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Office of the Secretary
Federal Communications Commission
45 L Street NE
Washington, DC 20554

RE: WC Docket No. 20-445, Emergency Broadband Connectivity Fund Assistance

To Whom It May Concern:

On behalf of Stewards of Affordable Housing for the Future (SAHF), thank you for the opportunity to provide comments to the Federal Communications Commission (FCC) on the Emergency Broadband Benefit (EBB) program as established by the Consolidated Appropriations Act, 2021 and to be funded through the Emergency Broadband Connectivity Fund. SAHF strongly supports this newly created program that could help ensure [approximately 33 million households](#) have internet access and a connected device during the COVID-19 pandemic. SAHF recognizes that for millions of people of limited economic means, a disproportionate number of whom are people of color, little or no connectivity has deepened health and economic inequities. This includes many residents of multifamily affordable rental housing, who are nearly twice as likely to lack high-speed internet connections as the general population, placing them at significant risk of falling further behind during the greatest public health crisis in a century.

About SAHF

SAHF is a collaborative of thirteen exemplary multi-state nonprofits who collectively own, operate, and manage more than 147,500 affordable rental homes in 2,000 properties across the country. SAHF and its members work together to advance the preservation of healthy, sustainable affordable rental homes that foster equity, opportunity, and wellness for people of limited economic resources. As mission driven practitioners, SAHF members understand the critical link between digital inclusion and the health and economic well-being of affordable housing residents.

Residents of SAHF member properties are likely to be eligible for EBB benefits and would greatly benefit from expedited access to these funds. Across the SAHF member portfolio, the average resident income is just \$12,897 per year. Given these extremely limited economic resources, the cost of monthly broadband service is the most significant barrier to connectivity for most households. Most of the properties in the SAHF portfolio are subsidized or regulated under federal housing programs that target or limit participation to people with low, very low or extremely low incomes, yet demonstrating eligibility under Lifeline programs and COVID-19 emergency response programs from providers has been challenging.

For the past year, SAHF has actively engaged with members and external organizations to identify policy and practice-based solutions, and highlight innovative models and partnerships our members are pursuing to close the digital divide. The regulatory framework and operational realities of privately-owned affordable housing differ from public housing, making it challenging and sometimes infeasible to translate the strategies used in public housing to the majority of the broader affordable housing stock.

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In providing our comments to the Emergency Broadband Benefit program, SAHF hopes to ensure the stated goals of the legislation are brought to fruition in a timely and equitable way, through ease of access for eligible households, strong communication efforts and collaboration with the affordable housing sector.

Encourage Participation of Providers

The effectiveness and reach of this program is dependent on widespread participation of ISPs. As the EBB is a new emergency program, time and funding is limited, and participation is voluntary, it is critical that FCC lower barriers to entry and consider other ways to encourage participation.

- *Clarify Small ISP Eligibility:* The [statute](#) requires the FCC automatically approve as a participating provider a broadband provider that has an established program as of April 1, 2020, that is widely available and offers internet service offerings to eligible households. The FCC should clarify the intent of “widely available” to ensure that smaller internet service providers (ISPs) that operate in select markets with fewer subscribers than the largest ISPs can participate in the program. ISPs with smaller footprints are often the ones that work with affordable housing providers to ensure connectivity options for low-income households. Thus, it is important they meet the FCC’s proposed eligibility requirements so they are able to leverage their relationships with existing affordable housing providers and have the opportunity to expand their footprint to provide even more households with affordable internet access.
- *Consider incentives for smaller ISPs and those serving underconnected communities:* FCC should consider incentives to encourage the participation of smaller ISPs and those serving underconnected communities. SAHF also asks the FCC to not establish a firm deadline for provider applications but instead accept them on a rolling basis to encourage participation, and ongoing outreach efforts.
- *Ensure Adequate Speed:* A critical part of the digital divide is between those who have high-speed internet access and those who have access at inadequate speeds. To meet the FCC’s stated goal of closing this divide, SAHF urges the FCC to work with ISPs that are capable and committed to providing speeds above the current 25/3 Mbps standard. If internet speeds are too slow to support full functionality of activities, then the emergency broadband benefit will fall short in meeting its purpose.

Lower Barriers to Household Participation

SAHF urges FCC to lower barriers to entry for eligible households to ensure that the EBB can be used by those most in need. We greatly appreciate that the statute makes clear that households with any past or present debt with an ISP can qualify for the program. This is a strong statement that past debt has been a barrier for far too many households in participating in past and current low-cost programs. FCC should consider the following additional ways to lower barriers to participation:

- *Blanket Eligibility for Multifamily Assisted Housing:* According to the statute, qualifying households include any household with at least one member that 1) meets the requirements for participation in the Lifeline program, 2) has been approved for free or reduced-price lunch or school breakfast programs, 3) has experienced a substantial loss of income since February 29, 2020, 4) has received a Pell Grant in the current award year, or 5) meets the criteria for the broadband provider’s existing low-income or COVID-19 subsidy program, as approved by the FCC. The Lifeline program already provides automatic



eligibility for residents of Federal Public Housing, but that eligibility has not clearly extended to residents of other HUD affordable housing programs that have comparable income limitations, income targeting and tenant populations. This results in inequitable access among residents of affordable housing. The FCC should further streamline eligibility by providing blanket eligibility for participants in other federally-assisted multifamily housing properties, such as those assisted under project based Section 8 and Section 202 where residents can be presumed income eligible based on eligibility requirements for the housing program. This could be verified through connections to HUD databases such as the Tenant Rental Assistance Certification System (TRACS).

- Further FCC should work with HUD to publish a list of all assisted multifamily properties where all or substantially all units are assisted under project-based Section 8 or Section 202, where residents can be presumed income eligible based on eligibility requirements for the housing program. FCC should further clarify that owners of listed properties should be eligible to connect all units at EBB pricing and levels of service while residents would retain the option to enhance service if they desired. This would facilitate rapid connection of residents with fewer barriers. This type of blanket eligibility has precedent with the expansion of the Weatherization Assistance Program to multifamily housing through the American Recovery and Reinvestment Act (ARRA), and offers a helpful way to quickly facilitate the connection of more residents of affordable housing. Moreover, the ability to batch eligibility this way could help affordable housing providers leverage the EBB to gain stronger service provisions for residents, such as higher speeds and additional equipment.
- *Blanket Eligibility for USDA Community Eligibility Provision Schools:* The USDA Community Eligibility Provision allows the nation's highest poverty schools and districts to provide no-cost breakfast and lunch without providing household data. In order for the FCC to facilitate timely approval of households with students in these schools, who can be presumed income eligible based on living in these high poverty areas, the FCC should automatically approve participation in EBB and not require any additional steps. SAHF also encourages FCC to consider incentives for ISPs that provide an additional device to be used by students from Community Eligibility Provision Schools to facilitate the ability of schools to connect with students for the purpose of remote learning.
- *Strategic Partnerships to Encourage Participation:* Uptake of this program, especially among target populations will require strategic partnerships and robust communication. To support residents of affordable housing, SAHF recommends that the FCC develop a comprehensive public outreach campaign that includes partnerships with public housing authorities, state housing finance agencies and affordable housing providers. FCC should also partner with managed care organizations to help reach Medicaid-enrolled households and other eligible households. Because the FCC proposes to require eligible households to directly interact with the National Verifier to apply for the Emergency Broadband Benefit Program, it is imperative that robust communication measures are in place to ensure current Lifeline users and especially first-time users can navigate the National Verifier platform.
- *Technical Corrections and Clarifications:* FCC should clarify the definition of "address" to include unit/apartment so that in the case of multifamily housing properties, there is not a limit on the number of beneficiaries at one address. The FCC should also expand the data fields used for identification under



Lifeline's National Verifier system to allow for sources beyond a social security number. The current limitation creates unnecessary barriers for participation, and may disproportionately impact seniors living in some affordable housing programs that may not have social security numbers or have difficulty accessing this data.

Covered Services & Devices to Meet Today's Demands

In addition to providing broadband, qualifying households are also eligible to receive one connected device, as long as they contribute between \$10 and \$50 for that device. While SAHF appreciates that the program includes coverage for devices, there are significant concerns, including the limitation to one device per household. As families, seniors and caregivers, and other households navigate working and learning from home, they need a device *per person* not household. The FCC should consider the following:

- *Incentivize ISPs and Others to Provide Low or No-Cost Devices:* The statute says that the ISP can only be reimbursed for one device per household, but as this will often not meet the needs of qualifying families, we urge the FCC to consider how to incentivize ISPs to provide low or no-cost devices to additional household members. The FCC should also consider other strategic partnerships to connect qualifying households with devices. Another solution would be for households that are certified through the Community Eligibility Provision to qualify for an extra device.
- *Lower Device Cost:* According to the statute, a qualifying household must contribute between \$10 and \$50 for the device, but neither the statute nor notice clarify how or who will determine final costs in this range. For low-income households, including residents of affordable housing, \$10, let alone \$50 can be prohibitive. The FCC should first, clarify that the household contribution for a connected device is a one-time cost. Second, the FCC should prioritize contracting with ISPs that charge \$10 with the goal of imposing minimal costs on cost-burdened households.
- *Broad Definition for Equipment:* SAHF encourages the FCC to adopt a broad definition of associated equipment that would qualify for reimbursement, to include monthly rental costs for modems and/or routers. Low-income households without existing internet service will have to purchase this equipment for the first time, causing an undue burden on their limited household budgets.
- *Minimum System Requirements:* The FCC should impose minimum system requirements for connected devices; they should fully support video conferencing and word processing/spreadsheet functions.

Robust Outreach and Communications to Ensure Goals of Program

The Emergency Broadband Benefit Program is the first of its kind, and its success or failure depends largely on outreach and communications. At a minimum, FCC should take the following actions:

- A public outreach campaign to encourage ISP participation
- Require participating ISPs to inform current customers of EBB.
- Strategic Partnerships with local governments, affordable housing providers and others to encourage household participation
- Update and publically share a list of participating ISPs for individuals and partners to use in connecting eligible households.
- Require ISPs to communicate terms of EBB to participating household at start and on monthly basis

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- Track EBBP spend-down to ensure advanced notice can be provided before end of the program (the earlier of 6 months after the public health emergency or when funds are exhausted).
- Require ISPs to provide a 60-90 notice of the program's termination to participating households. This notice should include information on billing after the conclusion of the program, when the first bill at a higher rate will be due, an explanation of any partial month charges and information on any additional resources.
- FCC should use the same distribution channels during the start of the program, to communicate about the end of the program. This robust communication is needed to ensure that beneficiaries fully understand that costs will increase at the end of the program, have the opportunity to consider terminating their account before those emergency funds are depleted, and are not saddled with unnecessary debt and fees.

SAHF and its members appreciate FCC's efforts to implement the Emergency Broadband Benefit program. This program is an important first step in closing the digital divide and has the potential to be influence policymaking on future dedicated broadband programs to close the digital divide. Please feel free to contact me at aarnold@sahfnet.org with any questions about our comments above.

Sincerely,

Althea Arnold
Senior Vice President, Policy

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