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HoUSed Campaign

Appeals Court Denies Challenge, Upholding Eviction Moratorium for Now

The U.S. Court of Appeals for the District of Columbia Circuit filed an [order](#) on August 20 rejecting an emergency motion by the Alabama Association of Realtors to halt the Biden administration's new eviction moratorium. The same court had denied a previous motion by the group on June 2, prior to the [new moratorium](#) declared by the Centers for Disease Control and Prevention (CDC) in early August. Friday's decision allows the moratorium to remain in place. On Friday evening, the Realtors filed an emergency petition with the Supreme Court, asking the Court to overturn the moratorium. The Department of Justice is required to file its response with the Supreme Court by Monday at noon; the Court may rule as soon as this week.

The current CDC moratorium covers more than 90% of renters in the U.S. It is scheduled to expire on October 3.

To learn more about the moratorium, read the NLIHC fact sheet at: <https://bit.ly/3y8mDWW>

Take Action: House to Vote on Budget Resolution Calling for \$332 Billion for Housing and Transportation Funding

The House of Representatives is slated to return to Washington on August 23 to vote on the budget resolution passed on August 11 in the Senate. If the House passes the resolution, the stage will be set for a \$3.5 trillion infrastructure and economic recovery package, **including an investment of up to \$332 billion for housing and transportation**. The nation has not been this close to such a major investment in affordable housing in generations.

Much more work lies ahead, and the time for action is now. The Senate Banking and Housing Committee and the House Financial Services Committee are drafting legislation to divide these funds among various housing and transportation programs.

We need your help to ensure that any infrastructure and economic recovery package includes the [HoUSed campaign's top priorities](#): expanding rental assistance, providing \$70 billion to preserve public housing, and investing \$45 billion in the national Housing Trust Fund (HTF). Together, these resources will help ensure that America's lowest income and most marginalized households have safe, accessible, and affordable homes.

Background

The HoUSed campaign works to achieve the large-scale, sustained investments and anti-racist reforms necessary to ensure that renters with the lowest incomes have stable, accessible, affordable homes. An infrastructure and economic recovery package is our first and best opportunity to advance HoUSed campaign priorities, including expanding rental assistance, repairing public housing, and investing in the national Housing Trust Fund at the scale necessary to address our nation's housing crisis.

The budget resolution, approved on August 11 by the Senate, calls for more than \$332 billion for housing and transportation investments in an infrastructure package. The House will return to Washington to vote on the resolution on August 23. Each Congressional committee, the Senate Banking and Housing Committee and the House Financial Services Committee, will draft legislation to divide the allocation among various programs.

The allocations for housing and transportation included in the budget resolution could allow for robust housing investments in line with or even above the \$318 billion proposed for housing programs by President Biden in

his “American Jobs Plan.” The \$318 billion for housing programs proposed by the administration is an increase from an initial proposal of \$213 billion, thanks to the hard work and tenacity of affordable housing and homelessness advocates. President Biden’s \$318 billion included \$105 billion in housing-related tax provisions and \$213 billion in direct investments.

Take Action

Help build support for the HoUSed campaign:

- 1. Join more than 1,000 organizations nationwide by signing the HoUSed campaign [petition](#) and by circulating it among your networks.** This letter is one of the most effective ways to show congressional leaders the broad support for the HoUSed campaign’s [long-term policy agenda](#), and we regularly share this letter with members of Congress to make the case for the HoUSed campaign’s [priorities](#) for the infrastructure/economic recovery bill.
- 2. Email your member of Congress.** The following link makes emailing your member of Congress easy, providing a sample script you can use or edit as needed: <https://tinyurl.com/vyukdhks>
- 3. Call your member of Congress.** A call script and phone number to the Capitol switchboard to connect you to the appropriate congressional office are at <https://tinyurl.com/757ptvft>, and you can find your in-district congressional office phone numbers at: <https://www.govtrack.us/>
- 4. Use August Recess to keep up the pressure on Congress.** During August recess, (the Senate is still on recess, and the House will resume recess by the middle of this week) members of Congress will be home in their states and districts. The recess is the perfect opportunity for housing advocates to build congressional support for the HoUSed campaign’s [infrastructure priorities](#). During this time, you can:
 - Attend townhalls and ask questions to your members of Congress about their support for these investments
 - Meet with your members of Congress or their staff in-district and urge them to support these investments
 - Invite your members of Congress to a tour of a housing development supported with resources from the national Housing Trust Fund, or public housing in need of repairs. Invite them to meet households who are using or are in need of rental assistance
 - Publish op-eds and letters-to-the-editor calling for investments in the HTF, public housing, and rental assistance. Once published, share them with your members of Congress
 - Regularly engage with members of Congress on the long-term housing needs in your community and why these investments would help

NLIHC created a [media toolkit](#) that includes talking points, sample op-eds, and social media messages. As always, NLIHC staff are ready to help.

Thank you for your advocacy!

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

Join today’s (August 23) national HoUSed campaign call from 2:30-4 pm ET. This week, Keith Turi, recovery directorate assistant administrator at the Federal Emergency Management Agency (FEMA), will discuss the Biden administration’s recent announcement extending FEMA’s COVID-19 reimbursements through the end of

the year (see article in this issue of *Memo*). Samantha Batko from the Urban Institute will join to share new case studies on how communities adapted their homelessness response system in response to the pandemic. We will hear the latest from NLIHC's ERASE project about immediate federal, state, and local actions needed to protect renters; learn about legal challenges to the CDC eviction moratorium; share updates from Capitol Hill on the infrastructure and reconciliation spending packages; receive updates from the field; and more.

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

Emergency Rental Assistance

Innovative ERA Dashboards Provide Opportunity for Real-Time Analysis

Emergency Rental Assistance (ERA) programs are increasingly sharing real-time data to show progress on how much funding has been disbursed, what it is being used for, and who is receiving it. NLIHC maintains [a list](#) of these publicly available dashboards. While some dashboards contain only high-level spending information, others have expanded the data they report, opening opportunities for further research and program evaluation. Program dashboards can ensure transparency, maintain program accountability, and build trust. They can also inform mid-course corrections and promote equitable program design and delivery. Examples of innovative dashboards include Allegheny County, PA, the State of Maryland, and the State of California.

[Allegheny County's](#) interactive dashboard contains data comparing program applicants to the overall population, showing how applicant need has changed over time and detailing application processing and payment times reported by the day. The dashboard shows, for example, that Black head of households made up 57.7% of ERA applicants and that Black head of households made up 59% of ERA payees. The dashboard compares this to Allegheny County's overall population, which is 80% white and 13% Black. These data illustrate the well-documented trend that Black households have faced disproportionate economic hardship amid COVID-19 and highlight the need for equity-based policy solutions. The dashboard breaks down the number of applications received each day since the program opened and the percentage of applicants who have received a payment. This information is valuable to assess application backlogs, processing times, and improvements over time.

The [State of Maryland](#) recently published a dashboard that breaks down spending by funding allocated to counties from the state and funding allocated to counties directly from the Department of the Treasury. This provides a fuller picture of how well programs are operating in a decentralized system, because performance varies widely from county to county. The dashboard includes outreach metrics, including the number of postcards sent, the number of commercials aired, the number of views on google and social media ads, and the number of households assisted through the call center.

The [State of California](#) provides demographic data on applicants' gender, race, ethnicity, age, and income, and allows users to view data for each of these by county or city. This information is helpful to understand on a more granular local level how ERA is working, including who is served and who is left out. Such geographically disaggregated data can allow local advocates and administrators to assess progress specific to their context and course-correct accordingly. For example, if a high-need city has relatively few submitted applications, this could point to the need for increased outreach in that area.

At minimum, dashboards should contain basic information on the amount of funding approved and distributed, the number of households that have applied, and the distribution of an application's status in the application process (denied, in process, approved). Dashboards should also contain the date of the most recent update. Additional innovations like those profiled here can help administrators and advocates assess how efficiently and equitably their programs are functioning.

Recordings Available of NLIHC ERASE Webinar Series

NLIHC's End Rental Arrears to Stop Evictions (ERASE) three-part webinar series on ensuring ERA programs are visible, accessible, and preventing evictions concluded on August 11. Recordings are available [here](#).

Coronavirus, Disasters, Housing, and Homelessness

White House Extends Order Directing FEMA to Reimburse Full COVID-19 Costs Including Sheltering for People Experiencing Homelessness

In a [memo](#) released by the White House on August 17, President Biden announced that the Federal Emergency Management Agency (FEMA) would continue to cover fully the eligible costs related to coronavirus activities through the end of the year, including costs associated with non-congregate sheltering for individuals experiencing homelessness.

As a result of the national emergency declaration for COVID-19 issued by President Trump in March of 2020, FEMA activated its Public Assistance (PA) grant program to provide assistance to state, territorial, tribal, and local government entities and certain private nonprofit organizations as they work to respond to the pandemic. Over the past year and a half, state and local governments have used PA funds, along with other federal and state funding streams, to move people experiencing homelessness – in both shelters or encampments – and others living in congregate settings into hotel rooms and other non-congregate shelters to isolate and quarantine people safely.

NLIHC and our national, state, and local partners in the Disaster Housing Recovery Coalition (DHRC) had [urged](#) FEMA to cover the full costs of moving individuals living in congregate settings or encampments to safer living spaces in hotels and motels. In a major win for individuals experiencing homelessness, advocates, and state and local officials, President Biden directed FEMA to cover 100% of approved costs in an [executive order](#) issued in January of 2020. While this change assisted many jurisdictions currently struggling with non-congregate sheltering costs and actively save lives during the ongoing pandemic, the overall program has remained underutilized in many places around the country. The original order was set to expire at the end of September; the subsequent announcement extends the policy through December 31.

It is important to note that this extension covers only non-congregate sheltering activities conducted under the COVID-19 emergency declaration, not sheltering due to subsequent or future disasters. The extension does not change the number of pandemic-related activities eligible for reimbursement from FEMA, nor does it change the reimbursement approval or evaluation process for cities, states, and certain nonprofit organizations currently facilitating non-congregate shelter for individuals experiencing homelessness.

Learn more about FEMA's Public Assistance program and best practices for non-congregate shelter at: <https://bit.ly/3swS10m>

Read the executive order extending 100% reimbursements at: <https://bit.ly/2XzklUg>

Register for NLIHC/PAHRC Webinar Series on Federally Assisted Housing and Natural Hazards

NLIHC and the Public and Affordable Housing Research Corporation (PAHRC) are hosting a two-part webinar series on their recent report, [Taking Stock: Natural Hazards and the Federally Assisted Housing Stock](#). The webinars will take place August 25 and September 22 from 1-2:30 pm ET. Register for the series [here](#) and read the report [here](#).

Webinar 1: “Assessing Vulnerability to Disaster in the Federally Assisted Housing Stock,” August 25 at 1-2:30 pm ET

The frequency, intensity, and damage caused by climate-related disasters is increasing rapidly. These disasters place a greater burden on low-income households, especially those that depend on federal rent subsidies. Many of these households do not have the resources to evacuate in the face of danger or rebuild in the aftermath of a loss. The webinar will discuss the vulnerability of the federally assisted housing stock and its residents to climate disasters and share examples of community-wide disaster planning and mitigation strategies. The webinar will also explore opportunities at the federal level for improving planning, mitigation, and recovery policy as it relates to the federally assisted stock.

Confirmed speakers include:

- Kelly McElwain, research analyst III, PAHRC, co-author of the report
- Joshua Galloway, senior project manager, New Ecology
- Zoe Middleton, former Southeast Texas director, Texas Housers
- Noah Patton, housing policy analyst, NLIHC

Register at: <https://bit.ly/3fUHBTe>

Webinar 2: “Disaster Planning and Mitigation for Affordable Housing Organizations,” September 22 at 1-2:30 pm ET

Nearly one-third of federally subsidized rental homes are highly vulnerable to negative impacts from natural hazards. How can affordable housing providers prepare? This webinar will discuss how affordable housing organizations can develop a disaster preparedness plan and share examples of mitigations that can be adopted by housing providers to reduce vulnerability to extreme weather, adapt to climate change, and prepare for a potential power outage.

Confirmed speakers include:

- Keely Stater, director of research and industry intelligence, PAHRC, co-author of the report
- JB Smith, senior risk control consultant, HAI Group
- Laurie Schoeman, senior program director, national initiatives, resilience, Enterprise Community Partners

Register at: <https://bit.ly/3fUHBTe>

Additional Coronavirus Updates – August 23, 2021

National Updates

Biden Administration

The U.S. Conference of Mayors (USCM) hosted a [virtual conversation](#) on August 17 on housing and evictions with Biden administration officials. The officials emphasized the urgent public health, safety, and economic case for a whole-of-government approach to prevent evictions and discussed the importance of federal, state, and local leaders working together to address this challenge.

Consumer Financial Protection Bureau (CFPB)

The CFPB hosted a [demonstration](#) on July 28 of its new [Rental Assistance Finder Tool](#), which compiles information from both [NLIHC](#) and the Treasury Department to connect renters and landlords with local rental assistance resources. View the webinar [here](#).

The CFPB released a new [Spanish-language Rental Assistance Finder Tool](#) to help Spanish-speakers find local rent relief programs.

Department of Justice

Attorney General Merrick Garland and Associate Attorney General Vanita Gupta [met](#) on August 11 with more than 35 state supreme court chief justices to discuss the associate attorney general's [June 24 letter](#) urging state courts to raise awareness of emergency rental assistance programs and to implement eviction diversion efforts in their jurisdictions.

U.S. Interagency Council on Homelessness (USICH)

The USICH released on August 18 [new CDC-informed Delta variant guidance](#) that includes five ways communities can protect homeless populations from the rapidly spreading COVID variant.

In case you missed it: The USICH released a comprehensive [step-by-step guide](#) for people at risk of eviction.

Research and Advocacy

NLIHC and the National Housing Law Project (NHLP) sent a [letter](#) on August 10 to the secretaries of HUD, U.S. Department of Agriculture (USDA), and Treasury, as well as the acting director of the Federal Housing Finance Agency (FHFA), urging them to implement the Biden administration's July 29 [directive](#) calling for the agencies "to extend their respective eviction moratoria through the end of September" and "to do everything in their power so that owners and operators of federally assisted and financed rental housing seek Emergency Rental Assistance (ERA)...before moving toward eviction." Read the letter [here](#).

Check out the National Alliance to End Homelessness' blog series on how federal COVID-9 relief can be used strategically to end homelessness:

- [Using Federal Resources: The Time is Now – Making a Plan for Emergency Housing Vouchers \(EHVs\)](#)
- [EHVs and Beyond: Fostering and Maintaining Collaboration Between CoCs and PHAs](#)
- [Don't Let Time Be the Enemy of Equity](#)

Register for Enterprise's webinar, "[How to Harness the Legal System to Prevent Evictions](#)," which will take place on August 31 at 3:30 pm ET. The webinar will explore the role the legal and judicial systems play in the eviction process, the impact of court policies and processes on residents, and the safeguards needed to ensure renters in your community can avoid eviction – and how to create a fairer playing field when eviction filings do happen.

The National Housing Law Project (NHLP) released a sample brief that advocates may adopt for use by pro se tenants in their jurisdictions seeking to appoint counsel in a pandemic eviction case. Download the [template](#), and access NHLP's other tools for tenant advocates [here](#).

Reporting

[USA Today](#) examines the slow rollout of federal emergency rental assistance (ERA) that is leaving millions of renters across the country at risk of losing their homes. Unnecessary and burdensome documentation requirements, a lack of public education about available resources, and difficult application processes are slowing the distribution of ERA. “States and cities really need to be working overtime and nonstop to get this money out quickly,” said NLIHC President and CEO Diane Yentel.

[USA Today](#) reports on the Biden administration’s decision to [extend 100% cost reimbursement](#) for eligible COVID-19 emergency response costs, including non-congregate sheltering for individuals experiencing homelessness and people with disabilities, through December 31, 2021. President Biden’s [initial order](#), issued on January 21, directed FEMA to fully cover the costs of eligible activities through September.

[NBC News](#), [Roll Call](#), and [Politico](#) report U.S. District Court Judge Dabney Friedrich on August 13 denied a request from the Alabama and Georgia Associations of Realtors to rule the new CDC eviction moratorium illegal, saying her “hands are tied” by an appellate court ruling maintaining a stay on the previous CDC eviction moratorium. The White House released a [statement](#) applauding the ruling. Read NLIHC’s [Memo, 8/16](#) for more information.

The [New York Times](#) reports Attorney General Merrick Garland and Associate Attorney General Vanita Gupta held a [virtual meeting](#) on August 11 with 35 state supreme court justices, urging them to use every tool at their disposal to avert or delay evictions by ensuring tenants and landlords have access to federal emergency rental assistance.

Eric Dunn and Shamus Roller from the National Housing Law Project wrote an [op-ed in the Hill](#) on the long-term impacts of the COVID-19 housing crisis. The article discusses the long-lasting and problematic consequences COVID-related eviction records will have on millions of tenants and highlights policy solutions to stop evictions and limit the harm caused by eviction records.

State and Local News

California

A new report from PolicyLink, Chainbreaker Collective, and Homes for All offers policy solutions to keep Santa Fe families housed through the duration of the COVID-19 crisis. The report, [Beyond Recovery: Policy Recommendations to Prevent Evictions and Promote Housing Security in Santa Fe](#), outlines 15 actions the city can take to create a more equitable housing system for all residents.

Maryland

The Maryland Department of Housing and Community Development on August 17 [announced](#) the launch of the [Emergency Rental Assistance Data Dashboard](#) to track the progress local jurisdictions are making in distributing rent relief funds.

The [Baltimore City Council](#) unanimously passed a resolution on August 16 calling on Governor Larry Hogan to extend the state’s eviction moratorium, which expired on August 15 along with Maryland’s state of emergency. Governor Hogan says he will [not extend](#) the eviction moratorium.

New York

The United States Supreme Court on August 12 [blocked](#) a core part of New York’s statewide eviction moratorium. The part in question prevented eviction cases from proceeding if a tenant submitted a declaration form stating they had experienced economic hardship because of the pandemic. The [New York Times](#) breaks down what the Supreme Court’s ruling means for New Yorkers.

Oregon

Landlords in Multnomah County (where Portland is located) filed [109 eviction cases in July](#), a number that is likely to climb in the coming months. Each morning since July 30, county employees have been working to intercept renters who show up for eviction court at the county courthouse to help them apply for assistance.

Guidance

United States Interagency Council on Homelessness (USICH)

- [The Delta Variant: 5 Ways Communities Can Protect People Experiencing Homelessness](#) – August 2021
 - [Making the Most of the American Rescue Plan: A Guide to the Funding that Impacts People Experiencing Homelessness](#) – August 2021
-

Disaster Housing Recovery Updates – August 23, 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](#).

Federal Updates

Congress

Representative Val Demings (D-FL) [introduced](#) the “Federal Disaster Housing Stability Act of 2021,” legislation that would automatically trigger a temporary moratorium on all evictions and foreclosures for homeowners with federally backed mortgages when a disaster is declared. [Housing advocacy groups](#), including NLIHC and the National Housing Law Project, support the legislation. “Congress should enact the Federal Disaster Housing Stability Act from Congresswoman Demings as part of a comprehensive overhaul of our nation’s disaster housing recovery framework to ensure a complete and equitable recovery for survivors,” said NLIHC President and CEO Diane Yentel.

In case you missed it:

- Senators Brian Schatz (D-HI), Susan Collins (R-ME), Todd Young (R-IN), Patrick Leahy (D-VT), and Bill Cassidy, M.D. (R-LA) [introduced](#) the “[Reforming Disaster Recovery Act](#)” on July 22. NLIHC and the DHRC strongly support the bill. Learn more [here](#).
- “[The Housing Survivors of Major Disasters Act](#)” (H.R. 3037), introduced by Representative Adriano Espaillat (D-NY) and Resident Commissioner Jenniffer González-Colón (R-PR), was unanimously approved by the House Transportation and Infrastructure Committee on July 28, thanks in large part to the advocacy of the DHRC. A Senate version of the bill has not yet been introduced. Learn more [here](#).

FEMA

FEMA [announced](#) on August 16 the full application launch of the [National Risk Index](#), a new online resource that provides a clear, visual guide to natural hazard risks throughout the United States and information to help communities understand and mitigate these risks, including flooding, wildfire, extreme heat, or drought.

FEMA Administrator Deanne Criswell joined [CBS News](#) to discuss FEMA’s preparations for the peak of the 2021 Atlantic hurricane season, how the agency is responding to climate change, and the impact of the pandemic on hurricane preparations. Administrator Criswell also [appeared on MSNBC and CNN](#) on August 9 to discuss the nearly \$5 billion in mitigation grant funding available through FEMA’s Building Resilient Infrastructure and Communities program, the Hazard Mitigation Grant Program, and the Flood Mitigation Assistance Program.

Wildfires

According to the [National Interagency Fire Center](#), 104 large fires are burning nationwide, primarily in the West, where drought conditions and red flag warnings continue to fuel the wildfires. The Caldor Fire in the northern Sierra Nevada burned an [estimated 50 homes](#) in and around Grizzly Flats, a small Northern California town of about 1,200 people. Few homes were left standing after the wildfire raged through the town on Tuesday, August 17.

A total of [1,120 structures](#) (including approximately [600 homes](#)) have been destroyed, and another 74 structures have been damaged by the Dixie Fire in Northern California. The fire is threatening nearly 15,000 structures.

Research and Advocacy

Pew Charitable Trusts [outlines](#) five ways the \$1 trillion infrastructure bill passed by the Senate would improve America’s flood resilience.

Housing advocates in Puerto Rico [successfully advocated](#) passage of disaster housing recovery legislation and emergency rental assistance during their most recent state legislative session. Learn more about Ayuda Legal Puerto Rico’s advocacy efforts [here](#).

Congress

Senator Wyden Introduces “Decent, Affordable, Safe Housing for All Act”

Senator Ron Wyden (D-OR) announced on August 18 the “[Decent, Affordable, Safe Housing for All \(DASH\) Act](#),” a bill that includes several [proposed solutions](#) to the nation’s affordable rental housing crisis. While some provisions in the DASH Act provide critically needed resources to help struggling households, other measures – such as a proposal to create a Middle-Income Housing Tax Credit (MIHTC) – are misguided and wasteful. Senator Wyden introduced similar legislation to create a Middle-Income Housing Tax Credit in 2016 and 2018 (see *Memo*, [9/26/16](#), [8/27/18](#)).

The DASH Act includes several housing provisions that would help address America’s housing crisis. By fully funding rental assistance and investing robust resources in the national Housing Trust Fund, the bill would ensure that millions of households can afford their rent. The bill also includes an innovative proposal to create a new project-based renters’ tax credit that could be layered onto the Low-Income Housing Tax Credit (LIHTC) program to ensure that homes built with the tax credit are affordable to people living in poverty. Among other important reforms, the legislation would close loopholes in the LIHTC program that developers have exploited to convert federally assisted properties to market rate and prevent nonprofit organizations from preserving the properties as affordable.

Senator Wyden’s proposal for a Middle-Income Housing Tax Credit, however, is a misguided and wasteful use of federal resources. The DASH Act would create a new federal tax credit to incentivize developers to build and preserve market-rate apartments – housing that is affordable to families earning 100% of the Area Median Income (AMI) or below. [Research](#) shows, however, that middle-income families comprise less than one percent of those face significant housing challenges, while 92.5% of these households have very low or extremely low incomes and would not be served by this new tax break for investors.

“There is no sound rationale for investing billions of dollars of scarce federal resources targeted toward the development of market-rate housing, when changes to local zoning laws would have largely the same impact,” [stated NLIHC President and CEO Diane Yentel](#). “At a time when there are more than four times as many homeless households as there are severely cost-burdened middle income renter households, we must target federal funding to where it is most needed: making homes affordable for the lowest-income and most marginalized people. Local communities can and must do their part in eliminating the exclusionary zoning policies that put pressure on middle income renters in a handful of metro areas.”

Read the bill text at: <https://tinyurl.com/73nmm56>

A summary of the bill is available at: <https://tinyurl.com/2zmarn36>

Read NLIHC’s Diane Yentel’s tweet thread on the DASH Act at: <https://tinyurl.com/4sv4bkjn>

HUD

HUD and FHFA Collaborate to Enforce Fair Housing and Fair Lending

HUD and the Federal Housing Finance Agency (FHFA) on August 13 announced they will collaborate to enhance enforcement of the Fair Housing Act. The two agencies have entered into a [memorandum of understanding \(MOU\)](#) regarding fair housing and fair lending coordination to strengthen enforcement of fair housing law and oversight of the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac), together known as “the Enterprises.” The MOU between HUD and FHFA is a first-of-its-kind interagency agreement to promote consultation and coordination regarding the Enterprises, prevent duplication of federal efforts, and enhance oversight.

Examples of activities the agencies will undertake include:

- Consultation and coordination regarding current and contemplated fair lending investigation, examinations or compliance reviews, ongoing monitoring of the Enterprises, and other fair housing activities
- Providing one another a periodic digest of information on complaints accepted for filing under the Fair Housing Act or that may constitute a violation of the Fair Housing Act
- Coordinating activities on fair lending examination and review activities of Fannie Mae and Freddie Mac related to underwriting and appraisal guidelines (coordinated reviews)

The MOU will continue through the December 31, 2025, at which point the agencies may allow the agreement to expire, renew the agreement, or develop a new one. Either agency may terminate this MOU at any time by providing 30-day written notice to the other agency.

Read the memorandum of understanding (MOU) at: <https://bit.ly/3g8UA3J>

Opportunity Starts at Home

Register Now! Campaign Hosts August 24 Webinar on Building State-Level Multi-Sector Partnerships

The *Opportunity Starts at Home* campaign continues its [three-part webinar series](#) entitled “Building Multi-Sector Partnerships to Advance Housing Policy,” with the second webinar on August 24 from 2-3 pm ET. This webinar series explores the opportunities, challenges, and best practices of building multi-sector coalitions to advance policy, featuring speakers from leading national and state organizations from many fields of work.

The second session, “Best Practices to Building Multi-Sector Partnerships on the State Level,” will feature:

- Chantelle Wilkinson, national campaign manager, Opportunity Starts at Home
- Gina Wilt, advocacy director, Coalition on Homelessness and Housing in Ohio
- Kendra Knighten, policy associate, Idaho Asset Building Network
- Tara Rollins, executive director, Utah Housing Coalition
- Sharon Barker, vice president and COO, Housing and Community Development Network of New Jersey

The graphic features a dark teal background with a light blue wave pattern at the bottom. On the left, there is a photograph of a multi-story apartment building. The main title is in large, bold, yellow-green font. Below the title, the date and time are listed. At the bottom, there are four circular headshots of the speakers, each with their name and title in white text.

Best Practices to Building Multi-sector Partnerships on the State Level
Tuesday | August 24, 2 - 3 pm EST

Sharon Barker
Vice President and COO
Housing and Community Development Network of New Jersey

Tara Rollins
Executive Director
Utah Housing Coalition

Gina Wilt
Advocacy Director
COHIO

Kendra Knighten
Policy Associate
Idaho Asset Building Network

Chantelle Wilkinson
Campaign Manager
Opportunity Starts At Home

 **OPPORTUNITY STARTS AT HOME**

Through the *Opportunity Starts at Home* campaign, leading national organizations from an array of sectors are pushing Congress to act on more robust and equitable housing policies. Even before the pandemic, America was in the grips of an affordable housing crisis, most severely impacting the most marginalized and lowest-income people. Advocates from health, education, racial equity, food security, environmental protection, economic mobility, domestic violence, social work, faith, and more are recognizing that affordable homes are inextricably linked to their own priorities and concerns.

As Congress debates infrastructure and recovery packages, we have an historic opportunity to advance bold housing solutions. These solutions are more likely to come to fruition when multi-sector coalitions are leading the way, as opposed to housing advocates alone.

The webinar is open to the public. Please register and help spread the word. Learn more about the event and register [here](#).

Watch part one [here](#).

To stay up-to-date on *Opportunity Starts at Home*, follow us on social media: [Twitter](#), [Instagram](#), [Facebook](#), and [LinkedIn](#)

Research

Report Provides Initial Evaluation of DC's Shallow Subsidy Rental Assistance Program

HUD has published [DC Flexible Rent Subsidy Program: Findings from the Program's First Year](#), which provides preliminary quantitative and qualitative data from the first year of the District of Columbia's pilot shallow-subsidy rental assistance program. Quantitative evaluation found no statistical difference in the likelihood of entering emergency shelter or transitional housing in the first year for program participants and those receiving standard homelessness prevention services. The authors found that while 80% of participants were very satisfied, when asked about one thing they would change about the program, nearly half (44%) said the program should offer a larger or longer-term subsidy.

The Flexible Rent Subsidy Program, or DC Flex, offers participants up to \$7,200 per year in assistance. Each month until the limit is reached, the program deposits enough money into a participant's checking account to bring the balance up to the participant's full monthly rent amount, and participants can determine how much to withdraw. The flexibility is meant to provide households who have some financial stability to handle fluctuations in income or unexpected expenses. Money not spent is rolled over into the next year as savings, participants can receive assistance for up to four years, and they can keep whatever remains afterwards. Spread evenly throughout the year, the program would offer a \$600 monthly supplement. For the sake of comparison, HUD's average monthly expenditure per Housing Choice Voucher client in the District of Columbia in 2020 was \$1,317, including administrative costs. The average monthly rent for participants in the DC Flex program in 2019 was \$1,147.

The authors describe DC Flex as a middle ground between short-term emergency assistance and rental voucher programs with deeper subsidies. DC Flex is a locally funded program designed to stretch resources to serve more people, and the pilot aims to test how well such a program might serve renters. Participants must be extremely low-income families with children, and they must have recently applied for homelessness assistance or emergency rental assistance. Because a shallow subsidy may better serve families with low service needs and some financial stability, administrators required participants to have a recent work history and be living in their own homes with their names on the lease.

As part of the evaluation, researchers at the Urban Institute conducted a survey of participants in early 2019. They also conducted focus groups with participants, staff, and stakeholders. Over one-quarter of participants (27%) said what they liked best about the DC Flex program was its offer of four years of rental assistance. Twenty-eight percent of participants gave up enrollment in a rapid re-housing program (which has a higher average monthly subsidy than the DC Flex program) to obtain longer-term assistance. Another 27% said what they liked best was the flexibility the program offered, though some wanted the ability to use the funds for purposes other than rent.

Many participants said the subsidy was too low for extremely low-income households to afford rent in Washington, D.C. Forty-three percent of participants said they used the DC Flex account to pay all or most of their rent until it ran out, rather than using a mix of Flex subsidy and other sources. One-third of participants

had spent down their accounts in full by the eighth month. Sixty-nine percent believed it was likely they would use all their DC Flex subsidy before the end of the program year. Partly in response to data showing that participants were exhausting funds before the end of the program year, administrators changed the rules midyear to allow participants to also take part in DC’s Emergency Rental Assistance Program to cover rental arrears.

Researchers at The Lab @ DC used administrative data to conduct a quantitative analysis of the program in its first year. DC Flex was launched as a randomized controlled trial—program applicants were entered into random lotteries, and their outcomes were compared to those who were not selected and who instead received usual care. Households not offered DC Flex might have received any other homelessness prevention and housing support services, including both one-time and short-term services and more substantial supports, some of which may have constituted a larger annual benefit than what is provided by DC Flex. For the quantitative analysis, researchers used data from participants enrolled by October 2018 who were in the program at least one year. This evaluation found no statistically significant difference between the rate of entry into emergency shelter or transitional housing among DC Flex participants and those receiving usual care. Since households in the control group may have been in rapid re-housing in the first year, larger differences may emerge in subsequent years when transitional housing support ends.

The authors emphasize that because this report focuses on the first year of implementation, it is too soon to draw conclusions about program effectiveness. Future research will continue to monitor outcomes for participants, including records of evictions, applications to other rental assistance programs, and employment.

Read the report at: <https://bit.ly/37NnL7L>

Resource

NHLP Publishes Guide on LIHTC Tenants’ Rights

The National Housing Law Project (NHLP) published [*An Advocates’ Guide to Tenants’ Rights in the Low-Income Housing Tax Credit Program*](#). The 13-page guide serves as an overview of tenants’ rights issues in the Low-Income Housing Tax Credit (LIHTC) program, including:

- An overview of the program, including its financing structure, the Qualified Allocation Plan (QAP), and advocacy tips
- Information on evictions
- Rent calculations, maximum rents (and the possibility of states imposing lower maximum rents), rent increases, and the effect of rental assistance
- Tenant eligibility, including eligibility determination by area median income (AMI), citizenship status, student rules, other factors affecting admissions, the effects of other subsidies, and other protections
- Details on what happens when household income grows to exceed the maximum (the “next available unit” rule)

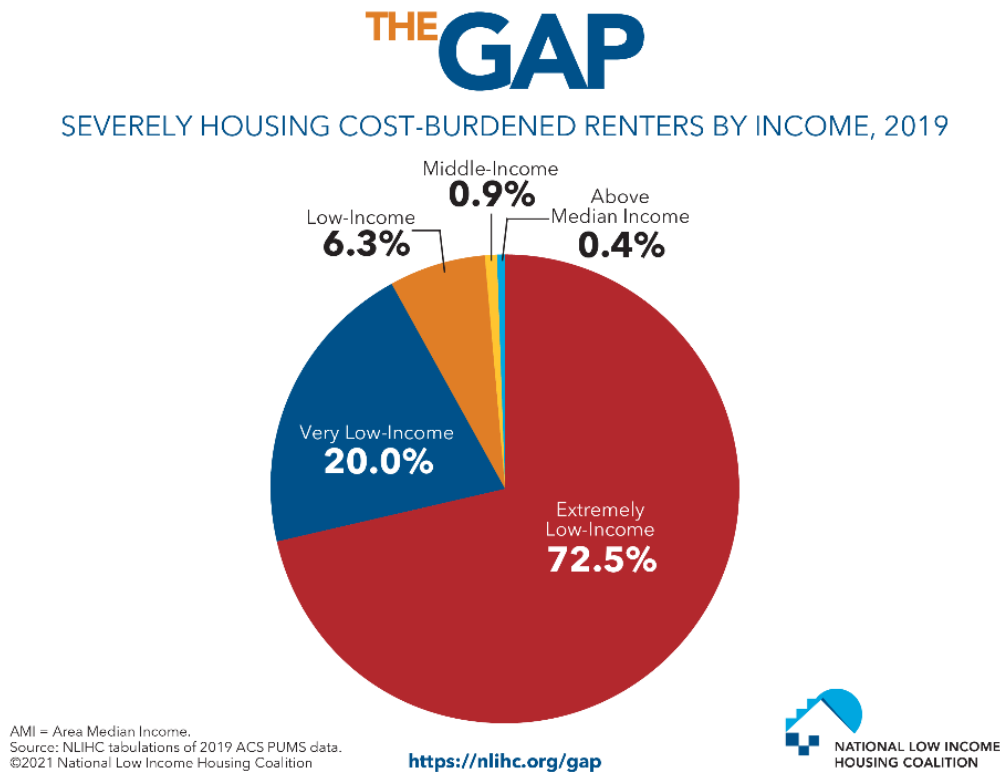
[*An Advocates’ Guide to Tenants’ Rights in the Low-Income Housing Tax Credit Program*](#) is available at: <https://bit.ly/3ggyp1Z>

The NHLP website has additional information about the LIHTC program: <https://bit.ly/3z0AKz2>

More information about the LIHTC program is on [page 5-17](#) of NLIHC’s *2021 Advocates’ Guide*.

Fact of the Week

Nine of 10 Severely Cost-Burdened Renters Have Extremely or Very Low Incomes



Source: NLIHC tabulations of 2019 ACS PUMS data.

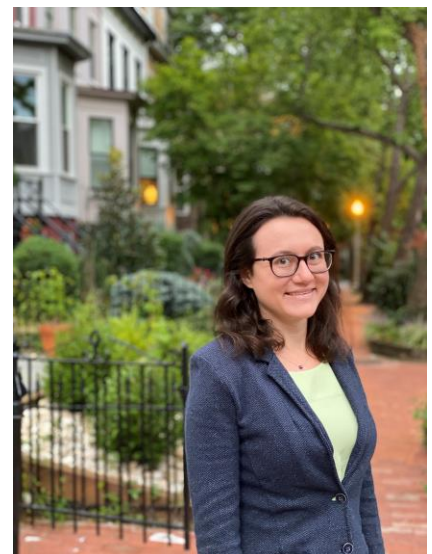
NLIHC News

NLIHC Welcomes Courtney Cooperman as Housing Advocacy Organizer

NLIHC is pleased to welcome Courtney Cooperman as its newest housing advocacy organizer. As a member of the field team, Courtney will mobilize NLIHC members to advocate for the Coalition’s federal policy priorities.

Prior to joining NLIHC, Courtney was an Eisendrath Legislative Assistant at the Religious Action Center of Reform Judaism (RAC), the social justice arm of the Reform Jewish Movement. With a policy portfolio that included housing, nutrition, labor, and other economic justice issues, Courtney spearheaded the RAC’s advocacy on COVID-19 relief and recovery legislation. She also wrote blog posts and social media content, created resources for advocates, supported grassroots lobbying, and launched virtual programming to teach high school students about social justice.

Courtney graduated Phi Beta Kappa from Stanford University, where she received a Bachelor of Arts in Political Science, a minor in Spanish, and interdisciplinary honors in Ethics in Society. Her honors thesis, “Loss of Place, Loss of Voice: How Homelessness Impedes Political Equality,”



explored homelessness as a source of political disenfranchisement. Courtney also served on the board of Heart and Home Collaborative, a seasonal shelter for women experiencing homelessness in the greater Palo Alto area.

Please join us in welcoming Courtney to the NLIHC team!

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 Seeks Fund Development Intern for Fall Semester

Help the NLIHC end homelessness and housing poverty in America! NLIHC seeks a fund development intern for the fall semester (August or early September to December) to support NLIHC activities and events that enable the Coalition to obtain the resources necessary to fulfill its mission. The work will involve researching prospective funders, monitoring incoming donor data, coordinating mailing campaigns, maintaining client relations management data, and other fundraising activities. The intern will also support NLIHC with other key operational needs. NLIHC seeks someone with strong organizational skills, attention to detail, and communications (oral, interpersonal, and written) skills, as well as a strong commitment to social justice. Experience using Salesforce a plus. The position will report to the NLIHC development coordinator, and NLIHC provides a modest stipend to interns.

Please submit a cover letter, resume, and one writing sample to NLIHC Development Coordinator Catherine Reeves via email at: creeves@nlihc.org

NLIHC in the News

NLIHC in the News for the Week of August 15

The following are some of the news stories that NLIHC contributed to during the week of August 15:

- “See the states that owe renters billions in housing assistance checks,” *Fast Company*, August 15 at: <https://bit.ly/3stDkLu>
 - “This just isn’t sustainable: The housing affordability crisis is accelerating,” *Bisnow*, August 15 at: <https://bit.ly/3iZqaT7>
 - “An epidemic in itself: Why billions of federal aid isn’t making it to renters, landlords during pandemic,” *USA Today*, August 17 at: <https://bit.ly/3z7E5wc>
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NLIHC Staff

Olivia Arena, Housing Advocacy Organizer, x209
Xavier Arriaga, Policy Analyst, x231
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
Courtney Cooperman, Housing Advocacy Organizer, x263

Bairy Diakite, Operations Manager, x254
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
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
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
Sophie Siebach-Glover, Research Specialist, x205
Lauren Steimle, Web/Graphic Design Specialist
Dan Threet, Research Analyst, x202
Chantelle Wilkinson, Housing Campaign Manager, x230
Renee Willis, Vice President for Field and Communications, x247
Rebecca Yae, Senior Research Analyst–COVID-19 Response
Diane Yentel, President and CEO, x225