



NLIHC's HoUSed Campaign for
Long-Term Housing Solutions

February 27, 2023

Agenda

Welcome & Updates

- Sarah Saadian, NLIHC

Implications of Medicaid “Unwinding” for Renters & Unhoused People

- Jennifer Sullivan, CBPP

Statement of Values Against the Criminalization of Homelessness

- Jerry Jones, NAEH

Eviction Expectations in the Post- Pandemic Housing Market

- Andrew Haughwout, Federal Reserve Bank of New York

Field Updates

- Scott Gottbreht, United Way of Central Maryland
- Susan Jacob, Housing Counseling Services; Leah Hendey & Peter Tatian, Urban Institute

Policy Updates

- Sarah Saadian, NLIHC



Welcome & Updates

Sarah Saadian

*Senior Vice President for Public Policy &
Field Organizing*

National Low Income Housing Coalition

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Implications of Medicaid “Unwinding” for Renters & Unhoused People



Jennifer Sullivan

Director of Health Coverage Access

Center on Budget & Policy Priorities

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Unwinding the Medicaid COVID-19 Continuous Coverage Requirement

February 27, 2023



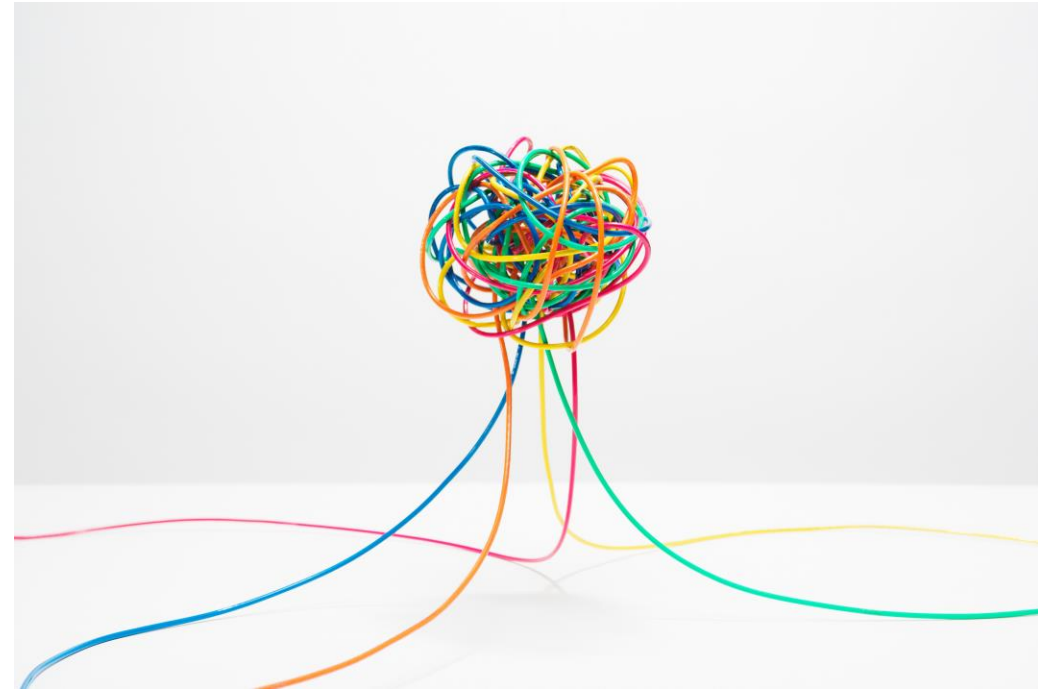
Medicaid Continuous Coverage Requirement

- Part of 2020 COVID legislation, requires states to keep most enrollees on Medicaid during the public health emergency (PHE)
- End of year budget legislation “delinked” the requirement from the PHE; Medicaid continuous eligibility now ends March 31st
- States will resume conducting full renewals and terminating coverage as early as April 1st – known as “unwinding”
- Eligible people could lose coverage *if states don’t act carefully*
- Largest health care event since ACA implementation



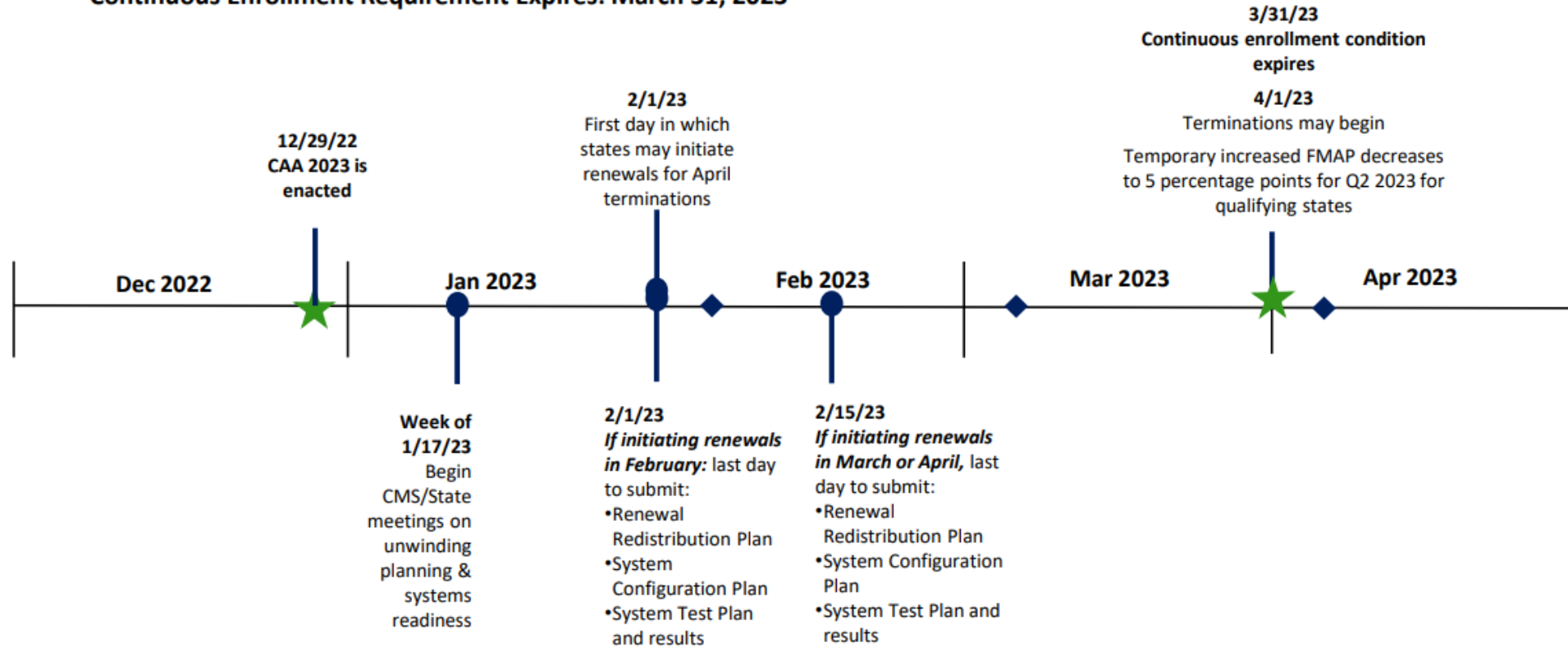
Medicaid “Unwinding”

- All enrollees will have to complete a full renewal
- Coverage ends if renewal not completed
- Experts estimate over 18 million people will lose coverage (millions of these will still be eligible)
- State agencies (already understaffed) will experience substantial workload increase



Unwinding Timeline

Consolidated Appropriations Act (CAA), 2023 Enacted December 29, 2022
Continuous Enrollment Requirement Expires: March 31, 2023

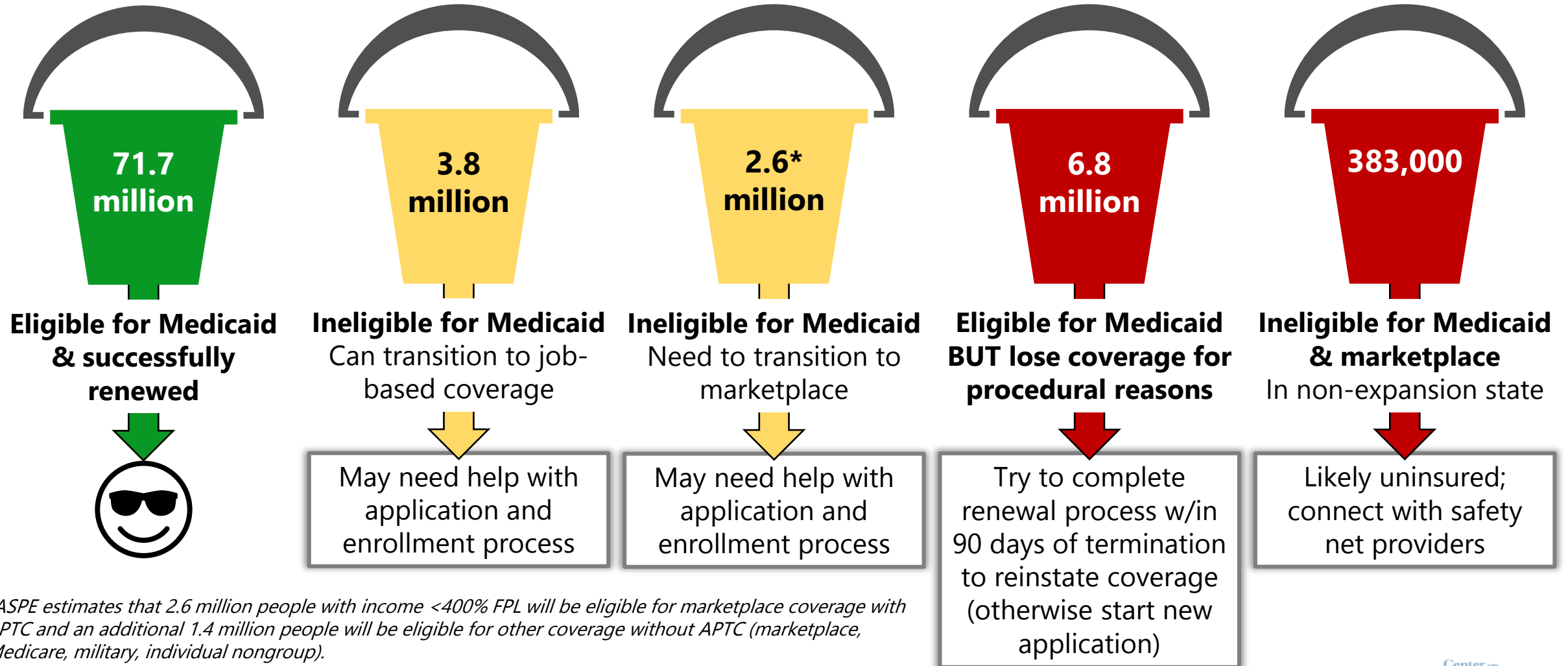


★ Key CAA 2023 milestones

● State actions related to renewals and key timelines for submission of deliverables to CMS

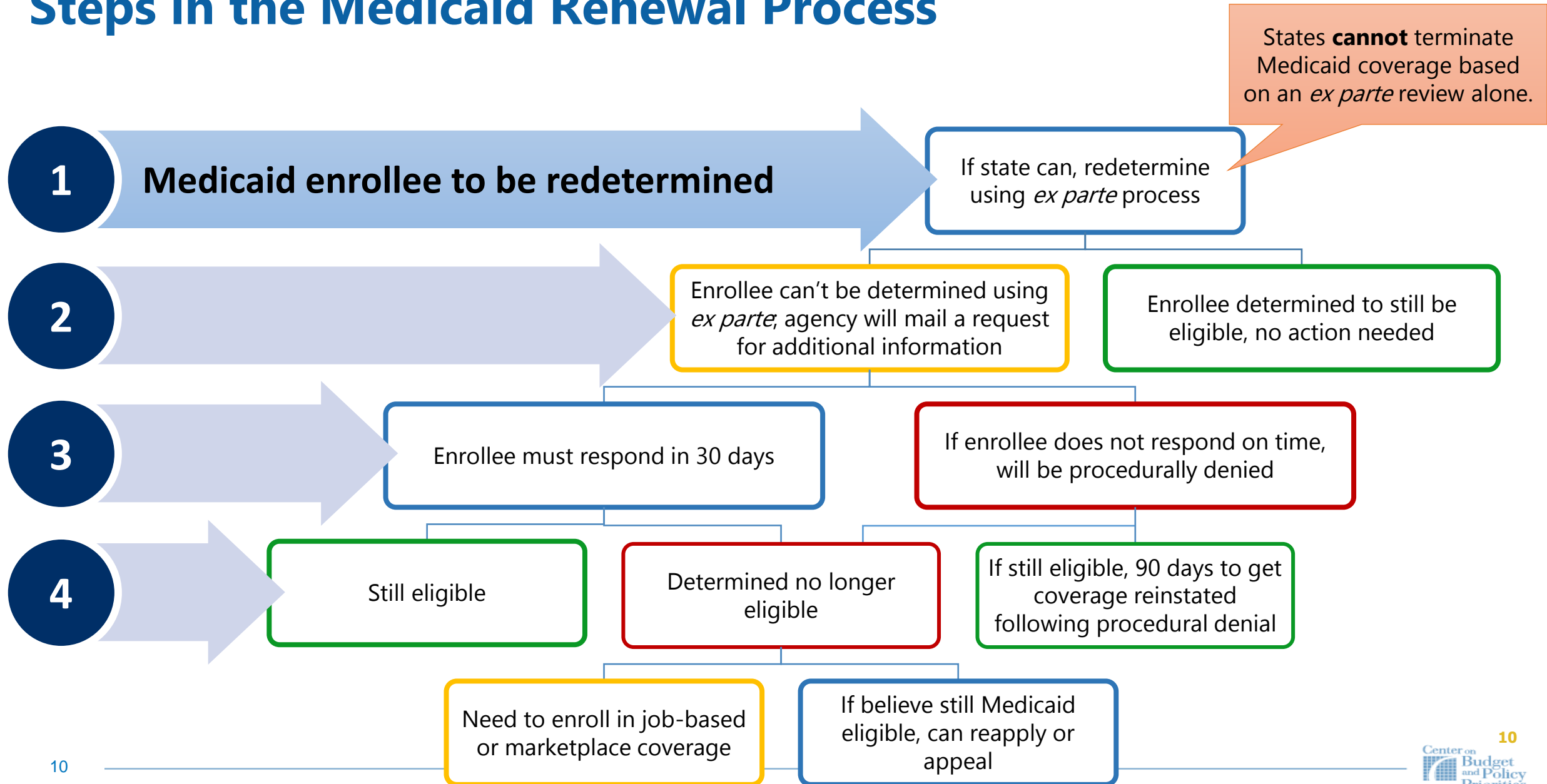
◆ Data reporting: Baseline unwinding data submission dates will vary by state and will be due on either 2/8/2023, 3/8/2023, or 4/8/2023. Thereafter, monthly unwinding data submissions will be due on the 8th of the month. Additionally, state data submissions through the Medicaid and CHIP Performance Indicator dataset are also due on the 8th each month, and state data submissions through the Transformed Medicaid Statistical Information System (T-MSIS) dataset are due before the end of the subsequent calendar month.

Health Coverage Outcomes



**ASPE estimates that 2.6 million people with income <400% FPL will be eligible for marketplace coverage with APTC and an additional 1.4 million people will be eligible for other coverage without APTC (marketplace, Medicare, military, individual nongroup).*

Steps in the Medicaid Renewal Process



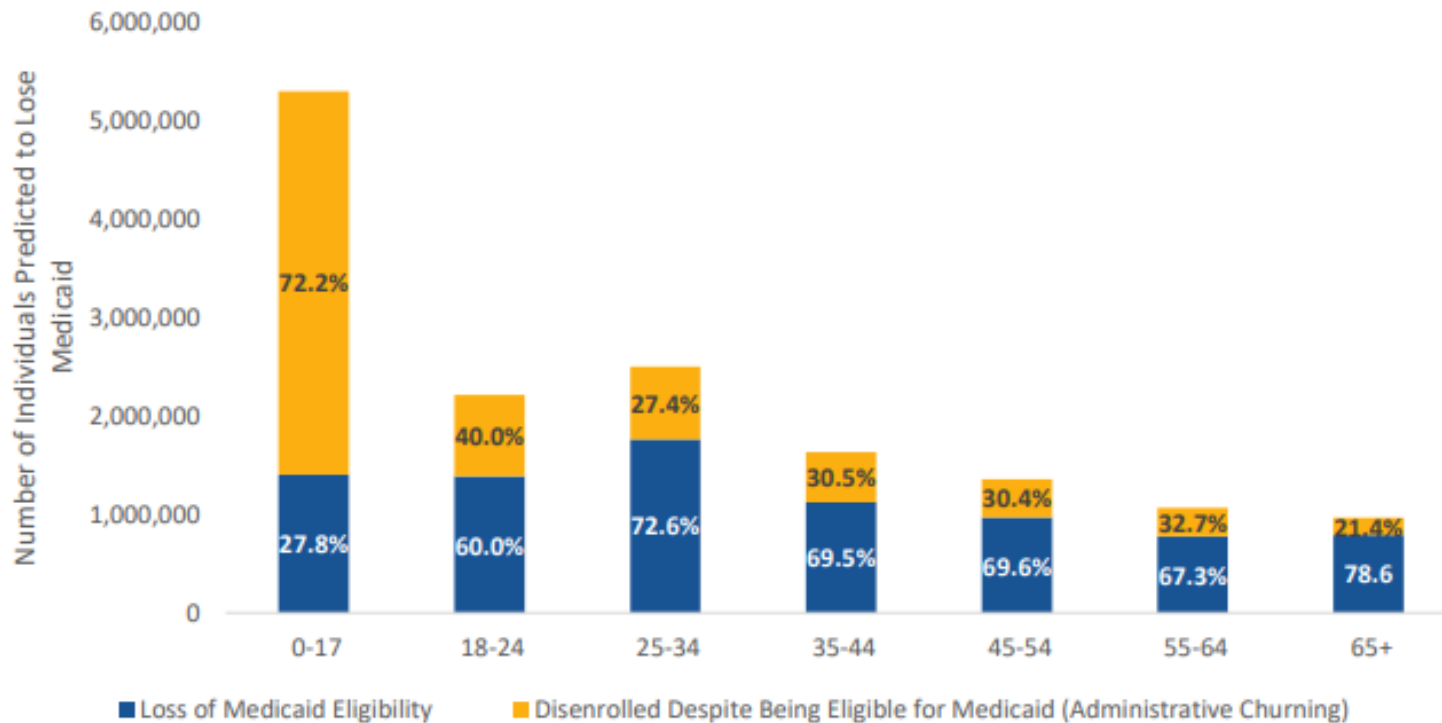
Why Might Eligible People Lose Coverage?

- Enrollees might not:
 - Receive renewal notice
 - Understand renewal notice
 - Submit information on time
- Medicaid agencies may not be able to process documents in time
- Many will reapply, leading to additional work for agencies, gaps in coverage, and increased costs

Who is most likely to lose coverage?

- 45% of *all* who lose coverage still eligible
- 72.2% of *children* who lose coverage still eligible

Figure 3. Predicted Medicaid Coverage Loss Due to Eligibility Loss versus Administrative Churning, by Age

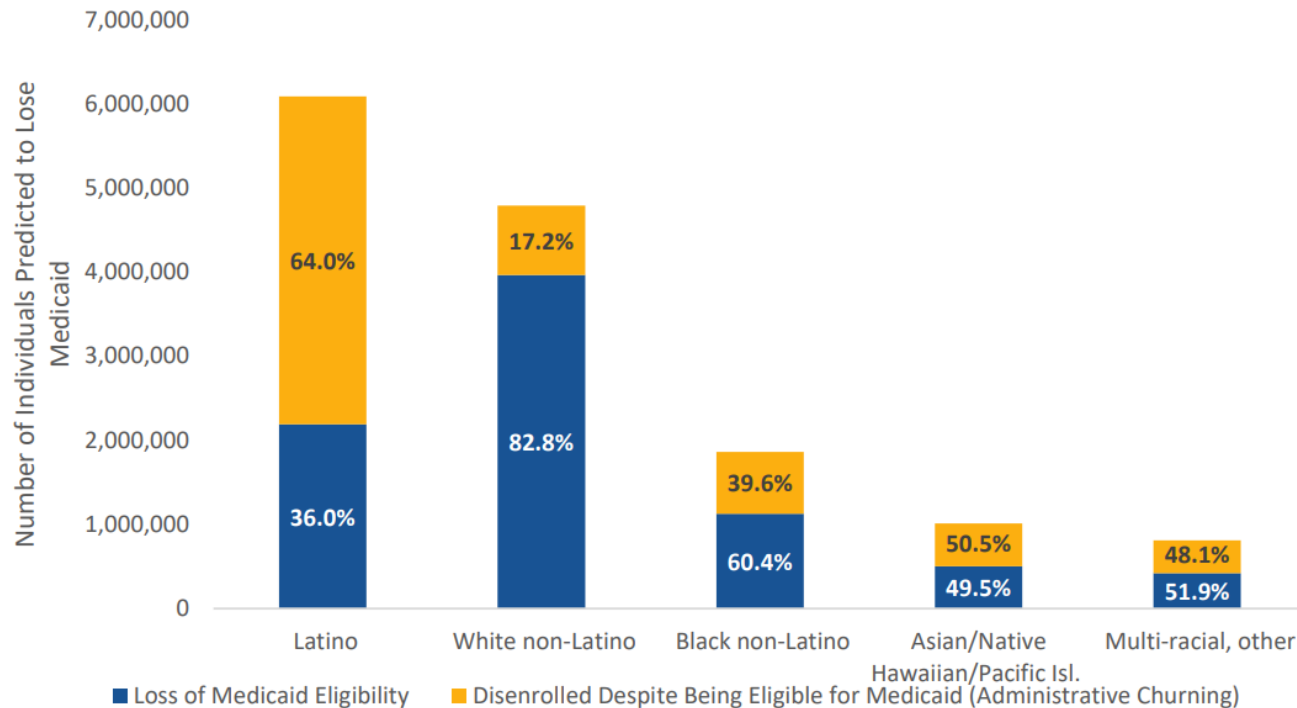


“Unwinding the Medicaid Continuous Enrollment Provision,” Assistant Secretary for Planning and Evaluation, August 19, 2022

Who is most likely to lose coverage?

- 64% of Latinos who lose coverage still eligible
- 50.5% AAPI people who lose coverage still eligible
- 39.6% Black non-Latino people who lose coverage still eligible

Figure 4. Predicted Medicaid Coverage Loss Due to Eligibility Loss versus Administrative Churning, by Race and Ethnicity



“Unwinding the Medicaid Continuous Enrollment Provision,” Assistant Secretary for Planning and Evaluation, August 19, 2022

Opportunities to Minimize Coverage Loss

Massive coverage loss isn't inevitable!

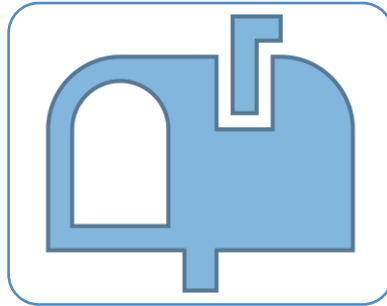
Proven strategies to reduce churn, lessen burden on enrollees and agencies, and improve program integrity while also addressing racial inequities

- **1. Robust outreach and communications**
- **2. Stronger renewal processes**
- **3. Facilitate transitions to the ACA marketplace**

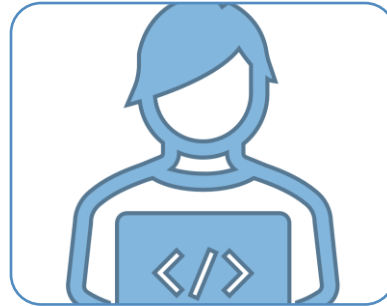
How Can State and Local Policy/Advocacy Organizations Help?



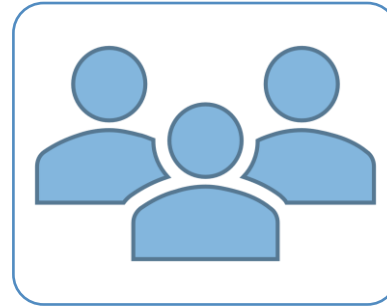
Encourage people to update their contact info with the state Medicaid agency



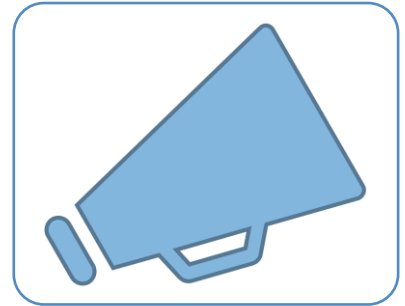
Remind people to look for notices in the mail, respond, and ask for help if needed



If terminated, but likely still eligible, help people reapply (quickly)



Partner with local Navigators and other enrollment assisters



Feedback loops!
If you see something, say something...

Resources

- CMS [Communications Toolkit](#) (English, Spanish, Chinese, Hindi, Korean, Tagalog, Vietnamese)
- [Unwinding information from state Medicaid agencies](#) (Georgetown CCF tracker)
- Organizing for Outreach [Outreach Toolkit](#)
- Find local Navigators and enrollment assisters: www.getcoveredamerica.org and localhelp.healthcare.gov
- National Health Care for the Homeless Council [Unwinding Fact Sheet](#)
- CBPP
 - Unwinding [Fact Sheet](#)
 - [Tips for Community Partners](#) (English, Spanish, Chinese, Korean, Vietnamese, Tagalog, Russian, Arabic)
 - [FAQ for Housing and Homelessness Services Staff](#)



What Do Housing and Homelessness Services Staff Need to Know About Medicaid “Unwinding”?

How is the Medicaid program going to change?

In response to the COVID pandemic, since early 2020 a Medicaid “continuous coverage” requirement has prevented states from disenrolling anyone from Medicaid, even if an enrollee had a change in their income or household size that ordinarily would have made them ineligible for Medicaid. This policy has kept millions of people covered during the pandemic, ensuring they have access to health care services, including COVID testing, treatment, and vaccines.

This policy ends on March 31, 2023, and states must review Medicaid eligibility for all their enrollees. States can start reviews in February, March, or April and have 12 months to complete them. They can begin terminating coverage for people they determine are no longer eligible starting April 1. States will first use electronic data sources to verify eligibility before asking enrollees for information or documents, but some people will receive communication about their renewal that will require them to take action to keep coverage.

How could this affect the people you serve?

Millions of people are at risk of losing Medicaid, including many living in HUD-assisted housing and people who are unhoused, recently incarcerated, or are aging out of foster care. HHS [estimates](#) that millions of enrollees could lose Medicaid coverage *despite remaining eligible* as a result of procedural hurdles in the renewal process, with children, Latino/a, Black, and Asian American/ Pacific Islander people facing the greatest risk. This could happen if, for example:

- They did not receive important mail explaining how to keep their coverage because they moved during the pandemic and the Medicaid agency doesn’t have their address or they lack a reliable address for receiving mail.
- The instructions in the renewal letters are confusing or written in a language they cannot read, and they don’t have help understanding or interpreting the letter.
- They cannot access the documents needed to prove their eligibility.

But this outcome is not inevitable. States can take steps to reduce disenrollment of eligible people, and housing and homelessness services providers can help people remain enrolled in Medicaid. Suggested steps are described below and Medicaid advocates if your state can suggest other ways you can help.



NAEH Statement of Values Against the Criminalization of Homelessness

Jerry Jones

National Field Director

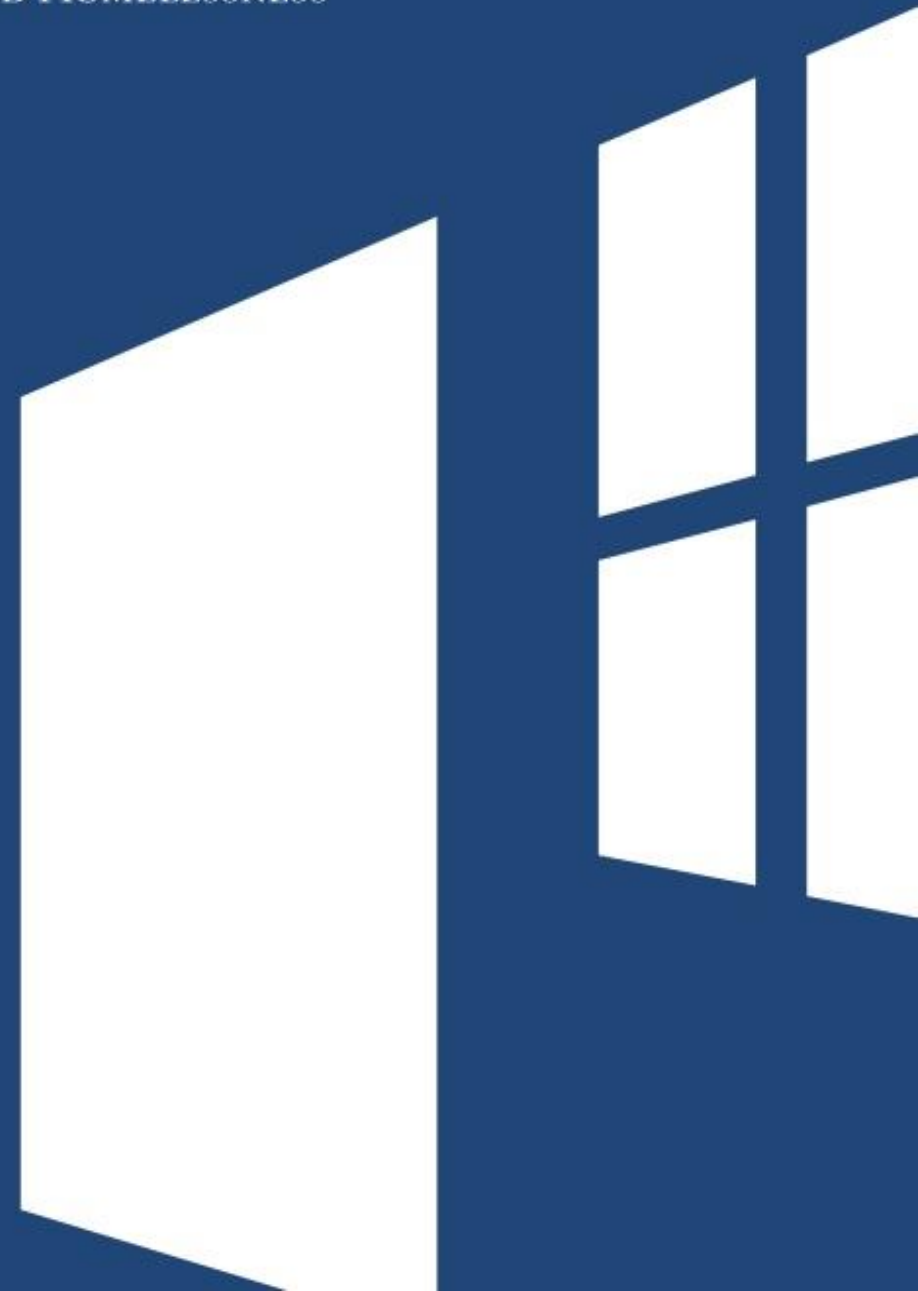
National Alliance to End Homelessness

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Statement of Values Against the Criminalization of Homelessness

**February 27, 2023
HoUsed Campaign National Call**

**Jerry Jones,
National Field Director
National Alliance to End Homelessness**



President Trump Says Homelessness Is a Blight on America's Cities



Former President Trump's policy speech during his first return to Washington since leaving office (July 26, 2022)

“The only way you’re going to remove the hundreds of thousands of people – and maybe throughout our nation, millions of people we’re talking about – and help make our cities clean, safe, and beautiful again, is to open up large parcels of inexpensive land in the outer reaches of the city [and] create thousands and thousands of high-quality tents, which can be done in one day.”

Former President Trump's "Plan to End Crime and Restore Law and Order" (February 20, 2023)

“In cities where there has been a complete breakdown of law and order, where the fundamental rights of our citizens are being intolerably violated, I will not hesitate to send in federal assets including the National Guard until safety is restored . . . We will also take back our streets from the homeless, the drug addicted, and the mentally ill.”

Key features of Cicero Institute's template legislation

- Statewide camping ban with criminal penalties
- Sanctioned camps or temporary shelters coercing people into designated places
- Financial penalties for local jurisdictions that refuse to enforce the camping ban
- Limitation of funding for permanent housing and/or repurposing of housing funds for sanctioned camps

Cicero Institute-backed or inspired legislation

Kansas: HB 2430 pending now

Arizona: HB2284, SB 1585 and SCR 1011 pending now

Georgia: SB 62 pending now

Tennessee: HB 1192 pending now, builds on SB 1610

Missouri: HB 1606 passed in 2022

Tennessee: SB 1610 passed in 2022

Texas: HB 1925 passed in 2021

Portland Mayor Ted Wheeler's rationale for designated camps (November 7, 2022)

“I’ve already banned it in high volume pedestrian corridors, safe routes to school, high crash corridors. But at some point as we continue the roll out of the camping ban, people are going to ask us, ‘If not here, then where? Where can I go where you won’t hassle me, where I can potentially have access to hygiene and food and connection to services, where can I go?’ And right now, we don’t have anything that matches scale, the magnitude of the problem that we’re facing on our streets.”

Endorsement link to “Statement of Values” is in the chat

Sign On to the Alliance’s Statement of Principles Against the Criminalization of Homelessness

In states all over the country, an organized effort is seeking to criminalize homelessness while attacking best practices like Housing First.

The Alliance and the frontline providers in these states have made a commitment to actively listening to people experiencing homelessness who will be impacted in these states. Their feedback is clear that what they want and need is housing. We also know that many of these communities don't have nearly enough affordable housing, permanent supportive housing, or even emergency shelter for them.

<https://endhomelessness.org/actions/sign-on-to-the-alliances-statement-of-principles-against-the-criminalization-of-homelessness/>

SIGN ON TODAY

Statement of Values Against the Criminalization of Homelessness
(Required)

No one should ever have to experience homelessness and the trauma that accompanies it. Ending homelessness in the most effective manner requires equitable, housing-focused approaches that respect each person's dignity and autonomy.

Because many communities are angry with seeing increased homelessness in their neighborhoods or areas, some are implementing carceral responses that do not align with current evidence-based practices – and in fact c

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Eviction Expectations in the Post-Pandemic Housing Market

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Who Gets Evicted and Who Expects to?

Andrew Haughwout
Director of Household and Public Policy Research

The views expressed here are those of the author and do not necessarily reflect those of the Federal Reserve Bank of New York or the Federal Reserve System.



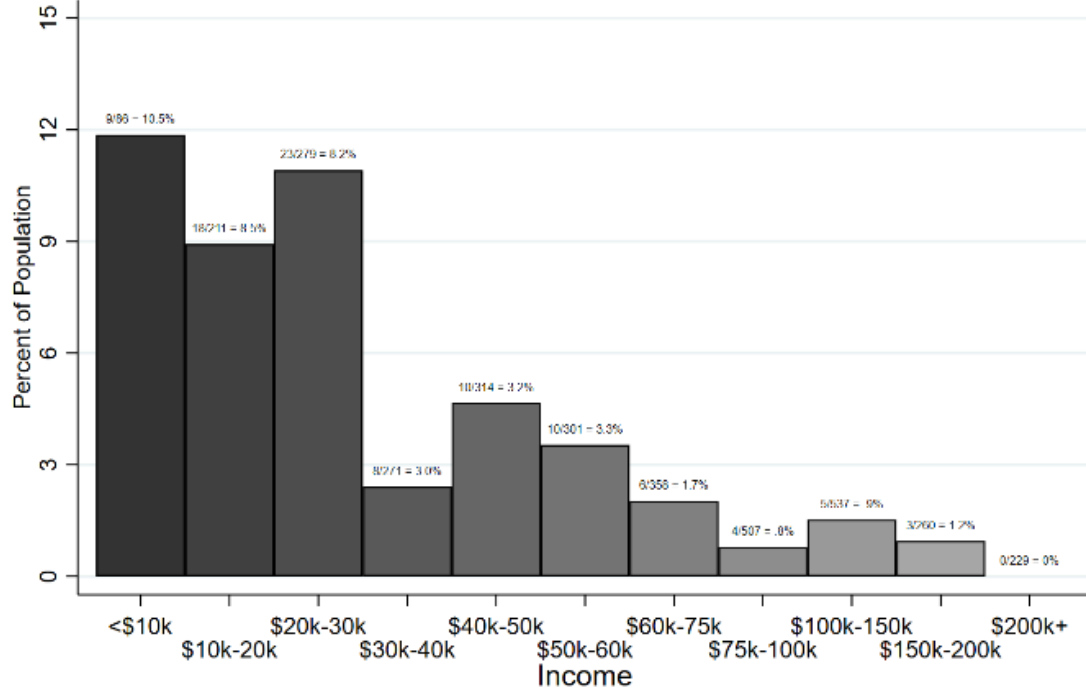
Housing and Eviction Research at New York Fed

- New York Fed Research does a lot of housing work
 - Homeownership
 - Mortgage performance and access to credit
 - House prices and housing wealth
- Survey of Consumer Expectations Housing Survey
 - Representative sample
 - Forward-looking

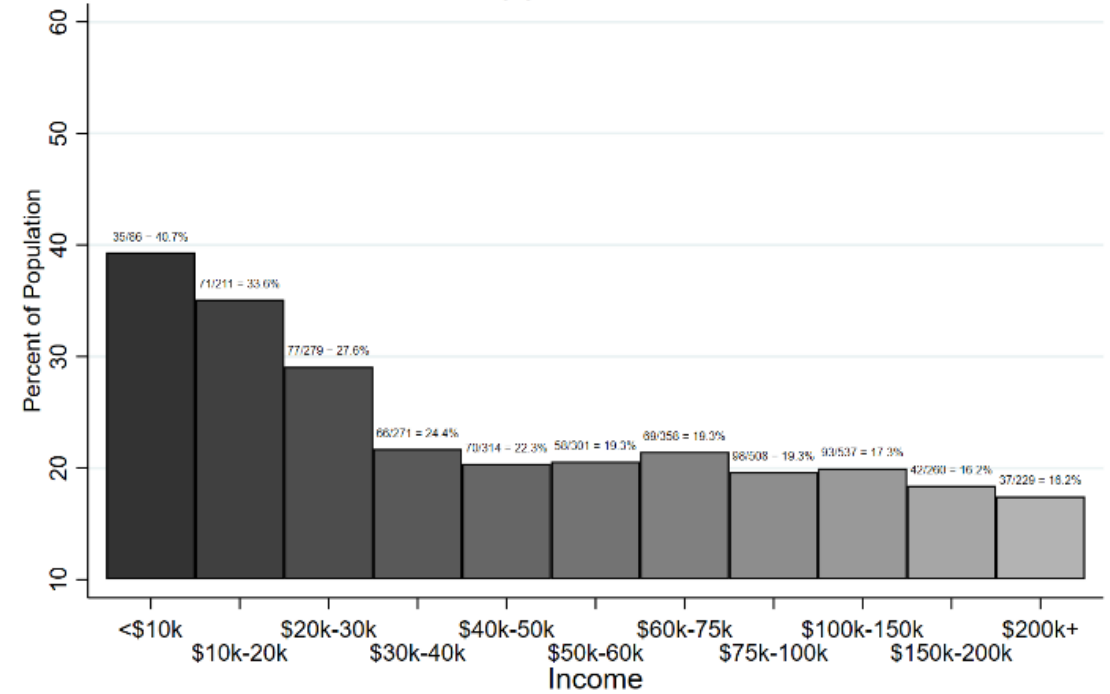


Eviction Experiences Negatively Related to Income

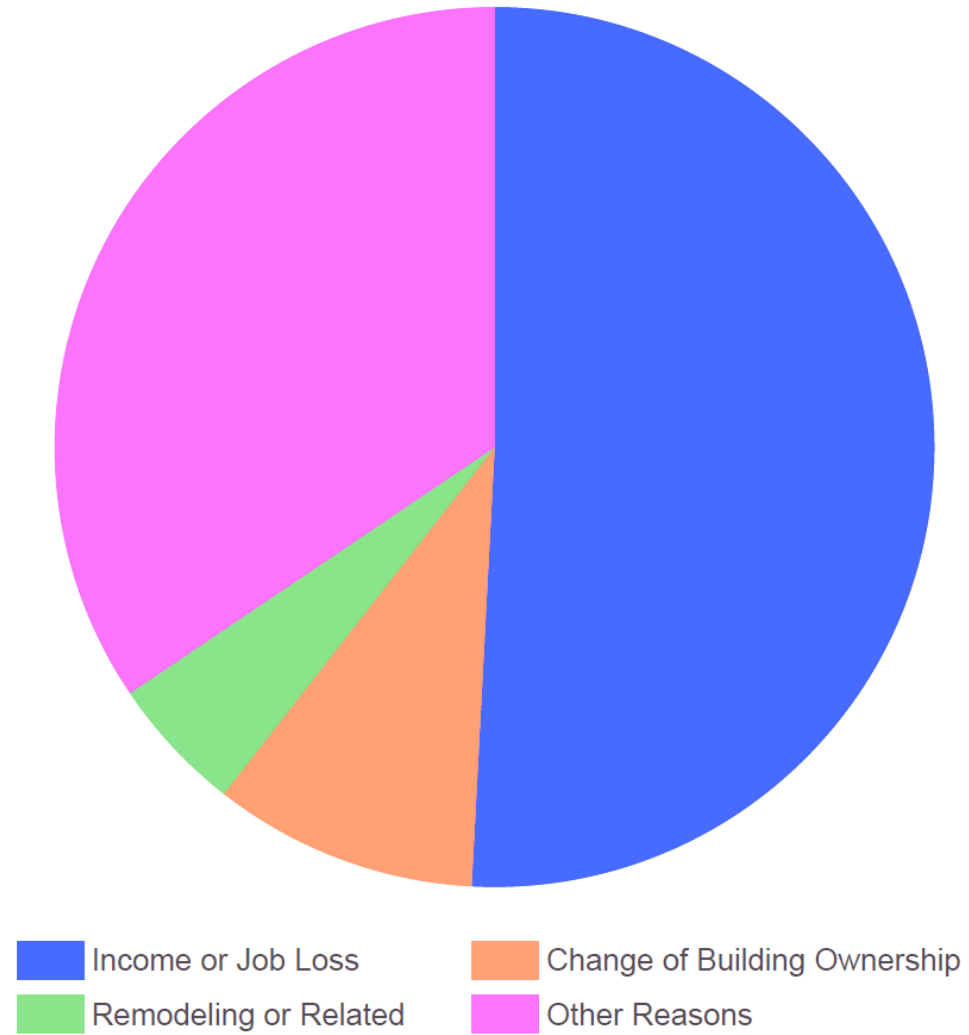
Ever been evicted from a home you were renting?
Pool of survey years 2019, 2020, & 2022



Know individuals or families evicted since 2006?
Pool of survey years 2019, 2020, & 2022



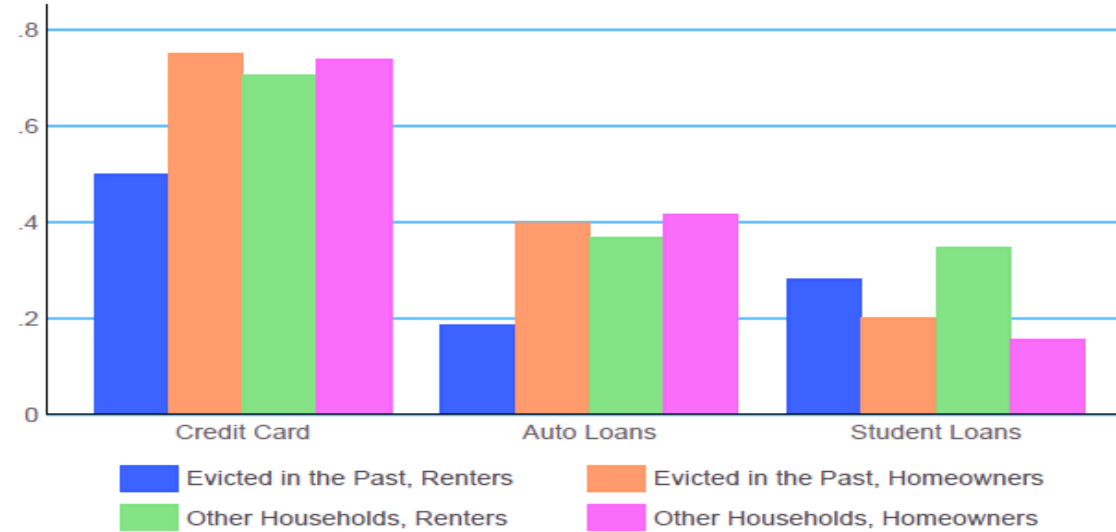
Income Loss and Change of Building Ownership Are Common Reasons for Evictions



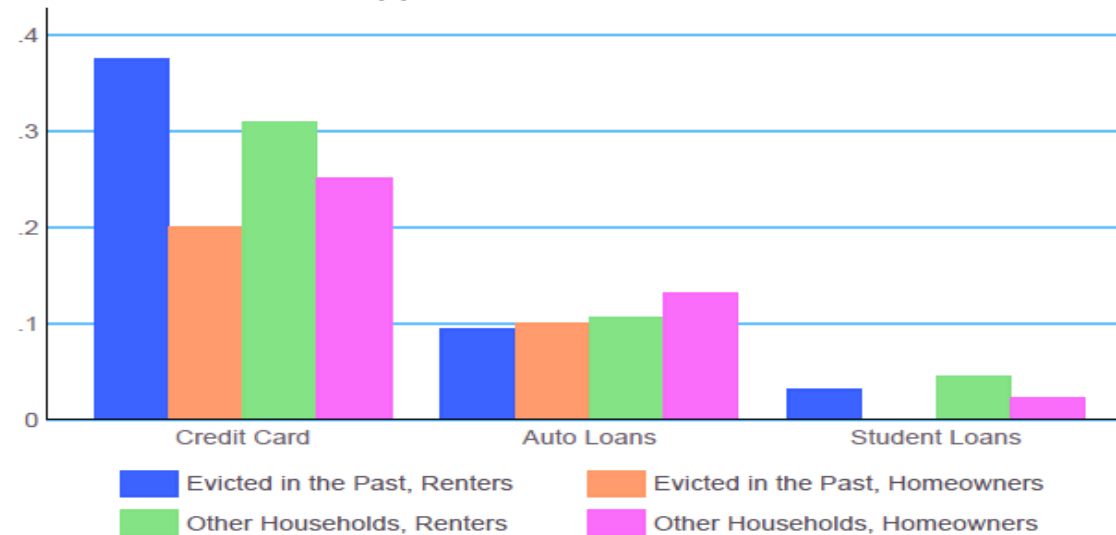
Notes: Figure shows shares of different reasons for evictions. N = 61.

Credit Experiences

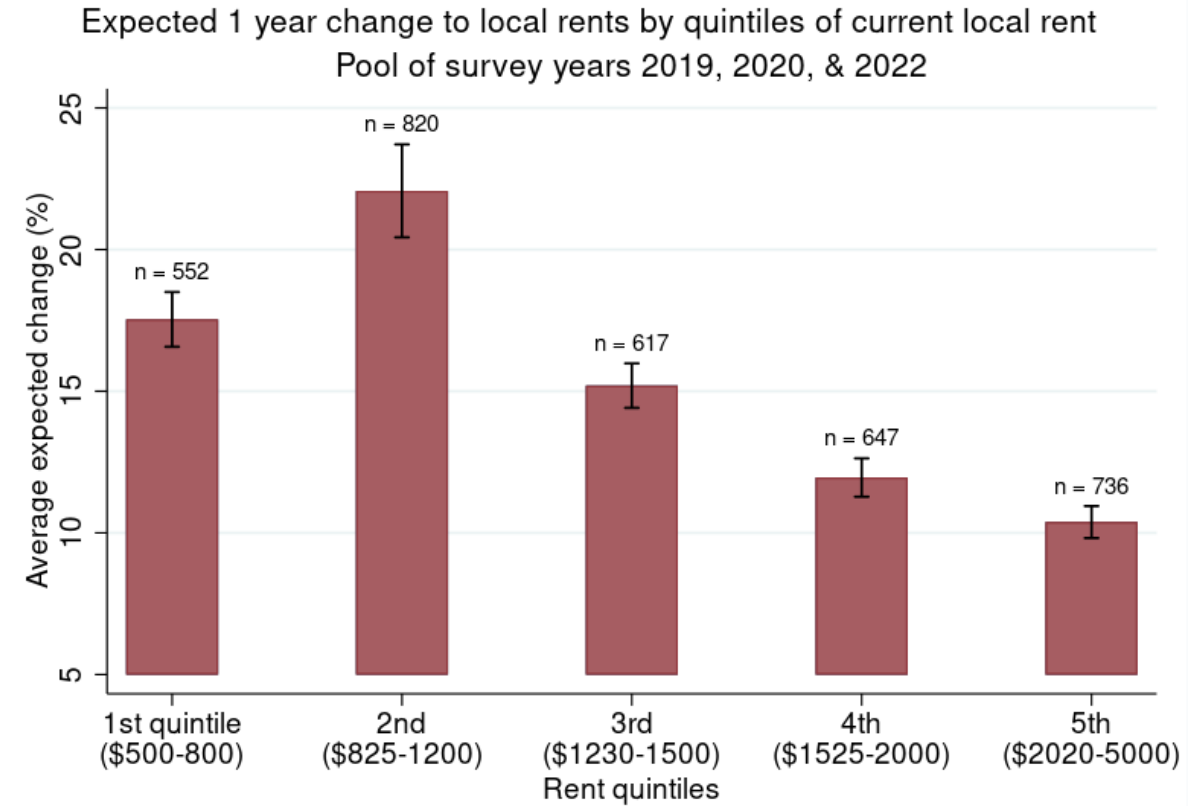
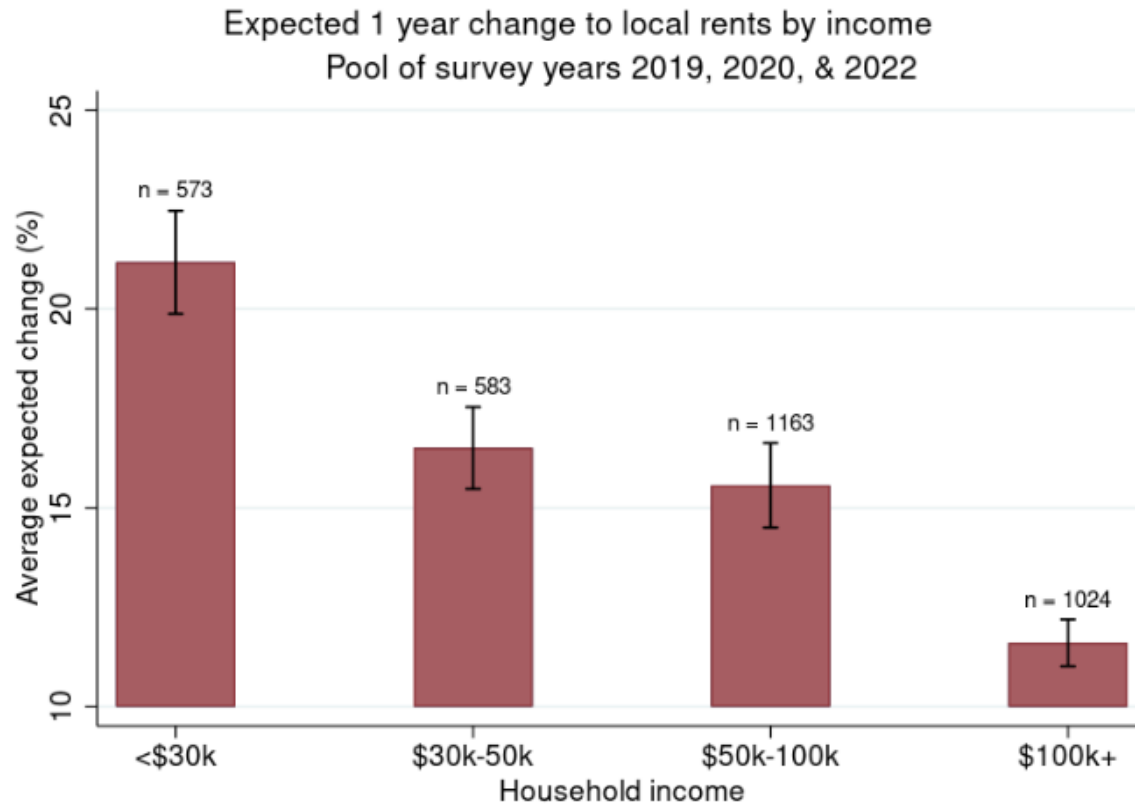
Currently Posses



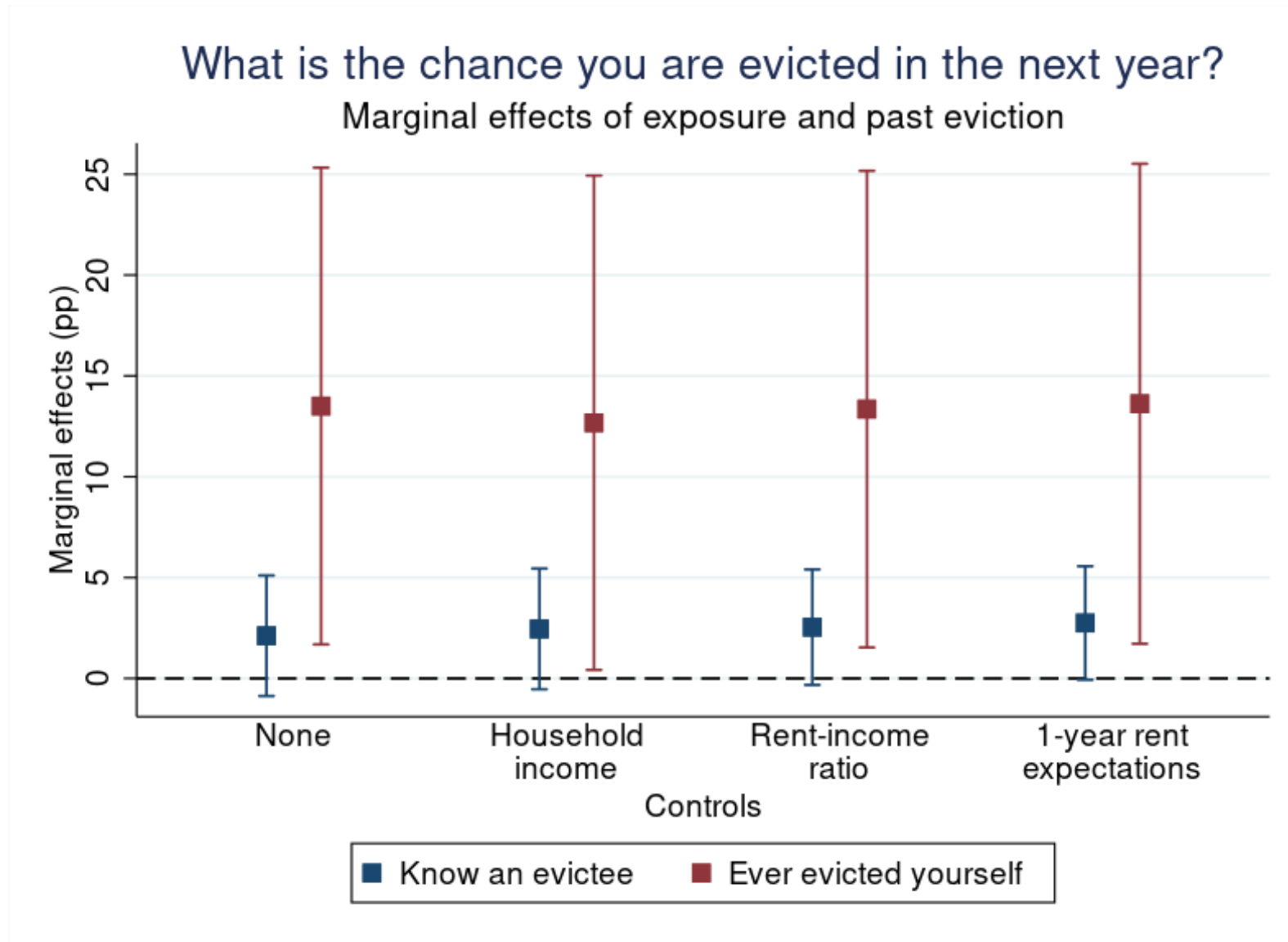
Credit Applied within the Last 12 Months



Large Increases in Rents Expected in Poorer Areas



Expectation of Eviction Correlated with Experience





Field Updates

Scott Gottbreht

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Program Officer*

United Way of Central Maryland

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PROJECTING E.R.A. NEED

- Goals of Need Projection
- Key Variables
- Key Sources
- Math Demo
- Advocating with the Data





Why Should You Create a Need Projection?

- Shows the severity of the crisis facing renters
- Serves as a rallying cry to mobilize coalitions
- Helps drive decision-making for public policy
- Great for PR, including the press and social media



Key Variables

1. Number of households to be served
2. Number of months of assistance per household
3. Monthly rent amount

Application rate study:

<https://www.jchs.harvard.edu/blog/emergency-rental-assistance-has-helped-stabilize-struggling-renters>



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of Central Maryland



Key Sources

U.S. Census Bureau

Household Pulse Survey

<https://www.census.gov/data/experimental-data-products/household-pulse-survey.html>

National Low Income Housing Coalition

Out of Reach Report

<https://nlihc.org/oor>

Joint Center for Housing Studies at Harvard

Housing Perspectives

<https://www.jchs.harvard.edu/blog/emergency-rental-assistance-has-helped-stabilize-struggling-renters>

National Equity Atlas

Rent Debt Dashboard

<https://nationalequityatlas.org/rent-debt>



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U.S. Census Bureau – Household Pulse Survey Data Table

Housing Table 3b. Likelihood of Having to Leave this House in Next Two Months Due to Eviction, by Select Characteristics: Maryland

Source: U.S. Census Bureau Household Pulse Survey, Week 54.

Note: These data are experimental. Users should take caution using estimates based on subpopulations of the data – sample sizes may be small and the standard errors may be large.**

Total Population 18 Years and Older in Renter–Occupied Housing Units, That Are Not Current on Rental Payments

Select characteristics	Total	Likelihood of leaving this home due to eviction in next two months				
		Very likely	Somewhat likely	Not very likely	Not likely at all	Did not report
Total	161,685	21,503	34,645	59,933	40,554	5,051
Months behind on rental payments						
Less than 1 month	30,328	-	-	3,727	26,601	-
1 month	82,023	-	23,352	50,242	8,429	-
2 months	12,237	-	3,821	5,964	2,452	-
3 months	7,472	-	7,472	-	-	-
4 months	15,840	15,840	-	-	-	-
5 months	4,314	4,314	-	-	-	-
6 months	1,348	1,348	-	-	-	-
7 months	-	-	-	-	-	-
8 months or more	1,777	-	-	-	-	1,777
Did not report	6,347	-	-	-	3,073	3,274
Household rental assistance through state or local government						
Applied and received assistance	22,692	-	6,556	14,300	1,835	-
Applied for assistance and waiting for response	34,040	15,840	7,472	10,728	-	-
Applied for assistance and application was denied	12,547	5,662	6,885	-	-	-
Did not apply for assistance	89,132	-	13,733	34,904	38,719	1,777
Did not report	3,274	-	-	-	-	3,274
Age						
18 - 24	19,269	-	3,821	-	15,448	-
25 - 39	78,699	15,840	23,352	26,378	11,352	1,777

U.S. Census Bureau – Household Pulse Survey Data Table – Cross Tabs!

1 Housing Table 3b. Likelihood of Having to Leave this House in Next Two Months Due to Eviction, by Select Characteristics: Maryland							
2 Source: U.S. Census Bureau Household Pulse Survey, Week 54.							
3 Note: These data are experimental. Users should take caution using estimates based on subpopulations of the data – sample sizes may be small and the standard errors may be large.**							
4 Total Population 18 Years and Older in Renter-Occupied Units, That Are Not Current on Rental Payments							
5	6 Select characteristics	Total	Likelihood of leaving this home due to eviction in next two months				
			Very likely	Somewhat likely	Not very likely	Not likely at all	Did not report
8	Total	161,685	21,503	34,645	59,933	40,554	5,051
77	7 or more people in the household	-	-	-	-	-	-
78	Presence of children under 18 years old						
79	Children in household	71,212	21,503	23,352	18,366	6,215	1,777
80	No children	90,473	-	11,293	41,566	34,339	3,274
81	Respondent or household member experienced loss of employment income in last 4 weeks						
82	Yes	55,173	15,840	28,089	11,244	-	-
83	No	106,512	5,662	6,556	48,689	40,554	5,051
84	Did not report	-	-	-	-	-	-
85	Respondent employed in the last 7 days						
86	Yes	122,483	5,662	27,760	46,731	40,554	1,777
87	No	39,202	15,840	6,885	13,202	-	3,274
88	Did not report	-	-	-	-	-	-
89	Household income						
90	Less than \$25,000	34,759	15,840	16,467	-	2,452	-
91	\$25,000 - \$34,999	34,571	1,348	6,885	26,338	-	-
92	\$35,000 - \$49,999	24,889	4,314	-	18,740	1,835	-
93	\$50,000 - \$74,999	3,056	-	-	3,056	-	-
94	\$75,000 - \$99,999	26,098	-	11,293	5,964	7,065	1,777
95	\$100,000 - \$149,999	9,923	-	-	5,834	4,088	-
96	\$150,000 - \$199,999	9,666	-	-	-	9,666	-
97	\$200,000 and above	-	-	-	-	-	-
98	Did not report	18,722	-	-	-	15,448	3,274
99	Used in the last 7 days to meet spending needs*						
100	Regular income sources	116,035	21,503	17,849	34,353	40,554	1,777
101	Credit cards or loans	33,694	-	7,472	17,851	8,371	-
102	Money from savings or selling assets or possessions (including withdrawals from retirement accounts)	37,249	4,314	6,885	18,151	7,900	-



Application Rates

Joint Center for Housing Studies at Harvard
Housing Perspectives

<https://www.jchs.harvard.edu/blog/emergency-rental-assistance-has-helped-stabilize-struggling-renters>

Income Bracket	Application Rate
<\$25k	45%
\$25k - \$50k	40%
\$50k - \$75k	30%
All Incomes	40%



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Households to be Served

Sample Calculation for Number Served at Income Bracket <\$50k	
11,761	HHs likely evicted in <\$25k bracket
45%	Application rate for <\$25k bracket
5,292	Projected ERA applicants <\$25k
37,228	HHs likely evicted \$25k-\$50k
40%	Application rate \$25k-\$50k bracket
14,891	Projected ERA apps \$25k-\$50k
20,183	PROJECTED ERA applicants <\$50k

Households to be Served

Sample Calculation for Maryland ERA Budget Allocation Income Under \$50k and 5 Months of Assistance Per Household	
\$1,505	FMR for 2-bedroom
10,495	52% of applicants (families)
5	Months of Assistance (4 back, 1 fwd)
\$78,974,875	ERA need for families <\$50k
\$1,262	FMR for 1-bedroom
9,688	48% of applicants (non-families)
5	Months of Assistance (4 back, 1 fwd)
\$61,131,280	ERA need for non-families <\$50k
\$140,106,155	TOTAL ERA Need (all HH types)
\$17,513,269	Program admin (10% of total budget): processing applications; working with tenants and landlords
\$17,513,269	Self-sufficiency services (10% of total budget): help with finances, employment, government benefits
\$175,132,694	Total Allocation Needed for ERA



United Way
of Central Maryland

Situating Projections Within a Range of Options

HOW MUCH FUNDING IS REQUIRED TO ADDRESS THE CRISIS?

The Maryland Emergency Rental Assistance Coalition recommends an allocation of **\$175 million** to serve approximately **20,000 low-income households**. The table below shows options for funding levels based on two variables: the months of assistance being offered and target income brackets.

Months of Assistance	\$35k and below 8,901 Households	\$50k and below 20,183 Households	\$75k and below 21,186 Households
4	\$62 million	\$140 million	\$147 million
5	\$77 million	\$175 million	\$184 million
7	\$108 million	\$245 million	\$257 million

**4 months of assistance equates to rental arrears only; 5 months equates to 4 months of arrears and 1 month of forward rent; and 7 months equates to 4 months of arrears and 3 months of forward rent*



Advocating with the Data

Bring additional stakeholders into the data conversation, and vet your projections with experts in your area.

Phrasing the ask as a range of funding options helps shift the conversation away from WHETHER to fund emergency rental assistance and instead towards HOW MUCH to fund emergency rental assistance.

We are emphasizing rent debt (instead of ongoing income Disruptions) as well as the extremely high percentage of families who are “very likely” to be evicted.



QUESTIONS?

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Visit **UWCM.ORG** for more information



Field Updates

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February 27, 2023

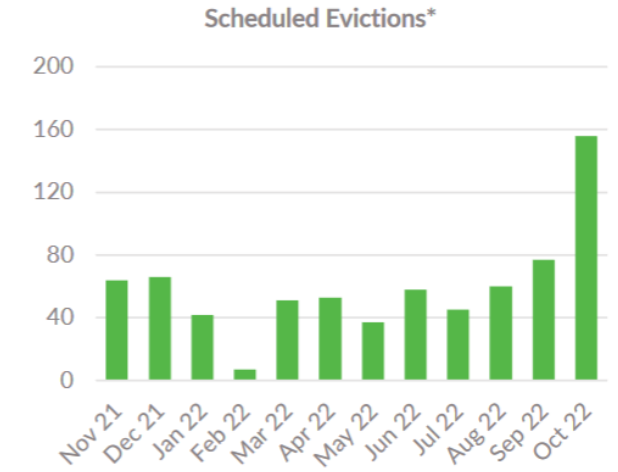
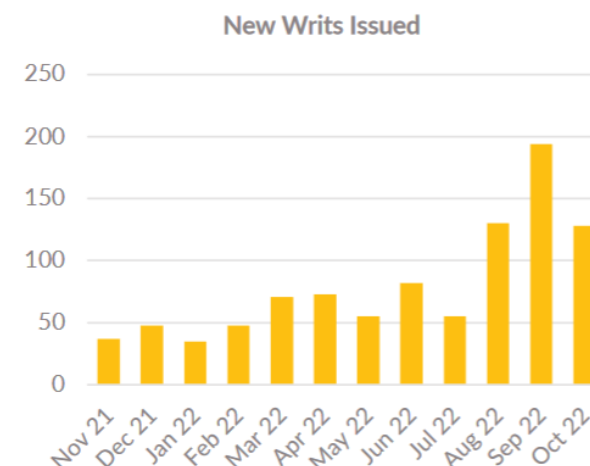
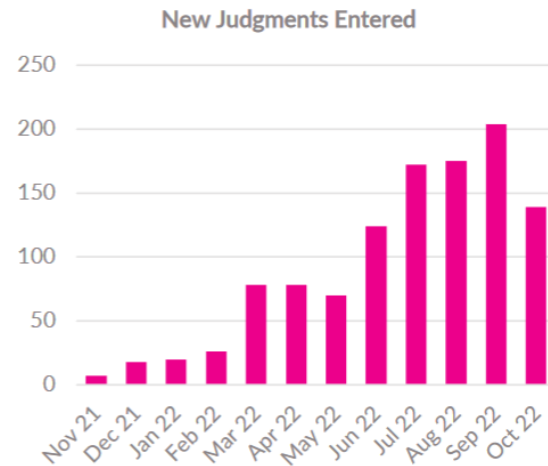
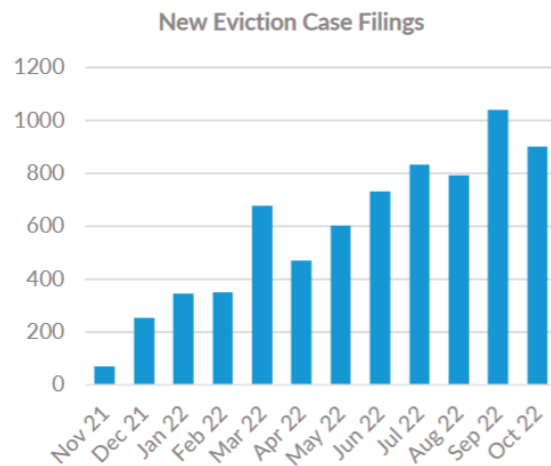
DC Eviction Prevention Framework

Presentation to HoUsed National Call



Peter A. Tatian, Urban Institute
Susan Jacob, Housing Counseling Services

New eviction case filings, judgments, writs, and scheduled evictions in DC are rising



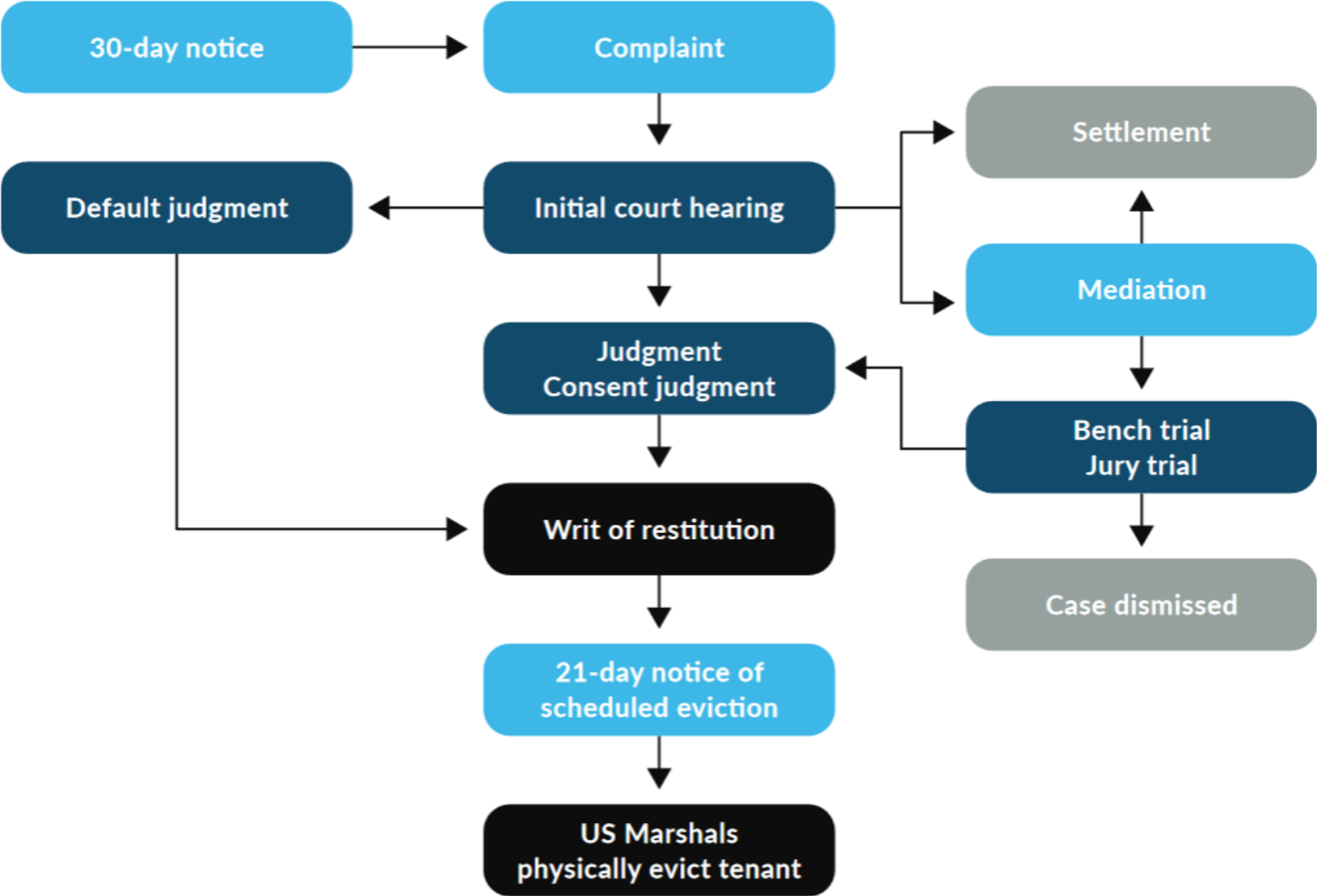
<https://greaterdc.urban.org/publication/collaborative-framework-eviction-prevention-dc>

Overall goal and approach

The DC Eviction Prevention Co-Leaders Group believes that cross-sector collaboration among legal services providers, housing counselors, district government agencies, the DC Superior Court, philanthropic organizations, tenant organizers, housing providers, tenants, advocates, and community-based organizations is crucial to preventing eviction, displacement, and homelessness.

The overall goal of the Co-Leaders Group is to **establish a cross-sector collaborative approach to prevent eviction and displacement of tenants in DC with low incomes and stabilize their housing for the future.**

DC eviction process



Framework key action areas

- Outreach to tenants
- Access to emergency financial resources
- Access to eviction defense
- Court processes
- Access to broader housing supports
- Access to community resources
- Data to support effective collaboration and track results

Collaboration Outcomes

- ▶ HCS staff are present in court hearings as housing counselors to provide information on current applications for assistance and to provide clients with information on how to apply (attended over 3000 hearings to date)
- ▶ Extensive collaboration among partners to make sure “last mile payments” are accurate and will in fact stop an eviction (every penny owed at the moment of eviction must be paid in order to redeem tenancy)
- ▶ Over 70% of scheduled evictions (due to non-payment of rent) are able to be stopped (FY22 data)
- ▶ Recognized that housing case management is vital in assisting tenants in reaching housing stability



Housing Counseling Services, Inc.

Housing Counseling Outcomes

Number of clients where RISE housing counseling was able to resolve the gap between ERAP eligibility amount and total balance client owed	50	33%
Client counseled by RISE was able to receive ERAP	50	33%
RISE counselors engaged with client landlord to address balance	108	72%
RISE was able to negotiate a payment plan on behalf of client	46	30%
RISE was able to negotiate rent forgiveness on behalf of the client	26	17%
Client was connected to RELiEF match savings program	15	10%
Client's housing was stabilized through RISE counseling	53	35%
Clients who remained in current housing at the end of RISE counseling	98	65%
Clients who moved out with RISE assistance	9	16%

Other Collaborative Efforts

- ▶ Conduct “Pop-ups” in the community, targeting rental properties where delinquency rates are high (over 17%)
- ▶ Train Housing Providers on the financial assistance programs available and how to assist tenants in accessing these programs
- ▶ Continue to train legal services providers and other partners about access to financial assistance programs.
- ▶ Continue to attend working groups where real time problem solving and discussion are key components.

Tenants with greater challenges

A fundamental cause of evictions is the high cost of housing in DC relative to what many people can afford to pay. Simply put, **the rent is too high for too many.**

For this reason, the Co-Leaders Group recognizes that there are DC tenants, particularly workers with low wages and people on fixed incomes, for whom existing solutions are inadequate to prevent eviction or displacement.

In addition to the efforts discussed in this framework, the Co-Leaders Group is committed to seeking solutions that will better meet the needs of all tenants in DC, including those who face unaffordable rents.

Thank you!

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Policy Updates

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Resources

NLIHC's HoUsed Campaign
(nlihc.org/housed): Campaign Updates