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HoUSed Campaign for Universal, Stable, Affordable Homes

NLIHC, Tenant Leader Cohort, Partnership for Just Housing, and 17 Senators Submit Comments to FHFA in Support of Federal Tenant Protections

NLIHC and advocates from around the country showed strong support for federal tenant protections by submitting comments to the Federal Housing Finance Agency (FHFA) in response to its Request for Input (RFI) concerning multifamily tenant protections. NLIHC submitted an organizational comment letter, signed by 352 organizations, as well as a more detailed comment letter informed by tenants who joined our Renter Protections Working Group, which met several times in June and July. NLIHC's 2022-2023 Tenant Leader Cohort also submitted a comment letter recommending protections, as did the Partnership for Just Housing, an organization convened by NLIHC and four other organizations, which voiced support for tenant protections that center the expertise of people with direct criminal-legal system involvement. Additionally, U.S. Senate Committee on Banking, Housing and Urban Affairs Chair Sherrod Brown (D-OH) led a letter to FHFA Director Sandra Thompson signed by 16 other U.S. senators urging FHFA to implement tenant protections. NLIHC will continue to work with FHFA to advance tenant protections while keeping advocates updated on how the agency can most effectively implement federal tenant protections.

From May 30 to July 31, tenants and advocates organized to brainstorm how the FHFA, which oversees the Federal Home Loan Banks as well as Fannie Mae and Freddie Mac ("the Enterprises"), could create and enforce renter protections for households living in rental properties with federally backed mortgages. NLIHC, along with <u>partner organizations</u>, rallied tenant leaders and advocates to voice their support for strong and enforceable tenant protections.

NLIHC circulated <u>a letter</u> supporting four particular tenant protections: (1) source-of-income protections to prohibit landlords from discriminating against households receiving housing assistance and to give families greater choice about where they live; (2) "just cause" eviction standards and the right to renew leases to help protect renters from housing instability; (3) anti-rent gouging protections to stop landlords from dramatically raising rents; and (4) requirements to ensure housing is safe, decent, and healthy for renters and their families. In an astounding show of support for these policy proposals, 352 organizations endorsed the letter.

NLIHC's <u>comment letter</u> was informed by NLIHC's members and advocates around the country, who joined six meetings of the Renter Protections Working Group throughout June and July. In addition to the four tenant protections identified in the organizational letter, NLIHC's members advocated for the FHFA to create a rental registry of Enterprise-backed properties; strongly enforce any tenant protections; ban or limit rental application fees; limit credit checks for applicants; require any tenant screening criteria to be transparent for tenants; allow for tenant screening reports to require only one-time costs and be portable; require language accessibility for people with limited English proficiency and for people with disabilities; create a model lease; provide a minimum notice period and communications for evictions; affirm the right to organize for tenants in Enterprise-backed properties; and require landlord-tenant mediation combined with emergency rental assistance.

NLIHC's 2022-2023 Tenant Leader Cohort <u>letter</u> commends FHFA for soliciting public feedback on tenant protections for buildings with federally backed mortgages. The Cohort is comprised of tenant advocates and community leaders with lived experience of housing insecurity who work towards housing justice and racial equity in their neighborhoods and greater communities. NLIHC collaborates closely with the Tenant Leader Cohort to inform policy priorities so that these priorities best reflect the needs of low-income renters. The Cohort's letter presents several recommendations for improving tenant protections, including: (1) source-of-income protections; (2) "just cause" eviction standards; (3) anti-rent gouging protections; (4) habitability and accessibility requirements; (5) promotion of tenant rights and racial equity; and (6) improvement of data collection.

The Partnership for Just Housing (PJH) also submitted a <u>letter</u> to FHFA. Convened by the Shriver Center on Poverty Law, the National Low Income Housing Coalition (NLIHC), VOICE of the Experienced, the Formerly Incarcerated and Convicted People and Families Movement (FICPFM), and the National Housing Law Project (NHLP), PJH is a national collaborative of directly impacted leaders and other advocates working to end housing discrimination against people with arrest and conviction histories. In the letter, PJH advocates for specific tools the FHFA could use to "prevent housing provider practices which unfairly exclude people with records and their families from GSE-backed housing." PJH recommends that FHFA consider limitations on tenant screening and application fees; allow for one-time and portable screening reports; make transparent criteria by which tenants are screened; protect against rent gouging; and require "just cause" eviction standards.

Senator Brown also urged FHFA to create new tenant protections in a letter co-signed by 1 6 other Democratic senators, including Senators Jack Reed (D-RI), John Fetterman (D-PA), Mark Warner (D-VA), Tim Kaine (D-VA), Richard Blumenthal (D-CT), Elizabeth Warren (D-MA), Ed Markey (D-MA), Alex Padilla (D-CA), Patty Murray (D-WA), Sheldon Whitehouse (D-RI), Bob Casey (D-PA), Brian Schatz (D-HI), Bernie Sanders (I-VT), Catherine Cortez Masto (D-NV), Chris Van Hollen (D-MD), and Tammy Duckworth (D-IL). "There have been repeated reports of investors using low-cost financing from Enterprise-backed loans to buy properties and then sharply raising rents, mistreating tenants, and allowing buildings to fall into disrepair," explains the letter. "The most effective way to ensure that Fannie Mae and Freddie Mac are fulfilling their obligations is by implementing tenant protections for all renters living in properties they back." In addition to many of the tenant protections mentioned in other letters, the senators recommend comprehensive asset management procedures to ensure housing safety and quality and urge FHFA to create an agency dedicated to ensuring compliance with the tenant protections outlined in the letter.

Read NLIHC's Renter Protections Working Group-informed letter here.

Read NLIHC's organizational sign-on letter here.

Read NLIHC's Tenant Leader Collective letter here.

Read the Partnership for Just Housing's letter <u>here</u>.

Read the Senate Banking Committee's letter and press statement here.

Recap of 7/31 National HoUSed Campaign Call

NLIHC hosted a national HoUSed campaign call on July 31. We were joined by Dr. Salil Deo and Dr. Sadeer Al-Kindi, lead authors of a new report on the connections between historic redlining and worse cardiovascular health among veterans. NLIHC's Alayna Calabro discussed findings from HUD's recently released 2021 Annual Homelessness Assessment Report (AHAR): Part 2. Kim Johnson and Brooke Schipporeit provided a Capitol Hill update and highlighted how advocates can use NLIHC's updated Congressional Recess Toolkit to weigh in with their members of Congress on the importance of federal investments in affordable housing during August recess. We also received a field update from Kim McCarty of the Community Alliance of Tenants. A recording of the call, as well as the presentation slides, are now available.

Join NLIHC's biweekly national HoUSed campaign call every other Monday at 2:30 pm ET to learn more about how to advance long-term solutions to end the housing crisis and achieve housing justice. The next national call will be held on August 28 from 2:30 to 4 pm ET. Register for the call at: https://tinyurl.com/ru73qan

Resources discussed on the 7/31 call:

- Capitol Hill updates and ways to take action Kim Johnson and Brooke Schipporeit, NLIHC
 - o NLIHC Take Action!
 - NLIHC's Updated Congressional Recess Toolkit
 - o NLIHC Housing Advocacy Organizer Map
 - o <u>Contact your senators and representatives</u> to urge them to expand not cut investments in affordable, accessible homes through the FY24 spending bill!
 - o Sign your organization on to the Campaign for Housing and Community Development Funding's (CHCDF) annual budget letter!
- Research on the link between redlining and heart health Dr. Salil Deo, Louis Stokes Cleveland VA Medical Center; Dr. Sadeer Al-Kindi, Houston Methodist Debakey Heart & Vascular Health Center
 - Study addressing the association between historic redlining and worse cardiovascular health outcomes among veterans
 - Washington Post article
- Overview of findings from HUD's 2021 AHAR: Part 2 Alayna Calabro, NLIHC
 - o 2021 AHAR, Part 2

Register for the next webinar here!

Budget and Appropriations

Take Action on Affordable Housing and Homelessness during August Recess with NLIHC's Congressional Recess Toolkit!

Members of Congress are back in their home states and districts for August recess and will not return to their D.C. offices until September. With members in town to campaign and speak with constituents, August recess is an ideal time for advocates to take action on affordable housing and homelessness by scheduling in-district meetings with members to share with them the impact of federal funding on the communities they serve. To support these efforts, NLIHC has released an updated *Congressional Recess Toolkit* providing advocates with ideas, advice, and tips on how to set up in-district meetings, along with talking points, sample op-eds, sample social media messages, and more. Advocacy over August recess will be crucial in setting the stage for negotiations concerning the federal budget when Congress returns to session in September.

Background

Members adjourned for recess on July 27 after months of contentious budget negotiations that culminated in vastly different spending proposals from the <u>House</u> and <u>Senate</u>. While the Senate Committee on Appropriations, under the leadership of Chair Patty Murray (D-WA) and Vice-Chair Susan Collins (R-ME), proposed bills with bipartisan support that funded programs at levels agreed upon in the "Fiscal Responsibility Act," the process in the House has been more chaotic. Far-right members of the House Freedom Caucus are demanding steeper cuts to the already austere funding levels proposed for fiscal year (FY) 24 spending, a proposition that is drawing fire from Democrats and some moderate Republicans in the chamber and that would not pass in the Democrat-controlled Senate.

The discrepancies between the House and Senate appropriations bills set the stage for what will likely be a tumultuous September on Capitol Hill. Congress has only until September 30 – the start of the new federal fiscal year – to enact all 12 appropriations bills or pass a continuing resolution (CR) in order to keep the federal government funded and avoid a shutdown. Given the differences between the House and Senate FY24 spending bills, as well as the fact that far-right members of the House are already refusing to vote for a clean CR that does not cut federal spending, members are raising alarms about the likelihood of a government shutdown on October 1.

While advocates across the country have done tremendous work to ensure that neither the House nor Senate FY24 spending bills drastically cut funding for vital HUD programs, including rental assistance and Homeless Assistance Grants, the road to enacting a final FY24 spending bill with sufficient HUD funding is steep. With members of Congress back in their home states and districts, August recess is the perfect time for advocates to set up in-district meetings with their members to stress the impact and importance of increased HUD funding in any final appropriations bill.

Take Action!

Thanks to the hard work of advocates across the country, who mobilized to weigh in with their elected officials, HUD's vital rental assistance, homelessness assistance, and tribal housing programs were spared from cuts in both the House and Senate bills. Yet there is still work to be done to ensure these funding levels remain in a final bill and that other critical programs, such as Public Housing, are also fully funded.

Keep making your voice heard, and tell Congress that it cannot balance the federal budget at the expense of people with the lowest incomes! Advocates can take action TODAY in the following ways:

- <u>Contact your senators and representatives</u> to urge them to expand not cut investments in affordable, accessible homes through the FY24 spending bill!
- August recess is the perfect time for advocates to schedule in-district meetings with their members of Congress to urge them to support higher funding for affordable housing and homelessness programs. Check out NLIHC's updated <u>Congressional Recess Toolkit</u> for information on how to set up in-district meetings, meeting tips, talking points, and more!
- Join over 2,000 organizations by signing on to a <u>national letter</u> from the Campaign for Housing and Community Development Funding (<u>CHCDF</u>), calling on Congress to oppose budget cuts and instead to support the highest level of funding possible for affordable housing, homelessness, and community development resources in FY24.

Support NLIHC's Work by Becoming a Member!

One way to support NLIHC's work is by becoming an NLIHC member. NLIHC membership is open to individuals, organizations, corporations, and government agencies, and annual membership dues are suggested amounts, meaning you can join at any amount that works for you.

You can join easily online at <u>nlihc.org/membership</u> or contact <u>outreach@nlihc.org</u> with any questions.

Our Homes, Our Votes

Our Homes, Our Votes Update: Celebrate Civic Health Month!

Our Homes, Our Votes is NLIHC's nonpartisan campaign to boost voter turnout among low-income renters and educate candidates about housing solutions. NLIHC is proud to join over 300 organizations nationwide in recognizing August as <u>Civic Health Month</u>, which celebrates efforts to ensure that every eligible voter has access to their ballot.

Just as housing security is a key social determinant of health (see <u>Memo, 2/27</u>,) voting is a social determinant of health as well, according to the American Medical Association. Civic Health Month, led by the nonpartisan civic engagement organization Vot-ER, highlights the links between voting and health and promotes nonpartisan voter engagement.

To learn more about the intersections of health and voting, sign up to attend Vot-ER's <u>Civic Health Month conference</u>, which will be held virtually on August 25 from noon to 4:15 pm ET. The conference will include hands-on training sessions and discussions about building a healthier democracy, as well as a panel discussion featuring practitioners at the forefront of advancing health equity and a keynote address by Dr. Bayo Curry-Winchell. Participants will prepare to mobilize for the November 2023 elections and think ahead to the 2024 electoral cycle.

For more information about Civic Health Month, visit: https://vot-er.org/civic-health-month/

For more information about *Our Homes, Our Votes*, visit: https://www.ourhomes-ourvotes.org/

End Rental Arrears to Stop Evictions

Register Now to Attend Third Session of ERASE Summer Webinar Series

NLIHC's End Rental Arrears to Stop Evictions (ERASE) project will host the third and final installment of its summer webinar series on August 24 from 3 to 4:15 pm ET. The third session of the series, which highlights the achievements of 2022-2023 ERASE cohort members, will focus on members' successes advocating for the creation of permanent emergency rental assistance (ERA) programs in their jurisdictions. In addition to exploring the efforts made by ERASE cohort members to sustain ERA, the call will address the status of the U.S. Department of the Treasury's (Treasury) ERA program, provide an overview of advocacy strategies that helped ensure long-term funding for permanent ERA, and identify program components and features to incorporate into permanent ERA programs. Register for the call here.

The ERASE project was established in January 2021 to ensure that the historic ERA enacted by Congress during the COVID-19 pandemic reached the lowest-income and most marginalized renters. ERA funds were allocated over two phases and were administered through Treasury. The first round of funding was made available through the December 2020 COVID-19 relief package, which apportioned \$25 billion in emergency rental assistance (ERA1) to low-income renter households to keep them stably housed amid the public health emergency. In March 2021, Congress pasked its second and final round of ERA funding, which provided an additional \$21.55 billion (ERA2) in aid and brought the total amount of ERA funds allocated to renter households to \$46.55 billion.

Since then, state and local governments have been able to assist more than 10 million households with rental payments to stop the threat of eviction. However, despite the program's success, ERA funds are nearing depletion. As a result, many states and localities hope to create permanent emergency rental assistance programs in their own localities to continue supporting tenants in rental arrears. One of the groups advocating for the creation of permanent ERA programs has been the 2022-2023 ERASE cohort. The cohort comprises 34 state and local nonprofit organizations that are conducting on-the-ground partnership development, capacity building, outreach and education, and policy reform and systems change work to promote housing stability, advance equity, and prevent evictions for renter households all over the nation.

During the August 24 call, participants will learn how the <u>Minnesota Housing Partnership</u> successfully advocated for the passage of \$120 million in ERA by the state to support tenants over the long-term. Participants will also hear from the <u>King County Bar Association</u> and the <u>Housing Alliance of Pennsylvania</u> about efforts to prevent evictions with ERA funds, including how court mediation programs funded with ERA money prevented evictions.

The call will feature a broad range of speakers, including:

- Victoria Bourret, ERASE Senior Project Coordinator, NLIHC
- Sophie Siebach Glover, Research Analyst, NLIHC
- Elizabeth Glidden, Deputy Executive Director, Minnesota Housing Partnership
- Amy Kangas, Social Worker, Housing Justice Project of the King County Bar Association
- Gale Schwartz, Associate Director of Policy & Programs, Housing Alliance of Pennsylvania

To learn more about the ERASE project visit: https://nlihc.org/erase-project. To learn more about the disbursement of Treasury's ERA funds, visit NLIHC's Emergency Rental Assistance Dashboard at https://nlihc.org/era-dashboard.

Recap of 7/27 ERASE Tenant Protections Webinar

NLIHC's ERASE project hosted on July 27 the second session of a three-part summer webinar series focused on the successes of 2022-2023 ERASE cohort members in advocating for permanent tenant protections in their jurisdictions. Attendees heard from NLIHC staff, members of housing-based advocacy organizations, and community partners about their efforts to secure state and local legislative investments aimed at protecting tenants from the wide-ranging impacts of the eviction process. Attendees also heard from panelists about strategies they used to advocate for the passage of legislation that limited or prohibited rental application fees, created statewide rental registries, and sealed eviction records. A recording of the call can be found here.

ERASE Senior Project Coordinator Victoria Bourret began the call by providing a brief overview of the various resources available on the ERASE website. Victoria spoke about NLIHC's <u>State and Local Tenant Protections Database</u>, as well as the five main tenant protections tracked by NLIHC, including the civil right-to-counsel, source-of-income protections, "just cause" eviction standards, rent stabilization ordinances, and laws that expunge or seal eviction records. Victoria noted that the database also tracks a variety of other protections as well, including laws related to code enforcement, habitability standards, and anti-retaliation measures. She also spoke about the inclusion in the database of preemption laws – that is, laws that are passed at the state-level and that are intended to regulate the power of a lower level of government to enact certain other laws. The State and Local Tenant Protections Database identifies 36 state and local laws passed nationwide that preempt the enactment of source-of-income protections or rent stabilization laws, including the State of Florida's recent preemption law "House Bill 1417," which impacts all tenant protections in the state.

Next, Kayla Laywell, a policy analyst with NLIHC, spoke about the lack of tenant protections at the federal level, emphasizing the need for state- and local-level tenant protections. During her presentation, Kayla discussed the Federal Housing Finance Agency's (FHFA) Request for Input (RFI) and surveyed ways housing advocates can provide input about tenant protections that can be created by FHFA to regulate multifamily properties with mortgages backed by Fannie Mae and Freddie Mac. Kayla shared ways to get involved with the RFI process, including signing on to NLIHC's organizational sign-on letter and submitting a comment directly to FHFA on its website. Kayla reminded attendees that the deadline for submitting comments to FHFA was July 31.

Angelica Moran, a policy specialist at the <u>Idaho Center for Fiscal Policy</u> (Center), spoke next about the Center's support for <u>"Senate Bill 1039,"</u> a key piece of legislation that limits excessive rental application fees. During her presentation, Angelica told a story about a young boy who found a praying mantis, put it in a jar, and decided to keep it as a pet in his home. Angelica stated that once the landlord found out about this <u>"unauthorized pet,"</u> the family was charged a monthly lease violation fee. As a result of the story of the praying mantis, which eventually became a virtual mascot for <u>"Senate Bill 1039,"</u> the legislation garnered the support it needed to pass. Angelica stated that because of her organization's advocacy work in support of <u>"Senate Bill 1039,"</u> landlords are now required to disclose to tenants all rental fees up front. Additionally, landlords must give tenants 30 days' notice about changes in rental fees.

Katie West, the director of strategic initiatives at the Housing Network of Rhode Island (HNRI), joined the call to discuss several legislative wins secured by her organization for tenants during the most recent legislative session. Katie stated that the political landscape in the State of Rhode Island was balanced in favor of strengthening tenant protections and passing housing-related policies, with the Speaker of the House making housing a priority the 2023 legislative session. Of those bills supported by HNRI, the state was able to pass three. In 2023, Rhode Island passed "House Bill 6329," barring landlords and property managers from charging prospective tenants rental application fees. The bill also allows tenants to provide a landlord with their own background check and/or credit report. Katie stated that the bill was inspired by a family who after being evicted from their home was made to pay more than \$5,000 in rental application fees during the search for a new home. The state also passed a rental registry bill, "Senate Bill 804," to protect families in older homes who are at-risk of lead poisoning. Under the law, every rental property in the state is required to register with the state's Department of Health. Finally, the state also passed "Senate Bill 912," a piece of legislation that would allow individuals under certain circumstances to apply to seal their eviction record. Katie stated that the successful passage of these pieces of legislation was due to cross-sector collaboration and to the fact that people were willing to talk publicly about their experiences with eviction. Katie also stated that efforts by the state's attorney general to support the rental registry bill were essential in ensuring its passage.

Andrew Bradley, the policy director at <u>Prosperity Indiana</u>, spoke about his organization's work to pass a statewide eviction record sealing and expungement bill, <u>"House Bill 1214."</u> During his presentation, Andrew spoke about how the presentation of data helped get the bill passed. Andrew stated that providing quantitative evidence highlighting the eviction problem in Indiana – for example, data from <u>Princeton University's Eviction Lab</u> – helped generate support for the

bill. He also talked about the importance of using qualitative data to show the need for eviction record sealing legislation.

Tonya Meyers Phillips, an attorney from Detroit, joined the webinar to talk about her work supporting the passage of a right-to-counsel ordinance in her city. Tonya, who is also a member of the city's Right to Counsel Coalition, reviewed the process that resulted in Detroit becoming the eighteenth city nationwide to pass a civil right-to-counsel. In particular, she spoke about how the Right to Counsel Coalition worked to center the voices of tenants who are most marginalized and most likely to experience the threat of eviction and about additional successes that arose out of advocacy efforts to pass right-to-counsel, including the ability to collaborate with other citywide organizations to improve outreach and education.

The ERASE project will hold one more call as part of its summer webinar series. On August 24, the final installment of the series will focus on 2022-2023 ERASE cohort members' efforts to sustain emergency rental assistance programs over the long term. Presenters will discuss their efforts not only to sustain eviction prevention and court-based eviction mediation programs but also to secure funding for emergency rental assistance programs.

Register for the upcoming call here.

Rural Housing

NLIHC Joins Letter with NHLP in Support of Rural Housing Decoupling

NLIHC joined the National Housing Law Project (NHLP) in submitting a <u>letter</u> in support of "decoupling" Section 521 rental assistance from maturing Section 214 and Section 515 mortgages connected to U.S. Department of Agriculture Rural Development (USDA-RD) housing to allow households in rural areas to maintain their rental assistance when a USDA mortgage exits the agency's housing portfolio. The letter was submitted following a series of listening sessions hosted by USDA-RD's Rural Housing Service in July addressing how the agency could implement decoupling, as mandated by Congress. The listening sessions sought industry and tenant perspectives about how the agency should go about pursuing the decoupling process.

In the letter, NHLP and NLIHC recommend proposals to support low-income rural residents' access to rural housing provided by the USDA, which is often the only affordable housing in their communities. "For properties with maturing mortgages, decoupling is a critical tool for keeping housing affordable for the low-income and very low-income renters living in those homes," the letter states. "Decoupling is an important tool for preserving affordable housing in rural communities, especially in light of unprecedented rent increases that have priced many people out of what were affordable rental markets. In addition, it allows mission-driven housing providers who are able to secure other private and/or public funding to continue to serve low-income residents without renewing their USDA loans."

Read the letter here.

From the Field

Delaware Becomes Fourth State to Provide Right to Representation for Renters Facing Eviction

The Delaware General Assembly passed on June 14 <u>Senate Substitute 1 for Senate Bill 1</u> (SS1 for SB1), which ensures low-income renters a right to representation in eviction actions. In ensuring the right to representation, Delaware joins Connecticut, Maryland, Washington, and 15 other cities that have passed this important <u>tenant protection</u>. A broad coalition of advocates came together over the past two years to push for SS1 for SB1, which is now expected to be signed by Governor John Carney before being phased in over a three-year period.

SS1 for SB1 applies to low-income renters facing eviction whose household income is lower than 200% of the federal poverty guideline. The legislation requires landlords to provide notice to tenants of their right to representation at certain designated intervals of a tenancy and in eviction proceedings. SS1 for SB1 also creates an Eviction Diversion Program designed to help resolve payment or other issues after a landlord files for eviction. The bill also requires the Delaware attorney general to contract with appropriate legal service organizations to provide representation in proceedings covered by the bill. A "right to representation coordinator" will manage the contracts and work with community organizations to conduct outreach to renters about their new rights. The bill exempts landlords who own three or fewer units and who are not represented by a lawyer or agent.

A broad <u>coalition</u> of organizations came together to pass SS1 for SB1, led by the <u>Delaware Community Legal Aid Society</u> (CLASI) and the <u>American Civil Liberties Union of Delaware</u>. The coalition collected and shared stories from renters about their experiences navigating evictions and highlighted the need for the legislation using <u>data</u> showing that 86% of Delaware landlords have legal representation in court eviction proceedings compared to only 2% of renters. In a press conference, the coalition highlighted a <u>report</u> demonstrating that Delaware would save at least \$2.76 for every dollar invested into an effective right to representation program. Meanwhile, a public opinion <u>poll</u> showed that 71% of residents in Delaware's Representative District 2 supported the legislation. Coalition partners also laid the groundwork for the passage of SS1 for SB1 by advocating for the adoption of <u>Rule 57.1</u> in 2022, which allowed for Qualified Tenant Advocates to represent tenants in eviction cases (see <u>Memo</u> 2/14/22).

"This is a real game changer for tenants in our state," said Rachel Stucker, executive director for the <u>Housing Alliance Delaware</u>, an NLIHC state partner. "As a state with one of the highest pre-COVID eviction rates in the country, and where we are seeing eviction rates go back up to pre-pandemic averages, Delaware could not afford to wait any longer to take action. This bill will help bring some balance to our system of housing justice, stabilize families and communities, and level the playing field for renters in our state. Right to representation is a critical rung in the ladder towards racial and housing justice. We are thrilled to have been a part of this coalition."

"This legislation provides critical representation to low-income Delawareans who are in crisis," said Sarah Spangler Rhine, managing attorney for housing at <u>CLASI</u>. "CLASI is so thankful for

the work of all the coalition members who fought for this historic legislation. Our friends and neighbors continue to struggle with financial instability in a rental market that leaves many without housing. By providing representation to households facing eviction, we will increase access to justice and increase housing stability. We are ready to roll up our sleeves and do the work with our fellow legal services organizations, Legal Services Corporation of Delaware and Delaware Volunteer Lawyers Service, to put the right to representation into effect."

Register Now to Receive Your Free Copy of Next Tenant Talk!

NLIHC will release the summer issue of *Tenant Talk* – our biannual newsletter engaging tenants, residents, and other low-income people in housing advocacy – on August 17. *Tenant Talk: Taking Pride into our Work* will focus on the connections between the LGBTQ+ movement and the fight for housing justice and feature articles written by individuals with lived experience of housing insecurity, including housing advocates who identify as LGBTQ+. <u>Sign up now</u> to receive a free digital copy of the new *Tenant Talk*. If you would like to receive a free hard copy of *Tenant Talk* through the mail, please fill out this <u>quick-and-easy form</u> and let us know how many copies you would like. Please note that you can order up to five copies at a time.

Are you interested in other ways to stay involved with NLIHC? Here are some additional opportunities:

- Join NLIHC's Tenant Talk Live webinars, held the first and third Monday of every
 month. Tenant Talk Live webinars provide residents with the opportunity to connect with
 one another and NLIHC, share best practices, discuss federal housing policy, and learn
 how to lead in their communities. Register for these webinars here and view the schedule
 here.
- NLIHC is seeking external authors for our "On the Home Front Blog." If you're a tenant, resident, or renter who would like to write a guest blog post about federal housing advocacy, we invite you to reach out to us today at outreach@nlihc.org.
- NLIHC hosts weekly webinars regarding different housing justice topics. Learn more about our webinars at: https://nlihc.org/gap
- Publications like *Tenant Talk* would not be possible without the support of our members. Become an NLIHC member here! Resident associations can join for \$15, and individuals can join for \$5.

Opportunity Starts at Home

New Data Show Rental Assistance Improves Food Security

New <u>research</u> exploring the connections between housing and food security finds that residents receiving rental assistance were less likely to experience food insecurity and consumed more nutritious foods than residents on rental assistance waitlists. The study draws on data from the National Health and Nutrition Examination Survey, as well as HUD housing data about

individuals who received rental assistance between 1999 and 2016. "The U.S. is experiencing a severe housing affordability crisis, resulting in households having to make difficult trade-offs between paying for a place to live and basic health necessities such as food," write the authors. "Rental assistance may mitigate these strains, improving food security and nutrition." Read the study here.

Research

Unsheltered Homelessness Associated with Increased Emergency Department Visits

A <u>study</u> published in the *Journal of Health Care for the Poor and Underserved* explores the relationship between different types of housing insecurity – such as overcrowding, frequent moves, and homelessness – and the use of emergency departments (EDs) for medical care. The researchers find that homelessness was associated with a significantly higher number of ED visits. The researchers also find that only unsheltered homelessness was associated with increased ED use. Homeless patients who were consistently sheltered showed no difference in ED use compared to housed patients.

The researchers recruited study participants from an urban, public hospital in New York City between November 2016 and January 2018. They surveyed participants about past and current housing status, past hospital use, physical and emotional health, and other economic indicators. Housing status was divided into five major categories: (1) homelessness (was sheltered or unsheltered in the past year); (2) unaffordable housing (owed rent arrears or did not pay the full rent during the past year); (3) overcrowded housing (lived with more than two people per bedroom); (4) forced move (experienced formal or informal eviction in the past year); and (5) multiple moves (lived in three or more places in the past year). Participants could report more than one type of housing insecurity. Researchers linked survey data to a state-level, longitudinal administrative dataset that tracked emergency department visits, admission and discharge dates, and diagnoses.

Of the nearly 1,800 patients in the sample, 51% reported at least one form of housing insecurity. The most common forms of housing insecurity were homelessness (22%) and unaffordable housing (21%). Nearly 15% reported a recent forced move and 14% reported three or more moves in the past year. Researchers found a substantial overlap between housing-insecure categories, particularly homelessness, forced moves, and multiple moves. Patients experiencing homelessness reported the highest rates of physical and mental health diagnoses as well as the highest rates of involvement with the criminal legal system. Those reporting homelessness were also disproportionately Black and male.

The researchers found that after controlling for other factors, those who reported experiencing homelessness were nearly twice as likely to have an ED visit in the year after the survey than their counterparts who reported no homelessness. Specifically, unsheltered homelessness was associated with significantly higher ED use in the year after the survey. Those who reported being unsheltered for at least one night in the past year were nearly three times as likely to have an ED visit in the year after their baseline survey compared to those not experiencing

homelessness. Homeless patients who were currently or consistently sheltered showed no difference in ED use from housed patients.

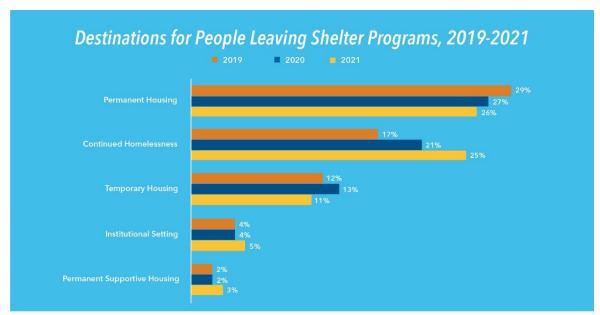
The researchers proposed several potential explanations for the relationship between unsheltered homelessness and increased ED use. People experiencing unsheltered homelessness had a wide range of conditions that brought them to the emergency room, many of which were related to the challenges of living on the street, such as a lack of access to hygiene resources. Individuals who remain unsheltered may also have more complex health and social needs that are not well met within the shelter system. The lack of a relationship between sheltered homelessness and ED use may reflect better access to health care services through referrals from shelter staff or onsite medical care, although access to these services is not universal.

The researchers note that their findings provide further evidence for strengthening policies that prevent and alleviate homelessness, particularly unsheltered homelessness. They note that Housing First is shown to improve housing retention and stability among formerly homeless individuals. Further, high-quality shelters may prevent increased ED use in some cases. Lastly, researchers call for better state, local, and federal data on evictions, forced moves, and homelessness linked with health data to better understand the relationship between housing instability and health outcomes.

Read the full report at: https://tinyurl.com/32fm54kj

Fact of the Week

More People Are Remaining Homeless after Leaving Shelter Programs



Note: Permanent housing includes housing with or without a subsidy or permanently living with friends or family. Temporary housing includes temporarily living with friends or family or other temporary non-homeless situations. Source: HUD. (2023). 2021 Annual Homelessness Assessment Report to Congress. Retrieved from https://tinyurl.com/4wjy5mm6.



Source: HUD. (2023). 2021 Annual Homelessness Assessment Report to Congress. Retrieved

from https://tinyurl.com/4wjy5mm6

NLIHC in the News

NLIHC in the News for the Week of July 30

The following are some of the news stories to which NLIHC contributed during the week of July 30:

- "New housing crisis measures announced by Biden administration" *Smart Cities Dive*, August 4 at: https://tinyurl.com/2zen54bj
- "Homebuilders are at max capacity. And the housing shortage keeps widening" *HousingWire*, August 3 at: https://tinyurl.com/yv9dbxdw
- "The Most Influential Contemporary Urbanists" *Planetizen*, August 2 at: https://tinyurl.com/2ndh9jma

NLIHC News

NLIHC Releases 2022 Annual Report

NLIHC released its 2022 Annual Report on August 3. In addition to providing financial information and a current list of NLIHC members, partners, and donors, the report surveys NLIHC's advocacy victories, campaign wins, media accomplishments, research and publications, and other notable triumphs in 2022. Read the 2022 Annual Report here.

NLIHC President and CEO Diane Yentel highlights the year's achievements in a letter introducing the report. "Our End Rental Arrears to Stop Evictions (ERASE) project continued to provide invaluable support [in 2022] to those state and local organizations working to ensure that the historic \$46.55 billion in emergency rental assistance (ERA) made available by Congress during the pandemic reaches those extremely low-income renters for whom it was intended," writes Diane. "By the end of the year, \$38 billion in ERA had been issued to renters in need, with 63% of recipients being extremely low-income households." Likewise, due to the efforts of NLIHC and a range of partners, "Congress [was persuaded] to raise HUD's budget by \$8.1 billion in fiscal year 2023, ensuring not only that all existing Housing Choice Voucher and Project-Based Rental Assistance contracts would be renewed but that 12,000 additional households receive housing vouchers."

The report foregrounds how NLIHC helped low-income renters cope with the effects of the pandemic in 2022, including by:

 Arranging a conversation in January 2022 between the ERASE project's 38 state and local partners and key federal officials from the White House, the U.S. Department of the

- Treasury (Treasury), HUD, the Department of Justice, the U.S. Interagency Council on Homelessness, the Department of Agriculture's Rural Development Office, and the Consumer Financial Protection Bureau.
- Hosting "Emergency Rental Assistance: The Path to a Permanent Program," a national convening held by the ERASE project at the National Press Club in Washington, D.C., in October 2022. Attended by more than 1,200 people, the convening focused on the implementation of ERA and the prospects for making ERA permanent and included five panels, 23 guest speakers, and two messages from members of Congress.
- Publishing *Emergency Rental Assistance: A Blueprint for a Permanent Program*, a lengthy report that examines the implementation of Treasury's Emergency Rental Assistance Program by state and local organizations to identify policies and practices that led to successful implementation and provide recommendations for model programs.
- Working with state and local partners throughout the country to help enact more than 175 new state and local tenant protections between January 2021 and December 2022, resulting in increased housing stability for millions of renter households. These protections include laws ensuring the civil right to counsel, measures prohibiting source-of-income discrimination, ordinances related to eviction record sealing and expungement, rent stabilization legislation, and "just cause" eviction laws.
- Releasing 10 reports and briefs one of them authored jointly with the Housing Initiative at Penn examining the development and implementation of ERA programs.

NLIHC's <u>HoUSed Campaign</u> for Universal, Stable, Affordable Homes and our Opportunity Starts at Home (OSAH) campaign continued to make significant progress, as the report shows, including by:

- Collaborating with the National Alliance to End Homelessness (NAEH) and the Center
 on Budget and Policy Priorities (CBPP) to launch a webinar series on homelessness and
 Housing First in the summer of 2022. Given the immense success of the series more
 than 7,000 people registered to attend the original set of webinars, for example NLIHC,
 NAEH, and CBPP decided to restart the series in December 2022. More than 7,800
 people registered to attend the first webinar in the follow-up series on December 12.
- Releasing a comprehensive <u>advocacy toolkit</u> in July 2022 designed to guide homelessness and housing advocates and direct service providers in advocacy efforts during the August congressional recess. NLIHC released a follow-up <u>advocacy toolkit</u> in November 2022.
- Testifying at a hearing hosted by the U.S. Senate's Committee on Banking, Housing and Urban Affairs in August 2022 concerning affordability in the rental market. During the hearing, "The Rent Eats First': How Renters and Communities Are Impacted by Today's Housing Market," NLIHC President and CEO Diane Yentel addressed the underlying causes of the affordable housing crisis, discussed the current state of the housing market, and outlined immediate actions that could be taken by the Biden administration to protect the lowest-income and most marginalized renters from the harmful impacts of inflation and rising rents, high rates of eviction fillings, and increasing homelessness.
- Releasing <u>Improving Low-Income Housing Tax Credit Data for Preservation</u>, a report authored jointly with the Public and Affordable Housing Research Corporation (PAHRC) in October 2022. The report examines the extent to which housing finance agencies

(HFAs) provide data on Low-Income Housing Tax Credit (LIHTC) properties at the state and local levels and analyzes the catalysts and challenges impacting their ability to collect, maintain, and report LIHTC property data to HUD and the wider public.

The 2022 Annual Report also overviews NLIHC's work advancing racial equity, diversity, inclusion, and tenant engagement in 2022. NLIHC launched a major, organization-wide initiative – IDEAS (Inclusion, Diversity, Equity, Anti-racism, and Systems-thinking) – in 2021 to advance racial equity, inclusion, and diversity in our policy analysis and strategy, internal operations and relationships, and work with external partners. In 2022, NLIHC followed through on these commitments in a wide range of ways, including by:

- Being recognized for our role in creating *Dot's Home*, a narrative video game that received the Game of the Year Award at the Games for Change Festival's awards ceremony in New York City on July 8. *Dot's Home* competed with 17 other finalists selected from more than 400 games submitted this year. The game also won the Best Narrative Game award and was nominated for awards in the Best Civic Game and Most Significant Impact categories.
- Launching in June 2022 a <u>Summer of IDEAS</u> educational event series showcasing and amplifying stories about the social and economic issues facing marginalized communities in the U.S. The series paired narrative and new media projects with discussions about topics such as housing disparities, race and poverty, environmental racism, and voter suppression led by prominent voices in these areas.
- Holding our first-ever hybrid Tenant and Community Leader Retreat in Albany, Georgia, in October 2022. The retreat brought together members of NLIHC's Tenant Leader cohort, which is made up of people with lived experience of housing insecurity who have become leading voices and advocates in their communities in the fight for housing justice. The retreat introduced tenant leaders to each other and provided a forum for discussion about developments in their communities, topics for the tenant session of NLIHC's annual policy forum, and plans to build out NLIHC's policy agenda on tenant protections.
- Arranging a meeting at the White House on tenant protections in November 2022 attended by 11 members of NLIHC's Tenant Leader Cohort and NLIHC President and CEO Diane Yentel. NLIHC was able to ensure that one tenant leader from the Cohort served as a panelist for a session on tenant protections and that two members (attending virtually) were able to provide opening statements and ask senior officials questions.
- Holding our first in-person convening of state and tribal partners in over three years in November 2022. More than 50 people representing 39 of NLIHC's state and tribal partner organizations, along with NLIHC staff, gathered in Washington, D.C., and online for the hybrid event. The United Native American Housing Association (UNAHA), a longtime NLIHC member, was also welcomed as the group's first tribal partner.
- Submitting a comment letter to HUD in January 2022 addressing the four focus areas identified by the department for its "Draft Strategic Plan" for 2022 to 2026. NLIHC urged HUD to make racial equity an explicit goal of federal housing programs and to actively pursue the anti-racist reforms needed to ensure households with the lowest incomes have affordable places to call home.

As the report shows, 2022 was another banner year for congressional advocacy and media engagement. NLIHC:

- Made over 17,605 contacts (meetings/briefings, calls, and exchanges) with congressional offices.
- Led or participated in 21 sign-on/comment letters to federal decision makers.
- Issued 310 calls to action and updates to our network of 145,000 advocates.
- Made 286 contacts with administration departments and offices.
- Testified at two congressional hearings.
- Conducted 301 meetings/convenings/webinars/forums attended by 31,211 participants.
- Presented at 148 events and forums attended by more than 11,356 people.
- Released research featured in 10,242 stories by media around the country.
- Participated in 302 media interviews.
- Issued 32 press releases/statements.

At the same time, NLIHC saw further growth in its social media presence, with 3.05 million unique web visitors, approximately 70,047 Twitter followers, and more than 10.5 million Twitter impressions.

NLIHC published two new issues of the renter-oriented newsletter *Tenant Talk* in 2022. Released in February 2022, the first issue, *Emergency Rental Assistance at All Angles*, focused on emergency rental assistance (ERA) programs and explored how ERA had impacted tenants navigating the economic challenges of the pandemic. The issue includes articles from partners across the country about efforts to increase access to ERA for tenants facing rental debt. As always, the publication offers tenant perspectives on their experiences – in this case, with ERA – as well as articles by NLIHC staff about tenant protections, updates on the "Build Back Better Act," and summaries of recent NLIHC research. The second, *Housing is Built with Ballots*, was released in August 2022 and addressed nonpartisan election engagement and the important role renters and affordable housing advocates can play, presenting practical tips for mobilizing renters to vote and engaging candidates, as well as important state deadlines to be aware of as elections were approaching. The issue also included perspectives from renters and people experiencing homelessness, updates from partners of the *Our Homes, Our Votes* campaign, and news from NLIHC.

In addition to *Tenant Talk*, NLIHC released several other annual flagship publications in 2022, including:

• The Gap: A Shortage of Affordable Homes, finding that extremely low-income renters in the U.S. were facing a shortage of approximately 7 million affordable and available rental homes. Fewer than four affordable and available homes existed for every 10 extremely low-income renter households nationwide. As a result of this shortage of affordable homes, 71% of extremely low-income renter households were severely housing cost-burdened, spending more than half of their limited incomes on housing. Drawing on multiple data sources, the report documents how the pandemic exacerbated the housing crisis for the lowest-income renters. The report examines both short- and long-term policy interventions needed to address the immediate housing impacts of the pandemic

- and the underlying shortage of affordable housing. NLIHC released a Spanish-language edition of the report, *The Gap: La Escasez de Viviendas Asequibles*, in June 2022.
- Advocates' Guide 2022, which featured new information about the U.S. Department of the Treasury's Emergency Rental Assistance program to protect renters from eviction during and after the COVID-19 pandemic; NLIHC's End Rental Arrears to Stop Evictions (ERASE) project and HoUSed campaign for racial housing justice and universal, stable, and affordable housing; and ways to overcome NIMBY opposition to affordable housing.
- Out of Reach 2022: The High Cost of Housing, showing how low-wage workers were facing severe challenges affording housing amid record-breaking rent increases. The report highlights the mismatch between the wages people earn and the price of decent rental housing in every state, metropolitan area, and county in the U.S. while also calculating 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. In 2022, the national Housing Wage was \$25.82 per hour for a modest two-bedroom home at fair market rent and \$21.25 per hour for a modest one-bedroom home. The report included a preface written by Representative Maxine Waters (D-CA).
- The National Housing Trust Fund: An Overview of 2017 State Projects, summarizing how each state and the District of Columbia planned to use \$219 million allocated in 2017 by the national Housing Trust Fund (HTF). In 2017 the second year of HTF implementation states continued to use most of their HTF resources to target projects that served people experiencing homelessness, people with disabilities, elderly people, or other special needs populations. Most of the 2017 HTF allocation more than \$144 million was used to construct new affordable housing units. Another \$7 million was used for adaptive re-use projects, creating more affordable housing in properties previously used for non-housing purposes. Meanwhile, \$38 million of HTF money was used to preserve existing affordable housing, helping to ensure that this stock does not revert to market-rate housing. Of that \$38 million, more than \$15 million was used to help preserve earlier federal investment in affordable housing through HUD's Project-Based Section 8 program and USDA's Rural Development (RD) Section 515 program.
- The National Housing Trust Fund: An Overview of 2018 State Projects, showing how each state and the District of Columbia planned to use \$267 million allocated in 2018 by the HTF. In 2018 the third year of HTF implementation states continued to use most of their HTF resources to target projects that served people experiencing homelessness, people with disabilities, elderly people, or other special needs populations. As in 2017, most of the 2018 HTF allocation more than \$181 million was used to construct new affordable housing units. Meanwhile, \$7 million was used for adaptive re-use projects, with \$5 million of that amount being used to create new affordable housing. At the same time, \$41 million of HTF was used to preserve existing affordable housing, with more than \$18.5 million of that amount being used to help preserve earlier federal investment in affordable housing through HUD's Project-Based Section 8 program and USDA's Rural Development (RD) Section 515 program.

The 2022 Annual Report also highlights NLIHC's 2022 Housing Policy Forum, "Achieving Housing Justice," held virtually on March 22-23 and attended by more than 900 advocates. The virtual forum featured conversations with and presentations by key leaders in Congress and the

Biden administration, including HUD Secretary Marcia L. Fudge, Senator Majority Leader Chuck Schumer (D-NY), Senators Sherrod Brown (D-OH), Mazie Hirono (D-HI), Amy Klobuchar (D-MN), Rob Portman (R-OH), Elizabeth Warren (D-MA), Chris Van Hollen (D-MD), and Tina Smith (D-MN), and Representatives Maxine Waters (D-CA), Cori Bush (D-MO), Pramila Jayapal (D-WA), Ritchie Torres (D-NY), David Price (D-NC), and Mario Diaz-Balart (R-FL). The Forum also offered a session featuring MacArthur Genius award-winning photographer LaToya Ruby Frazier, as well as panels on topics ranging from racial equity and housing, the state of play on Capitol Hill, tenant protections, and best practices in organizing, to the multi-sector affordable housing movement, disaster housing recovery, effective media strategies and practices, lessons learned from emergency rental assistance implementation, and the central role of anti-racism, equity, diversity, and inclusion in housing advocacy.

Likewise, the report lists especially notable achievements in administrative advocacy and disaster housing recovery. For example:

- Following advocacy by NLIHC and our partners for improved safety and habitability conditions in public and other federally assisted housing. HUD issued in February 2022 Notice PIH 2022-01/H 2022-01/OLHCHH 2022-01, clarifying that it would enforce the requirement that HUD-assisted properties install carbon monoxide alarms by December 2022.
- HUD Secretary Marcia L. Fudge issued a <u>directive</u> in April 2022 instructing the agency to review and identify internal policies and procedures that may increase barriers to housing access for people impacted by the criminal-legal system. Over the following six months, agency staff reviewed existing HUD guidance, regulations, and sub-regulatory documents and suggested needed changes to ensure increased access to federally assisted housing for those with conviction records. HUD's proposed changes are expected to be released later this year. The announcement came after years of administrative advocacy by NLIHC and our colleagues in the Partnership for Just Housing (formerly the Reentry & Housing Working Group).
- The White House released in May 2022 its "Housing Supply Action Plan," a comprehensive plan for combatting the rising cost of rent and the severe shortage of homes affordable and available to people with the lowest incomes. The plan includes several regulatory actions suggested by NLIHC, including tying federal transportation funds to the reduction of restrictive local zoning laws, supporting manufactured housing and small-scale developments to increase affordable housing options in communities across the nation, and streamlining federal financing and funding sources to help lower the cost and speed up development of affordable housing.
- The U.S. Department of Homeland Security (DHS) issued a <u>final "public charge" rule</u> in September 2022 that put in place critical protections meant to ensure that immigrant families have better access to social safety net programs, including housing programs. The final rule clarifies that several health and social services should not be considered in a public charge determination, a decades-old test to deny temporary admission into the U.S. or deny requests to change one's status to lawful permanent resident. NLIHC joined more than 1,000 organizations in signing on to a public charge comment letter led by the Protecting Immigrant Families (PIF) campaign.

- The U.S. Commission on Civil Rights (USCCR) released in September 2022 a landmark report detailing the federal response to Hurricanes Harvey and Maria, "Civil Rights and Protections during the Federal Response to Hurricanes Harvey and Maria." The 900-page report is the first examination by the commission of the civil rights implications of federal disaster response. The report extensively cites testimony by NLIHC President and CEO Diane Yentel, as well as numerous statements and documents created by members and partners of the NLIHC-led Disaster Housing Recovery Coalition (DHRC).
- In response to years of advocacy by the NLIHC-led DHRC, HUD <u>announced</u> in October 2022 the creation of the Rapid Unsheltered Survivor Housing (RUSH) program to help the lowest-income and most marginalized disaster survivors maintain or regain stable, affordable housing. RUSH will provide displaced disaster survivors with the longer-term direct rental assistance and supportive services they need to get back on their feet. The program will provide rapid re-housing assistance, including up to 24 months of rental assistance, as well as supportive services for people currently experiencing homelessness and those at risk of homelessness through its network of housing providers and experts.
- The NLIHC- and DHRC-endorsed "Community Disaster Resilience Zones Act of 2022" was passed by the U.S. House of Representatives in December 2022 following a vote of 333-92. The bill was passed by the U.S. Senate during the summer of 2022. The bill creates a hazard assessment rating system for census tracts across the country and designates the area in each state with the highest hazard rating as a community disaster resilience zone, allowing for greater technical, planning, and financial assistance for disaster resilience and mitigation projects in such areas. NLIHC and DHRC members, including the Fair Share Housing Center, worked with bill sponsors to ensure that any households displaced due to mitigation or resilience projects within community disaster resilience zones would be able to relocate to affordable, permanent, accessible, housing within their communities, which would guarantee that efforts to protect communities from disasters would not come at the expense of permanent displacement. Language protecting these households was included in the final version of the bill.
- NLIHC and its DHRC held a series of national webinars focused on strengthening the response to hurricanes during the 2022 Atlantic Hurricane Season. The webinars addressed the ways federal, state, and local governments are responding to housing needs related to Hurricanes Fiona and Ian and allowed participants to hear from leaders in impacted communities about the impact on people experiencing homelessness and other low-income households.

Read the 2022 Annual Report here.

Where to Find Us – August 7

- Ayuda Legal Puerto Rico, <u>5th Annual Just Recovery Summit</u> San Juan, PR, August 10-11 (Noah Patton and Sidney Betancourt)
- <u>Summer 2023 Meeting Mayors Innovation Project</u> Scranton, PA, August 11 (Sarah Gallagher)
- <u>Florida Housing Coalition Statewide Affordable Housing Conference</u> Orlando, FL, August 28 (Dan Emmanuel)

- <u>Annual Utah Housing Matters Convention</u> Midway, UT, August 28-30 (Sid Betancourt)
- Ability Housing, Inc. Annual Summit Kissimmee, FL, September 12-13 (Diane Yentel)
- <u>National Alliance of Resident Services in Affordable and Assisted Housing (NAR-SAAH) Conference 2023</u> New Orleans, LA, September 12-15 (Sid Betancourt)
- <u>Neighborhood Preservation Coalition of New York Annual Conference</u> Saratoga Springs, NY, September 19 (Lindsay Duvall)
- New York Downstate Independent Housing Forum Virtual, September 13 (Lindsay Duvall)
- New York Regional Housing Collaborative New York, NY, September 20 (Lindsay Duvall)
- Southern California Association of Non Profit Housing Los Angeles, CA, November 3
 (Sarah Saadian)
- <u>Pennsylvania Housing Finance Agency</u> Conference Hershey, PA, December 7 (Sarah Saadian)

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