

Coronavirus, Disasters, Housing and Homelessness Hosted by NLIHC and the Disaster Housing Recovery Coalition October 13, 2020

Agenda



Welcome & Updates

• Diane Yentel, NLIHC

Hurricane Delta's Impact on Louisiana, Federal Government Response

- Renard Thomas, Reentry Alliance of Louisiana
- Noah Patton, NLIHC

Administration's New CDC Eviction Moratorium Guidance Benefiting Landlords Over Renters

• Diane Yentel, NLIHC

Impact of the Pandemic on Latino Renters

• Agatha So, UnidosUS

Research on COVID-19 and Formerly Redlined Communities

Jason Richardson, NCRC

Field Updates

- Ilene Jacobs, California Rural Legal Assistance
- Brie Sillery, New Mexico Coalition to End Homelessness
- Steve Fischbach, Virginia Poverty Law Center

Latest from Capitol Hill on COVID-19 Relief & Disaster Supplemental Bills

www.nlihc.org

• Kim Johnson, NLIHC

Welcome & Updates



www.nlihc.org

Diane Yentel President & CEO National Low Income Housing Coalition dyentel@nlihc.org

Hurricane Delta's Impact on Louisiana, Federal Government Response



Renard Thomas Board Member Reentry Alliance of Louisiana (REAL) reentryalliance.la@gmail.com



Hurricane Delta's Impact on Louisiana, Federal Government Response



www.nlihc.org

Noah Patton Policy Analyst National Low Income Housing Coalition npatton@nlihc.org

Administration's New CDC Eviction Moratorium Guidance Benefiting Landlords over Renters

Diane Yentel President & CEO National Low Income Housing Coalition dyentel@nlihc.org

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Impact of the Pandemic on Latino Renters



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Agatha So Policy Analyst UnidosUS aso@unidosus.org

COVID-19 Impact on Latino Renters



Source: UnidosUS calculation using U.S. Bureau of Labor Statistics, "Household Pulse Survey: Housing Tables." Tables 1a & 1b. https://www.census.gov/data/tables/2020/demo/hhp/hhp6.html (accessed September 22, 2020).

- Latino renters work in industries that closed or reduced their workforce during the pandemic
- Latinos losing work, using unemployment benefits, still struggle to pay rent
- Exclusion from federal COVID-19 relief efforts

Research on COVID-19 and Formerly Redlined Communities

Jason Richardson Director of Research & Evaluation National Community Reinvestment Coalition

jrichardson@ncrc.org

www.nlihc.org



Jason Richardson – Director of Research

REDLINING, PUBLIC HEALTH AND COVID-19

About NCRC

The National Community Reinvestment Coalition and its grassroots member organizations create opportunities for people to build wealth. Its members include community reinvestment organizations; community development corporations; local and state government agencies; faith-based institutions; community organizing and civil rights groups; minority and women-owned business associations, as well as local and social service providers from across the nation.

Programs & Services

- Agenda-setting research, training, insight
- Renovate and build affordable homes for lowand moderate-income families
- Counseling for home buyers and owners
- Business-building expertise for entrepreneurs
- Train and support housing counselors
- Test and challenge discrimination in financial services and housing
- Convene and facilitate agreements between financial institutions and community networks to increase lending, investments and philanthropy in neighborhoods that need it
- Represent members before Congress and federal regulatory agencies
- Routinely cited by journalists, economists and scholars focused on banking, housing, urban renewal, rural development and civil rights.



Housekeeping

Code

Our code of conduct applies to all gatherings. www.ncrc.org/code/

Questions

Submit questions by clicking the Q&A button at the bottom of your Zoom screen.

We'll answer as many as we can during the conversation and in follow-up materials.

Essential links / tags

<u>www.ncrc.org/</u>

Tag @ncrc Tag #TreasureCRA and #JustEconomy



Redlining and the Home Owner's Loan Corporation

- The HOLC program existed for a short period in the late 1930's to categorize the 'residential security' of neighborhoods in many cities.
- This included mapping at least 200 cities, with neighborhood level assessments based on interviews and observations by HOLC examiners.



HOLC Area Descriptions

- Examiners completed a standardized form to explained their ratings.
- These forms focused on housing value, terrain, and population race, class and income.

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Redlining and gentrification

- "The particular hazard in the area is racial," states an area description in the Albina neighborhood in Portland, Oregon, "there being a large percent of foreign-born including a number of oriental families and many Russians and Finns."
- "Were it not for the fact that this area is entirely Jewish, it would command a higher rating," reads another HOLC description for a neighborhood in New Haven, Connecticut.
- A small, White area in Richmond, Virginia, received a C rather than a B grade because its residents were "respectable people but [their] homes are too near negro area D2."



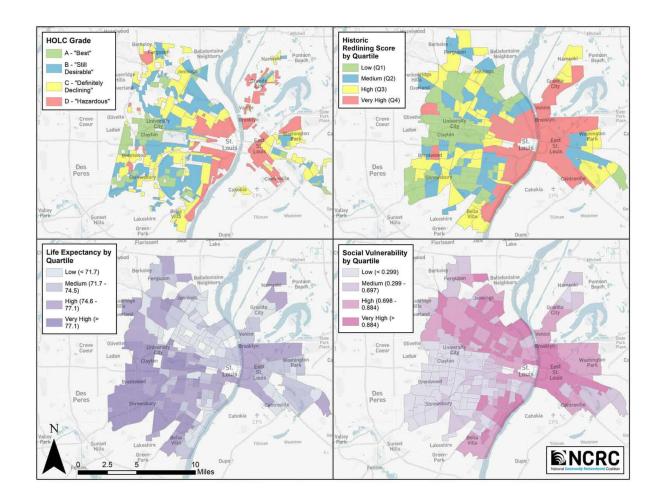
Redlining, public health and COVID-19

- Social Vulnerability Index
 - A CDC measurement of the capability of a community to withstand natural and human-created disasters because of their more limited resources.
 - The SVI is a scale, with zero being the best and 1 being the worst, or most vulnerable.



HOLC areas were mapped onto modern census tracts

Life expectancy and SVI show a correlation with redlined areas





What we found

Across the U.S. there were consistent, statistically significant correlations between the share of a census tract that was redlined and the following health issues.

- Asthma
- COPD
- Diabetes
- Hypertension
- High cholesterol
- Kidney disease
- Obesity
- Stroke
- Mental health issues

NCR



Thank you

JASON RICHARDSON JRICHARDSON@NCRC.ORG

Become A Member

www.ncrc.org/membership

We're a network of local and national nonprofits, government and educational institutions. Together, we lead the movement for a #JustEconomy.

For upcoming training and events from NCRC, visit: www.ncrc.org/events



Field Updates



www.nlihc.org

Ilene Jacobs Director of Litigation, Advocacy & Training California Rural Legal Assistance ijacobs@crla.org

Field Updates



www.nlihc.org

Brie Sillery Communications Strategist New Mexico Coalition to End Homelessness brie-s@nmceh.org

Field Updates



Steve Fischbach Litigation Director Virginia Poverty Law Center <u>steve@vplc.org</u>





Through Advocacy, Education, Litigation the Virginia Poverty Law Center (VPLC) breaks down systemic barriers keeping low-income Virginians in the cycle of poverty

TRACKING EVICTIONS IN VIRGINIA

STEVEN FISCHBACH

919 E Main St. Suite 610, Richmond, VA 23219 | T: 804-782-9430 | F: 804-649-0974

DATA SOURCES USED IN THIS PRESENTATION



https://evictionlab.org/rankings/#/eviction s



https://rampages.us/rvaevictionlab/wpcontent/uploads/sites/33937/2020/09/Evictions-in-the-Commonwealth-during-the-COVID-19-Pandemic-1.pdf

Virginia Court Data

Court case information from Virginia's Circuit and General District courts, available for bulk download

https://virginiacourtdata.org

VIRGINIA LOCALITIES HAVE SOME OF THE HIGHEST EVICTION RATES IN THE NATION

(LARGE CITIES)

EVICTION LAB

REC	GION U	INITED	STATES	6	*	1
0	AREA	LARGE	CITIES	6	•	2
0	RANK	(BY EV	ICTION	RATE	•	3
						4
SHARE	VIA	y	f	\succ	Õ	5
						6
						7
						8
						9

Тор I	victing Areas Top Evictors (Coming Soon)		
1	NORTH CHARLESTON SC 16.5%		
2	RICHMOND VA 11.44%		
3	HAMPTON VA 10.49%		
4	NEWPORT NEWS VA 10.23%		
5	JACKSON MS 8.75%		
6	NORFOLK VA 8.65%		
7	GREENSBORO NC 8.41%		
8	COLUMBIA SC 8.22%		
9	WARREN MI 8.08%		
10	CHESAPEAKE VA 7.9%		

MENU

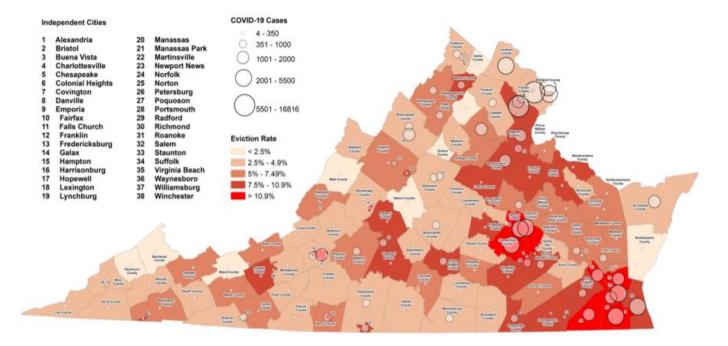
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VIRGINIA LOCALITIES HAVE SOME OF THE HIGHEST EVICTION RATES IN THE NATION SMALL TO MID-SIZE CITIES



VIRGINIA COMMUNITIES WITH HIGH COVID-19 INFECTIONS RATES ALSO HAVE HIGH EVICTION RATES

COVID-19 Cases and Eviction Rate in Virginia by Jurisdiction



TRACKING EVICTIONS IN VIRGINIA

EVICTION FILING RATES HAVE DROPPED SINCE THE PANDEMIC BEGAN

Table 3: Eviction Filings in Richmond, Henrico, Chesterfield, Hopewell and Petersburg (January-July, 2017-2020).

	2017		2018		2019		2020	
	Filings	Filing Rate	Filings	Filing Rate	Filings	Filing Rate	Filings	Filing Rate
Richmond	10,352	20%	10,171	20%	11,291	22%	4,651	9%
Chesterfield	4,367	15%	4,235	14%	5,687	19%	2,142	7%
Henrico	6,729	14%	7,098	15%	8,031	17%	3,333	7%
Petersburg	2,105	27%	2,435	31%	2,461	31%	1,092	14%
Hopewell	797	17%	768	17%	1,036	22%	385	8%

Source: Virginia Courts, Ben Schoenfeld

Table 7: Eviction Filings in Chesapeake, Hampton, Newport News, Norfolk, Portsmouth, and Virginia Beach	2
(January-July, 2017-2020).	

	2017		2018	2018		2019		
	Filings	Filing Rate	Filings	Filing Rate	Filings	Filing Rate	Filings	Filing Rate
Chesapeake	2,166	9%	2,229	9%	3,125	13%	297	1%
Hampton	3,408	15%	3,460	15%	4,125	18%	597	3%
Newport News	5,388	15%	5,874	17%	6,542	19%	954	3%
Norfolk	5,499	11%	5,501	11%	6,651	13%	955	2%
Portsmouth	2,240	13%	2,287	14%	2,883	17%	355	2%
Virginia Beach	5,514	9%	5,205	9%	6,534	11%	814	1%

Source: Virginia Courts, Ben Schoenfeld

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Source: Virginia Courts, Ben Schoenfeld

TRACKING EVICTIONS IN VIRGINIA

BUT EVICTIONS ARE STILL OCCURRING IN LARGE NUMBERS IN VIRGINIA

Virginia Eviction Tracker

Since the end of Virginia's eviction moratorium on June 22 32,536 evictions were heard in court

Since the end of Virginia's eviction moratorium on June 22 8,337 families lost their homes*

*Numbers are the total of eviction hearings and the number of judgments for the plaintiff. (as of Sept 12, 2020).

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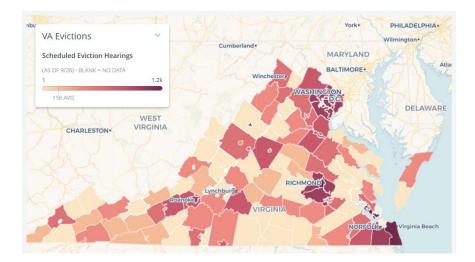
number of judgments for the plaintiff

https://www.justice4all.org/virginia-eviction-tracker/

AND MORE EVICTIONS IN VIRGINIA ARE COMING IN THE WEEKS AHEAD



Hover over a county/city below to see the total number of unlawful detainer hearings that are scheduled between now and November 2, 2020 (as of 9/12/20)



PROJECTED EVICTIONS FOR NON-PAYMENT OF RENT IN VIRGINIA ARE STAGGERGING

Table 2: Virginia Households at Risk of Eviction.

Households	Households with Children	Total Population	Rent Shortfall
169,000 - 296,000	88,000 - 134,000	301,000 - 741,000	\$169 - 370 million

Source: Census Household Pulse Survey, July 16 – 21, Virginia Employment Commission, RVA Eviction Lab Analysis

Thank You

STEVEN FISCHBACH LITIGATION DIRECTOR VIRGINIA POVERTY LAW CENTER <u>STEVE@VPLC.ORG</u> 804-351-5266

Latest from Capitol Hill on COVID-19 Relief and Disaster Supplemental Bills



www.nlihc.org

Kim Johnson Policy Analyst National Low Income Housing Coalition kjohnson@nlihc.org

Resources



www.nlihc.org

Responding to Coronavirus (https://nlihc.org/respondingcoronavirus): Recommendations for Congress **Coronavirus and Housing**/ Homelessness (https://nlihc.org/coronavirus-andhousing-homelessness): National and Local Updates