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**October 25, 2021**

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## HoUSed Campaign

### Congressional Champions and Advocates Organize Actions to Support Affordable Housing in “Build Back Better Act,” Negotiations Continue

After reports signaled the [\\$327 billion in affordable housing investments](#) could be dropped from the “Build Back Better Act,” advocates across the country joined NLIHC and congressional champions to show support for these crucial investments and urge congressional leaders and the White House to provide the highest funding possible for affordable housing in the bill. Thanks to the tireless work of congressional champions and advocates, housing will remain in the bill but may be cut from \$327 billion to \$175 billion or less, and there is still no guarantee that the most essential, targeted affordable housing resources will remain in the final package.

House Financial Services Committee Chair Maxine Waters (D-CA) and Senate Banking, Housing, and Urban Affairs Committee Chair Sherrod Brown (D-OH) participated in a press conference on October 20 organized by the National Housing Conference. Attended by both advocacy and industry groups, the press conference gave the chairs the opportunity to reiterate the importance of including robust affordable housing investments in the reconciliation package, including NLIHC’s [HoUSed campaign’s top priorities](#): \$90 billion to expand access to housing assistance to an additional one million people; \$80 billion to make desperately needed repairs to public housing; and \$37 billion to construct up to 330,000 units of deeply affordable, accessible housing through the national Housing Trust Fund.

“We are on pins and needles as we await some of the decisions being made at the White House,” Chairwoman Waters said at the event. “There are so many people who work every day, but they cannot afford the high cost of rental housing, and they are simply seeking some help from their government.”

Advocates should contact their senators and representatives **TODAY** (final decisions may be made at any moment!) and urge them to ensure that any cuts to the reconciliation bill do not come at the expense of proven housing solutions for those with the greatest needs and to provide the highest possible funding levels for the [HoUSed campaign’s top priorities](#). Together **these investments could effectively end homelessness in the United States**. Any cuts to funding for these priority programs means fewer people will be safely and affordably housed.

#### Take Action

1. [Contact](#) your senators and representatives and urge them to weigh in **IMMEDIATELY** with the White House, Speaker Pelosi, and Senate Majority Leader Schumer in support of funding the [HoUSed campaign’s priorities](#) at the highest level.
2. [Join](#) more than 1,760 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!

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### House Financial Services Committee Holds Hearing on Necessity of Affordable Housing Investments in “Build Back Better Act”

House Financial Services Committee Chairwoman Maxine Waters (D-CA) held on October 21 a [hearing](#) titled “A Strong Foundation: How Housing is the Key to Building Back a Better America.” The hearing focused on

the crucial affordable housing investments her committee included in the original “Build Back Better Act,” including NLIHC’s [HoUSed campaign’s top priorities](#): \$90 billion to expand housing vouchers; \$80 billion to make needed repairs to public housing; and \$37 billion for the national Housing Trust Fund to construct and preserve deeply affordable, accessible housing for people with the lowest incomes.

The committee divided witnesses into two panels, the first to speak to the personal impact of housing unaffordability and the second to share the potential impact of robust affordable housing investments. Witnesses for the first panel included Symone Crawford, a first-generation homeowner and incoming executive director of the Massachusetts Affordable Housing Alliance; Michael Edmonds, a resident of Tucson House, a public housing development located in Tucson, Arizona; Fernanda Galindo, a cost-burdened renter living in Washington, D.C.; John Harrison Jr., who has formerly experienced homelessness and is a speaker and advocate with the National Coalition for the Homeless and street outreach navigator with the Prince George’s County Department of Social Services; and Jan Lee, a landlord in New York representing the Small Property Owners of New York.

Witnesses serving on the second panel were Raj Chetty, a professor of public economics at Harvard University; Carlos del Rio, distinguished professor of medicine, epidemiology, and global health at Emory University School of Medicine; Lisa Rice, president and CEO of the National Fair Housing Alliance; Khalil Shahyd, senior policy advisor for equity, environment, and just communities at the National Resources Defense Council; and Matthew Dickerson, director of the Grover M. Hermann Center for the Federal Budget at the Heritage Foundation.

“Every day we pay the cost for decades of disinvestment in housing,” said Chairwoman Waters in her opening statement. “We pay for it through increased healthcare costs when people face life threatening health hazards in their homes; when they’re forced to live in unsafe and unhealthy conditions on the streets; and when they defer medical attention to pay the rent or mortgage. We pay for it through diminished life outcomes and economic mobility when parents must forgo investments in their child’s education, or when students’ studies are disrupted by constant moves or because they don’t have a safe place to do their homework. We pay for it by losing trillions in economic activity due to worsening segregation and ongoing discrimination that locks millions out of equal housing opportunities.”

“Simply put,” the chairwoman concluded, “we cannot build back better without investing in housing.” Chairwoman Waters included in the congressional record for the hearing NLIHC’s HoUSed campaign [sign-on letter](#), which currently includes over 1,760 organizations from around the country.

Michael Edmonds, a public housing resident in Tucson, Arizona, emphasized both the stability that public housing provides and the desperate need for additional funding for maintenance and repairs. “The stable housing that Tucson House provides has been life-changing for many residents during the pandemic,” said Mr. Edmonds. “However, the physical needs of our 70-year-old building have created additional stress and uncertainty for residents.” He noted that elevators in the building often break, forcing older residents and residents with disabilities who cannot use stairs to wait long periods to get to their homes, and that the building’s water and cooling systems sometimes fail entirely, requiring emergency response and repairs.

Fernanda Galindo, a mother and housing cost-burdened renter in D.C., noted that there were times she had to work “over 70 hours a week to afford to pay rent and care for [her] son just to make ends meet,” and that even with such an onerous work schedule they still faced the risk of eviction. John Harrison Jr. discussed his personal experience with homelessness, and how housing assistance helped him find stable housing, earn his associates degree, and find employment.

Representative Ritchie Torres (D-NY) noted the popularity of affordable housing investments in the “Build Back Better Act,” and addressed the vital role housing plays in advancing equity and opportunity. “An essential element of equal opportunity is access to safe, decent, affordable housing,” said the congressman. “If you are

homeless, can it be said you have equal opportunity living in America? If you are so rent-burdened that you cannot afford the bare necessities of life such as food, can it be said that you have equal opportunity in America? If you are a child that has been poisoned by lead in their own home, giving you brain damage for the rest of your life, can it be said that you have equal opportunity in America?”

In his testimony, Dr. Raj Chetty emphasized the variability in life outcomes for children across place, and the impact access to neighborhoods with good schools and lower poverty rates can have on children’s health, educational and economic outcomes. “Well-designed expansions of the Housing Choice Voucher program, public housing, the Housing Tax Credit, and place-based investments could significantly increase housing supply and access to opportunity,” said Dr. Chetty. “We must continue to deploy our resources towards increasing options for low- and middle-income families living in areas currently offering high levels of opportunity, and simultaneously to maintain and expand high-quality housing options and community development efforts in areas that currently offer lower levels of opportunity.”

Watch a recording of the hearing at: <https://tinyurl.com/ce7d24se>

Read materials from the hearing, including a committee memorandum and written testimony from witnesses, at: <https://tinyurl.com/yt896w48>

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## **Join NLIHC’s National Call on “HoUsed: Universal, Stable, and Affordable Housing” Today at 2:30 pm ET**

[Join](#) today’s (October 25) national HoUsed campaign call from 2:30-4 pm ET. We will be joined by Senator Jeff Merkley (D-OR), who will share insights on what advocates can do to secure funding for affordable housing in the “Build Back Better Act.” We will also discuss the latest updates from Capitol Hill, and how the bill’s affordable housing provisions would strengthen investments in childcare and climate change. NLIHC’s Dan Emmanuel will share a new report from NLIHC and the Public and Affordable Housing Research Corporation (PAHRC) on the growing preservation challenges facing the nation’s nearly five million federally assisted homes. We will also provide the latest updates on emergency rental assistance spending; share updates from the field; and more.

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

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## **Recording Available of October 18 National HoUsed Call**

On our most recent (October 18) call on “HoUsed: Universal, Stable, and Affordable Housing,” we highlighted a new resource on family homelessness, discussed lobbying considerations for 501(c)(3) non-profit organizations, received updates from the field and new information on ERA spending, and received the latest news from Capitol Hill on Build Back Better Act negotiations.

We welcomed Barbara Poppe, Alexis Kramer, and Tiffany Haynes, experts on homelessness and consultants for the [Framework for an Equitable COVID-19 Homelessness Response](#). They discussed a new resource from the *Framework* [on addressing the needs of families experiencing homelessness](#). The brief, developed in consultation with people with the lived experience of homelessness and service providers, highlights the work of nine organizations around the country and provides practitioners with key practices to enhance community responses to family homelessness.



We received field updates from Cathy Alderman of the Colorado Coalition for the Homeless, Cashauna Hill from the Louisiana Fair Housing Action Center, and Veronica Beaty from the California Coalition for Rural Housing. NLIHC's Joey Lindstrom joined to discuss lobby considerations for 501(c)(3)s, and NLIHC's Emma Foley provided an update on emergency rental assistance (ERA) spending data. As of the October 18 call, NLIHC was tracking 500 state and local ERA programs, and an estimated \$10.64 billion of the \$25 billion allocated for the first round of ERA funds had been approved or paid to households. NLIHC's Sarah Saadian gave the latest updates from Capitol Hill on the housing investments in the Build Back Better Act.

Our next national call will be on today, October 25 at 2:30 pm ET. We will provide the latest updates on Build Back Better Act negotiations, learn about the intersection of housing and other reconciliation priorities, hear updates from the field, and more.

Register for the upcoming call at: [tinyurl.com/ru73qan](https://tinyurl.com/ru73qan)

Watch the recording and view presentation slides at: [tinyurl.com/9vbmues](https://tinyurl.com/9vbmues)

## Opportunity Starts at Home

### Campaign Partners Send Letters Supporting Housing Investments in “Build Back Better Act”

The House Financial Services Committee held a hearing on October 21, “[A Strong Foundation, How Housing is the Key to Build Back a Better America](#).” The hearing covered the importance of affordable housing, the need to invest in housing in the “Build Back Better Act,” and how housing impacts virtually every aspect of life. In support of the message explored during the hearing, an array of multi-sector campaign partners submitted [letters](#) to the committee urging leaders to invest in affordable housing.

Organizations submitting letters included the Center on Budget and Policy Priorities, Children’s HealthWatch, National League of Cities, National Women’s Law Center, and Justice in Aging.



Read the letters [here](#).

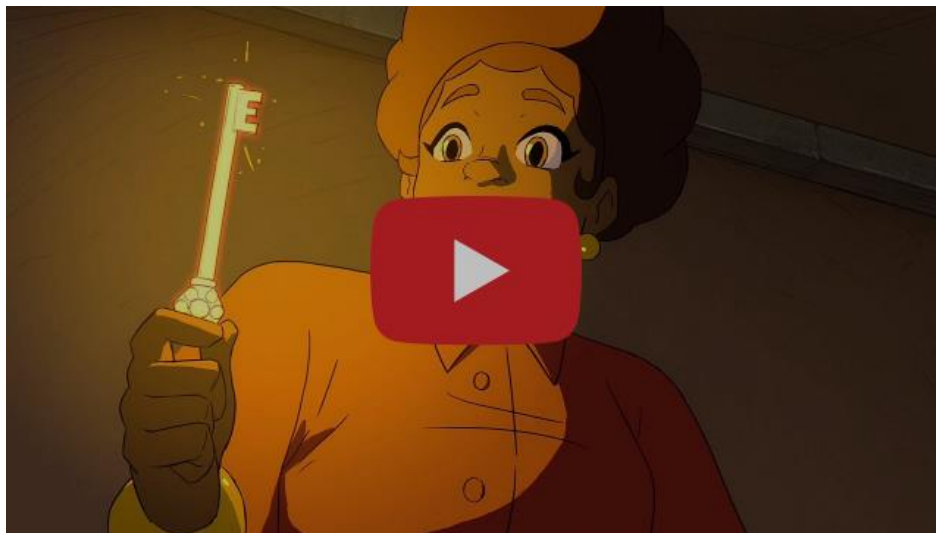
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## Racial Equity

### NLIHC Joins the Rise-Home Stories Project to Create *Dot's Home*, a 2021 IndieCade Impact Award-Nominated Video Game

[\*Dot's Home\*](#), a 2021 [IndieCade](#) Impact Award-nominated video game launched on October 22, gives players a chance to explore the harmful systems that dictate our relationship to race and place. IndieCade 2021, the International Festival for Independent Games, recognizes games that “explore social, cultural, and/or political issues in a whole new way.” *Dot's Home*, which NLIHC helped create, is a single-player video game that follows a young Black woman in Detroit living in her grandmother's beloved home. Dot travels through time to relive key moments in her family's history where race, place, and home collide in difficult choices.

*Dot's Home* inserts the player into scenarios where they have to make choices about how and where to live in the midst of redlining, urban renewal, and gentrification. In doing so, the game asks players to grapple with a fundamental question: “How did your family end up where they are today, and how much choice did they have in that journey?”



The release of *Dot's Home* comes at a time when America is reckoning with a racist legacy of inequality in housing and land that continues to impact communities of color, leaving them vulnerable to displacement and predatory real estate practices. “Our goal is to use the game to spark robust and courageous conversations about this country's fraught history with racialized housing and land policy, while also illuminating our role in creating a vision of a just and equitable future that can become reality,” said Luisa Dantas, project director of [Rise-Home Stories Project](#), which developed the game.

Rise-Home Stories is a groundbreaking collaboration between multimedia storytellers and social justice advocates seeking to change our relationship to land, home, and race, by transforming the stories we tell about them. *Dot's Home* was created by a team of housing justice advocates from NLIHC, Texas Housers, Public Advocates, and United for a New Economy (the team from the Rise-Home Stories Project) and an independent and award-winning BIPOC team including lead developers Neil Jones (*Never Yield*), lead artist Sanford Greene (*Bitter Root*), lead writer Evan Narcisse (*Spiderman: Miles Morales*), Weathered Sweater, and composer Natalie White.

The housing and affordability crisis is urgently felt from coast to coast, in small cities and rural parts of the country. The COVID-19 pandemic, the lifting of eviction moratoriums, ongoing and aggressive gentrification, continuing foreclosures, and a predatory real estate industry combine to make a stable home in a thriving neighborhood largely out of reach for most Americans, particularly Black and brown communities. *Dot's Home* aims to expose the generational impacts of racist land and housing policies while planting a long-term positive vision for our collective future.

*Dot's Home* will be available for free on PC/Mac on October 22 and on mobile in November 2021.

Learn more about the project at: <https://www.risehomestories.com/>

Download *Dot's Home* at: <https://tinyurl.com/24356r29>

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## Emergency Rental Assistance

### Analysis by NYU Furman Center Shows Geographic and Demographic Variations in ERA Applications in New York

New York University's Furman Center conducted a [ZIP-code level analysis](#) of applications to the New York State Emergency Rental Assistance Program as of August 31, 2021. The researchers found that rural and suburban very low-income (VLI) households with incomes at or below 50% of the area median income may be underserved. Data revealed that ZIP-codes with larger shares of renters over the age of 65 tend to have lower application rates.

The Furman Center's analysis found that New York City (NYC) had the highest application rate among VLI renters at 12 applications per 100 VLI renter households. By contrast, ZIP-codes in suburban areas of the NYC metro area had an application rate of 6.9 applications per 100 VLI renter households. Non-metro areas outside of NYC had the lowest application rate at 6.0 applications per 100 VLI renter households. These rates indicate that additional outreach and marketing to VLI households across the state is needed, with particular attention to rural and suburban areas. Suburban and rural VLI households may face additional barriers to starting the application process, such as limited access to broadband, computers, and organizations providing application assistance.

Several demographic characteristics were associated with higher application rates. ZIP-codes with higher shares of renter households who are Black or Hispanic were associated with higher application rates. This relationship was particularly strong for ZIP-codes within NYC. State-wide, ZIP-codes with larger shares of households with a head of household age 65 or older had lower application completion rates. This may indicate challenges with application accessibility. To distribute emergency rental assistance funds effectively and equitably, programs should implement robust outreach and marketing, create an accessible application, and conduct ongoing monitoring and evaluation to ensure that households most in need are served.

Read the analysis at: <https://bit.ly/3E3pGDn>

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## NLIHC Releases State and Local ERA Tenant Protections Database

In collaboration with NLIHC's state and local partners, the End Rental Arrears to Stop Evictions (ERASE) team announces the release of our [State and Local ERA Tenant Protections Database](#), a resource of Emergency Rental Assistance (ERA) tenant protections enacted over the past year. The resource includes policies,



legislation, ordinances, executive orders, and court orders that cities, counties, and states across the country have put in place to protect marginalized renters and prevent a wave of evictions that would be catastrophic during a global pandemic.

Tenant protections listed in this database include extended eviction moratoriums, recent source-of-income discrimination laws, right-to-counsel legislation, sealed eviction records legislation, and others. Each description includes the state, jurisdiction, bill or ordinance number, a brief description of the law or policy, and a link to the legal text. Researchers, policymakers, and housing advocates can use this resource to inform local advocacy efforts and encourage elected officials in their respective jurisdictions to pass similar tenant protections.

NLIHC will regularly update the State and Local ERA Tenant Protections Database as we learn about new laws and policies. If you know of any recent legislation passed in your city, county, or state, please share with the ERASE team by contacting ERASE Project Coordinator Jade Vasquez at: [jvasquez@nlihc.org](mailto:jvasquez@nlihc.org)

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## **NLIHC Launches Webpage for End Rental Arrears to Stop Evictions (ERASE)**

NLIHC announces the launch of the [End Rental Arrears to Stop Evictions \(ERASE\) webpage](#). The ERASE project is NLIHC's national effort to ensure the \$46.5 billion in historic aid enacted by Congress reaches the lowest-income and most marginalized renters. Our new webpage builds on the ERASE call to action to ensure state and local emergency rental assistance (ERA) programs are visible, accessible, and preventive of evictions. It includes resources for tenants, state and local housing advocates, policymakers, researchers, and ERA program administrators, like the [ERASE Checklist](#) and the [ERASE Assessment Tool](#) that ERA programs can reference when developing their program improvement plans.

The webpage highlights current and past efforts, including reports, presentations and briefings, conducted by members of NLIHC's [ERASE Cohort](#), who meet biweekly to advance strategies, policies, and legislation that accelerate equitable distribution of ERA funds, promote tenant protections, and prevent evictions. The site highlights NLIHC's federal advocacy work, as well the advocacy efforts and victories occurring at the state and local levels. You can learn more by clicking on the [Advocacy and Action](#) tab. Additionally, the page includes NLIHC research, reports, and dashboards on ERA. The [ERA Resource Hub](#) offers examples of how programs are incorporating best practices, like self-attestation and direct-to-tenant payments, to enhance equity and efficiency within their ERA programs. It also includes the [NLIHC ERA Spending Tracker](#), [ERA Dashboard](#), and links to updated Treasury guidance and accompanying NLIHC fact sheets and summaries.

NLIHC envisions the ERASE webpage as a one-stop-shop for up-to-date information on ERA and resources to ensure that ERA reaches renters with the greatest need and to support members' efforts in developing long-term affordable housing solutions.

For more information on the ERASE project, contact Senior Project Director Sarah Gallagher at [sgallagher@nlihc.org](mailto:sgallagher@nlihc.org) or Project Coordinator Jade Vasquez at [jvasquez@nlihc.org](mailto:jvasquez@nlihc.org).

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## **Coronavirus, Disasters, Housing, and Homelessness**

### **2022 Senate THUD Budget Bill Contains Major Disaster Recovery Reform**

In a major win for disaster recovery advocates, the Senate Appropriations Committee's 2022 Transportation, Housing and Urban Development (THUD) bill includes the "[Reforming Disaster Recovery Act](#)." The act would

shorten the time it takes federal long-term disaster recovery funding to reach disaster survivors and help ensure funds reach those most in need of assistance after disasters. The bill is the [top priority](#) for 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. The bill was introduced in July by Senators Brian Schatz (D-HI), Susan Collins (R-ME), Todd Young (R-IN), Patrick Leahy (D-VT), Bill Cassidy (R-LA), Ron Wyden (D-OR), and Representative Al Green (D-TX).

The HUD-administered Community Development Block Grant–Disaster Recovery Program (CDBG-DR) has been the only federal source of long-term disaster recovery funds since 1993. However, the program is not fully authorized by Congress, requiring HUD to rewrite program regulations each time funds are approved by Congress. As a result, funds take significant time to reach disaster-stricken areas, prolonging recovery efforts and adding to the hardship experienced by disaster survivors with low incomes. The Reforming Disaster Recovery Act would permanently authorize the program, allowing HUD to draft permanent regulations for the program, allowing states and localities to anticipate program requirements and ensuring funds reach disaster survivors more quickly.

The bill would provide important safeguards and tools to enable federal disaster recovery efforts to 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. In addition, the bill would increase access to CDBG-DR-related data and would establish an Office of Disaster Management and Resiliency at HUD to coordinate with other federal agencies, develop best practices, and provide technical assistance and training to state and local agencies working with CDBG-DR funds. [Add your organization](#) to a growing list of groups supporting this important bill!

Read a summary of the Senate THUD Bill at: <https://bit.ly/3pt1ZQU>

Read NLIHC’s fact sheet on the Reforming Disaster Recovery Act at: <https://bit.ly/3E5NEho>

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## **Additional Coronavirus Updates – October 25, 2021**

### **National Updates**

#### *Research and Advocacy*

An article in the [New England Journal of Medicine](#) discusses how the COVID-19 pandemic has highlighted eviction as a public health crisis and exacerbated the problem. The authors argue that national recognition of housing as a social determinant of health and fundamental need may catalyze the substantial, systemic changes necessary to ensure that everyone has a safe, stable, and affordable home.

The Urban Institute, in collaboration with [Avail](#), is tracking monthly rent payments in units owned by independent mom-and-pop landlords to see how the pandemic and ongoing recovery efforts have impacted renters and owners of these properties. Learn more [here](#).

#### *Reporting*

The [New York Times](#) reports that while eviction filings remain below pre-pandemic rates, the numbers do not capture evictions filed during the pandemic but are only now being executed. The end of the eviction moratorium came as rents surge far beyond pre-COVID prices and the budgets of many renters. Skyrocketing rents are dulling the effectiveness of emergency rental assistance as landlords choose not to renew leases and to increase rents.

## State and Local News

### *Arizona*

[Arizona](#) has [spent only 5%](#) of the \$568 million in federal emergency rental assistance (ERA) funds. According to the [Eviction Lab](#), there have been nearly 53,000 evictions filed in Maricopa County since the pandemic started. Of those filings, 743 occurred in the last week of September after the eviction moratorium ended.

### *Georgia*

[Axios Atlanta](#) reports that as thousands of Atlanta residents face eviction, City Councilman Michael Julian Bond introduced a [proposal](#) that would provide eviction defense services to low-income tenants. As of October 1, there have been 17,552 evictions filed in Atlanta since the pandemic started.

### *Maine*

[Evictions in Knox County](#) have spiked since the federal eviction moratorium was lifted in August. The onslaught of evictions has compounded a COVID-fueled real estate boom and a growing affordability crisis. The confluence of factors is increasing homelessness in Knox County, with housing officials seeing unprecedented levels of need.

### *Maryland*

The immigrant advocacy organization CASA gathered dozens of advocates and tenants at the [largest apartment complex in Prince Georges County](#) on October 18 to demand that the landlord – Fieldstone Properties – work with tenants to prevent evictions. CASA claims the complex has refused to help many renters, including by not offering payment plan agreements. CASA says the owners of the complex have obtained more than [180 writs of eviction](#) and have carried out at least 11 of them. Prince George’s County officials announced county employees would be on site this week to help tenants apply for rental assistance and that those in danger of being evicted would have their applications fast-tracked.

### *Minnesota*

[Evictions across Minnesota](#) are increasing as the state’s eviction moratorium bridge gradually eases. A 15-day notice is no longer required before an eviction notice is filed over nonpayment of rent, and lease terminations can occur more easily now. Minnesota tenants can be protected from eviction if they have an active application for emergency rental assistance. To date, RentHelpMN has received [nearly 50,000 applications](#) for rental or utility assistance, and about \$144 million has been distributed.

Weekly eviction filings have [steadily increased](#) across Minnesota since June when the off-ramp began, according to data tracked by [Eviction Lab](#). There were 184 filings in the week ending October 3.

### *Nebraska*

Eviction cases ending with a judgment for an immediate eviction have [dropped from 90% to 2% in Douglas County](#) since the Tenant Assistance Program (TAP) was launched. Through the program, a collaboration among over 20 organizations, volunteer lawyers provide legal representation for residents facing eviction. TAP helps connect tenants to emergency rental assistance and has partnered with Legal Aid of Nebraska on outreach efforts.

### *New Jersey*

There are available resources to help [Camden tenants](#) behind on rent and utility payments. The [Camden County RECOVERS program](#) is providing rent and utility relief. Additional assistance is available through the New

Jersey Department of Community Affairs' [COVID-19 Emergency Rental Assistance Program Phase II](#). Residents can apply [here](#).

### *New York*

[Bloomberg](#) reports New York's biggest landlord group sued to block a law extending the state's eviction and foreclosure moratorium. The law, signed by Governor Kathy Hochul on September 2, extends the statewide eviction moratorium through January 15, 2022. The landlords are seeking a preliminary injunction to suspend the moratorium while the case proceeds.

### *Ohio*

[Housing advocates in Cuyahoga County](#) are urging officials to establish an eviction prevention and diversion program to address an influx of eviction cases in the coming months. The proposal would ensure access to counsel to prevent evictions, connect tenants and landlords to rental assistance, and prevent property tax revenue loss and its downstream effects. Read the [proposal](#) from the Northeast Ohio community-based agencies.

### *Oregon*

The [Oregonian](#) reports thousands of Oregon renters are in imminent danger of eviction because the state has taken too long to process emergency rental assistance applications. Nearly 11,900 renters who applied to the Oregon Emergency Rental Assistance Program have had their eviction protections time out as they continue to wait for the applications to be processed. Eviction filings have increased significantly since Oregon's eviction moratorium expired. According to data compiled by the Oregon Law Center, there were nearly 1,300 eviction filings for nonpayment of rent across the state between July and September and 102 through the first 10 days of October.

Local service providers in [Marion and Polk counties](#) say the number of households requesting rental assistance may soon eclipse available aid. As of October 8, the counties have received 5,938 applications for the Oregon Emergency Rental Assistance Program, with the vast majority of applicants (85%) from Marion County. The dearth of Polk County applicants likely points to rural communities' lack of internet access.

### *Tennessee*

A confluence of factors is impacting [affordable housing in Oak Ridge](#). These factors include the end of the federal eviction moratorium, ongoing economic effects of the COVID-19 pandemic, and landlords choosing to renovate old houses rather than giving them to people with housing vouchers. These issues have led to increases in families experiencing homelessness for the first time.

### *Texas*

[Austin](#) Mayor Steve Adler and [Travis County](#) Judge Andy Brown announced on October 14 they have extended their eviction protections through December 31, 2021. The orders were set to expire on October 15. The Austin City Council approved an additional \$6.6 million in rental assistance. Learn about rental assistance programs in [Travis County](#) and [Austin](#).

[Evictions are beginning to trend up](#) throughout Harris County after the federal eviction moratorium ended. More than 1,200 cases were filed the week of September 20, which was the highest weekly number since before the pandemic.

The [San Antonio Housing Authority](#) (SAHA) announced on October 18 it was extending the eviction moratorium for more than 10,000 residents in its public or mixed-income housing communities through March 1, 2022. SAHA has called on the City of San Antonio and Bexar County to designate funding from the

American Rescue Plan Act (ARPA) to help clear approximately \$3 million in debt currently owed by more than 2,700 SAHA residents.

*Washington, D.C.*

The [Washington Post](#) reports some eviction filings for nonpayment of rent resumed on October 12 in D.C. as the city winds down its eviction protections. Landlords can proceed with eviction filings in cases where tenants owe at least \$600, and the landlord has applied for rent relief funds from D.C.'s STAY program. This provision means either the landlord applied for aid, but the tenant failed to provide the required information, or the relief funds did not cover the full overdue balance. D.C. has spent [73% of its share of \\$200 million](#) in federal rent relief funds.

## Guidance

*Department of Housing and Urban Development*

- [HOME-ARP Notice Review Webinar Series, Fall 2021 \[Materials posted\]](#)
  - [Notice PIH 2021-29/H 2021-06: Supplemental Guidance to the Interim Final Rule 'Extension of Time and Required Disclosures for Notification of Nonpayment of Rent'](#) – October 7, 2021 (see *Memo*, 10/18)
  - [COVID-19 EHV Waiver and Alternative Requirements Summary Table](#) – October 2021
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## Disaster Housing Recovery Updates – October 25, 2021

Are you a housing provider in or near a disaster-impacted area? If you have vacant units, the Department of Housing and Urban Development (HUD) wants to know! The agency is operating a pilot program to collect information on alternative housing for those displaced from their homes by disasters. Let HUD know via their survey form [here](#). Filling out this form is completely non-binding, and information will be shared directly with HUD offices and FEMA.

## Federal Response

*Department of Housing and Urban Development (HUD)*

[USA Today](#) reports on a new [Climate Adaptation Plan](#) unveiled by HUD to tackle the [effects of climate change on housing](#). HUD will take an agency-wide approach to prioritize climate resilience by factoring in climate risk when underwriting loans, updating CDBG-DR and CDBG-MIT grant requirements to promote resilience and environmental justice, and incentivizing the production of energy-efficient housing. Read HUD's Climate Adaptation and Resilience Plan [here](#).

## Reporting

After spending the last month in a FEMA trailer park for wildfire survivors in California, Hannah Dreier of the [Washington Post](#) reports on the many challenges faced by residents – especially people with disabilities – as they work to obtain housing before FEMA cuts off assistance. This reporting provides yet [another example](#) of our broken federal disaster housing recovery system, highlighting how FEMA's failures consistently push families into homelessness. Rather than find new solutions to support disaster survivors, like [those recommended by the DHRC](#), FEMA has doubled down on using trailer parks and other failed policies that continue to actively harm people with the greatest needs.

## Hurricane Ida



Six weeks after Hurricane Ida, [thousands of Lafourche Parish residents](#) – some of whom are sleeping in makeshift structures and tents – have still not received direct emergency housing from FEMA. As of a week ago, 5,000 Terrebonne households and 2,100 Lafourche households had requested temporary housing. Renters often cannot return to their homes because landlords often evict residents to renovate apartments after storms. Residents displaced by Ida face multiple barriers preventing them from obtaining new housing.

The state’s temporary sheltering program has set up five base camps comprised of tents across Terrebonne that can shelter up to 500 people. Learn more about the [Terrebonne Parish Base Camps](#), including the [base camp rules](#).

Louisiana House Speaker Pro Tempore Tanner Magee [criticized](#) the state’s handling of the temporary housing program, saying the effort is moving too slowly. While Louisiana has bought 1,100 trailers as part of the state’s temporary housing program, just 13 trailers are inhabited. Magee has been pushing to keep residents in devastated areas, saying “once residents move, they are not coming back, and we already have a problem in this state about migration to begin with.” The state-run [Hurricane Ida Sheltering Program](#) is meant to provide immediate sheltering assistance until [FEMA’s Direct Housing program](#) is fully underway. Local parishes announced they would be providing the travel trailers to police officers first, then other first responders, and then the general public.

FEMA is choosing to proceed with its Direct Housing Program, which will take months to complete, instead of working with HUD to activate the [Disaster Housing Assistance Program](#) (DHAP), which provides low-income, displaced families with safe, decent, and affordable rental homes while they rebuild their lives and get back on their feet

[Across Dulac, Louisiana](#), the damage from Hurricane Ida is profound for the community’s 1,100 residents, with some survivors still homeless. Residents have struggled to make FEMA claims due to spotty cell service and internet coverage.

Dozens of residents at an apartment complex in West Orange, New Jersey are now [suddenly homeless](#) after being forced to leave their homes due to building damage caused by the remnants of Hurricane Ida. Residents were given [no warning and little explanation](#). The mayor and several town officials held a meeting to discuss next steps with the displaced residents, but the [landlord did not attend](#). The 45 displaced families – many of whom are retired and living on limited incomes – are being temporarily housed at two hotels, but only for a few more days. FEMA will be helping residents who qualify for assistance.

## **Wildfires**

[NBC News](#) discusses California’s “existential” dilemma in tackling climate change and the state’s affordable housing crisis. California’s housing shortage is compounded by climate change, which has contributed to severe drought, historic wildfires, and unprecedented heat waves. The article highlights the SoCal Greenprint, an interactive mapping platform that some say could bridge the gap between development and conservation. Others fear the SoCal Greenprint could stymie efforts to build more housing and transportation.

## **Career Opportunities**

Texas Appleseed is [hiring](#) a staff attorney and/or policy associate for its Disaster Recovery and Fair Housing Project. The position offers an opportunity to work at the intersection of disaster recovery, racial justice, climate justice, and environmental justice while contributing to Texas Appleseed’s ongoing work on segregation and historical disinvestment.

## HUD

### HUD HOME-ARP Webinar Materials Available

HUD's Office of Affordable Housing Programs (OAHP) has posted [slides and recordings](#) from four webinars held regarding [Notice CPD-21-10](#) that established requirements for the use of the [HOME-ARP program](#) (see *Memo*, 9/20). The American Rescue Plan (ARP) provides \$5 billion through the HOME Program to 651 state and local Participating Jurisdictions (PJs) that qualified for regular FY21 HOME funds.

In collaboration with other community stakeholders, PJs can use the funding to make targeted, strategic investments in housing and other assistance for people experiencing homelessness or at imminent risk of homelessness, as well as other vulnerable populations. HOME-ARP is a distinct program and should not be confused as a form of the regular HOME program.

The webinar materials are at: <https://bit.ly/2Z4rcq5>

OAHP's HOME-ARP website includes several fact sheets at: <https://bit.ly/3G7GuL9>

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## Research

### NLIHC and PAHRC Report Documents Growing Affordable Housing Preservation Challenges

A new report from NLIHC and the Public and Affordable Housing Research Corporation (PAHRC), "[Picture of Preservation 2021](#)," characterizes the nearly five million homes that constitute the federally assisted housing stock, analyzes preservation risks these homes face, and identifies policy priorities to support their preservation. The report finds that many federally assisted homes face expiring affordability restrictions and issues with physical quality. These homes could be lost from the affordable housing stock if deeply targeted financial resources are not expanded and preservation policies are not strengthened. NLIHC and PAHRC will present the report's findings in a [webinar](#) on November 10 at 2 pm ET.

Using data from the [National Housing Preservation Database](#) (NHPD), the authors estimate nearly five million rental homes were supported by federal project-based assistance in 2020, which represents 10% of the U.S. rental housing stock. The Low-Income Housing Tax Credit (LIHTC) supports half of these homes, making it the largest federal program, followed by project-based Section 8 (28%), public housing (18%), and Section 515 Rural Rental Housing Loans (8%).

For-profit organizations owned half of federally assisted rental homes in 2020, while non-profits and public housing agencies (PHAs) owned 39%. The remaining 11% of federally assisted homes had unknown ownership types. For-profit ownership is considered a preservation risk factor because profit-minded owners sometimes seek to convert federally assisted housing to higher-cost, market-rate housing when permitted by expiring program requirements or other weak preservation protections in federal programs.

Affordability and income restrictions are set to expire for 312,446 (6%) federally assisted rental homes by the end of 2025. Most of these homes are supported by the LIHTC (44%) or project-based Section 8 (42%). Some of the homes with expiring affordability restrictions will be preserved. Based on the percentage of units lost in past years, however, 176,760 of the federally assisted homes with expiring affordability restrictions over the next five years could be lost if preservation efforts are not expanded. At least 129,819 federally assisted homes were preserved in recent years using federal resources.

An estimated 143,456 homes subsidized by LIHTC since 1990 were lost from the federally assisted housing stock before reaching 30 years of service and the end of their federally mandated affordability restrictions. Approximately 114,000 of these homes lost their affordability restrictions after 15 years of affordability, suggesting they may have exited through the Qualified Contract (QC) process. The QC process is a loophole in the LIHTC program allowing owners to exit program requirements early after 14 years.

Data on the physical condition of the federally assisted housing stock are mostly limited to programs that require HUD Real Estate Assessment Center (REAC) inspections. Twenty-three percent of public housing homes and 4% of homes assisted by project-based Section 8 failed their last REAC inspection, meaning they face significant issues with physical quality. Ten percent of homes assisted by public housing and 2% assisted by project-based Section 8 failed at least two of their past three inspections and likely face even higher depreciation risk. These properties likely require immediate reinvestment to cover outstanding maintenance deficiencies and provide safe and healthy living conditions for residents.

The report argues for more financial resources and stronger preservation protections to ensure the continued affordability and physical quality of the federally assisted housing stock. Historic investments in deeply targeted federal programs and strengthened preservation policies in the LIHTC program are especially needed. The “Build Back Better Act” provides such investments through the national Housing Trust Fund, Public Housing Capital Fund, and Housing Choices Vouchers, while closing the LIHTC QC loophole.

Read the report at: <https://bit.ly/3DWSH3m>

Register for the webinar at: <https://bit.ly/3vxJN9G>

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## **Airbnb Short-Term Rentals and Commercial Hosts Grow Rapidly in London**

A report published in *Housing Studies*, “[Home or hotel? A contemporary challenge in the use of housing stock](#),” examines the rapid growth of Airbnb short-term rentals in London since 2014. The number of listings grew from 13,327 to 79,761 (498%) between 2014 and 2019. The number of entire-home listings grew from 6,631 to 44,463 (571%). In 2019, 18% of hosts had multiple listings and these commercial hosts accounted for 47% of listings. Multi-listing hosts increased by 326% between 2015 and 2019.

Airbnb enables homeowners to rent out their space (e.g., an extra bedroom or an entire apartment) over a short-term period. The company brands itself as a positive force for the sharing economy. Critics argue that the platform facilitates displacement of long-term residents. Because the company restricts access to its data, the researchers used two sources of web-scraped Airbnb data. The sources were AirDNA, a for-profit organization, and InsideAirbnb, a non-profit activist group.

The analysis found a 571% increase in entire-home rental listings from 2014 to 2019. In 2019, entire homes accounted for 56% of all listings. Twelve percent of multi-listing hosts accounted for 44% of entire-home listings, leading the authors to question whether these listings are really part of a sharing economy or whether they represent the further commodification of housing.

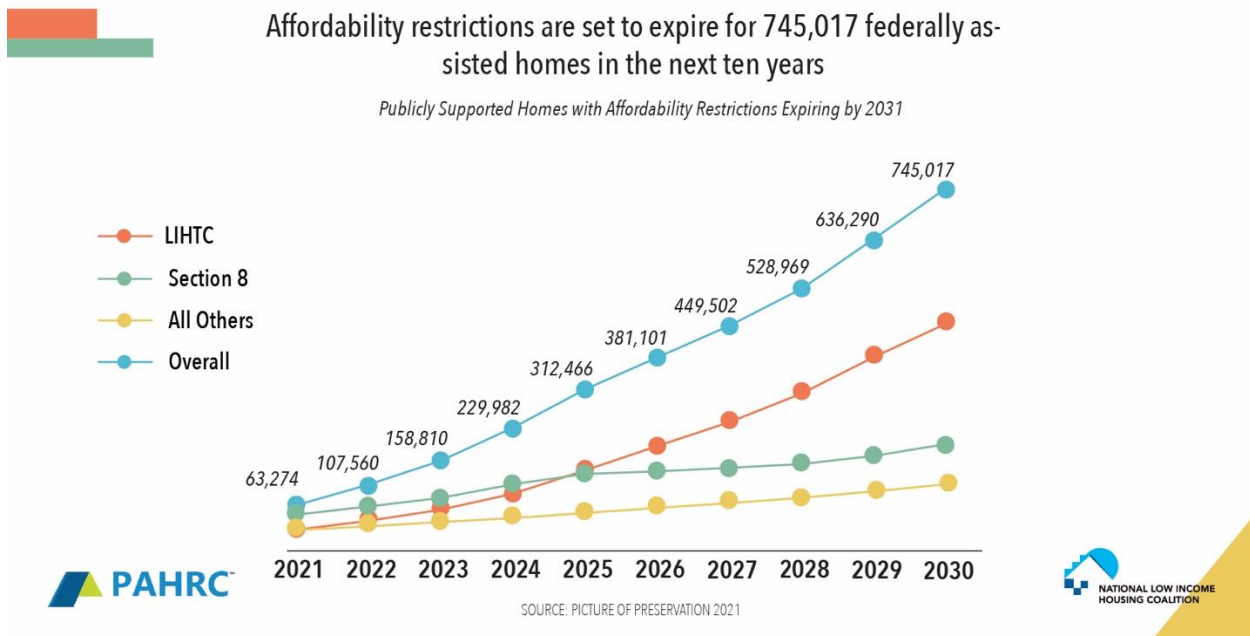
Forty-one percent of entire-home listings were available more than 90 days in a year and 61% of those with multi-listing (i.e., commercial) hosts were available for more than 90 days, indicating these homes likely could have been long-term rentals. The authors estimate that between 10,000 to 18,000 rental homes are unavailable as long-term rentals because they are operated as short-term rentals.

Access the article at: <https://bit.ly/3jnQ3vX>

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## Fact of the Week

### Affordability Restrictions Could Expire for More Than 700,000 Homes in Next 10 Years



Source: NLIHC & PAHRC. (2021). Picture of Preservation 2021. Washington, DC: Author.

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## From the Field

### Virginia Attorney General Sues 29 Real Estate Companies for Source-of-Income Discrimination

Virginia Attorney General Mark Herring [filed 13 separate lawsuits](#) against 29 real estate companies for alleged illegal source-of-income discrimination in three jurisdictions in Virginia. Real estate providers are accused of discriminating against renters with Housing Choice Vouchers. The action follows a 2020 update of Virginia’s “Fair Housing Act” to include four new protected classes: source of income, veteran status, gender identity, and sexual orientation. These are the first lawsuits filed in Virginia to enforce the prohibition on source-of-income discrimination.

The Virginia Office of Civil Rights (OCR), established in 2021, investigated evidence of discrimination by these real estate companies brought to it by the [Housing Rights Initiative \(HRI\)](#), a national housing nonprofit housing watchdog group dedicated to fair housing practices. HRI conducted a series of recorded calls to the real estate companies that categorically rejected callers who wanted to use their vouchers. The real estate companies told the callers that they do not accept vouchers. The OCR found extensive evidence of discrimination, and the lawsuit maintains that a rejection of vouchers is illegal housing discrimination based on the source of funds.

“Every single Virginian has the right to a safe, comfortable home, regardless of whether they have some assistance paying their rent,” said Attorney General Herring. “Blocking Virginians who would use a Housing

Choice Voucher to pay their rent is outright housing discrimination and will not be tolerated in Virginia. . . . In Virginia, if you can pay the rent, you deserve the chance to qualify for the home you want.”

The lawsuits would not have been possible without the new housing discrimination protections included in the updated Virginia Fair Housing Law, which became effective in July of 2020. Aaron Carr, founder and CEO of HRI, credited the new law for the opportunity to address illegal housing practices. HRI was warned of possible widespread discrimination by a fair housing ally. While this was HRI’s first investigation in Virginia, the organization has done other [research investigations](#) in New York that have resulted in lawsuits against landlords.

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## NLIHC News

### NLIHC Launches New Podcast

NLIHC recently released a [new podcast](#), “The Home Front,” which focuses on housing policy priorities, advocacy by NLIHC and our partners, and other critical topics. Episode one, “Behind the Advocacy,” gives listeners a behind-the-scenes look at the moving parts of NLIHC’s advocacy operations and how they come together to advance affordable housing for people with lowest incomes in the U.S.



Find the podcast at: [Apple Podcast](#), [Spotify Podcast](#), [Google Podcast](#) and [SoundCloud](#).

Connect with NLIHC on all our social media platforms: [Twitter](#), [Instagram](#), [Facebook](#), and [LinkedIn](#) as we bring the latest housing issues to your feed.

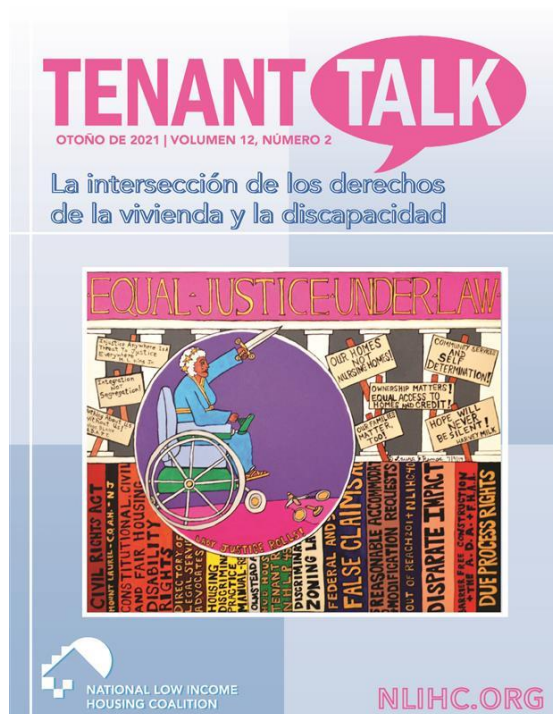
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### Now Available: Spanish Edition of NLIHC’s *Tenant Talk: La Intersección de los Derechos de la Vivienda y la Discapacidad*

The Spanish edition of NLIHC’s most recent *Tenant Talk: La Intersección de los Derechos de la Vivienda y la Discapacidad* is now available [online](#). The semi-annual newsletter aims to engage residents in housing



advocacy and to highlight innovative approaches and recent housing victories in communities throughout the United States. This issue focuses on the intersection of housing affordability and disability justice. Articles explore how resident leaders and resident organizations can take action to achieve accessible housing.



Disability justice should be included in any type of advocacy, but especially in the fight to expand affordable housing options for the lowest-income renters. Readers will learn more about *Olmstead v. L.C.*, a historic Supreme Court decision that established the illegality of segregating people with disabilities. Articles in this issue also inform readers about universal design, Medicaid-funded home- and community-based services, and the “Money Follows the Person” principle.

Other articles focus on resident organizing such as National ADAPT's “Lives Worth Life” social media campaign and how Maryland passed right to counsel for renters facing eviction. Additional articles cover the expiration of the federal eviction moratorium, and the upcoming infrastructure spending package.

The Spanish edition of *Tenant Talk* is available online at: <https://bit.ly/3E8rxa4>

Digital large-print copies will be available in the coming weeks.

Support the continued production of *Tenant Talk* and other NLIHC resources by becoming an NLIHC member. NLIHC is a membership organization open to individuals, organizations, corporations, and government agencies. Become a member at: <https://nlihc.org/membership>

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## NLIHC Welcomes Field Intern Sydnee Graves

NLIHC is pleased to welcome Sydnee Graves as the Coalition’s 2021 fall field intern. Originally from Chicago, Sydnee now lives in California and attends Pepperdine University, where she is a sophomore in the international relations program, specializing in global politics. Next semester she will further her studies abroad in Florence, Italy. In addition to interning at NLIHC, Sydnee volunteers with Black Lives Matter, Sojourners, the Rain Collective, and other organizations, advocating for government reform and social justice nationally and

across the globe. In her advocacy roles, Sydnee hopes to gain more knowledge and experience about the process of developing better, more equitable societies. She is excited to champion housing rights alongside NLIHC staff and to take the next steps in becoming a change agent. Please join us in welcoming Sydnee to the NLIHC team!

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## **NLIHC in the News**