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DISASTER HOUSING RECOVERY COALITION

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.

Cover Design: Esther Omole, Communications & Graphic Design Intern.
Message from the Editorial Board

Dear Readers,

It has been quite the summer. Our last issue in late spring focused on the COVID-19 pandemic and how it would affect low-income renters. Since then, the pandemic has raged around the world at varying levels but has been particularly devastating in the United States. At the time of this writing the number of coronavirus cases in the United States is over 5 million and the death toll from the virus is nearly 200,000.

Further, according to Princeton’s Eviction Lab, there have been more than 40,000 evictions during the pandemic. The recent eviction moratorium from the Centers for Disease Control should keep renters stably housed, but only through December. At that point, all of their accumulated rent is still owed.

What is the path forward? Well, Congress passed the CARES Act in March which provided relief to millions in terms of unemployment insurance, an eviction moratorium on most federally subsidized properties, and funds that could be used for rental assistance by many state and local governments. Tragically, rental assistance programs are depleting quickly or funds are not being released. Congress and the White House were in serious discussions to pass another relief package but left for the August recess before they could get a deal done and left millions of people on financial life support. At the time this issue goes to print, there is no progress on the desperately needed relief legislation.

One of the many ways low-income renters can take action is by urging their members of Congress to pass a robust relief package. NLIHC research finds that 30-40 million renters are facing eviction when the moratorium ends, and there is a need for $100 billion in rent relief, a universal eviction moratorium, and $11.5 billion in homeless service provider assistance.

You know what? There is an election coming up! NLIHC worked hard during the Democratic primaries to make housing a key issue and during several debates, moderators asked questions regarding candidates’ housing plans. Several stated their plans to end homelessness and housing insecurity. NLIHC is committed to organizing low-income renters into a viable voting bloc not only in this presidential election, but in all elections in years to come, so that housing is consistently highlighted as a critical campaign issue.

Voting is just one of the tools low-income renters have to petition their government, but renters in the United States are massively underrepresented in the voting booth. State, local, and the federal government have privileged homeowners largely because their political participation outmatches renters. NLIHC understands that low-income renter political power is key to alleviating housing insecurity, so when renters win—we all win. When low-income renters become a political force to be reckoned with, governments have a duty to respond. Read on to see what NLIHC is doing to mobilize low-income renters to the ballot box and ways you can get involved!
URGENCY OF VOTING

WHY AFFORDABLE HOUSING GROUPS SHOULD ENGAGE IN THE ELECTION

Affordable homes are built with bricks and drywall. They are also built with ballots. Yet low-income renters turn out to vote at much lower rates than homeowners. In turn, federal housing policies favor homeownership: only 1 in 4 households eligible for federal housing assistance receives it, while mortgage tax benefits are available to most homeowners.

While renters with low incomes can make a huge difference in elections and create a policy environment that is supportive of housing justice, low-income renters face barriers to having their voices heard. Low-income renters move more often. This means their voter registrations must be updated more frequently than homeowners. Many face difficulties getting to the polls due to transportation or time constraints. This is all complicated by efforts to suppress the votes of low-income people, people of color, students, senior citizens, and persons with disabilities – groups that are disproportionately represented among renters.

Nonprofit organizations, resident associations, and other housing advocates should play a significant role in addressing the barriers that impact low-income renters’ ability to vote. These groups are already engaged with low-income renters and care about issues impacting low-income communities. Through nonpartisan voter registration, education, and mobilization efforts, these groups can increase voter turnout.

We are stronger as a country when we all participate in the voting process. While voting is not the only tool we have to secure housing as a human right, it is a crucial one. Elevating the issue of affordable rental housing to a national priority will happen only when candidates and elected officials see low-income renters and affordable housing advocates as a large, active voting bloc.

Join us in our commitment to increasing voter registration and turnout of low-income renters in the 2020 election by getting involved in the nonpartisan Our Homes, Our Votes: 2020 campaign today at: www.ourhomes-ourvotes.org


VOTER SUPPRESSION IS AN UNFORTUNATE BUT CONSISTENT FEATURE OF THE U.S. POLITICAL SYSTEM. LIMITATIONS ON THE RIGHT TO VOTE WERE CODIFIED IN THE JUNE 2013 CASE OF SHELBY COUNTY V. HOLDER, IN WHICH THE U.S. SUPREME COURT GUTTED THE 1965 VOTING RIGHTS ACT. THIS DECISION NO LONGER REQUIRED STATES AND LOCALITIES WITH A HISTORY OF SUPPRESSING VOTING RIGHTS TO SUBMIT CHANGES IN THEIR ELECTION LAWS TO THE U.S. JUSTICE DEPARTMENT FOR REVIEW, SINCE THIS RULING, 25 STATES CREATED NEW OBSTACLES TO VOTE.

SOME READERS MIGHT ASK,  

“How did we get here?”

LET’S EXAMINE OUR NATION’S RELATIONSHIP WITH VOTER SUPPRESSION.

EARLY VOTER SUPPRESSION

Our nation’s “founding fathers” wrote about a fair and just democracy for all, but this ideal was not realized in the early stages of the American experiment. Only land-owning white men were able to vote. As time passed, laws were modified to allow states to make their own election rules, allowing less privileged people like farmers and commoners the ability to vote, but it did not extend voting rights to all. In 1776, New Jersey gave voting rights to all who lived in the state, but then quickly passed a law to disenfranchise all women and Black men. Native Americans, African Americans, women, and immigrants were barred from voting, and places like Maryland also banned Jewish people from voting.

The 15th amendment ensured that people could not be denied the right to vote because of their race, color or previous condition of servitude, but it also enabled states to oversee elections as they saw fit. Shortly after the Civil War, Mississippi’s Democrats were appalled when two Black men became members of the Senate. They then initiated a campaign of intimidation at the polls that succeeded in restoring white Democrats to power in Mississippi by 1881. Mississippi became one of the first states to put forth a “grandfather clause” that permitted registering anyone whose grandfather was qualified to vote before the Civil War. This voter-suppression tactic cut the percentage of Black men eligible to vote from over 90% to less than 6% in 1892. Women still could not vote.

Many other states implemented such tactics as poll taxes, literacy tests, and English-language requirements to deliberately reduce voting among African Americans, immigrants, and low-income populations. These tactics became known as Jim Crow Laws. Efforts like the one in Mississippi and other southern states lasted for almost a century.
Women were afforded the right to vote by the 19th amendment to the Constitution in 1920. In practice, though, only white women were able to take advantage of this provision. The 1950s and 60s were a time of civil unrest in the U.S. as the civil rights, anti-war, and feminist movements gained prominence. As the civil rights movement grew, activists sought equality for African Americans, and voting rights were a major focus. Many states used poll taxes to keep marginalized people from voting. Others enacted grandfather clauses that reinstated the right to vote for many white people who had previously been allowed to vote but were disallowed because they could not pay poll taxes. The 24th Amendment outlawed poll taxes, but while the amendment extended the right to vote to many African Americans, it was not enough.

To voice their discontent with the treatment of African Americans in the U.S., civil rights activists like Martin Luther King, Jr., Rosa Parks, and John Lewis participated in a peaceful march from Selma to Montgomery, Alabama in March 1965. The event was televised, and the world witnessed the cruelty of state troopers who attacked the peaceful protestors with batons, tear gas, and whips. Some protestors, including Lewis, were beaten until they bled. Others ran for their lives.

Following this pivotal moment in the struggle for voting rights, Congress passed and President Lyndon Johnson signed the Voting Rights Act. The law outlawed the most common voter suppression tactics and created federal oversight of states and localities with histories of voter discrimination. The act gave Black women, Native Americans, and immigrants the legal right to vote. Many thought this marked the end of voter suppression.
On top of this history, the COVID-19 pandemic has raised fears about voting in person. And, with as many as 40 million Americans at risk of losing their homes and forced to move, many could lose the right to vote if they fail to update their registrations when they move. Finding a home is difficult under any circumstances and almost impossible during a pandemic. While a national eviction moratorium has been issued until the end of the year, to date, the government has failed to pass rent relief. Congress must act soon to save the lives of millions of Americans and the integrity of our electoral process. Read on to find out how to ensure low-income renters in your communities can show up to the polls in full force.

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IMPORTANT PARTNERS AND WEBSITES

Voter Engagement Resources

AS YOU ARE PLANNING VOTER ENGAGEMENT ACTIVITIES THIS ELECTION SEASON, ACCESS THE MANY FREE, ONLINE RESOURCES THAT ARE AVAILABLE. SELECTED RESOURCES ARE OUTLINED BELOW, INCLUDING SOME WITH HELPFUL STATE-SPECIFIC INFORMATION.

Bolder Advocacy, an Initiative of Alliance for Justice

1. Bolder Advocacy promotes nonprofit and foundation engagement in election and lobbying activities. The organization works to explain advocacy rules and regulations and provide tools organizations need to be confident and powerful advocates. Bolder Advocacy makes it clear that nonprofits should not shy away from electoral activities, explaining the differences in what organizations can and cannot do under IRS tax rules for nonprofits.

FOR MORE INFORMATION, VISIT: HTTPS://BOLDERADVOCACY.ORG

Fair Elections Center

2. The Fair Elections Center (formerly the Fair Elections Legal Network) is a national, nonpartisan voting rights and election reform nonprofit organization. Its mission is to use litigation and advocacy to remove barriers to registration and voting, particularly for traditionally underrepresented groups. The Fair Elections Center provides legal and technical assistance to voter mobilization organizations and works to improve overall election administration through legislative reforms. State-specific resources include information on voter registration deadlines, ID requirements for voting, and how to vote early or by mail in your state.

FOR MORE INFORMATION, VISIT: HTTPS://WWW.FAIRELECTIONSCENTER.ORG/

Brennan Center for Justice at New York University School of Law

3. The Brennan Center for Justice understands that voting is the foundation of our democracy and fights to preserve and expand the right to vote for every eligible citizen. The Brennan Center works through practical policy proposals, litigation, advocacy, and communications to ensure that voting is free, fair, and accessible for all Americans. The center tracks and publishes analyses of voting rights policies in every state legislature across the country.

FOR MORE INFORMATION, VISIT: HTTPS://BRENNANCENTER.ORG

Nonprofit VOTE

4. Nonprofit VOTE partners with America’s nonprofits to help the people they serve participate and vote. The largest source of nonpartisan resources to help nonprofits with voter engagement, Nonprofit VOTE’s library of online resources includes a Voter Participation Starter Kit and a 50-state Voting in Your State Guide, as well as helpful guides on planning a voter engagement program, engaging candidates, and remaining nonpartisan.

FOR MORE INFORMATION, VISIT: HTTP://NONPROFITVOTE.ORG
5. VOTE411.org is an online voter education resource from the League of Women Voters Education Fund and a “one-stop-shop” for election-related information. The site provides nonpartisan information and resources including a voter registration tool, a nationwide polling place lookup, and ballot guides for voters in every state. General and state-specific information is available for every voter in America for both primary and general elections.

FOR MORE INFORMATION, VISIT: HTTP://VOTE411.ORG

6. The You Don’t Need a Home to Vote Campaign seeks to promote voting access by specifically engaging people experiencing homelessness to become active voters. Online resources include a 50-state breakdown of how people can exercise the right to become a registered voter, how homeless service agencies can incorporate voter registration into client intake processes, and how homelessness advocates can promote comfort and familiarity in casting a ballot.

FOR MORE INFORMATION, VISIT: HTTP://NATIONALHOMELESS.ORG/CAMPAIGNS/VOTING

7. Vote Early Day is a nonpartisan collaboration of nonprofits, businesses, and election administrators working to ensure that Americans understand their options to vote early. Voting early – whether by mail or in person – reduces lines on election day and provides increased flexibility to voters. Organizations can work with Vote Early Day to create awareness about early voting options and celebrate early voters’ commitment to civic engagement on October 24, 2020.

FOR MORE INFORMATION, VISIT: WWW.VOTEEARLYDAY.ORG
VOTING LAWS IN YOUR STATE

One of the most significant barriers to voting is the wide variation in laws by state. Laws change from year to year, and people move from one state to another. And many first-time voters have never interacted with their state’s voting laws. Because many voting laws have a disparate impact on low-income people’s ability to vote, it is important for low-income renters to become familiar with their states’ voting laws.

OHOVOTES STATE PAGES

NLIHC understands how complex state voting laws can be. We have compiled the most important things you need to know for each state, including registration deadlines, polling times, early voting times, mail-in voting information, ID needed for voting, voting without an address, and more!

Visit https://www.ourhomes-ourvotes.org/voterinformationbystate to find your state. Contact your NLIHC housing advocacy organizer if you have any questions.
VOTING RESTRICTIONS BY STATE

Voting laws enacted by states can be restrictive. After the 2010 election, many states passed harsh measures that made it harder to vote, including photo ID requirements and registration restrictions. The Brennan Center for Justice detailed restrictions enacted in 25 states since 2010: (https://bit.ly/33mfCVi). We have reprinted them here. You can also access an interactive map at: https://bit.ly/2FEYp0U

<table>
<thead>
<tr>
<th>State</th>
<th>New restriction(s) in place in the first time in 2016</th>
<th>New restrictions enacted in 2019</th>
<th>Restriction(s) in place for the first time in 2012</th>
<th>Original effective date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>Photo ID required to vote. Click <a href="https://bit.ly/2FEYp0U">here</a> to see the types of ID required under Alabama’s law.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Arizona</td>
<td>Restrictions on access to emergency early and absentee voting and extension of voter ID requirements to early voting. New restriction(s) in place for the first time in 2016: Limitations on mail-in ballot collection.</td>
<td>Cut back on the expansive changes made by Amendment 4 – a constitutional amendment that restores voting rights to many Floridians with a felony conviction and that was passed overwhelmingly by Florida voters in November 2018. A federal 3 district court, however, has issued a partial preliminary injunction against the cutback, ruling that it is unconstitutional for Florida to condition the restoration of voting rights on legal financial obligations that a returning citizen cannot afford to pay. (For additional information, click <a href="https://bit.ly/2FEYp0U">here</a>.)</td>
<td>Curbed voter registration drives.</td>
<td>2011</td>
</tr>
<tr>
<td>Arkansas</td>
<td>Arkansas voters enacted a constitutional amendment, via ballot initiative, that enshrined a photo ID requirement for voting in the state constitution. Requires that voters show one of a limited set of IDs. Click <a href="https://bit.ly/2FEYp0U">here</a> to see the types of ID required under Arkansas’s law.</td>
<td></td>
<td>Cut early voting, curbed voter registration drives, and made it harder to restore voting rights to people with past criminal convictions.</td>
<td></td>
</tr>
<tr>
<td>Florida</td>
<td>Cut back on the expansive changes made by Amendment 4 – a constitutional amendment that restores voting rights to many Floridians with a felony conviction and that was passed overwhelmingly by Florida voters in November 2018. A federal 3 district court, however, has issued a partial preliminary injunction against the cutback, ruling that it is unconstitutional for Florida to condition the restoration of voting rights on legal financial obligations that a returning citizen cannot afford to pay. (For additional information, click <a href="https://bit.ly/2FEYp0U">here</a>.)</td>
<td>Curbed voter registration drives.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Georgia</td>
<td>The state legislature passed, and the governor signed a bill that would make voter registration more difficult. It imposes a requirement that voter registration forms match exactly with other state records — a burdensome process known as “no match, no vote.” In 2019, however, Georgia enacted HB 316, which largely ended the “no match, no vote” policy.</td>
<td>Reduced early voting period from 45 to 21 days and cut early voting the weekend before Election Day.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Illinois</td>
<td>The state enacted a law to implement a flawed voter purge process. The law provides for use of the error-prone Crosscheck Program to remove voters without the notice and waiting period required by the National Voter Registration Act. (The law was amended in 2018, but the state failed to fix the law’s failure to require notice to voters prior to purging them as mandated by federal law.) Civil rights groups sued the Secretary of State over the law in August 2017, and a court entered a preliminary injunction against the state in June 2018, meaning the law is currently not in effect. In 2019, the Seventh Circuit affirmed the preliminary injunction.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Indiana</td>
<td>A constitutional amendment that restores voting rights to many Floridians with a felony conviction and that was passed overwhelmingly by Florida voters in November 2018. A federal 3 district court, however, has issued a partial preliminary injunction against the cutback, ruling that it is unconstitutional for Florida to condition the restoration of voting rights on legal financial obligations that a returning citizen cannot afford to pay. (For additional information, click <a href="https://bit.ly/2FEYp0U">here</a>.)</td>
<td>Curbed voter registration drives.</td>
<td></td>
<td></td>
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</tbody>
</table>

*This law subjects voters to an additional and duplicative voter identification requirement that did not exist before the law was enacted. If, however, precinct election officials always enforce the voter ID requirement in a uniform manner, this law may not have a restrictive effect.*
**Iowa**

**New restrictions (partially) in place in 2018:** Iowa’s governor signed a broad-based law that will require voter ID (starting after the 2018 election), restrict voter registration efforts, and impose new burdens on Election Day registration and early and absentee voting. Although not as restrictive as a North Carolina law that passed in 2013 (and was blocked by a federal court), Iowa’s law similarly restricts voting in several different ways.

In 2019, following a trial, an Iowa state court largely upheld the law, but struck down its absentee ballot signature-matching provisions and modified other provisions related to voter ID and absentee voting. (For additional information, click [here](#).)

**Restriction(s) in place for the first time in 2012:** Made it harder to restore voting rights to people with past criminal convictions. **Original effective date:** 2011

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**Mississippi**

**New restriction(s) in place for the first time in 2016:** Photo ID required to vote. Click [here](#) to see the types of ID required under Mississippi’s law.

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**Missouri**

**New restriction (partially) in place in 2018:** Missouri passed a new law that requires photo ID in order to vote, but permits voters to vote a regular ballot by presenting non-photo ID and signing an affidavit indicating that they do not possess photo ID. The voter ID requirement was challenged in federal court and was altered in part in October 2018: the court prohibited the state from requiring otherwise-qualified voters that lacked photo ID to execute the affidavit required by statute in order to vote.

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**Montana**

**New restriction enacted in 2018:** Montana voters enacted a new law, via ballot initiative, that will prevent civic groups and individuals (with certain exceptions) from helping others vote absentee by collecting and delivering their voted ballots.

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**New Hampshire**

**New restriction (partially) in place in 2018:** In 2017, the state enacted a law that would make it more difficult for students and others to register to vote, but that law was partially enjoined prior to the 2018 election. In 2018, the state enacted another law that would make it more difficult for students and others to vote, but it takes effect in 2019.

**New restriction(s) in place for the first time in 2016:** Photo ID requested to vote. The law requires voters without acceptable ID to get photographed at the polls, and the photograph will be affixed to an affidavit. Click [here](#) to see the types of ID requested under New Hampshire’s law.

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**North Carolina**

**New restriction enacted in 2018:** North Carolina voters enacted a constitutional amendment, via ballot initiative, that enshrined a photo ID requirement for voting in the state constitution. The state legislature subsequently enacted implementing legislation, over the governor’s veto.

**New restriction (partially) in place in 2018:** In 2018, the state enacted a law that requires uniform hours at early voting sites. The law has had the effect of reducing the number of early voting locations available to voters. (The law also cut the last Saturday of early voting before the election, but that provision was not in effect for the 2018 election and, in 2019, the state reinstated the last Saturday of early voting.)

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**North Dakota**

**New restriction (partially) in place in 2018:** The state’s governor signed a bill on April 25, 2017 that would restore a strict voter ID requirement in the state. That law was challenged in federal court, and it will be altered in part for the 2018 election. Specifically, the federal district court required the state to accept certain tribal identification not included in the law as voting ID. Click [here](#) to see the types of ID required under North Dakota’s law.

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**Kansas**

**Update since 2016:** In 2018, a federal district court struck down the state’s documentary proof of citizenship law. That decision is on appeal.

**New restriction(s) in place for the first time in 2016:** Documentary proof of citizenship required to register using the state registration form. But, by court order, certain individuals who registered without showing documentary proof must be permitted to vote.

**Restriction(s) in place for the first time in 2012:** Photo ID required to vote. Click [here](#) to see the types of ID required under Kansas’s law.

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**Nebraska**

**New restriction(s) in place for the first time in 2016:** Reduced early voting period.
**Ohio**

**New restriction(s) in place for the first time in 2016:** Cut early voting and changed absentee and provisional ballot rules.

**Rhode Island**

**New restriction(s) in place for the first time in 2016:** Photo ID requested to vote. There is an affidavit alternative for voters without a photo ID. Click [here](#) to see the types of ID requested under Rhode Island’s law.

**South Carolina**

**New restriction(s) in place for the first time in 2016:** Photo ID required if a voter has one, but an alternative is available for those who have a reasonable impediment to obtaining ID. Click [here](#) to see the types of ID required under South Carolina’s law.

**South Dakota**

**Restriction(s) in place for the first time in 2012:** Made it harder to restore voting rights to people with past criminal convictions.

**Tennessee**

**New restrictions enacted in 2019:** Restrictions on third-party voter registration. A federal court, however, has temporarily halted those restrictions from going into place, pending a trial.

**New restriction(s) in place for the first time in 2016:** Photo ID required to vote. Click [here](#) to see the types of ID required under Tennessee’s law.

**Texas**

**New restriction enacted in 2019:** Cut back use of mobile early voting sites.

**New restriction in place since 2016 election:** Photo ID required if a voter has one, but an alternative will be available for those who present a non-photo ID from a preset list and execute an affidavit claiming to have certain, enumerated reasonable impediments to obtaining photo ID. Reasonable impediment alternative is more restrictive than the alternative in place in 2016. Click [here](#) to see the types of ID required under Texas’s law.

**New restriction(s) in place for the first time in 2016:** Photo ID required to vote. Click [here](#) to see the types of ID required under Texas’s law.

**Restriction(s) in place for the first time in 2012:** Curbed voter registration drives.

**Virginia**

**New restriction(s) in place for the first time in 2016:** Photo ID required to vote and limits on third-party voter registration. Click [here](#) to see the types of ID required under Virginia’s law.

**West Virginia**

**Restriction(s) in place for the first time in 2012:** Reduced early voting period from 17 to 10 Days.

**Wisconsin**

**New restrictions enacted in 2018:** In 2018, the state passed a law limiting the early voting period and codifying certain administrative practices related to voter IDs—despite a Court order halting the state’s 2011 and 2014 attempts to limit early voting. A federal district court has blocked these new provisions, however.

**New restriction(s) in place for the first time in 2016:** Photo ID required to vote. Click [here](#) to see the types of ID required under Wisconsin’s law.
# How States are Voting

<table>
<thead>
<tr>
<th>STATE</th>
<th>VOTER REGISTRATION DEADLINE</th>
<th>VOTE BY MAIL ALLOWED?</th>
<th>NEED TO APPLY FOR MAIL BALLOT?</th>
<th>MAIL BALLOT DEADLINE</th>
<th>IN PERSON EARLY VOTING?</th>
<th>POLLS OPEN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>Oct. 19</td>
<td>Yes, due to COVID-19</td>
<td>Yes, via mail or in person. Must be received by Oct. 29, COB</td>
<td>Postmarked: Nov. 2 &lt;br&gt;Received: Nov. 3</td>
<td>No</td>
<td>7 am – 7 pm</td>
</tr>
<tr>
<td>Alaska</td>
<td>Oct. 4</td>
<td>Yes, no excuse needed</td>
<td>Yes, online or by mail. Must be received by Oct. 24</td>
<td>Postmarked: Nov. 3</td>
<td>Yes</td>
<td>7 am – 8 pm</td>
</tr>
<tr>
<td>Arizona</td>
<td>Oct. 5</td>
<td>Yes, no excuse needed</td>
<td>Yes, online, by phone call, or by mail. Must be received by Oct. 23, 5 pm</td>
<td>Received: Nov. 3, 7 pm</td>
<td>Yes</td>
<td>6 am – 7 pm</td>
</tr>
<tr>
<td>Arkansas</td>
<td>Oct. 5</td>
<td>Yes, due to COVID-19</td>
<td>Yes, by mail or electronic means. Must be received by Oct. 27 Yes, ballots mailed to active voters</td>
<td>Received: Nov. 3, 7:30 pm</td>
<td>Yes, dates and hours vary by location</td>
<td>7:30 am – 7:30 pm</td>
</tr>
<tr>
<td>California</td>
<td>Oct. 19, same day registration at polls</td>
<td>Yes, ballots mailed to active voters</td>
<td>No, ballots sent automatically</td>
<td>Postmarked: Nov. 3 &lt;br&gt;In person: Nov. 3, 8 pm</td>
<td>Yes</td>
<td>7 am – 8 pm</td>
</tr>
<tr>
<td>Colorado</td>
<td>Oct 26, same day registration at polls</td>
<td>Yes, ballots mailed to active voters</td>
<td>No, ballots sent automatically</td>
<td>Received: Nov. 3, 7 pm</td>
<td>Yes</td>
<td>7 am – 7 pm</td>
</tr>
<tr>
<td>Connecticut</td>
<td>Oct. 27, same day registration at polls</td>
<td>Yes, due to COVID-19</td>
<td>Yes, by mail. Must be received by Nov. 2</td>
<td>Received: Nov. 3, 8 pm</td>
<td>No</td>
<td>6 am – 8 pm</td>
</tr>
<tr>
<td>Delaware</td>
<td>Oct. 10</td>
<td>Yes, no excuse needed</td>
<td>Yes, by mail. Must be received by Oct. 30</td>
<td>Received: Nov. 3, 8 pm</td>
<td>No</td>
<td>7 am – 8 pm</td>
</tr>
<tr>
<td>Florida</td>
<td>Oct. 5</td>
<td>Yes, no excuse needed</td>
<td>Yes, by mail, phone, in person or online. Must be received by Oct. 24, 5 pm</td>
<td>Received: Nov 3, 7 pm</td>
<td>Yes</td>
<td>7 am – 7 pm</td>
</tr>
<tr>
<td>Georgia</td>
<td>Oct. 5</td>
<td>Yes, no excuse needed</td>
<td>Yes, by mail, fax, email or in person. Must be received by Oct. 30</td>
<td>Received: Nov. 3</td>
<td>Yes</td>
<td>7 am – 7 pm</td>
</tr>
<tr>
<td>Hawaii</td>
<td>Oct. 5, same day registration at polls</td>
<td>Yes, ballots mailed to active voters</td>
<td>No, ballots sent automatically</td>
<td>Received: Nov. 3, 7 pm</td>
<td>Yes</td>
<td>7 am – 7 pm</td>
</tr>
<tr>
<td>Idaho</td>
<td>Oct. 9, same day registration at polls</td>
<td>Yes, no excuse needed</td>
<td>Yes, online or by mail. Must be received by Oct. 23, 5 pm</td>
<td>Received: Nov. 3, 8 pm</td>
<td>Yes, county dependent</td>
<td>8 am – 8 pm</td>
</tr>
<tr>
<td>Illinois</td>
<td>Oct. 6 regular registration; Oct. 18 online voter registration</td>
<td>Yes, no excuse needed</td>
<td>Yes, by mail. Must be received by Oct. 29</td>
<td>Postmarked: Nov. 3</td>
<td>Yes</td>
<td>6 am – 7 pm</td>
</tr>
<tr>
<td>Indiana</td>
<td>Oct. 5</td>
<td>Yes, excuse required</td>
<td>Yes, in person, by mail, fax, or email. Must be received by Oct. 22</td>
<td>Received: Nov. 2, noon</td>
<td>Yes</td>
<td>6 am – 6 pm</td>
</tr>
<tr>
<td>Iowa</td>
<td>Oct. 24, 5 PM; Same day registration at polls</td>
<td>Yes, no excuse needed</td>
<td>Yes, by mail. Must be received by Oct. 24, 5 pm</td>
<td>Received: Nov. 3, 9 pm</td>
<td>Yes</td>
<td>7 am – 9 pm</td>
</tr>
<tr>
<td>Kansas</td>
<td>Oct. 13</td>
<td>Yes, no excuse needed</td>
<td>Yes, by mail. Must be received by Oct. 27</td>
<td>Postmarked: Nov. 3</td>
<td>Yes</td>
<td>7 am – 7 pm</td>
</tr>
<tr>
<td>Kentucky</td>
<td>Oct. 5, 4 PM</td>
<td>Yes, due to COVID-19</td>
<td>Yes, online. Must be received by Oct. 27</td>
<td>Received: Nov. 3, 6 pm</td>
<td>Yes</td>
<td>6 am – 6 pm</td>
</tr>
<tr>
<td>Louisiana</td>
<td>Oct. 5 in person or by mail, Oct. 13 online</td>
<td>Yes, excuse required</td>
<td>Yes, online or in writing. Must be received by Oct. 30, 4:30 pm</td>
<td>Received: Nov. 2, 4:30 pm</td>
<td>Yes</td>
<td>7 am – 8 pm</td>
</tr>
<tr>
<td>Maine</td>
<td>No cut off date for registering in person*</td>
<td>Yes, no excuse needed</td>
<td>Yes, online or in writing. Must be received by Oct. 29</td>
<td>Received: Nov. 3, 8 pm</td>
<td>Yes</td>
<td>6 am** – 8 pm</td>
</tr>
</tbody>
</table>
## How States are Voting

<table>
<thead>
<tr>
<th>STATE</th>
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<th>VOTE BY MAIL ALLOWED?</th>
<th>NEED TO APPLY FOR MAIL BALLOT?</th>
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<th>IN PERSON EARLY VOTING?</th>
<th>POLLS OPEN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maryland</td>
<td>Oct. 13</td>
<td>Yes, no excuse needed</td>
<td>Yes, online, by mail or in person. Must be received by Oct. 20</td>
<td>Hand delivered by Nov. 3, 8 pm</td>
<td>Yes</td>
<td>7 am – 8 pm</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>Oct. 24</td>
<td>Yes, no excuse needed</td>
<td>Yes, by mail, email or fax. Must be received by Oct. 28</td>
<td>Postmarked: Nov. 3</td>
<td>Yes</td>
<td>7 am – 8 pm</td>
</tr>
<tr>
<td>Michigan</td>
<td>Oct. 19 online or by mail; Nov. 3 in person (not at polling place)</td>
<td>Yes, no excuse needed</td>
<td>Yes, online, in person or by mail. Must be received by Oct. 30, 5 pm</td>
<td>Received: Nov. 3, 8 pm</td>
<td>Yes</td>
<td>7 am – 8 pm</td>
</tr>
<tr>
<td>Minnesota</td>
<td>Oct. 13, same day registration at polls</td>
<td>Yes, no excuse needed</td>
<td>Yes, online, by mail, email, or fax. Must be received by Nov. 2</td>
<td>Postmarked: Nov. 3</td>
<td>Yes</td>
<td>7 am – 8 pm</td>
</tr>
<tr>
<td>Mississippi</td>
<td>Oct. 5</td>
<td>Yes, excuse needed</td>
<td>Yes, contact local election office to receive application. No deadline for requesting absentee ballot</td>
<td>Postmarked: Nov. 3</td>
<td>No</td>
<td>7 am – 7 pm</td>
</tr>
<tr>
<td>Missouri</td>
<td>Oct. 7</td>
<td>Yes, due to COVID-19***</td>
<td>Yes, in person or by mail, email or fax by Oct. 21, 5 pm</td>
<td>Received: Nov. 3, 7 pm by mail only</td>
<td>No</td>
<td>6 am – 7 pm</td>
</tr>
<tr>
<td>Montana</td>
<td>Oct. 26 regular registration; Oct. 27 - Nov. 3, 8 PM – late registration+</td>
<td>Yes, ballots mailed to active voters</td>
<td>Yes, in person or by mail. Must be received by Nov. 2, noon</td>
<td>Received: Nov. 3, 8 pm</td>
<td>Yes</td>
<td>7 am – 8 pm++</td>
</tr>
<tr>
<td>Nebraska</td>
<td>Oct. 16</td>
<td>Yes, no excuse needed</td>
<td>Yes; by mail, fax, or email. Must be received by Oct. 23</td>
<td>Received: Nov. 3, 8 pm</td>
<td>Yes</td>
<td>8 am – 8 pm</td>
</tr>
<tr>
<td>Nevada</td>
<td>Oct. 6 by mail or in person; Oct. 29 online; Same day registration at polls</td>
<td>Yes, no excuse needed</td>
<td>Yes, by mail or hand delivery by Oct. 20, 5 pm</td>
<td>Postmarked: Nov. 3</td>
<td>Yes</td>
<td>7 am – 7 pm</td>
</tr>
<tr>
<td>New Hampshire</td>
<td>Oct. 21; Same day registration at polls</td>
<td>Yes, due to COVID-19</td>
<td>Yes, mail, fax or hand delivered. No deadline for applying for absentee (mail in) ballot</td>
<td>Received in person by 5 pm, Nov. 2 or by mail Nov. 3, 5 pm</td>
<td>No</td>
<td>6 am - 7 pm</td>
</tr>
<tr>
<td>New Jersey</td>
<td>Oct. 13</td>
<td>Yes, ballots will be sent to active voters</td>
<td>Ballots sent out automatically</td>
<td>Postmarked: Nov. 3</td>
<td>Yes</td>
<td>6 am – 8 pm</td>
</tr>
<tr>
<td>New Mexico</td>
<td>Oct. 6 online or postmarked; Oct. 31 in person</td>
<td>Yes, no excuse needed</td>
<td>Yes, online, by mail, or in person. Must be received by Oct. 20, 5 pm</td>
<td>Received: Nov. 3, 7 pm</td>
<td>Yes</td>
<td>7 am – 7 pm</td>
</tr>
<tr>
<td>New York</td>
<td>Oct. 9</td>
<td>Yes, due to COVID-19</td>
<td>Yes, online, email, fax or mail. Must be received/postmarked by Oct. 27. In person by Nov. 2</td>
<td>Postmarked: Nov. 3</td>
<td>Yes</td>
<td>6 am – 9 pm</td>
</tr>
<tr>
<td>North Carolina</td>
<td>Oct. 9; same day registration at polls</td>
<td>Yes, no excuse needed</td>
<td>Yes, by email, fax, mail or in person. Must be received by Oct. 27, 5 pm</td>
<td>Postmarked: Nov. 3, 5 pm</td>
<td>Yes</td>
<td>6:30 am – 7:30 pm</td>
</tr>
<tr>
<td>North Dakota</td>
<td>No registration needed to vote</td>
<td>Yes, no excuse needed</td>
<td>Yes, by mail, in person or fax. Must be received by Nov. 2</td>
<td>Postmarked: Nov. 2</td>
<td>Yes, county dependent</td>
<td>7 am to 9 am and 7 pm to 9 pm</td>
</tr>
<tr>
<td>Ohio</td>
<td>Oct. 5</td>
<td>Yes, no excuse needed</td>
<td>Yes, by mail. Must be received by Oct. 31</td>
<td>Postmarked: Nov. 2</td>
<td>Yes, county dependent</td>
<td>6:30 am – 7:30 pm</td>
</tr>
</tbody>
</table>
# How States are Voting

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<tr>
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<th>IN PERSON EARLY VOTING?</th>
<th>POLLS OPEN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oklahoma*</td>
<td>Oct. 9</td>
<td>Yes, no excuse needed</td>
<td>Yes, online, fax, email, in person or by mail. Must be received by Oct. 27, 5 pm</td>
<td>Received: Nov. 3, 7 pm</td>
<td>Yes</td>
<td>7 am – 7 pm</td>
</tr>
<tr>
<td>Oregon* Utah info, not OR</td>
<td>Oct. 13</td>
<td>Yes, ballots mailed to active voters</td>
<td>No, ballots mailed to active voters</td>
<td>Received: Nov. 3, 8 pm</td>
<td>NO</td>
<td>Mail in ballot state</td>
</tr>
<tr>
<td>Pennsylvania-Rhode island url</td>
<td>Oct. 19</td>
<td>Yes, no excuse needed</td>
<td>Yes, by mail, in person or online. Must be received by Oct. 27, 5 pm</td>
<td>Received: Nov. 3, 8 pm</td>
<td>Yes, absentee</td>
<td>7 am – 8 pm</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>Oct. 4</td>
<td>Yes, no excuse needed</td>
<td>Yes, by mail. Must be received by Oct. 13, 4 pm</td>
<td>Received: Nov. 3, 8 pm</td>
<td>Yes</td>
<td>7 am – 8 pm</td>
</tr>
<tr>
<td>South Carolina</td>
<td>Oct. 4</td>
<td>Yes, excuse needed</td>
<td>Yes, by mail, fax or personal delivery. Must be received by Oct. 30, 4 pm</td>
<td>Received: Nov. 3, 7 pm</td>
<td>Yes, absentee</td>
<td>7 am – 7 pm</td>
</tr>
<tr>
<td>South Dakota</td>
<td>Oct. 19</td>
<td>Yes, no excuse needed</td>
<td>Yes, by mail or in person. Must be received by Nov. 2, 5 pm</td>
<td>Received: Nov. 3, 7 pm</td>
<td>Yes</td>
<td>7 am – 7 pm</td>
</tr>
<tr>
<td>Tennessee</td>
<td>Oct. 5</td>
<td>Yes, excuse needed</td>
<td>Yes, by mail, fax, or email. Must be received by Oct. 27</td>
<td>Received: close of polls on election day</td>
<td>Yes, county dependent</td>
<td>County dependent</td>
</tr>
<tr>
<td>Texas</td>
<td>Oct. 5</td>
<td>Yes, excuse needed</td>
<td>Yes, by mail. Must be received by Oct. 23</td>
<td>Nov. 4, 5 pm IF postmarked Nov. 3</td>
<td>Yes</td>
<td>7 am – 7 pm</td>
</tr>
<tr>
<td>Utah</td>
<td>Oct. 23, 5 PM; same day registration at polls</td>
<td>Yes, ballots will be sent to active voters</td>
<td>No, ballots mailed to active voters</td>
<td>Postmarked: Nov. 2</td>
<td>Postmarked: Nov. 2</td>
<td>7 am – 8 pm</td>
</tr>
<tr>
<td>Vermont</td>
<td>No deadline to register online; same day registration at polls</td>
<td>Yes, no excuse needed</td>
<td>Yes, online, in person or by mail. Must be received by Nov. 2, 5 pm</td>
<td>Received: at the town clerk’s office COB Nov. 2 or at the polling place before 7 pm on Nov. 3</td>
<td>Yes</td>
<td>5 am – 7 pm</td>
</tr>
<tr>
<td>Virginia</td>
<td>Oct. 13</td>
<td>Yes, no excuse needed</td>
<td>Yes, online, by mail, fax, or email. Must be received by Oct. 23, 5 pm</td>
<td>Postmarked: Nov. 3</td>
<td>Yes, by absentee ballot</td>
<td>6 am to 7 pm</td>
</tr>
<tr>
<td>Washington</td>
<td>Oct. 26; same day registration at polls</td>
<td>Yes, ballots sent to active voters</td>
<td>No, ballots sent to active voters</td>
<td>Received: Nov. 3, 8 pm</td>
<td>Yes</td>
<td>Mail in ballot state</td>
</tr>
<tr>
<td>Washington, D.C.</td>
<td>Oct. 13 online or by mail, Oct. 27 in person; same day registration at polls</td>
<td>Yes, ballots sent to active voters</td>
<td>No, ballots sent to active voters</td>
<td>Received: Nov. 3, 8 pm</td>
<td>Yes</td>
<td>7 am – 8 pm</td>
</tr>
<tr>
<td>West Virginia</td>
<td>Oct. 13</td>
<td>Yes, due to COVID-19</td>
<td>Yes, Online, mail, fax, or email. Must be received by Oct. 28</td>
<td>Received: Nov. 3</td>
<td>Yes, dates and hours vary by location</td>
<td>6:30 am – 7:30 pm</td>
</tr>
<tr>
<td>Wisconsin</td>
<td>Oct. 14, Oct. 30 in person; same day registration at polls</td>
<td>Yes, no excuse needed</td>
<td>Yes, by email, online, fax, or mail. Must be received by Oct. 29, 5 pm</td>
<td>Received: Nov. 3, 8 pm</td>
<td>Yes, dates and hours vary by location</td>
<td>7 am – 8 pm</td>
</tr>
<tr>
<td>Wyoming</td>
<td>Oct. 19 mail; Nov. 2 in person; Same day registration at polls</td>
<td>Yes, no excuse needed</td>
<td>Yes, by phone, online, email, mail or in person. Must be received by Nov. 2</td>
<td>Received: Nov. 3, 7 pm</td>
<td>Yes</td>
<td>7 am – 7 pm</td>
</tr>
</tbody>
</table>

* If you want to register to vote by mail or through a voter registration drive, the cutoff date is close of business on the 21st day before the election.
** Opening time varies depending on the population of your town.
*** You are eligible to vote via absentee ballot, without a notary, because of incapacity or confinement due to illness; coronavirus or coronavirus risk factors. You can vote absentee with a notary with a valid excuse. Absentee ballots can be delivered by mail or in person. Absentee by mail applications must be turned in by Oct. 21 at 5 pm. In person absentee ballot applications can be turned in by Nov. 2. Anyone can vote by mail via mail ballot if ballot is notarized. Mail ballots can only be delivered by mail.
+ Except between noon and 5:00 pm the day before the election.
++ Some counties are doing mail in ballots only.
Voters care deeply about solutions to the affordable housing and homelessness crisis, but to make informed voting choices between candidates, they need to know where candidates stand. To inform them, Our Home, Our Votes: 2020, NLIHC’s nonpartisan voter and candidate engagement project, has raised the visibility of the affordable housing and homelessness crisis in the 2020 presidential elections.

More than 1,000 organizations signed a letter to debate moderators, urging them to ask presidential candidates how they would address the affordable housing crisis. This letter was sent to moderators of each debate in the Democratic presidential primary and was even featured as a full-page advertisement in the Los Angeles Times in December 2019 and in the Des Moines Register in January 2020. The strategy worked. An affordable housing question was asked in the November presidential debate in Atlanta and three candidates—Tom Steyer, Senator Elizabeth Warren (D-MA), and Senator Cory Booker (D-NJ)—answered, with many more hands raised. During the February 25 debate in South Carolina, moderator Major Garrett, host of CBS’s 60 Minutes, posed a question submitted through Twitter to Senator Amy Klobuchar (D-MN): “How will your policy address and ensure affordable housing and education equity for minimum wage workers?” All candidates answered the question. Additionally, Senator Bernie Sanders (I-VT) mentioned homelessness and affordable housing in almost all of the debates.

In partnership with Housing Action NH and Polk County Housing Trust Fund in Iowa, Our Homes, Our Votes engaged candidates in advance of the first-in-the-nation primaries and caucuses in tours, forums, candidate intercepts, and more. See more details at: https://www.ourhomes-ourvotes.org/newhampshire and https://www.ourhomes-ourvotes.org/iowa

Our Homes, Our Votes: 2020 also organized and participated in a series of events in Los Angeles. Secretary Julian Castro joined NLIHC President & CEO Diane Yentel in a tour of Skid Row followed by a policy conversation about Los Angeles’ homelessness crisis. The tour was organized with partners from the Downtown Women’s Center, Homeless Health Care Los Angeles, the Inner City Law Center, and Mayors & CEOs for U.S. Housing Investment. Suzette Shaw, a Skid Row resident and activist, led the tour. Representative Beto O’Rourke also participated in a tour of Skid Row at the Downtown Women’s Center with Diane and Our Homes, Our Votes: 2020. Senator Amy Klobuchar participated in a tour of an affordable housing facility in Los Angeles and participated in a policy conversation with Our Homes, Our Votes: 2020 and local housing advocates. See more at: https://www.ourhomes-ourvotes.org/the-candidates

“To the extent that housing has ever been talked about in previous presidential campaigns, it’s almost always been related to middle-class homeownership,” said Diane Yentel, president and chief executive of the National Low Income Housing Coalition. “This time, it’s almost entirely about the housing needs for lowest-income renters and people experiencing homelessness, where the solutions are most needed.”

Our Homes, Our Votes: 2020 has engaged in many activities to engage candidates and the media. NLIHC and partners have met with and educated candidates, urging them to put forward comprehensive plans to the crisis; pushed moderators to ask candidates for their solutions; and coordinated with the Congressional Black Caucus Institute as they prepared to host a debate.
The Philadelphia Department of Behavioral Health and Intellectual disAbility Services’ (DBHIDS) Housing and Residential Services Unit has been engaging its residents in electoral activities throughout 2020 through the Your Voices Matter, Your Vote Matters campaign. The campaign was created to engage residents of affordable housing in advocacy work. The director of the Housing and Residential Services Unit, Joyce Sacco, started the campaign because she believes voting is a first step to engage residents in advocacy efforts, and participation in advocacy is critical if residents want their needs met through policy solutions.

The goal of the Your Vote Matters, Your Voices Matter campaign was to register all interested participants within the DBHIDS Housing and Residential Services Unit to vote in time for the primary election (April 28) and general election and to educate them on how to vote. Progress has been made on both fronts. DBHIDS hosted a voter registration information session with NLIHC and Project Home in February with the goal of encouraging housing providers to bring voter engagement activities to their residences. The training was so successful it will be offered to all providers at Community Behavioral Health/DBHIDS programs in mid-September.

DBHIDS staff have also been attending various voter-registration trainings and voter rights webinars provided by the County Board of Elections. The staff can then relay the information to providers so that providers educate participants on the most up-to-date election information. In addition to attending trainings, DBHIDS staff have been working with Project Home to create a voter registration link to track how many individuals are helped with registration for the 2020 general election. Lastly, staff will have access to iPads so they can easily register voters with minimal exposure and effort.

Creating a culture of advocacy within DBHIDS Residential and Housing sites is possible by empowering participants to be a part of an electoral process which provides value, self-worth and resiliency. The hope is that these efforts will help DBHIDS identify peer leaders to lead a discussion on creating a peer-led Housing Advisory Board, storytelling initiatives to highlight the services participants receive, and other peer-led activities.

The Granite State Organizing Project (GSOP) builds power necessary to create lasting social and economic justice in New Hampshire, mostly in the south-central part of the state. One way the project accomplishes this goal is by organizing voter education and registration initiatives and get-out-the-vote campaigns. The project has always worked with its members, including clergy, in engaging low-income renters, but this year its strategies have shifted due to COVID-19.

As in years past, GSOP has encouraged member congregations to commit to be 100% voting congregations. This year, GSOP is working with clergy to match their congregation lists with voter lists to see who needs to register or update registrations. The clergy then ask congregation members to make the necessary changes to become registered voters.

One challenge the project has faced is that volunteer leaders have steep learning curves around using technology for outreach and engagement efforts. GSOP has learned to be creative in encouraging members to participate in voter engagement efforts, providing online trainings, texting technology platforms, and social media tools.

GSOP has also organized candidate events. The group held meetings with presidential and gubernatorial candidates and will be hosting a meeting with Senator Jeanne Shaheen’s (D) opponent Corky Messner (R) in September. Faith leaders will discuss the impact of COVID-19 on members of their congregation, about housing needs and economic security issues, and about what they are doing to address the needs. Conversations with candidates on housing and poverty issues are critical in holding leaders accountable.

Together, we can keep our communities safe while also ensuring our votes are counted. With the rise of COVID-19 cases, absentee voting is more important than ever.
"CANDIDATES DON'T CARE ABOUT PEOPLE LIKE ME."

"I'VE NEVER VOTED BEFORE."

"CANDIDATES SHOULD COME DOWN TO THE SHELTER AND TALK TO PEOPLE SO THEY UNDERSTAND WHAT WE'RE GOING THROUGH."

"GETTING REGISTERED TO VOTE IS THE LAST PRIORITY FOR SOMEONE WHO IS JUST TRYING TO GET HOUSING."

"I WISH THEY KNEW THAT WE JUST WANT A SECOND CHANCE."

We're recording staff and residents at the renovated Swayze Court Apartments, a permanent supportive housing complex developed by Communities First, Inc. near downtown Flint, Michigan. This is part of a video on the 2020 election being produced by our organization, the Michigan Coalition Against Homelessness with our homeless response system. We're supposed to be capturing excited, energized people ready to march down to their polling station once early voting starts on Sept 24 to cast their ballot with what we feel is an undeniable American right.

Only, that's not what we keep hearing. It was the same last month in Pontiac, Michigan at the Hope Warming Center, the low-barrier shelter in the affluent Oakland County. Folks look into our camera again and again and report that they feel as though their elected officials have forgotten about them.

The Michigan Coalition Against Homelessness began our first foray into election work shortly before COVID-19 hit with the goal of educating homeless and housing insecure individuals seeking support from one of the state's 600+ service providers. We wanted to make sure they were informed about the new state election laws that gave them automatic voter registration when they received their state ID, or that they could now request an absentee ballot for any reason, or that they could even register to vote on election day at their polling place. We created posters and started calling shelters. When the state shut down in late March, we postponed our efforts – recognizing that our shelters had far more important and life-saving work to be doing during a global pandemic.

We thought COVID-19 would be our biggest challenge in our election work, but we were hopeful that we'd come back strong with voter registration drives and presentations of our voter education materials. We knew that individuals experiencing homelessness were historically less likely to vote. We also knew that these voices – those who have been rejected and denied something as basic and human as their own home – were crucial for our elected officials to hear. We thought that all we needed to do was a little education to convince our folks to get out the vote.

As we started doing our interviews for a video that we hoped to share with candidates and homeless service providers across our state, we began to learn that voting has never been something our interviewees felt was their right. They expressed that candidates didn't care about them, that the system would never be fixed to give people that second chance they needed to be successful.

But as the interviews continued, something amazing happened.

"WE NEED TO VOTE, BECAUSE IT'S THE ONLY WAY THINGS ARE GOING TO CHANGE"

"IF ENOUGH OF US VOTE THEN WE'LL HAVE STRENGTH IN NUMBERS, AND THEN WE CAN ELECT PEOPLE WHO HAVE TO LISTEN"

"I'VE NEVER VOTED BEFORE. BUT I'M VOTING THIS YEAR."

Hope, in the middle of a pandemic that has made employment and housing even harder to access. People who shared their stories of abuse and illness and being completely alone with nowhere to go were looking into our camera and telling their peers that they needed to vote. They want to reach out to the candidates and call them into their communities so that they could see how much we need housing and supportive services. They want democracy to stay true to its promise to serve all of its people.

This is the first year that our organization has done election work, but it won't be the last. We sought out inspirational stories for a video to share with service providers and candidates, and we instead found ourselves moved to action.

We'll be back next election year, fighting for those who have felt disenfranchised or excluded from the democratic process to have their voices heard.
Affordable Housing Mentioned in Democratic & Republican Party Platforms

The Recently Adopted Democratic National Committee 2020 Platform and the Platform Approved by Republican National Committee in 2020 Both Address Housing. Their Approaches to Supporting Affordable Housing, However, Are Dramatically Different.

2020 Republican Platform

The 2020 Republican National Convention did not adopt a new platform. Instead, they re-adopted the 2016 platform and will not adopt a new platform until 2024. As a result, the platform approved by the 2020 Convention does not address the current COVID-19 crisis or any of the Trump administration’s policies. Instead, the platform re-commits to the party’s 2016 goals and policies. The party platform includes incentives for homeownership, regulatory changes and minimizing the federal role in zoning decisions. Selected quotes from the party platform include:

“More than six million households had to move from homeownership to renting. Rental costs escalated so that today nearly 12 million families spend more than 50 percent of their incomes just on rent. The national homeownership rate has sharply fallen and the rate for minority households and young adults has plummeted. So many remain unemployed or underemployed, and for the lucky ones with jobs, rising rents make it harder to save for a mortgage.”

“Our goal is to advance responsible homeownership while guarding against the abuses that led to the housing collapse. We must scale back the federal role in the housing market, promote responsibility on the part of borrowers and lenders, and avoid future taxpayer bailouts. Reforms should provide clear and prudent underwriting standards and guidelines on predatory lending and acceptable lending practices. Compliance with regulatory standards should constitute a legal safe harbor to guard against opportunistic litigation by trial lawyers.”

“Zoning decisions have always been, and must remain, under local control. The current Administration is trying to seize control of the zoning process through its Affirmatively Furthering Fair Housing regulation. It threatens to undermine zoning laws in order to socially engineer every community in the country. While the federal government has a legitimate role in enforcing non-discrimination laws, this regulation has nothing to do with proven or alleged discrimination and everything to do with hostility to the self-government of citizens.”
2020 DEMOCRATIC PLATFORM

The 2020 Democratic Platform includes various policies to support affordable housing and eliminate racial disparities in housing. It promises to address the impact of the COVID-19 crisis on housing affordability and stop the eviction crisis. The platform acknowledges the systemic and historic racism in housing policy and builds policies to end housing discrimination. The solutions in the platform include additional funding for the national Housing Trust Fund and public housing program so that more individuals can access affordable housing. Selected quotes from the party platform include:

"COVID-19 has laid bare deep fault lines in our economy, our society, and our health care system. Disparities in health care access, in access to paid sick leave, in environmental quality, in the employment market, and in housing have contributed to disproportionate rates of infection and death among Black Americans, Native Americans, Latinos, and certain Asian American and Pacific Islander communities."

"The United States is facing an unprecedented housing crisis as a result of the COVID-19 pandemic and President Trump's recession, with millions of families at risk of being evicted. We support state and local measures to freeze rent increases, evictions, utility shutoffs, and late fees for rent, to prevent families from becoming homeless and making the pandemic even worse."

"Housing in America should be stable, accessible, safe, healthy, energy efficient, and, above all, affordable. No one should have to spend more than 30 percent of their income on housing, so families have ample resources left to meet their other needs and save for retirement. Democrats believe the government should take aggressive steps to increase the supply of housing, especially affordable housing, and address long-standing economic and racial inequities in our housing markets."

"Democrats will supercharge investment in the Housing Trust Fund to greatly expand the number of affordable, accessible housing units on the market. We will expand the Low-Income Housing Tax Credit to incentivize private-sector construction of affordable housing, and make sure urban, suburban, and rural areas all benefit."

"Democrats are committed to ending homelessness in America. Democrats commit to providing Section 8 housing support for every eligible family, and will enact protections to keep landlords from discriminating against voucher recipients. Democrats support a housing-first approach to ending homelessness, because having a stable and safe place to live is essential to helping a person tackle any other challenges they may face, from mental illness to substance use disorders to post-traumatic stress disorder."

"We will act swiftly to end homelessness among veterans and will enact strong protections for lesbian, gay, bisexual, transgender, and queer youth, especially Black, Latino, and Native American LGBTQ+ youth, who too often find themselves on the streets."
A coalition of housing providers throughout the country has come together under the Our Homes, Our Votes: 2020 banner, committing to increasing voter registration and voter turnout among their residents. Renters face so many barriers to voting, and even more so with the health risks presented by the ongoing pandemic. Housing providers are uniquely positioned to encourage voter registration and help residents register successfully, to provide information on how to vote, and to boost vote-by-mail and early voting so the renters can vote safely.

The Housing Providers Council currently includes organizations who own or operate more than 1 million subsidized rental homes. All participants are committed to non-partisan voter engagement in all of their efforts. Learn more at https://tinyurl.com/y4srblmn.

Making Voting a Priority

Jonathan Rose Companies is one of the country’s leading developers and investors in sustainable, affordable, and mixed-income multifamily real estate, with 15,000 units owned in 19 states and the District of Columbia. Founded in 1989, the company believes that helping its residents become civically engaged creates a sense of common purpose and connects residents to their community and each other. “We strongly encourage the active participation of our citizen residents in their communities to have a voice in shaping policies that affect their daily lives,” said Jonathan F.P. Rose, president of JRCo. “Voting increases the chance that their voices will be heard.”

In 2018, Jonathan Rose Companies partnered with the League of Women Voters Education Foundation to launch RoseVotes, a voter engagement campaign across 30 communities nationwide. The initiative focused on voter registration events, distributing non-partisan voter educational materials, and testing rides to the polls in partnership with Lyft.

In 2020, the pandemic presented new challenges, and required the company to find new ways to help residents vote. In order to ensure resident safety, the RoseVotes Vote at Home campaign promotes voting by mail. A “Voter Roadmap” was delivered to each resident across our personally managed properties outlines the steps involved in voting by mail, with action steps and associated dates specific to that state. Posters in the buildings remind residents why voting is important and share critical state-specific deadlines for voting by mail. Finally, prerecorded phone call messages at each deadline remind residents to complete the step. These communications are supplemented by virtual and socially distanced events that encourage camaraderie between residents.

Jonathan Rose Companies believes that one of the most effective ways to help residents vote is to incorporate voter registration into the leasing process. The company has found that many residents don’t realize they need to update their registrations when they move, and residents who haven’t voted in a while may not realize that they’ve been removed from the voter list until its too late. Helping residents register to vote when they are signing a new lease, renewing an existing lease, or completing recertification is an easy and cost-effective way to ensure all residents are registered to vote. Moving forward, Jonathan Rose Companies is working closely with NLIHC through the Housing Providers Council to get other owners and property managers to pledge to incorporate voter registration into their leasing process.
National Housing Trust Communities (NHTC) preserves and improves housing so that it is healthy, safe and affordable for all people. NHTC raises the power of community voice through non-partisan, voter mobilization. NHTC has been involved in Get Out the Vote (GOTV) efforts for more than a decade through resident outreach and collaboration. While the COVID-19 pandemic has changed the way NHTC has thought about GOTV in 2020, the organization remains committed to making sure every resident who wants to vote gets to vote. NHTC owns and operates 35 multifamily properties across the U.S. Much of the resident engagement is done by property management and resident services staff who reach out directly to residents at home. Taking the time to vote can be a commitment that may seem overwhelming. Often individuals and families, especially renters, are simply too busy between work and childcare to spend time on voter education or to find out when and how to vote. NHT Communities aims to provide residents with the necessary information to make voting as accessible as possible through information distribution via fliers, mail, email, and property events. For example, in 2018, NHTC launched Where Will We Live campaign to lift resident voices and mobilize renters around housing affordability. Voter registration tables were organized in all affordable housing properties, so residents did not have to go far to register.

In 2020, NHTC’s efforts are focused on raising awareness around voter safety during the COVID-19 pandemic and supporting residents in making the voting choice that works best for them, whether by voting in person or submitting mail-in/absentee ballots. During the pandemic, instead of organizing voter registration tables and organizing rides to polling stations, NHTC is working with local organizations to lead phone drives for direct outreach to residents. NHTC is also sending voter kits to affordable housing properties that make voting a family affair. In addition to including information on polling stations and CDC recommendations for voting safely, the kits include youth activities to help children understand the importance of voting.

Lastly, NHTC will continue to work with other affordable housing owners to explore best practices in voter mobilization and to strengthen efforts to promote community self-determination.
Without action by Congress, 30 to 40 million renters are at risk of being evicted at the end of 2020. While the U.S. Department of Health and Human Services and the Centers for Disease Control and Prevention (CDC) enacted an eviction moratorium, Congress must pass a coronavirus relief bill that includes funding to address the needs of people experiencing homelessness and to keep the lowest-income renters from losing their homes, as renters will still need to pay back-rent at the end of the moratorium.

The next coronavirus spending package must include the following top priorities, all of which are included in the “Health and Economic Recovery Omnibus Emergency Solutions (HEROES) Act” passed by the House in May:

- An additional $11.5 billion in Emergency Solutions Grants (ESG) to reduce the number of people living in shelters and provide short-term rental assistance and housing stability services
- At least $100 billion in emergency rental assistance and eviction protection to keep the lowest-income renters stably housed
- A national, uniform moratorium on evictions and foreclosures to protect all renters and homeowners from losing their homes

The HEROES Act passed in the House on May 15. Senate Republicans did not release their coronavirus relief proposal, the “HEALS Act,” until July 27. The HEALS Act, and the revised proposal that Senate Republicans released three weeks later, would do nothing to prevent the coming wave of evictions and rise in homelessness. Negotiations on a COVID response package are now stalled.

The CDC issued a national moratorium on September 1 preventing most evictions for nonpayment of rent. The action is long overdue and badly needed, providing essential protection to millions of renters. While an eviction moratorium during the pandemic is essential, it is a half-measure that delays but does not prevent evictions. Congress and the White House must get back to work on negotiations to enact a COVID-19 relief bill that includes NLIHC’s top priorities listed above.

Advocates should contact their members of Congress and urge them to prioritize these resources and protections in a new coronavirus relief package immediately. Find your members of Congress and send them an email at: https://sforce.co/2yeW3CD

See NLIHC’s recommendations to Congress for the next coronavirus relief package at: www.nlihc.org/responding-coronavirus
**Federal Funding Update**

Congress has until October 1, when the new fiscal year begins, to pass an appropriations package to fund the federal government, or instead pass a continuing resolution (CR) allowing government programs to continue operations for a short period of time at the previous year’s funding levels.

The House of Representatives passed a package of six spending bills for fiscal year (FY) 2021 on August 3 (H.R. 7617), including the Transportation, Housing, and Urban Development (THUD) appropriations bill. The THUD bill provides significant increases in funding for housing programs that serve low-income people and communities, including an additional $4.6 billion for HUD programs above the previous year’s funding.

The bill also contains amendments to block implementation of harmful HUD proposals, including the agency’s anti-transgender changes to the Equal Access Rule, its changes to the anti-discrimination Disparate Impact Rule of 2013, its rollback of the Affirmatively Furthering Fair Housing (AFFH) Rule of 2015, and its proposed rule to force mixed-status immigrant families to separate or face eviction from HUD-assisted housing.

Despite progress in the House, the Senate has yet to pass a single spending bill and is unlikely to do so before the November election. Congress will likely pass a CR by September 30 to avoid a government shutdown and may delay passing an appropriations bill for FY21 until December 2020 or in the new year. Long-term CRs can cause issues for HUD and USDA rental assistance programs, which require increased funding every year to keep up with increased housing costs. In the event of a long-term CR, NLIHC will work with advocates and our partners in Congress to ensure HUD and USDA affordable housing programs receive the funding they need to ensure every tenant will remain safely, stably, affordably and accessibly housed.

**The Housing Saves Lives Campaign and HUD’s Anti-Transgender Changes to the Equal Access Rule**

In another attack by the Trump Administration against the LGBTQ community, HUD published its proposed anti-transgender changes to the Equal Access Rule in the Federal Register on July 23. HUD’s proposed rule change would weaken the protections for transgender individuals set in the Equal Access Rule of 2016. HUD’s rule would limit the ability of transgender people experiencing homelessness to secure emergency shelter and emergency shelter services by allowing shelter providers to deny admission or access to services consistent with an individual’s gender identity.

The current Equal Access Rule explicitly prohibits discrimination in HUD-funded housing and programs based on sexual orientation and gender identity. It was updated in 2016 to establish vital protections for LGBTQ individuals and allowed individuals to pursue emergency sheltering services in accordance with their gender identity.

One day after HUD Secretary Carson testified before Congress and said that he was not anticipating any changes to protections for LGBTQ people and that HUD would not make any changes to the Equal Access Rule, HUD announced on May 22 its proposal to gut the rule and remove protections for LGBTQ people.

**HUD’S PROPOSED RULE**

Features of the harmful proposed changes include:

- Revisions to the definition of gender identity to mean actual or perceived gender-related characteristics (deleting the current rule’s “the gender by which a person identifies, regardless of the sex assigned to that person at birth and regardless of the person’s perceived gender identity”).
- Allowing shelter providers to place and accommodate individuals on the basis of their policies for determining someone’s sex.
- Allowing shelter providers to deny admission using a range of factors, including the provider’s “good faith belief” that an individual is not of the sex that the shelter serves (e.g., a women’s shelter), an individual’s sex as reflected in official government documents, or the gender with which a person identifies.
- Allowing shelter providers to use physical characteristics as “reasonable considerations” to determine a person’s biological sex. This may include factors such as height, presence of facial hair, the presence of an Adam’s apple, and other physical characteristics that HUD claims “when considered together, are indicative of a person’s biological sex.”

Despite admitting that data is lacking, HUD bases its justification on anecdotal evidence and dangerous stereotypes, exaggerated “religious freedom” assertions, and unfounded regulatory burdens on shelters. Amid a global pandemic and racial injustices plaguing our country, it is unconscionable for the administration to dedicate resources and time to dismantling anti-discrimination laws and policies.

Transgender individuals already face steep barriers in accessing shelter. Transgender individuals are far more likely than the general population to
experience homelessness. According to the 2015 U.S. Transgender Survey, nearly 1/3 of transgender people experience homelessness at some point in their lives. That number increases to 50% for transgender people of color. The same survey found that 70% of respondents reported mistreatment in shelters due to their gender identity, and 44% of respondents had left a shelter due to poor or unsafe conditions, despite not having alternative shelter. One in 10 respondents who had stayed in a shelter a year prior were kicked out once the shelter staff found out that they were transgender. HUD’s anti-transgender rule will only exacerbate the prevalence of these issues.

HOUSING SAVES LIVES CAMPAIGN

NLIHC, True Colors United, the National LGBTQ Task Force, National Housing Law Project, and over 50 local and national organizations have launched the Housing Saves Lives campaign to encourage advocates to submit public comments opposing HUD’s anti-transgender rule change.

From August 31 to September 4, the Housing Saves Lives campaign hosted a Week of Action to encourage advocates to submit their comments opposing HUD’s proposed anti-transgender changes to the Equal Access Rule. Thousands of public comments were submitted telling HUD that denying transgender people access to federally funded shelters is cruel and unacceptable. Members of Congress also voiced significant opposition to the rule. Over 140 Members of Congress signed on to a bicameral letter submitted as a public comment urging HUD to immediately rescind its anti-transgender proposal.

The deadline for advocates to submit comments opposing this HUD’s proposed rule is September 22. For more resources, a template to help draft your comment, and a direct portal to submit your comment, visit: HousingSavesLives.org

Trump Administration Repeals Affirmatively Furthering Fair Housing Rule

The Trump Administration repealed the 2015 regulation implementing the Fair Housing Act’s obligation to “affirmatively further fair housing” (AFFH). Forgoing the usual 60-day public comment period, HUD published a final rule that guts AFFH, effective September 8.

The Fair Housing Act of 1968 not only made it against federal law to discriminate against various groups of people in housing. It also required meaningful actions on the part of local and state governments to undo decades of federal, state, and local discriminatory policies and practices that resulted in today’s segregated communities.

The 2015 rule represented the first significant AFFH regulation since the Fair Housing Act of 1968. It required HUD, as well as public housing agencies (PHAs), states, counties, and cities to affirmatively further fair housing if they receive federal funds. HUD Secretary Ben Carson suspended the rule in 2018; now the 2015 rule has been completely overturned.

The final Trump/Carson rule requires a PHA, city, county, or state receiving HUD funds only to “certify” (pledge in writing) that they are affirmatively furthering fair housing. The new rule considers a certification adequate if the program participant takes any action related to promoting one or more characteristics of fair housing.

The final rule redefines “fair housing” to mean housing that is affordable, safe, decent, free of unlawful discrimination, and physically accessible. The rule also redefines “affirmatively further” to mean to take any action related to promoting any of those fair housing characteristics (affordable, safe, decent, free of unlawful discrimination, and physically accessible). For example, to certify that it is affirmatively furthering fair housing, all a city might have to do is donate one building in a disinvested neighborhood that the city obtained for free because the owner abandoned it, provide the building to a developer for $1 to rehabilitate it, and rent to low-income households, some of whom might use Housing Choice Vouchers to make it affordable.

NLIHC and other civil rights and housing organizations issued a media statement on July 23 after HUD announced its intention to publish the rule (called “Preserving Community and Housing Choice”). The statement condemned the administration’s action and the president’s use of incendiary racial rhetoric about the move.
The Centers for Disease Control and Prevention (CDC) recently released an eviction moratorium valid through the end of 2020. The moratorium prevents eviction proceedings for eligible renters who provide a signed declaration to their landlord. While the moratorium gives some breathing space for renters, current and past-due rent will still be due on January 1, 2021. Many tenants have been able to scrape by while skipping utility bills and food, using supplemental unemployment benefits, or applying for rental assistance. For many, however, the economic realities have not changed since the pandemic began.

For the past five months, NLIHC has been tracking state and local emergency rental assistance programs. Find a rental assistance program near you at: https://nlihc.org/rental-assistance

Common themes emerged in our analysis:

- **Many programs require significant documentation to prove COVID-19 hardship.** Only 29 programs allow tenants to self-certify that they meet eligibility requirements.

- **Few programs target extremely or very low-income households.** Fewer than two in ten programs using area median income (AMI) set their threshold at or below 50% AMI.

- **Landlords are typically required to participate in some way in two out of three programs.** Four in ten programs that require landlords to participate also ask landlords to make concessions such as not evicting tenants or forgiving a share of rent.

The need for assistance continues to surpass available funding, and programs fail to provide assistance for an adequate length of time. Due to high demand, one in four programs has already closed. Most programs provide only three months of assistance or less, even though the pandemic has already lasted more than six months. At least six in ten programs are forced to select which tenants will receive aid through lottery or first-come, first-served systems. More funding for rental assistance is urgently needed.

The “Emergency Rental Assistance and Rental Market Stabilization Act” would provide $100 billion for emergency rental assistance to assist households affected by the COVID-19 crisis and would address and prevent many of the shortcomings in existing state and local rental assistance programs. The HEROES Act and the “Emergency Housing Protections and Relief Act” include this urgently needed legislation. The House of Representatives has already passed both the HEROES Act and Emergency Housing Protections and Relief Act. The Senate has failed to act for months. Contact your senators and demand that they pass rent relief now: https://sforce.co/3kk2OFY
C.D.C. Eviction Moratorium Fact Sheet

On September 1st, the Centers for Disease Control (C.D.C) announced a national eviction moratorium for virtually all tenants in the U.S impacted by the COVID-19 pandemic. The order will be in effect from September 4, 2020 through December 31, 2020. The order does not replace or override stronger state or local eviction protections in place and tenants and advocates should continue to work for strong local, state, and federal protections.

What You Need to Know

- The order covers virtually all rental properties, including single-family homes, mobile homes and apartments.
- The order bans landlords from evicting tenants for non-payment of rent through the end of 2020 if the tenants have submitted a declaration of income loss or significant medical expense (see declaration on the next page).
- Once a tenant has sent the declaration to their landlord, the landlord cannot take any action to remove or cause the removal of that tenant for non-payment of rent before January 2021 — including such actions as serving an eviction notice, filing an eviction lawsuit, or harassing or intimidating a tenant to vacate.
- It does NOT cancel or stop the rent from being owed, or stop the build up of owed rent, which would be due after the expiration of the order expires.
- The order does allow an eligible tenant to be evicted before January for certain reasons other than nonpayment of rent, which include (unless state or local law provides stronger “just cause eviction” protections):
  - engaging in criminal activity while on the premises; threatening the health or safety of other residents; damaging or posing an immediate and significant risk of damage to property; violating any applicable building code, health ordinance, or similar regulation relating to health and safety; or violating any other contractual obligation, other than the timely payment of rent or similar housing-related payment (including non-payment or late payment of fees, penalties, or interest).

Am I Eligible?

Tenants are eligible for protection if they:

- Are unable to pay the rent due to income loss or medical expenses
- Either expect to make less in 2020 than $99,000 individually or $198,000 as a family, or received a stimulus check or did not have to file a 2019 tax return
- Try, or have tried, to access any government rental assistance funds that may be available
- Agree to make partial rent payments based on what they can afford
- If evicted the tenants would be homeless or would have to move into a crowded or substandard living situation

To get these protections, the tenant — and all adults living in the household — have to submit a signed declaration (see next page) to their landlord stating they are eligible and that they are telling the truth, under legal penalty. [The declaration is available in multiple languages at: https://tinyurl.com/y5yehfmu]

Tenants should keep a copy of the declaration and all correspondence with the landlord.

Contact your local legal services organization or local community organizing group to be connected to legal assistance for help with the declaration or if you are facing eviction.
DECLARATION OF ELIGIBILITY

I certify under penalty of perjury, pursuant to 28 U.S.C. 1746, that the foregoing are true and correct:

- I have used best efforts to obtain all available government assistance for rent or housing;
- I either expect to earn no more than $99,000 in annual income for Calendar Year 2020 (or no more than $198,000 if filing a joint tax return), was not required to report any income in 2019 to the U.S. Internal Revenue Service, or received an Economic Impact Payment (stimulus check) pursuant to Section 2201 of the CARES Act;
- I am unable to pay my full rent or make a full housing payment due to substantial loss of household income, loss of compensable hours of work or wages, lay-offs, or extraordinary out-of-pocket medical expenses;
- I am using best efforts to make timely partial payments that are as close to the full payment as the individual’s circumstances may permit, taking into account other nondiscretionary expenses;
- If evicted I would likely become homeless, need to move into a homeless shelter, or need to move into a new residence shared by other people who live in close quarters because I have no other available housing options;
- I understand that I must still pay rent or make a housing payment, and comply with other obligations that I may have under my tenancy, lease agreement, or similar contract. I further understand that fees, penalties, or interest for not paying rent or making a housing payment on time as required by my tenancy, lease agreement, or similar contract may still be charged or collected.
- I further understand that at the end of this temporary halt on evictions on December 31, 2020, my housing provider may require payment in full for all payments not made prior to and during the temporary halt and failure to pay may make me subject to eviction pursuant to State and local laws.
- I understand that any false or misleading statements or omissions may result in criminal and civil actions for fines, penalties, damages, or imprisonment.

Signature of Declarant

Date

1 “Available government assistance” means any governmental rental or housing payment benefits available to the individual or any household member.

2 An “extraordinary” medical expense is any unreimbursed medical expense likely to exceed 7.5% of one’s adjusted gross income for the year.

3 “Available housing” means any available, unoccupied residential property, or other space for occupancy in any seasonal or temporary housing, that would not violate Federal, State, or local occupancy standards and that would not result in an overall increase of housing cost to you.
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The COVID-19 pandemic is uncharted territory for the country’s disaster response and recovery system. President Trump’s National Emergency Declaration on March 13, 2020 was the first time such a declaration was made regarding a pandemic. The last time our country faced such a threat – the 1918 Spanish Flu pandemic – FEMA had not yet been created. The majority of the existing laws, policies, and regulations regarding disaster response were crafted to address natural disasters or terrorist attacks, not the public health crisis our nation now faces. FEMA has spent the past few decades working to decentralize disaster recovery powers to the state level. This emphasis on state response creates challenges when a disaster, such as a pandemic, requires a unified approach. During the pandemic, FEMA has focused on supervising the production and distribution of personal protective equipment (PPE) and supporting emergency protective measures implemented at the state level through its Public Assistance (PA) Program.

While FEMA has received significant attention regarding PPE production and distribution, members of the NLIHC-led Disaster Housing Recovery Coalition (DHRC) sought to utilize FEMA PA funding to protect a group at high risk of infection and death from COVID-19 infection: individuals experiencing homelessness. FEMA modified the PA program to include the funding of “non-congregate shelter” (i.e., a shelter composed of individual rooms for each individual or household in hotels). Due to high rates of preexisting medical conditions and lack of access to hygiene facilities experienced by those experiencing homelessness, non-congregate sheltering has become crucial to stemming infections. As with many FEMA programs, however, problems with eligibility and approvals have hampered efforts to ensure individuals experiencing homelessness can use non-congregate sheltering to stay safe during the pandemic.

As DHRC members and its partners in the homeless services community pressured state governments to develop a FEMA-reimbursed non-congregate sheltering program, various issues emerged. First, FEMA delegated responsibility for approving state reimbursement requests to each of its 12 regions. This meant that the eligibility rules differed by state and region. In Connecticut, for example, any individual residing at a congregate shelter could access a hotel room to avoid COVID-19 infection, while in many other states only those who tested positive for COVID-19, had been exposed to COVID-19, or were deemed “medically high-risk” could access this life-saving program. Such a patchwork of eligibility rules meant that there was no unified effort to fully protect individuals experiencing homelessness from the pandemic. Second, many local and state governments were not eager to house those experiencing homelessness in hotels – implementing small programs or refusing to offer the service at all. Reasons ranged from NIMBY (“not in my back yard”) opposition in areas around host hotels to a reluctance by state and local governments to address the issue of housing and homelessness.

The DHRC will continue to push for this FEMA-reimbursed program to ensure that all people experiencing homelessness have access to life-saving non-congregate shelter. By working with partners in homeless services and affordable housing, coalition members are hopeful that individuals experiencing homelessness can not only be protected from COVID-19, but also have greater access to permanent housing as the pandemic subsides.
Ordinary people with extraordinary vision can redeem the soul of America by getting in what I call good trouble, necessary trouble. Voting and participating in the democratic process are key. The vote is the most powerful nonviolent change agent you have in a democratic society. You must use it because it is not guaranteed. You can lose it.