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HoUsed Campaign

Keep the Pressure On: Join the #HoUSingIsInfrastructure Tweetstorm on September 22 at 1:00 pm ET

House and Senate leaders are negotiating with moderate Democrats over the size of the “Build Back Better Act,” a \$3.5 trillion comprehensive infrastructure and economic recovery package. Join NLIHC and other advocates on **September 22 from 1:00 to 2:00 pm ET** for a **#HoUSingIsInfrastructure tweetstorm**. Tell Congress that any cuts to the Build Back Better Act must not come at the expense of proven housing solutions for those with the greatest needs. Congress must provide at least \$90 billion for rental assistance, \$80 billion for public housing, and \$37 billion for the national Housing Trust Fund in the legislation.

It is critical that Congress use this once-in-a-generation opportunity to prioritize investing in decent, accessible, affordable housing for those with the greatest needs – people experiencing homelessness and people with the lowest incomes. If done right, housing investments in this bill could effectively end homelessness in the U.S.

Below are sample tweets:

- People w/ the lowest income deserve the opportunity to climb the income ladder and achieve financial stability. \$\$ for rental assistance, public housing, & the Housing Trust Fund will reduce poverty and keep low-income renters #HoUsed. <https://bit.ly/3khH7ZR>
- Congress: Use this once-in-a-generation opportunity to prioritize investing the highest level of funding in decent, accessible, affordable housing for those experiencing homelessness & people w/ the lowest incomes. #Housing4UsAll <https://bit.ly/3khH7ZR>
- The \$327B housing investments in the Build Better Back Act are critical to communities for ensuring that renters with the lowest incomes have an affordable place to call home. #hoUSingIsInfrastructure <https://bit.ly/3khH7ZR>
- #DYK renters in the U.S. need an income of \$24.90 an hour to afford a modest, two-bedroom apartment - far above the incomes of many working families, seniors, & people w/ disabilities. We need #Housing4UsAll <https://bit.ly/3gfNA5U>
- Securing \$327B for affordable housing in the Build Back Better Act will ensure the lowest-income people are #HoUsed through the expansion & preservation of the supply of rental homes across the U.S. <https://bit.ly/3gfQUho>
- The \$327B proposed for affordable housing in the Build Back Better Act is monumental! Congress must pass this bill w/ the maximum level of funding to address America’s housing and homelessness crisis. #HoUSingIsInfrastructure <https://bit.ly/3khH7ZR>
- #DYK \$37B for the nat’l Housing Trust Fund would build & preserve 330k homes affordable to people w/ the lowest incomes? When we keep people #HoUsed through a thriving housing stock, we prevent long-term health problems & promote healthy, productive lives. <https://bit.ly/39l7Yh6>
- [Member of Congress] #DYK that this once-in-a-generation investment of \$327B in affordable housing could effectively end homelessness in the U.S.? Seize this opportunity to ensure the highest level of funding is provided for #Housing4UsAll <https://bit.ly/3khH7ZR>
- Millions of households are one financial shock away from eviction & homelessness. Everyone deserves a housing safety net; \$90B for rental assistance for people with the lowest incomes is a big step toward providing it! #Housing4UsAll. <https://bit.ly/3gfNA5U>
- We need policy makers to ensure highest level of funding is provided for rental assistance, public housing, and the Housing Trust Fund in the Build Back Better Act. #HoUSingIsInfrastructure <https://nlihc.org/housed>

- #DYK the \$75B for Housing Choice Vouchers would provide 750k new vouchers for nearly 2M people to live in safe, stable housing? Children will be better able to learn, graduate, and excel by being stably #HoUSed. <https://bit.ly/3klKK0E>
- Congress must advance anti-racist policies and provide the large-scale, sustained investments and reforms needed to ensure renters with the lowest incomes have an affordable place to call home. #HoUSingIsInfrastructure <https://nlihc.org/housed>
- TY @FSCDems for stepping up and proposing \$327B in affordable housing investments in the Build Back Better Act and bringing it to the forefront. Congress must fight for this level of funding in negotiations. #HoUSingIsInfrastructure <https://bit.ly/3nK29ma>
- #DYK millions of eligible households have been on housing waiting lists for years; most never get it. The Build Back Better Act investments (\$327B for affordable housing) will provide housing solutions for those w/ the greatest needs. #Housing4UsAll <https://bit.ly/3gfNA5U>

Thank you for your advocacy!

Reconciliation Package Moves Forward as Congress Prepares to Pass Continuing Resolution to Fund Federal Government

The House Financial Services Committee voted 30 to 22 on September 14 to invest [\\$327 billion in affordable housing](#), including significant funding for the [HoUSed campaign's top priorities](#): \$90 billion for rental assistance, \$80 billion to preserve public housing, and \$37 billion for the national Housing Trust Fund to build and preserve homes affordable to people with the lowest incomes.

The vote brings Congress one step closer to enacting President Biden's \$3.5 trillion infrastructure and economic recovery package. Negotiations over the package between the White House and congressional leaders continued last week, with President Biden meeting with Senators Joe Manchin (D-WV) and Kyrsten Sinema (D-AZ), two centrist Democrats who have expressed opposition to the cost of the spending bill. The even split between Democrats and Republicans in the Senate means every Democrat in the chamber must vote in favor of the reconciliation package to see the bill enacted.

The president also met with House Speaker Nancy Pelosi (D-CA) and Senate Majority Leader Chuck Schumer (D-NY) to lay out a potential timeline for a vote on the spending bill, the bipartisan infrastructure package, and a continuing resolution (CR) to keep the federal government funded beyond September 30, when the federal fiscal year ends. House Majority Leader Steny Hoyer (D-MD) is reportedly holding a vote to raise the debt ceiling and enact a CR the week of September 20, which would provide level funding to federal government programs through December 3.

The House will then turn its attention to the \$550 billion bipartisan infrastructure package the week of September 27, and plan to take up the reconciliation bill before the end of the month. Congressional Progressive Caucus Chair Pramila Jayapal (D-WA) reportedly threatened to block the bipartisan infrastructure bill until the reconciliation package has passed both the House and the Senate, throwing the timeline into question.

Advocates should continue contacting their senators and representatives and urge them to prioritize the highest level of funding possible for rental assistance, public housing, and the Housing Trust Fund.

Take Action TODAY!

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 1,400 organizations nationwide in 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!

CHCDF Pushes Congressional Leaders on Affordable Housing and Community Development in Reconciliation Package

The steering committee for the Campaign for Housing and Community Development Funding ([CHCDF](#)) sent on September 14 a [letter](#) to Senate Majority Leader Chuck Schumer (D-NY), House Speaker Nancy Pelosi (D-CA), Senate Banking Committee Chair Sherrod Brown (D-OH), and House Financial Services Committee Chair Maxine Waters (D-CA) urging the congressional leaders to support the highest funding possible for affordable housing and community development in the [budget resolution package](#).

“Like roads and bridges, affordable, accessible housing in strong, resourced communities is a long-term investment that provides families and individuals with low incomes the stability needed to thrive, while furthering neighborhood revitalization,” wrote the steering committee. The budget resolution would make an historic investment of \$327 billion in vital federal housing and community development programs, including significant funding for [NLIHC's HoUsed campaign's](#) top priorities: \$90 billion for rental assistance, \$80 billion to preserve public housing, and \$37 billion for the national Housing Trust Fund to build and preserve homes affordable to people with the lowest incomes.

Read the letter at: <https://tinyurl.com/vdx63k7f>

Read NLIHC's analysis of the housing provisions in the budget resolution at: <https://tinyurl.com/4y2xcefw>

Learn more about the Campaign for Housing and Community Development Funding at:
<https://tinyurl.com/3f6z89xs>

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

Join today's (September 20) national HoUsed campaign call from 2:30-4:00 pm ET. We will provide the latest updates from Capitol Hill on the bold housing investments in the reconciliation package, and the urgent advocacy action needed to ensure these vital resources make it into the final package. Ann Oliva from the Center on Budget and Policy Priorities will provide an analysis of the \$90 billion for rental assistance in the reconciliation package. We will also hear the latest from NLIHC's ERASE project about immediate federal, state, and local actions needed to protect renters, receive updates from the field, and more.

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

Recording Available of September 13 National Call on “HoUsed: Universal, Stable, Affordable Housing”

During our most recent (September 13) call on “HoUSed: Universal, Stable, Affordable Housing,” we discussed destigmatizing emergency rental assistance participation and the status of the budget reconciliation bill moving through Congress, received updates from the field, and learned the latest on emergency rental assistance implementation.

NLIHC’s Vice President of Public Policy Sarah Saadian shared an update on the affordable housing provisions included in the budget reconciliation package released by the House Financial Services Committee (HFSC) on September 9 (see *Memo*, [9/13](#)). Thanks to the tireless work of advocates and the leadership of HFSC Chair Maxine Waters (D-CA), the bill would provide \$327 billion in new investments for affordable housing and community development, including robust funding for the [HoUSed campaign’s top priorities](#):

- \$90 billion for rental assistance
- \$80 billion to preserve public housing
- \$37 billion for the national Housing Trust Fund to construct deeply affordable housing for people with the lowest incomes

Sarah also discussed the “Expediting Assistance to Landlords and Renters Act” introduced by Chair Waters to make reforms to Treasury’s emergency rental assistance (ERA) program (see *Memo*, [9/7](#)).

Elizabeth Linos and Jessica Lasky-Fink from the University of California, Berkeley, along with Kim Desmond from the office of San Diego Mayor Todd Gloria and Melissa Thate from the Department of Housing Stability in Denver, Colorado presented research on reducing stigma associated with participating in ERA programs. The researchers found that using destigmatizing language on rental assistance promotional materials increased completed applications by 40% in Denver.

Ally Harris from Texas Housers gave an update on the Harris County court watch program. Kristina Contreras Fox from the Rhode Island Coalition to End Homelessness discussed the organization’s advocacy efforts to increase housing and food stability in Rhode Island. Staci Berger and Janel Winter shared field updates about coordination among partners in the New Jersey housing field. NLIHC’s Neetu Nair and Emma Foley presented updates on ERA implementation, which can be found on [NLIHC’s ERA dashboard](#).

Our next national call will be on Monday, September 20 at 2:30 pm ET. Register at: tinyurl.com/ru73qan

View the presentation slides at: tinyurl.com/5a778wks

Watch the recording at: tinyurl.com/ytp5s32

Emergency Rental Assistance

New Issue of *Evidence Matters* Highlights Eviction-Prevention Initiatives during COVID-19

A new issue of HUD’s [Evidence Matters](#) focuses on evictions in the United States, including disparities in eviction rates, social and economic impacts, and evidence-based mitigation strategies. One article, “[Eviction Prevention Initiatives](#),” highlights programs curbing evictions in Philadelphia, PA, Grand Rapids, MI and Colorado. Using a combination of rental assistance, housing counseling, and legal aid, these programs have prevented numerous evictions during COVID-19 and have laid the groundwork for permanent programs to further housing stability.

Philadelphia’s program, launched in September 2020 and authorized by the city’s Emergency Housing Protection Act, requires renters and landlords to participate in mediation prior to an eviction filing. In 2021, the

program was revised to require landlords to apply for rental assistance before filing for eviction. These measures formalized a partnership between the eviction diversion program and the municipal court, greatly reducing the number of landlords that filed for eviction when they should have gone through the eviction-diversion process. To date, the program has mediated nearly 1,200 cases, 80% of which reached agreements.

The Eviction Prevention Program (EPP) in Grand Rapids, MI, began as a pilot in 2018 providing one-time rental assistance payments to households facing eviction. Previously funded by emergency solutions grants (ESG), philanthropic, and general operating funds, the program has grown during COVID-19, as unprecedented rental assistance funding has been allocated to Michigan through the federal Emergency Rental Assistance (ERA) program. During the pandemic, EPP staff has attended virtual eviction hearings to screen tenants for eligibility. If tenants are eligible, the tenant, landlord, and judge sign a conditional agreement that if the past-due rent is paid, the eviction will not show up on a tenant's record nor affect their credit score.

A non-profit, the Community Firm, launched Colorado's COVID-19 Eviction Defense Project (CEDP) after estimating that nearly 181,000 renter households in Colorado would be at risk of eviction due to the pandemic's financial impacts. Initially mobilizing volunteer attorneys and advocates to provide legal aid and share resources, the program expanded in 2020 to provide rental assistance with philanthropic investments. In 2021, CEDP scaled up to become a local administrator of state ERA funds, while also continuing to provide legal services and clinics to tenants.

While these programs have been critical to ensure housing stability during the public health crisis, they also faced challenges, like ensuring tenants knew about the programs and having to scale operations rapidly. These prevention programs also do not solve underlying issues that lead households to eviction, such as affordable housing shortages and low wages. Despite these limitations, the programs have been critical to reducing the spread of COVID-19, keeping renters stably housed, and preventing the social and economic consequences of eviction.

Access the new issue of *Evidence Matters* at: <https://bit.ly/3AiD0lV>

Coronavirus, Disasters, Housing, and Homelessness

NLIHC Sends Letter to Treasury Calling for Additional Guidance on State and Local Fiscal Recovery Funds

NLIHC President and CEO Diane Yentel sent a [letter](#) on September 17 to Treasury Secretary Janet Yellen urging the department to issue clear guidance on how communities can use the Coronavirus State and Local Fiscal Recovery Funds ([Fiscal Recovery Funds](#)) authorized in the American Rescue Plan Act (ARPA; see *Memo*, [6/7](#)) to meet the housing needs of the lowest-income renters most severely impacted by the affordable housing crisis and the COVID-19 pandemic. NLIHC previously weighed in on Treasury's [Interim Final Rule](#) governing the implementation of Fiscal Recovery Funds through a [comment](#) submitted on June 17 (see *Memo*, [6/21](#)).

Treasury's Interim Final Rule allows Fiscal Recovery Funds to be used to develop affordable housing for "populations, households, or geographic areas disproportionately impacted by the pandemic." The NLIHC letter urges Treasury to require or encourage recipients to target housing investments to eligible populations and households – rather than geographic areas – disproportionately impacted by COVID-19, including people with the lowest incomes and Black, Indigenous, and other people of color. Concentrating affordable housing investments only in communities disproportionately impacted by the pandemic could retrench racial segregation. Treasury should allow states and localities to use Fiscal Recovery Funds for affordable housing

investments in any community – not just Qualified Census Tracts – if the homes are affordable to households with the lowest incomes.

Moreover, without clear guidance on how states and localities can demonstrate “disproportionate impact,” recipients may shift resources away from affordable housing development, choosing instead to focus resources on other allowable uses to avoid any missteps that could result in funds being clawed back by the federal government. The letter asks Treasury to issue guidance explicitly stating that the development of any rental housing affordable to households with incomes below 30% of the area median income (AMI) is presumed to meet the statutory requirement to assist “households disproportionately impacted by the pandemic.” NLIHC’s letter points to research indicating the lowest-income renters have been disproportionately harmed by the economic downturn resulting from the COVID-19 pandemic.

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

Disaster Housing Recovery Coalition Calls on HUD to Modify Disaster-Related Waivers

NLIHC President and CEO Diane Yentel sent a [letter](#) to HUD Secretary Marcia Fudge and other agency officials expressing concern at recent actions by the agency to waive statutory and regulatory requirements for grant programs in the areas most severely impacted by Hurricane Ida. The [waivers](#) apply to grant programs offered by HUD’s Office of Community Planning and Development (CPD), including the HOME program and the Housing Opportunities for People with Aids (HOPWA) program, and were designed to increase program funding flexibility to allow jurisdictions to address disaster impacts quickly. The letter was sent on behalf of the NLIHC-led Disaster Housing Recovery Coalition (DHRC) – a group of over 850 local, state, and national organizations working to ensure that all disaster survivors receive the assistance they need to fully recover – and comes as the disaster recovery process begins in areas such as Louisiana, New York, and New Jersey.

While the waiver notice contains multiple statutory and regulatory changes that will assist communities in addressing post-disaster housing needs, several are overly broad, including those waiving property standards for repaired subsidized units and comprehensive plan public-input requirements for two years following the disaster. The scope and length of these modifications may result in HUD-assisted tenants living in substandard or inaccessible housing units or the redirection of program funding away from those most in need of assistance after Hurricane Ida. These changes raise [concerns](#) about lax regulation similar to allegations made during recent implementation of HUD Community Development Block Grant–Disaster Recovery (CDBG-DR) funding.

In a separate change, HUD allowed displaced households whose income documentation was destroyed or made inaccessible by the storm to self-certify their income and remain qualified for assistance. However, HUD is requiring that families complete FEMA applications to certify their displacement – a process that often requires numerous personal and financial documents. As a result, families that might otherwise take advantage of this benefit would be unable to do so.

“I want to express my appreciation for HUD’s quick action to spur housing recovery in the aftermath of Hurricane Ida,” said Diane in the letter. “As impacted areas continue to recover, many will look to HUD to ensure that federal standards are being enforced and that funding, whether through HOME, HOPWA, or CDBG-DR, is being utilized in an efficient and equitable manner. I urge the agency to correct these specific waiver issues and ensure that survivors of Hurricane Ida can access this important funding in the weeks and months ahead.”

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

Read the HUD CPD Waiver Notifications at: <https://bit.ly/3tOdVNI>

Coronavirus Updates – September 20, 2021

National Updates

Congress

The House Financial Services Committee voted 28 to 22 to approve the “[Expediting Assistance to Renters and Landlords Act](#).” Learn more about the emergency rental assistance (ERA) reform legislation [here](#). The legislation comes after NLIHC’s Diane Yentel [testified](#) before the committee at its September 10 [hearing](#) on ways to protect renters during the pandemic and needed reforms to ERA programs. Read Diane’s [written testimony](#).

Department of Housing and Urban Development (HUD)

HUD on September 15 [issued](#) the HOME-ARP Implementing CPD Notice, [Requirements for the Use of Funds in the HOME-American Rescue Plan Program](#), which opens up access to nearly \$5 billion in ARP grants to help communities create affordable housing and services for people experiencing or at risk of experiencing homelessness.

HUD released a resource, the [HUD Evictions Guidance](#), that outlines actions HUD is taking to prevent evictions in the wake of the Supreme Court’s decision to invalidate the Centers for Disease Control and Prevention (CDC) eviction moratorium. If you are a renter in need of assistance, help may be available through [HUD’s rent relief resources](#).

HUD’s Office of Special Needs Assistance Programs (SNAPS), the Treasury Department, and the White House will [host a training](#) on Friday, September 24 from 12-1 pm ET to help Continuum of Care (CoC) and Emergency Solutions Grants (ESG) program grantees learn how to help eligible families enroll in the Child Tax Credit. Register for the webinar [here](#).

Department of Treasury

The Treasury Department [announced](#) on September 14 it will make the remaining \$13 billion of second wave Emergency Rental Assistance (ERA2) funding available to high-performing state and local government grantees. Treasury also highlighted examples of the fastest ERA distributors that have already qualified or will soon qualify to receive their remaining ERA2 funds.

Reporting

[Politico](#) reports the Treasury Department [announced](#) on September 14 plans to award the remaining \$13 billion in federal emergency rental assistance (ERA) to high-performing state and local governments. Houston, Philadelphia, and New Orleans are among the localities expected to receive additional ERA.

[Yahoo News](#) examines how the end of the federal eviction moratorium is impacting the more than eight million Americans currently behind on rent. Just over 3.5 million people report being “likely” or “very likely” to face eviction because of the pandemic. LGBTQ+ renters are faring worse than the general population, with about 19% of LGBTQ renters behind on rent.

State and Local News

Alabama

Members of Black Lives Matter and other local organizations on September 14 stood outside [Birmingham City Hall](#) and demanded that Mayor Randall Woodfin and city leaders enact an eviction moratorium. With the

federal eviction moratorium no longer in effect, thousands of people across Birmingham could soon face eviction.

Arizona

The [Arizona Republic](#) reports a relatively small number of landlords have accounted for a large share of eviction filings in Maricopa County. According to analysis from the Eviction Lab, the top 100 property owners with the most eviction filings in Maricopa County are responsible for more than one-quarter of the total filings since the end of June and more than 20% of all eviction filings since the beginning of the pandemic.

Arkansas

[Arkansas made significant changes](#) to its rent relief program, including offering a direct-to-tenant option if landlords do not submit required documentation within 10 days. Additionally, the program will now prioritize applications for tenants who have received eviction notices. The program significantly increased staffing to speed up application processing times and added a case management team. Arkansas is among five states that Congress urged to speed up the distribution of emergency rental assistance (ERA). Read NLIHC's [Memo, 9/13](#) for more information on other states that have made significant program changes to increase the efficiency of their programs.

California

Governor Gavin Newsom announced that as of September 13, California's COVID-19 Rent Relief Program has obligated [more than \\$1 billion in funding](#). \$526 million of the \$1 billion has already been distributed to over 44,000 low-income households. NLIHC's Diane Yentel commended California for recognizing the need for improvements in the ERA program design and implementation and building on lessons learned to course correct.

California's Assembly Housing chairperson [announced](#) on September 12 that the state's eviction protections will almost certainly not be extended when they expire after September 30, as consensus does not exist among state lawmakers to extend these critical protections.

Colorado

A spokesperson for Colorado's Department of Local Affairs (DOLA) released a [list of solutions](#) to improve the state's COVID-19 emergency rental assistance (ERA) program. DOLA will partner with the Colorado Department of Human Services to automatically income-qualify applicants who have qualified for other state programs, partner with local organizations and nonprofits, and develop a plan to contract with case managers who can provide one-on-one support for tenants.

As evictions restart in [Colorado Springs](#), \$20 million in emergency rental assistance (ERA) is available to residents in need of aid. The Community Health Partnership, the administering agency for the Pikes Peak Continuum of Care, says there has been an increase from last year in the number of people experiencing homelessness who have completed housing needs assessments.

Florida

In the wake of the Supreme Court's decision to invalidate the federal eviction moratorium, [Florida Legal Rural Services](#) has seen an uptick in evictions, new clients seeking assistance, and clients whose judgment was put on hold but now may be litigated in the coming months. The organization expects evictions to increase significantly over the next six to 12 months. More than 1,100 eviction cases are pending in Palm Beach County.

Despite being approved for federal emergency rental assistance (ERA), some [northwest Floridians](#) say they are facing eviction because the ERA program, [Our Florida](#), has not yet distributed the funds.

Georgia

[Eviction hearings](#) resumed on September 10 in Macon Judicial Court. According to Judge Pamela White-Colbert, there were more than 70 eviction cases that day, with about 30 dismissals.

The [Atlanta Journal-Constitution](#) reports DeKalb County has distributed nearly \$8 million through its COVID-19 rent relief program. While this number is a fraction of the \$21 million in federal ERA funds the county was originally allocated, officials say it suggests the pace of distribution has accelerated in recent weeks.

Evictions are now being enforced in nearly all counties throughout [metro Atlanta](#). According to an attorney with the [Housing Court Assistance Center](#) at the Fulton County Courthouse, about 500 new eviction cases were filed in the county in the last week.

Illinois

Starting September 15, [Illinois renters](#) in eviction court are able to apply for up to one year of past due rent and three months of future payments to avoid eviction. The \$60 million statewide [Court-Based Rental Assistance Program](#) will allow for expedited processing and provide a designated phone number for individual court employees to ask questions about the program.

Indiana

The Indiana Supreme Court established a [statewide task force](#) to address the surge of evictions following the end of the federal eviction moratorium. According to Chief Justice Loretta Rush, the nine-member task force will release recommendations in one month on implementing an eviction diversion program and speeding the distribution of rent relief.

Kentucky

The Lexington Tenants Union held a rally outside the Fayette County Courthouse Plaza, prompted by the end of the eviction moratorium. The [Lexington Herald-Leader](#) reports former state representative Charles Booker joined the rally and encouraged the attendees to urge their city to stop evictions.

Louisiana

Although Governor John Bel Edwards extended Louisiana's eviction moratorium until September 24, housing advocates are concerned that many [New Orleans residents](#) face precarious housing situations, particularly in the wake of Hurricane Ida's destruction. An estimated 174,000 Louisiana households are at risk of eviction when the extended moratorium ends.

Maryland

WBAL-TV reports some [Baltimore landlords are refusing to accept](#) emergency rental assistance (ERA). One tenant says her landlord recommended she apply for ERA and accepted the money in January to cover her past due rent, but the landlord is now refusing to accept ERA from Baltimore City. Public Justice Center attorney Matt Hill says landlord refusal is becoming an issue in Baltimore and across the country.

The [Washington Post](#) reports that in Montgomery County, MD, advocates are going door-to-door to distribute information about the county's emergency rental assistance (ERA) program. The advocates say that despite public outreach about the ERA program, the message has failed to reach households most in need, resulting in many tenants self-evicting.

With more than 110,000 households across Maryland behind on rent, housing advocates are [urging state lawmakers](#) to follow the lead of other state and local lawmakers and extend eviction protections.

Michigan

[Washtenaw County officials](#) are rushing to distribute approximately \$14 million in emergency rental assistance (ERA). The county has distributed \$4 million in ERA funds, just over 22% of the county's first ERA allocation. According to data from the National Equity Atlas, roughly 6,000 households across the county are behind on rent.

Missouri

More than 2,800 evictions have been filed in [Jackson County](#) so far in 2021. Legal aid attorneys expect those numbers to increase now that the federal eviction moratorium has been invalidated. Across Missouri, 94,000 households were behind on rent as of early August.

New York

Governor Kathy Hochul [announced](#) on September 14 significant progress in providing emergency rental assistance. The press release states that, according to [NLIHC's database](#), New York is now ranked first nationally in payments made or obligated, and is among the leaders in direct payments.

The Rent Stabilization Association asked a federal court to strike down Governor Hochul's statewide eviction moratorium. The association represents 25,000 landlords in New York City, who are unsatisfied with the carve-out made to allow landlords to challenge tenant filings. The [NY Daily News](#) reports that since August 29, there are 225,000 active eviction cases.

Ohio

The [Ohio Supreme Court](#) released a new resource guide to help city and county courts connect tenants and landlords to emergency rental assistance. The [Judicial Guide to Eviction Diversion](#) outlines strategies courts can take to prevent evictions. The Court says that alerting litigants that rental assistance is available will help prevent a surge of evictions and help manage a case backlog.

Pennsylvania

The Lancaster Housing and Redevelopment Authorities (LCHRA), which lead the distribution of emergency rental assistance (ERA) funds in the county, are [holding multiple events](#) to help tenants apply for rental assistance funds. These events focus on breaking down communication and technological barriers that prevent families from applying to the program. Nearly 260 households attended LCHRA's first Rental and Utilities Assistance Community Day in July.

South Dakota

[Rapid City Journal](#) reports FEMA has awarded South Dakota over \$250,000 from the [Emergency Food and Shelter Program](#) to provide food, shelter, rent, and utility assistance for residents experiencing non-disaster-related emergencies.

Tennessee

[WGNS](#) reports that Tennessee courts held a virtual summit to educate over 300 landlords, tenants, and other stakeholders about emergency rental assistance. The Tennessee Department of Health and Human Services stressed the importance of prevention, intervention, and collaboration between landlords and tenants.

Texas

The Travis County Commissioners Court voted on September 14 to allocate [\\$110 million](#) in American Rescue Plan Act (ARPA) Coronavirus State and Local Fiscal Recovery Funds to address housing and homelessness. The ARPA dollars are expected to fund over 2,000 new affordable housing units.

The [Tyler Morning Telegraph](#) reports that as COVID-19 cases rise across Texas, evictions in Smith County recently resumed. The article also notes that Governor Greg Abbott's statewide anti-encampment law is now in effect. [HB1925](#) bans encampments in all public areas; individuals found in violation of the law would be charged with a Class C misdemeanor and a fine of up to \$500. Learn more about HB1925 [here](#).

In partnership with the City of Donna, Hidalgo County offered [in-person assistance](#) to help tenants apply for the county's rent relief program on Tuesday, September 14. To apply for aid, tenants can also call 1-800-555-5555 or visit this [website](#).

Washington

As Washington State's eviction bridge moratorium nears its expiration date, [Pierce County](#) has the highest eviction rate statewide. Starting September 30, Washington landlords will be allowed to evict tenants for nonpayment of rent; however, renters who submit a rental assistance application before that deadline will have additional time. Around 23,000 Pierce County households owe a combined \$93 million in rent.

Washington, DC

[GGWash](#) provides an overview of the effectiveness of emergency rental assistance (ERA) programs across the Washington region.

Guidance

Department of Housing and Urban Development

- [Notice CPD-21-10: Requirements for the Use of Funds in the HOME-ARP Program](#) – September 13, 2021
- [Notice CPD-21-10 Appendix: Waivers and Alternative Requirements for Implementation of the HOME-ARP Program](#) – September 2021
- [HOME-ARP Implementation Notice Fact Sheets](#) – September 2021
- [COVID-19 Homeless System Response, Vaccine Planning & Distribution: O'ahu Community Profile](#) – September 2021

Disaster Housing Recovery Updates – September 20, 2021

DHRC Updates

NLIHC's [Disaster Housing Recovery Coalition](#) (DHRC) is a group of over 850 local, state, and national organizations working to secure disaster recovery funding and key reforms to ensure every survivor, including those with the lowest incomes and those most marginalized, receives the assistance they need to fully recover and ensure that their communities can withstand future disasters. Read the DHRC's full list of priorities [here](#).

To find out more and get involved with the effort to approve disaster recovery funding and pass DHRC-supported reforms, [join](#) our Disaster Recovery Working Group that meets weekly on Tuesdays at 3 pm ET. If you haven't already, [become a member](#) of the DHRC!

Take Action! [Sign your organization](#) to a letter supporting the bipartisan “[Reforming Disaster Recovery Act](#)” and help ensure every disaster survivor receives the assistance they need to fully recover. Read NLIHC’s [fact sheet](#) on the Reforming Disaster Recovery Act. [Add your organization](#) to a growing list of groups supporting this important bill!

Reporting and Advocacy

Cashauna Hill with the Louisiana Fair Housing Action Center and Chrishelle Palay with the Housing Organizing Movement for Equity wrote an [op-ed in Salon](#) urging President Biden to prioritize racial justice in post-Ida disaster recovery. The authors urge the president to elevate disaster recovery as a critical component of the administration’s racial equity agenda; reform infrastructure programs to target resources to historically underfunded areas; and require FEMA to ensure low-income communities have access to its housing and infrastructure recovery programs.

Tropical Depression Nicholas

According to the [Associated Press](#), Tropical Depression Nicholas hovered over Louisiana on Wednesday (9/15), drenching the region [still reeling from Hurricane Ida](#) and dumping heavy rain on coastal Mississippi, Alabama, and northwest Florida. In Louisiana, the rainfall is complicating the already challenging recovery for homes destroyed by Ida. Thousands are still without power in Louisiana and Texas.

President Biden on September 13 approved an [emergency declaration for Louisiana](#) in response to Tropical Storm Nicholas, making FEMA’s Public Assistance (PA) available for all 64 Louisiana parishes. Specifically, FEMA is authorized to provide direct federal assistance and reimbursement for mass care, including evacuation and shelter support, at 75% federal funding.

Hurricane Ida

Federal Updates

Survivors in all 25 Louisiana parishes eligible for Individual Assistance (IA) affected by Hurricane Ida can sign up for [temporary, fiber-reinforced sheeting](#) to cover their damaged roofs until permanent repairs are made. [Operation Blue Roof](#), a free program managed by the U.S. Army Corps of Engineers, in coordination with FEMA, has expanded its mission to the parishes designated for FEMA’s Individual Assistance program.

President Biden approved a major disaster declaration for [Pennsylvania](#), making federal funding available to individuals impacted by Hurricane Ida in Bucks, Chester, Delaware, Montgomery, Philadelphia, and York counties. HUD [announced](#) on September 15 that disaster assistance is now available for Pennsylvania residents affected by Hurricane Ida in the counties included in President Biden’s major disaster declaration.

State and Local News

[The Guardian](#) reports on the destruction Hurricane Ida inflicted on the communities of Pointe-aux-Chenes and Isle de Jean Charles, home to several southeast Louisiana’s Indigenous tribal communities. The region endured Ida’s worst destruction, with over half of Isle de Jean Charles’ housing destroyed by Ida. The hurricane has revived questions for residents about whether to retreat inland or rebuild in the area already experiencing the brunt of the climate crisis. Additionally, tribal leaders are concerned about faltering assistance from the federal government.

[Louisiana’s Indigenous communities](#) are among the most vulnerable to storms and sea-level rise as a result of the climate crisis. Most of these coastal tribes, however, lack federal recognition – a critical legal tool that would help them recover from disasters and face the threat of climate change.

Each of the four state-recognized tribes suffered incredible loss from Ida, as did several other tribes not formally recognized, including the Grand Bayou Indian Village. [Without federal recognition](#), recovery from Ida will be much slower. Federal recognition would allow tribes to work directly with the government and open more opportunities for disaster aid. Instead, unrecognized tribes are treated as nonprofits and are unable to access some federal relief programs.

Louisiana's marginalized communities are facing [compounding crises](#): the COVID-19 pandemic and economic downturn, Hurricane Ida, and pre-existing disparities. "Housing is a foundational issue for all of these catastrophes," said Andreanecia Morris of HousingNOLA. "Our failure to address racial bias, gender bias, and poverty bias in housing impedes all of those things."

The deaths of seven Louisiana nursing home residents who were evacuated to a warehouse during Hurricane Ida have prompted officials to [evaluate nursing home](#) evacuation and sheltering storm plans. After Hurricane Katrina was blamed for dozens of nursing home resident deaths, Louisiana reformed its nursing home laws and regulations. Nursing homes are now required to submit annual plans to state and local officials outlining their emergency preparations in detail. After Hurricane Ida, however, significant questions are being raised about whether these evacuation plans are reviewed closely enough.

Just days after Hurricane Ida, tenants at the Saulet Apartments in New Orleans were served with [eviction notices](#) and told to move out within five days. The complex claims the tenants must move out due to storm-related damages; however, the residents filed work orders for the same damages months before Hurricane Ida.

[Houma Today](#) reports a homeless shelter in Houma that primarily serves individuals who have been incarcerated needs a new roof after sustaining damage from Hurricane Ida. A tarp nailed to the shelter was unable to withstand the heavy rain from Tropical Storm Nicholas. The shelter providers are concerned about what will happen to the current occupants if they need to evacuate, as they face barriers to accessing shelter due to their previous criminal charges.

Wildfires

Federal Updates

President Biden issued on September 12 a [major disaster declaration](#) for California due to the Caldor Fire. HUD [announced](#) on September 15 federal disaster assistance is available for areas in California affected by the Caldor Fire. Learn more about HUD programs designed to assist disaster survivors [here](#).

During a [visit to the West](#) to survey wildfire damage, President Biden [spoke](#) about the administration's response to recent wildfires and discussed how his Build Back Better plan would address the climate crisis. President Biden spoke about the administration's request for Congress to include \$14 billion in disaster aid to a Continuing Resolution package.

State and Local News

[The Oregonian](#) reports many people in parts of southern Oregon are facing compounding crises this summer: the wildfire smoke and severely diminished air quality, a pre-existing housing crisis due to last year's wildfires, a surge of COVID-19, and the severe drought. These overlapping crises are disproportionately impacting people experiencing homelessness and those in the agriculture industry. Last year's Almeda fire [destroyed at least 2,300 homes](#) in the communities of Phoenix and Talent, and an estimated three-quarters of those residences were mobile homes or low-income housing.

HUD

HUD CPD Issues Notice on Requirements on the HOME-American Rescue Plan Program

HUD's Office of Community Planning and Development (CPD) issued [Notice CPD-21-10](#) on September 13 establishing requirements for funds appropriated for the HOME Investment Partnerships Program under the [American Rescue Plan Act](#) (HOME-ARP; sec. 3205). The notice includes waivers and alternative requirements to allow communities to begin accessing funds from the nearly \$5 billion funds allocated from ARPA to create affordable housing and services for people experiencing or at risk of homelessness.

Any individual or family who meets the criteria is eligible to receive assistance or services funded through HOME-ARP without meeting additional criteria. Qualifying populations are as followed:

1. Homeless as defined in [24 CFR 91.5](#)
2. At the risk of homelessness as defined in [24 CFR 91.5](#)
3. Fleeing, or attempting to flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD
 - i. Domestic Violence, Dating Violence, Sexual Assault, and Stalking as defined in [24 CFR 5.2003](#)
 - ii. Human Trafficking includes both sex and labor trafficking as defined in the [Trafficking Victims Protection Act](#)
4. Other Populations where providing supportive services or assistance would prevent the family's homelessness or would serve those with the greater risk of housing instability. This includes:
 - i. Other families requiring services or housing assistance to prevent homelessness
 - ii. At greatest risk of housing instability
 - iii. Veterans and families that include a Veteran family member that meets the criteria for one of the qualifying populations.

The notice states that the funds must be primarily used to benefit the qualifying populations through the four eligible activities: 1) tenant-based rental assistance (TBRA); 2) development and support of affordable housing; 3) provision of supportive services; and 4) acquisition and development of non-congregate shelter (NCS) units.

HUD requires that:

- 100% of HOME-ARP funds used by a participating jurisdiction (PJ) for TBRA, supportive services, and acquisition and development of non-congregate shelter units must benefit individuals and families in qualifying populations. Individuals and families in qualifying populations may be assisted by one or more of the HOME-ARP eligible activities, consistent with the requirements in this notice.
- No less than 70 percent of affordable rental housing units acquired, rehabilitated, or constructed with HOME-ARP funds by a participating jurisdiction must be occupied by households in the qualifying populations. Units that are not restricted to occupancy by qualifying populations are subject to income targeting and rent requirements established under the HOME-ARP Rental Program Rules and are only permitted in projects with rental units restricted for occupancy by qualifying populations.

Participating jurisdictions may establish reasonable preferences among the qualifying populations to prioritize applicants for HOME-ARP projects or activities based on the participating jurisdiction needs and priorities, as described in this HOME-ARP allocation plan. For example, a participating jurisdiction may set a preference among qualifying individuals and families for a HOME-ARP non-congregate shelter for individuals and families who are homeless; fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking; and veterans and families with a veteran family member that meet the criteria of one of these prior qualifying populations, consistent with its HOME-ARP allocation plan.

If HOME-ARP funds are used for TBRA, participating jurisdictions may establish a preference for individuals with special needs or persons with disabilities among the HOME-ARP qualifying populations. Within the qualifying populations, participation may be limited to persons with a specific disability only, if necessary, to provide effective housing, aid, benefit, or services that would be as effective as those provided to others in accordance with 24 CFR 8.4(b)(1)(iv). The participating jurisdictions may also provide a preference for a specific category of individuals with disabilities (e.g., persons with HIV/AIDS or chronic mental illness) within the qualifying populations only if the specific category is identified in the participating jurisdictions HOME-ARP allocation plan as having an unmet need and the preference is needed to narrow the gap in benefits and services received by such persons.

The notice also describes the HOME-ARP allocation plan requirements. The HOME-ARP allocation plan must describe the distribution of HOME-ARP funds for soliciting applications and/or selecting eligible projects. The plan must also identify any preferences being established for eligible activities or projects. However, participating jurisdictions are not required to identify specific projects that will be funded in the HOME-ARP allocation plan. In the allocation plan, participating jurisdictions must:

- Provide a needs assessment and gaps analysis
- Describe how it will distribute HOME-ARP funds in accordance with its priority needs
- Provide an estimate the number of affordable rental housing units for qualifying populations that they will produce or support with its HOME-ARP allocation
- Identify whether they intend to give preference to one or more of the qualifying populations
- If the participating jurisdictions intend to use HOME-ARP funds to refinance existing debt secured by multifamily rental housing that is being rehabilitated with HOME-ARP funds, it must state its refinancing guidelines
- Submit all required certifications under the notice

The HOME-ARP can be used to for the following eligible activities:

- Reasonable administrative and planning costs, up to 15 percent of its HOME-ARP allocation
- HOME-ARP Rental Housing ([page 20 - 38](#))
 - HOME-ARP funds may be used to acquire, rehabilitate, or construct affordable rental housing for occupancy by households of individuals that meet the definition of one or more of the qualifying populations. Unlike the regular HOME Program, which targets HOME-assisted rental units based on tenant income, 70 percent of all HOME-ARP units will admit households based only upon their status as qualifying households
 - Not more than 30 percent of the total number of rental units assisted with HOME-ARP funds by the participating jurisdiction may be restricted to low-income households. These rental units do not have to be restricted for occupancy by qualifying households, however rental units restricted to low-income households are only permitted in projects that include HOME-ARP units for qualifying households
 - Eligible HOME-ARP rental housing includes “housing” as defined at [24 CFR 92.2](#), including but not limited to manufactured housing, single room occupancy (SRO) units, and permanent supportive housing
- Tenant-Based Rental Assistance ([pages 38 - 41](#))
 - In HOME-ARP TBRA, the participating jurisdiction assists a qualifying household with payments to cover the entire or insufficient amounts that the qualifying household cannot pay for housing and housing-related costs, such as rental assistance, security deposits, and utility deposits

- Supportive Services ([pages 42 - 54](#))
 - HOME-ARP funds may be used to provide a broad range of supportive services to qualifying individuals or families as a separate activity or in combination with other HOME-ARP activities.
 - Supportive services include a) services listed in section 401(29) of the McKinney-Vento Homeless Assistance Act (“[McKinney-Vento Supportive Services](#)”); b) homelessness prevention services (as defined in the notice); and c) housing counseling services
- Acquisition and Development of Non-Congregate Shelter ([pages 55 - 66](#))
 - HOME-ARP funds may be used to acquire and develop HOME-ARP non-congregate shelter (NCS) for individuals and families in qualifying populations. This activity may include but is not limited to the acquisition of land and construction of HOME-ARP NCS or acquisition and/or rehabilitation of existing structures such as motels, hotels, or other facilities to be used for HOME-ARP NCS. HOME-ARP funds may not be used to pay the operating costs of HOME-ARP NCS. Consequently, participating jurisdictions must consider the availability of ongoing operating funds for the HOME-ARP NCS so that the HOME-ARP NCS can remain viable through the restricted use period specified in this notice
- Nonprofit Operating and Capacity Building Assistance ([pages 67 - 68](#))
 - A participating jurisdiction may use up to 5 percent of its HOME-ARP allocations to pay operating expenses of community housing development organizations (CHDOs) and other nonprofit organizations that will carry out activities with HOME-ARP funds. A participating jurisdiction may also use up to an additional 5 percent of its allocation to pay eligible costs related to developing the capacity of eligible nonprofit organizations to successfully carry out HOMEARP eligible activities
 - HOME-ARP funds are also subject to other federal requirements and nondiscrimination equal opportunity requirements such as those listed in [24 CFR part 92, subpart H, 92.352 – Environmental review](#); [92.353 – Displacement, relocation, and acquisition](#); and [92.355 – Lead-based paint](#), and more in the notice

Participating jurisdictions must provide for and encourage citizen participation in the development of the HOME-ARP allocation plan. Before submitting the HOME-ARP allocation plan to HUD, PJs must provide residents with reasonable notice and an opportunity to comment on the proposed HOME-ARP allocation plan of no less than 15 calendar days. The PJs must follow its adopted requirements for “reasonable notice and an opportunity to comment” for plan amendments in its current citizen participation plan. In addition, PJs must hold at least one public hearing during the development of the HOME-ARP allocation plan prior to submitting the plan to HUD. For the purposes of HOME-ARP, PJs are required to make the following information available to the public:

- The amount of HOME-ARP funds the PJ will receive
- The range of activities the PJ may undertake

“With rates of COVID-19 transmission still high, there is no time to wait to assist the more than half a million Americans on any given night who are enduring this pandemic in crowded shelters or on the streets,” said HUD Secretary Marcia Fudge. “Today’s release of guidance opens up access to the critically needed American Rescue Plan funds that will help communities provide the safety and security of a stable home to more Americans.”

Read Notice CPD-21-10 at: <https://bit.ly/3hCG84N>

Read the Press Statement from HUD on CPD Notice at: <https://bit.ly/3ElqSmt>

Read the HOME-ARP Non-congregate Shelter Fact Sheet at: <https://bit.ly/3hAAL5R>

Read the HOME-ARP Nonprofit Operating and Capacity Fact Sheet at: <https://bit.ly/2Xq3uU1>

Read the HOME-ARP Rental Housing Fact Sheet at: <https://bit.ly/3hDwT4q>

Read the HOME-ARP Supportive Services Fact Sheet at: <https://bit.ly/3CnM0qx>

Read the HOME-ARP Tenant-Based Rental Assistance Fact Sheet at: <https://bit.ly/2VQah94>

Read the HUD-ARP Appendix of Waivers and Alternative Requirements at: <https://bit.ly/3AcJJh7>

More information about HOME Investment Partnerships Program is on page [5-6](#) of NLIHC's *2021 Advocates' Guide*.

Rural Housing

Freddie Mac Announces Tenant Protections for Future Manufactured Housing Community Transactions

Freddie Mac announced on September 13 that, effective immediately, all future manufactured housing community transactions will include new tenant protections that exceed current state and local requirements.

According to the announcement, Freddie Mac will now require the following tenant protections in future MHC transactions:

- One-year renewable lease term, unless there is good cause for non-renewal
- 30-day written notice of rent increases
- Five-day grace period for rent payments and the right to cure defaults on rent payments
- Right to sell the manufactured home to a buyer that qualifies as a new tenant in the community, without having to first relocate it out of the community
- Right to sell the manufactured home in place within 30 days after eviction by the community owner
- Right to sublease, or assign the pad site lease, for the unexpired term to the new buyer of the tenant's manufactured home without any unreasonable restraint, so long as the new buyer or sublessee qualifies as a new tenant within the community
- Right to post "For Sale" signs that comply with community rules and regulations
- Right to receive at least 60-days' notice of planned sale or closure of the community

The announcement further states: "Freddie Mac will also continue to purchase loans for resident-owned manufactured housing communities (MHROCs) where residents manage their community collectively through a cooperative, corporation, or other similar legal framework. Given their self-governance structure, these loans are likely to already have meaningful tenant pad lease protections."

These protections are intended to support people who own their homes but lease the pads on which they sit. Protections similar to the ones announced by Freddie Mac and some that go further were recently proposed by Representative Cynthia Axne (D-IA) in the "Manufactured Housing Tenant's Bill of Rights" (see *Memo*, [05/24](#)).

Read the announcement at: <https://bit.ly/3Afbh5v>

LIHTC

District Court Affirms Opa-Locka Community Development Corporation's Right of First Refusal under LIHTC

The Third District Court of Appeals in Florida issued on September 15 an opinion affirming the Opa-Locka Community Development Corporation's (OLCDC's) right of first refusal for the purchase of a Low-Income Housing Tax Credit (LIHTC) property in the case [Aswan Village Associates, LLC. vs. Opa-Locka Community Development Corporation, Inc.](#)

Aswan Village is an affordable housing complex where resident incomes are between 30% and 60% of the county's median income. The property was going to be sold to an equity firm in New York, which sparked concerns that the 216-unit complex will no longer be affordable. OLCDC sued HallKeen Management, a property management company, over the ownership stakes of the complex after the company did not comply with the non-profit organization's right of first refusal under Section 42 of the Internal Revenue Code (IRC), the section that establishes the LIHTC program.

NLIHC joined an [amicus brief](#) in May 2021 in support of OLCDC's right of first refusal (see *Memo*, [5/24](#)). The summary judgment decision, which was unanimously affirmed after contentious litigation that included a motion for sanctions claiming that OLCDC's case was frivolous and should be dismissed, allowed OLCDC to enforce its Section 42(i)(7) right of first refusal under the LIHTC program to acquire and preserve a much-needed affordable housing apartment complex in Miami-Dade County.

Opportunity Starts at Home

Poll Reveals Strong Bipartisan Support for Action on Housing Affordability

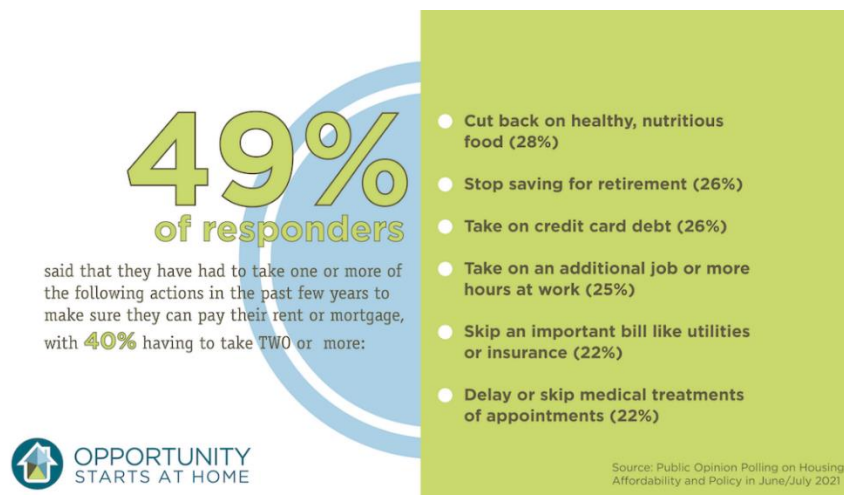
The [Opportunity Starts at Home](#) campaign recently released the [results of a national opinion poll](#) revealing that the public is deeply concerned about the housing affordability crisis and favors decisive government action. The Tarrance Group, one of the most widely respected Republican strategic research and polling firms in the nation, conducted the poll on behalf of the campaign and found that nearly 9 in 10 (89%) respondents – including 76% of Republicans – believe the role of government is important when it comes to making sure there is enough affordable housing.

Strong bipartisan majorities favor policies designed to address housing affordability and stability. Specific findings include:

- 74% support policies that expand investments in housing development programs that will build more housing units that are affordable for low-income people (88% of Democrats, 62% of Independents, and 65% of Republicans)
- 72% support policies that provide emergency crisis assistance for households with the lowest incomes to help cover the rent if they experience an unexpected economic hardship (86% of Democrats, 62% of Independents, and 61% of Republicans)

- 68% support policies that expand funding for rental assistance to ensure that the approximately 17 million households who currently qualify for rental assistance but are not receiving it get that assistance (87% of Democrats, 54% of Independents, and 55% of Republicans)
- 68% support policies that expand funding to provide critical infrastructure repairs to public housing units, addressing a \$70 billion backlog of needs (83% of Democrats, 59% of Independents, and 56% of Republicans)

Such strong support for policy changes is underscored by a widespread recognition of the severity of the housing crisis, with many respondents indicating it has affected them personally. In fact, 60% of respondents – including 52% of those living in rural areas – said that housing affordability is a problem where they live. A similar number (59%) of respondents said that the amount they pay for housing was a concern, with the heaviest burdens falling on individuals with low incomes, African Americans, Hispanics, and renters (36%). To make matters worse, 2 in 3 (67%) respondents believe that the average cost of rent in the area where they live will increase in the next year, with only 2% expecting a decline. Nearly half (49%) of the public reports that they have had to make at least one sacrifice since the beginning of the coronavirus outbreak to make sure they can pay their rent or mortgage, such as cutting back on healthy food, stopping retirement savings, using a credit card, and skipping medical treatments to help cover all or some of their housing costs.



The vast majority of Americans, regardless of their political affiliation, expect action from elected officials. Nearly 9 in 10 (89%) respondents – including 79% of Republicans – said that it was important to them that their elected officials work to make sure there is enough affordable housing available. Indeed, 82% of respondents believe that the United States should be doing more to prevent homelessness and 74% believe that making sure everyone has a safe, decent, affordable place to live should be a top national priority. Furthermore, 61% (and nearly half – 49% - of Republicans) believe the president should take executive action to make housing more affordable for low-income people. Respondents also want to see policymakers work across the aisle to address these challenges, with 45% of respondents (including 42% of Republicans and 54% of Democrats) saying they would be more likely to support a proposal if it had bipartisan support.

Importantly, respondents want to see action taken to address the housing crisis even in the face of hard trade-offs. A substantially larger portion (1.5 times) of respondents said that the government should make major investments related to safe and affordable housing – even if it meant a national debt increase – compared to those who said that limiting the debt should be prioritized. Roughly 6 in 10 (59%) respondents agreed that investing in federal housing programs is so important that we should consider things like raising taxes on corporations and the wealthy or cutting spending in other areas – 2.5 times the number of people (23%) who disagreed.

Access a fact sheet with poll results [here](#).

View the campaign's policy agenda [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

Stimulus Payments, Other Programs Kept Millions of People Out of Poverty in 2020

A set of three reports from the United States Census Bureau—[Income and Poverty in the United States: 2020](#), [Health Insurance Coverage in the United States: 2020](#), and [The Supplemental Poverty Measure: 2020](#)—examine trends in household income and the important effects of social welfare programs in 2020. Median household income fell from \$69,560 in 2019 to \$67,521 in 2020. Using the official poverty rate, the number of people in poverty increased by 3.3 million, representing a one percentage point increase to a rate of 11.4%. At the same time, the Supplemental Poverty Measure (SPM), which incorporates post-tax transfers and government programs that assist low-income families, fell: the poverty rate for 2020 using the SPM was 9.1%, 2.6 percentage points lower than in 2019. This divergence reflects the extent to which stimulus payments, Social Security, refundable tax credits, housing subsidies, and other federal aid succeeded at keeping millions of people out of poverty.

All three reports rely on data from the *Current Population Survey Annual Social and Economic Supplements* (CPS ASEC). The CPS ASEC is administered each year between February and April by telephone and in-person. Data collection in 2020 was impaired by the COVID-19 pandemic, and the response rate for the CPS basic household survey in March was about 10 percent lower than in preceding months. Census Bureau researchers indicate that respondents in 2020 had relatively higher income and educational attainment than nonrespondents.

The first report, *Income and Poverty in the United States: 2020*, focuses on trends in income, earnings, income inequality, and poverty, and found that median income was \$67,521 in 2020, a decrease of 2.9% from 2019. This is the first statistically significant decline since 2011. Between 2019 and 2020, the total number of people with earnings decreased by about 3 million. The report found that the official poverty rate in 2020 was 11.4%, up 1.0% from the previous year. There were approximately 37.2 million people in poverty in 2020, 3.3 million more than in 2019. Poverty rates among African Americans, Latinos, and Asians were 19.5%, 17.0%, and 8.1%, respectively, compared to 8.2% for non-Latino whites.

Health Insurance Coverage in the United States: 2020 finds that 8.6% of Americans, or 28 million people, did not have health insurance at any point in 2020. Between 2018 and 2020, the rate of private health insurance coverage decreased by 0.8 percentage points, and the rate of public health insurance coverage increased by 0.4 percentage points. The percentage of people covered by any type of health insurance in 2020 was not significantly different than 2018. Uninsured rates for children under the age of 19 rose 1.6 percentage points to 9.3%.

Supplemental Poverty Measure: 2020 discusses the SPM rate, which extends the official poverty measure by accounting for government assistance to low-income households and expenses for critical goods and services like housing. In 2020, the overall SPM was 9.1%, 2.6 percentage points lower than in 2019. This is the first-time poverty was lower using the SPM than the official poverty rate and likely reflects the effect of effects of extraordinary policy measures in 2020: while Social Security and unemployment insurance benefits are included in income in both the official poverty measure and the SPM, the SPM also accounts for additional benefits like economic impact payments.

The report also shows the effect that various programs have on the number who would be considered poor in 2020. Social Security kept 26.5 million people out of poverty in 2020, and economic impact or stimulus payments kept 11.7 million people out of poverty. Unemployment insurance payments and refundable tax credits kept 5.5 million and 5.3 million out of poverty, respectively. [Commentary](#) from Economic Policy Institute staff suggests expanded unemployment insurance may have kept considerably more people out of poverty than is reported, since the data rely on respondents self-reporting receipt of benefits. Housing subsidies prevented 2.4 million individuals from falling into poverty, while SNAP and Supplemental Security Income (SSI) benefits kept 2.9 million and 2.7 million people out of poverty.

All three reports are available at: <https://bit.ly/3hBpsdJ>

Report Outlines Approaches to Housing Code Enforcement

A brief from the NYU Furman Center, “[Cracking Code Enforcement: How Cities Approach Housing Standards](#),” analyzes how housing code enforcement policies across the country vary. The paper explores how much policies emphasize neighborhood blight or tenants’ well-being, whether they rely on proactive or reactive triggers for inspection and enforcement, and whether they take more cooperative or more punitive approaches to landlord compliance. In examining 40 local housing codes, the author found that no single code enforcement regime operates entirely at one end of these three policy spectrums.

The author gathered information on various aspects of housing code enforcement by reading local housing codes and examining agency websites from 40 cities with diverse population sizes and geographies. The research was supplemented by conversations with key stakeholders from local government, research, and affordable housing provision.

According to the brief’s categorization, code enforcement regimes divide their focus between neighborhood blight and hazardous conditions for individual households. Regimes that target blight put more emphasis on neighborhood conditions, abandoned buildings, and external displays of disorder. Regimes that focus on tenants’ rights focus on the link between substandard housing and health risks, which would lead to different priorities like attention to lead poisoning or asthma.

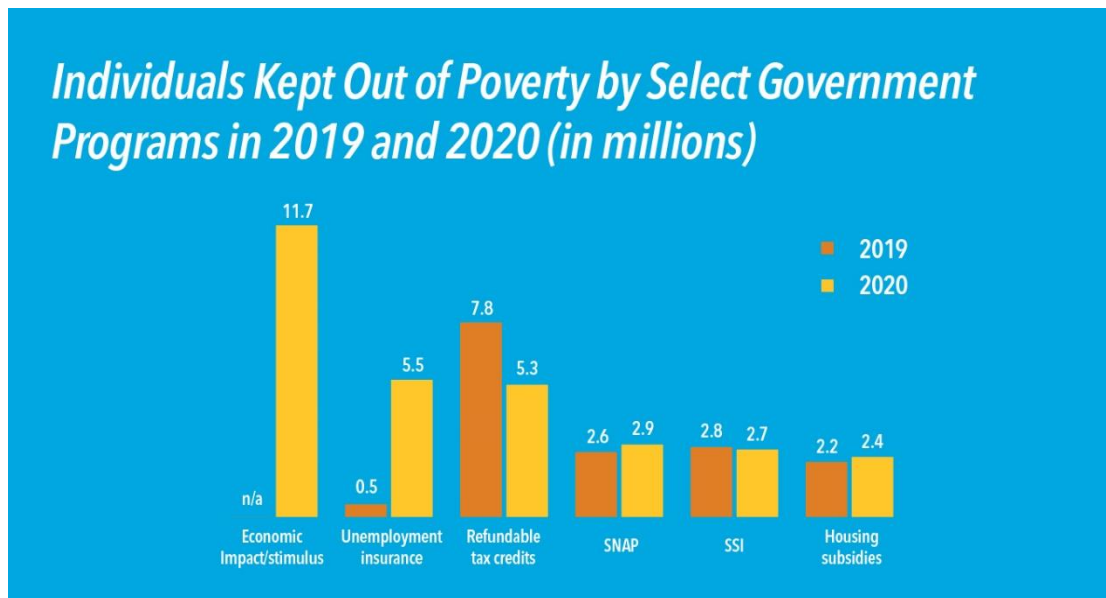
Code enforcement regimes can be reactive (responding to complaints) or proactive (systematically inspecting housing). The brief reports that proactive inspection policies vary. Some jurisdictions have laws permitting code enforcement officials to inspect under reasonable cause, to adjust inspection frequency depending on how many violations were found during a unit’s last inspection, or to subject units to random inspections. The most straightforward approach would be to inspect every unit on a uniform schedule, but the author acknowledges most municipalities do not have the resources for this approach. Disadvantages exist for both reactive and proactive approaches. Often, reactive enforcement favors those most likely to make complaints, while proactive enforcement may put those with unstable housing at risk of displacement.

Finally, local jurisdictions can take cooperative or punitive approaches to induce landlord compliance. Cooperative approaches include compliance models which help income-eligible landlords with repairs and mandatory training programs to inform landlords of the responsibilities the code imposes on them. Evidence suggests that early communication with landlords can effectively boost compliance and reduce the administrative burden on cities. The author found that code provisions that nominally punish landlords can inadvertently end up burdening tenants.

Read the report at: <https://bit.ly/3Ec2vYr>

Fact of the Week

Stimulus Payments Kept 11.7 Million Individuals Out of Poverty in 2020



Source: US Census Bureau (2021). The Supplemental Poverty Measure: 2020. The data for 2019 reflect the implementation of revised Supplemental Poverty Measure methodology.



Source: US Census Bureau (2021). *The Supplemental Poverty Measure: 2020*.

From the Field

Iowa Governor Announces \$100 Million in ARPA Funds for Affordable Housing Programs

Iowa Governor Kim Reynolds announced on September 8 that \$100 million in discretionary funding from the American Rescue Plan Act will be deployed to expand housing availability in the state. A lack of affordable housing options have long been a primary barrier to economic development in Iowa, especially in rural areas, and the new funding is intended to bolster Iowa's workforce by providing more housing affordability.

The \$100 million commitment includes several programs. Significantly, \$20 million is allocated for rental housing development in the downtown areas of Iowa cities with populations below 30,000 people. These communities have seen large reductions in population due in part to aging and dilapidated housing stock that is not being replaced with newer options.

Another \$10 million in ARPA funds will be devoted to the [Homes for Iowa](#) program, through which workers involved with the criminal justice system can learn building trades and other useful job skills while contributing to the development of new housing. Local Councils of Governments (CoGs) determine who is eligible to purchase or occupy newly developed housing through Homes for Iowa.

Occupants of aging homes will get a boost from the new funding as well, as Governor Reynolds has allocated \$4 million for home repair to preserve housing stock and equip homes for weather to drive down utility costs. The \$4 million will constitute new program spending and will be considered a pilot program that might be supported with future funding, if successful. The pilot is limited to communities of fewer than 30,000 people.

The majority of the funds will go to development of affordable housing through the federal Low-Income Housing Tax Credit program (LIHTC); \$45 million will be devoted to proposed developments that were passed over in previous funding years due to scarcity of resources. A [statement from the governor's office](#) estimates that committing these resources to the 9% credit projects will create 700 new rental homes affordable to either 60% or 50% of area median income (AMI).

“These new federal resources are going to be very helpful in creating new workforce housing throughout Iowa,” said Eric Burmeister, executive director of the Polk County Housing Trust Fund. “We want to thank members of our federal delegation who funded American Rescue Plan as well as our state leaders who allocated \$100 million of those resources to housing. With over 50% of our low-income renters burdened by rents they cannot afford, Iowa must work to find a sustainable solution to its growing housing challenges.”

EVENTS

NLIHC/PAHRC Sept. 22 Webinar to Focus on Federally Assisted Housing and Natural Hazards

NLIHC and the Public and Affordable Housing Research Corporation (PAHRC) will host the second installment of a webinar series on natural hazards and the federally assisted housing stock. The second webinar, [“Disaster Planning and Mitigation for Affordable Housing Organizations,”](#) will be on September 22 from 1-2:30 pm ET. The webinar will discuss how affordable housing organizations can develop a disaster preparedness plan and will include examples of mitigations that can be adopted by housing providers to reduce vulnerability to extreme weather, adapt to climate change, and prepare for potential power outages. Register for the webinar [here](#).

Confirmed speakers include:

- Keely Stater, director of research and industry intelligence, PAHRC, co-author of the report
- J.B. Smith, senior risk control consultant, HAI Group
- Veronica Beaty, senior research program manager, California Coalition for Rural Housing
- Laurie Schoeman, senior program director, national initiatives, resilience, Enterprise Community Partners

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

Watch a recording of the first webinar, “Assessing Vulnerability to Disaster in the Federally Assisted Housing Stock,” at: <https://bit.ly/3jysa55>

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

NLIHC News

NLIHC Announces New Board Members: Geraldine Collins, Kathryn Monet, Hasson Rashid and Zella Knight

NLIHC announces the appointment of four new members to the NLIHC Board of Directors: National Alliance of HUD Tenants President Geraldine Collins; National Coalition for Homeless Veterans Chief Executive

Officer Kathryn Monet; Alliance of Cambridge Tenants Board Member Hasson Rashid; and Zella Knight of Residents United Network.

Geraldine Collins has served as president of the [National Alliance of HUD Tenants](#) since 2011. Ms. Collins advocates on behalf of 1.7 million project-based Section 8 tenants living in HUD assisted housing and is a long-standing member of Tenants and Neighbors advocacy group and the NAACP. “I am excited and ready to serve on the NLIHC Board of Directors,” said Ms. Collins. “Attending the NLIHC conferences from year to year, I am always impressed by the workshops, information and resources. I have long admired the work of the National Low Income Housing Coalition and look forward to contributing to its mission to end homelessness. I am honored to be serving as a board member of this wonderful organization.”

Kathryn Monet is chief executive officer of the [National Coalition for Homeless Veterans](#), a national organization solely focused on ending veteran homelessness. She has spent over a decade in the public and non-profit sectors working to address housing instability and homelessness among veterans. Ms. Monet currently serves on the VA Advisory Committee for Homeless Veterans and the US Vets DC Advisory Council, and she has worked on veteran homelessness legislation with the Senate Committee on Veterans’ Affairs. “I am honored to join the NLIHC Board of Directors, to support the critical mission of promoting equitable access to affordable housing opportunities for all Americans,” said Ms. Monet. “There is no way to end homelessness without increasing the available affordable housing stock, and I have long appreciated NLIHC’s leadership in this movement. I look forward to working more closely with their team and membership in the future.”

Hasson Rashid serves as a community advocate and board member of the [Alliance of Cambridge Tenants](#). He has more than ten years of experience advancing opportunities for low-income renters through strategic planning, counseling, and crisis intervention. Mr. Rashid has served as a board member for several organizations focused on housing equality, tenant rights and ending homelessness, and he integrates his work in the local media as a vehicle to amplify his advocacy. “I am delighted and honored to join the NLIHC Board,” said Mr. Rashid. “My greatest passion and life work is to help and serve the low-income and homeless segments of my community. I look forward to furthering my work within the community as a member of the NLIHC Board of Directors.”

Zella Knight is an activist and a member of the [Residents United Network](#). A resident leader with lived experience of homelessness, housing instability, and housing insecurity as a person with a disability, Ms. Knight’s advocacy work focuses on keeping those with lived experience and expertise at the center of decision-making and policy change in housing. As a resident leader, Ms. Knight works with local and national organizations to provide comprehensive solutions to eliminate the barriers of systemic racism, sexism, disability bias and gender bias in affordable housing. “I am humbled and honored to be a part of NLIHC’s efforts to ensure that affordable housing is a human right,” said Ms. Knight. “NLIHC models the power of having confident, informed, and persistent voices that are change agents for solutions. I look forward to serving on the NLIHC Board of Directors and building better outcomes for the most vulnerable populations.”

“Each of these new NLIHC Board members brings years of leadership, advocacy, and invaluable insight on achieving affordable and decent homes for those with the lowest incomes,” said NLIHC President and CEO Diane Yentel. “I am pleased to welcome Geraldine, Kathryn, Hasson and Zella to the NLIHC Board of Directors. During this critically important time in history, together we will continue to advance socially just policies, racial equity, and access to affordable housing for those with the greatest needs.”

NLIHC in the News

NLIHC in the News for the Week of September 12

The following are some of the news stories that NLIHC contributed to during the week of September 12:

- “They came in like we were nothing: New Hampshire woman with housing voucher evicted,” *USA Today*, September 16 at: <https://bit.ly/39fDld1>
 - “End of US ban poised to lead to ‘tsunami’ of evictions,” *Al Jazeera*, September 17 at: <https://bit.ly/3hKMLID>
 - “Some landlords would rather evict tenants than accept federal rental aid,” *HuffPost*, September 17 at: <https://bit.ly/39iANuF>
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NLIHC Staff

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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
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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
Brenna Olson, Policy Intern
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
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Diane Yentel, President and CEO, x225

