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

- Kim Johnson, NLIHC

www.nlihc.org

Welcome & Updates

Diane Yentel

President & CEO

National Low Income Housing Coalition

dyentel@nlihc.org

www.nlihc.org

Hurricane Delta's Impact on Louisiana, Federal Government Response

Renard Thomas

Board Member

Reentry Alliance of Louisiana (REAL)

reentryalliance.la@gmail.com

NATIONAL LOW INCOME HOUSING COALITION

Hurricane Delta's Impact on Louisiana, Federal Government Response

Noah Patton

Policy Analyst

National Low Income Housing Coalition

npatton@nlihc.org

www.nlihc.org

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President & CEO

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dyentel@nlihc.org

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Impact of the Pandemic on Latino Renters

Agatha So

Policy Analyst

UnidosUS
aso@unidosus.org

NATIONAL LOW INCOME
HOUSING COALITION
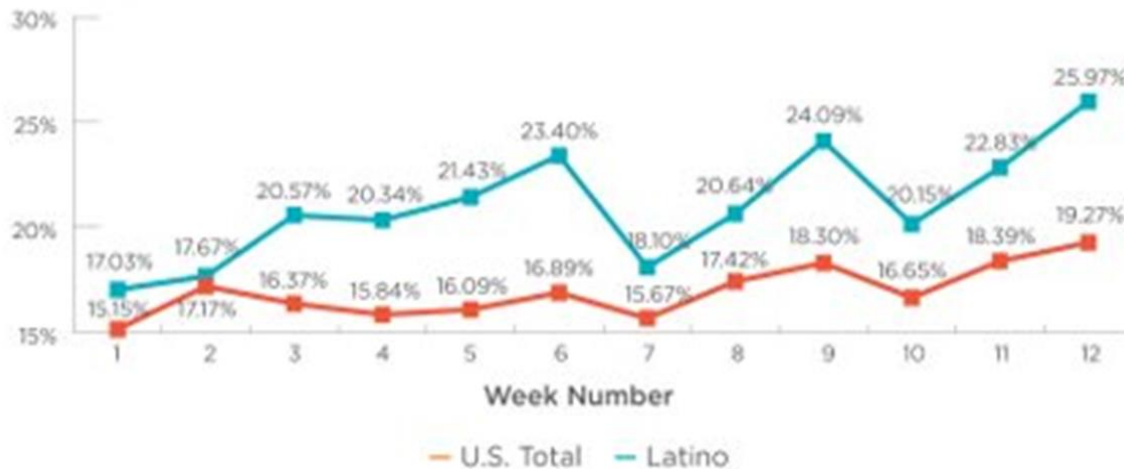
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COVID-19 Impact on Latino Renters

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

Latino data points: 17.03%, 17.67%, 20.57%, 20.34%, 21.43%, 23.40%, 18.10%, 20.64%, 24.09%, 20.15%, 22.83%, 25.97%

U.S. Total data points: 15.15%, 17.17%, 16.37%, 15.84%, 16.09%, 16.89%, 15.67%, 17.42%, 18.30%, 16.65%, 18.39%, 19.27%

X-axis: Week Number (1–12)

Legend: — U.S. Total — Latino

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

NATIONAL LOW INCOME HOUSING COALITION

Jason Richardson

Director of Research & Evaluation

National Community Reinvestment Coalition

jrichardson@ncrc.org

www.nlihc.org

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.

NCRC

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

NCRC

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."

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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.

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HOLC areas were mapped onto modern census tracts

Life expectancy and SVI show a correlation with redlined areas
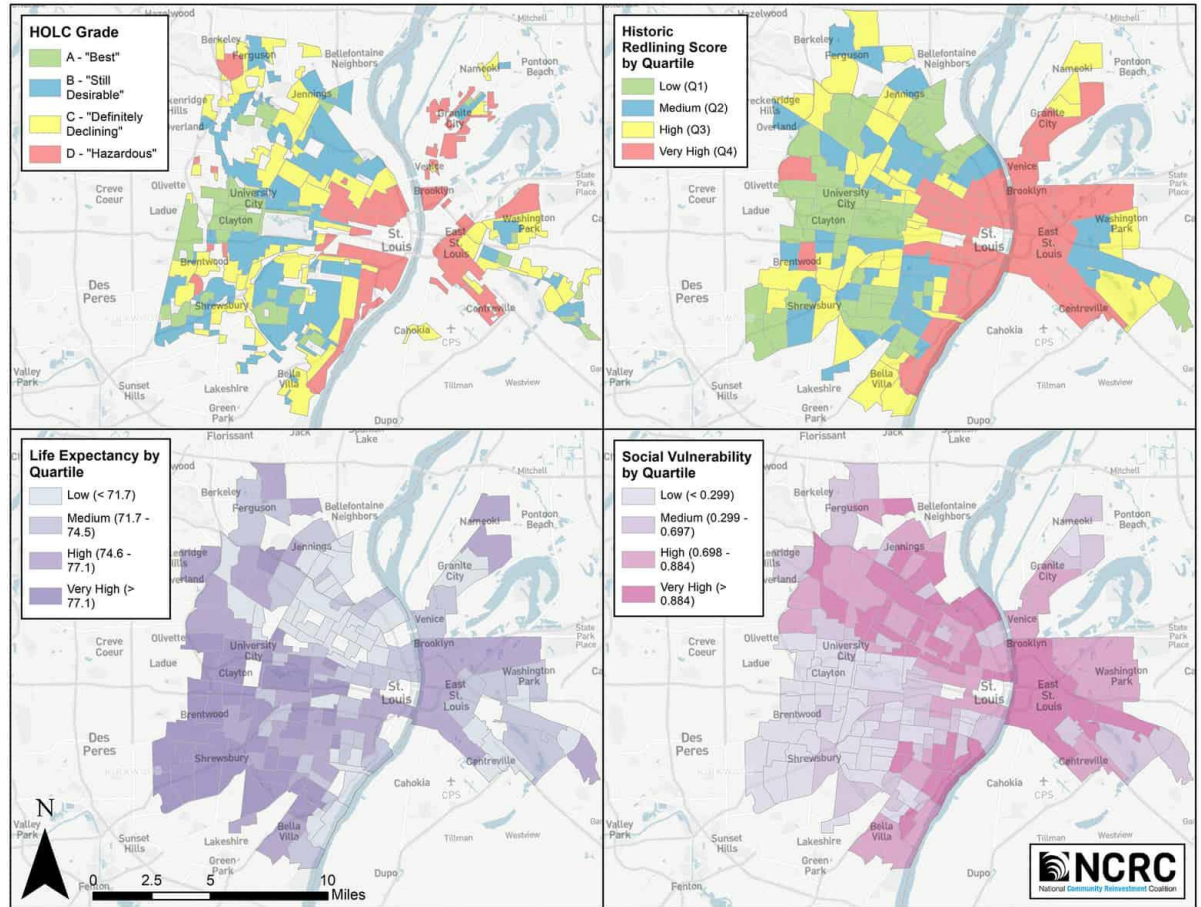
What we found

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

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

NCRC

Field Updates

Ilene Jacobs

Director of Litigation, Advocacy & Training

California Rural Legal Assistance
ijacobs@crla.org

Field Updates

Brie Sillery

Communications Strategist

New Mexico Coalition to End Homelessness
brie-s@nmceh.org

Field Updates

Steve Fischbach

Litigation Director

Virginia Poverty Law Center

steve@vplc.org

www.nlihc.org

VPLC | Virginia Poverty Law Center

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

LITIGATION DIRECTOR

DATA SOURCES USED IN THIS PRESENTATION

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

https://rampages.us/rvaevictionlab/wp-content/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

English ⌄   ≡ MENU

Top Evicting Areas   Top Evictors (Coming Soon)

REGION **UNITED STATES** ⌄

ⓘ AREA **LARGE CITIES** ⌄

ⓘ RANK BY **EVICTION RATE** ⌄

SHARE VIA 🐦 f ✉ 🔗

Rank	Area	Rate
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%

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

SMALL TO MID-SIZE CITIES

EVICTION LAB

English

MENU

Top Evicting Areas   Top Evictors (Coming Soon)

REGION **UNITED STATES**

AREA **MID-SIZE CITIES**

RANK BY **EVICTION RATE**

SHARE VIA

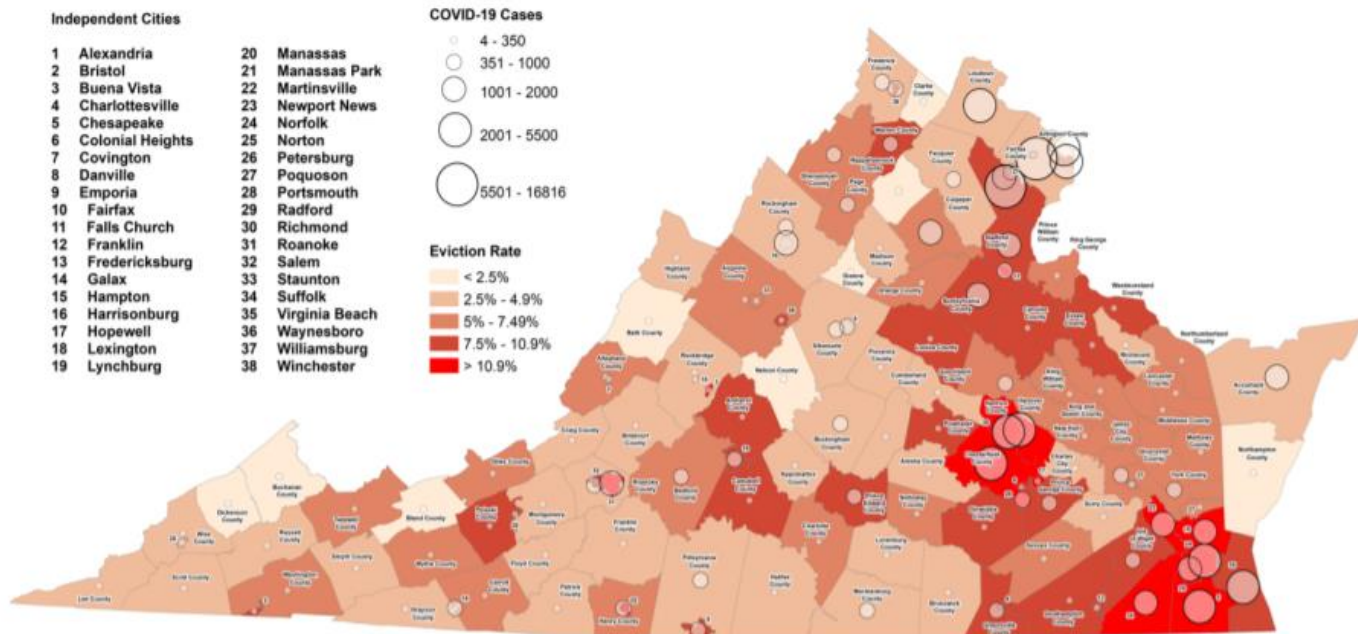| 1 | **ST. ANDREWS** SC 20.66% |
2	**PETERSBURG** VA 17.56%
3	**FLORENCE** SC 16.65%
4	**HOPEWELL** VA 15.69%
5	**PORTSMOUTH** VA 15.07%

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

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 (January-July, 2017-2020).

	2017		2018		2019		2020	
	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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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

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

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).

LEGAL AID JUSTICE CENTER

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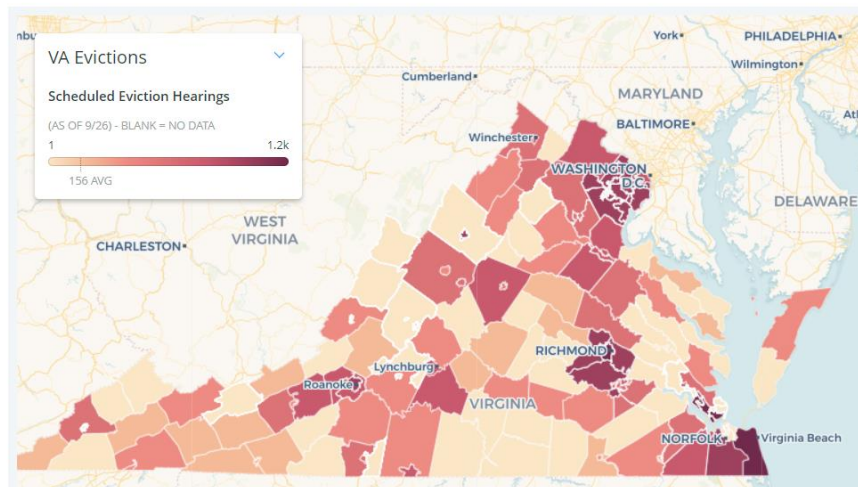
PROJECTED EVICTIONS FOR NON-PAYMENT OF RENT IN VIRGINIA ARE STAGGERGING

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

STEVE@VPLC.ORG

804-351-5266

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

Kim Johnson

Policy Analyst

National Low Income Housing Coalition

kjohnson@nlihc.org

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