

# TENANT TALK

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## The Enduring Crisis Fighting for Racial & Housing Justice



A NATIONAL LOW INCOME HOUSING COALITION PUBLICATION

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**TENANT TALK***Tenant Talk* is published by the National Low Income Housing Coalition. No portion of this publication may be reprinted without the permission of NLIHC except where otherwise noted.**ABOUT NLIHC**

The National Low Income Housing Coalition is dedicated solely to achieving socially just public policy that ensures people with the lowest incomes in the United States have affordable and decent homes.

A key part of our work is through public education and engagement. NLIHC is committed to sharing resources and tools that help individuals become informed advocates. *Tenant Talk* is one of the many resources we provide to the public.

**BECOME A MEMBER**

NLIHC relies heavily on the support of our members to fund our work and to guide our policy decisions. Members are our strength! Hundreds of low income residents and resident organizations have joined the NLIHC community by becoming members.

We suggest an annual membership rate of only \$5 for a low-income individual membership, and \$15 for a low income resident organization. Please consider becoming a member of NLIHC today at [nlihc.org/membership](http://nlihc.org/membership).

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# *Message from the Editorial Board*



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## *Dear Readers,*

The year 2020 was challenging one, to say the least. In March, most of the world went into lockdown due to the COVID-19 pandemic. But, due to unenforced protocols, a lacking social safety net, and government incompetence, nearly 500,000 people in America have died from the virus. At the start of the summer, George Floyd of Minneapolis, MN, and Breonna Taylor of Louisville, KY, were murdered by the police. Their tragic deaths sparked mass protests against police brutality around the world and a renewed reckoning on race and racism. Last, but least for not our readers, we have a housing stability crisis exacerbated by the economic consequences of the pandemic.

A common thread of all these issues is race. A study by the University of Minnesota determined that the life expectancies of Black and Latino people would shorten by several years due to all aspects of the pandemic, while those of whites would shorten by less than a year. Police brutality is an issue that affects all Americans but disproportionately Native American, Black, and Latino communities. And evictions have hit Black women the hardest, with thousands being removed from their homes.

We must not let these hard truths despair us. Instead, we must be galvanized by them. While it sometimes feels we are witnessing a slow, unyielding death and abuse of Black and Brown people in this country, there is some reason for hope. While President Joe Biden and Vice President Kamala Harris have complicated histories with Black and Brown communities, their administration has promised bold action on racial justice and significant investments in housing equity. It is our job as housing justice advocates to hold them to their commitments, to raise our voices for those most in need and take to the streets (safely, socially distanced, with masks), to the media, and to our elected representatives in our struggle for housing and racial justice.

White supremacy and systemic racism are deeply embedded in the U.S., but NLIHC is committed to rooting it out. Join us.

In Solidarity,

*Editorial  
Board*

# *Elections Provide New Path Forward*

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Voters throughout the country turned out in record numbers for the 2020 November election. The high voter turnout is notable considering there were so many safety questions with in-person voting due to the coronavirus pandemic. Most states expanded early voting and vote-by-mail options, and they worked! Voter turnout rates increased in all 50 states; the total number of votes cast was an all-time record; and the percentage of eligible voters casting a ballot was the highest since the presidential election of 1980.

NLIHC supported voter registration and voter turnout efforts through our nonpartisan *Our Homes, Our Votes: 2020* project. More than ever before, housing organizations are recognizing that the movement for housing justice requires action around elections. Despite the challenges of the pandemic, 2020 saw tenant councils, housing providers, ballot initiative campaigns, advocacy groups, and service agencies all step up to increase voter participation of low-income renters. Learn more at: [www.ourhomes-ourvotes.org](http://www.ourhomes-ourvotes.org)

Elections have consequences, and there are new opportunities to move forward on housing justice solutions. NLIHC thanks everyone who played a role in turning out the vote.



**PHOTO:** By Tiffany Tertipes, American election mail envelope with face mask

# CONGRESSWOMAN MARCIA FUDGE NOMINATED TO BECOME HUD SECRETARY

HUD Secretary Marcia Fudge



President-elect Joe Biden nominated Representative Marica Fudge (D-OH) to be the 18th secretary of the Department on Housing and Urban Development (HUD) on December 8, 2020. If confirmed, Secretary-designate Fudge will lead HUD during an immensely challenging time for the lowest-income renters and people experiencing homelessness in the U.S., but also a time of opportunity to advance housing justice.

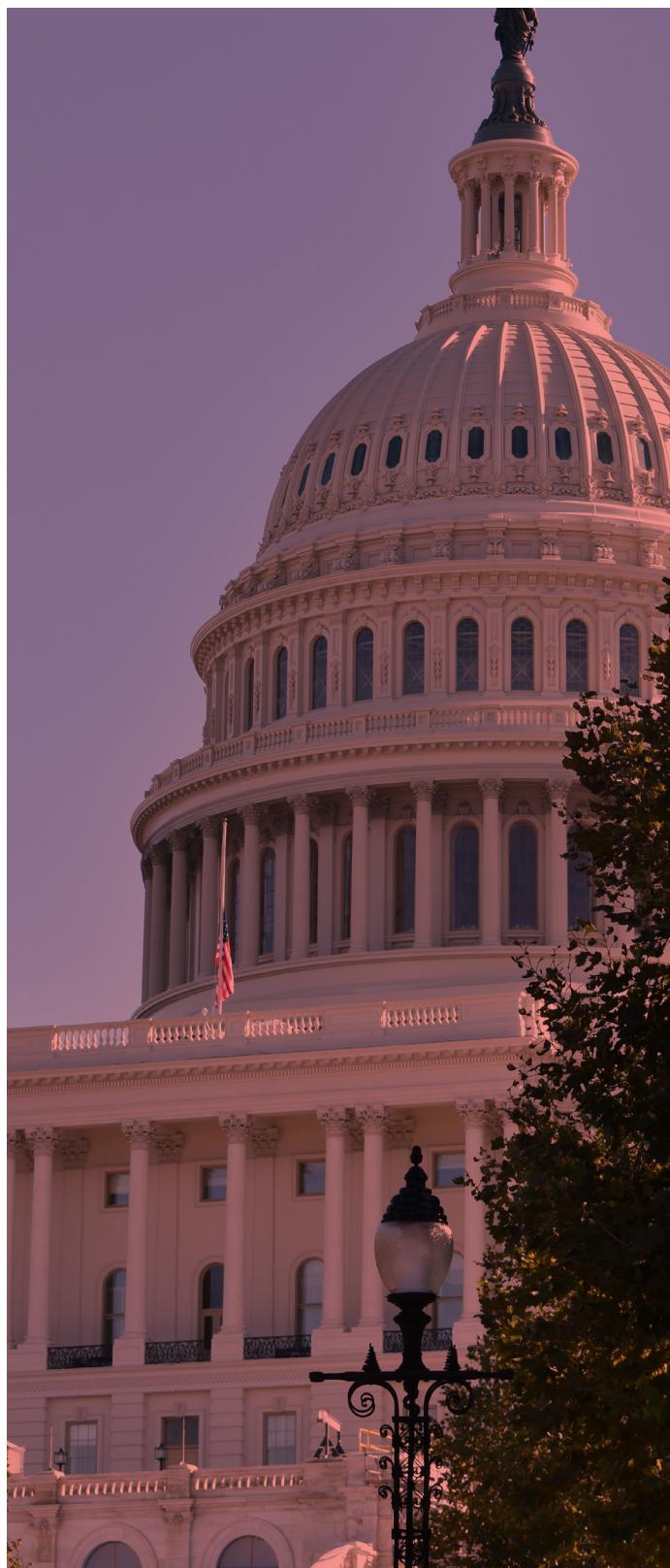
Millions of renters who have lost jobs or income due to the coronavirus pandemic are struggling to make rent and facing eviction, and people experiencing homelessness are at an especially high risk of contracting, spreading, and becoming seriously ill. Secretary-designate Fudge must prioritize protecting the health and homes of our lowest-income neighbors, as well as repairing the harm done to housing justice and equity by the Trump administration and advancing long-term solutions.

Secretary-designate Fudge has represented the 11th congressional district of Ohio, including much of Cleveland, since 2009. Though she comes to HUD with limited experience in housing policy, she has focused on areas that intersect with affordable housing, such as food security and civil rights. Most recently she chaired the House Committee on Agriculture Subcommittee on Nutrition, as well as the House Committee on Education and Labor Subcommittee on Civil Rights and Human Services. Secretary-designate Fudge was also a member of and past chair of the Congressional Black Caucus and a member of the Progressive Caucus, among others.

HUD will play a vital role in the administration's response to the coronavirus and advancing President Biden's vision of housing and racial justice. President Biden has proposed a bold legislative COVID-19 relief package that includes essential housing and homelessness resources and protections (see: <https://bit.ly/3aQivBD>). Once enacted, Congress and the administration will likely turn their attention to a larger stimulus and infrastructure package, which will provide an opportunity to address longer-term housing stability through solutions such as housing vouchers, investments in the national Housing Trust Fund and public housing, and expanded renter protections.

NLIHC looks forward to working closely with Secretary Fudge in her new role at HUD to create inclusive communities and quality affordable homes for all.

United States Capitol



# A NEW CONGRESS

**P**resident Joe Biden and Vice President Kamala Harris were not the only federal officials elected in November.

Voters made important decisions on the future direction of Congress as well. For the first time since 2010, the Democratic Party controls the White House, the House of Representatives, and the Senate.

The U.S. Senate is currently a 50-50 Democrat-Republican split after five Senate seats previously occupied by Republicans were won by Democrats. The most notable of these changes came in Georgia, where a unique runoff election held in January ousted two Republican incumbents and brought the chamber to a tie. Vice President Kamala Harris serves as president of the Senate, and she will be the tie-breaking vote in the chamber, giving Democrats control. While Democrats now have control of the Senate, the Republicans will still be able to use the filibuster, which in effect requires Senate legislation to have 60 votes to pass, and not just a simple majority. Senator Charles Schumer of New York will be Senate majority leader for the next two years.

In the House of Representatives, Democrats retained control through the election, but their majority shrunk by 10 seats. Democrats now hold a slim 222 to 213 majority. Representative Nancy Pelosi of California will continue her leadership as speaker of the House during the 117th Congress.

# NEW MEMBERS OF CONGRESS BRING DIVERSITY

**A**fter the recent elections, there are a total of 60 new U.S. representatives and seven new senators. Of the new members of Congress, 18 are Democrats and 49 are Republicans. There are now 118 women in the House of Representatives, the most in U.S. history. Black representation Congress is at an all-time high, with 58 representatives in the House and two senators. Additionally, Representatives Ritchie Torres and Mondaire Jones, both from New York, are the first Black men in Congress who identify as gay. There is also a record of members of Congress (45) who are Latinos; 39 in the House and six in the Senate. Newly-elected Madison Cawthorn of North Carolina is the first member of Congress to be born in the 1990s. At 25, Rep. Cawthorn is the youngest member of Congress.

# NLIHC MEMO TO BIDEN TRANSITION TEAM

**N**LIHC sent a memo (see: <https://bit.ly/3sZYL6F>) on November 10 to then President-elect Joe Biden's transition team outlining the ways the new administration can address one of the most critical issues facing extremely low-income families today: the lack of safe, accessible, and affordable housing..

During his campaign, President Biden declared that "housing should be a right, not a privilege" and pledged to "build back better" through large investments in affordable housing, including making housing vouchers available to all who qualify, and addressing generations of discriminatory housing policies. In the letter, NLIHC identified key opportunities the Biden administration must pursue not only to help people recover from the COVID-19 pandemic, but to address the underlying, structural causes of the nation's affordable housing crisis.

NLIHC called on President Biden to issue an executive action on his first day in office extending, improving, and enforcing the eviction moratorium to ensure families can safely remain in their homes throughout the duration of the pandemic. (He extended the moratorium until at least March 31, but improvements and enforcement are still needed.) The NLIHC letter also called on the administration to work with Congress to pass another relief package with the resources and protections needed to address the health and housing needs of people experiencing homelessness and America's lowest-income renters. (The president issued a proposal with many of NLIHC's top recommendations. See: <https://bit.ly/3aQivBD>)

Additionally, NLIHC outlined long-term policy solutions to ensure housing affordability, including bridging the gap between incomes and rents; expanding and preserving the supply of affordable housing; preventing housing instability with eviction preventions; addressing climate change and ensuring an equitable disaster housing recovery; and addressing fair housing, and racial and income equity.

The letter urges the new administration to undo the destructive discriminatory policies implemented over the last four years by the prior administration. NLIHC's letter calls on the Biden administration to reverse the harmful changes made to the 2015 Affirmatively Furthering Fair Housing (AFFH) rule, the 2013 Disparate Impact rule, and the 2016 Equal Access rule and to reverse the former administration's anti-immigrant proposal to prohibit "mixed status" immigrant families from living in public and other HUD- or USDA-subsidized housing. The Biden administration has taken positive steps on all these fronts.

NLIHC is dedicated to working with the Biden-Harris administration and Congress to enact policies and invest in solutions that ensure the lowest-income people can live in safe, accessible, affordable homes and that advance racial and income equity.

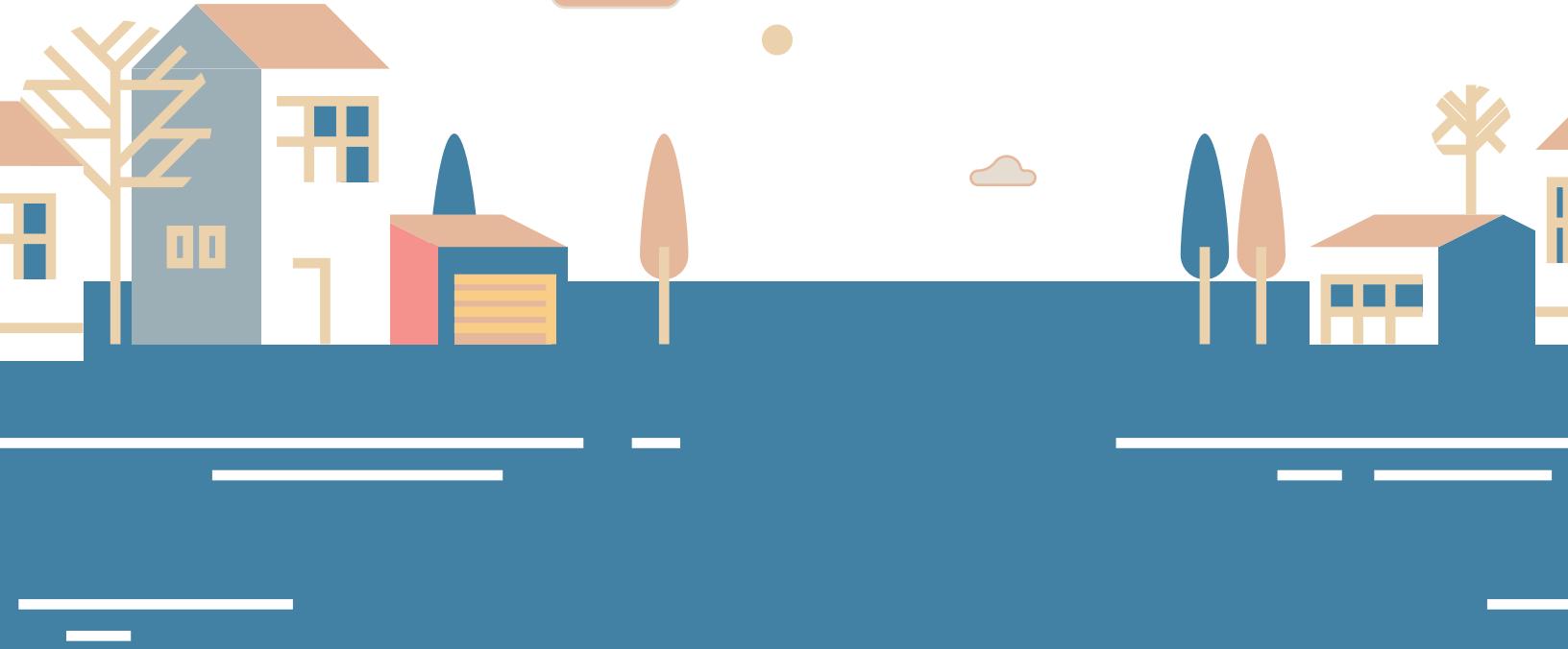
Read NLIHC's memo to President-elect Joe Biden's transition team: <https://bit.ly/3sZYL6F>

Read the *NLIHC Memo to Members and Partners* article, "President-Elect Biden Announces New COVID-19 Relief Proposal":  
<https://bit.ly/3aQivBD>

# *Racial Equity & Housing Justice*

## The Year in Review, The Path Forward

**A**s noted in the Editorial Board letter, racial equity was at the forefront of so many policy, legal, and cultural discussions in 2020. Some were productive, and NLIHC is committed to advancing these productive conversations, dispelling the often disgusting rhetoric, and building the political will and concrete action for racial equity and housing justice solutions. Read ahead for more details on the intersections between housing and racial justice.



# THE MYTH OF THE WHITE SUBURB AND "SUBURBAN INVASION"

To appeal to suburban voters in late summer 2020, President Trump [tweeted](#) that “people living their Suburban Lifestyle Dream” would “no longer be bothered or financially hurt by having low income housing built in your neighborhood.” The tweet referred to the president’s [gutting of the Affirmatively Furthering](#), which required local governments to affirmatively address racial segregation as required by the 1968 Fair Housing Act. He continued, “Your housing prices will go up based on the market, and crime will go down. I have rescinded the Obama-Biden AFFH Rule. Enjoy!”

President Trump’s HUD Secretary Ben Carson concurred with President Trump’s desire to roll back fair housing enforcement at HUD. In an op-ed shortly after President Trump’s tweet, then Secretary Carson affirmed the president’s abhorrent rhetoric by stating that fair housing practices could lead suburbs to become dens of “crime and chaos,” suggesting that low-income people are inherently criminal. This type of comment has obvious racist elements, as a disproportionate number of low-income people in this country are Black or Hispanic.

While President Trump’s and Secretary Carson’s words played to deplorable racist perceptions of people living in affordable housing, the vision of the suburbs they paint is also incorrect. The exclusive, white, middle-class vision of the suburbs is rapidly changing. Whites fled cities to move to outlying majority white middle-class enclaves in the mid-1900s, a phenomenon known as [“white flight.”](#) The federal government encouraged whites to move to suburbs by constructing federal highways and providing white families low-interest mortgages for homes in car-centric, less dense neighborhoods. [Racist residential segregation policies](#), like redlining, housing discrimination, and racially restrictive covenants, limited opportunities for people of color to follow the same path.

But like all of America, the [suburbs are diversifying](#). Across the country, the share of non-Hispanic whites in the suburbs is declining as people of color [move into previously majority-white neighborhoods](#) outside of central metro areas. Researchers point to [many causes for this change](#), including suburban housing stock becoming more affordable as it ages, fewer barriers for people of color to afford homes in suburbia, the rising cost of

housing and displacement in urban areas, and increasing job opportunities outside of cities.

Just because suburbs have diversified [does not mean they are integrated](#), however. White flight persists in a [new form](#). Studies show that as neighborhoods get more diverse, [many whites](#) leave to further-out exurbs or return to center cities. In some cases, white higher-income residents are displacing communities of color in urban areas. As Thomas Sugrue from the NYU Cities Collaborative [writes](#), “While in the aggregate, suburbs are more diverse, the distribution of nonwhites isn’t random. Metropolitan America is not a place of free housing choice. It’s still very much shaped by deep patterns of racial inequality and a maldistribution of resources.”

In 2011, the Brookings Institution [pointed out](#) that many suburbs, including those in Houston, Las Vegas, and San Francisco, have become majority non-white, but white residents accounted for 73% of the growth in further outlying exurban areas. Continued racial segregation can be seen in cities [like Atlanta](#), where in 2010, 87% of the Black population lived in the suburbs—but in largely segregated Black neighborhoods.

As fair housing advocates strive to address residential segregation, the suburbs offer many opportunities for an increase racial and socioeconomic inclusion. Even in as the demographics of suburbs have changed, the suburban single-family home on a large lot with a white picket fence ideal has not faded. There is still opposition to multifamily housing and dense development. As suggested by the [Urban Institute](#) and championed by NLIHC, local policies can encourage inclusivity and opportunity by building more affordable housing, enforcing fair housing protections, reforming restrictive zoning laws, and expanding access to rental assistance for low-income households.



SUBURBAN AMERICA

# HOUSING, NEIGHBORHOOD CHANGE, & OVERPOLICING



Photo by: Jakayla Toney  
Union Square, Manhattan,  
New York, NY, USA. Cops  
making sure protestors stir  
away from blocking entries  
and roads.

The summer of 2020 brought wider-spread attention to the brutally oppressive nature of policing in Black communities in America. Despite the renewed calls for “defunding” police departments or criminal justice reform, the experiences of overpoliced communities are not new. Studies suggest that as neighborhoods undergo change, specifically gentrification, they are more likely to be overpoliced.

The [Urban Displacement Project](#) defines gentrification as “a process of neighborhood change that includes economic change in a historically disinvested neighborhood –by means of real estate investment and new higher-income residents moving in - as well as demographic change - not only in terms of income level, but also in terms of changes in the education level or racial make-up of residents.”

Gentrification often results in the physical and cultural displacement of long-term residents. Existing residents cannot afford to pay rising rents or property taxes and are forced out of their communities. Even before they move, many communities of color experience the loss of their neighborhood culture when newcomers bring [new norms or cultures to the neighborhood](#). Often gentrification involves higher-income white residents moving into communities of color. According to the [New York Times](#), “the arrival of white residents is now changing nonwhite communities in cities of all sizes, affecting about one in six predominantly African-American census tracts.”

Research shows that as property values increase and new residents with higher incomes move in, so too do calls to police. In New York City, [researchers](#) found that there were more 311 calls to police in areas with increasing middle-class residents and more policing for low-level crimes in areas that were [experiencing urban development](#). Another [study](#) of New York City found that 311 calls rose in all neighborhoods between 2011 and 2016, but they rose 70% faster in gentrifying neighborhoods. Because whites [tend to see law enforcement as helpful](#), they are more likely to call on police to enforce their new norms. Researchers point out that it is not just calls to police, but active decisions by police departments to increase patrols to protect increased investments in areas of ongoing community development - a practice called [“development-directed policing.”](#) “Policing responds to segregated landscapes, but it also constructs and maintains them,” says [Dr. Daanika Gordan from Tufts University](#).

Increases in calls to police are often for low-level crimes that show the friction between neighborhood cultures. [Research](#) has shown that when new residents with higher incomes move into historically disinvested neighborhoods, there are more reports of non-emergency disorder crimes or nuisance calls and increased police surveillance or [“overpolicing.”](#) As police address things like graffiti, loitering, noise complaints, there is an increased likelihood that interactions may lead to violence. Journalist Clare Busch [writes](#), “The drumbeat of gentrification not only pushes out Black residents with higher rents, it invites police attention through 311 calls, noise and loitering complaints, and evictions.”

As landscapes shift in many American cities and communities face uprooting, it is essential that housing policies be enacted to address the racism that both polices and displaces residents, spending money on fighting displacement rather than increasing police in neighborhoods. We must invest equitably in underserved communities and create better neighborhoods for those with low incomes.

The resources used to carry out much of this policing often comes at the expense of already scarce social service and infrastructure budgets. If governments at every level truly cared for the wellbeing of citizens, it would provide them with the most basic of necessities—shelter. In a positive development, the city of Austin recently shifted some funding that had gone towards policing to permanent supportive housing, particularly important given Austin’s expanding population experiencing homelessness. While people may disagree about “defunding the police” as a rallying cry, Austin’s example of redirecting funds for equitable policy solutions to homelessness and poverty is an example of going beyond rhetoric.

# VOTERS IN LOS ANGELES CHOOSE COMMUNITY INVESTMENT OVER LAW ENFORCEMENT AND INCARCERATION



**L**os Angeles County provided voters an opportunity to choose how local revenue should be spent and how big of a slice of the budget should be provided to law enforcement and jails versus other investments. Measure J is a response to 42% of the L.A. County's annual revenues being spent on jails and the legal system. Measure J passed on Election Day by a large margin, with a vote of 57% to 43%. The measure requires that 10% of all local revenue in the future be dedicated to community investments, of which affordable housing is an eligible use. This 10% accounts for about \$1 billion of investment each year. This change in the law does not raise any new revenue. It just makes a legal requirement for how the budget must be spent.

The Los Angeles County Board of Supervisors will now appoint an oversight committee that will decide what community investments will benefit from the revenue set aside.

Re-Imagine L.A. County pushed for the passage of Measure J, assembling a broad coalition of racial justice, education, housing, union, and criminal reform advocates. Re-Imagine L.A. County included leadership from United Way of Greater Los Angeles and various housing groups including the Southern California Association of Non-Profit Housing, Skid Row Housing Trust, Union Station Homeless Services, PATH, Venice Community Housing, and many others.



LEFT: BLACK LIVES MATTER PROTEST SIGN

# HUD'S ANTI-TRANSGENDER RULE UPDATE

The Trump administration made a concerted effort to remove the protections and rights of the LGBTQ community. This effort began on the day of President Trump's inauguration in 2017 when the administration removed all mention of LGBTQ people from the White House, Department of State, and Department of Labor websites. HUD was one of the first agencies to enact the Trump administration's anti-transgender agenda. In March of 2017, it withdrew two Obama-era HUD efforts to protect LGBTQ people from experiencing homelessness.

In 2019, HUD announced its plans to gut protections for transgender and gender-nonconforming people experiencing homelessness by removing a crucial provision in the Equal Access Rule of 2016 – one day after former HUD Secretary Ben Carson testified before the House Financial Services Committee that no such changes would be made.

This anti-transgender proposal directly targeted a group that has historically and disproportionately suffered from the hardships of homelessness. Transgender individuals are far more likely than the general population to experience homelessness and discrimination while seeking emergency shelter services. According to the 2015 US Transgender Survey, nearly one-third of transgender people experience homelessness at some point in their life and 70% reported mistreatment in a shelter due to their gender identity. Only 50% of the LGTBQ+ population lives in states prohibiting housing discrimination based on sexual orientation and gender identity.

Of the 19% of transgender people who reported experiencing homelessness in their lifetime, 41% were Black, 33% were American Indian, 32% were multiracial, and 32% were Latino. The COVID-19 pandemic has disproportionately affected people who are historically marginalized, and the new HUD rule would have worsened the pandemic's already negative effects on young transgender women of color - a population already vulnerable to severe marginalization, hostility, and violence

while in shelters not designed for the LGBTQ community.

## Housing Saves Lives Campaign

In response to the proposed rule, the "Housing Saves Lives" campaign was launched and co-led by over 50 national and local organizations, including NLIHC, to encourage the public to submit comments opposing the rule during the 60-day comment period. The campaign worked with members of Congress to urge HUD to rescind the rule, hosted a *Week of Action* with an array of national events, recruited mayors and other public officials from across the nation to submit public comments and a letter opposing the rule, submitted op-eds, and contributed to news articles. More than 66,000 public comments were submitted during the 60-day period, becoming the largest comment campaign on a HUD regulation ever.

## What's Next: the Biden Administration's Commitment to LGBTQ Equality

This proposed rule was never published due in part to the success of the Housing Saves Lives campaign and the collaboration of advocates to oppose the new rule. The incoming Biden Administration and HUD Secretary-designate Marcia Fudge will have the ability to withdraw any rules that have yet been published to the *Federal Register*.

The Biden/Harris campaign has expressed their plan to [advance LGBTQ equality in America and around the world](#). It is important that the new administration and the 117th Congress immediately:

- i. Pass the "Equality Act", which would provide consistent and explicit anti-discrimination protections for LGBTQ people across key areas of life, including employment, housing, credit, education, public spaces and services, federally funded programs, and jury service.
- ii. Urge all agencies to rescind anti-LGBTQ regulations made by the Trump administration.
- iii. Address the housing and emergency shelter needs of the LGBTQ community.
- iv. Address issues of discrimination and violence against transgender people, especially Black and Latino transwomen.





# HUD MIXED STATUS RULE UPDATE

**U**nder the Trump administration, several agencies, including HUD, introduced changes to policy that would harm low-income immigrant families. These regulatory changes would not help expand resources for U.S. citizens and others with eligible immigration statuses but would serve to prevent immigrants from accessing vital health, nutrition, and housing assistance, particularly children and elderly individuals. The COVID-19 pandemic has magnified the threats facing low-income immigrant families, placing an additional burden on families subject to the harmful policy changes.

In 2019, HUD proposed changes to what is commonly known as the “Mixed-Status Families Rule”. The proposed rule would bar families from receiving most forms of rental assistance if at least one person in the household is ineligible for assistance because of their immigration status - forcing families to split, forego assistance, or face eviction. HUD’s own estimate showed that over 100,000 people could lose assistance due to this provision, including 55,000 children who are legal U.S. citizens and eligible for housing assistance. In fact, two-thirds of people in mixed-status families are already U.S. citizens, the majority of them children.

The proposed rule would eliminate the option for families to receive prorated assistance, as is current HUD practice. Instead, the immigration status of all household members under the age of 62 would need to be verified through DHS’s Systematic Alien Verification for Entitlements (SAVE) system. Those who cannot meet the new requirements would lose their rental assistance.

According to the Center on Budget and Policy Priorities (CBPP) [analysis](#) of 2017 HUD administrative data, the rule would disproportionately harm Latino families, who make up 85% of people living in mixed-status families in the three largest rental assistance programs: Housing Choice Vouchers, Public Housing, and Section 8 Project-Based Rental Assistance. CBPP’s analysis also showed that among the 9 million citizens currently receiving HUD rental assistance, those most at risk of losing assistance under this proposal are: 72% people of color, 62% female, 29%



children, 22% people with disabilities, and 17% seniors.

The Trump administration claimed the new policy would address housing assistance waiting lists, but the agency’s own analysis found the proposed rule would result in fewer families receiving housing assistance. Because mixed-status families do not receive housing assistance for ineligible family members, taking assistance away from these households would require HUD to provide full subsidies for additional, non-mixed-status families, costing the government at least \$193 million.

In response to the proposed rule, NLIHC, the National Housing Law Project (NHL), and other partners launched the “Keep Families Together” campaign to mobilize opposition. During the public comment period, individuals and organizations submitted over 30,450 comments; the previous time a HUD proposal garnered significant public attention resulted in just over 1,000 public comments. An NHL analysis of these comments found that more than 95% of the comments opposed the rule.

A final version of this rule was never published to the *Federal Register* and we expect that the incoming Biden administration and HUD Secretary-designate Marcia Fudge will withdraw the rule.

The latest coronavirus relief package allows mixed-status households with undocumented family members to receive stimulus checks, which they were denied under the CARES Act. However, the new bill continues to exclude families who file their taxes with an Individual Taxpayer Identification Number (ITIN) and roughly 2.2 million citizen children. While the inclusion of mixed-status families was an important next-step, more is needed.

The Biden/Harris campaign [has expressed](#) its commitment to undoing damage from the Trump administration and protecting the rights of immigrants. The new administration and the 117th Congress must immediately:

- Enact comprehensive coronavirus relief bills that are inclusive of mixed-status and immigrant families.
- Address the needs of low-income immigrant families.
- Reverse harmful regulations and other policies that limit the access to the federal programs for which they are eligible.

# NLIHC WEBINAR SERIES: RACIAL EQUITY AND HOUSING JUSTICE DURING AND AFTER THE COVID-19 PANDEMIC

**T**hree prominent voices in the racial justice movement joined NLIHC in 2020 for a webinar series to discuss racial equity and housing justice during and after the coronavirus pandemic: Dr. Ibram X. Kendi, author of *How to Be an Antiracist* and *Stamped from the Beginning*; Nikole Hannah-Jones, the creator and Pulitzer Prize-winning author of the *New York Times Magazine's* "The 1619 Project;" and Ta-Nehisi Coates, National Book Award winner for *Between the World and Me*. These live-streamed discussions were open to the public and attended by thousands.

While each guest speaker shared their own unique perspective, three themes came from the series: 1) the U.S. has a deep history of racism, and racist housing policies have played a key role in furthering its harm, still deeply experienced today; 2) the coronavirus pandemic is both exposing and exacerbating structural racism in the U.S., but also providing an opportunity to address it; and 3) change is possible.

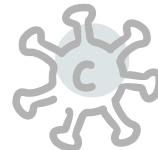
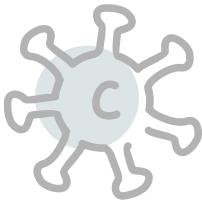
Dr. Kendi kicked off the series in May with NLIHC President and CEO Diane Yentel to discuss what it

means to be antiracist and concrete steps the housing community can take to advance antiracist housing policies and programs. Dr. Kendi described being antiracist as a discipline rather than a definition of someone and emphasized the importance of recognizing and naming racism where it exists in order to create real change. He encouraged housing advocates to utilize data to evaluate policies as racist or antiracist, to ensure government funds get to the people most in need, and to make certain that people directly impacted are included every step of the way.

Nikole Hannah-Jones spoke with NLIHC Board Chair Marla Newman in July during an especially critical moment during the Black Lives Matter movement following the police killings of George Floyd and Breonna Taylor. Ms. Hannah-Jones brought her deep understanding of the intersection of housing and racial justice to the discussion, talking at length about the importance of where someone lives, housing segregation and fair housing policies, the racial wealth gap, and what must happen to undo white supremacy and systemic racism in our country. She

called housing segregation an architected inequality and said that, since it was created through government policy, it must also be undone the same way.

Ta-Nehisi Coates closed out the 2020 racial justice webinar series with NLIHC President and CEO Diane Yentel. Mr. Coates built on the points Dr. Kendi and Hannah-Jones made about the history of racist housing policies in the U.S. and ways it has impacted communities of color, particularly new during the COVID-19 pandemic. He discussed the fallout from the 2016 presidential election, the momentum of racial justice movements against police violence that grew in 2020, the possibilities ahead with the 2020 presidential election, and actions we need to take to dismantle structural racism.



DR. IBRAM X KENDI



TA-NEHISI COATES



NIKOLE HANNAH-JONES

# FRAMEWORK FOR AN EQUITABLE COVID-19 HOMELESSNESS RESPONSE

**N**IHC, the National Alliance to End Homelessness, Center on Budget and Policy Priorities, National Health Care for the Homeless Council, National Innovations Service, Urban Institute, Barb Poppe and associates, and Matthew Doherty Consulting collaborated on a *Framework for an Equitable COVID-19 Homelessness Response* to help ensure states and jurisdictions effectively use federal resources to address the health and economic crises created by the COVID-19 pandemic. The Framework provides guidance on addressing structural racism, a key factor for why people of color are hardest hit by the pandemic and overrepresented in the homeless system.

To assist people experiencing unsheltered homelessness, the Framework urges communities to prioritize providing access to much needed safety and hygiene resources (e.g., toilets, handwashing stations, showers, etc.). Program staff should also focus on connecting unsheltered people to non-congregate shelter opportunities (such as hotels, motels, and dormitories) to allow for social distancing, isolation, and quarantine, as well as connecting people to health care services and paths to permanent housing. The Framework suggests that communities engage people with lived experience and grassroots organizations to improve services for unsheltered people.

The Framework's recommendation for sheltering systems is that they remain non-congregate for the foreseeable future, to reduce trauma and create a safer, healthier space for recipients. The Framework also states that shelters stay/become low-barrier, open 24 hours per day, culturally responsive, non-discriminatory (including race, gender expression, and sexual identity), accessible for people with disabilities, and open to families.

The Framework includes recommendations for ending homelessness, such as expanding access to different housing programs for people experiencing homelessness. These programs include permanent supportive housing, rapid rehousing, and affordable rental housing subsidies. Communities should also strengthen landlord engagement efforts and ensure equal access to resources based on input from people with lived experience and data analysis.

To strengthen homeless diversion and prevention services, the Framework advises communities to prioritize activities targeting people with the greatest risks of experiencing homelessness, including people who have previously experienced

**The Framework for an Equitable COVID-19 Homelessness Response**  
#HousingEquity

homelessness, people most impacted by COVID-19, people with the lowest incomes, and people whose support networks have fewer resources. Communities should develop a more comprehensive understanding of the services needed by different sub-populations and adapt approaches appropriately.

To strengthen systems for the future, the Framework suggests that communities should prioritize activities to strengthen homelessness response systems by evaluating data and consulting with people with lived experiences. Communities should also embed racial justice and equity principles in their approaches to ending homelessness, create stronger partnerships across systems and sectors, and adopt policies to protect tenants—like source-of-income discrimination bans, inclusionary zoning, and resource targeting—at the local, state, and federal level.

To support these activities, the Framework recommends using such funding mechanisms as: FEMA Public Assistance dollars, federal Emergency Solutions Grants, Community Development Block Grants, Federal Coronavirus Relief Funds, and philanthropic grants.

In addition to the Framework, a set of resources and tools were created to aid organizations with implementation, which you can find at: <https://housingequityframework.org/resources>. These resources include information on funding sources and allowable activities; regulations and program design from states, counties, cities, towns, Continuums of Care, and nonprofits; federal guidance, information, and rules; places to look for more resources; interactive tools; and videos and infographics.

By utilizing the Framework and its resources, communities can provide equitable care for different subpopulations impacted by the COVID-19 pandemic. Without smart planning and appropriate levels of investment, the number of families without homes will grow—particularly among communities of color.



MIRIAM'S KITCHEN'S ANDREW  
ANDERSON

# RESIDENT PERSPECTIVE

BY ANDREW ANDERSON

## USING LIVED EXPERIENCE TO SPARK CHANGE

**L**ike so many others in the U.S., I found myself homeless when I was released from prison. That was two years ago; I'm still homeless today.

Soon after returning from prison, I was invited to participate in a meeting with the People for Fairness Coalition (PFFC). PFFC is a DC-based group led by people with lived experience of homelessness who are working to end housing instability in the DC metro area through advocacy, outreach, and peer mentoring. At my first meeting we talked about how we could tackle the issue of homeless encampments - how we could reach out to individuals who live in encampments and how to talk to city councilmembers about the issues encampment residents face. I didn't know a lot about encampments but wanted to learn more, so I kept going to meetings and eventually became a PFFC member. Over time I learned a lot about outreach, how to make connections with DC councilmembers, and I eventually testified at a public hearing about what it's like being a returning citizen experiencing homelessness. This testimony resulted in me talking one-on-one with a councilmember, which inspired me to participate more with PFFC.

PFFC works on five initiatives: a public restroom initiative to ensure people experiencing homelessness, and others, have access to public bathrooms; establishing a universal right to housing in D.C.; anti-discrimination, currently focused on adding homelessness as a protected class under D.C.'s Human Rights Act; organizing the annual homeless memorial vigil in DC to honor

those who died without the dignity of a home; and COVID-19 outreach. I spend a lot of my time with our COVID-19 outreach group, formed in response to the pandemic. A lot of programs are no longer available with places being closed, so every week we go out to homeless encampments and provide people with clothes, food, toiletries, and information about where they can get services.

Over the past year I've grown as a leader in the group, and now serve as PFFC's director of outreach. This didn't happen overnight; it took time. But my desire to help people who are going through what I am pushes me forward. I'm proud to be a part of it. Because of my time with the PFFC, in addition to my personal experience, I am leading outreach efforts to returning citizens experiencing homelessness. I'm hoping to use the skills I've developed to build relationships with my peers and create programs that support people leaving the criminal justice system.

In addition to my work with PFFC, I also have a part-time job as an advocacy fellow with Miriam's Kitchen (MK). MK is an organization in DC dedicated to ending chronic homelessness through meals, case management, street outreach, permanent supportive housing, and advocacy. In this position I'm able to use my voice and experience to advocate for solutions to homelessness, and I get to engage with my unhoused peers to discuss how they can also get involved. As I do, my co-workers believe that people who have experienced homelessness should be leading the work to end

homelessness. I'm grateful to be on this team.

As an advocacy fellow, I focus on how we can improve housing systems and get rid of the barriers a lot of people face when trying to find a place to live. For example, processes could be improved to make sure people can get their vouchers faster. Also, DC needs to do a lot more to prevent landlords from discriminating against people with vouchers, who are primarily Black and people of color. The District can prevent this form of racial discrimination by enforcing protections for voucher holders and issuing penalties for those who violate these protections. There are so many things we can do to make things work better for people experiencing homelessness. I'm glad I've been given the opportunity to be involved in this work.

There have been a lot of challenges this past year with COVID, especially for people who are unhoused. My experience while being incarcerated and seeing the instability and struggles of my unhoused neighbors has compelled me to help, even though I am also experiencing homelessness. I firmly believe that my unhoused neighbors are individuals with goals and desires, and that we need to work together to create a housing system that treats us like human beings. My work with PFFC and MK is about making changes for our unhoused neighbors to have a better life.

If you are interested in learning more about People for Fairness Coalition and Miriam's Kitchen, please visit their websites at [pffcdc.org](http://pffcdc.org) and [miriamskitchen.org](http://miriamskitchen.org).

# RESIDENT PERSPECTIVE

BY ZELLA KNIGHT

# BRINGING HOUSING JUSTICE TO LOS ANGELES

The Resident United Network (RUN) of Los Angeles is a great team of leaders and advocates, and I am honored to have been recently elected as the president of our group. Our aim is to maintain a path for more housing and to increase the capacity of residents of affordable housing, housing developers, service providers, and housing justice advocates.

RUN LA is geographically and demographically diverse, representing rural, suburban, and urban areas. RUN is a first-of-its-kind model for building power among residents living in affordable housing and supportive housing programs. We seek to build leadership development, relationship building and collective power to align all stakeholders to the cause of housing justice and the clarion call to end homelessness.

My identity as a disabled American descendant of slaves and a generational activist, with personal lived experience of homelessness, housing instability and insecurity, makes me passionate for seeking solutions that will end the continued devaluation and disposal of marginalized people created by institutional and systemic policies, structures, and systems. These are the contributors to the lack of affordable housing and the increased numbers of Blacks and persons of color who are homeless. RUN LA works to ensure that those of us who have lived the experience are at the center of the decision-making process for new rental housing from development to implementation. RUN LA seeks to eliminate every social barrier, from racism, sexism, and ableism to gender bias and economic bias (such as source-of-income discrimination), especially as these injustices relate to housing policy.

RUN LA, through its community and partner engagement, will continue to strive to win transformative national, statewide, and local affordable housing and homeless policy change. Throughout

the coronavirus crisis, RUN LA and its partners will continue to seek that residents and others who are in vulnerable situations are protected to the fullest. As a forever advocate and leader, it is my mission to make the comfortable uncomfortable until transformative change becomes action - providing solutions and outcomes, not rhetoric.

I am not in this alone. Our movement is constantly growing, and I am grateful to RUN LA's other excellent leaders such as Verica Mancich, Emily Martiniuk, Coach Ron Crockett, Theresa Winkler, and Andrew Ito, to name a few. Our work toward success is just beginning!

## Affordable Housing is a human right for ALL.



# CALIFORNIA COALITION FOR RURAL HOUSING

**H**ousing advocates around the country are recognizing the power and importance of using data broken down by race and gender to advance racial equity through their legislative efforts.

The California Coalition for Rural Housing (CCRH) and Rural Community Assistance Corporation (RCAC) conducted a study to determine the current housing and living conditions of California's tribal communities. Part of the research and data informed the "Final Statewide Housing Assessment 2025" created by the California Department of Housing and Community Development.

The research illuminates the disparities between American Indians in California and the general population. The study found that nearly one third of those who are living in California's tribal areas live below the federal poverty line – more than twice the rate of the general population. American Indians also face a higher unmet need for housing rehabilitation and new construction. What housing stock is available is in substandard condition—over 60% of homes occupied by American Indian households were built more than three decades ago, and nearly one fifth need major physical improvements. They also have poorer water and wastewater systems.

CCRH and RCAC can demonstrate through these data the impact excluding tribal nations from state housing programs has had on American Indians. Excluding tribal nations has forced them to rely heavily on chronically underfunded federal resources. To correct this historic disparity, CCRH and RCAC recommended that state housing programs be reformed to allow California tribes and tribal housing entities to participate.

# BALTIMORE RENTERS UNITED

**B**altimore Renters United (BRU), a coalition of community advocates, campaigned for the passage of Council Bill 20-065, "Right to Counsel in Eviction Cases", which gives Baltimore City tenants the legal right to a lawyer in cases that may result in an eviction.

As part of their advocacy efforts, BRU utilized a research report prepared by Stout, [The Economic Impact of an Eviction Right to Counsel in Baltimore City](#), to illustrate the disparities communities of color face regarding evictions. Due to historic segregation laws and practices, as well as continued disinvestment in Black communities, Black households are evicted at a 13% higher rate than white households within the same economic status. Black women are evicted at a 296% higher rate than white males.

In Baltimore, 140,000 eviction cases are filed every year and nearly 70,000 evictions are executed. Landlords and the courts evicted more than 537 families from August to November 2020. In those eviction cases, only 1% of tenants had a lawyer, compared to 96% of landlords. Approximately 6,500 families—primarily Black families—were displaced from housing. For tenants facing eviction, having legal representation is often the difference between housing and experiencing homelessness.

By effectively utilizing data broken down by gender and race, BRU succeeded in expanding tenants' rights. Baltimore is now the seventh jurisdiction in the country to enact right to council to prevent homelessness and disruptive displacement, especially among Black communities.

# MINNESOTA HOUSING PARTNERSHIP & OREGON HOUSING ALLIANCE



**M**any organizations are incorporating anti-racist principles into their operations, programs, and policy agenda - including NLIHC state partners Minnesota Housing Partnership and the Oregon Housing Alliance.

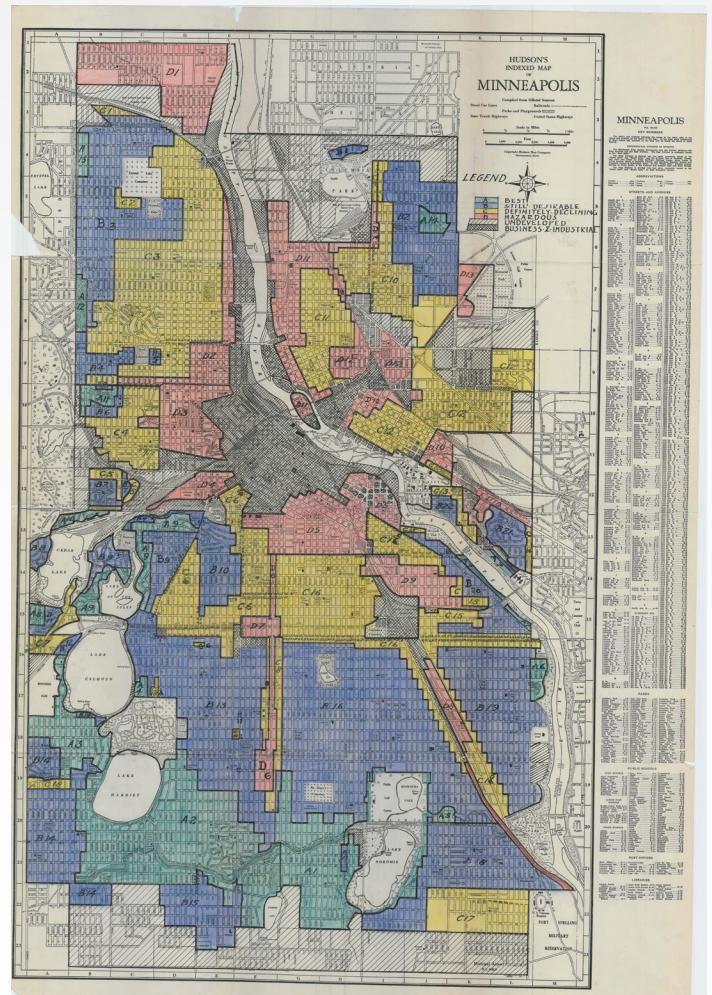
Minnesota Housing Partnership (MHP) established a Public Policy Advisory Group (PPAG) to review its policies and make recommendations on how to better ensure racial equity is centered in MHP's work. Members of the PPAG represent a range of perspectives, backgrounds, and expertise and, over the course of five months, they developed an equity framework to guide MHP's policy development. The equity framework was based on metrics such as: increasing access to safe, affordable housing for minority residents and increasing economic opportunities for minority developers, contractors, and sub-contractors. The group plans on continually expanding and refining these metrics.

The work done by MHP and PPAG resulted in letters being sent to elected officials and state leadership including to the commissioner of Minnesota Housing, urging her to increase resources for minority homeowners—particularly considering the impact COVID-19 has had on widening housing disparities for communities of color and low-income households. Other recommendations in the letter included using data to guide changes to policy and programs, preserving public land for public housing and affordable housing, supporting naturally occurring affordable housing, enhancing protections for workers, and including workforce development in Minnesota Housing's strategies to end racial disparities.

Neighborhood Partnerships, the convening organization for the Oregon Housing Alliance, also adopted a racial equity framework which explicitly outlines objectives to advance racial equity in their housing work. The plan was developed over the course of a year by Neighborhood Partnership staff, their equity team, and the Center for Equity & Inclusion.

The Oregon Housing Alliance's equity goals include developing an equity lens to assess policies and help create their 2021 legislative agenda, as well as to increase shared decision making with Residents Organizing for Change. To work towards these goals, Neighborhood Partnerships took numerous internal and external steps. Internally, they reworked their hiring and onboarding practices; utilized race and demographic data to guide resource allocations; altered their board's term limits and diversified the members; and revised their procurement process. Externally, they launched a network of affordable housing tenants and have committed to ensuring the decision-making process at the Oregon Housing Alliance is more inclusive. To create accountability, they publicly posted their goals, outcome measures, and progress towards these goals on their website and updated members in their monthly email newsletters.

Neighborhood Partnerships also created a racial equity statement which recommits them to working towards “a better Oregon, one in which we all have access to opportunity, stability, and what we need to thrive.” It acknowledges that white people have created and benefitted from institutions, policies, laws, and systems of oppression which have denied people of color power, resources, and access. To achieve their goals, these systems need to be disrupted.



MINNEAPOLIS, MINNESOTA REDLINING MAP

## COVID Relief/Federal Spending Update

**C**ongress passed and then-President Trump signed a federal spending bill for fiscal year (FY) 2021 on December 27. In addition to providing essential funding for federal affordable housing and community development programs, the bill also provided vital – but limited – COVID-19 relief, including \$25 billion in emergency rental assistance and a one-month extension of the federal eviction moratorium issued by the Centers for Disease Control and Prevention (CDC).

Overall, the spending bill provided HUD \$49.6 billion, an increase of \$561 million over FY20 enacted funding levels. Congress clearly rejected former President Trump's request to drastically cut housing benefits that help millions of low-income seniors, people with disabilities, families with children, veterans, and other individuals afford their homes. For more details on the FY21 spending bill, see NLIHC's budget chart: [https://nlihc.org/sites/default/files/NLIHC\\_HUD-USDA\\_Budget-Chart\\_FY21.pdf](https://nlihc.org/sites/default/files/NLIHC_HUD-USDA_Budget-Chart_FY21.pdf)

While these provisions provided urgently needed assistance, it is still not enough to meet the level of need. Then President-elect Biden released on January 14 a \$1.9 trillion proposal for a comprehensive coronavirus relief package that included an extension of the federal eviction moratorium through September 2021; \$30 billion in emergency rental and utility assistance; and \$5 billion to address the health and housing needs of people experiencing homelessness.

At the time this article is being written, Congress is moving quickly to pass a COVID-19 relief bill. The Democratic leadership is moving ahead with a budget reconciliation process that allows Congress to pass a relief package with a simple majority of 51 votes in the Senate. After Congress approved a budget resolution that set the topline spending limit for a relief package, individual committees voted on individual spending bills for programs within their jurisdictions before they are combined into a full package for final votes. Congress and the White House are aiming to enact a new COVID relief bill by mid-March, when expanded unemployment benefits and other resources expire.

The House Financial Services Committee Chairwoman Maxine Waters (D-CA) released a [COVID-19 relief bill](#) that [would provide urgently needed resources](#) for America's lowest-income renters and people

experiencing homelessness.

The bill provides \$25 billion in rental assistance including: \$19.05 billion for emergency rental assistance (ERA); \$5 billion for emergency housing vouchers; \$750 million for tribal housing needs; and \$100 million for rural housing. The bill also provides \$5 billion to assist people who are homeless with immediate and longer-term assistance, \$9.96 billion for homeowner assistance, and \$100 million for housing counseling. An additional \$4.5 billion is provided in a separate bill for utility assistance through the Low Income Home Energy Assistance Program (LIHEAP).

If enacted, these investments will help prevent millions of low-income people [from losing their homes](#) during the pandemic and will provide cities and states with the resources they need to help people experiencing homelessness be [safely housed during and after the pandemic](#).

### Looking Back at State and Local Emergency Rental Assistance Programs in 2020

**T**he COVID-19 relief package passed at the end of 2020 provides much needed assistance for renters. It commits \$25 billion to emergency rental assistance and extended the federal eviction moratorium issued by the Centers for Disease Control and Prevention (CDC) (which President Biden extended through March 31). The previous relief package (the CARES Act) included several funding streams that states and local jurisdictions could choose to use for emergency rental assistance, which resulted in an uneven pattern of jurisdictions choosing

#### COVID-19 Emergency Rental Assistance Programs



to develop emergency rental assistance programs. The most recent COVID-19 relief package requires that states and local jurisdictions use the funding on emergency rental assistance and/or utilities.

Between March and December 2020, NLIHC identified over 500 emergency rental assistance programs created or expanded as a response to the COVID-19 pandemic. By the end of the year, 45 states, 385 local jurisdictions, and the District of Columbia had launched emergency rental assistance programs in response to the pandemic, with at least \$4.4 billion dedicated to rent relief. Most programs only provided short-term assistance (three months or less), though the pandemic has endured for much longer. Most programs asked households to demonstrate COVID-related hardship, income eligibility, and proof of residency within the jurisdiction. Few programs specifically targeted extremely low-income renters.

NLIHC continues to track programs and regularly update its online database of these programs on a weekly basis. Find an emergency rental assistance program near you at: <https://nlihc.org/rental-assistance>.

The new \$25 billion of emergency rental assistance will significantly contribute to meeting the needs of tenants who need rental assistance. Based on NLIHC's research and ongoing working groups, however, programs can do several things to help tenants more efficiently and effectively. Advocates should urge programs to (1) simplify their application process for rental assistance and allow for people to apply by internet, phone, and mail; (2) require fewer documents from tenants and allow self-certification as a form of documentation; (3) partner with locally embedded organizations to reach out to tenants and assist with the application process; and (4) use deeper income targeting to ensure tenants with the greatest needs receive assistance. Lastly, though \$25 billion will help meet many renters' needs, more funding for emergency rental assistance is still needed. (See related article on President Biden's proposal and a House Financial Services Committee draft legislation to provide more.)

of rent during the COVID-19 pandemic. In addition to the federal eviction protections enacted through the "Coronavirus Aid, Relief, and Economic Security (CARES) Act" and then by the Centers for Disease Control and Prevention (CDC), many governors and local officials enacted state and local eviction protections.

## CARES Act Eviction and Foreclosure Moratorium

The CARES Act, enacted on March 27, 2020, halted all eviction actions in any property that receives federal funding for 120 days. The moratorium prohibited owners in covered properties from filing new evictions against tenants for nonpayment of rent and charging additional fees related to nonpayment. Under the CARES Act eviction ban, housing providers were required to provide tenants a 30-day notice to evict, which could not be given until after the 120-day moratorium ended on July 24, 2020.

While the CARES Act moratorium provided important protections, it did not prevent renters from accruing housing debt. Additionally, it was difficult for renters to know if they were protected under the CARES Act, allowing some landlords to continue evicting tenants despite the federal ban. The ban protected only 30% of renters nationwide, which left many low-income households at risk of losing their homes during the pandemic.

## CDC National Eviction Moratorium

The CDC issued a national moratorium on September 1 preventing most evictions for nonpayment of rent. The CDC issued the national eviction ban after many state and federal eviction protections, including the CARES Act moratorium, had expired. The moratorium provides essential protection to millions of renters, but renters must still pay back-rent when the moratorium expires. The protections under the CDC moratorium are not automatic. To be protected under the CDC order, tenants must submit a signed declaration to their landlord stating that they meet certain qualifications. For more information, see this FAQ for Renters created by NLIHC and the National Housing Law Project: <https://bit.ly/36oHD0L>

The national moratorium was initially set to expire on December 31, 2020, but Congress passed an emergency COVID-19 relief bill in December that extended the federal eviction moratorium through January 31, 2021. On President Joe Biden's first day in office, he issued an executive order instructing the CDC to extend the federal eviction moratorium through March 2021, which CDC Director Rochelle Walensky did. The COVID-19 relief legislation also provides \$25 billion in emergency rental assistance administered by the Treasury Department. See NLIHC's FAQ on Emergency Rental Assistance to learn more at: <https://bit.ly/36oHD0L>

## Overview of Eviction Protections During the COVID-19 Pandemic

*Please note: there might have been additional federal action between the publication of this article and when you are reading it.*

**E**victions and homelessness have enormous consequences for individuals, their communities, and our nation's public health. Families evicted from their homes and forced to double or triple up with other families face greater challenges practicing social distancing. People experiencing homelessness are more vulnerable to an outbreak of highly communicable diseases like COVID-19.

Recognizing that eviction bans are an important public health tool to prevent the spread of coronavirus, the federal government issued two temporary moratoriums on eviction for nonpayment



## Congress and the White House Must Take Action

To prevent 30 to 40 million renters from losing their homes this winter, Congress and the White House must take action. NLIHC and advocates across the country are urging President Biden to further extend, improve, and enforce the federal eviction moratorium. Congress must also pass a new COVID-19 relief package with additional funds

for rent relief and homelessness assistance (see related article).

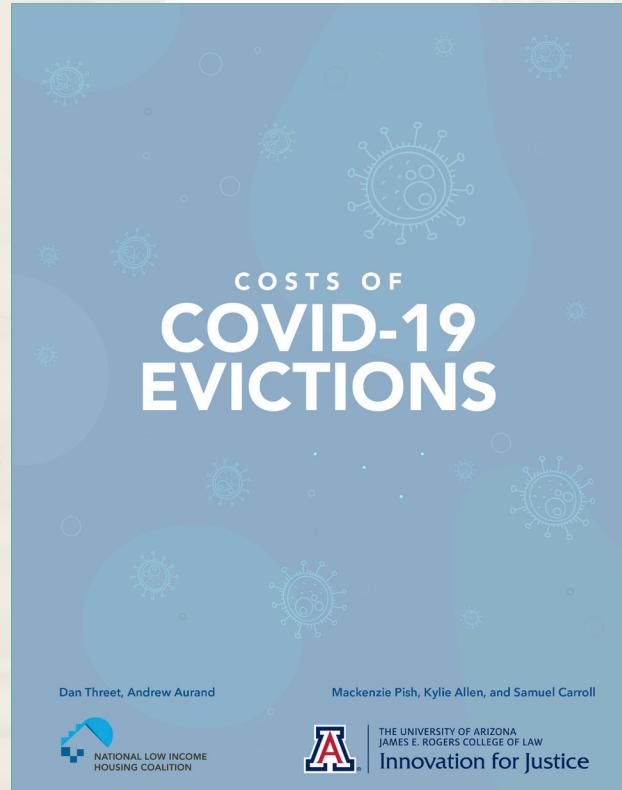
In addition to advocating for additional COVID-19 relief, NLIHC will be pushing for a major expansion of housing assistance in 2021. We look forward to working with the incoming administration and the new Congress to ensure the lowest-income people have access to safe, stable, affordable, and accessible homes.

## The Cost of Evictions

**N**IHC and the Innovation for Justice Program published in November 2020 *Costs of COVID-19 Evictions*, which estimates the significant increase in social services spending that would be necessary if millions of renters were evicted. Millions of households need rental assistance and the extension of the federal eviction moratorium to stay housed during the pandemic. Evictions harm physical and mental health, disrupt children's education, endanger continued employment, and increase other forms of material hardship. During an ongoing pandemic, evictions also put renters at significant risk of exposure to life-threatening illness.

The report finds that, over and above these primary reasons to avoid an evictions cliff, evictions would also strain local governments and public agencies with unsustainable costs. Evicted renters are more likely to need emergency shelter beds. Some of those renters experience homelessness as a result of eviction, which can lead to greater needs for emergency medical care or hospitalization. Children in evicted families have elevated risks of being placed in foster care, and youth who experience homelessness are at greater risk of being arrested and detained for juvenile delinquency. The report estimates the cost of these social services—emergency shelter, emergency and inpatient medical care, foster care, and juvenile-justice detention—for renters at risk of eviction.

Estimates of how many renter households are at risk of eviction varies, so the report also offers a range of cost estimates. The estimates of renters at risk are based on what renters are reporting to the Census Bureau about their confidence in paying next month's rent on time. If 6.6 million renter households are



evicted, these public costs may be as much as \$62 billion. If as many as 14 million renter households are evicted, the costs for these services could be as high as \$129 billion. These estimates are drawn from existing studies on the rates at which people experiencing homelessness need these services and their typical costs.

TABLE 2: SELECT PUBLIC COSTS OF HOMELESSNESS FROM EVICTIONS, BY COST CATEGORY

Assumption of future rent payments	i4J select public costs of eviction-related homelessness	Emergency shelter	Emergency medical care	Inpatient medical care	Foster care	Juvenile delinquency
Federal Reserve proportional model	\$61,571,832,069	\$26,969,992,004	\$8,440,025,836	\$14,026,455,313	\$7,946,558,884	\$4,188,799,611
Stout (low)	\$88,171,983,895	\$38,621,519,300	\$12,086,270,976	\$20,086,139,237	\$11,379,616,919	\$5,998,437,464
Stout (high)	\$128,530,184,245	\$56,299,413,625	\$17,618,415,360	\$29,279,994,198	\$16,588,310,647	\$8,744,050,415

Based on the average cost of a shelter bed, the increase in homelessness could require \$56 billion for emergency shelters. Public hospitals would face nearly \$18 billion in costs for additional ER visits. People experiencing homelessness are more likely to need inpatient medical care, and the costs of hospitalization could cost \$29 billion.

Importantly, these costs do not account for all the additional services that would be needed. They do not include the cost of adapting homeless

shelters for COVID-19 or the long-term health care needs created by experiencing homelessness, for instance. A wave of evictions would not only be unjust and harmful to evicted renters—it would also create wider economic damage. Since these costs can be avoided if renters are not thrown out of their homes, the report calls on Congress to adequately fund emergency rental assistance programs.

## Several Disaster Recovery Reform Bills Advance in Congress

In the latter half of 2020, every part of the country was impacted by a disaster. The 2020 Atlantic Hurricane season saw a record-breaking number of storms, with several striking coastal Louisiana. Destructive wildfires burned up and down the West Coast destroying entire communities and producing clouds of smoke that harmed agricultural and outdoor workers from California to the Mississippi River. And the COVID-19 pandemic has raged virtually unchecked nationwide. Amid these disasters, recovery advocates and their congressional partners continued to push for reforms to the country's disaster recovery system so that all survivors can access the help they need to recover. Guided by the reforms outlined in NLIHC's [Reforming America's Disaster Recovery System](#) report released this past summer, the members and partners of the NLIHC-led Disaster Housing Recovery Coalition (DHRC) worked to successfully advance multiple bills through the House of Representatives along bi-partisan lines.

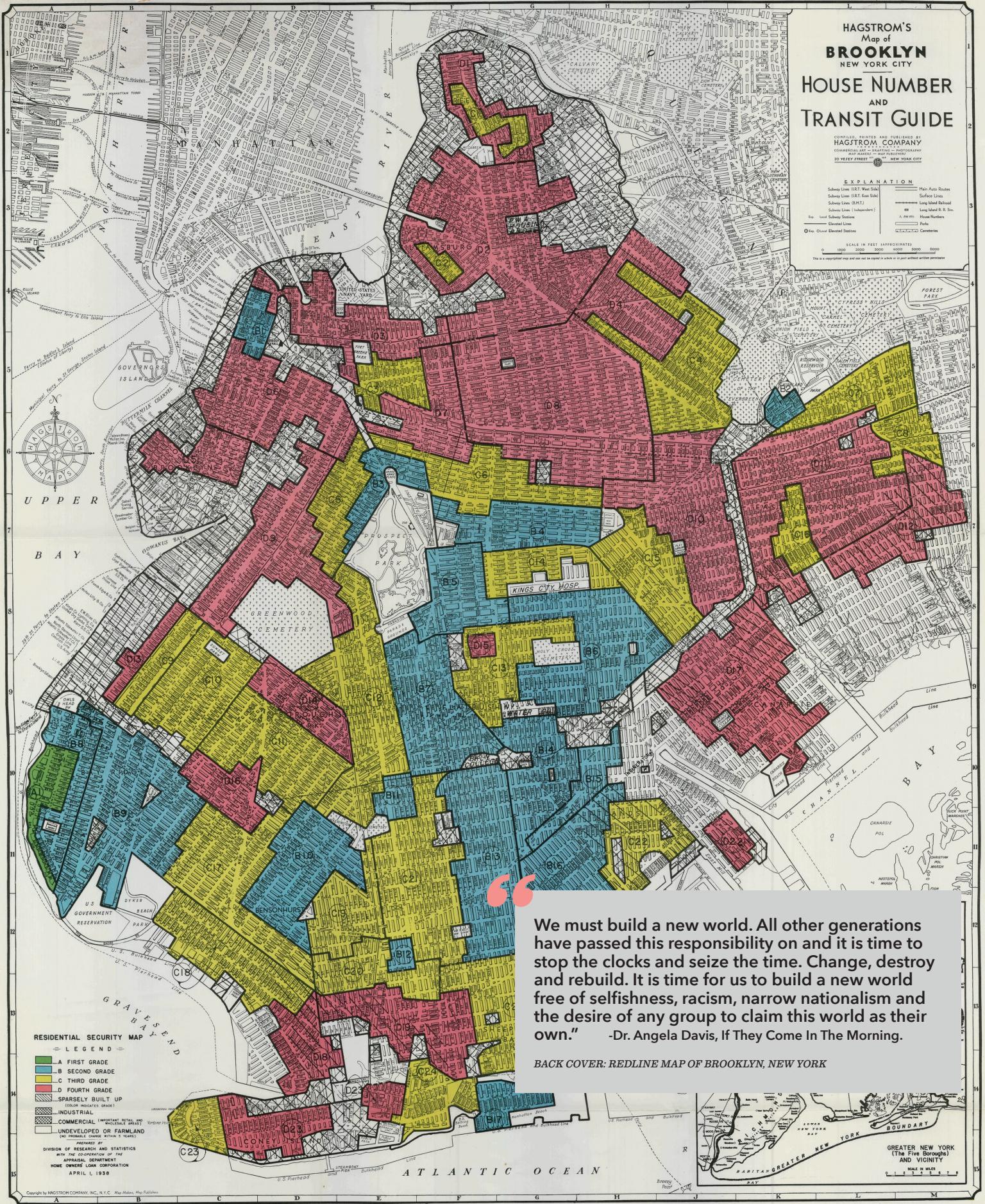
The "[Housing Survivors of Major Disasters Act](#)" (H.R. 2914), introduced by Representative Adriano Espaillat (D-NY) and Senator Elizabeth Warren (D-MA), and supported by House Transportation and Infrastructure Committee Chair Peter DeFazio (D-OR), was unanimously approved by the House of Representatives in November of 2020. The bill was written with input from DHRC members and includes many of the Coalition's top priorities. The legislation addresses the significant title-documentation challenges that have resulted in thousands of eligible disaster survivors being wrongfully denied FEMA assistance. The bill would provide a new framework to make it easier for disaster survivors to prove residency by completing a "declarative statement" or by submitting a broader range of acceptable documents, in lieu of a formal title to property or leases. The declarative statement is like the one created by DHRC Puerto Rico Working Group members after Hurricane Maria – where over 77,000 survivors were denied assistance due to lack of title documentation. The bill's reforms are crucial in helping low-income renters, people experiencing homelessness, residents of manufactured housing, people living on tribal lands, and other survivors get the assistance to which they are eligible.

The "[FEMA Assistance Relief Act of 2020](#)" (H.R. 8266), sponsored by House Transportation and Infrastructure Committee Chairman Peter DeFazio (D-OR), was also passed unanimously by the House in November of 2020. The bill would direct FEMA to increase funding for state, local, tribal, and territorial governments, as well as some nonprofits, through its Public Assistance (PA) program by significantly reducing the cost-share

requirements of governments and nonprofits. The bill would reimburse COVID-related expenses by 100% and 2020 disaster-related expenses at 90% of costs. FEMA PA has been a valuable source of assistance to cities and local governments attempting to respond to the COVID-19 pandemic and house individuals experiencing homelessness, individuals living with disabilities, and other residents of congregate facilities in non-congregate sheltering during the pandemic. Increasing the amount of reimbursement received for these costs will encourage these life-saving programs to continue and expand. Note: The Biden administration issued an Executive Order making FEMA cost-share for non-congregate sheltering 100%, retroactive to the start of the pandemic!

Another important piece of legislation was introduced for the first time. Senator Brian Schatz (D-HI) and Senator Chris Van Hollen (D-MD) introduced the "[Crisis Housing Act of 2020](#)" (S.5004) in late 2020. The bill would establish the Crisis Housing Assistance Program (CHAP), a new voucher program that would be automatically triggered by a natural disaster declaration or sharp rises in state unemployment levels. CHAP would provide housing assistance through local public housing agencies for low-income households. FEMA housing programs have long been [criticized by advocates](#) for neglecting to meet the longer-term housing needs of low-income disaster survivors. By utilizing CHAP, survivors could gain quick access to longer-term housing of their own choosing quickly after a disaster.

As a new administration and Congress convenes, the members and partners of the DHRC and its allies on Capitol Hill will continue to push for the full passage of these bills to ensure that all disaster survivors, including those with low incomes, receive the assistance they need to fully recover.



We must build a new world. All other generations have passed this responsibility on and it is time to stop the clocks and seize the time. Change, destroy and rebuild. It is time for us to build a new world free of selfishness, racism, narrow nationalism and the desire of any group to claim this world as their own." -Dr. Angela Davis, If They Come In The Morning.

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*BACK COVER: REDLINE MAP OF BROOKLYN, NEW YORK*

