



NATIONAL LOW INCOME  
HOUSING COALITION

# **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](http://www.nlihc.org)

# Welcome



**Paul Kealey**

*Chief Operating Officer*

National Low Income Housing  
Coalition

[pkealey@nlihc.org](mailto:pkealey@nlihc.org)

[www.nlihc.org](http://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](mailto:davin.reed@phil.frb.org)

**Eileen Divringi**

*Community Development Research Associate*

Federal Reserve Bank of Philadelphia

[eileen.divringi@phil.frb.org](mailto:eileen.divringi@phil.frb.org)

[www.nlihc.org](http://www.nlihc.org)



# Renters' Experiences During COVID

Presenter: Eileen Divringi, Community Development Research Specialist

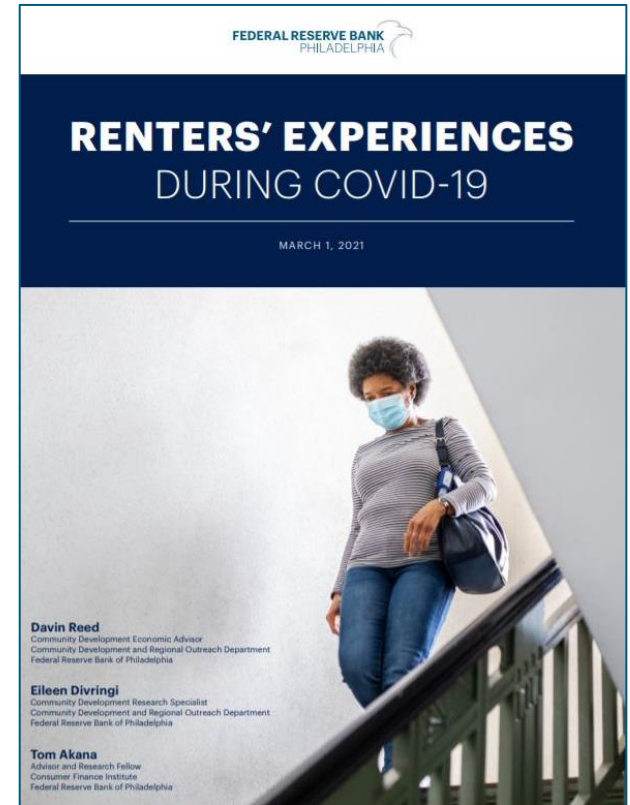
Co-authors: Davin Reed, Community Development Economic Advisor; Tom Akana, Advisor and Research Fellow'

# 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

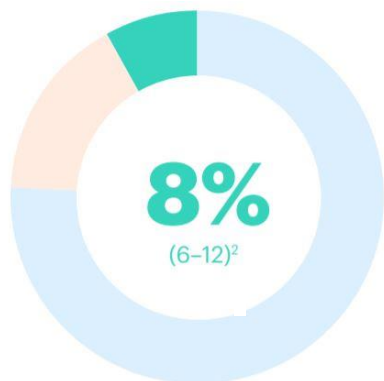
Full report available at:

<https://www.philadelphiafed.org/community-development/housing-and-neighborhoods/renters-experiences-during-covid-19>

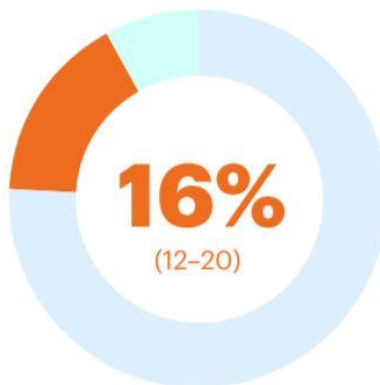


# Missed Rent Payments and Back Rent Owed

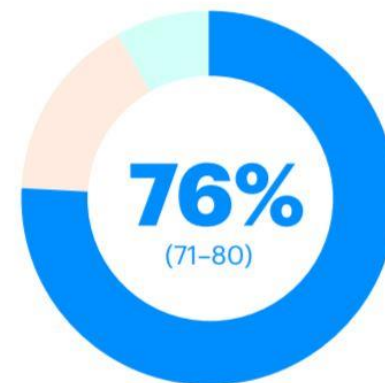
Since the beginning of the pandemic, **24 percent of renter households** have experienced some level of housing insecurity due to inability to pay rent.



have missed or made a partial rent payment and **currently owe back rent**



have **missed or made a partial rent payment** but do not currently owe back rent

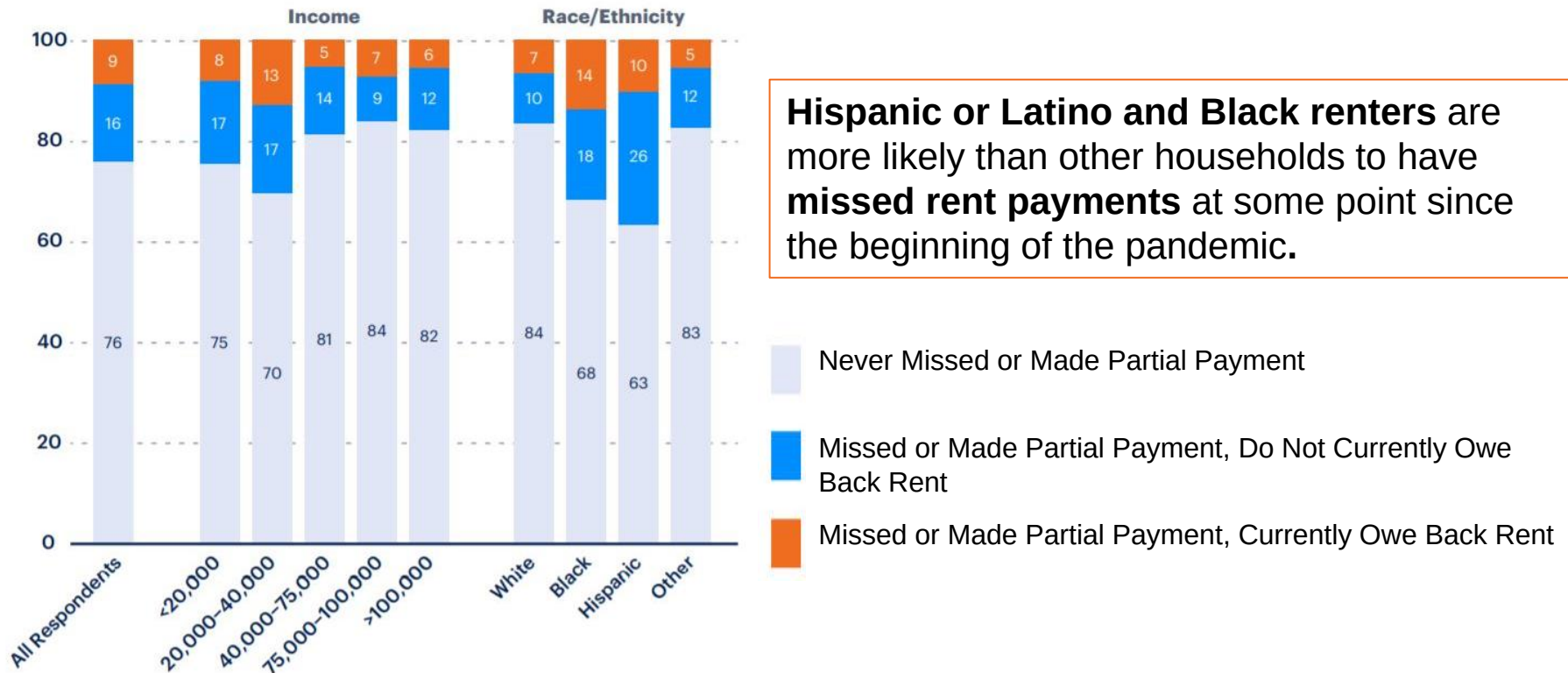


have **never missed or made a partial rent payment** since COVID-19 began

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

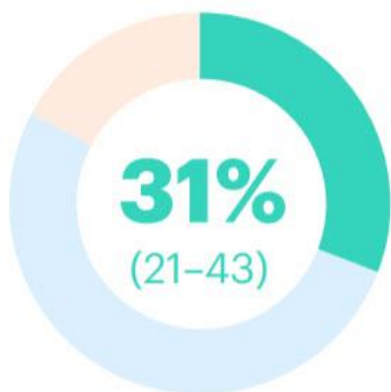
# Missed Rent Payments and Back Rent Owed

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

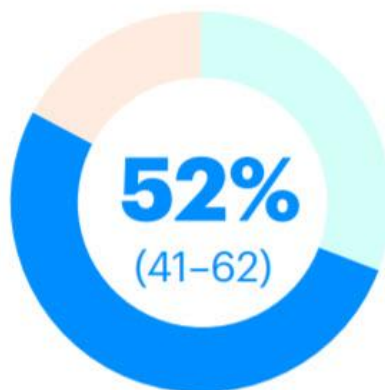


# Missed Rent Payments and Back Rent Owed

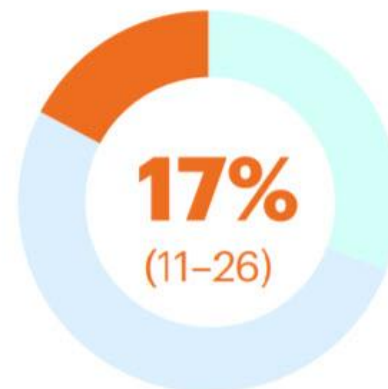
Among renters who have missed payments since the beginning of the pandemic:



had a **signed agreement** with their landlord to pay the missed amount later



had an **informal agreement** to pay the missed amount later

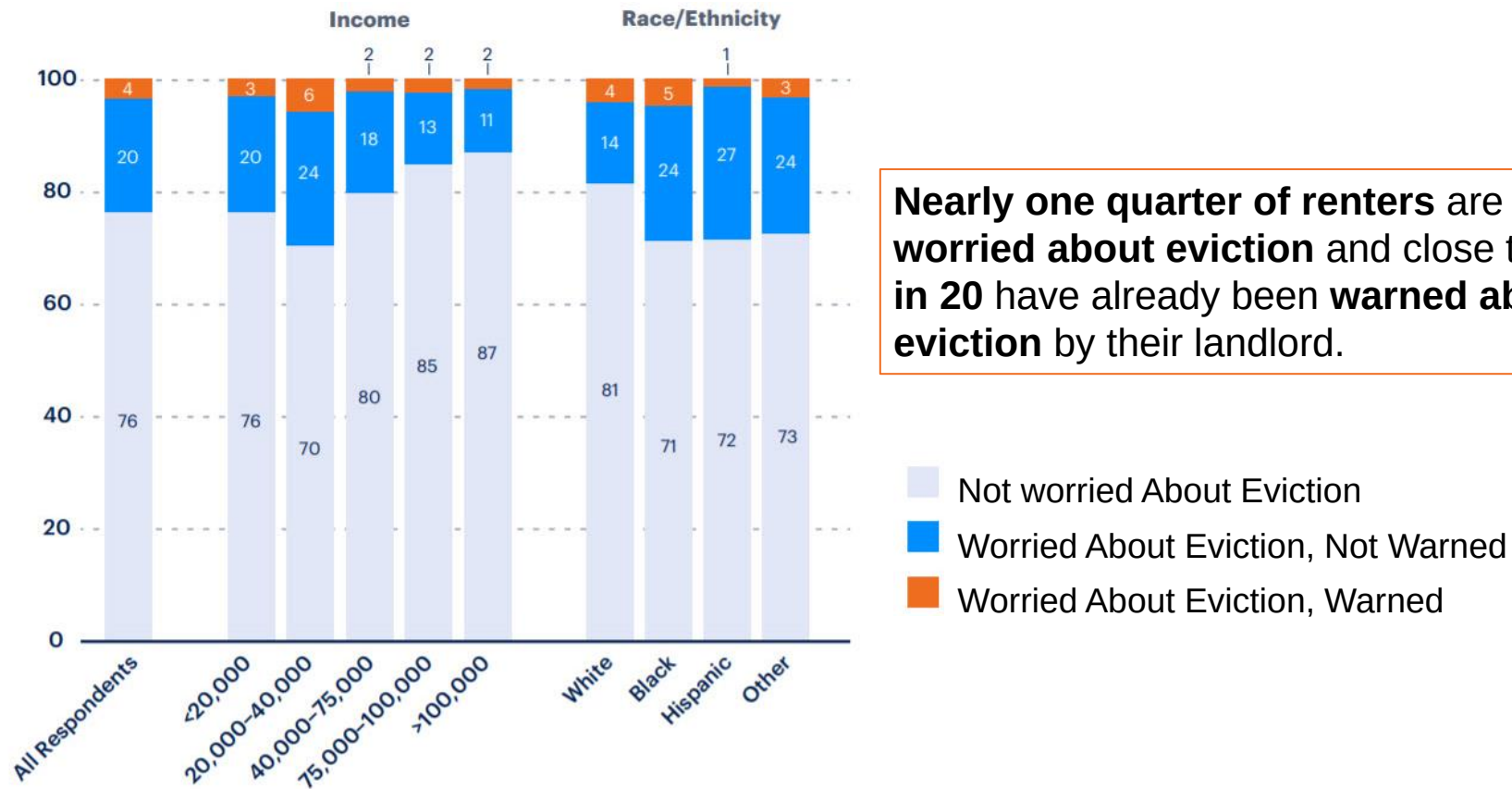


had **no agreement** with their landlord about missing the payment

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



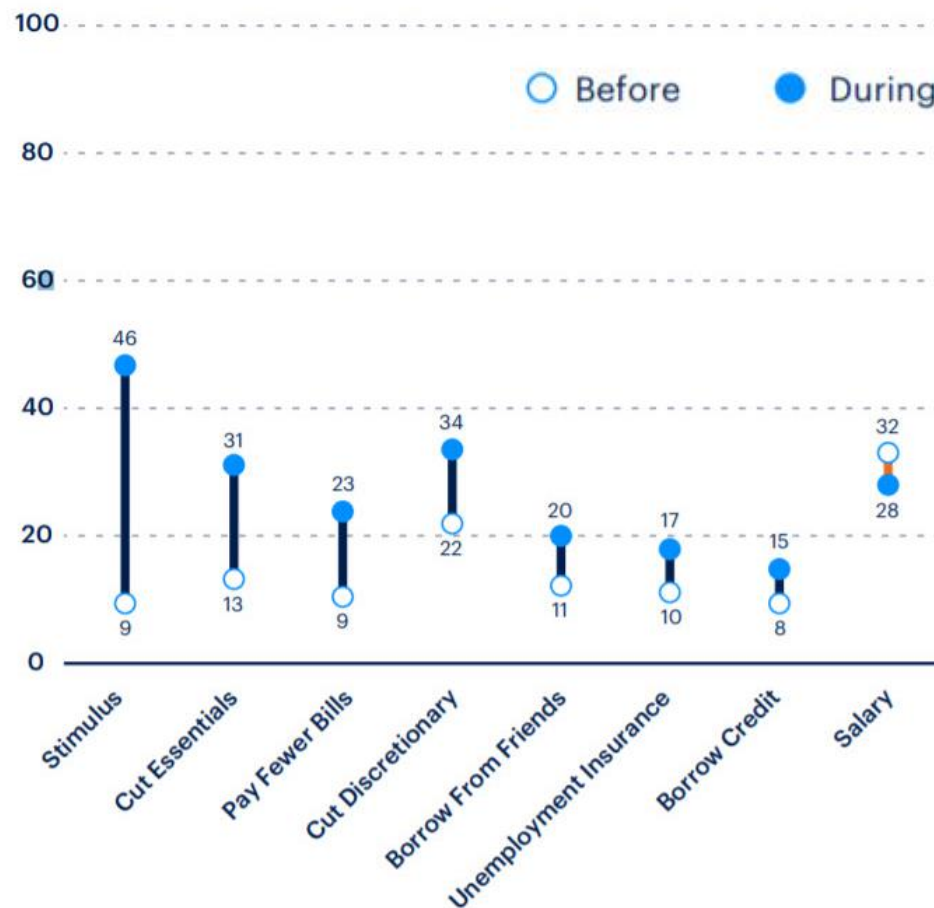
Note: Numbers in parentheses represent 95 percent confidence intervals for estimates.

# 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](mailto:Eileen.Divringi@phil.frb.org)  
[Davin.Reed@phil.frb.org](mailto:Davin.Reed@phil.frb.org)

# Framework Resource on Designing ERA Programs for Homelessness Prevention & Racial Justice



**Matthew Doherty**

*Former Executive Director*

United States Interagency Council on  
Homelessness

*Consultant*

Matthew Doherty Consulting

[matthewdoherty.consulting@gmail.com](mailto:matthewdoherty.consulting@gmail.com)

[www.nlihc.org](http://www.nlihc.org)

# National Framework



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

**#HousingEquity**

[HousingEquityFramework.org](https://HousingEquityFramework.org)

# Partners



# 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

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



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

Homelessness and housing instability are profoundly racially inequitable, driven by systemic racism. Even with the federal eviction moratorium in place, households are being evicted or losing their housing in the midst of a pandemic that disproportionately impacts communities of color. States, U.S. Territories, local governments, and Indian tribes are making decisions right now on how to implement the suite of emergency rental assistance resources made available through different COVID-19 Relief programs, including the new **Emergency Rental Assistance (ERA) program** passed by Congress in December 2020 and allocated to communities. This creates a vital opportunity to address these racial inequities and to ensure that these resources have an impact on preventing increases in homelessness.

This document guides communities through important decisions about program design and targeting that will be central to realizing racial justice and homelessness prevention opportunities, including decisions about geographic targeting and ensuring assistance reaches households experiencing the worst impacts of the pandemic, especially BIPOC households. The graphic below lays out a high-level approach to the use of available funds for diversion and prevention initiatives:

1. Serve households who are already experiencing homelessness with homelessness-dedicated funding like ESG-CV (Homelessness Diversion)<sup>1</sup>
2. Serve those who are at high-risk of homelessness with more flexible funding sources and fill gaps with homelessness-dedicated funding (Homelessness Prevention)
3. Do important eviction prevention work with ERA and other flexible funding sources (Eviction Prevention)

| Homelessness Diversion                                                                                 | Homelessness Prevention                                                                                                                           | Eviction Prevention                                                                                                      |
|--------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| <b>Target Population:</b><br>HHS presenting for homelessness assistance, highly impacted neighborhoods | <b>Target Population:</b><br>HHS with a previous episode of homelessness, 0-50% AMI, HHS with rent/utility arrears, highly impacted neighborhoods | <b>Target Population:</b><br>0-50% AMI, highly impacted neighborhoods, HHS with rent or utility arrears, small landlords |
| <b>Funding Sources:</b><br>ESG-CV, CDBG-CV, Coronavirus Relief Fund, Private/Local Sources             | <b>Funding Sources:</b><br>Emergency Rental Assistance (Treasury), Coronavirus Relief Fund, CDBG-CV, ESG-CV                                       | <b>Funding Sources:</b><br>Emergency Rental Assistance (Treasury), Coronavirus Relief Fund, CDBG-CV                      |

<sup>1</sup> As described in previous guidance, including *Making the Case for the Framework* and *At-a-Glance Matrix: How to Fund COVID-19 Homelessness Responses with CARES Act Funding*, uses of ESG-CV should prioritize people who are already experiencing homelessness. Please see [housingequityframework.org](https://housingequityframework.org) for more information.

February 2021 Page 1 of 4

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

## 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

## 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](https://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**

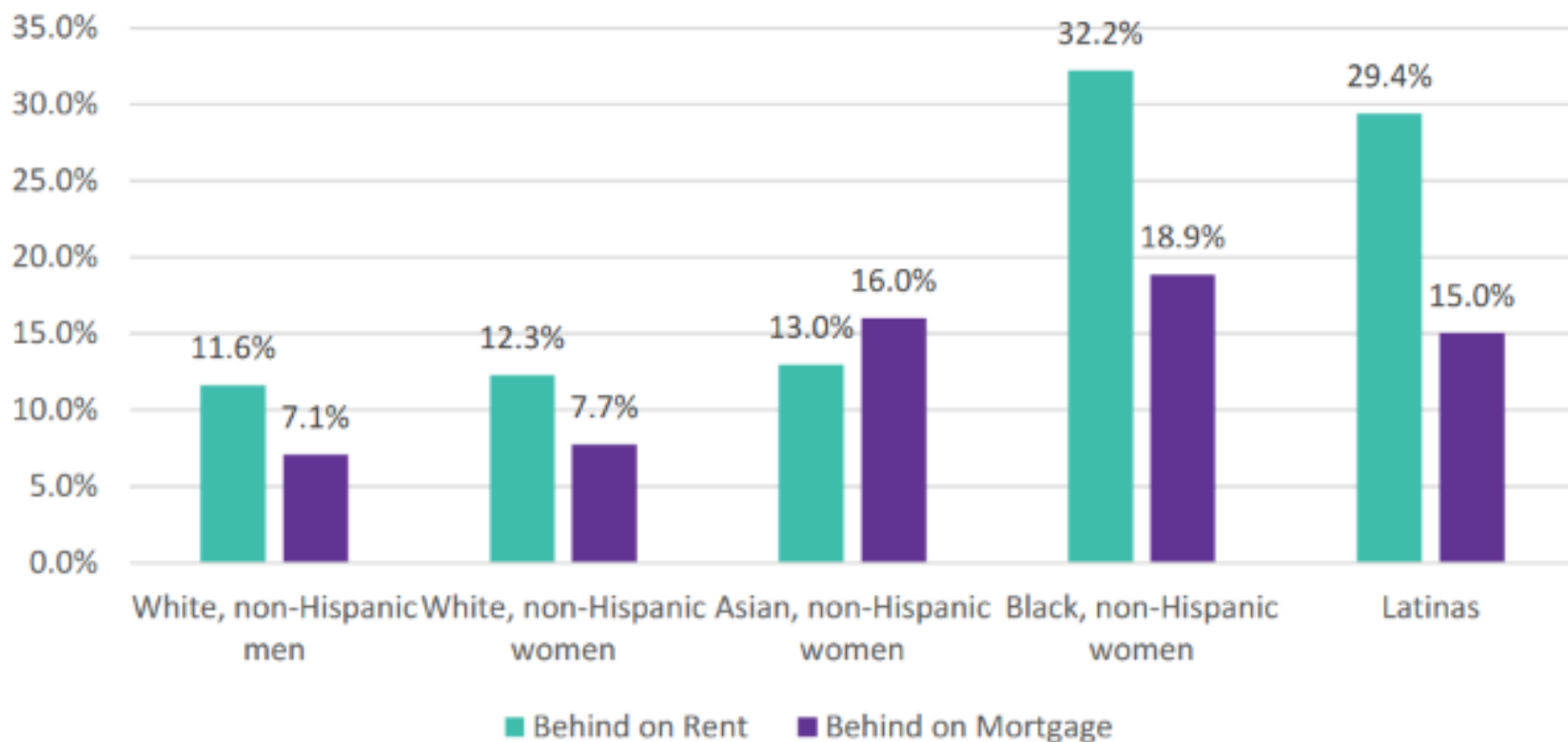
*Research Fellow*

National Women's Law Center

[cewing-nelson@nwlc.org](mailto:cewing-nelson@nwlc.org)

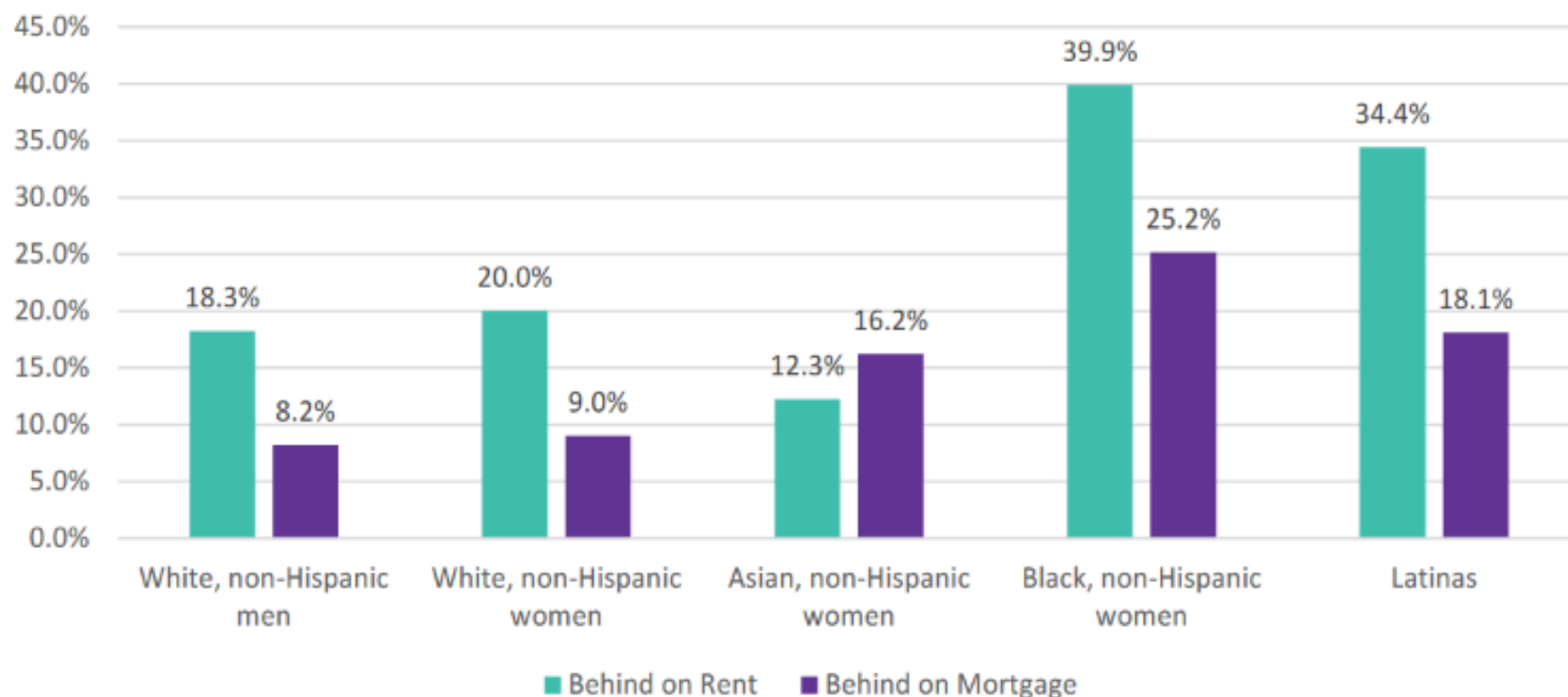
NLIHC  
[www.nlihc.org](http://www.nlihc.org)

## Share 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)

## 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/>
- Full NWLC Pulse Survey Resource Collection:  
<https://nwlc.org/resources/nwlc-analysis-of-u-s-census-bureau-covid-19-household-pulse-surveys/>

# Field Updates



**Leigh Rachal**

*Executive Director*

Acadiana Regional Coalition on  
Homelessness & Housing

[arch@archacadiana.org](mailto:arch@archacadiana.org)

[www.nlihc.org](http://www.nlihc.org)

# Field Updates



**Andrew Bradley**

*Policy Director*

Prosperity Indiana

[abradley@prosperityindiana.org](mailto:abradley@prosperityindiana.org)

**Natalie James**

*Coalition Builder*

Prosperity Indiana

[njames@prosperityindiana.org](mailto:njames@prosperityindiana.org)

[www.nlihc.org](http://www.nlihc.org)

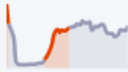


## Field Update: Indiana

Andrew Bradley, Policy Director  
*[abradley@prosperityindiana.org](mailto:abradley@prosperityindiana.org)*

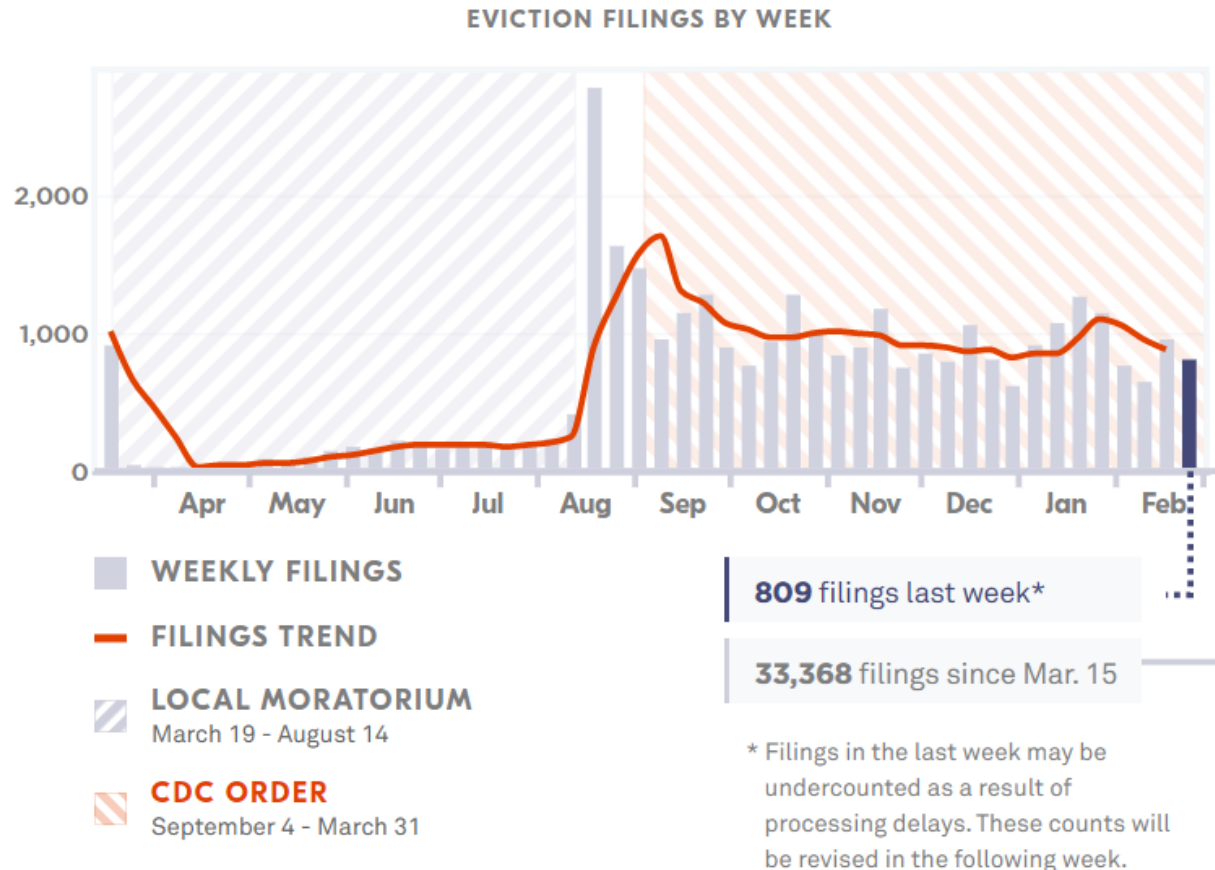
Natalie James, Coalition Builder  
*[njames@prosperityindiana.org](mailto:njames@prosperityindiana.org)*

# Indiana has the highest number (by far) of COVID-19 evictions tracked by EvictionLab

| STATE 📍       | FILINGS LAST WEEK <sup>1</sup> ⇅ | FILINGS SINCE 03/15 ⇅ | TREND SINCE 03/15                                                                     |
|---------------|----------------------------------|-----------------------|---------------------------------------------------------------------------------------|
| CONNECTICUT ⭐ | 193                              | 3,638                 |    |
| DELAWARE      | 112                              | 5,275                 |    |
| INDIANA       | 809                              | 33,368                |    |
| MINNESOTA ⭐   | 34                               | 1,221                 |    |
| MISSOURI      | 343                              | 18,997                |  |

Source: EvictionLab, [www.evictionlab.org/eviction-tracking](http://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](http://www.evictionlab.org/eviction-tracking)

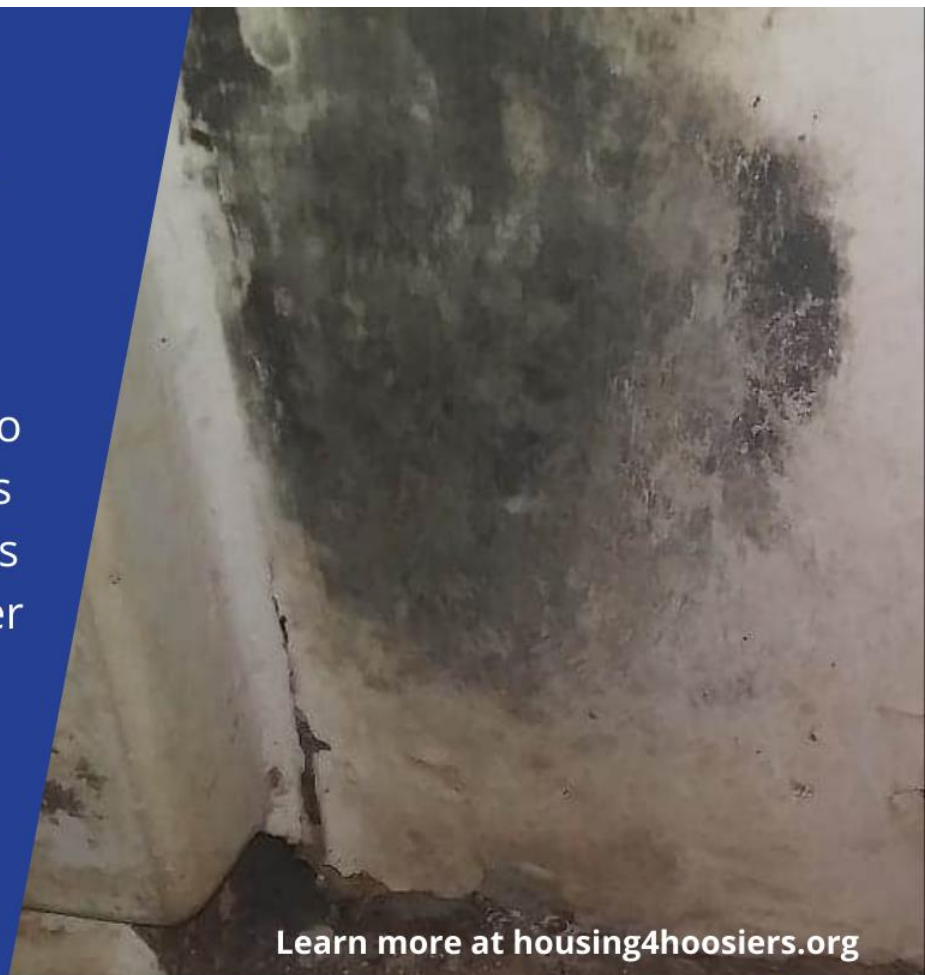
# **Dangers to renters from SEA 148 that must be addressed this session**

- 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.

“Johniton 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



Learn more at [housing4hoosiers.org](https://housing4hoosiers.org)

## #Housing4Hoosiers



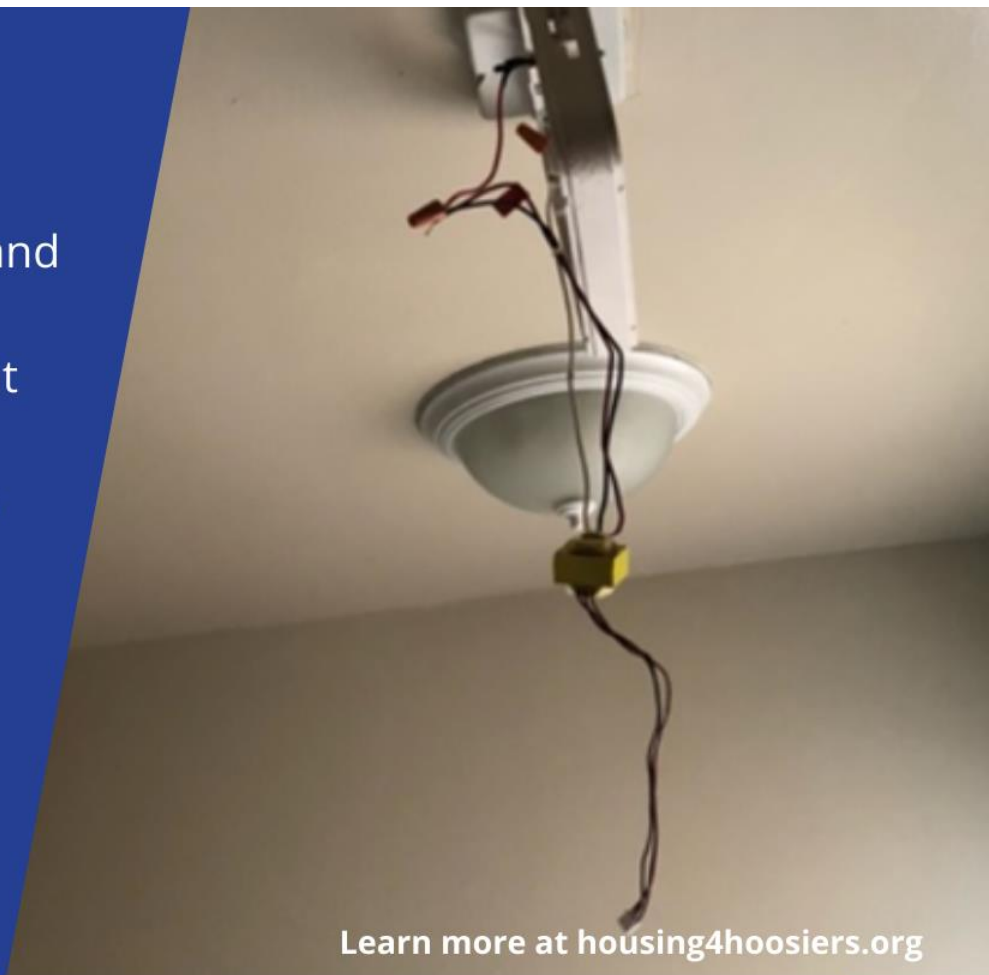
*Strengthening our communities.*



“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



Learn more at [housing4hoosiers.org](https://housing4hoosiers.org)

## #Housing4Hoosiers



*Strengthening our communities.*



# **Thank You!**

Visit [www.housing4hoosiers.org/sea-148](http://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](mailto:kristin.taylor@eahhousing.org)

NLIHC  
[www.nlihc.org](http://www.nlihc.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](mailto:ssaadian@nlihc.org)

[www.nlihc.org](http://www.nlihc.org)

# Next Steps



**Paul Kealey**

*Chief Operating Officer*

National Low Income Housing  
Coalition

[pkealey@nlihc.org](mailto:pkealey@nlihc.org)

[www.nlihc.org](http://www.nlihc.org)

# Resources

[Responding to Coronavirus  
\(https://nlihc.org/responding-  
coronavirus\)](https://nlihc.org/responding-coronavirus): Recommendations for  
Congress

[Coronavirus and Housing/  
Homelessness  
\(https://nlihc.org/coronavirus-and-  
housing-homelessness\)](https://nlihc.org/coronavirus-and-housing-homelessness): National and  
Local Updates