

FREQUENTLY ASKED QUESTIONS: CORONAVIRUS AND HOMELESSNESS

WHY ARE PEOPLE EXPERIENCING HOMELESSNESS AT A GREATER RISK OF SEVERE ILLNESS AND DEATH FROM CORONAVIRUS?

People living without basic shelter are [at a particularly high risk of a Coronavirus outbreak](#). People experiencing homelessness have limited access to the preventive measures recommended by the Centers for Disease Control and Prevention (CDC), including handwashing, home isolation, avoiding high touch surfaces, and rapid access to health care to help prevent an outbreak. People who are homeless are more likely than the general public to have chronic underlying health conditions that can make the disease more deadly.

In fact, people who are homeless and contract coronavirus are twice as likely to be hospitalized, two to four times as likely to require critical care, and two to three times as likely to die than others in the general public. If unchecked, as many as 20,000 people who are homeless could require hospitalization and nearly 3,500 could die as a result of the outbreak. This has enormous implications for individuals, their communities, and our already overstretched hospital systems

WHAT RESOURCES IN THE CARES ACT CAN BE USED TO SERVE PEOPLE EXPERIENCING HOMELESSNESS?

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) provided resources that can be used to serve people experiencing homelessness, including \$4 billion in Emergency Solutions Grants to help minimize the number of people living in homeless encampments and congregate shelters and to identify alternative space, including hotels, for isolation and self-quarantine.

State, local, tribal, and territorial governments may also use the \$5 billion in Community Development Block Grant funding and \$150 billion for the Coronavirus Relief Fund provided in the CARES Act to address the needs of people experiencing homelessness and low-income renters during this pandemic. NLIHC partnered with National League of Cities, Mayors and CEOs for US Housing Investment, and the National Alliance to End Homelessness to develop [guidance](#) for elected officials on using CARES Act funding to address housing instability and homelessness.

There are also FEMA resources - [Public Assistance Category B funds](#) - available that can be used to provide non-congregate shelter to help people experiencing homelessness isolate and self-quarantine. NLIHC created a [toolkit](#) to help advocates learn more about accessing these resources.

WHAT ARE CITIES AND STATES DOING TO PREVENT AND RESPOND TO OUTBREAKS OF CORONAVIRUS AMONG PEOPLE EXPERIENCING HOMELESSNESS?

Many state and local communities are working to address the urgent needs facing homeless service providers as they decongest congregate shelters and provide vital outreach to unsheltered homeless populations. Communities are taking steps to minimize the number of people living in homeless encampments and to identify alternative space, including hotels and vacant commercial spaces, for isolation and self-quarantine.

The city of San Francisco is [leasing](#) thousands of hotel rooms for people experiencing homelessness, with an emphasis on moving people over the age of 60 and individuals with underlying health conditions out of congregate shelters and into the hotel rooms. Creating space for self-isolation and quarantine will minimize the risk of COVID-19 infections, increase the ability to implement social distancing guidelines in shelters, and reduce the risk of outbreaks in congregate facilities.

The state of Connecticut is using FEMA resources to decongest shelters by moving individuals experiencing homelessness into hotels during the pandemic. This will allow shelters to practice social distancing, protect vulnerable people from possible infection, and ultimately save lives.

WHY IS IT IMPORTANT FOR STATE AND LOCAL GOVERNMENTS TO SUSPEND SWEEPS OF HOMELESS ENCAMPMENTS DURING THIS CRISIS?

The CDC issued [guidance](#) advising state and local governments to stop sweeps of homeless encampments during the pandemic unless individual housing units are available. Clearing encampments can cause people to disperse throughout the community, which may spread the virus, and break connections with service providers, interrupting delivery of critical medical care.

WHAT ADDITIONAL RESOURCES ARE NEEDED TO ADDRESS THE NEEDS OF PEOPLE EXPERIENCING HOMELESSNESS?

An estimated \$15.5 billion is needed to respond to coronavirus among people experiencing homelessness, including \$11.5 billion to help local communities minimize the number of people living in homeless encampments and identify space for isolation and self-quarantine, and \$4 billion to for short-term financial assistance and housing stabilization services. Congress provided \$4 billion in Emergency Solutions Grants in the CARES Act and must include the remaining funds in the next spending package.

WHAT SHOULD CONGRESS DO TO HELP PREVENT MORE PEOPLE FROM BEING PUSHED INTO HOMELESSNESS?

Congress must take every step to prevent housing instability and homelessness as a result of the coronavirus pandemic. Most families living in poverty spend at least half of their incomes on housing, leaving virtually no margin for an unexpected expense. Temporary declines of income and unreimbursed medical bills can quickly send the lowest-income households down the spiral of housing instability, eviction, and even homelessness. With coronavirus, many low-income, hourly wage workers are seeing job layoffs or reduced wages, whether because they have become sick, need to care for a family member, their employer cut back on their hours. In order to prevent housing instability and homelessness, Congress must:

- Enact a national, uniform moratorium on evictions and foreclosures. In the CARES Act, Congress instituted a temporary moratorium on new filings for foreclosures and evictions due to nonpayment for renters and homeowners in all federally subsidized housing, including the Low Income Housing Tax Credit (LIHTC), and people living in properties covered by Fannie Mae, Freddie Mac, and the Federal Housing Administration (FHA). NLIHC created a [searchable map](#) for renters to learn more about whether they are protected from evictions under the CARES Act. Several [states and localities have instituted eviction and foreclosure moratoriums](#). This patchwork of responses provides relief to only some and creates confusion for all. Congress should implement a uniform policy that assures each of us that renters will not lose their homes during a pandemic where our collective health depends on each of us staying home. Although tenants will be responsible for paying back unpaid rent, the law should prohibit rent arrears accumulated during the period covered by the moratorium from forming the basis of an eviction.
- Provide emergency rental assistance to avoid creating a financial cliff that renters will fall off of when eviction moratoria are lifted and back-rent is owed. A moratorium on evictions, on its own, is not enough. Emergency rental assistance would help renters avoid eviction after moratoria are lifted and ensure the continued viability of our country's essential affordable housing infrastructure. NLIHC estimates that [\\$100 billion](#) in emergency rental assistance is needed to keep extremely low- and very low-income families stably housed. This assistance can be provided through a combination of Emergency Solutions Grants, Housing Choice Vouchers, Section 521 Rural Rental Assistance, or the Disaster Housing Assistance Program (DHAP), which was used by past Republican

and Democratic administrations to address short-term rental assistance needs after previous disasters.

ARE PEOPLE EXPERIENCING HOMELESSNESS ELIGIBLE FOR ECONOMIC IMPACT PAYMENTS AUTHORIZED IN THE CARES ACT?

Yes, people experiencing homelessness are eligible for Economic Impact Payments (EIPs). People who did not file taxes in 2018 or 2019, people who earned less than \$12,200 or married couples who earned less than \$24,400 - including people who had no income and people whose sole source of income was SSI - can still get their EIP. You can begin the process here: <https://bit.ly/2xw2jpe>

People must have a Social Security number in order to qualify for EIPs - people who are undocumented, unfortunately, do not qualify. Learn more about EIP eligibility here: <https://bit.ly/3crUFej>

HOW CAN ADVOCATES ENSURE THAT PEOPLE EXPERIENCING HOMELESSNESS RECEIVE THESE RESOURCES?

Advocates can work with people experiencing homelessness to ensure they know they're entitled to EIP payments and help them secure their money. Advocates can perform outreach to homeless communities and provide assistance in filling out an [application](#) for EIP.

Because people experiencing homelessness do not have a permanent address, advocates should work with them to help them identify a trusted family member or friend who might allow their address to be used instead, or to connect with a trusted healthcare or service organization whose address can be used in lieu of a home address.

