RESPONDING TO CORONAVIRUS: ENSURING HOUSING STABILITY DURING A CRISIS

Policymakers are considering a legislative spending package aimed at addressing the impact of the Coronavirus on public health and the economy. Any comprehensive response to Coronavirus should include resources to help ensure housing stability for low-income individuals and people experiencing homelessness, including investments to:

- **Provide housing and shelter to people experiencing homelessness who are at an increased risk of a Coronavirus outbreak.** People living without basic shelter are at a particularly high risk of a [Coronavirus outbreak](). Communities with a high number of people impacted by the virus – including Washington, California, New York – also have [significant unsheltered homeless populations](). People experiencing homelessness often do not have access to running water or other measures to help prevent an outbreak and are more likely to be seniors or have existing serious health conditions that can make the disease more deadly. Because people experiencing homelessness may be living in congregated communities – whether in encampments or shelters – and cannot self-quarantine, we must prepare now to be ready to contain an outbreak among people experiencing homelessness, should an outbreak occur in their community.

  Congress must include in any response to the Coronavirus significant additional resources for **McKinney-Vento Homeless Assistance Grants** and the **Disaster Housing Assistance Program (DHAP)**. Providing $1 billion in McKinney-Vento funds can help local communities minimize the number of people living in homeless encampments. DHAP, which has been used by past Republican and Democratic administrations after disasters, can be used to quickly get people into affordable homes where they can more easily keep themselves and their neighbors healthy.

- **Create an emergency assistance fund to help prevent evictions by providing short-term financial assistance and housing stabilization services**. Most families living in poverty spend at least half of their incomes on housing, leaving [virtually no margin]() for an unexpected expense. Temporary declines of income and unreimbursed medical bills can quickly send the lowest-income households down the spiral of housing instability, eviction, and even homelessness. With the Coronavirus, many low-income, hourly wage workers may see reduced wages, whether because they have become sick or need to care for a family member or because their employer cut back on their hours. Providing short-term assistance to stabilize individuals is far cheaper than allowing households to become homeless.

  To help prevent housing instability and homelessness as a result of a Coronavirus outbreak, Congress should create a permanent **[emergency assistance fund]()**, like one proposed by Senators Michael Bennet (D-CO) and Rob Portman (R-OH) in the [bipartisan Eviction Crisis Act]() or provide resources for the **Homelessness Prevention and Rapid Rehousing Program (HPRP)**, which was successfully used after the 2008 financial crisis. HPRP and its effective track record served as the model for the emergency assistance fund included in the Eviction Crisis Act. Providing $3 billion for an emergency assistance fund or HPRP could help stably house America's lowest-income households during this crisis.

- **Provide access to legal services, foreclosure and eviction crisis counseling, and establish a moratorium on evictions and foreclosures during the crisis**. Many low-income renters and homeowners may face the threat of eviction and foreclosures as a result of the Coronavirus – whether due to reduced wages or unscrupulous landlords taking advantage of the disruptions to initiate unlawful evictions. Due to the Coronavirus, low-income individuals may lose employment and face financial challenges that make

it difficult to pay their rent and mortgages. Without a moratorium on evictions and foreclosure, many low-income workers may face pressure to continue to go to work while ill, putting other people at risk. Legal aid services are also needed to protect tenants from unlawful evictions that may occur after such moratoriums are lifted, or if moratoriums are not put into effect.

Congress should enact a **moratorium on evictions and foreclosures**, provide funding for **legal services**, and ensure access to **foreclosure and eviction crisis counseling** to help renters and homeowners remain stably housed during and for after a Coronavirus outbreak.

- **Address the underlying cause of homelessness by increasing investments in the national Housing Trust Fund to help reduce risks for future outbreaks**. The primary cause of homelessness is the severe lack of affordable rental homes for America's lowest-income households – the only segment of the population for which there is an absolute shortage of affordable and available homes. According to NLIHC's The Gap: A Shortage of Affordable Homes, there is a national shortage of 7 million rental homes affordable and available to America's 11 million lowest-income households. For every 10 of the lowest income renters, there are fewer than 4 affordable homes available to them. Because the private sector cannot on its own build or maintain homes at a price these families can afford, the federal government must play a leading role.

  Congress should include resources in any Coronavirus response to expand the national Housing Trust Fund, which is used to build and operate rental housing affordable to people with the lowest incomes, including people experiencing homelessness.

- **Ensure access to healthcare, housing, food assistance and any other services provided in response to Coronavirus to everyone in need, regardless of income, immigration status, or insurance**. The goal of any federal response to Coronavirus must be to protect those people most at risk of an outbreak and ensure access to the resources they need.

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