County Eviction Series: The Eviction Crisis Today and Projections for the Future

December 4, 2020

NATIONAL ASSOCIATION of COUNTIES NACo

Today's Agenda

- **The Hon. Phyllis Randall (Moderator)**
  Chair of the Board of Supervisors
  Loudoun County, Va.

- **Katherine Lucas McKay**
  Senior Program Manager
  The Aspen Institute Financial Security Program

- **Meron Yohannes**
  Policy Analyst
  Bipartisan Policy Center
- **Open Q&A**

NATIONAL ASSOCIATION of COUNTIES NACo

Reminders and Tips

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- The questions box and buttons are on the right side of the webinar window. Type your question into the “Questions” box at any time during the presentation, and the moderator will read the question on your behalf during the Q&A session.
- The question box can collapse so that you can better view the presentation. To unhide the box, click the arrows on the top left corner of the panel.
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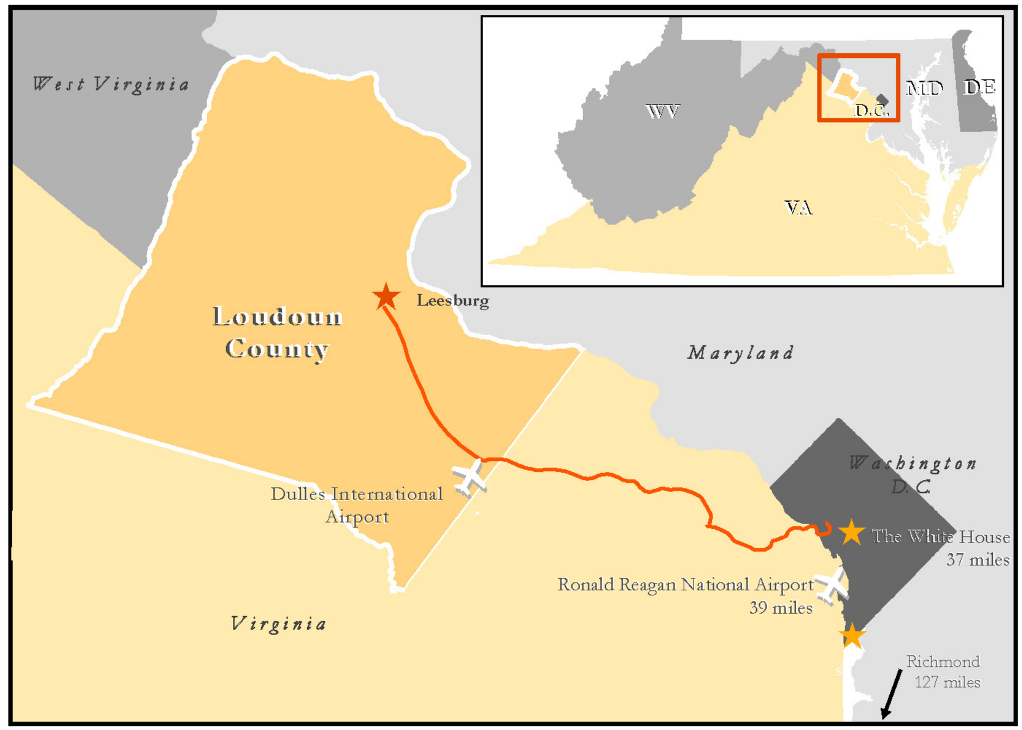
ECONOMIC MOBILITY LEADERSHIP NETWORK

County Eviction Series: The Eviction Crisis Today and Projections for the Future

- Loudoun County, Virginia – located 25 miles west of Washington DC
  - Total Area – 521 square miles
  - 2019 Est. Population – 412,864
  - 2018 Median Household Income - $139,915



County Eviction Series: The Eviction Crisis Today and Projections for the Future

- CARES Act Funding – $60 million dollars total

$2 million designated towards rental assistance within Loudoun County.

- General Fund –

$50,000 put towards nonconforming leases.

County Eviction Series: The Eviction Crisis Today and Projections for the Future

Loudoun County is committed to meeting affordable housing needs, however, these are trying times due to the ongoing COVID-19 pandemic.

NATIONAL EVICTION RISK PROJECTIONS

COVID-19 EVICTION DEFENSE PROJECT AND THE ASPEN INSTITUTE FINANCIAL SECURITY PROGRAM

Katherine Lucas McKay, Aspen Institute

Prepared for the National Association of Counties 12.04.2020

THE ASPEN INSTITUTE FINANCIAL SECURITY PROGRAM

COVID-19 EVICTION DEFENSE PROJECT

JANUARY 29, 2020

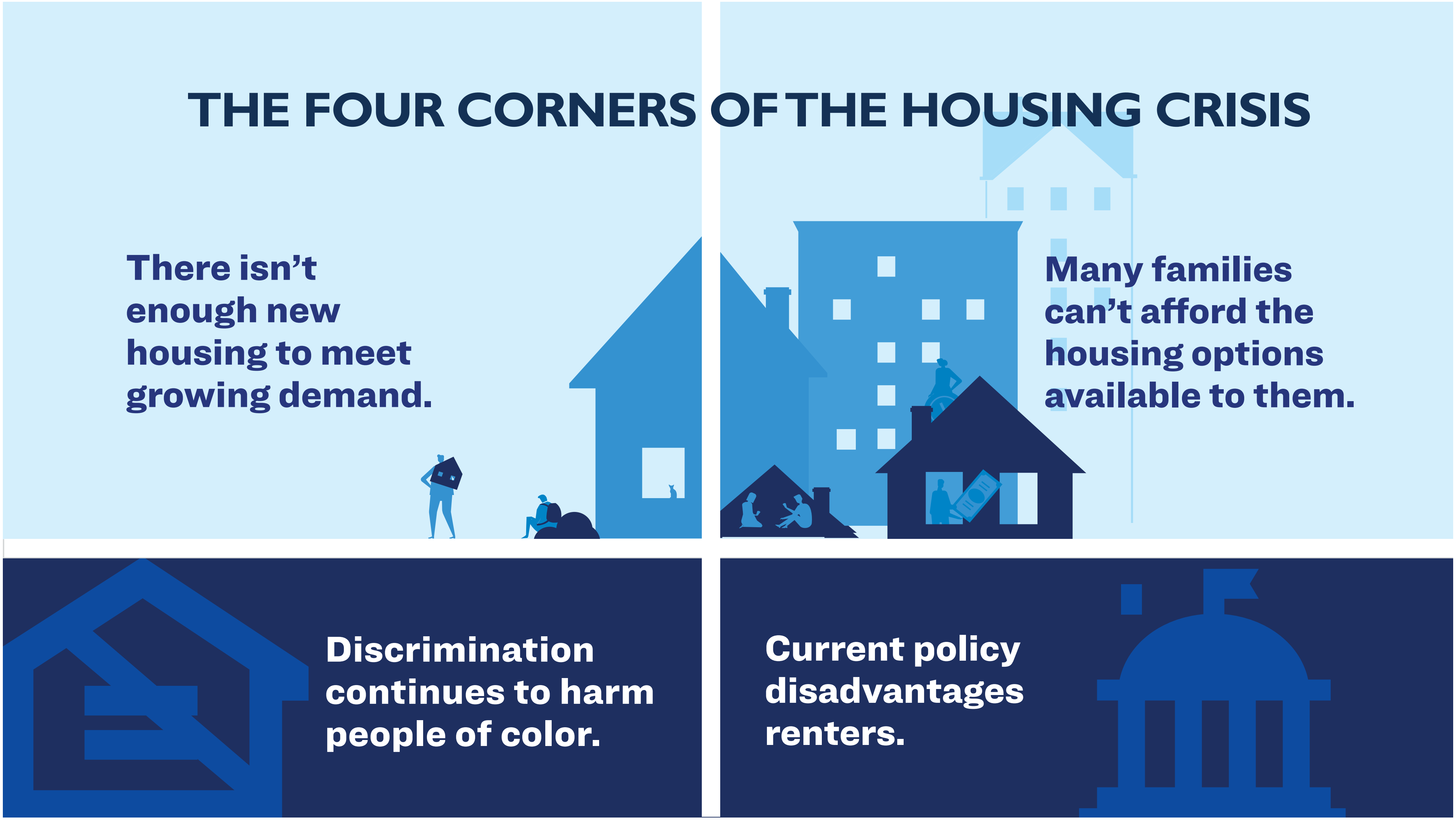
AMERICA'S NEW HOUSING CRISIS:

How rising housing costs and instability undermine financial security

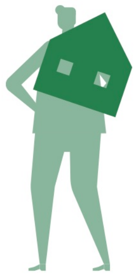
ASPEN INSTITUTE FINANCIAL SECURITY PROGRAM

THE ASPEN INSTITUTE FINANCIAL SECURITY PROGRAM

THE ASPEN INSTITUTE epic EXPANDING PROSPERITY IMPACT COLLABORATIVE

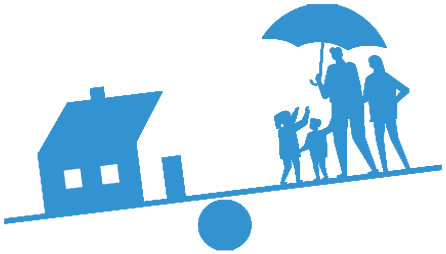

THE FOUR CORNERS OF THE HOUSING CRISIS
There isn't enough new housing to meet growing demand.
Many families can't afford the housing options available to them.
Discrimination continues to harm people of color.
Current policy disadvantages renters.

TWIN CHALLENGES:
UNAFFORDABILITY & INSTABILITY



1 in 3 households (38 million) are cost-burdened

1 in 4 renters spends more than half their income on housing



3-6 million experience instability

1.5 million forced to move in past 2 years

DEMOGRAPHIC INEQUALITIES

- The problem is not distributed evenly. Some households are less likely to have access to affordable, stable housing
  - Renters
  - Households of color
  - Single parents
  - LGBTQ households
  - Disabled people

INSUFFICIENT PUBLIC INVESTMENT

- Federal, state, and local governments invest in subsidizing construction, building management, and households' rents, but it is not enough:
- Only 23% of eligible households receive federal housing assistance; 7.7 million families have unmet worst-case needs
- $26 billion maintenance backlog in federal public housing facilities
- Federal spending has declined in real terms since 2010

NATIONAL EVICTION RISK PROJECTIONS

COVID-19 EVICTION DEFENSE PROJECT AND
THE ASPEN INSTITUTE FINANCIAL SECURITY PROGRAM

August 2020

THE ASPEN INSTITUTE FINANCIAL SECURITY PROGRAM

COVID-19 EVICTION DEFENSE PROJECT

Nearly 30 Million People Are Now At Risk of Eviction by Year's End

In June, the COVID 19 Eviction Defense Project and the Aspen Institute Financial Security Program projected that **19 - 23 million renters in the United States were at risk of eviction by the end of September representing up to 1 in 5 renter** households [(Read the full report here).](#)

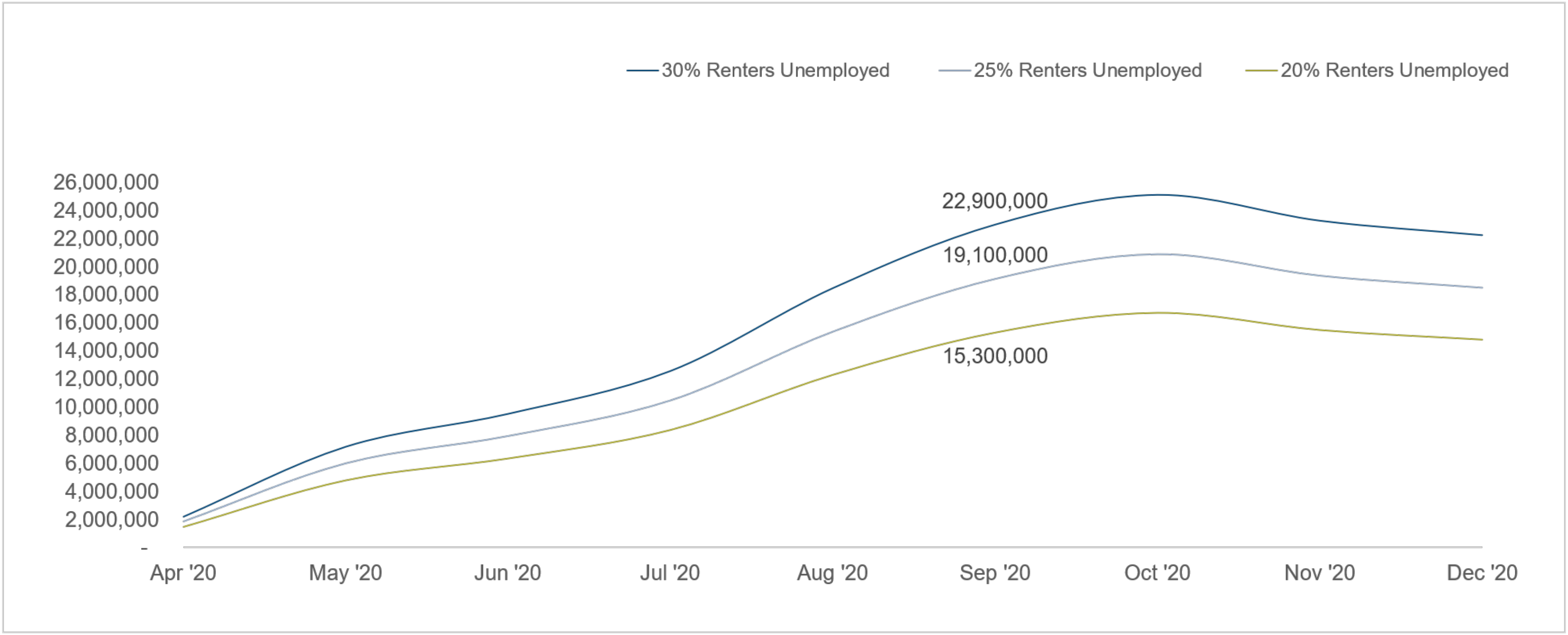
We now estimate that

29% of American Renters

or 28.8 million people living in 12.5 million households could be at risk of eviction by the end of 2020 if conditions do not change.

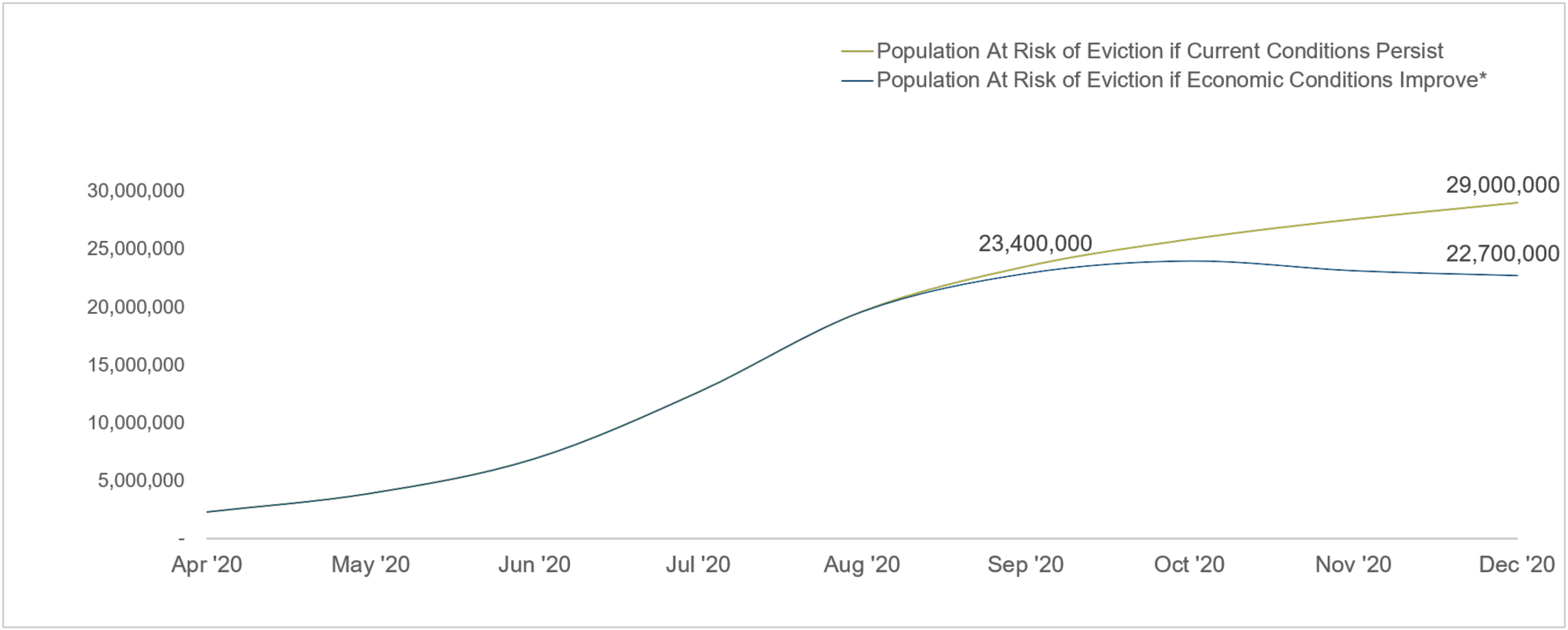
This new model is based on Census Bureau data on renter confidence in their ability to pay rent on time. Our projections are likely a low estimate because the Census Household Pulse survey does not capture this data for renters who live in federally subsidized housing.

In June, CEDP & ASPEN FSP Estimated that 19 – 23 Million Americans Were At Risk of Eviction Through September 30.



Source: COVID-19 Eviction Defense Project Model; June 6, 2020.

At Least 29 Million People are at Risk of Eviction by the End of the Year If Current Conditions Do Not Change



*Source: COVID-19 Eviction Defense Project Model, 7/24/2020. See methodology page for more details. *Model assumes improved conditions enable 1 in 4 renters who miss payments to become current on rental payments by end of year.*

New Analysis Based on Renter Reporting Suggests at Least 29 Million People are at Risk of Eviction by December 2020.

Initial Methodology

The first model predicted, by state and by month, how many people will run out of money based on job and income loss during the pandemic, based on three renter unemployment scenarios.

Definition of at risk: A family becomes at risk of eviction when they have insufficient income to pay rent and meet their other financial obligations, accounting for cuts to non-rent expenses based on income.

Primary Data Inputs:

- **National unemployment projections**
- Terner Center's analysis of the number of renter households with at least one worker in an industry at **high risk of job loss**.
- Income replacement from the **CARES Act** stimulus payments by family type, enhanced unemployment for three months, and state unemployment (including different weekly UI caps) on family budgets.
- **American Community Survey and CHAS data** to establish the number of renter households, renter incomes, and the average percentage of income paid in rent by AMI tier.
- **Assumption of economic recovery.**

New Methodolgy

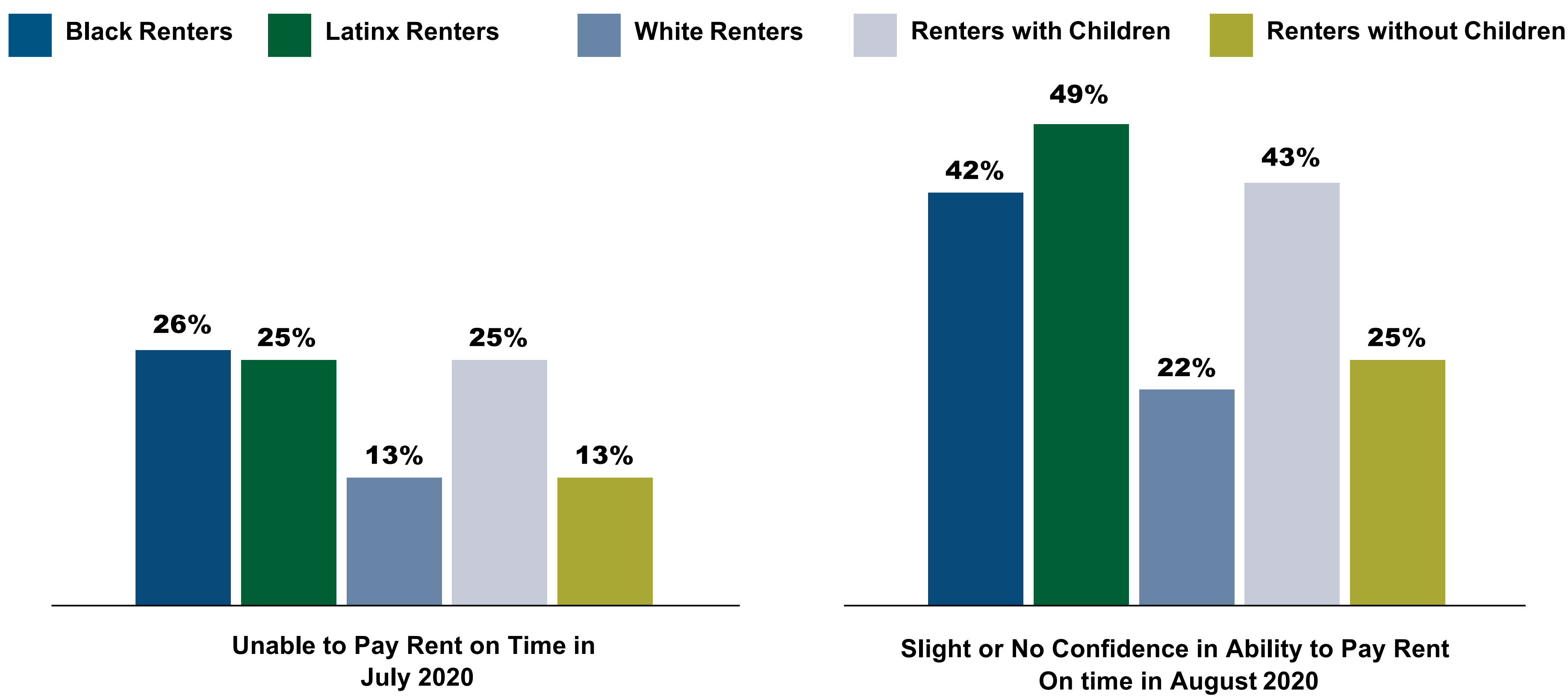
The new model simulates eviction risk, by state and by month based on individuals own expression of their ability to pay rent on time.

Definition of at risk: A household will be "at risk of eviction" by the end of the year if they express slight or no confidence that they will be able to pay rent next month. Additionally, we assume a household that expresses slight or no confidence in its ability to pay rent on time next month and that did not pay rent on time last month is already at risk. We further assume that residents who live in federally subsidized housing would not be at risk of eviction until 2021.

Primary Data Inputs:

- **Week 10, Public Use File of Census Bureau's Household Pulse Survey.**
- The **American Community Survey** to establish the number of renter households nationally, renter incomes, and the average percentage of income paid in rent by AMI tier (a tabulation supplemented by the National Low Income Housing Coalition).
- **HUD and The Census Bureau's CHAS data** to establish the percentages of Americans by AMI tier and cost burden.
- **No assumption of economic recovery** or income replacement**.**

Eviction Risk Disproportionately Impacts Black and Latinx Renters, and Renters with Children



Has Eviction Risk Changed Since our Last Estimate?
There has most likely been little change

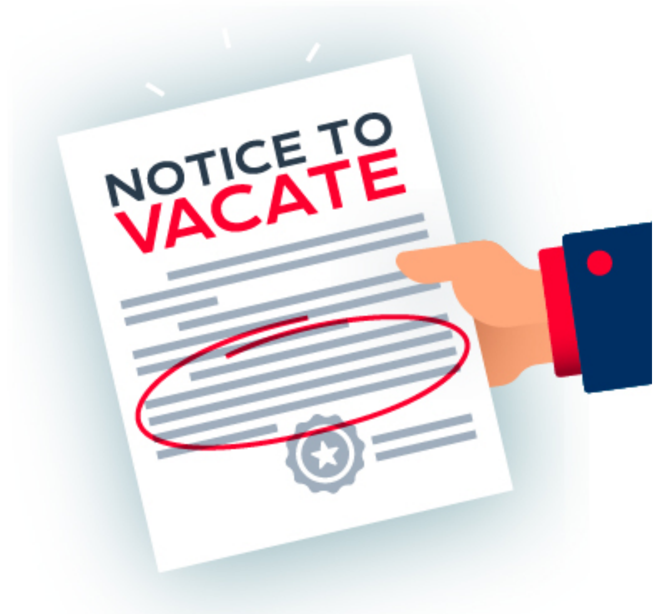
Aspen FSP and CEDP estimate that 22 million to 29 million people are at risk of eviction by the end of 2020

Factors included in our model have changed for better and worse

- Unemployment rate down
- Workforce participation rate down
- Some UI benefits expired

Major end of year risk factors

- CDC eviction moratorium expires 12.31.2020
- Pandemic UI expires 12.31.2020
- Multiple states are tightening restrictions, which will impact jobs and earnings



Everyone Benefits When Families Have Affordable, Stable Housing

EDUCATION

- Improve academic performance
- Improve attendance
- Reduce need for school-based social services

HEALTHCARE

- Fewer chronic illnesses in community
- Reduce need for unfunded acute care
- Meet Affordable Care Act community health and charity care requirements

FAMILIES

- Able to pay other bills on time and weather financial shocks
- Able to svae and invest for the future
- Children can thrive

GOVERNMENT

- Serve the public interest
- Reduce reliance on food and utilities assistance programs
- Stronger tax base

BUSINESS

- Able to recruit and retain talent
- Improve employee financial wellness
- Stronger consumer spending environment

Federal, State and Local Policymakers Can Still Avert Disaster and Keep Families in Their Homes

Evictions impose tremendous costs on families and communities.

The financial costs of eviction court fees, storage, moving, etc. can destroy any reserves a struggling household had left. People who have been evicted are often blacklisted by future landlords. Children suffer cognitively, emotionally, and physically.[1] Mass evictions also hurt communities and governments through:

- Falling property values and tax revenues
- Rising safety net spending not limited to spending on housing and homelessness prevention[2]
- Providing shelter and services to a family experiencing homelessness can cost local governments $10,000,[3] which is more than the $9,120 average annual cost of one housing voucher to the federal government[4]

It is not too late to avert disaster by keeping unemployed renters in their housing.

Policymakers at all levels can help mitigate the worst consequences of the eviction crisis by:

- Maintaining enhanced safety net benefits and providing $100 billion for rental assistance
- Renewing eviction moratoria and delaying court filings
- Ensuring all renters who missed payments have a reasonable time period get caught up on back rent
- Assisting small, independent landlords at risk of foreclosure due to their tenants' financial hardship

LOCAL RECOMMENDATIONS

Local Policymakers Can Prevent The Worst Consequences of Eviction By Responding Rapidly to Support People at Risk

Take action to keep people housed during the public health and economic crises

- **Prohibit evictions** if the state does not and **prohibit initial eviction paperwork** filings during the moratorium
- Shift budgets and use rainy day funds to **support emergency rental assistance**, cash transfers, tenants' legal aid, and rapid rehousing and homelessness services
- **Ensure temporary housing is available** for those who lose it and ensure that housing is not overcrowded so safe social distancing is possible

Ensure that there are housing options that residents can afford and support their health after the pandemic

- **Ensure that COVID 19 survivors can access healthy housing, free of respiratory hazards, free of overcrowding**
- **Support small, independent landlords** who are at risk of losing their properties due to tenants' financial hardship

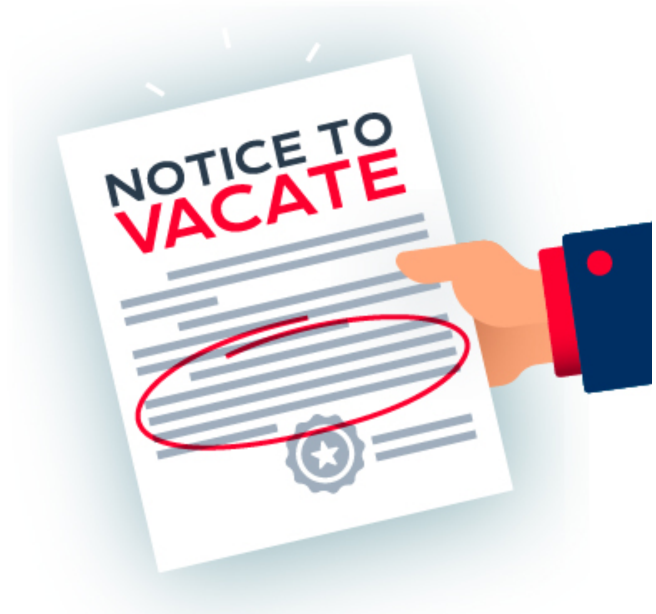
Eviction and Displacement Cause Significant Harm to Children and Families

The Human Costs of Eviction

- Families who are evicted must move their belongings, pay court fees, and often struggle with those costs, let alone a new security deposits and first month's rent in a new home.[5] Between landlords' eviction blacklists[6] and these households' preexisting financial insecurity, many lose housing altogether[7]
- Adults who experience eviction are more likely to lose their jobs, making it more difficult to regain financial stability[8]
- Children who experience eviction suffer cognitively, emotionally, and physically. Those who experience homelessness suffer consequences that can persist for decades[9]
- Rising homelessness and housing crowding are risks for spreading COVID-19[10]

Financial Costs of Eviction and Homelessness

- Being evicted is expensive for people who are already financially insecure.[11] Unpaid rent is reported to collections, significantly reducing their access to affordable, mainstream credit[12]
- Landlords pay as much as $6,000 per eviction[13]
- Governments pay about $10,000 for public services provided to families experiencing homelessness[14]
- The largest cities spend $68 million — $1 billion on evictions each year[15]
- Health systems and government spends $240 million per year on care for young children experiencing homelessness[16]



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SAM GILMAN
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Gilman works at the intersection of law, policy, and data. Before joining the COVID-19 Eviction Defense Project Samwas Sr. Manager of Strategy and Special Projects at Guild Education. Before that, he worked at McKinsey and was co-founder and CEO of a political advocacy group. He isalso a JD/MPP student at Harvard University where he is policy director and a student attorney with the Harvard Tenant Advocacy Project.

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McKay leads the Expanding Prosperity Impact Collaborative (EPIC), part of the Financial Security Program. Ms. Lucas McKay is an experienced policy researcher and advocate in the fields of household and consumer finance, housing security, and economic inequality. Katherine has also held positions at Prosperity Now and the National Community Reinvestment Coalition. She currently serves on the Silver Spring Citizens Advisory Board of Montgomery County, Maryland.

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ASPEN INSTITUTE FINANCIAL SECURITY PROGRAM'S (FSP) mission is to illuminate and solve the most critical financial challenges facing American households and to make financial security for all a top national priority.We aim for nothing less thana more inclusive economy with reduced wealth inequality and shared prosperity.We believe that transformational change requires innovation, trust, leadership, and entrepreneurial thinking. FSP galvanizes a diverse set of leaders across the public, private, and nonprofit sectors to solve the most critical financial challenges. We do this through deep, deliberate private and public dialogues and by elevating evidence-based research and solutions that will strengthen the financial health and security offinancially vulnerableAmericans.To learn more, visit AspenFSP.org, join our mailing list athttp://bit.ly/fspnewsletter, andfollow @AspenFSP on Twitter.

THE COVID-19 EVICTION DEFENSE PROJECT (CEDP) was founded in March 2020 to respond to and research urgent questions about housing, homelessness, and community recovery during the spread of the coronavirus. Based in Colorado, CEDP is a non-profit community legal project and think tank. The Project pairs volunteer lawyers with tenants who need advice or legal representation, Amplifies the experience of our clients with COVID-19 related housing insecurity, and Conduct economic and policy analysis. For more information, visit cedproject.org.

MEDIA INQUIRES

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APPENDIX | State By State Risk

Overview			Q3			Q4		
	Total Households	Total Renters	Households at Risk	People at Risk	% of Households at Risk	Households at Risk	People at Risk	% of Households at Risk
Total	**43,811,786**	**100,767,108**	**10,213,273**	**23,490,528**	**23%**	**12,604,466**	**28,990,273**	**29%**
Alabama	592,927	1,363,732	171,582	394,640	29%	221,958	510,502	37%
Alaska	87,443	201,119	15,499	35,647	18%	17,780	40,894	20%
Arizona	919,931	2,115,841	179,190	412,137	19%	204,192	469,642	22%
Arkansas	395,946	910,676	67,568	155,407	17%	80,000	183,999	20%
California	5,906,458	13,584,853	1,419,458	3,264,754	24%	1,804,064	4,149,347	31%
Colorado	758,776	1,745,185	138,343	318,188	18%	189,678	436,258	25%
Connecticut	471,320	1,084,036	114,846	264,145	24%	153,889	353,944	33%
Delaware	106,526	245,010	25,055	57,627	24%	27,563	63,394	26%
District of Columbia	165,936	381,653	39,910	91,793	24%	51,298	117,985	31%
Florida	2,661,116	6,120,567	671,903	1,545,377	25%	818,237	1,881,946	31%
Georgia	1,376,577	3,166,127	326,164	750,177	24%	392,647	903,089	29%
Hawaii	189,945	436,874	37,617	86,519	20%	46,152	106,151	24%
Idaho	187,354	430,914	40,883	94,030	22%	49,774	114,480	27%
Illinois	1,654,751	3,805,927	414,604	953,590	25%	508,487	1,169,521	31%
Indiana	807,420	1,857,066	205,472	472,585	25%	247,607	569,496	31%
Iowa	364,122	837,481	43,239	99,450	12%	51,458	118,353	14%
Kansas	383,587	882,250	93,023	213,953	24%	116,733	268,485	30%
Kentucky	564,984	1,299,463	116,499	267,947	21%	148,430	341,389	26%
Louisiana	599,696	1,379,301	173,836	399,823	29%	217,575	500,422	36%
Maine	164,081	377,386	20,308	46,709	12%	24,753	56,931	15%
Maryland	733,266	1,686,512	151,250	347,876	21%	185,424	426,476	25%
Massachusetts	1,003,582	2,308,239	177,415	408,055	18%	208,443	479,418	21%
Michigan	1,139,982	2,621,959	246,672	567,345	22%	317,291	729,770	28%

State By State Risk (continued)

Overview			Q3			Q4		
	Total Households	Total Renters	Households at Risk	People at Risk	% of Households at Risk	Households at Risk	People at Risk	% of Households at Risk
Minnesota	626,513	1,440,980	117,687	270,681	19%	156,499	359,947	25%
Mississippi	352,435	810,601	100,518	231,191	29%	114,388	263,093	32%
Missouri	808,952	1,860,590	139,670	321,240	17%	189,320	435,435	23%
Montana	140,403	322,927	11,737	26,994	8%	17,269	39,719	12%
Nebraska	259,824	597,595	31,357	72,121	12%	40,106	92,244	15%
Nevada	488,259	1,122,996	141,383	325,181	29%	181,966	418,523	37%
New Hampshire	152,470	350,681	19,164	44,078	13%	23,760	54,648	16%
New Jersey	1,170,619	2,692,424	320,869	737,998	27%	401,411	923,245	34%
New Mexico	268,744	618,111	52,346	120,395	19%	67,329	154,857	25%
New York	3,413,230	7,850,429	1,051,365	2,418,139	31%	1,221,712	2,809,938	36%
North Carolina	1,398,558	3,216,683	281,470	647,381	20%	344,522	792,402	25%
North Dakota	119,888	275,742	13,741	31,605	11%	16,175	37,203	13%
Ohio	1,599,221	3,678,208	451,895	1,039,358	28%	535,319	1,231,235	33%
Oklahoma	513,320	1,180,636	131,551	302,568	26%	186,694	429,396	36%
Oregon	615,117	1,414,769	103,033	236,977	17%	124,715	286,845	20%
Pennsylvania	1,592,286	3,662,258	306,587	705,151	19%	390,555	898,278	25%
Rhode Island	155,219	357,004	31,412	72,248	20%	43,522	100,101	28%
South Carolina	592,505	1,362,762	180,655	415,506	30%	204,982	471,459	35%
South Dakota	110,962	255,213	21,794	50,125	20%	27,174	62,500	24%
Tennessee	879,156	2,022,059	278,931	641,541	32%	308,689	709,985	35%
Texas	3,742,001	8,606,602	934,461	2,149,261	25%	1,154,087	2,654,400	31%
Utah	294,908	678,288	32,410	74,543	11%	45,639	104,970	15%
Vermont	72,575	166,923	3,855	8,866	5%	4,249	9,773	6%
Virginia	1,082,319	2,489,334	201,026	462,360	19%	263,445	605,924	24%
Washington	1,076,587	2,476,150	223,537	514,135	21%	282,225	649,117	26%
West Virginia	202,029	464,667	48,119	110,674	24%	64,945	149,372	32%
Wisconsin	779,520	1,792,896	84,841	195,135	11%	99,498	228,844	13%
Wyoming	68,440	157,412	7,521	17,299	11%	10,839	24,930	16%

APPENDIX | Methodology

The COVID-19 Eviction Defense Project simulates eviction risk, by state and by month based on individuals own expression of thei r ability to pay rent on time. When a family runs out of money and is unable to be able to pay rent on time, we measure that family as “at risk of eviction.” Of course, not all families who run out of money will go through the legal process of eviction or be involuntarily displaced. However, when families run out of cash, they face the risk.

Our model is built off of three primary sources. First, its primary input is the Week 12, Public Use File of the Census Bureau’s Household Pulse Survey.[17] Second, it uses the American Community Survey to establish the number of renter households nationally,[18] renter incomes,[19] and the average percentage of income paid in rent by AMI tier (a tabulation supplemented by the National Low Income Housing Coalition).[20] Third, it uses the Census Bureau’s CHAS data to establish the percentages of Americans by AMI tier and cost burden.[21]

We calculate the percentage of renter households at risk of eviction by calculating the percentage of renters who are housing in secure as of the date of the most recent public use file. The Census Bureau Pulse Survey defines housing insecurity as people who answer that they have slight or no confidence that they will be able to pay r ent on time next month or who were unable to pay last month’s rent on time.[22] We assume that 20% of renters at or below 50% AMI live in subsidized housing and are therefore at far lower risk of eviction in 202 0.7 We assume no eviction risk for this population. Because the Household Pulse Survey reports its responses at the person level for individuals older than 18, rather than the household level, we scale res pon ses to the household level. We remove renters who do not report their income from both the numerator and the denominator. Because the Household Pulse Survey reports its responses at the person level for individuals older than 18, rather than the household level, we scale responses to the household level. We remove renters who do not report their income from both the numerator and the denominator.

This analysis likely establishes the lower bound of eviction risk assuming current conditions do not change, as more Americans could become housing insecure over the coming months. We will continually update this analysis, tracking the Census Bureau Pulse Survey.

For renters who express slight or no confidence that they will pay rent on time this month, did not pay rent on time last month, and lost income during the pandemic, we assume that they are already housing insecure. We assume that 50% of these renters were housing insecure for the first time in July, 25% in June, 12.5% in May, 7. 5% in April, and 5% in March . For those who are housing insecure but did not report a loss of income during the pandemic, we assume an even distribution of the first month of risk assuming 14% of all who are alre ady at risk. For prospective eviction risk, we assume that 50% of people who express slight or no confidence that they can pay next month’s rent on time and lost income due to the pandemic but successfu lly paid last month’s on time are at risk of eviction for the first time next month.

We follow the same bell curve, suggesting 25% become at risk in September, 12.5%, 7.5% and 5% in October, November, and Decem ber respectively. Informed by spending patterns for EITC payments, we model that funds will run out by the end of the year, even for those who earned more in unemployment and stimulus checks than th eir previous incomes.[23] Based on EITC spending, families typically only save 10% of EITC checks 6 months after payment, with 65% being spent in the first month or on repaying debts.[24] In other words, we assume that people will spend stimulus and enhanced UI payments more conservatively than EITC payments. For those who did not lose income in the pandemic, we predict an even rate of first time evic tion risk.

Finally, we report our numbers in terms of people rather than households. We calculate that the average renter family size is 2. 3 compared to an average family size of 2.53 based on the American Community Survey.

Our initial model predicted that 25% of unemployed renters would return to work by the end of the year based on CBO projections.[25] Our base model removes that assumption, as job losses are accelerating.[26] This report does not model extensions in enhanced UI and other cash assistance proposals.

Model Comparison:

Our first eviction risk model predicted the number of people who would run out of money and therefore be at risk of eviction on the basis of predicted job loss among renters, assuming a 25% and 30% affected scenario. That model was based off of predicted job loss. In this model, we replaced predictions with ac tua ls using the Census Bureau Pulse Survey. For more context, we scaled eviction risk by state based on the Terner Center’s predictions of the number of renter households with at least one worker in an industry at high risk of job loss.[27] The model evaluated the effect of CARES Act stimulus payments by family type, enhanced unemployment for three months, and state unemployment (including different weekly UI caps) on family budgets. It cuts the data based on 13 family types to ensure that we accurately allocate stimulus funds, 5 income tiers, the number of income earners, 3 levels of cost burden, and citizenship status.

Citations

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Bipartisan Policy Center

County Eviction Series: The Eviction Crisis Today and Projections for the Future

Meron Yohannes, Policy Analyst

December 4, 2020

IDEAS
ACTION
RESULTS

Overview

1. Background
2. Summary of Federal Responses
3. HEROES Act and HEALS Act
   - Latest COVID-19 relief proposal
4. Recommendations
   - Congress
   - Trump Administration
5. Concluding Remarks

Background

Background: Pre-pandemic

The COVID-19 pandemic has resulted in public health and economic crises, that have exacerbated long unmet housing needs.

- In 2018 20.8 million, or 47.5%, of all renter households were rent burdened, spending 30% of their income or far in excess on rent.
- Additionally, about 10.1 million households are severely rent-burdened, paying more than 50% of their income on rent.
- There is a shortage of about seven million affordable rental homes suitable for extremely low-income renter households in every single state and metropolitan area.
- In 2017, the Joint Center for Housing Studies found that corporate investors own a growing share of the country's 22.5 million rental properties and a majority of the 47.5 million rental units are owned by "mom and pop landlords"
- There are about 570,000 Americans on any given night experiencing homelessness, and this population is susceptible to contracting and spreading the virus due to limited congregated sheltering and dedicated access to restrooms.
- Six million homes in the U.S. are of substandard housing quality with severe health and safety hazards.
- Only one in four eligible renter households able to receive federal assistance.,

Background: Current

Research shows that once the federal eviction moratorium expires on December 31st, 30 to 40 million Americans are at risk of facing eviction.

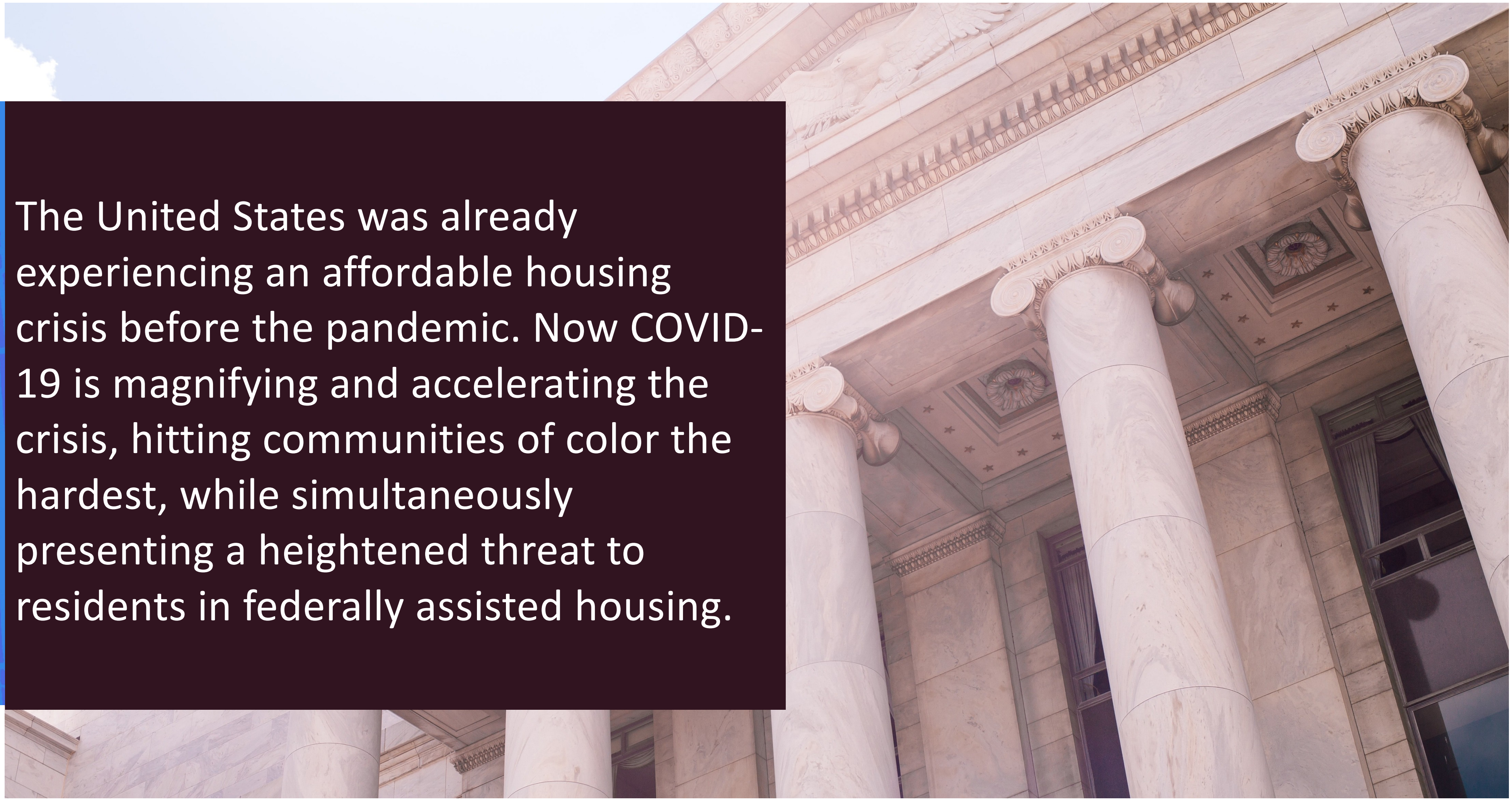
- A BPC-Morning Consult poll found that Black and Hispanic workers are significantly less likely to be approved for UI benefits than white workers.
    - Only 58% of UI claims by Black respondents were approved, compared to 78% of those from white respondents. Hispanic workers were also considerably less likely to be approved for UI benefits than white workers, with a 69% approval rate.

- A BPC-Rockefeller survey found major racial disparities in use of stimulus checks, tapping into savings, and missing payments.
    - Only 17% of white households say they have missed a payment (such as a mortgage, credit card, utility, internet, or rent payment) since the start of the crisis, compared to 37% of Black households and 42% of Hispanic households.

- In September, the Census Bureau's Household Pulse Survey showed that 9% of the country's 48 million homeowners with mortgages were behind on their payments.

- The same survey also showed renter households have already accumulated between $12.2 billion and $16.7 billion" of rent debt. Nearly, seven in 10 households that are behind on their rent are households with less than $50,000 in income.

Background Conclusion



The United States was already experiencing an affordable housing crisis before the pandemic. Now COVID-19 is magnifying and accelerating the crisis, hitting communities of color the hardest, while simultaneously presenting a heightened threat to residents in federally assisted housing.

Providing Stable, Healthy, and Affordable Rental Housing Through the COVID-19 Crisis

- Released in September, BPC wrote this report In consultation with four former U.S. Department of Housing and Urban Development officials: former HUD Secretary **Henry Cisneros**; former HUD Deputy Secretary **Pamela Hughes Patenaude**; former HUD Assistant Secretary for Public and Indian Housing **Orlando Cabrera**; and former HUD Acting Assistant Secretary for Policy, Development, and Research **Erika Poethig**.

- The are two main priorities of this report and the recommendations that we developed:

1. Ensure all Americas are stably housed until the public health threat of COID-19 diminishes
2. Strengthen health and housing partnerships and improve housing conditions as Americans spend more time at home.

Federal Responses

Summary of Federal Responses

Date	Action
March 13	President Trump declared the COVID-19 outbreak a national emergency.
March 16	The Department of Veterans Affairs provided guidance to help borrowers affected by COVID-19.
March 18	The Department of Housing and Urban Development, the Federal Housing Finance Agency, and the VA announced foreclosure and eviction moratoriums for a 60-day period.
March 19	USDA implemented a 60-day foreclosure and eviction moratorium.
March 20	HUD expanded its foreclosure and eviction moratoriums to Tribal/ Native Hawaiian loans. FEMA also approved New York's "Major Disaster Declaration" for the COVID-19 pandemic under the Stafford Act, the first state to receive federal approval.
March 22	CDC issued guidance on protecting people experiencing homelessness from COVID-19.
March 23	Fannie Mae and Freddie Mac announced they would offer mortgage forbearance to multifamily property owners affected by the COVID-19 pandemic—with the condition that they suspend evictions for renters who cannot pay rent due to the pandemic.
March 25	USDA's rural development office announced steps to help borrowers in their housing and utility credit programs.
March 27	The CARES Act was signed into law, providing direct payments to households, codifying foreclosure and eviction moratoriums, and appropriating emergency supplemental funding to HUD.

Summary of Federal Responses

March 30	HUD issued FAQs for housing authorities on COVID-19 response and relief.
April 1	HUD announced regulatory flexibilities for its grant programs and implemented the mortgage forbearance provisions provided the CARES Act.
April 2	HUD posted initial CARES Act supplemental funding of $3 billion.
April 8	USDA expanded loan servicing options to include eviction protection for USDA-financed multifamily housing until July 25, and a 180-day forbearance option for multifamily and single-family loan borrowers.
April 9	HUD announced regulatory flexibilities for Community Development Block Grant recipients.
April 10	HUD implemented CARES Act-required forbearance, provided other guidance for multifamily borrowers, and granted public housing authorities and tribes additional waiver authorities.
April 11	FEMA approved Wyoming's "Major Disaster Declaration" for the COVID-19 pandemic under the Stafford Act, making it the fiftieth state to receive federal approval.
April 14	The Treasury Department launched its Coronavirus Relief Fund web portal. HUD also issued two memoranda to provide guidance on regulatory waivers that apply to HOME program grantees.
May 1	HUD allocated $685 million in a second wave of CARES Act funding.
May 4	Fannie Mae and Freddie Mac created online multifamily property lookup tools to help renters find out if they are protected from evictions during the COVID-19 national health emergency.
May 5	HUD allocated $380 million in supplemental administrative fee funding to public housing authorities.

Summary of Federal Responses

May 7	HUD released a memo on regulatory waivers and flexibilities for CARES Act grant funding.
May 11	HUD announced it would allocate about $1 billion in a third wave of CARES Act funding.
May 12	The Consumer Financial Protection Bureau, FHFA, and HUD jointly launched a new mortgage and housing assistance website to give homeowners and renters the most up to date and accurate housing assistance information.
May 14	HUD, FHFA, and VA extended their moratoriums on evictions and foreclosures until June 30, 2020.
May 15	HUD published its methodology for additional CARES Act fund allocations.
May 18	HUD announced it will allocate an addition $77 million of CARES Act funding for Section 811 housing vouchers and issued a memo on performance report waivers.
May 19	President Trump signed an executive order directing federal agencies to cut regulations to help the economy recover from the impact of COVID-19.
May 22	HUD announced additional regulatory waivers for grant programs.
June 9	HUD allocated $2.97 billion in Emergency Solutions Grants, its remaining CARES Act funding.
June 17	HUD, FHFA, and VA extended their foreclosure and eviction moratoriums until August 31, 2020. HUD also released guidance on duplication of benefits requirements.

Summary of Federal Responses

June 23	USDA extended its foreclosure and eviction moratorium until August 31, 2020.
June 25	HHS issued a brief detailing chronic conditions and COVID-19 risk factors among people who experience homelessness.
June 27	CDC issued guidance on broad-based COVID-19 testing in congregate settings.
June 29	FHFA detailed additional protections for tenants in properties with Fannie Mae- or Freddie-Mac backed loans in forbearance
August 3	CDC issued guidance outlining considerations on the appropriate use of testing in homeless shelters and encampments.
August 6	CDC released guidance on COVID-19 for homeless service providers.
August 8	President Trump signed executive order on eviction and foreclosure prevention.
August 10	HUD allocated $472 million in CARES Act funding to public housing authorities.
August 14	HUD announced new Community Development Block Grant (CDBG) program flexibilities and uses.
August 17	HUD released a notice detailing waivers, alternative requirements, and extensions available for CDBG-Disaster Recovery program grantees.
August 22	CDC updated its guidance on COVID-19 for shared or congregate housing.
August 24	VA extended its eviction and foreclosure moratoriums until December 31, 2020.
August 27	HUD, FHFA, and USDA extended their eviction and foreclosure moratoriums until December 31, 2020.
September 4	CDC issued an order under Section 361 of the Public Health Service Act to temporarily halt residential evictions to prevent the further spread of COVID-19. FEMA also released an interim policy to clarify eligible work under its Public Assistance program as part of the response to coronavirus pandemic.

The HEROES Act and HEALS Act

Comparing HEROES Act and HEALS Act

HEROES Act (H.R. 6800)	Democrat-Only	• $3 trillion package • Continues $600/week unemployment benefit • Provides $915 billion in direct funding to states, territories, tribes, and local governments • Extends and broadens eviction moratorium for another 12 months • Provides direct payments up to $1,200 • Allocates $75 billion for homeowner assistance and $100 billion for emergency rental assistance • Provides $2 billion to the Public Housing Operating Fund • Provides $4 billion for tenant-based rental assistance • Authorizes an additional $11.5 billion for homeless assistance grants • Provides $750 million for project-based rental assistance • Provides $309 million for USDA rental assistance programs	Passed the House

Comparing HEROES Act and HEALS Act

HEALS Act (S. 2733, S. 4317, S. 4318, S. 4319, S. 4320, S. 4321, S. 4322, and S. 4324)	Republi-can-Only (Except for S. 2733)	• $1 trillion package • $200/week unemployment benefit up to $500/week based on lost wages until in October, transitioning thereafter • Provides direct payments up to $1,200 • Provides $1 billion for the Public Housing Operating Fund • Provides $2.2 billion for Section 8 housing vouchers • Establishes federal strike teams for Medicare- and Medicaid-enrolled nursing facilities	Introduced in the Senate as a series of sep-arate bills

On December 1st, A $908 Bipartisan Stimulus Package was Released

Main takeaways from the proposal:

1. As of November, 20.2. million Americans are still receiving aid for lost wages. This proposal would extend UI into next year with an allocated funding of $300 per week through March.
   - There has been no decision if this would compensate lost wages from the fall.

2. Allocate $25 billion to rental housing assistance
   - No decisions or distinguishing between homeless assistance, emergency assistance, etc.

3. Allocate $160 billion to state and local governments to help them through the next several months without further cuts to personnel or services.
   - Controversial provision that also doesn't distinguish for (only government services or can be delegated to non-profits/shelters).

Recommendations

Congress should

1. Extend emergency unemployment insurance benefits and provide another round of direct payments.
2. Appropriate at least $15 billion in flexible emergency rental assistance to prevent evictions.
3. Extend forgivable loans or tax credits to property owners facing lost rental income.
4. Provide $11.5 billion in funding to meet the housing needs of those experiencing homelessness.
5. Provide at least $3 billion in emergency funding to cover emergency pandemic-related needs in federally assisted, congregate housing and address COVID-19 detection.
6. Include USDA and tribal rental assistance in the next COVID-19 response package.

1. Extend emergency unemployment insurance benefits and provide another round of direct payments.

- Unemployment Insurance (UI) , despite the disparities stated in previous slides, has been essential in helping families paying rent and a central part of the CARES Act.

- Since March, over 40 million Americans have relied on UI to replace lost wages. Since the $600 weekly benefit expired on July 31st, states have faced the burden of providing UI with no federal assistance.

- The HEROES Act ($3 trillion House package) asked for continuation of the $600 weekly benefit of UI, the HEALS Act ($1 trillion Senate package) asked for $200 weekly benefit of UI and up to $500 for lost wages until October

- BPC recommends providing each state with a weekly funding supplement equivalent to $400 per worker on UI and phase down the benefit, thereafter, depending on the public health and economic outlook, to provide workers with substantial financial assistance and begin to rebalance incentives toward work.

- Pairing this extension with another round of Recovery Rebates, or "direct payments," could further ensure that households struggling to access UI benefits have additional financial resources to pay their rents. BPC has estimated that another round of direct payments and extended UI benefits would likely cost about $400 to $500 billion

2. Appropriate at least $15 billion in flexible emergency rental assistance to prevent evictions.

- Eviction moratoriums have kept renters stably housed in the short-term but are insufficient in addressing long-term housing stability.

- Without some form of income replacement or rental assistance, moratoriums allow families to stay only temporarily housed while accruing housing debt, risk evictions, and landlords will face increasing financial strain.

- Our $15 billion recommendation is a compromise. The HEROES Act asks for $100 billion in emergency rental assistance, the HEALS Act asks for $2.2 billion in funding for housing vouchers.

- Estimations are tricky. For example, the HEROES Act's $100 billion in emergency rental assistance proposal stems from an estimate that $9.9 billion per month is needed for rental assistance through June 2021. Urban Institute's researchers found it would cost between $1.8 and $3.6 billion a month to provide rental assistance to enable renter households that had lost jobs to fulfill their obligations

- Overall, the combination of extended UI benefits, direct payments, and an emergency rental assistance fund would ensure there are fewer gaps in assistance or eviction protections.

3. Extend forgivable loans or tax credits to property owners facing lost

- When renters are unable to pay rent on time there will assuredly be a corresponding and adverse effect on landlords, particularly among small landlords who manage 20 units or less.

- In a recent survey, a majority of small landlords had reported a reduction in rent collections compared to the prior quarter – about 30 percent of respondents said they were down by more than 25 percent. One in four had already had to borrow to cover operating costs, though a majority do not have access to a line of credit.

- The Urban Institute found that Black and Hispanic landlords are struggling to pay their mortgages more than white landlords and are more apt to take mortgage forbearance. Despite the struggles, Black and Hispanic landlords are more likely to offer their tenants a rent payment plan, suggesting these landlords are dedicated to keeping their tenants.

- About 20 percent of Black landlords, 14 percent of Hispanic landlords, and 9 percent of white landlords have at least one mortgage in forbearance.

- Urban Institute also found that many landlords were reluctant to accept the forbearance option because they would still need to pay back the deferred mortgage payment once the forbearance period ends, and they were uncertain about whether their tenants would be in a better financial position to repay their rents in the future.

- BPC believes that there are several options and mechanisms Congress could utilize t(tax credits/grants)that benefits property owners that in turn benefits renters.

4. Provide $11.5 billion in funding to meet the housing needs of those experiencing homelessness.

- People experiencing homelessness continue to be at high risk of COVID-19 infection.
- They have more limited access to preventative measures recommended by public health officials, like handwashing and avoiding high-touch surfaces, are more likely to have underlying chronic health conditions, and may live in high-density, congregate settings that limit social distancing, such as encampments or shelters.
- The CARES Act provided $4 billion to expand safe, non-congregate shelter options for people experiencing homelessness, revamp shelter facilities to prevent the spread of the virus and provide related homelessness services.
- However, it is evident that COVID-19 is not going anywhere, and analysts estimate an additional $11.5 billion will be needed for additional capacity, including beds suitable for observation of people symptomatic with COVID-19 or who need to quarantine.

5. Provide at least $3 billion in emergency funding to cover emergency pandemic-related needs in federally assisted, congregate housing and address COVID-19 detection.

- Residents of public housing/federally-supported housing developments are lower-income, more diverse, older, and more likely to have a disability than the general population. With either a greater risk of COVID-19 transmission or prevalence of complicating health risk factors, it is important that these populations are protected.

- Congress should provide more funding in the next coronavirus relief package for public housing authorities, mission-driven housing and homeless service providers, and other community-based organizations to enable retrofitting activities that meet pandemic related needs like
  - structural changes to keep residents physically distanced
  - proper cleaning and disinfection,
  - improved connections to social services or wrap-around services
  - increased broadband access to facilitate telemedicine.

- The Council of Large Public Housing Authorities has estimated it will cost $3 billion to provide nearly all of these services, excluding broadband access and assistance for other important community-based organizations.

6. Include USDA and tribal rental assistance in the next COVID-19

- The CARES Act provided $12 billion in supplemental funding to HUD rental assistance programs but did not provide any additional funding for USDA rural rental assistance, including the Section 521 program,.
- Section 521, or Rural Rental Assistance, covers the difference between 30 percent of a renter’s income and the monthly rental rate.
- Congress should adopt the HEROES Act’s proposed $309 million for USDA rental assistance.
- The housing problems of Native Americans, including Alaska Natives, who reside in reservations and other tribal areas are often dire— 23% live in physically substandard housing compared with 5% of all U.S. households and 16% live in overcrowded housing compared to 2% of all U.S. households
- Congress should advance legislation that would allow tribes and tribally designated housing entities to apply for, receive, and administer grants and subgrants under HUD’s Continuum of Care program.
- H.R. 4029, the ”Tribal Access to Homeless Assistance Act” passed the House without opposition, but the Senate Banking Committee has yet to take action on the bipartisan Senate companion bill introduced by Senators Tina Smith (DMN) and Lisa Murkowski (R-AK), S. 2282

The Trump Administration

1. Encourage states to target uncommitted CARES Act and future funding allocations to help people experiencing homelessness and low-income renters.
2. Augment regulatory flexibilities and waivers.
3. Develop a testing, surveillance, and vaccination strategy for federally assisted, congregate housing.

1. Encourage states to target uncommitted CARES Act and future funding allocations to help people experiencing homelessness and low-income renters.

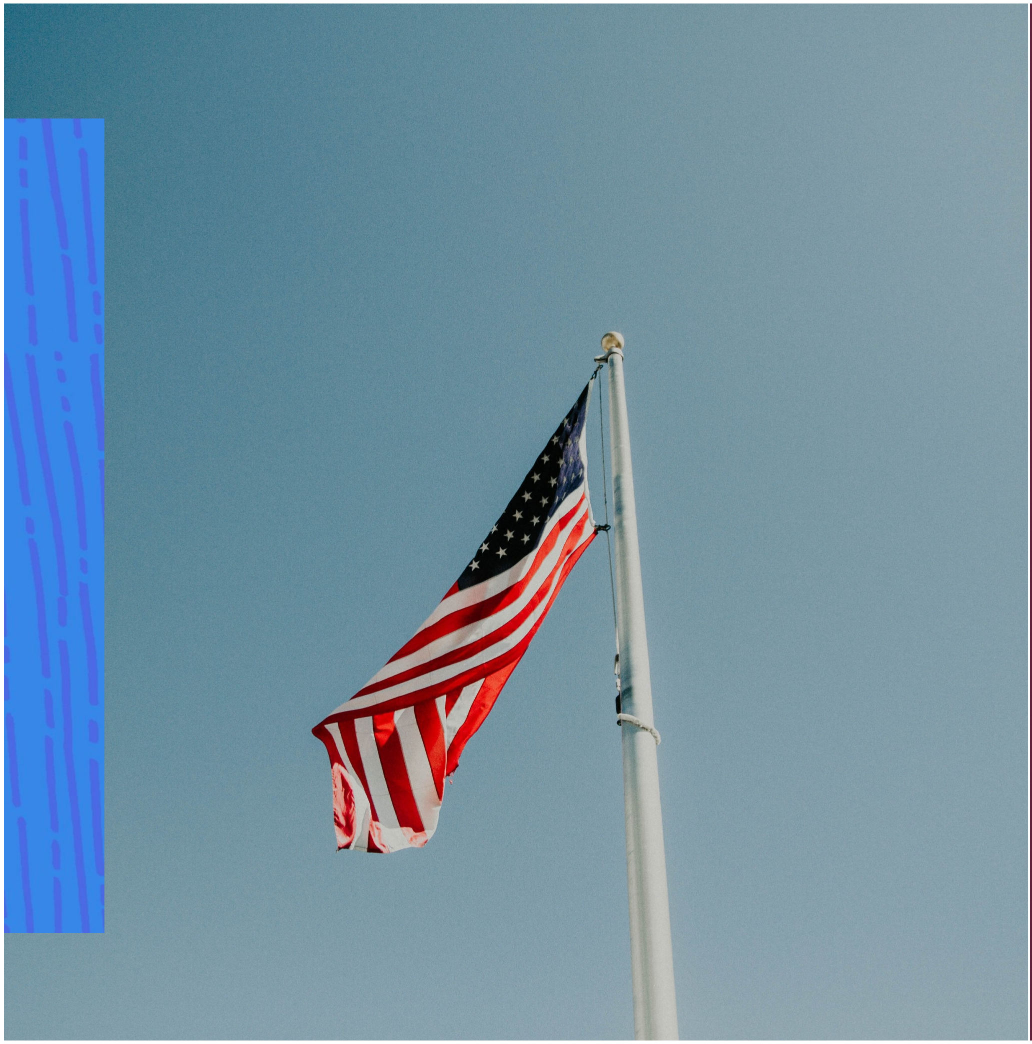
- The CARES Act authorized more than $2 trillion in federal funds to combat the COVID-19 crisis, including $150 billion for a new Coronavirus Relief Fund to states and local governments and $330 billion in emergency supplemental appropriations, including $12 billion to HUD.
- Despite the urgent needs of people who are experiencing homelessness and individuals on the brink of homelessness, not all funds have been quickly and equitably disbursed or used.
- According to one analysis, by early August HUD had only finalized grant agreements for about 30% of its CARES Act homeless assistance grants, while other communities have been left waiting for guidelines on how their funding could be spent.
- The next round of funding is critical to helping local communities minimize the number of people living in unsafe encampments and shelters and identify space, including hotels, suitable for isolation.
- The administration should work cooperatively with grant recipients—including capacity-strained local governments and nonprofits—to expedite the use of federal funding and champion its best, most effective uses.

2. Augment regulatory flexibilities and waivers.

- Navigating, accessing, and deploying resources provided in the CARES Act may further burden capacity-strained local agencies, already consumed with addressing the COVID-19 public health crisis.
  - Refer to federal response slides
- Congress and the administration should build on provisions included in the CARES Act by further reviewing and waiving burdensome rules and matching requirements to provide housing assistance more quickly and effectively. Such waivers should also be consistent between overlapping and related federal programs.

3. Develop a testing, surveillance, and vaccination strategy for federally assisted, congregate housing.

- Beyond symptomatic testing, widespread asymptomatic testing is a necessary tool in preventing the spread of COVID-19 in high-risk and high-density communities.
- In addition to Congress increasing funding for COVID-19 testing, the Trump administration should work with states and localities to ensure regular testing for residents of public housing and other federally assisted housing facilities.
- This would allow for the early identification and isolation of new COVID-cases, contact tracing, and quarantine of close contacts among a highly vulnerable population. Importantly, state and local authorities should ensure their surveillance systems include federally-assisted congregate housing.
- For example, analyzing wastewater is a novel way of detecting SARS-CoV-2 and predicting outbreaks, particularly in college and university dormitories. CDC has recently established a National Wastewater Surveillance System in conjunction with federal agencies, health departments, and local partners.
- Trump administration strongly encourage state and local health departments to establish community-based vaccination sites near federally assisted housing facilities. These sites should allow for the administration of both flu and COVID-19 vaccinations.



Closing Remarks

Thank you!

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Q&A

Please type your questions in the "questions" box now.

THANK YOU!

Additional questions or feedback?

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