly frustrated that supplemental federal disaster relief funding has not been approved 11 months after Hurricane Laura, the strongest hurricane to hit Louisiana in 150 years. Homes and businesses throughout Lake Charles and the surrounding communities remain in various states of devastation, some still untouched since Hurricane Laura devastated the region. [Learn more](#) about the dire need for CDBG-DR funds for Southwest Louisiana.

Severe Heat

The [Washington Post](#) addresses how long-standing inequities in housing and health care place people with the lowest incomes at the greatest risk of the impacts of escalating climate disasters, including the extreme heat that resulted in at least 115 deaths in Oregon. The article highlights research demonstrating that extreme heat disproportionately impacts low-income neighborhoods and communities of color.

Wildfires

[Next City](#) reports that Oregon and California are purchasing hotels to provide short- and long-term housing for wildfire survivors and unhoused individuals living in fire-prone areas. In less than eight months, [Oregon's Project Turnkey](#) added nearly 900 beds over 19 properties in 13 counties. The program is gradually converting hotel units into permanently affordable housing. [Santa Barbara, California](#) recently approved a \$1.6 million, 120-day pilot program to lease a hotel and provide temporary shelter and wraparound services for unhoused individuals residing in fire-prone encampments.

Congress

Senator Smith Introduces Bill to Study Connection between Historical Racist Discrimination and Current Disparities in Housing

Senator Tina Smith (D-MN) introduced on July 29 the "[Mapping Housing Discrimination Act](#)" to examine the connection between historical racial discrimination and current racial disparities in housing. If enacted, the bill would create a grant program for academic institutions to study the history of racially restrictive covenants – which were used as tools of discrimination to keep Black families and other households of color from moving into all-white neighborhoods – to better understand their scope and legacy. The bill would create a national, public database at HUD of historical housing discrimination patterns in property records and support local governments' efforts to digitize local property records.

“Racially restrictive covenants and other forms of historic housing discrimination played a key role in shaping neighborhoods during the 20th century, and the legacy of these policies is still felt today,” said Senator Smith. “I’m inspired by the work being done at the University of Minnesota to map racially restrictive covenants so we can better understand which communities were impacted by these policies in our own backyard. My bill would support other universities in doing the same kind of research so that more communities have a better understanding of past housing discrimination and can address these disparities going forward.”

Read a summary of the bill at: <https://tinyurl.com/t7fk86w3>

Read the text of the bill at: <https://tinyurl.com/spns82z2>

Chair Nadler Introduces Bipartisan Bill to Establish Office for Access to Justice

House Judiciary Committee Chair Jerrold Nadler (D-NY), along with Representatives Fred Upton (R-MI), Mary Gay Scanlon (D-PA), Brian Fitzpatrick (R-PA), Sheila Jackson Lee (D-TX), and Don Bacon (R-NE) introduced on July 19 the “[Office for Access to Justice Establishment Act of 2021](#).” If enacted, the bill would establish an Office for Access to Justice within the Department of Justice (DOJ).

The Office for Access to Justice would be charged with promoting and ensuring fair, equitable outcomes within the criminal-legal system. The bill would officially authorize the Legal Aid Interagency Roundtable to promote access to legal aid in civil cases and develop federal recommendations to further the goals of the Office for Access to Justice.

Read a press release for the bill at: <https://tinyurl.com/2rpaxn5z>

Read the bill at: <https://tinyurl.com/pehevn4>

House Financial Services Subcommittee Holds Hearing on NAHASDA Reauthorization

The House Financial Services Committee’s (HFSC) Subcommittee on Housing, Community Development, and Insurance held a July 27 [hearing](#) on “NAHASDA Reauthorization: Addressing Historic Disinvestment and the Ongoing Plight of the Freedmen in Native American Communities.” The hearing addressed reauthorization of the [Native American Housing Assistance and Self-Determination \(NAHASDA\) Act of 1996](#) and other solutions to housing issues in Native American communities. According to Ranking Member French Hill (R-AR), this was the first hearing focused on NAHASDA in 14 years.

Witnesses included the Honorable Chuck Hoskin Jr., principal chief of the Cherokee Nation; Chris Kolerok, director of public policy and government affairs of Cook Inlet Housing Authority; Marilyn Vann, president of the descendants of freedman of the Five Tribes Association; Anthony Walters, executive director of the National American Indian Housing Council; and Jackson Brossy, executive director of the Native CDFI (Community Development Financial Institution) Network.

While each representative and witness supported reauthorization of the NAHASDA, discussion focused on specific provisions and regulatory or procedural issues in the program. Chairwoman Maxine Waters (D-CA) championed a provision in the recently reintroduced NAHASDA reauthorization [bill](#) that would require tribes to comply with 1866 treaty obligations related to lineal descendants of freedmen. Freedmen were persons of African ancestry legally living within the five “civilized” tribes (Cherokee Nation, Muscogee Creek Nation, Seminole Nation of Oklahoma, Choctaw Nation of Oklahoma, and Chickasaw Nation). After the 1866 treaty

agreements with the U.S. government, these tribes were required to recognize descendants of freedmen as tribal citizens and guarantee equal access to federal housing resources. A provision under section 602 of the legislation would withhold all or partial funds to a tribe or tribal entity if the secretary of the Interior determines prior to disbursement that the tribe is not in compliance with obligations under the 1866 treaty and denies lineal descendants of freedmen as having the rights of the citizens of such tribes.

Witness Marilyn Vann voiced support for this provision, citing evidence of discrimination against freedmen in her submitted testimony. Chuck Haskin stated that he did not believe that Congress should condition HUD dollars or NAHASDA dollars based on this provision, as work to redress the discriminatory history against the freedman is already underway.

Representative Bryan Steil (R-WI) spoke of his concerns about regulatory and procedural issues in NAHASDA getting in the way of housing development and affordability. Witness Anthony Walters shared these concerns, and they agreed on the need for a review of the impact of the National Environmental Policy Act and permitting reforms have on housing development. Walters suggested to Representative Steil that the way to reduce regulatory burden on the usage of multiple streams of funding is to allow tribes undertaking housing projects to control the administrative process.

Panelists also discussed other improvements that can be made to NAHASDA and other tribal programs, including the creation of tax credit programs for tribal communities, use of CDFIs, and financial literacy and counseling improvements.

Watch the full hearing and read witness testimonies and related legislation at: <https://bit.ly/3f6sGoe>

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

Budget and Appropriations

House of Representatives Approves FY22 Spending Bill for Affordable Housing and Community Development

The House of Representatives voted 219 to 208 on July 29 to approve its Transportation, Housing, and Urban Development (THUD) spending bill for fiscal year (FY) 2022. The bill would substantially increase federal investment in affordable homes and expand the availability of housing assistance to families with the greatest needs.

The House bill proposes to fund HUD at \$56.5 billion, an increase of \$6.8 billion above FY21. If enacted, the bill would provide significant increases to nearly all HUD programs compared to FY21. The bill calls for expanding rental assistance through the Tenant-Based Rental Assistance program to 125,000 additional households and proposes to increase funding for Homeless Assistance Grants by more than \$400 million to \$3.4 billion and to provide \$3.7 billion for public housing capital repairs and climate-resilient upgrades to the public housing stock.

Several amendments were passed:

- From Representative Sean Maloney (D-NY): \$2 million in HUD's Self-Help Homeownership Opportunity Program account is reserved to provide grants for abatement of lead and other environmental hazards.

- From Representatives Cori Bush (D-MO) and Pramila Jayapal (D-WA): An additional \$5 million for HUD’s incremental voucher program for vouchers for survivors of domestic violence and unhoused individuals and families (also reduces the public housing agency administrative account by \$5 million).
- From Representative Shelia Jackson-Lee (D-TX): An additional \$1 million for HUD’s office of Fair Housing and Equal Opportunity (FHEO) to address fairness in the Community Development Block Grants (CDBG) program; decreases the HUD Office of Community Planning and Development (OCPD) funding by \$1 million.
- From Representatives Pramila Jayapal (D-WA), Cori Bush (D-MO), and Ayanna Pressley (D-MA): Clarifies that Homeless Assistance Grant funds can be used to protect the right of people experiencing homelessness to carry out life-sustaining activities in public spaces.

For more details on the House FY22 spending bill, see NLIHC’s [full analysis](#) and [updated budget chart](#).

The Senate has not yet begun to draft its FY22 spending bills, leading many to expect at least a short-term continuing resolution (CR) to keep the government open when the new fiscal year begins on October 1.

The FY22 spending bill is one of several proposals to invest in the nation’s affordable housing infrastructure. The president’s American Jobs Plan calls for a \$318 billion investment in affordable housing. Advocates should continue to contact their senators and representatives to urge them to expand investments in deeply affordable, accessible homes through both the FY22 spending bill and an infrastructure and spending package, including the HoUSed campaign’s [top priorities](#): expanding rental assistance to all eligible households, \$70 billion to preserve public housing, and at least \$45 billion for the national Housing Trust Fund to build and operate homes affordable to the lowest-income households.

Take action:

- Sign your organization to a [letter](#) supporting increased funding in FY22 for affordable housing, homelessness, and community development resources.
- [Contact your senators and representatives](#) and urge them to support the [HoUSed campaign’s top priorities](#) for any infrastructure and spending package.
- Sign the HoUSed campaign’s [national letter](#) calling on Congress to enact long-term solutions to the housing crisis.

HUD

HUD Announces New Section 3 Landing Page and FAQs

HUD’s [Office of Field Policy and Management](#) (FPM) announced a new Section 3 landing page on the HUD Exchange. In addition, 62 new [frequently asked questions](#) (FAQs) were posted on that Section 3 page. Unfortunately, the FAQs are not presented in a single document; separate FAQs must be accessed one-by-one. Users can also access FAQs according to seven categories. NLIHC obtained a [PDF covering all 62 FAQs](#) from FPM and urged that it too be posted to the new Section 3 site. The landing page also contains a list of [Section 3 FPM contacts](#), the [final regulation](#), and indicates that a *Section 3 Guidebook* is in the works. To subscribe to the Section 3 HUD headquarters mailing list, visit <https://bit.ly/3l3eIaH>

Information about Section 3 is no longer on the Office of Fair Housing and Equal Opportunity’s [\(FHEO’s\) website](#) because the 2020 final Section 3 regulations shifted administration from FHEO to FPM (see *Memo*, [10/26/20](#)).

The purpose of Section 3 of the Housing and Urban Development Act of 1968 is to ensure that when HUD funds are used to assist housing and community development projects, “to the greatest extent feasible” preference for some of the jobs, training, and contracting opportunities that are created go to low-income people, “particularly those who are recipients of government assistance for housing.” Another Section 3 obligation is to support businesses owned or controlled by low-income people or businesses that hire them. Public housing agencies (PHAs) and jurisdictions using Community Development Block Grant (CDBG), HOME Investment Partnerships program, and other HUD funds, must comply with Section 3 and ensure that contractors and subcontractors comply.

The new Section 3 landing page with the 62 FAQs is at: <https://bit.ly/3yaFiT4>

All 62 FAQs presented in a single document is at: <https://bit.ly/3i8ZtLx>

The *Federal Register* version of the final Section 3 rule is at: <https://bit.ly/33e0Vos>

An easier to read version of the final rule is at: <https://bit.ly/30mPLf7>

[NLIHC’s public housing webpage](#) has archival information about the 1994 interim Section 3 regulation and other guidance material as well as two summaries of the Final Section 3 regulations:

- NLIHC’s “Detailed Summary and Analysis of the Final Section 3 Regulations” is at: <https://bit.ly/3dXxcnD>
- NLIHC’s “Brief Summary and Analysis of the Final Section 3 Regulations” is at: <https://bit.ly/2HoSmic>

More information about Section 3 is on [page 7-45](#) of NLIHC’s *2021 Advocates’ Guide*.

HUD PIH Notice Implements American Rescue Plan Voucher Renewal Adjustments

HUD’s Office of Public and Indian Housing (PIH) issued [PIH Notice 2021-23](#) implementing funding adjustments to calendar year 2021 (CY21) Housing Assistance Payment (HAP) renewal funding allocations for the Housing Choice Voucher (HCV) and Mainstream Voucher programs. The “American Rescue Plan Act of 2021” (ARP) provided \$200 million for adjustments for PHAs that experience a significant increase in voucher per-unit cost (PUC) due to extraordinary circumstances (Extraordinary Circumstances) or that, despite taking reasonable cost-saving measures, would otherwise be required to terminate rental assistance for families as a result of insufficient funding (Shortfall Funds).

Significant Increase in PUC Due to Extraordinary Circumstances

For PHAs (including Moving to Work PHAs) that experience a significant increase in voucher PUC in CY21, voucher renewal funding adjustments will be based on those cost increases. Mainstream Vouches are targeted to non-elderly disabled families. To be eligible, a PHA’s PUC based on the most recent month must be 102% greater than the PUC used to determine the PHA’s original CY21 HAP renewal funding, and the PHA must have less than four months of reserves.

PHAs that previously applied for funding under the Unforeseen Circumstances CY21 HAP set-aside (see [PIH Notice 2021-10](#)) do not have to resubmit a funding request. For PUC increases from CY20, PHAs should refer to PIH Notice 2021-10 for guidance on the second round of HAP set-aside funding regarding the Unforeseen Circumstance category.

If a PHA's CY20 end of year HAP adjusted reserve is less than the amount needed to cover two months of the PHA's average CY21 HAP expenses, the PHA application qualifies for priority status. PIH will fully fund priority applications before considering other applications. If there is funding remaining after the priority applications have been fully funded, PIH will prorate the funding for the other applications if the remaining funding is insufficient to fully fund those applications.

Adjustment funding awarded under the Extraordinary Circumstances category must be used by June 30, 2022.

Shortfall Funds

The criteria and calculation methodology for PHAs requesting Shortfall Funds are the same as those for the HAP set-aside Shortfall category described in PIH Notice 2021-10. PHAs that applied for Shortfall Funds under the CY21 HAP set-aside (see PIH Notice 2021-10), do not have to resubmit a Shortfall Funds application. Adjustment funding under the Shortfall Funds category must be used by December 31, 2021.

PIH Notice 2021-23 is at: <https://bit.ly/3iVFMpI>

PIH Notice 2021-10 is at: <https://bit.ly/2USJd8N>

More information about the Housing Choice Voucher program is on [page 4-1](#) of NLIHC's *2021 Advocates' Guide*.

More information about the Mainstream Voucher program is on [page 4-23](#) of NLIHC's *2021 Advocates' Guide*.

More information about the Moving to Work (MTW) Demonstration is on [page 4-60](#) of NLIHC's *2021 Advocates' Guide*.

Opportunity Starts at Home

Interview with Stefanie DeLuca of John's Hopkins Explores Qualitative Research on Opportunity Vouchers

The [Opportunity Starts at Home](#) multi-sector affordable homes campaign recently released a new interview with Stefanie DeLuca, "The Qualitative Research behind Opportunity Vouchers." Dr. DeLuca, the James Coleman professor of sociology and social policy at Johns Hopkins University, has conducted mixed-methods research into the implementation of Housing Choice Voucher programs across the United States.

The interview explores lessons from Dr. DeLuca's research related to the recently reintroduced "Family Stability and Opportunity Vouchers Act," which creates "opportunity vouchers" that allow families with young children to move into low-poverty neighborhoods. Dr. DeLuca discusses the importance of three crucial aspects of the bill that are based on findings from her research: high-touch relationships between program staff and key stakeholders, customized supports for participating families, and landlord outreach to address supply concerns.

Read the interview [here](#).

Send a letter to your federal elected officials urging them to support the "Family Stability and Opportunity Vouchers 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](#).

Research

Supportive Housing Leads to Greater Housing Stability, Less Jail Time, and Cost Savings

The Urban Institute and partners at The Evaluation Center at the University of Colorado Denver tracked implementation of the Denver Supportive Housing Social Impact Bond Initiative (Denver SIB) in a new report, [“Housing First Breaks the Homelessness-Jail Cycle.”](#) The 5-year randomized controlled trial compared 361 individuals experiencing chronic homelessness who received traditional community services with 363 individuals experiencing chronic homelessness who were placed into a supportive housing program. After 3 years, 77% of the supportive housing group remained in stable housing, received 560 more days of permanent housing assistance, and had fewer arrests, jail stays, and emergency room visits than those receiving traditional services. The supportive housing intervention effectively ended chronic homelessness for participants and lowered the public cost of the homelessness-jail cycle.

The Denver SIB was launched in 2016 by the City and County of Denver. The initiative provided supportive housing, including a permanent housing subsidy and intensive services through a Housing First approach. This approach does not require participants to meet any preconditions, such as agreeing to participate in non-housing programs, and is guided by the belief that people need access to food and shelter before attending to other needs. After one year, 86% of participants in the supportive housing group remained stably housed. After two years, 81% of participants remained stably housed, and after three years, 77% of participants remained stably housed. SIB program participants received an average of 653.94 days of permanent housing assistance over three years, compared to participants in the control group, who received an average of 94.28 days of permanent housing. Those receiving traditional services had 95 more days with shelter stays and 127 more unique shelter visits over the three years.

SIB participants saw a 34% reduction in police contacts and 40% reduction in arrests. Those in supportive housing had two fewer jail stays and spent 38 fewer days in jail than those in the control group. The health care of SIB participants also improved. After two years in supportive housing, SIB participants saw a 40% decrease in emergency department visits and a 155% increase in office-based visits. The SIB participants also were prescribed an average of 3 more medications over two years and saw a 65% decrease in visits to a detoxification facility over three years.

The majority of people receiving supportive housing (285 of the 363) were housed and engaged through the Colorado Coalition for the Homeless (CCH) and the Mental Health Center of Denver (MHCD). Providing these services can be costly, with a \$12,078 annual per person cost for CCH and a \$15,484 annual per person cost for MHCD; most of these costs were funded by state and federal vouchers and Medicaid. However, SIB participants had \$6,876 less in total annual, per person costs because of a reduction in the use of other emergency public services and jail stays compared with the control group. This means about half of the total per person cost was offset by other avoided public service costs. With services provided by the city, an average of \$3,733 per person annual costs were avoided. Given that the city paid \$4,972 per participant at CCH and \$3,975 per participant at MHCD for supportive services, 75% of the city’s costs for CCH participants and 94% of the city’s costs for MHCD participants were offset by avoided costs for the city.

To serve all 1,209 people currently experiencing chronic homelessness in Denver, it would cost Medicaid, state and federal housing services, and the city and County of Denver between \$14.6 million and \$18.7 million. However, such an investment could save \$8.3 million would be saved from avoided public service costs.

Read the study at: <https://urbn.is/3rHVyZb>

Learn more about supportive housing through NLIHC's Advocate Guide on Housing First at: <https://bit.ly/3yff0dv>

Households Receiving Housing Choice Vouchers Spend Nearly 2.5 Years on Waitlist

A report from the Center on Budget and Policy Priorities (CBPP), "[Families Wait Years for Housing Vouchers Due to Inadequate Funding](#)," examines 2020 HUD data on Housing Choice Voucher waitlists. The authors report that nationally households that receive housing vouchers have waited nearly two and a half years before they received them. In areas managed by the largest public housing authorities, the average wait time can be up to 8 years.

The Housing Choice Voucher (HCV) program helps low-income renters afford homes on the private market, by paying landlords the difference between what the rent can afford to pay (30% of their income) and the actual rent, up to a reasonable amount. The program serves 2.3 million households, but [previous analysis from CBPP](#) found that only one out of every four households who are eligible for federal rental assistance (including the HCV program) actually receive it. Because of limited funding, not every eligible household receives assistance, and this study examines how long renters must wait before receiving a voucher. The authors note that their analysis does not include households who never receive assistance and does not capture the full harm of the shortage, since many renters live in communities where they cannot even join a waitlist.

Wait times for vouchers vary across the country, but the national average is 28 months. In Nebraska and West Virginia, the average wait is 9 months; in Alabama, the average is 5 years. Of the 50 largest public housing agencies, only two have wait times under a year. In Miami-Dade, Florida, the current average wait time is 8 years. The housing agency in Miami-Dade is processing applications it received during its last open enrollment period in 2008. The authors note that these wait times are not due to agencies failing to spend funding they have received: between 2011 and 2020, the agencies that operate the voucher program spent 99.9% of the funding they received.

Read the report at: <https://bit.ly/371OGfV>

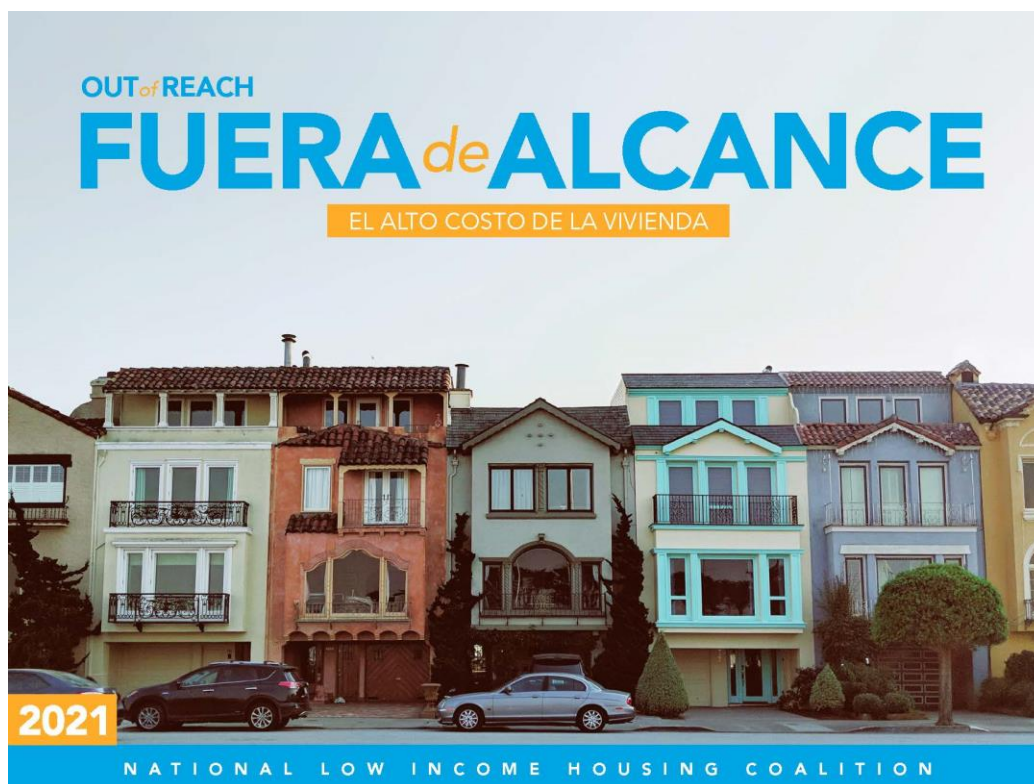
See the *Advocates' Guide* for more information on the Housing Choice Voucher program at: <https://bit.ly/2WncRDf>

Out of Reach

NLIHC Releases *Out of Reach 2021* Spanish Edition (*Fuera de Alzance 2021*)

NLIHC has released [Fuera de Alcance: El Alto Costo de la Vivienda 2021](#), the Spanish-language edition of [Out of Reach: The High Cost of Housing 2021](#), highlighting the mismatch between wages people earn and the price of decent rental housing in every state, metro area, and county in the U.S. The report calculates the "Housing Wage" a full-time worker must earn to afford a rental home without spending more than 30% of their income on housing costs. This year's national Housing Wage is \$24.90 per hour for a modest two-bedroom home at fair

market rent and \$20.40 per hour for a modest one-bedroom rental home. Access *Fuera de Alcance* 2021 at: <https://tinyurl.com/ndy4ycjk>



Fuera de Alcance/Out of Reach 2021 finds that in no state, metropolitan area, or county can a full-time minimum-wage worker afford a modest two-bedroom rental home. The federal minimum wage is \$17.65 less than the two-bedroom Housing Wage. Even taking higher state and county minimum wages into account, the average full-time minimum wage earner would have to work approximately 97 hours per week for 52 weeks a year to afford a two-bedroom apartment, or 79 hours per week to afford a one-bedroom apartment at fair market rent. In no state, metropolitan area, or county can a worker earning the federal minimum wage or prevailing state minimum wage afford a decent two-bedroom rental home at fair market rent by working a standard 40-hour week. In only 7% of counties nationwide can a full-time minimum-wage worker afford a one-bedroom apartment at fair market rent.

The lowest-income renters have the greatest challenge finding affordable housing. The national average fair market rent for a one-bedroom home is \$1,061 per month and \$1,295 for a two-bedroom home, far higher than the maximum \$663 per month that family with income at the poverty level can afford. Seventy percent of extremely low-income renter households are severely housing cost-burdened, meaning they spend more than half of their incomes on housing, leaving few resources for other necessities and putting them at risk of losing their homes.

The problem is not confined to minimum-wage workers. A household must have an annual income of at least \$51,789 to afford a two-bedroom rental home at HUD's average fair market rent of \$1,295 per month. The average hourly wage of renters in the U.S. is \$18.78, \$6.12 less than the two-bedroom Housing Wage.

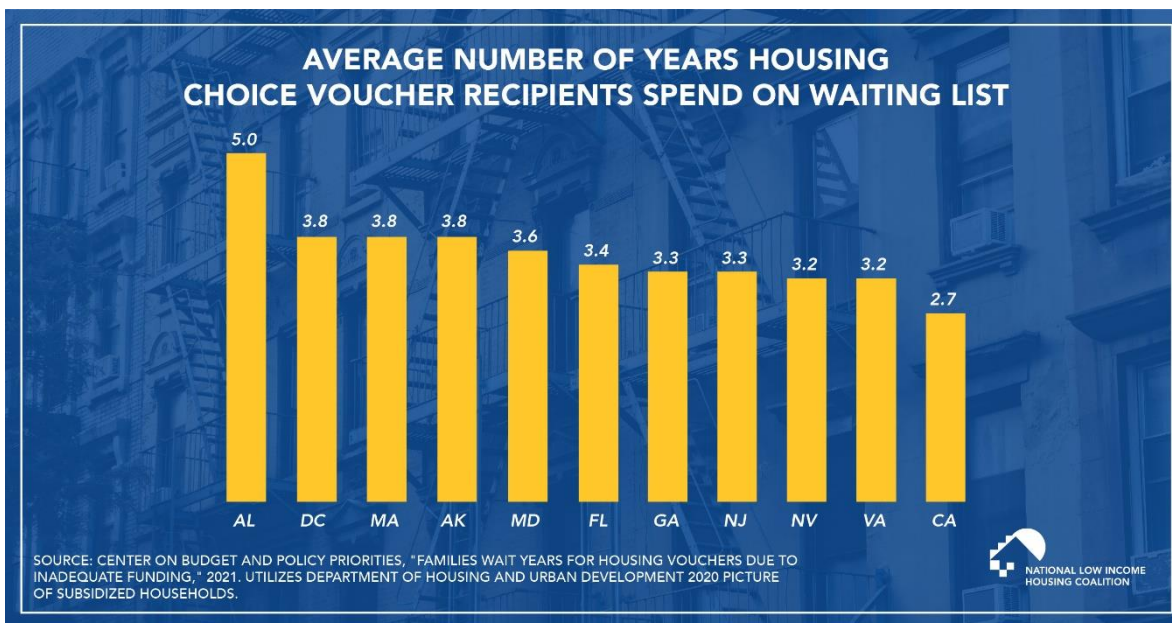
Racial and ethnic income inequality contributes to disparities in housing affordability. While the median white worker earns enough to afford a one-bedroom apartment at fair market rent, the median Black worker and the median Latino worker do not. This income inequality partly explains why 43% of Black households and 41% of Latino households spend more than 30% of their incomes on housing, compared to 25% of white households.

Download *Fuera de Alcance 2021* at: https://nlihc.org/sites/default/files/oor/2021/Out-of-Reach_2021_ESP.pdf

Access the *Out of Reach 2021* interactive website at: <https://reports.nlihc.org/oor>

Fact of the Week

Housing Choice Voucher Recipients in Ten States Wait More than Three Years for Assistance



Source: Center on Budget and Policy Priorities, "Families Wait Years for Housing Vouchers Due to Inadequate Funding," 2021.

From the Field

Arizona Establishes State Low-Income Housing Tax Credit Program

Arizona advocates are celebrating the creation of the state's Low Income Housing Tax Credit (LIHTC), funded through S.B. 1124. The legislation provides \$4 million annually for four years, which could leverage as much as \$160 million to build affordable homes. Governor Doug Ducey signed the bill on July 9.

The federal LIHTC program has provided important affordable housing investments throughout the state, funding about 97% of the affordable housing stock in Arizona. Arizona's current housing market produces approximately 1,500 affordable housing units annually. But the state has a shortage of approximately 136,000 rental homes affordable and available to extremely low-income (ELI) renter households (earning less than the poverty level or 30% of area median incomes), and LIHTC on its own does not, without deeper federal or other subsidies, build and operate homes affordable to these lowest-income renters.

In passing this legislation, Arizona joins 16 other states and the District of Columbia with state-level LIHTC programs. Arizona's state LIHTC will have the same regulatory parameters as the federal counterpart and sunset after December 31, 2025.

The legislation was the result of ongoing work from affordable housing advocates, industry groups, and state legislators. Senator David Gowan (R- Sierra Vista) and Representative Regina Cobb (R-Kingman) sponsored House and Senate bills earlier this year that proposed an allocation of \$8 million over six years for a state tax credit program. Neither bill passed through the legislature, but both legislators continued advocating for a state tax credit by including it as part of budget negotiations, including this provision as part of budget negotiations towards the tail end of the legislative session.

"Arizona's tax credit is the single largest investment the state has made to affordable housing," said Joan Serviss, executive director of the Arizona Housing Coalition. "This tax credit was the result of many years of hard work done by our membership and housing advocates. This is a true community win. And we look forward to building, pun intended, upon its success to bolster the tax credit when it sunsets in 2025."

Tenant Talk Live

Tenant Talk Live: August 2 Webinar for Renters and Resident Leaders: Fair Housing Guidance for Tenants with a Conviction History

Join NLIHC's next *Tenant Talk Live!* – a webinar with and for residents and resident leaders – **today, August 2 at 6 pm ET** (5 pm CT, 4 pm MT, and 3 pm PT) to learn about fair housing for tenants with a conviction history.

During next week's *Tenant Talk Live!* webinar, we will discuss the intersection of housing and the justice system. NLIHC recently surveyed residents in our network about topics of interest for future webinars, and many raised the issue of fair housing for people with conviction histories. NLIHC's Winter 2020 *Tenant Talk* publication, "[The Path to Housing During Reentry](#)," discussed many of the challenges facing people involved with the criminal justice system when attempting to find housing. Some of the barriers to housing include tenant screening, long lookback periods, and nuisance-abatement ordinances. Additionally, criminalization of homelessness continues the revolving door of criminal justice and housing insecurity. According to the [Prison Policy Initiative](#), "Formerly incarcerated people are almost 10 times more likely to be homeless than the general public." Resident leaders continue to advocate for innovative solutions against harmful policies that prevent successful reentry to housing.

The webinar will discuss housing challenges, organizing strategies, and opportunities for change. *Tenant Talk Live!* is also an opportunity for renters to share their experiences and identify opportunities to make change in their communities. NLIHC Housing Advocacy Organizers Olivia Arena and Sidney Betancourt will be joined by Maria Moon, a housing justice organizer for the Chicago Area Fair Housing Alliance who fought for the Just Housing Amendment to the Cook County Human Rights Ordinance. For their efforts, the Just Housing Initiative received NLIHC's [2020 Local Organizing Award](#). Jacqueline Altamirano Marin from the Vera Institute of Justice Center on Sentencing and Corrections [Opening Doors to Public Housing Initiative](#) will join the call to discuss how public housing agencies are reducing barriers to housing. Laura Johnson, director of program development for [Sponsors, Inc.](#), will describe practical strategies the organization has learned in recent years in efforts to overcome barriers to housing access. At the end of the webinar, NLIHC staff members will provide policy and Emergency Rental Assistance updates.

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, email: sbetancourt@nlihc.org

To stay up to date with *Tenant Talk Live!* events, join our [Facebook group!](#)

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

NLIHC News

NLIHC Seeks ERASE Project Coordinator

The National Low Income Housing Coalition (NLIHC) seeks a project coordinator for its ERASE (End Rental Arrears to Stop Evictions) project to ensure that the historic emergency rental assistance (\$46 billion) appropriated by Congress reaches the lowest-income and most marginalized renters it is intended to help. This is a one-year position with the possibility of extension, depending on funding. The position will report to the ERASE senior project director.

Project Summary

The COVID-19 pandemic has caused two unprecedented developments affecting low-income renters. The first is ominous and potentially catastrophic: it has caused many millions of people to fall behind in their rent, placing them at risk of ultimate eviction. The second is more promising: unprecedented emergency rental assistance to eliminate and avoid rental arrears.

This project, led and coordinated by NLIHC, is designed to ensure that the historic aid enacted by Congress reaches the lowest-income and most marginalized renters in need. The project – which would End Rental Arrears to Stop Evictions (ERASE) – seeks to eliminate rental indebtedness caused by the pandemic and to prevent evictions by: tracking and analyzing emergency rental assistance utilization; documenting and sharing best practices and toolkits; influencing and shaping program design at federal, state, local levels; developing key partnerships for outreach and education; and assessing the remaining needs to inform advocacy for long-term investments to end housing instability and homelessness in the United States. A key part of ERASE will be to develop and nurture a cohort of state partners working to ensure equitable ERA programs.

Job Description:

The ERASE project coordinator, working closely with the senior project director, will:

- Work with the senior director to support the activities of a team of NLIHC staff and consultants dedicated to the ERASE project:
 - Work closely with the senior director to develop and implement all aspects of the ERASE project plan
 - Support the ERASE advisory council, made up of model program administrators, CBOs, representative tenant organizer networks and impacted people
- Work with and support the NLIHC ERASE team to build upon and advance the ERASE Research and Learning Network:
 - Translate research into action base tools to support program implementation
 - Prepare and broadly disseminate materials designed to ensure that ERA advances racial equity and reaches the lowest-income and most marginalized renters
 - Track and highlight developing trends related to landlord participation, self-attestation (of need, income, rental payments, etc.), and direct-to-tenant assistance, and ensure language translation and other accessibility features
 - Develop and disseminate tools

- Assist with the development and dissemination of toolkits, model forms, model programs and case studies to support jurisdictions in implementing key features in their ERA programs
- Identify, document, and share best practices, lessons learned, challenges and success related to emergency rental assistance with a specific lens towards equity
- Support opportunities for peer-to-peer learning, through a listserv, peer calls, and other mechanisms, to allow for program administrators to share lessons learned and useful tools/information with each other
- Organize and host webinars and other trainings for activists and non-profit organization leaders, as well as relevant state and local agency officials
- Ensure effective grants management and support to the ERASE grantees to achieve program goals:
 - Working closely with the senior director, administer and support grants to state partners and ensure effective partner grants management: ensure grantees are carrying out the terms of their grants and are effectively and appropriately using the grants provided to achieve intended outcomes
 - Review grantee project plans and reports to determine ongoing effectiveness and course correct as needed
 - Provide technical assistance and support to assist grantees in engaging in robust advocacy at the state and local level needed to ensure ERA funds are utilized effectively and efficiently and assist the lowest-income people in need
 - Ensure that state and local grantees have the materials, tools, best practices, and other supports needed to support the ERASE Call to Action including engaging in effective outreach and sign-up efforts of low-income households, especially for programs or assistance that did not exist before.
 - Virtually convene grantees, plan and facilitate webinars to facilitate for peer learning, problem solving, and strategy-sharing
 - Track and share the impact of ERASE through data collection, storytelling and other methods
- Coordinate with the senior director and policy team to identify areas for national advocacy and to ensure effective integration of state and local efforts into national efforts
- Support the senior director in preparing reports for NLIHC donors on activities, outputs, and outcomes of ERASE, including summaries of activities undertaken by state and local grantees, the project steering committee, and other relevant progress
- Other duties as assigned

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

- Bachelor's degree (master's degree preferred). Relevant life experience may be substituted for years of education
- Minimum of five years previous experience working in, coordinating, or leading efforts on one or more complex, multi-faceted projects or campaigns
- Demonstrated commitment to the alleviation of poverty (affordable housing experience is a plus)
- Experience successfully building partnerships among organizations
- Demonstrated excellence in organizational skills
- Excellent communications skills, both orally and in writing
- Experience in grant management, providing technical assistance, and in reporting to donors, a plus
- 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 which can be remote or located in Washington, DC.

Status: Full-time (exempt)

Reports To: ERASE Senior Project Director

Job Application Process: Candidates for this position should send a cover letter, resume, and two writing samples to: Sarah Gallagher, ERASE senior project director at sgallagher@nlihc.org. The cover letter should describe the candidate's interest in, and relevant experiences for, the position, and it should include salary requirements and the names and contact information for at least three people serving as candidate references, two of which should be current or former supervisors (NLIHC will not contact references before consulting with the candidate).

NLIHC in the News

NLIHC in the News for the Week of July 25

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

- “The eviction moratorium is about to end, yet federal relief funds largely remain unspent,” *NBC News*, July 28 at: <https://nbcnews.to/3jml6Yj>
- “The national eviction ban will expire in 2 days. Renters in these states are still protected,” *CNBC*, July 29 at: <https://cnb.cx/3zUa9nq>
- “The eviction ban is ending, putting millions at risk of losing their homes,” *CNN*, July 30 at: <https://cnn.it/2Vnq2Uo>

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Andrew Aurand, Vice President for Research, x245
Sidney Betancourt, Housing Advocacy Organizer, x200
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 Fairfield, Field Intern
Emma Foley, Research Analyst, x249
Dan Emmanuel, Senior Research Analyst, x316
Ed Gramlich, Senior Advisor, x314
Sarah Gallagher, Senior Project Director, ERASE, x220
Patrick Hanrahan, Graphic Design/Communications Intern
Stephanie Jean, Development Coordinator, x203
Kim Johnson, Housing Policy Analyst, x243
Paul Kealey, Chief Operating Officer, x232
Mike Koprowski, Director, Multisector Housing Campaign, x317
Joseph Lindstrom, Director, Field Organizing, x222
Mayerline Louis-Juste, Communications Specialist, x201
Imani Mayo, Policy 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
Brooke Schipporeit, Housing Advocacy Organizer, x233
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