Coronavirus, Disasters, Housing and Homelessness

Hosted by NLIHC and the Disaster Housing Recovery Coalition

October 13, 2020
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• Noah Patton, NLIHC

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• Steve Fischbach, Virginia Poverty Law Center

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• Kim Johnson, NLIHC
Welcome & Updates

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Hurricane Delta’s Impact on Louisiana, Federal Government Response

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Hurricane Delta’s Impact on Louisiana, Federal Government Response

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

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Impact of the Pandemic on Latino Renters

Agatha So
Policy Analyst
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COVID-19 Impact on Latino Renters

- 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

GRAPH 1: Renters Indicating They Did Not Make Housing Payment On-Time (Self-Report)

Research on COVID-19 and Formerly Redlined Communities

Jason Richardson
Director of Research & Evaluation
National Community Reinvestment Coalition
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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 low- and 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
www.ncrc.org/
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.
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
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

Ilene Jacobs

Director of Litigation, Advocacy & Training

California Rural Legal Assistance

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Field Updates

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New Mexico Coalition to End Homelessness
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• TRACKING EVICTIONS IN VIRGINIA

STEVEN FISCHBACH
LITIGATION DIRECTOR
DATA SOURCES USED IN THIS PRESENTATION

https://evictionlab.org/rankings/#/evictions


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)

<table>
<thead>
<tr>
<th>Rank</th>
<th>Area</th>
<th>Eviction Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>NORTH CHARLESTON SC</td>
<td>16.5%</td>
</tr>
<tr>
<td>2</td>
<td>RICHMOND VA</td>
<td>11.44%</td>
</tr>
<tr>
<td>3</td>
<td>HAMPTON VA</td>
<td>10.49%</td>
</tr>
<tr>
<td>4</td>
<td>NEWPORT NEWS VA</td>
<td>10.23%</td>
</tr>
<tr>
<td>5</td>
<td>JACKSON MS</td>
<td>8.75%</td>
</tr>
<tr>
<td>6</td>
<td>NORFOLK VA</td>
<td>8.65%</td>
</tr>
<tr>
<td>7</td>
<td>GREENSBORO NC</td>
<td>8.41%</td>
</tr>
<tr>
<td>8</td>
<td>COLUMBIA SC</td>
<td>8.22%</td>
</tr>
<tr>
<td>9</td>
<td>WARREN MI</td>
<td>8.08%</td>
</tr>
<tr>
<td>10</td>
<td>CHESAPEAKE VA</td>
<td>7.9%</td>
</tr>
</tbody>
</table>
**VIRGINIA LOCALITIES HAVE SOME OF THE HIGHEST EVICTION RATES IN THE NATION**

**SMALL TO MID-SIZE CITIES**

<table>
<thead>
<tr>
<th>Region</th>
<th>Top Evicting Areas</th>
<th>Top Evictors (Coming Soon)</th>
</tr>
</thead>
<tbody>
<tr>
<td>United States</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mid-Size Cities</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. **ST. ANDREWS, SC** 20.66%
2. **PETERSBURG, VA** 17.56%
3. **FLORENCE, SC** 16.65%
4. **HOPEWELL, VA** 15.69%
5. **PORTSMOUTH, VA** 15.07%
VIRGINIA COMMUNITIES WITH HIGH COVID-19 INFECTIONS RATES ALSO HAVE HIGH EVICTION RATES
EVICTION FILING RATES HAVE DROPPED SINCE THE PANDEMIC BEGAN

<table>
<thead>
<tr>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Richmond</td>
<td>10,352</td>
<td>10,171</td>
<td>11,291</td>
</tr>
<tr>
<td>Filing Rate</td>
<td>20%</td>
<td>20%</td>
<td>22%</td>
</tr>
<tr>
<td>Chesterfield</td>
<td>4,367</td>
<td>4,235</td>
<td>5,687</td>
</tr>
<tr>
<td>Henrico</td>
<td>6,729</td>
<td>7,098</td>
<td>8,031</td>
</tr>
<tr>
<td>Filing Rate</td>
<td>14%</td>
<td>15%</td>
<td>17%</td>
</tr>
<tr>
<td>Petersburg</td>
<td>2,105</td>
<td>2,435</td>
<td>2,461</td>
</tr>
<tr>
<td>Filing Rate</td>
<td>27%</td>
<td>31%</td>
<td>31%</td>
</tr>
<tr>
<td>Hopewell</td>
<td>797</td>
<td>768</td>
<td>1,036</td>
</tr>
<tr>
<td>Filing Rate</td>
<td>17%</td>
<td>17%</td>
<td>22%</td>
</tr>
</tbody>
</table>

Source: Virginia Courts, Ben Schoenfeld

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

<table>
<thead>
<tr>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chesapeake</td>
<td>2,166</td>
<td>2,229</td>
<td>3,125</td>
</tr>
<tr>
<td>Filing Rate</td>
<td>9%</td>
<td>9%</td>
<td>13%</td>
</tr>
<tr>
<td>Hampton</td>
<td>3,408</td>
<td>3,460</td>
<td>4,125</td>
</tr>
<tr>
<td>Filing Rate</td>
<td>15%</td>
<td>15%</td>
<td>18%</td>
</tr>
<tr>
<td>Newport News</td>
<td>5,388</td>
<td>5,874</td>
<td>6,542</td>
</tr>
<tr>
<td>Filing Rate</td>
<td>15%</td>
<td>17%</td>
<td>19%</td>
</tr>
<tr>
<td>Norfolk</td>
<td>5,499</td>
<td>5,501</td>
<td>6,651</td>
</tr>
<tr>
<td>Filing Rate</td>
<td>11%</td>
<td>11%</td>
<td>13%</td>
</tr>
<tr>
<td>Portsmouth</td>
<td>2,240</td>
<td>2,287</td>
<td>2,883</td>
</tr>
<tr>
<td>Filing Rate</td>
<td>13%</td>
<td>14%</td>
<td>17%</td>
</tr>
<tr>
<td>Virginia Beach</td>
<td>5,514</td>
<td>5,205</td>
<td>6,534</td>
</tr>
<tr>
<td>Filing Rate</td>
<td>9%</td>
<td>9%</td>
<td>11%</td>
</tr>
</tbody>
</table>

Source: Virginia Courts, Ben Schoenfeld

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

Table 3: Eviction Filings in Richmond, Henrico, Chesterfield, Hopewell and Petersburg (January-July, 2017-2020).
BUT EVICTIONS ARE STILL OCCURRING IN LARGE NUMBERS IN VIRGINIA

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).

https://www.justice4all.org/virginia-eviction-tracker/
AND MORE EVICTIONS IN VIRGINIA ARE COMING IN THE WEEKS AHEAD

In the next 8 weeks

9,114

eviction hearings are scheduled across Virginia

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 STAGGERING

Table 2: Virginia Households at Risk of Eviction.

<table>
<thead>
<tr>
<th>Households</th>
<th>Households with Children</th>
<th>Total Population</th>
<th>Rent Shortfall</th>
</tr>
</thead>
<tbody>
<tr>
<td>169,000 - 296,000</td>
<td>88,000 - 134,000</td>
<td>301,000 - 741,000</td>
<td>$169 - 370 million</td>
</tr>
</tbody>
</table>

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

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

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