



NATIONAL LOW INCOME
HOUSING COALITION

Coronavirus and Housing/Homelessness

Hosted by NLIHC and the
Disaster Housing Recovery Coalition
July 20, 2020

Agenda



Guest Speaker

- Senator Ron Wyden (D-OR)

Framework for Racial Equity

- Marc Dones, National Innovation Service

Threat of Evictions Nationwide

- John Pollock, National Coalition for a Civil Right to Counsel

Field Updates

- Karen Koch, Florida Supportive Housing Coalition
- Scott Bruton, Coalition for Nonprofit Housing and Neighborhood Economic Development
- Greg Payne, Maine Affordable Housing Coalition

Congressional Action on Next Emergency Spending Bill

- Sarah Saadian, NLIHC
- Joey Lindstrom, NLIHC
- Lisa Marlow, NLIHC

Next Steps

Welcome & Overview



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Guest Speaker



Senator Ron Wyden

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Framework for Racial Equity



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Threat of Evictions Nationwide



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Predicting Families at Risk of Eviction and Resulting Eviction Filings

July 20, 2020

Tool details

- <https://bit.ly/evictionestimates>
- Developed by Stout (did right to counsel cost/benefit reports in NYC, Philly, LA, and Baltimore) with input from NCCRC
- Two main data points:
 - Number of rent-unstable tenant households at risk of eviction (prior data from Aspen Institute: ~20 million individual renters)
 - Estimation of how many eviction court filings will result over next 4 months (also rough estimate for each of next 2 months)
- Makes case for 3-prong relief: 1) emergency rental assistance; 2) federal moratorium; and 3) right to counsel (esp. since illegal evictions happening even where moratoria exist)



Chart 1 of 5: Estimation of Households Experiencing Rental Shortfall and Potentially Facing Eviction



Texas Figures

Est. Rental Households Unable to Pay Rent and at Risk of Eviction	Est. Shortfall of Rent	Renter Households Unable to Pay Rent and at Risk of Eviction as a % of Total Renter Households	Est. Potential Total Eviction Filings Over Next 4 Months
1,665,000	\$1,897,000,000	48.01%	1,124,000

National Figures

Est. Rental Households Unable to Pay Rent and at Risk of Eviction Total	Est. Shortfall of Rent Total	Renter Households Unable to Pay Rent and at Risk of Eviction as a % of Total Renter Households Total	Est. Potential Total Eviction Filings Over Next 4 Months Total
16,917,000	\$21,075,000,000	41.55%	11,419,000

While it is difficult to provide month-by-month eviction filing estimates due to the number of factors influencing eviction filings during the COVID-19 pandemic (including the status of state moratoria), the current data suggest there could be at least 2 million eviction filings in August and another 2 million filings in September nationwide.



Chart 3 of 5: Tenant Confidence Level, By Ethnicity, in Ability to Pay Next Month's Rent



Statement of Methodology

Report Filters Below

State	Ethnicity Categories
<input checked="" type="checkbox"/> Select all	<input checked="" type="checkbox"/> African American alone, not Hispanic
<input checked="" type="checkbox"/> Alabama	<input type="checkbox"/> Asian alone, not Hispanic
<input checked="" type="checkbox"/> Alaska	<input type="checkbox"/> Hispanic or Latino (may be of any r...
<input checked="" type="checkbox"/> Arizona	<input type="checkbox"/> Two or more races + other races, n...
<input checked="" type="checkbox"/> Arkansas	<input type="checkbox"/> White alone, not Hispanic

Please select one or multiple ethnicity categories to populate the chart below

Please press CTRL + F5 to clear browser cache to ensure the most current version of the report is visible

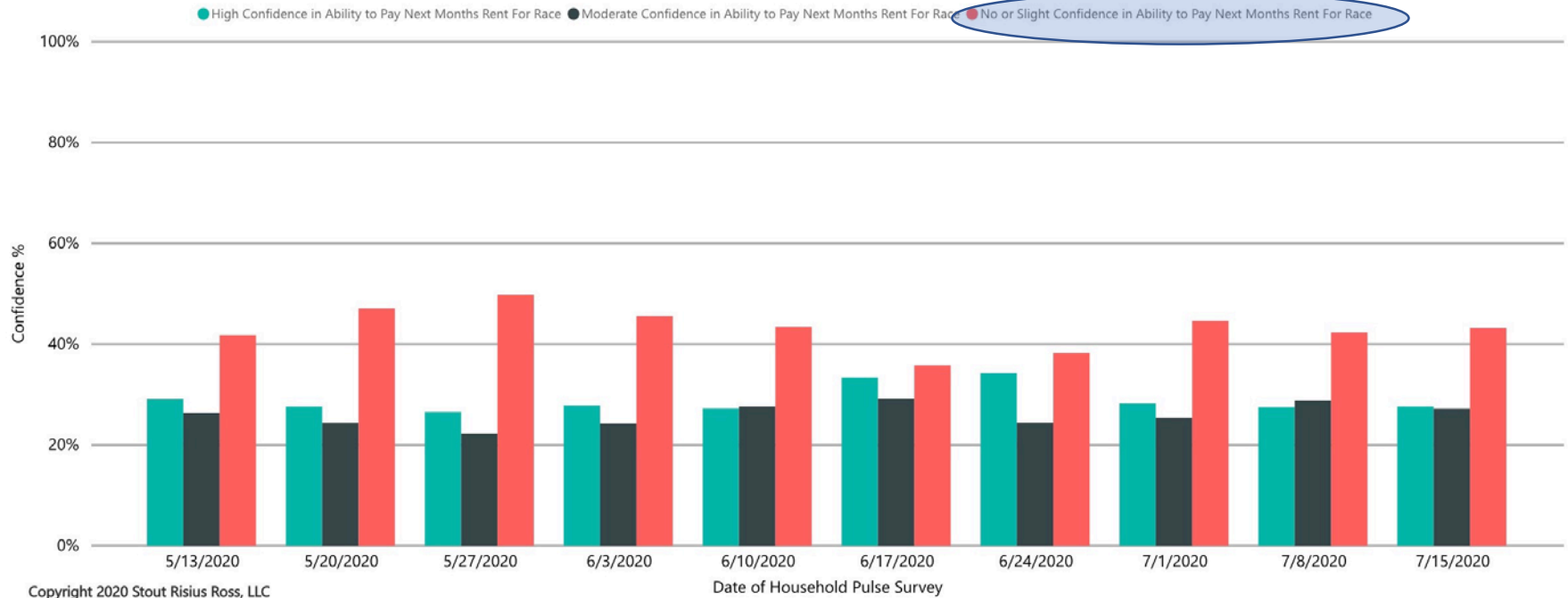
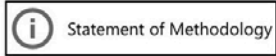




Chart 3 of 5: Tenant Confidence Level, By Ethnicity, in Ability to Pay Next Month's Rent



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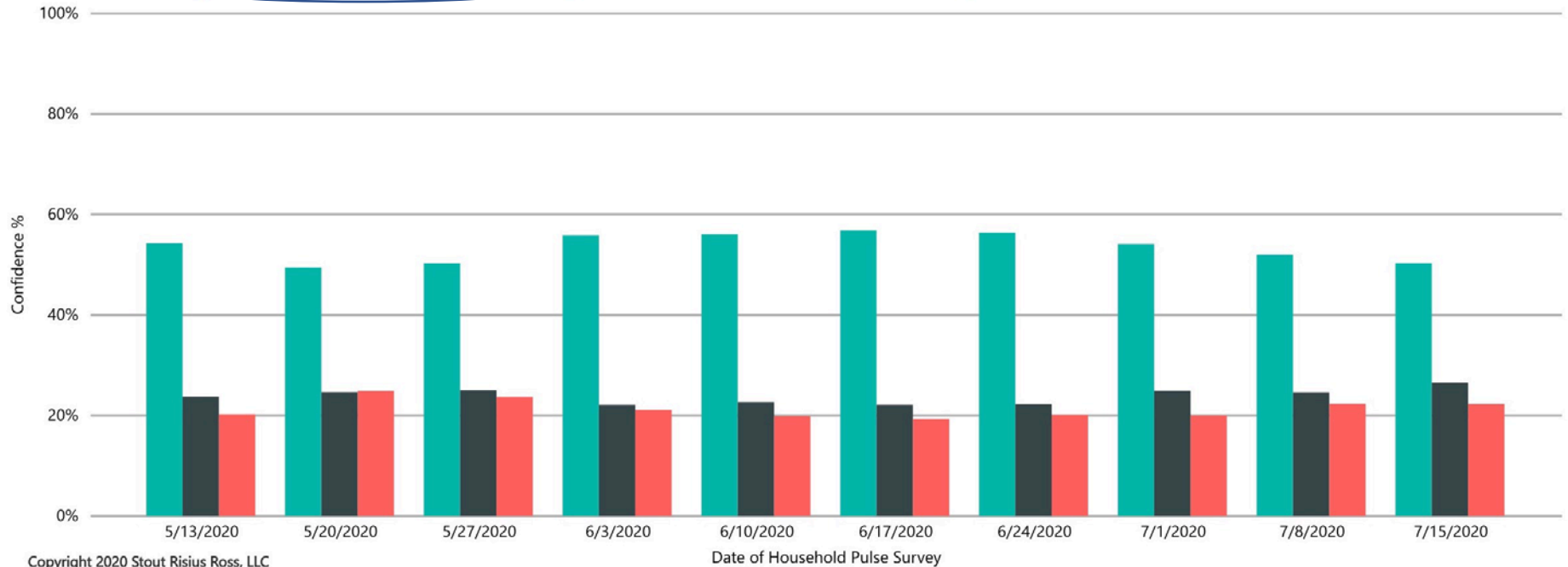


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Please select one or multiple ethnicity categories to populate the chart below

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● High Confidence in Ability to Pay Next Months Rent For Race ● Moderate Confidence in Ability to Pay Next Months Rent For Race ● No or Slight Confidence in Ability to Pay Next Months Rent For Race



Race equity contxt

- Black/Latinx people 2x as likely to be renters and pay higher % of income for rent than white people.
- Black people are 40% of homeless population despite being 13% of population (Politico, 2020)
- Black female tenants in Baltimore 4x as likely as white male tenants to be evicted (Tim Thomas, 2020)
- Tenants in predominantly Black NYC neighborhoods 3x as likely to be evicted as tenants in majority white neighborhoods (CSS NY, 2020)
- Hispanic tenants in Milwaukee in majority white neighborhoods or with non-Hispanic landlords at increased risk of eviction even when controlling for income, other factors (Desmond, 2016)
- Illegal lockouts in L.A. during COVID-19 disproportionately in black neighborhoods (LA Times, 2020)

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Field Updates



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Field Updates



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Field Updates



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Tenant Interview Project: How Working Renters are Faring While Navigating the Public Health and Economic Crisis

Maine Affordable Housing Coalition conducted interviews with 31 renter households in June; goal of at least 75 done by August

Results:

- 74% of households lost earned income as a direct result of the pandemic; only one tenant had a job they could perform from home.
- Despite widespread income loss, all but one of the 31 households were eventually able to pay their rent obligations from April through June.
- Tenants paid rent by cobbling money together from different sources, including earned income (71%), stimulus checks or tax refunds (61%), savings accounts (32%), fixed income and rental support payments (29%), unemployment benefits (26%), and loans or gifts from friends and family (16%). One tenant took out a commercial loan.

“For May, I had to pay in installments. In June, I got my tax return and unemployment and that's how I paid. I'd rather skimp on food or something else, but I have to pay for my house.”

“I had to go on unemployment because we closed down. My daughter has helped a lot, she is helping pay for a lot of groceries and things like that. If I didn't have social security, it wouldn't be good. It's getting on my nerves lately wondering when it will be over.”

However, to meet their rent obligations, 42% of interviewees reported that they skipped payment of other bills, most often for internet or electricity service.

- “I skipped my car loan, I skipped the lights one month. I just make a plan with them to pay slowly. One month, a friend from church helped me to pay the light bill.”

Additionally, 48% of households reported that they needed food assistance from a local pantry or elsewhere, which allowed them to redirect the funds they would have spent on groceries towards rent and other bills.

- “It's either pay the rent or eat. But the food pantry has helped a lot, it's alleviated the grocery bill. I'm skipping laundry this pay period in order to pay AT&T and trying to sell whatever I don't use anymore from the house.”

Families with children were hit especially hard. Many do not anticipate being able to go back to work, even if their jobs become fully available again, because they lack childcare options until schools reopen.

- “I was working but because of COVID I couldn't work, I had to take care of the kids. I have three kids, so I don't have any place to put them. There's no daycare, school is closed.”

Senior households were somewhat more financially secure, largely due to receipt of social security or retirement income, but many reported stress and anxiety due to social isolation and fear of getting sick.

- “It's hard as you get older. It's a case of recognizing that you're on your own as you're older. When you're on your own, you have to prepare. My spouse is gone. My strategy is rent first, utilities, then food.”

Overall, a majority of interviewees expressed anxiety about their housing security and their ability to keep up with their rent and other obligations in the future.

- “People are scared to death to lose their housing. Just because they paid their rent, everything isn't okay. I can see the struggle on people's faces when I drop off groceries.”
- “Emotionally, we worry about getting COVID. I don't know how long we can keep doing this. I have to work, I have to pay, I don't know how long we can keep going. I don't know what to do.”

Congressional Action on the Next Emergency Spending Bill: Update from Capitol Hill



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Congressional Action on the Next Emergency Spending Bill: Needed Advocacy, Digital Lobby Day (July 21)



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Congressional Action on the Next Emergency Spending Bill: Communications Updates, Tools and Tactics



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NATIONAL LOW INCOME
HOUSING COALITION

Next Steps

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