Coronavirus, Disasters, Housing and Homelessness

Hosted by NLIHC and the Disaster Housing Recovery Coalition

March 8, 2021
Agenda

Welcome
• Paul Kealey, NLIHC

How the Pandemic has Increased Housing Insecurity Among Renters
• Davin Reed & Eileen Divringi, Federal Reserve Bank of Philadelphia

Framework Resource on Designing ERA programs for Homelessness Prevention & Racial Justice
• Matthew Doherty, Matthew Doherty Consulting & Former Executive Director, USICH

Latest Gender & Race Data from the Census Pulse Survey
• Claire Ewing-Nelson, NWLC

Field Updates
• Leigh Rachal, Acadiana Regional Coalition on Homelessness
• Andrew Bradley & Natalie James, Prosperity Indiana
• Kristin Taylor, EAH Housing

Update on New Housing/ Homelessness Resources in American Rescue Plan
• Sarah Saadian, NLIHC

Next Steps
www.nlihc.org
Welcome

Paul Kealey
Chief Operating Officer
National Low Income Housing Coalition
pkealey@nlihc.org

www.nlihc.org
How the Pandemic has Increased Housing Insecurity Among Renters

Davin Reed
Community Development Economic Advisor
Federal Reserve Bank of Philadelphia
davin.reed@phil.frb.org

Eileen Divringi
Community Development Research Associate
Federal Reserve Bank of Philadelphia
eileen.divringi@phil.frb.org
Renters’ Experiences During COVID

Presenter: Eileen Divringi, Community Development Research Specialist
Co-authors: Davin Reed, Community Development Economic Advisor; Tom Akana, Advisor and Research Fellow’

The views expressed herein are those of the authors and not necessarily those of the Federal Reserve Bank of Philadelphia or the Federal Reserve System.
Survey Background

- Analysis based on the renter portion of the Federal Reserve Bank of Philadelphia’s ongoing Consumer Finance Institute (CFI) COVID-19 Survey of Consumers
- Sample includes survey responses collected in the first weeks of January 2021 (Wave 7)
- Final sample consists of 926 respondents 18 years or older who reported paying rent
- Sample weighted to match the national distribution of renters by race/ethnicity and income

Missed Rent Payments and Back Rent Owed

Since the beginning of the pandemic, 24 percent of renter households have experienced some level of housing insecurity due to inability to pay rent.

- **8% (6–12)** have missed or made a partial rent payment and currently owe back rent.
- **16% (12–20)** have missed or made a partial rent payment but do not currently owe back rent.
- **76% (71–80)** have never missed or made a partial rent payment since COVID-19 began.

Note: Numbers in parentheses represent 95 percent confidence intervals for estimates.
Missed Rent Payments and Back Rent Owed

Percentage of Renters Missing Rent Payments or Currently Owing Rent, by Demographic Characteristics

Hispanic or Latino and Black renters are more likely than other households to have missed rent payments at some point since the beginning of the pandemic.
Missed Rent Payments and Back Rent Owed

Among renters who have missed payments since the beginning of the pandemic:

- **31%** (21–43) had a *signed agreement* with their landlord to pay the missed amount later.
- **52%** (41–62) had an *informal agreement* to pay the missed amount later.
- **17%** (11–26) had no agreement with their landlord about missing the payment.

Note: Numbers in parentheses represent 95 percent confidence intervals for estimates.
Eviction Concern
Percentage of Renters Worried About Eviction, by Demographic Characteristics

Nearly one quarter of renters are worried about eviction and close to one in 20 have already been warned about eviction by their landlord.
Accessing Rental Assistance

57%  
(52–61)  
of respondents had not applied for rental assistance because they did not need it

22%  
(18–26)  
of respondents had not applied because they were not sure how to

10%  
(8–14)  
of respondents had not applied because they believed there were no local programs

Note: Numbers in parentheses represent 95 percent confidence intervals for estimates.
Accessing Rental Assistance

11%

of respondents had applied for rental assistance

3.5% (2–6.5)
received rental assistance

5% (3–9)
were waiting to hear

2.5% (1.5–4)
had been denied

Note: Numbers in parentheses represent 95 percent confidence intervals for estimates.
How Renters Are Making Ends Meet

Percentage of Renters Using Different Resources to Help Afford Monthly Rent Payments, Before and During the COVID-19 Pandemic

Significant increases in use of all non-salary resources/strategies, including:

- Stimulus payments (+37%)
- Cutting Essential Spending (+18%)
- Paying Fewer Bills (+14%)
- Cutting Discretionary Spending (+12%)
Thank you!

Eileen.Divringi@phil.frb.org
Davin.Reed@phil.frb.org
Matthew Doherty
Former Executive Director
United States Interagency Council on Homelessness
Consultant
Matthew Doherty Consulting
matthewdoherty.consulting@gmail.com
National Framework

The Framework for an Equitable COVID-19 Homelessness Response

#HousingEquity

HousingEquityFramework.org
Partners

Center on Budget and Policy Priorities
National Alliance to End Homelessness
National Low Income Housing Coalition
NIS National Innovation Service
National Health Care for the Homeless Council
URBAN INSTITUTE
Matthew Doherty Consulting
Barbara Poppe and associates
The collective for impact
Key Principles

1. **Advance racial justice and equity**
   Both homelessness and the pandemic shine a light on racial and economic inequities in our nation so new funds should help eliminate disparities in communities – not exacerbate them.

2. **Address the highest needs first**
   People who are unsheltered, older, disabled, medically fragile, literally homeless and extremely low income should be helped first. Start by addressing needs of people who are currently experiencing homelessness.

3. **Grow Partnerships**
   By reinvigorating partnerships with a broad range of organizations and mainstream systems there will be more resources and you can reach deeper into impacted communities.

4. **Get people into housing**
   The best health intervention is stable housing. Stable housing is necessary for economic recovery.

5. **Act quickly**
   Business as usual will not work. We must act quickly in the context of the pandemic and the growing economic crisis.
Applying Principles to Emergency Rental Assistance Resources

New resource focused on **Having the Greatest Impact on Preventing Homelessness and Addressing Racial Inequities with New Federal Emergency Rental Assistance Resources**

Aligned with information provided in **Advancing Racial Equity in Emergency Rental Assistance Programs** recently issued by NYU Furman Center, the Housing Initiative at Penn, and the National Low Income Housing Coalition.
Differentiating Interventions

**Homelessness Diversion**

**Target Population:**

HHs presenting for homelessness assistance, highly impacted neighborhoods

**Funding Sources:**

ESG-CV, CDBG-CV, Coronavirus Relief Fund, Private/Local Sources

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**Homelessness Prevention**

**Target Population:**

HHs with a previous episode of homelessness, 0-30% AMI, HHs with rent/utility arrears, highly impacted neighborhoods

**Funding Sources:**

Emergency Rental Assistance (Treasury), Coronavirus Relief Fund, CDBG-CV, ESG-CV

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**Eviction Prevention**

**Target Population:**

0-50% AMI, highly impacted neighborhoods, HHs with rent or utility arrears, small landlords

**Funding Sources:**

Emergency Rental Assistance (Treasury), Coronavirus Relief Fund, CDBG-CV
Target Neighborhoods Experiencing the Greatest Impacts and Risks

- Guidance on how to better ensure that outreach efforts and resources are effectively reaching neighborhoods and communities, including BIPOC communities.

- Using the web-based tool, Where to Prioritize Emergency Rental Assistance to Keep Renters in Their Homes, created by the Urban Institute, to identify neighborhoods.

- Partnering with residents and organizations from those neighborhoods to design and implement programs.

- Targeting or dedicating shares of the emergency rental assistance to neighborhoods experiencing the greatest impacts and risks.
Target Households Facing the Greatest Risks of Homelessness

- Guidance to help ensure that the resources will reach and prioritize the specific households who face the greatest risks of homelessness – recognizing those risks are racially inequitable.

- Ensure reaching and effectively serving:
  - Households with prior histories of homelessness
  - Households at the lowest income levels
  - Households staying in more informal living arrangements
  - Immigrant households and people who communicate in different languages
  - People who are survivors of domestic, intimate partner, or sexual violence
Program Design and Practices

- Provides tips for design and implementation of programs:
  - ✓ To achieve these community and household targeting priorities;
  - ✓ To keep program design simple, flexible, and accessible; and
  - ✓ To ensure that the program is supporting progress toward racial equity and justice.

- Assessing data on neighborhoods, racial demographics, income levels, and prior experiences of homelessness among households being served in as close to real time as possible.

- Provides links to other sources of operational guidance for emergency rental assistance programs.
HousingEquityFramework.org

- Equity-Based Decision-Making Guide and Assessment Tool
- At-a-Glance Matrix: How to Fund COVID-19 Homelessness Responses with CARES Act Funding
- Emergency Rental Assistance Priority Index
- What We Heard from People with Lived Experience about COVID-19, Homelessness, and Services
- Making the Case for Homeless Children and Families During the Pandemic
- Strengthening Partnerships for Better Health Outcomes During COVID-19
- Videos introducing and accompanying tools
- Library of hundreds of other tools and resources re: federal funding guidance, operational guidance, State and local examples
Latest Gender & Race Data from the Census Pulse Survey

Claire Ewing-Nelson

Research Fellow

National Women’s Law Center

cewing-nelson@nwlc.org
Share Who Reported Being Behind on Rent or Mortgage Payments by Selected Demographics (Jan 6 - 18)

- White, non-Hispanic men: 11.6%
- White, non-Hispanic women: 12.3%
- Asian, non-Hispanic women: 13.0%
- Black, non-Hispanic women: 32.2%
- Latinas: 29.4%

Source: NWLC calculations using U.S. Census Bureau, 2020-2021 Household Pulse Survey, using data from week 22 (January 6 – January 18)
Share in Households With Children Who Reported Being Behind on Rent or Mortgage Payments by Selected Demographics (Jan 6 - 18)

Source: NWLC calculations using U.S. Census Bureau, 2020-2021 Household Pulse Survey, using data from week 22 (January 6 – January 18)
Resources

- NWLC Analysis of January 6 – January 18 Pulse Survey Data: https://nwlc.org/resources/over-61-2-million-women-live-in-a-household-that-has-lost-work-income-since-march-2020/
Field Updates

Andrew Bradley
Policy Director
Prosperity Indiana
abradley@prosperityindiana.org

Natalie James
Coalition Builder
Prosperity Indiana
njames@prosperityindiana.org

www.nlihc.org
Field Update: Indiana

Andrew Bradley, Policy Director
abradley@prosperityindiana.org

Natalie James, Coalition Builder
njames@prosperityindiana.org
Indiana has the highest number (by far) of COVID-19 evictions tracked by EvictionLab

<table>
<thead>
<tr>
<th>STATE</th>
<th>FILINGS LAST WEEK¹</th>
<th>FILINGS SINCE 03/15</th>
<th>TREND SINCE 03/15</th>
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<tr>
<td>CONNECTICUT</td>
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<td>MISSOURI</td>
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<td>18,997</td>
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</tr>
</tbody>
</table>

Source: EvictionLab, www.evictionlab.org/eviction-tracking
Over 950 evictions are being filed weekly against Hoosier households during the CDC moratorium.

Source: EvictionLab, www.evictionlab.org/eviction-tracking
Dangers to renters from SEA 148 that must be addressed this session

• Expands emergency possessory orders (3-day evictions) to include when the tenant is not at fault.
• Allows anti-retaliation protections to be waived away in leases.
• Codifies other loopholes in anti-retaliation protections that leave renters vulnerable.
• Locks all communities in the lowest common denominator of housing standards contrary to local wishes.
Johnston S. apt. 2 has dealt with black mold for 5 or 6 yrs in his bathroom. It is so bad that the walls are going to have to be replaced. He suffers from lung issues and can barely breath sometimes. He has had to go without a stove for 3 weeks or more, has now been without a refrigerator since it was reported on June 14th, 2020. Went all winter without heat.

SUBMITTED BY PENNY D. & FELLOW TENANTS
Madison, IN

#Housing4Hoosiers

Learn more at housing4hoosiers.org
Imagine working over 40 hours a week and only being able to afford to live in an apartment complex with your family that has crime, mold, and missing windows. How can any of us be okay with families paying almost $800 to live in conditions like what is pictured?

SUBMITTED BY ALEX B.
Evansville, IN

#Housing4Hoosiers

Learn more at housing4hoosiers.org
Thank You!

Visit www.housing4hoosiers.org/sea-148

Andrew Bradley, Policy Director
abradley@prosperityindiana.org

Natalie James, Coalition Builder
njames@prosperityindiana.org
Field Updates

Kristin Taylor

Director of Resident Services

EAH Housing

kristin.taylor@eahhousing.org
Update on New Housing/Homelessness Resources in American Rescue Plan

Sarah Saadian
Vice President of Public Policy
National Low Income Housing Coalition
ssaadian@nlihc.org
Next Steps

Paul Kealey

Chief Operating Officer
National Low Income Housing Coalition
pkealey@nlihc.org