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HoUsed Campaign

URGENT: Take Action – Congress Is Finalizing Key Details in Infrastructure and Economic Recovery Package

The House and Senate are currently determining how to invest more than \$330 billion in affordable housing as part of its \$3.5 trillion infrastructure and economic recovery bill. Congress needs to hear from you NOW! This bill is a once-in-a-generation opportunity to begin to end homelessness and housing poverty in America, but **ONLY** if Congress includes the targeted investments [called for by over 1,300 organizations](#) in the **HoUsed campaign**: investing \$45 billion in the national Housing Trust Fund; \$180 billion to expand rental assistance for those most in need; and \$70 billion to preserve public housing.

Background

The Senate Banking and Housing Committee and House Financial Services Committee are working to finish writing legislation to invest more than \$330 billion in affordable housing through a \$3.5 trillion infrastructure and economic recovery reconciliation bill, which could pass in the Senate with a simple majority rather than the 60 votes required for other legislation.

It is critical that Congress use this opportunity to prioritize investing in decent, accessible affordable housing for those with the greatest, clearest needs – people experiencing homelessness and people with the lowest incomes.

To ensure these investments are used to help end homelessness and housing poverty in America, advocates should urge their senators and representatives to include full funding for the **HoUsed campaign's top priorities**: investing \$180 billion to expand rental assistance for those most in need, providing \$70 billion to preserve public housing, and investing \$45 billion in the national Housing Trust Fund to build and operate rental homes for people with the lowest incomes.

The HoUsed campaign works to achieve the large-scale, sustained investments and anti-racist reforms necessary to ensure renters with the lowest incomes have stable, accessible, affordable homes. This infrastructure and economic recovery package is our first and best opportunity to advance our priorities, including expanding rental assistance, repairing public housing, and investing in the national Housing Trust Fund to build apartments affordable to the lowest-income people.

The House Financial Services Committee is scheduled to vote on the bill on September 13, before it is combined into a larger infrastructure and economic recovery package for a vote on the House floor by the end of the month. Democratic leaders expect the bill to be enacted and signed into law by mid-October.

Take Action TODAY!

We need advocates to take action:

1. **[Contact](#) your senators and representatives and urge them to include full funding for the HoUsed campaign's **priorities** in the infrastructure and economic recovery package.** Educate your members of Congress on why investments in rental assistance, public housing, and the Housing Trust Fund are critical to your community.
2. **[Join](#) more than 1,300 organizations nationwide by signing the HoUsed campaign [letter](#).** This letter is one of the most effective ways to show congressional leaders the broad support for the HoUsed campaign's **priorities** for the infrastructure/economic recovery bill. Sign on to the letter [here](#).

Thank you for your advocacy!

NLIHC to Host Congressional Briefing on Housing Solutions Needed in Infrastructure and Economic Recovery Package

NLIHC and the [HoUSed](#) and [Opportunity Starts at Home](#) campaigns are hosting a [congressional briefing](#) on September 9 at 3 pm ET titled “Housing is Infrastructure: What the Latest Research Tells Us About the Housing Solutions Needed in Any Infrastructure and Economic Recovery Package.”

Speakers will discuss the findings and implications from two recent NLIHC reports – [Out of Reach: The High Cost of Housing](#) and [The Gap: A Shortage of Affordable Homes](#) – and share insights on how NLIHC’s [top priorities](#) for any infrastructure bill will help address the nation’s housing crisis.

House Financial Services Committee Chair Maxine Waters (D-CA) will provide opening remarks. Speakers include:

- Curtis Johnson, Jr., vice president of housing strategy, Catholic Charities USA
- Harry Lawson, director of the Department of Human and Civil Rights, National Education Association (*invited*)
- Emma Mehrabi, director of poverty policy, Children’s Defense Fund
- Sarah Saadian, vice president of public policy, NLIHC
- Dan Threet, research analyst, NLIHC

Register for the briefing at: <https://tinyurl.com/32f9jz97>

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

Join today’s (September 7) national HoUSed campaign call from 2:30-4 pm ET. Jasmine Rangel and Jacob Haas from the Eviction Lab will join to share the latest data from the Lab’s eviction tracking system. Jessica Perez and Abby Boshart from the Urban Institute will discuss how we can leverage behavioral science to get ERA into the hands of vulnerable households faster. We will hear the latest from the NLIHC ERASE project on the immediate federal, state, and local action needed to protect renters; get the latest updates from Capitol Hill on the infrastructure and economic recovery bill making its way through Congress; receive updates from the field; and more.

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

Recording Available of August 30 National Call on “HoUSed: Universal, Stable, Affordable Housing”

During our most recent (August 30) national call on “HoUSed: Universal, Stable, Affordable Housing,” House Speaker Nancy Pelosi (D-CA) spoke about Congress’s short- and long-term efforts to expand the availability of safe, stable, affordable housing. We discussed the Supreme Court’s decision to overturn the eviction moratorium and the actions the Biden-Harris administration is taking to prevent evictions. We also received updates on the impact of Hurricane Ida in Louisiana and heard the latest from Capitol Hill.

Speaker Pelosi discussed the path forward to enact the \$3.5 trillion reconciliation package that would provide up to \$339 billion in funding for affordable housing. Citing House Financial Services Committee Chair Maxine Waters's (D-CA) "Housing is Infrastructure Act," Speaker Pelosi urged advocates to keep shining "a bright light" on the bill to keep pressure on Congress to act.

Andreanecia Morris, president of HousingLOUISIANA, provided updates on the impact of Hurricane Ida in Louisiana and discussed the challenges to evacuation faced by many of the households in the storm's path. NLIHC's Sarah Saadian gave an update on the latest developments on Capitol Hill and summarized the policy priorities NLIHC and the HoUSED campaign are pushing for in the reconciliation package, including at least \$180 billion to expand rental assistance to the lowest-income households; \$70 billion to fully address the capital repair backlog in public housing; and \$45 billion for the construction of deeply affordable housing through the national Housing Trust Fund.

American Rescue Plan Coordinator and Senior Advisor to the President Gene Sperling, along with the Treasury Department's Deputy Assistant Secretary for Community Economic Development, Noel Poyo, spoke about the Biden administration's efforts to prevent evictions and expedite the distribution of emergency rental assistance.

Our next national call will be on Tuesday, September 7 at 2:30 pm ET. Register at: <https://tinyurl.com/ru73qan>

Watch a recording of the August 30 call at: tinyurl.com/wcfu32ap

View presentation slides at: tinyurl.com/fd5aw5uh

Emergency Rental Assistance

NLIHC and NHLP Submit Recommendations to Chair Waters for Emergency Rental Assistance Legislation

NLIHC and National Housing Law Project (NHLP) sent on August 31 a [letter](#) to House Financial Services Committee Chair Maxine Waters (D-CA) outlining recommendations for Chair Waters's forthcoming legislation aimed at improving and streamlining distribution of emergency rental assistance (ERA).

The letter urges legislators to adopt key reforms needed to increase accessibility to ERA for low-income renters and ensure rapid and equitable distribution of funds. Such reforms include requiring programs to adopt self-attestation measures, automatically assuming people experiencing homelessness qualify for ERA, and barring programs from requiring tenants to provide a written lease. The reforms would better align guidance for ERA1 and ERA2 by requiring programs to provide direct-to-tenant assistance, and they would offer program administrators who make "good faith efforts to expedite the distribution of low-barrier assistance" safe harbor from funding clawbacks.

The recommendations highlight strategies to encourage program improvement by requiring poor performing programs to develop improvement plans and, in the event programs fail to improve, to hold those programs accountable for poor performance by recapturing and reallocating funds to courts and community-based nonprofit organizations. NLIHC and NHLP warn against allowing landlords to receive ERA without notifying their tenants and without strong renter protections. These recommendations are based on NLIHC's [ongoing analysis](#) of programs' implementation of ERA, as well as direct input from local advocates and organizations administering ERA programs.

Read the full text of the letter at: <https://bit.ly/3kVi1PB>

ERA Programs Increase Flexibilities

NLIHC has been closely tracking Treasury Department Emergency Rental Assistance (ERA) programs since programs began in February 2021. Between April and September 1, some administrators have made changes to their programs, including adopting self-attestation and direct-to-tenant payments. Despite improvements in some programs, many programs have not yet adopted these important strategies. As of September 1, NLIHC has identified 495 rental assistance programs funded through the \$25 billion appropriated for the Treasury Emergency Rental Assistance program under the December 2020 Consolidated Appropriations Act (ERA1). Though most ERA1 programs have been open for months, administrators continue to make modifications to adhere to federal guidance and adopt allowable flexibilities to improve program implementation.

A total of 740 states, localities, Tribal governments, and territories received direct allocations for the ERA1 program. At least 495 programs are currently active, including 50 state programs, 292 local programs, 148 Tribal government programs, four U.S. territory programs, and the District of Columbia. These programs represent 98% of the \$25 billion allocated in the first round of funding.

Since ERA1 programs began opening in February 2021, administrators have made changes to their programs. Two critical changes involve self-attestation for some eligibility criteria and direct-to-tenant payments. As of late April, 27% of ERA programs explicitly allowed for self-attestation for some eligibility criteria instead of asking for documentation. By September 1, that number had increased to 57%. Similarly, as of late April, only 15% of programs allowed for payments to be made directly to tenants. That number has nearly doubled to 28%. These changes are likely due to both advocacy efforts and recent federal guidance that strongly encourages programs to allow self-attestation and encourages ERA programs to provide direct-to-tenant assistance. Though some programs have improved, many programs have not explicitly adopted these flexible approaches. More programs must implement these critical measures to ensure the resources help the most marginalized tenants.

With the end of the federal eviction moratorium, programs should use all flexibilities provided in the Treasury Department's guidance to assist those who are at risk of or who have already experienced eviction or displacement. Programs can help renter households with other housing-related expenses, such as relocation assistance, hotel and motel stays, and late fees. As of September 1, 53% programs explicitly offered coverage for other housing expenses. Of those programs covering other housing expenses, 44% provide relocation expenses.

NLIHC is beginning to track programs funded with the \$21.55 billion appropriated by the American Rescue Plan Act (ERA2). Some programs are beginning to use ERA2 funds either concurrently with ERA1 funds or because they have fully distributed the first tranche of funding. As more programs begin to use ERA2 funds, NLIHC will monitor important programmatic changes, including requiring programs to offer direct-to-tenant assistance when landlords refuse to participate in the program, prohibiting the eviction of renters for nonpayment while ERA payments are being made, and allowing up to 18 months of assistance.

To learn more about ERA programs, NLIHC's searchable database and rental assistance resources are available [here](#), with new programs added to the database frequently. NLIHC also regularly updates an [ERA Dashboard](#) and [ERA Resource Hub](#) to monitor program implementation and facilitate resource sharing across programs.

Using Administrative Data Can Reduce Barriers and Promote Efficiency in ERA Distribution

U.S. Department of the Treasury guidance encourages the use of categorical eligibility to verify income and reduce barriers to accessing emergency rental assistance. In accordance with this guidance, the Philadelphia Emergency Rental Assistance program, [PHL RentAssist](#), which is administered by the Philadelphia Housing Development Corporation (PHDC), is using administrative data matching to make applications more accessible and easier to process.

According to [Treasury guidance](#), “If an applicant’s household income has been verified to be at or below 80 percent of the area median income in connection with another local, state, or federal government assistance program, grantees are permitted to rely on a determination letter from the government agency that verified the applicant’s household income, provided that the determination for such program was made on or after January 1, 2020.”

Philadelphia Housing Development Corporation (PHDC) established a data-sharing agreement with the city’s Data Management Office (DMO) and has begun to utilize DMO data for income eligibility for ERA applicants.

Per Treasury guidance, PHDC examines public benefits data for people who were receiving public benefits after January 2020. While DMO is sharing several datasets, the most significant information has come through Medicaid eligibility. PHDC receives Medicaid eligibility data in the form of spreadsheets twice monthly and uploads the data into its Quick Base system. If a tenant is on the Medicaid list, the system automatically checks a box that the tenant household is income-eligible to receive ERA funds.

Greg Heller, senior vice president of community investment at PHDC, notes that “This has been a time-saver for our staff, reducing the need to review income documentation and calculate income eligibility. So far we had 650 applications that were previously not approved due to lack of documentation of household income, which were subsequently approved after we started receiving the Medicaid data. In addition, 2,658 applications that were pending review were automatically income-verified by Medicaid data.”

To learn more about the PHCD ERA program visit their website at: <https://phlrentassist.org/>

For additional resources and strategies to ensure the emergency rental assistance programs are visible, accessible, and preventive of evictions visit the [NLIHC Resource Hub](#) and download the ERASE checklist.

Preventing Evictions

Attorney General Garland Urges Legal Community to Take Action to Prevent Evictions

Attorney General Merrick Garland sent a [letter](#) on August 30 calling on the legal community to volunteer to confront the ongoing housing and eviction crisis. The letter urges members of the legal profession to use their knowledge and skills to ensure that people can stay in their homes and that eviction proceedings are carried out in a fair and just manner. The letter includes link to a [video](#) of Attorney General Garland calling on the legal community to take action.

The letter outlines specific steps lawyers and law students can take to support tenants, landlords, and courts during this crisis, including by helping applicants access the federal [emergency rental assistance \(ERA\)](#) program, volunteering with [local legal aid organizations](#), and helping local courts implement eviction diversion programs. In a [June 24 letter](#) and a [meeting](#) on August 11 with nearly 40 state chief justices, Attorney General Garland and Associate Attorney General Vanita Gupta encouraged state courts to adopt eviction diversion strategies.

Read the letter at: <https://bit.ly/3t0StUT>

Coronavirus, Disasters, Housing, and Homelessness

FEMA Announces Major Improvements for Low-Income Disaster Survivors

FEMA [announced major reforms](#) to address long-standing barriers that have prevented the lowest-income and most marginalized disaster survivors from receiving the assistance they need to recover. The reforms were developed and advanced by NLIHC's Disaster Housing Recovery Coalition (DRHC) and its partners in impacted communities and championed by Senator Elizabeth Warren (D-MA) and Adriano Espaillat (D-NY). These reforms are a major victory for disaster survivors, advocates, and the DRHC.

For decades, FEMA required homeowners to submit title documents to receive assistance, and the agency refused to accept alternative documentation. This requirement effectively barred low-income homeowners – predominantly households of color – from receiving the FEMA Individual Assistance for which they were eligible. Residents living in mobile homes and heirship property owners were most severely impacted and wrongfully denied aid to rebuild their homes.

Under FEMA's new policy, these survivors can now self-certify ownership of their homes when they do not have other documentation, overcoming a major hurdle to recovery. FEMA will also allow all survivors to submit a broader array of documents to prove occupancy and ownership of their homes.

The following changes have been implemented for disasters declared on or after August 23, 2021:

Expanded methods of proving occupancy

- Motor vehicle registrations, letters from local schools, federal or state benefit providers, social service organizations, or court documents from up to one year before the disaster or 18 months after the disaster can now be used to show occupancy of damaged homes
- Survivors living in mobile homes or travel trailers who do not have the traditional documentation may self-certify occupancy as a last resort

Expanded methods of proving ownership

- Letters from public officials stating that the applicant owned the property, receipts for major repairs or improvements, letters from mobile home park owners, and court documents from up to one year before the disaster or 18 months after the disaster can now be used to show ownership of damaged homes
- Survivors with heirship properties, mobile homes, or travel trailers who do not have the traditional documentation may self-certify ownership as a last resort

Disaster assistance expansion

- Limited financial assistance can now be used for repairs of homes that sustained disaster damage for households that do not qualify for housing assistance because the disaster did not render their homes uninhabitable
- Survivors who incurred a disaster-related disability can now receive FEMA assistance to install necessary accessibility measures in their homes (such as grab bars or ramps)
- The removal of disaster-incurred mold growth is now eligible for financial assistance

These changes are much needed and long overdue. Work to reform FEMA’s harmful policy began with efforts by NLIHC and disaster survivors and partners in Louisiana, Alabama, and Mississippi after Hurricane Katrina, and they were continued by the DHRC and advocates in Texas and Florida after Hurricanes Harvey and Michael, in California after several wildfires, and in Puerto Rico in the aftermath of Hurricane Maria, where over 77,000 households were wrongfully denied FEMA assistance due to title issues.

The DHRC will continue to monitor implementation of the new policy and urge Congress to enact the “Housing Survivors of Major Disasters Act,” introduced by Senator Warren and Representative Espaillat, to make these reforms permanent. The DHRC will also advocate other critically needed legislation to ensure the lowest-income and most marginalized disaster survivors receive the assistance they need to recover.

For more information on the changes at FEMA, read a fact sheet at: <https://bit.ly/3DMsd5q>

Learn more about what these policy changes mean for disaster survivors by [joining](#) our Tuesday DHRC working group meetings and [becoming a member of the DHRC!](#)

NHLP Memorandum Urges HUD to Protect Residents from Eviction, Cites HUD’s Existing Authority

The National Housing Law Project (NHLP) sent a [memorandum](#) to high-level HUD career staff and to Erika Poethig of the White House Domestic Policy Council detailing HUD’s existing statutory and regulatory authority to protect HUD-assisted residents from eviction during the COVID-19 pandemic. The legal authority NHLP cites is based on the National Housing Act of 1949, Housing and Community Development Act, Fair Housing Act, the Brooke Amendment to the U.S. Housing Act of 1937, the CARES Act, and public housing, voucher, and multifamily statutes. Based on that legal authority, NHLP writes that HUD must immediately mandate steps to protect HUD residents from eviction.

These authorities allow and obligate HUD to choose from a range of eviction prevention actions, such as:

- Enacting a blanket eviction moratorium for HUD residents
- Revising termination and eviction procedures to exclude nonpayment of rent from “good cause” eviction
- Creating a set of pre-conditions on terminations of assistance that may include:
 - Requiring housing providers to seek emergency rental assistance (ERA)
 - Requiring housing providers to offer families reasonable repayment plans prior to termination.
 - Mandating retroactive interim income recertification
 - Requiring housing providers to determine whether a household requires a reasonable accommodation due to a disability, including from certain program requirements
 - Determining whether a household should automatically receive the hardship exemption to the minimum rent

NHLP notes that the CARES Act provides HUD broad authority to waive any provisions of law or regulation in connection with the use of CARES Act funds, and that HUD could easily implement sub-regulatory guidance to include the actions listed above by updating existing waiver notices.

The National Housing Act of 1949 provides HUD with the authority to “exercise its power, functions, and duties” under any law HUD is subject to in order to ensure that “the goal of a decent home and suitable living environment for every American family” is met. The Housing and Community Development Act declares it is “the policy of Congress that in the administration of Federal housing and development programs, involuntary displacement of persons from homes and neighborhoods should be minimized.” NHLP states that HUD and other federal housing agencies can therefore administer housing programs in a manner that prevents involuntary

displacement by eviction of federally assisted housing tenants by creating the set of pre-conditions on terminations of assistance listed above.

The Brooke Amendment to the U.S. Housing Act of 1937 (named for former Senator and NLIHC Board Chair Edward Brooke [R-MA]) limits a public housing household's monthly rent and utilities payments to 30% of adjusted income, or the minimum monthly rent. The Brooke Amendment also requires public housing agencies (PHAs) to grant an exemption to the minimum rent requirement when a household experiences financial hardship, including the threat of eviction. The amendment states that housing providers "shall immediately grant an exemption from application of the minimum monthly rental...to any family unable to pay such amount because of financial hardship," which includes eviction if the minimum rent requirement is enforced; decreased family income due to changed circumstance, including loss of employment; death in the family; and other situations determined by HUD.

Many housing providers fail to comply with the hardship exemption policy by failing to inform households of their eligibility to request a hardship exemption and by failing to grant a hardship exemption automatically when a household qualifies, including when they are threatened with eviction. Therefore, NHLP asserts that HUD must issue immediate guidance informing housing providers of their obligation to notify tenants of their eligibility for the hardship exemption in a form and manner that is accessible and that will encourage eligible tenants to act. NHLP also states that HUD should make clear that when housing providers know a hardship exists (whether or not a family requests one), providers must immediately grant an exemption from the minimum rent, or, if a provider determines the hardship is temporary, suspend the minimum rent. When a hardship exists but the provider is not aware, tenants must be given a meaningful opportunity to request an exemption or suspension.

The Fair Housing Act requires HUD to "administer the programs and activities relative to housing and urban development in a manner to affirmatively further the policies" of the Fair Housing Act. NHLP's memorandum elaborates the toll of the pandemic has and will continue to have if evictions take place on some of the Fair Housing Act's "protected classes," including Black and Latino renters, women, families with children, and people with disabilities.

NHLP's memorandum is at: <https://bit.ly/3jIjPb6>

More information about public housing is on [page 4-30](#) of NLIHC's *2021 Advocates' Guide*.

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

More information about HUD's Multifamily housing program is on [page 4-64](#) of NLIHC's *2021 Advocates' Guide*.

Additional Coronavirus Updates – September 7, 2021

National Updates

Congress

Representatives Ayanna Pressley (D-MA), Cori Bush (D-MO), Jimmy Gomez (D-CA), and Alexandria Ocasio-Cortez (D-NY) led over 60 of their House colleagues in writing to Speaker Nancy Pelosi and Senate Majority Leader Chuck Schumer urging them to pass legislation to extend the federal eviction moratorium for the duration of the pandemic. Read the August 27 letter [here](#).

Biden Administration

Treasury Secretary Janet Yellen, Attorney General Merrick Garland, and HUD Secretary Marcia Fudge sent a [letter](#) on August 27 to state and local government leaders urging them to take immediate action to prevent unnecessary evictions during the pandemic.

U.S. Interagency Council on Homelessness (USICH)

USICH Interim Executive Director Anthony Love [addressed the U.S. Conference of Mayors](#) Community Development and Housing Committee on August 25, asking mayors and local leaders to: 1) raise awareness about and reduce barriers to emergency rental assistance; 2) prioritize emergency housing vouchers (EHVs) for people already experiencing homelessness; 3) implement USICH's [CDC-informed Delta guidance](#), which includes expanding non-congregate shelter; and 4) use American Rescue Plan Act State and Local Fiscal Recovery Funds and HOME funding to develop and preserve affordable housing for the lowest-income renters.

Advocacy and Research

With limited state and local protections, the end of the CDC eviction moratorium puts millions of renters at risk of losing their homes. [Analysis from the Urban Institute](#) estimates that roughly 2.1 million adult renters who believe they will be evicted in the next two months live in states or jurisdictions that do not offer some form of eviction moratorium.

Reporting

The [Associated Press](#), [Washington Post](#), [Axios](#), [CNN](#), and [Politico](#) report on the Supreme Court's decision to block the federal eviction moratorium. The court in an unsigned opinion [ruled](#) 6-3 on August 26 to end the temporary stay on a lower court ruling seeking to overturn the federal eviction moratorium issued by the Centers for Disease Control and Prevention (CDC) on August 3.

The [Associated Press](#) examines how concerns about the slow pace of emergency rental assistance (ERA) distribution across the country have intensified after the Supreme Court lifted the federal eviction moratorium on August 26, putting millions at risk for eviction. "State and local governments are working to improve programs to distribute emergency rental assistance to those in need, but they need more time; the Supreme Court's decision will lead to many renters, predominantly people of color, losing their homes before the assistance can reach them," said NLIHC's Diane Yentel.

NLIHC President and CEO Diane Yentel joined [CBS News](#) to speak about the Supreme Court's ruling on the CDC eviction moratorium and the availability of federal emergency rental assistance. "What makes this moment so tragic and frustrating," Diane said, "is that there are sufficient resources to help tenants pay the rent (that may not reach them in time)."

[CNBC](#) outlines what renters need to know now that the federal eviction moratorium has been overturned. The article cites NLIHC Diane Yentel's [statement](#) on the Supreme Court's ruling and highlights NLIHC's searchable [emergency rental assistance \(ERA\) database](#).

[The Hill](#) says Congress is under new pressure to keep millions of renters in their homes after the Supreme Court blocked the new eviction moratorium implemented by the CDC. Members of Congress are urging state and local governments to speed the distribution of emergency rental assistance (ERA) and considering additional legislative action to authorize an eviction moratorium and accelerate the delivery of ERA.

The [Washington Post](#) reports the Supreme Court decision may unleash a wave of evictions, given that as many as 6.4 million households remain behind on their rent. Housing advocates acknowledge it remains unlikely that Congress can enact an eviction moratorium. "Congress absolutely should implement a broad eviction moratorium during the pandemic," said NLIHC's Diane Yentel "They should have done that at any time over the last 18 months. They can't and they very likely won't. They don't have the votes." Another [Washington Post](#) article reports that the Supreme Court ruling overturning the CDC moratorium is unleashing a rapid and

uneven wave of evictions across the country, leaving the fate of millions of renters in the hands of local judges, leaders, and sheriffs.

The [New York Times](#) reports the Supreme Court's [ruling](#) that ended the CDC eviction moratorium leaves the Biden administration with few options to help the millions of renters at risk of losing their homes.

Guidance

Department of Housing and Urban Development

[Vaccination in Unsheltered Settings: Event Types and Considerations](#)

Disaster Housing Recovery Updates – September 7, 2021

Our thoughts are with everyone impacted by Hurricane Ida, which slammed into the Southeast Louisiana coast as a major Category 4 hurricane on August 29, causing [catastrophic damage](#) sixteen years to the day after Hurricane Katrina brought devastation to the area. President Biden [declared](#) a major disaster covering the entire southeastern region of Louisiana, activating FEMA assistance for impacted households. Read NLIHC's [Memo 8/30](#) to learn more. The storm subsequently caused major damage in the Northeast. NLIHC's Disaster Housing Recovery Coalition (DHRC) – a group of over 850 local, state, and national organizations working to ensure that all disaster survivors receive the assistance they need to fully recover – continues to monitor and push for needed reforms to our disaster recovery system as the impacted regions recover.

To learn more about disaster recovery and housing, join the Disaster Housing Recovery Coalition's Tuesday Working Group Meetings: <https://bit.ly/34Efwsa>

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

NLIHC Updates

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 second and final webinar, "Disaster Planning and Mitigation for Affordable Housing Organizations," will take place September 22 from 1-2:30 pm ET. Register for the series [here](#) and read the report [here](#).

Take Action! [Sign your organization](#) on to a letter supporting the bipartisan "[Reforming Disaster Recovery Act](#)" and help ensure every disaster survivor receives the assistance they need to fully recover. If enacted, the legislation would permanently authorize the Community Development Block Grant-Disaster Recovery (CDBG-DR) program, which provides states, tribes, and communities with flexible, long-term recovery resources needed to rebuild affordable housing and infrastructure after a disaster. The bill also provides important safeguards and tools to ensure that federal disaster recovery efforts reach all impacted households, including the lowest income and most marginalized survivors who are often hardest hit by disasters and have the fewest resources to recover. Read NLIHC's [fact sheet](#) on the Reforming Disaster Recovery Act and [add your organization](#) to a growing list of groups supporting this important bill!

Hurricane Ida

Federal Response

President Biden approved a [major disaster declaration for Louisiana](#) in response to Hurricane Ida. Louisiana homeowners and renters affected by Hurricane Ida who live in the 25 parishes designated for Individual Assistance could be eligible for help from FEMA. Apply for assistance at: www.disasterassistance.gov

The Department of Housing and Urban Development (HUD) [announced](#) on September 1 the implementation of federal disaster assistance for the 25 parishes in Louisiana included in the president's major disaster declaration.

The Red Cross and local authorities have opened more than [20 shelters](#) across the region impacted by Hurricane Ida. Residents have been asked by authorities not to return home for the foreseeable future. [Neither](#) FEMA nor the Red Cross are offering hotel vouchers currently.

President Biden on August 27 approved an emergency declaration for [Mississippi](#) to support response efforts to Hurricane Ida. FEMA added [58 Mississippi counties](#) to the Hurricane Ida emergency declaration. FEMA received Governor Tate Reeves' request for an amendment to the emergency declaration to include all 84 counties for emergency protective measures, including direct federal assistance. The request is [under review](#).

Reporting

[CNN](#) examines how Louisiana is still reeling from five major storms – including the back-to-back hurricanes Laura and Delta – that have devastated the region. Many Lake Charles residents whose homes were flattened by recent disasters have spent months rebuilding and living in hotels or temporary shelters, and some are still waiting for federal disaster aid to arrive.

The [Washington Post](#) reports that despite a last-ditch effort by New Orleans officials and homeless service providers to provide shelter for individuals experiencing homelessness during Hurricane Ida, dozens were seen on the street during the worst of the storm. Only congregate sheltering was provided, and many that stayed on the street cited concerns about the possibility of COVID-19 infection in shelters.

The [Associated Press](#) reported that despite mandatory and voluntary evacuation orders that blanketed Southeast Louisiana in the leadup to Hurricane Ida, many were unable to pay for the transportation or hotel stays needed to do so. As a result, many households with low incomes were forced to ride out the storm in their homes.

[Indian Country Today](#) covered the impact of the Hurricane on the numerous tribal communities that reside in Southeast Louisiana. Many tribal governments asked citizens to fill out check-in forms ahead of landfall to assist in tracking their needs and evacuation status. Several tribal communities reported devastation in the aftermath of the storm.

The [New York Times](#) reports that Louisiana Governor John Bel Edwards has told Hurricane Ida evacuees not to return to their homes until infrastructure repairs are completed. Current projections for repairs to roads, power, water, and sewage systems could take weeks in some areas. New Orleans officials have not yet ruled out a post-storm evacuation of the city.

Hours after the federal eviction moratorium fell, [dozens of families](#) in 61 units at a Mississippi apartment complex were given 3-day eviction notices. They were told they must leave by August 31, just one day before Hurricane Ida was expected to hit the region.

Resources

- To apply for FEMA assistance, visit: <https://www.disasterassistance.gov/>
- Individuals in Louisiana can text IDA to 67283 for storm updates from the [Governor's Office of Homeland Security and Emergency Preparedness](#).
- For shelter, text LASHELTER to 898-211 or call 211 for statewide drive-up shelter locations.

- To receive New Orleans updates, text NOLAREADY to 77295, or visit: <https://ready.nola.gov/home/>
- Individuals in Alabama should follow the guidance of local officials or visit the [Alabama Emergency Management Agency](#) website.
- For storm updates in Mississippi, visit [Hurricane Ida – Mississippi Emergency Management Agency](#).
- A [list of Tribal communities](#) in Southeast Louisiana along with contact information is available from [Bvlbancha Public Access](#).

Flooding

Tennessee residents in [Dickson, Hickman, and Houston counties](#) who were affected by the severe storms and flooding on August 21 may now apply for FEMA Individual Assistance (IA). Humphreys County was previously approved for disaster assistance.

North Carolina Governor Roy Cooper [requested](#) a federal major disaster declaration for counties in the western region of the state after catastrophic flooding from Tropical Storm Fred killed six and destroyed homes. Damage assessments to support the request are ongoing. The same region was [targeted](#) by flood waters from Hurricane Ida, which was downgraded to a tropical depression after making landfall.

Michigan Governor Gretchen Whitmer [requested](#) a federal disaster declaration as a result of flooding and severe weather that struck Macomb and Oakland counties in late June of this year. A disaster declaration is in effect for Wayne and Washtenaw counties due to the same event.

Severe Wind

A [community meeting](#) in Cedar Rapids, Iowa addressed the impact of equity on disaster recovery efforts stemming from the destructive derecho that struck the area last year. Households with lower incomes are being left behind as they struggle to access disaster assistance from FEMA.

Wildfires

The [Caldor fire](#) continues to rage along the California-Nevada border. While progress has been made over the past several days in containing the blaze, high winds are pushing the fire closer to densely populated areas around Lake Tahoe. Roughly 22,000 residents of South Lake Tahoe evacuated the area this week. The fire has destroyed 600 structures and threatens at least 33,000 others.

The largest wildfire in California history continues to see explosive growth despite successful efforts to contain it. As of August 31, the [Dixie Fire](#) is at a total of almost 850,000 acres and is just over 50% contained. The fire has destroyed 685 structures and is threatening 13,614 more.

Reporting

A story in [Southerly](#) reports that a year after Hurricane Laura, southwest Louisiana residents and officials are still awaiting significant federal aid. The multiple disasters southwest Louisiana experienced during the pandemic demonstrate how disaster aid systems are unequipped to respond to compounding events. NLIHC's Noah Patton notes that legislation introduced in Congress, the Reforming Disaster Recovery Act ([H.R.4707](#)), could streamline the federal disaster recovery process by permanently authorizing the CDBR-DR program.

Oregon Humanities published a [dispatch](#) from the front lines of fire recovery in Oregon. The piece discusses mental health, urban development, and the need to manage forests as the threat of wildfire continues to rise.

Guidance

Administration

White House Announces Immediate Steps to Increase Affordable Housing Supply

The White House [announced](#) steps to expand the affordable housing supply by 100,000 units for homeowners and renters over the next three years. These steps will create, preserve, and sell units to homeowners and non-profit organizations, with an emphasis on lower- and middle-income families. The White House's plan will be a collaborative effort between HUD, the Department of Treasury, the Federal Housing Finance Agency (FHFA), and the Government-Sponsored Enterprises (Enterprises) Fannie Mae and Freddie Mac.

Specific steps the White House announced include:

- Boost the supply of quality, affordable rental units
 - The partnership between Treasury's Federal Financing Bank and HUD's Risk Sharing Program will be relaunched to enable eligible HFAs to provide low-cost capital needed to spur the development of affordable housing development. Section 542 (c) Housing Finance Agency Risk-Sharing program allows HFAs to enter into contracts with HUD that provide FHA insurance on multifamily mortgages for properties with affordable housing units underwritten by an FHA, and where HUD and the HFA share the risk of any potential loss if the mortgage defaults.
 - FHFA will raise the Enterprises' equity cap for Low-Income Housing Tax Credit to \$850 million annually, which was previously limited to \$500 million. With the new cap, any investments above \$425 million in a given year will be required to be in areas that have been identified by FHFA as markets that have difficulty attracting investors. FHFA also announced that it will increase the Duty to Serve (DTS) rural/targeted investment requirements from 40% to 50% which will support the development and preservation of affordable units in areas most in need.
 - The Treasury Department will soon issue a notice announcing funding availability to Community Development Finance Institutions (CDFIs) and non-profit housing groups for the production of affordable housing under the Capital Magnet Fund. \$383 million in funding will be available to facilitate the production of affordable housing units throughout the country.
- Boost the supply of manufactured housing and 2–4-unit properties
 - The administration is calling on state and local governments to reduce zoning and financing barriers to manufactured housing and 2-4 units and additional steps to increase financing options. FHFA already authorized the Enterprises to accept loan delivery on eligible single-wide manufactured housing deliveries. The Enterprises will also continue performing industrywide outreach and education about the eligibility of manufactured housing, modular, and factory-built homes. FHFA has also authorized Freddie Mac to revisit certain mortgage eligibility requirements for 2-4-unit properties made in 2020 that reduced available financing.
 - Make more single-family homes available to individuals, families, and non-profit organizations—rather than large investors
 - The administration will prioritize homeownership in the sale of FHA-insured properties through Second Chance Claims without Conveyance of Title (CWCOT). With CWCOT sales, servicers can sell their FHA-insured foreclosed properties directly to third parties – without conveying them to HUD – and still get their claim by FHA. This sales method reduces costs for taxpayers

and will prioritize getting the homes for owner occupants and nonprofits instead of large investors.

- HUD is also planning to sell more than 1,700 distressed HUD properties this fall, with 50% of those notes to non-profit and community organizations that will commit to rehabilitating, and then selling, the related properties to owner occupants or creating other positive outcomes for the communities.
 - FHFA will expand the Enterprises' real estate owned (REO) first-look period from 20 days to 30 days. The first look period is when owner occupants, public entities, and nonprofits will have exclusive ability to buy the Enterprises' REO properties before they are available for investor purchase.
 - HUD will improve the outreach to non-profits entities, local governments, and other interested community organizations for REO sales.
- Working with state and local governments to boost housing supply
 - HUD's Office of Community Planning and Development will create a Housing Supply Toolkit that provides easy-to-implement strategies to deploy existing block grants and other resources to address supply and affordability challenges that have been deepened by the pandemic. HUD will also form and support a cohort of communities working to address supply issues, helping accelerate their efforts to find solutions. Treasury will also continue to engage with local officials to highlight the use of state and local fiscal recovery funds for developing and preserving affordable housing.
 - FHFA is also announcing that it will conduct a study on the degree to which the Enterprises' mortgage activity is concerted in jurisdictions with exclusionary zoning policies.
 - The White House, HUD, and FHFA will also convene state and local officials and stakeholders for a series of peer learning and listening sessions. The purpose of the listening session is to exchange best practices on locally led zoning reform to address supply and affordability challenges and to identify the obstacles to implement the remaining aspects of the Build Back Better Plan.

“President Biden promised the American people that his Administration would dramatically expand our nation’s supply of affordable rental housing—and the actions announced today represent a significant down payment toward that commitment,” said HUD Secretary Marcia Fudge. “These actions will expand access to critical capital for state Housing Finance Agencies, empower local communities to build more affordable housing using the historic investments contained in the American Rescue Plan, and advance equitable housing policies such as inclusionary zoning practices. Moving forward, HUD and the Biden-Harris Administration will continue to pursue bold actions to create and preserve affordable homes for all Americans.”

“The severe shortage of affordable housing in America requires coordinated government action,” said FHFA Acting Director Sandra Thompson. “As part of the federal government’s response, FHFA is instructing Fannie Mae and Freddie Mac to boost the housing supply in communities across the country by significantly increasing their Low-Income Housing Tax Credit investments and by expanding opportunities for local families to access affordable homeownership and rental housing. In addition, FHFA will begin to study the interaction between exclusionary zoning and our regulated entities.”

Read the White House Fact Sheet at: <https://bit.ly/3kSYTBw>

Read HUD’s press release on the announcement at: <https://bit.ly/2WKVlSP>

Read FHFA’s press release on the announcement at: <https://bit.ly/3h0RL50>

Read FHFA’s Press Release on Fannie Mae and Freddie Mac’s LIHTC cap increase at: <https://bit.ly/2V9Y0fa>

Read FHFA’s press release on the extension of Fannie Mae and Freddie Mac’s REO First Look Period at: <https://bit.ly/3h0RL50>

Congress

House Financial Services Committee to Hold Hearings on Emergency Rental Assistance and Treasury’s Response to Pandemic

House Financial Services Committee (HFSC) Chairwoman Maxine Waters (D-CA) announced on August 31 several hearings for the month of September. The schedule includes a full committee hearing on the Treasury Department’s Emergency Rental Assistance program, during which NLIHC President and CEO Diane Yentel will testify, and a full committee hearing on the pandemic response from Treasury and the Federal Reserve.

The hearings include:

- “Protecting Renters During the Pandemic: Reviewing Reforms to Expedite Emergency Rental Assistance” (full committee) - September 10 at 12 pm ET
- Hybrid Markup (full committee) - September 13 at 12 pm ET
- “Oversight of the Treasury Department’s and Federal Reserve’s Pandemic Response” (full committee) - September 30 at 10 am ET

Read Chairwoman Waters’s announcement: <https://bit.ly/3gYFaiW>

Unless otherwise noted, hearings and votes will be broadcast live at: <https://financialservices.house.gov/live/>

Visit <https://financialservices.house.gov/calendar/> for the most up-to-date schedule of HFSC hearings and witnesses list.

House Majority Whip Clyburn Releases “Clyburn Chronicles” Episode with NLIHC President and CEO Diane Yentel

House Majority Whip James Clyburn (D-SC) released on August 31 a [new episode](#) of “Clyburn Chronicles,” the congressman’s podcast, featuring NLIHC President and CEO Diane Yentel discussing how the affordable housing crisis has been shaped by racial disparities and the COVID-19 pandemic.

“Some people have been talking about the Build Back Better agenda as a once in a generation opportunity. I think it might be a once in a lifetime opportunity to truly end homelessness in our country,” said Diane. “To really, truly and at long last address the underlying housing crisis that has existed in our country for decades and that has most harmed the lowest-income, the most marginalized renters, and predominately renters of color.”

Representative Clyburn and Diane discussed solutions to the housing crisis, including building more affordable apartments, funding universal housing vouchers for all eligible households, and providing legal assistance to tenants. They also addressed the end of the federal eviction moratorium, how evictions have become much more dangerous because of the pandemic, and the historical and continuing legacy of racism in housing and housing assistance.

Listen to the episode [here](#).

HUD

HUD Notice Provides Section 3 Guidance for CDBG and Other CPD Programs

HUD's Office of Community Planning and Development (CPD) issued [Notice CPD-21-09](#) regarding the new Section 3 regulations, providing guidance for local and state governments ("grantees") that receive various CPD-administered programs (see *Memo*, [10/5/20](#)) about providing jobs and other economic opportunities to low-income people, particularly those receiving housing assistance, and to businesses controlled by low-income people or employing them.

The programs addressed in the notice are the Community Development Block Grant (CDBG), CDBG CARES Act (CDBG-CV), CDBG Disaster Recovery (CDBG-DR), CDBG Mitigation (CDBG-MIT), and Neighborhood Stabilization Program (NSP) programs, as well as Recovery Housing Program (RHP) grantees and Section 108 Loan Guarantee Program (Section 108) borrowers. Section 3 requirements apply to housing rehabilitation, housing construction, and other public construction projects (e.g., public improvements and public facilities) assisted by any one of the above programs. Other programs administered by CPD, such as the HOME Investment Partnerships program and the national Housing Trust Fund, must also comply with Section 3; however, these programs are not subject to Notice CPD-21-09.

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

Notice CPD-21-09 is a useful summary of the new Section 3 rule published in the *Federal Register* on September 29, 2020. It replaced the interim Section 3 rule that had been in place since 1994. The new rule made three positive changes, yet has four harmful provisions (see *Memo*, [10/5/20](#)).

One of the harmful new provisions established a threshold of \$200,000 of HUD assistance per project before Section 3 would apply to housing rehabilitation, housing construction, and other public construction activities (e.g., roads, sewerage, water facilities, community centers, parks, and homeless facilities). The rule defines a "project" as the site or sites together with any building(s) and improvements located on the site(s) that are under common ownership, management, and financing. NLIHC's comment letter in response to the proposed Section 3 rule opposed this high threshold.

The problem can apply to CDBG-assisted (as well as HOME-assisted) housing rehabilitation and CDBG-assisted infrastructure projects. Most CDBG- or HOME-assisted rehabilitation projects address single-family homeowner properties, which are not likely to ever reach the \$200,000 per home threshold. For instance, contractors awarded significant amounts of Section 3 covered funds in a single year to spend on several small, discreet activities (such as homeowner housing rehabilitation) would not have to hire Section 3 workers or subcontract with Section 3 businesses because each component activity costs less than \$200,000. For example, if a contractor receives \$1 million in CDBG funds to rehab seven single-family homes and the contractor spends \$130,000 per home, that contractor would not have to comply with Section 3 because each home is considered a single "project;" not one of the seven rehabs had a contract for more than \$200,000.

Notice CPD-21-09 uses as examples CDBG-assisted multifamily rehabilitation to demonstrate the applicability of the \$200,000 per project threshold (see pages 4, 5, and 13). However, historically on a national basis, only 2% of CDBG has been used for multifamily housing projects, while approximately 11% of CDBG has been spent on homeowner rehabilitation. The threshold problem could also apply to non-housing CDBG activities such as road improvements, sidewalk installment, and water and sewerage infrastructure if such projects are awarded in discreet segments, each using less than \$200,000 in CDBG.

Notice CPD-21-09 is at: <https://bit.ly/2WHhvW>

HUD has two Section 3 websites. The more useful one is at HUD Exchange <https://bit.ly/3Bt0RiX>, while another is on the main HUD website at: <https://www.hud.gov/section3>

NLIHC has developed two summaries of the new Section 3 rule: 1) a “Detailed Summary and Analysis of the Final Section 3 Regulations” at: <https://bit.ly/3dXxcnD>, and 2) a “Brief Summary and Analysis of the Final Section 3 Regulations” at: <https://bit.ly/2HoSmic>

Both of these resources and more are available on NLIHC’s public housing webpage at: <https://bit.ly/2WQtcB5>

More information about the new Section 3 regulations is on [page 7-45](#) of NLIH

Opportunity Starts at Home

Campaign Sends Letter to Congressional Leadership Supporting Vital Housing Resources in Infrastructure and Recovery Package

The [Opportunity Starts at Home](#) multi-sector affordable homes campaign sent a [letter](#) on August 31 to congressional leaders urging them to: 1) expand rental assistance by \$180 billion; 2) invest \$70 billion to repair the nation’s public housing infrastructure; and 3) invest \$45 billion in the national Housing Trust Fund in any final infrastructure and recovery package. The letter was signed by 43 leading organizations from an array of sectors, including health, education, food security, civil rights, faith, homelessness, seniors, child well-being, environmental protection, municipal governance, gender equity, animal protection, and more. These signatories demonstrate a growing willingness across sectors to engage in housing policy advocacy and to support bold affordable housing investments.

Read the letter [here](#).

Send the letter to your federal elected officials urging them to support vital housing resources in the final infrastructure and recovery package [here](#).

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

Research

Survey Documents Impact of COVID-19 on Rent Payments, Finds Landlords Serving Renters of Color More Likely to Pursue Late Fees and Evictions

The Joint Center for Housing Studies has released “[How are Landlords Faring During the COVID-19 Pandemic? Evidence from a National Cross-Site Survey](#),” which summarizes a survey of landlords conducted from February to April 2021. While the majority of landlords (62%) collected 90% or more of their charged yearly rent in 2020, some experienced significant financial difficulties: 9% received less than half their yearly rent. Small-scale landlords and landlords who owned properties in communities of color were more likely to have tenants deeply behind on rent payments. The survey also found that landlords serving renters of color were more likely to pursue evictions and charge late fees, and less likely to offer rental forgiveness or decrease rents.

The COVID-19 Landlord Survey was sent to 58,000 rental property owners in ten cities across the U.S., and the authors received 2,930 partial or complete responses. They used rental dwelling registries in eight cities to identify landlord contact information and information from emergency rental assistance applications in two others. The survey was conducted on a rolling basis from February through April 2021. The questionnaire asked landlords about their entire city-specific portfolio, their 2019 and 2020 rental income, as well as steps they took in 2020 to manage COVID-related business changes. Half of the respondents own at least one single-family home, and half own at least one two- to four-family home. An additional 22% own apartment buildings of any type, and 4.5% of respondents own buildings with 20 or more units.

The survey found a significant drop in rental revenue from 2019 to 2020. In 2019, 88.9% of landlords reported collecting 90% or more of their yearly charged rent; in 2020, 62% of landlords collected at least 90% of charged rent. The share who collected between 50% and 89% of charged rent rose from 8% of landlords to 29%, and the share who collected less than half rose from 3% to 9%.

The pandemic has led to changes in business practices. While 15% of landlords reported granting payment extensions in 2019, nearly 50% did so in 2020. While 3% of landlords forgave outstanding rent in 2019, around one fifth did so in 2020. Landlords were also much more likely to defer maintenance in 2020: while 5% delayed property repairs in 2019, 31% did so in 2020. The share of landlords who brought eviction proceedings against at least one tenant held steady at 15% between 2019 and 2020. The authors note that the fact that the rate did not increase despite a drop in rent revenue likely reflects eviction moratoriums.

Smaller and mid-sized landlords (who own 1-5 units or 6-19 units, respectively) experienced more financial strain than larger landlords. In 2019, 12% of small and mid-sized landlords received less than 90% of yearly charged rent, compared to 6% of larger landlords. In 2020, larger landlords were more likely to be missing rental payments in general, but smaller and mid-sized landlords were more likely to receive less than half their charged rent: 5% of large landlords received less than 50% of yearly charged rent, compared to 10% of small landlords and 8% of mid-sized landlords.

The survey confirms that low-income, Black, and Latino Americans have disproportionately borne the impact of the pandemic and its economic fallout. Properties in communities with more residents of color were more likely to fall deeply behind on rent, and landlords serving communities of color were also less likely to take responsive actions to mitigate housing instability. The survey results found that, compared to landlords in neighborhoods with no residents of color, landlords in neighborhoods with exclusively residents of color were 8.3 percentage points less likely to offer rental forgiveness and 9.0 percentage points less likely to decrease monthly rents in 2020. The authors also found that even when taking into account differences in rental payment rates, landlords of rental properties in communities of color were more likely to pursue evictions. Renters of color may be at greater risk of housing instability because of how landlords in communities with more residents of color responded to the crisis.

Read the report at: <https://bit.ly/3mQ3O98>

Events

***Tenant Talk Live* Webinar for Renters and Resident Leaders: Avenues to Homeownership for Tenants with Low Incomes – September 13**

Join NLIHC's next *Tenant Talk Live* webinar on **Monday, September 13 at 6 pm ET** (5 pm CT, 4 pm MT, 3 pm PT). We will discuss resources available for tenants who are interested in becoming homeowners. NLIHC recently surveyed residents in our network for future webinar topics, and many suggested homeownership opportunities. While NLIHC's work has mainly concentrated on making rent affordable for the lowest-income renters, we recognize the importance of holding a space for individuals to discuss why becoming a homeowner is so difficult for low-income people and existing resources and programs that reduce barriers to homeownership for low-income households.

The Joint Center for Housing Studies' annual publication, [*The State of the Nation's Housing*](#), addresses the many challenges households have faced when trying to attain homeownership during the COVID-19 pandemic. Some of the main barriers to owning a home include the rising demand for homes, high market prices, and limited inventory. Even with rising homeownership rates in 2020, wealth disparities continue to prevent the lowest-income households from become homeowners. With a housing market that continues to fluctuate, advocates continue to push for solutions that make housing more accessible and affordable.

The webinar will discuss current challenges in the current housing market, practical options for tenants to become homeowners, and other topics. *Tenant Talk Live* is also an opportunity for renters to share their experiences and identify opportunities to make change in their communities. NLIHC Housing Advocacy Organizer Sidney Betancourt will be joined by Patricia Fron, co-executive director of Chicago Area Fair Housing Alliance (CAFHA) and Jerry Johnson, who was part of CAFHA's working group. NLIHC staff members will provide policy and emergency rental assistance updates.

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

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

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

NLIHC and PAHRC Hold Webinar on Federally Assisted Housing and Natural Hazards

NLIHC, in partnership with the Public and Affordable Housing Research Corporation (PAHRC), hosted an August 25 webinar titled "[Assessing Vulnerability to Disaster in the Federally Assisted Housing Stock](#)." More than 160 participants attended the webinar, which was the first in a two-part series. Part one focused on assessing the vulnerability of the federally assisted housing stock to natural hazards and how planners, advocates, and policymakers can respond through planning and policy interventions at the local, state, and federal levels.

Kelly McElwain from PAHRC presented findings from NLIHC and PAHRC's recent report, [Taking Stock: Natural Hazards and the Federally Assisted Housing Stock](#). Joshua Gallway, senior project manager at New Ecology, then discussed his firm's risk analysis and resilience assessment for the Delaware State Housing Authority. Zoe Middleton, former Southeast Texas Director at Texas Housers, discussed strategies and pitfalls for equitable disaster recovery planning and advocacy at the state and local levels. Noah Patton, NLIHC policy

analyst, concluded the presentations with a discussion of opportunities for improving disaster planning, recovery, and mitigation policy at the federal level.

Registration is still open for [part two of the webinar series](#), scheduled for Wednesday, September 22 from 1-2:30 pm ET. “Disaster Planning and Mitigation for Affordable Housing Organizations” will cover how affordable housing organizations can develop a disaster preparedness plan and will include examples of mitigation practices that can be adopted by housing providers to reduce vulnerability to extreme weather, adapt to climate change, and prepare for a potential power outage.

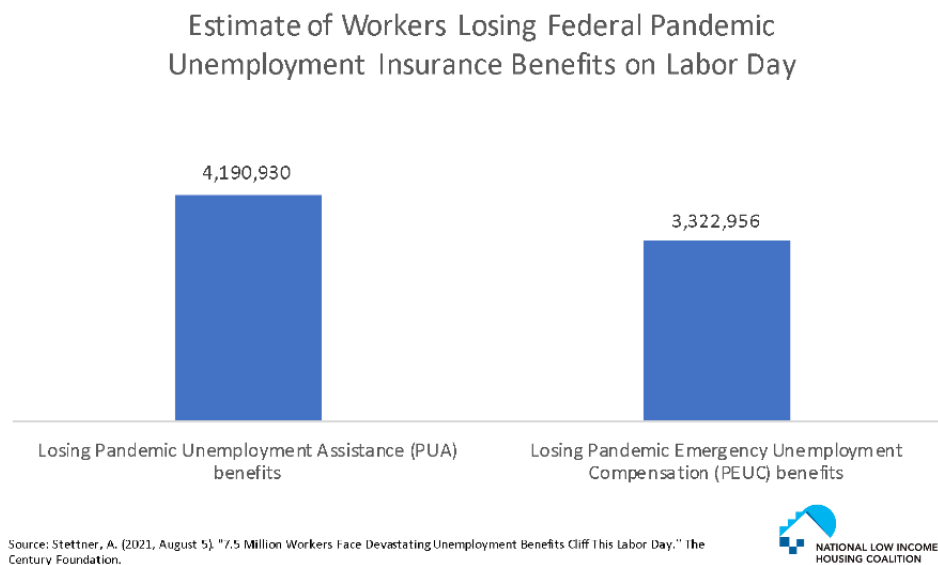
Watch a recording of the first webinar at: <https://bit.ly/3jysa55>

View slides from the webinar at: <https://bit.ly/2WBCbFL>

Register for the second webinar at: <https://bit.ly/3yEMmGO>

Fact of the Week

7.5 Million Unemployed Workers Lose Pandemic Unemployment Insurance Benefits



Source: Stettner, A. (2021). “7.5 Million Workers Face Devastating Unemployment Benefits Cliff This Labor Day.” The Century Foundation.

From the Field

Massachusetts Legislature Overrides Veto, Fully Funds Housing Budget

The Massachusetts legislature [finalized](#) the fiscal year 2022 (FY22) state budget on July 29, overriding Governor Charlie Baker’s veto of \$4.7 million for the Residential Assistance for Families in Transition (RAFT). The state budget increases investments in state-funded affordable housing programs, including the Massachusetts Rental Voucher Program (MRVP), Alternative Housing Voucher Program, housing consumer

education centers, public housing, and the Tenancy Preservation Program. The total allocation for FY22 housing programs is more than \$300 million. NLIHC state partner Citizens Housing and Planning Association's (CHAPA's) Building Blocks Coalition advocated for these critical investments in affordable housing and homelessness prevention.

Governor Baker had signed the FY22 budget on July 16 supporting increases for many affordable housing programs, such as an additional \$15 million for the MRVP, \$3 million for housing consumer education centers, and \$5 million for public housing operating costs. The governor did, however, issue some line-item vetoes, including the transfer of \$4.7 million from the Housing Preservation and the Stabilization Trust Fund to RAFT. He justified the veto, saying that additional state funding for rental assistance is not needed due to the influx of COVID-19 federal housing funds going to RAFT. Advocates countered that federal housing relief is a one-time source of funding and that it is critically important to build and maintain a strong foundation for programs like RAFT to address long-term housing challenges.

Because Democrats hold a veto-proof supermajority in both the state House and Senate, they were able to override the governor's line-item veto. This additional funding for RAFT means that the program will receive \$26.7 million for FY22. The additional funding will help ensure the program is able to serve as many families as possible and build long-term housing stability in the state. Housing advocates applauded the state House and Senate for overriding the veto.

[Learn more](#) about CHAPA and its housing priorities for the FY22 budget.

NLIHC News

NLIHC Welcomes Jade Vasquez as ERASE Project Coordinator

NLIHC is pleased to welcome Jade Vasquez as project coordinator for the End Rental Areas to Stop Evictions (ERASE) project. Jade will work with NLIHC's ERASE team to advance the Coalition's mission and ensure that the historic emergency rental assistance appropriated by Congress reaches the lowest-income and most marginalized renters it is intended.

Prior to joining NLIHC, Jade was a policy manager for a New York City mayoral campaign, where she served as the lead for the candidate's housing, immigration, and public safety platforms. In this role, Jade managed relationships with policy experts, local advocates, and community leaders to develop data-driven policies that reflect community voices. She previously served as a program and research associate for Internationals Network for Public Schools, a national nonprofit that supports public schools for recently arrived immigrants. Jade got her start in grassroots organizing and community development in the Peace Corps, where she developed educational, recreational, and vocational programs for youth in rural El Salvador.



Jade is a graduate of the University of Texas at Austin, where she received her master's degree in Global Policy at the Lyndon B. Johnson School of Public Affairs. As a graduate student, Jade dedicated her research to U.S. immigration and global migration issues, international security, housing affordability, and voting rights. Jade received her bachelor's degrees in International Relations and Spanish from Hobart and William Smith Colleges.

Please join us in welcoming Jade to the NLIHC team!

NLIHC Welcomes Policy Intern Brenna Olson

NLIHC is pleased to welcome Brenna Olson as our fall 2021 policy intern! Brenna is a senior at American University (AU) pursuing her bachelor's in communications, legal institutions, economics, and government. She is also beginning her master of public administration program at AU this fall. Brenna's passion for addressing economic inequity started with a research project on the adverse effects of individualizing poverty, and she has continued to focus on advocacy for the lowest-income people ever since. Previously, she interned at Mercy Housing, where she worked with seniors who have experienced homelessness and housing insecurity. NLIHC is thrilled to have Brenna join us and continue her commitment to social and economic justice!

NLIHC Welcomes Research Intern Jordan Brown

NLIHC is pleased to welcome Jordan Brown as the Coalition's 2021 fall research intern. Jordan is pursuing her bachelor's degree at Georgetown University, majoring in sociology and African American studies. Her interest in equitable housing policy developed through coursework on Black urban migration, the United States' history of discriminatory housing policies, and gentrification. She and another Georgetown student are currently working on a paper for publication on how mural art interacts with gentrification in the Shaw neighborhood of D.C. She is excited to combine her interests in research and equitable housing in support of NLIHC's mission to ensure access to housing for the lowest income Americans. Please join us in welcoming Jordan to the NLIHC team!

NLIHC in the News

NLIHC in the News for the Week of August 29

The following are some of the news stories that NLIHC contributed to during the week of August 29:

- “Anxious tenants await assistance as evictions resume,” *Associated Press*, August 29 at: <https://bit.ly/3tdokla>
 - “With national eviction protection gone, applying for rental assistance is key. Here's what you need to know,” *CNBC*, August 31 at: <https://cnb.cx/3zNtEOH>
 - “Biden administration details plan to ease housing costs nationwide,” *LA Times*, September 1 at: <https://lat.ms/3jGcm0b>
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[NLIHC Staff](#)

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Andrew Aurand, Vice President for Research, x245

Sidney Betancourt, Housing Advocacy Organizer, x200

Jordan Brown, Research Intern

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
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Brenna Olson, Policy Intern
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