



NLIHC's HoUSed Campaign for
Long-Term Housing Solutions

March 7, 2022

Agenda



Welcome & Updates

- Renee Willis, NLIHC

FY22 Spending Bill & Budget Reconciliation Updates

- Sarah Saadian, NLIHC

Report on Household Spending Strategies to Afford Rent During the Pandemic

- Sophia Wedeen & Whitney Airgood-Obrychi, Joint Center for Housing Studies at Harvard

Update on ERA Spending & Demographics Data

- Sophie Siebach-Glover, NLIHC

Field Updates

- Phyllis Chamberlain, Housing Alliance of Pennsylvania
- Jeannette Ruffins, Homeward NYC
- Bridget Brown & Bach Pham, SC Appleseed, & Fer-Rell-Maruice Malone, Jr., FRESH Communities

Next Steps

Welcome & Updates

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FY22 Spending Bill & Budget Reconciliation Updates

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Report on Housing Spending Strategies to Afford Rent During the Pandemic

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Making The Rent: Household Spending Strategies During The Covid-19 Pandemic

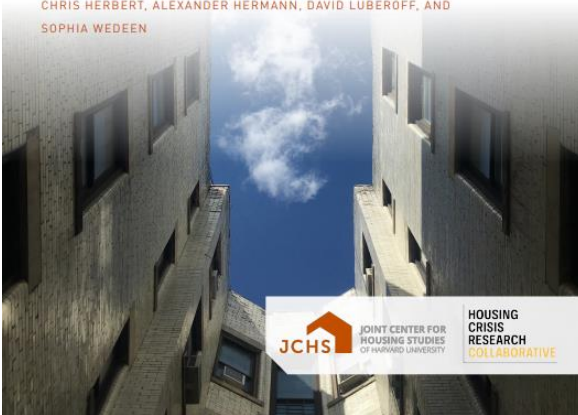
March 7, 2022

Sophia Wedeen

Motivation and Background

Renters' Responses to Financial Stress During the Pandemic

APRIL 2021 | WHITNEY AIRGOOD-OBRYCKI, BEN DEMERS, SOLOMON GREENE, CHRIS HERBERT, ALEXANDER HERMANN, DAVID LUBEROFF, AND SOPHIA WEDEEN



Making the Rent Household Spending Strategies During the COVID-19 Pandemic

JANUARY 2022 | WHITNEY AIRGOOD-OBRYCKI, CHRISTOPHER HERBERT, ALEXANDER HERMANN, SOPHIA WEDEEN



See also:

<https://housingcrisisresearch.org/>

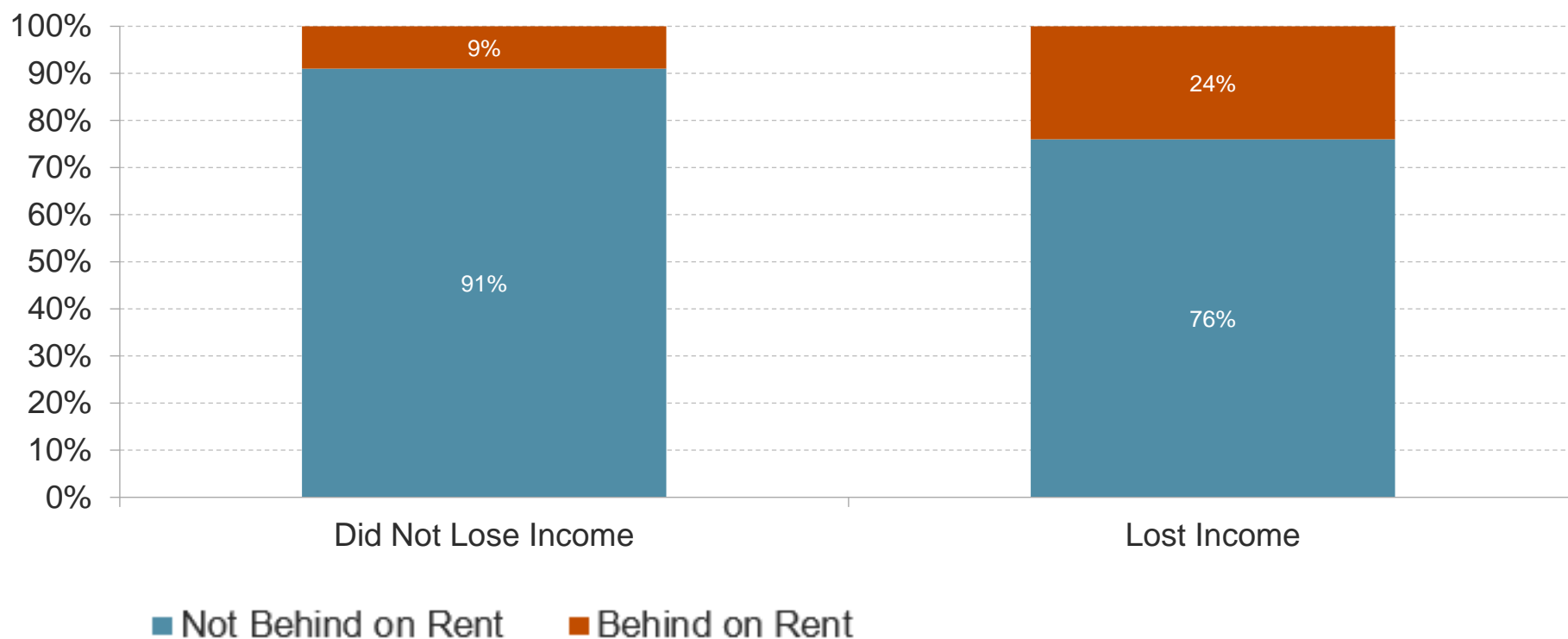


Household Pulse Survey: Key Indicators

1. **Income Loss:** “Have you, or has anyone in your household experienced a loss of employment income since March 13, 2020?”
2. **Behind on Rent:** “Is this household currently caught up on rent payments?”
3. **Spending Sources:** “Thinking about your experience in the last 7 days, which of the following did you or your household members use to meet your spending needs?”
 1. Regular income sources
 2. Credit cards or loans
 3. Money from savings or selling assets
 4. Borrowing from friends or family
 5. Unemployment insurance
 6. Stimulus payment
 7. Money saved from deferred or forgiven payments
 8. Supplemental Nutrition Assistance Program

Renter Households That Lost Income Were Three Times as Likely to Fall Behind on Rent

Share of Households (Percent)

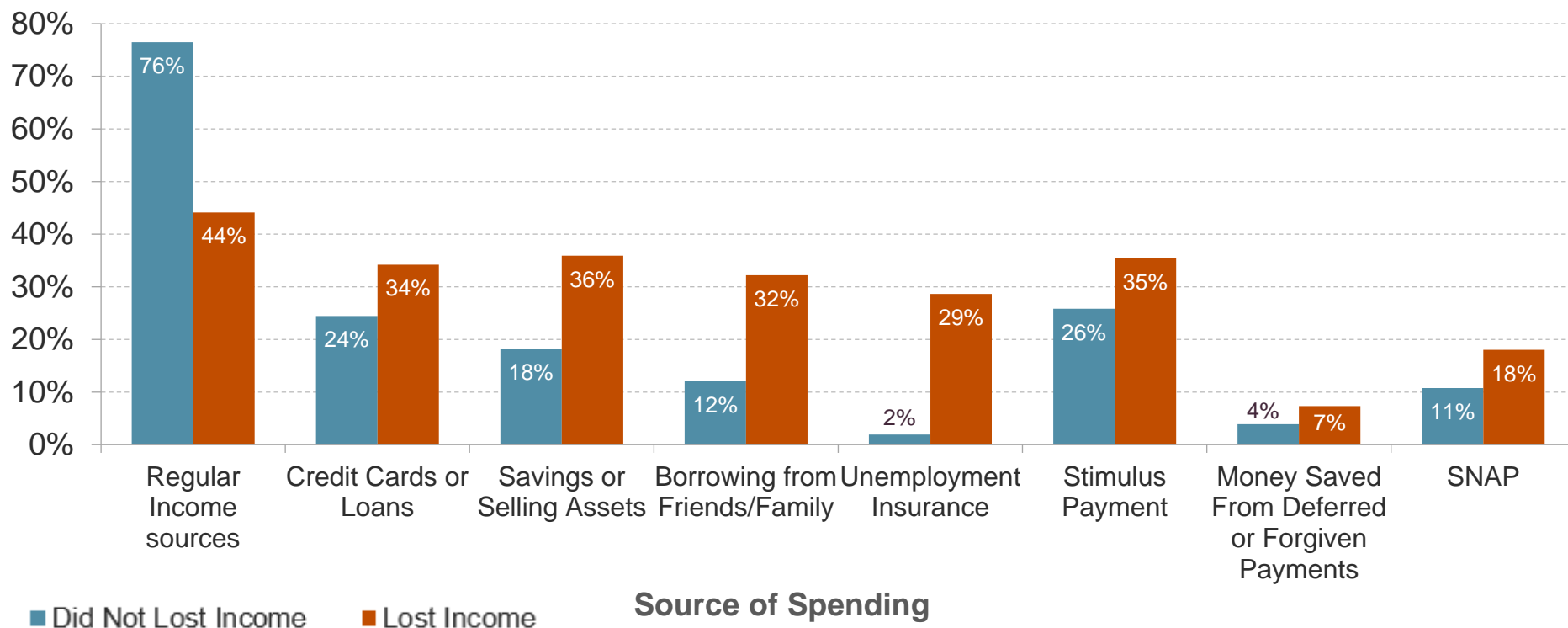


Notes: Income losses occurred at any time during the pandemic. Households behind on rent reported that they were not caught up at the time of survey.

Source: JCHS tabulations of US Census Bureau Household Pulse Surveys, August 2020-March 2021

Households That Lost Income During the Pandemic Were Much More Likely to Rely on Other Sources to Meet Their Spending Needs

Share of Households (Percent)

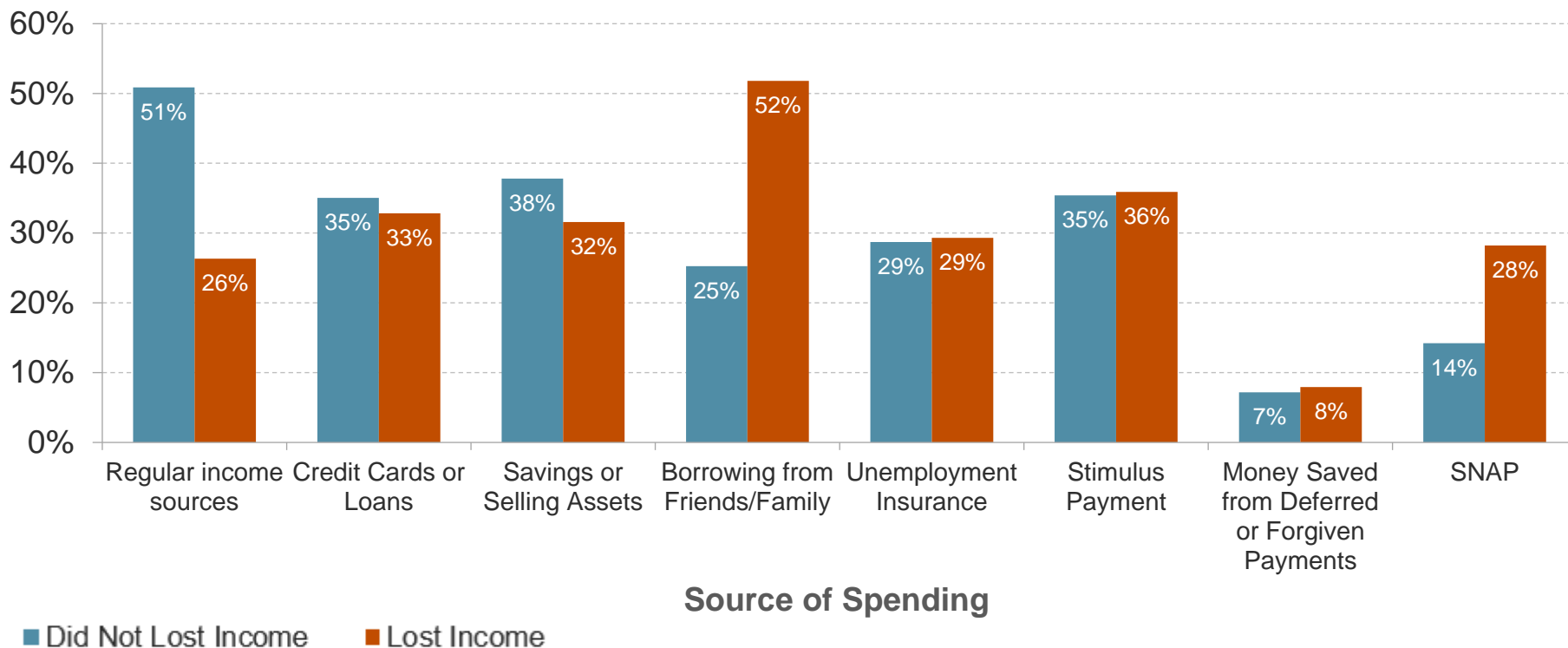


Notes: Income losses occurred at any time during the pandemic.

Source: JCHS tabulations of US Census Bureau Household Pulse Surveys, August 2020-March 2021

Households That Fell Behind on Rent Were Much More Likely to Borrow From Friends/Family or Use SNAP to Meet Spending Needs

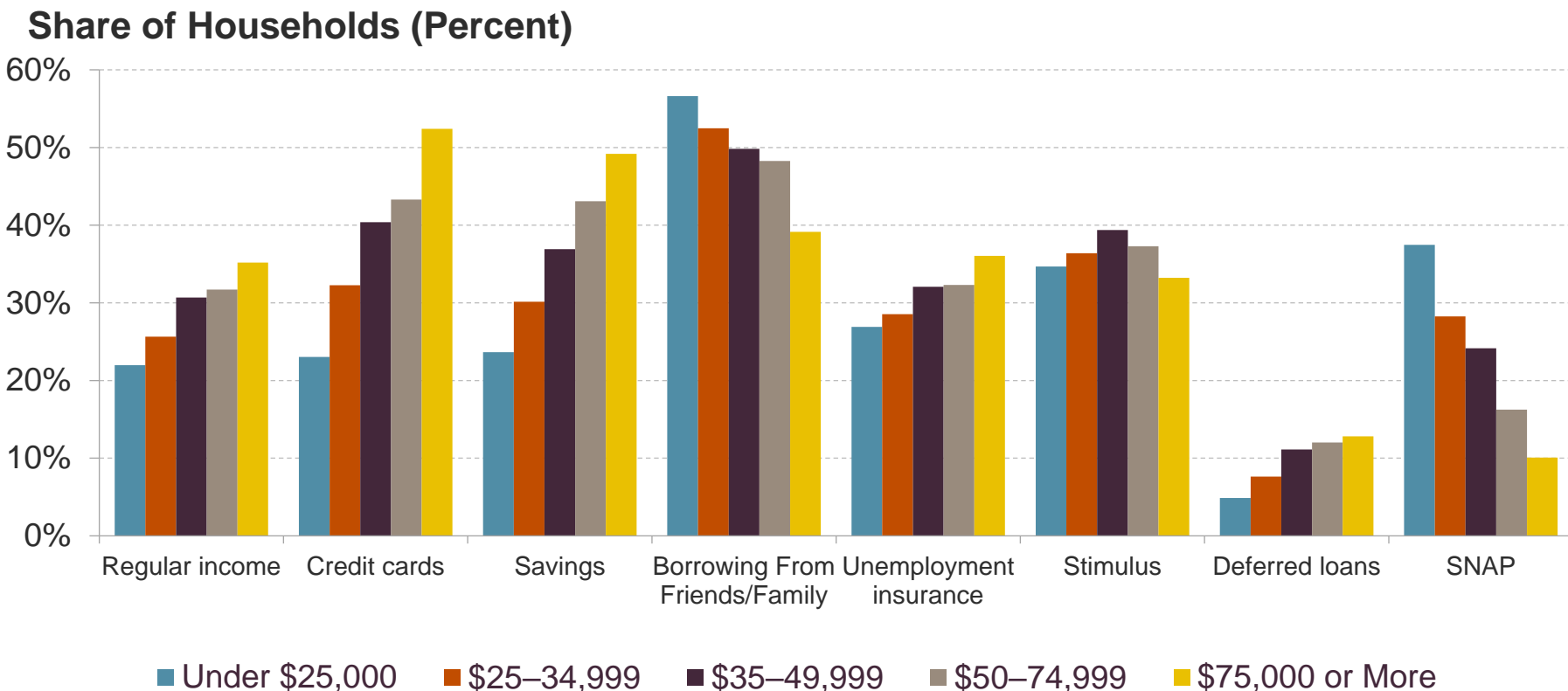
Share of Households (Percent)



Notes: Includes only households that lost income. Income losses occurred at any time during the pandemic. Households behind on rent reported that they were not caught up at the time of survey.

Source: JCHS tabulations of US Census Bureau Household Pulse Surveys, August 2020-March 2021

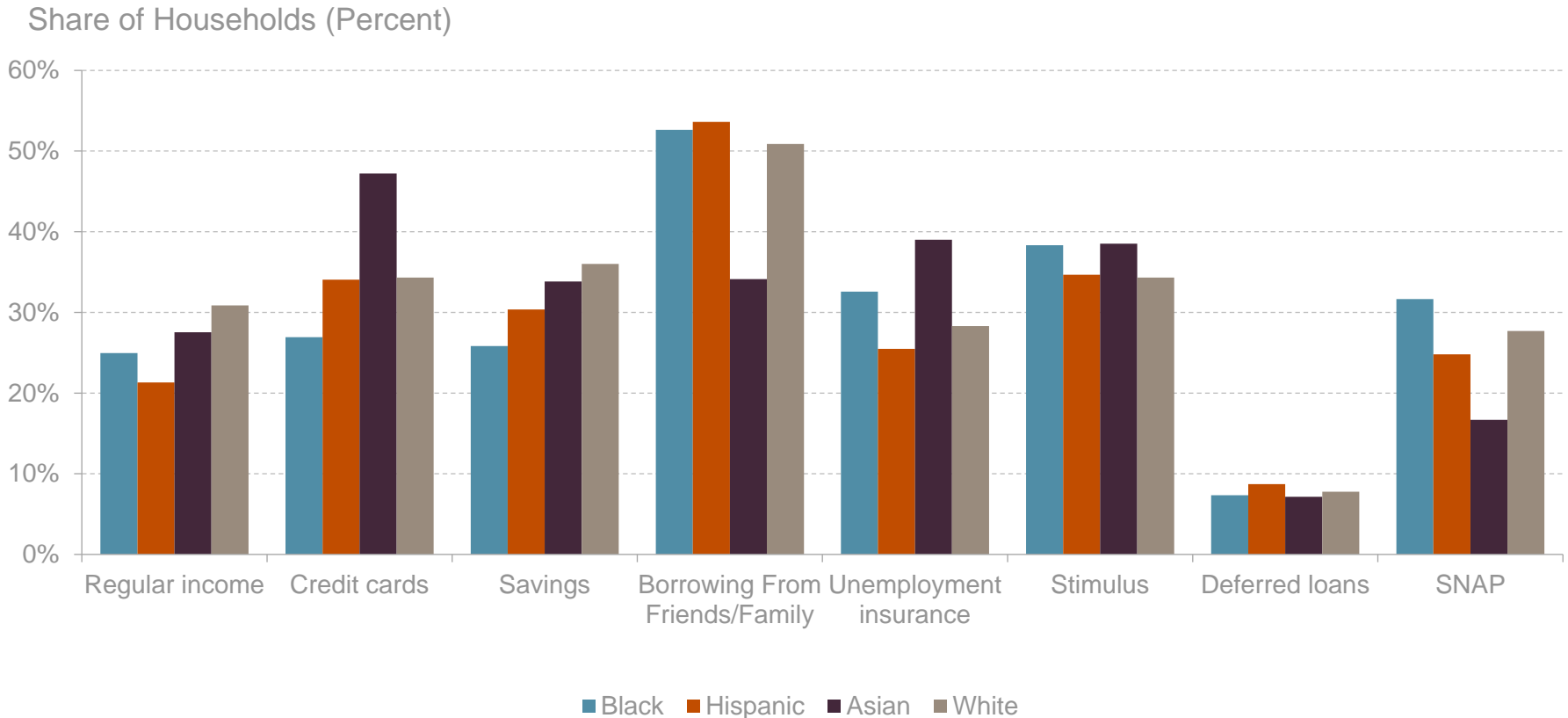
Among Households Behind on Rent, Lower-Income Households Were More Likely to Borrow or use SNAP to Meet Their Spending Needs



Notes: Sample is households who lost income and fell behind on rent. Income losses occurred at any time during the pandemic. Households behind on rent reported that they were not caught up at the time of survey.

Source: JCHS tabulations of US Census Bureau Household Pulse Surveys, August 2020-March 2021

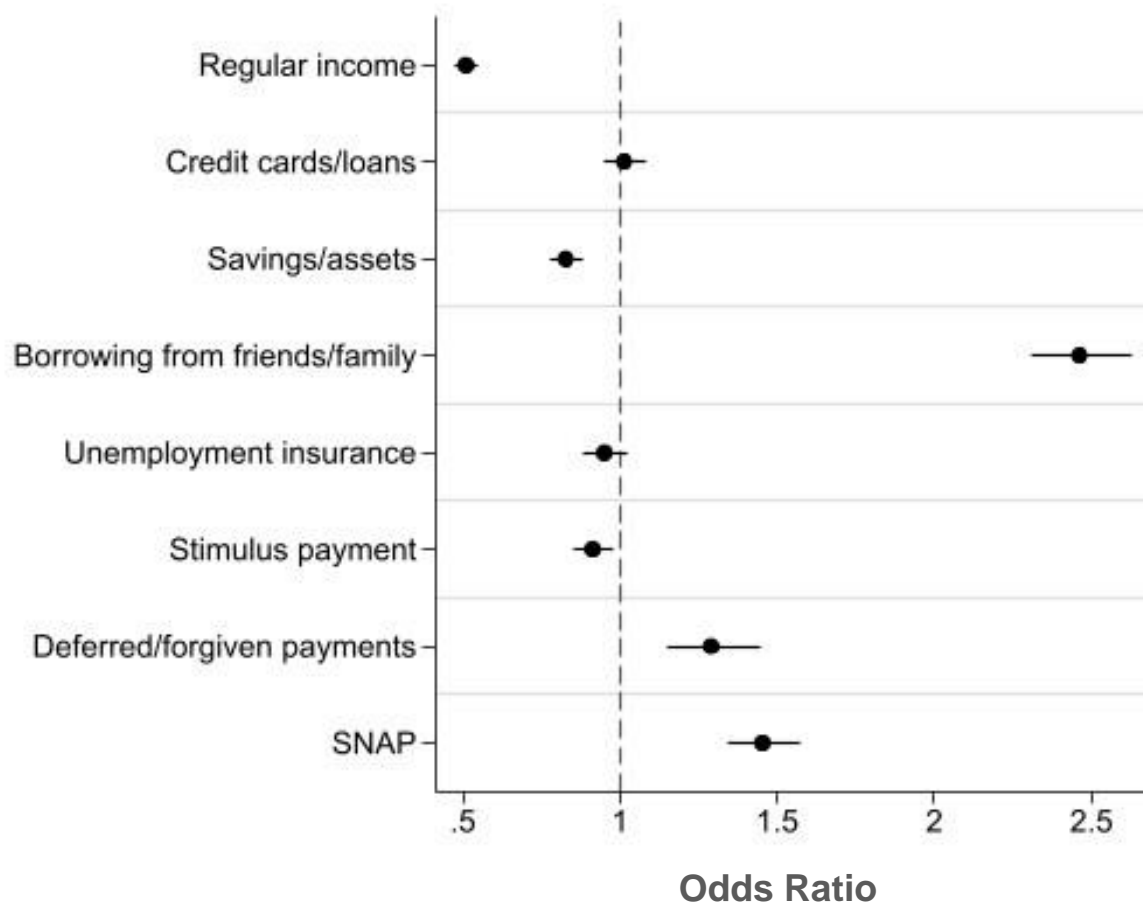
Among Households Behind on Rent, Households of Color Were Less Likely to Rely on Regular Income Sources and Savings



Notes: Sample is households who lost income and fell behind on rent. Income losses occurred at any time during the pandemic. Households behind on rent reported that they were not caught up at the time of survey. Black, white, and Asian households are non-Hispanic. Hispanic households may be of any race.

Source: JCHS tabulations of US Census Bureau Household Pulse Surveys, August 2020-March 2021

Regular Income, Savings, and Stimulus Payments Were Associated with Lower Likelihood of Missing Rent



Outcome: Behind on rent

Sample: Renters who lost employment income since start of pandemic

Source: JCHS analysis of US Census Bureau Household Pulse Surveys, August 2020-March 2021

Conclusions

- Broad-based cash-assistance programs such as expanded unemployment insurance benefits, SNAP, and stimulus payments provide both crucial supports for renters and help mitigate the full financial impacts of the pandemic
- Extremely low-income households who received SNAP, stimulus checks, etc. still tapped other resources and borrowed from friends or family, which suggests that these programs are not fully meeting their needs
- Lower-income households behind on rent were much more likely to borrow from friends and family to pay their expenses, suggesting spillover effects

Update on ERA Spending & Demographics Data

Sophie Siebach-Glover

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Emergency Rental Assistance and ERASE

Updates on Treasury Spending Data

March 7, 2022

Sophie Siebach-Glover (she/her)

Research Specialist

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New Treasury Data



1. December Spending Progress:

<https://bit.ly/36FqLWD>

2. Q1-Q4 Demographic Data:

<https://bit.ly/3JLYBay>

December Spending Progress



Overall

- \$18.5 billion disbursed to households
- 3.2 million renter households received assistance

ERA1

- \$1.1 billion disbursed to households in December
- \$17.63 billion in spent or obligated (70% of \$25 billion)

ERA2

- \$1.3 billion disbursed to households in December
- \$5.76 billion in spent or obligated (27% of \$21.6 billion)

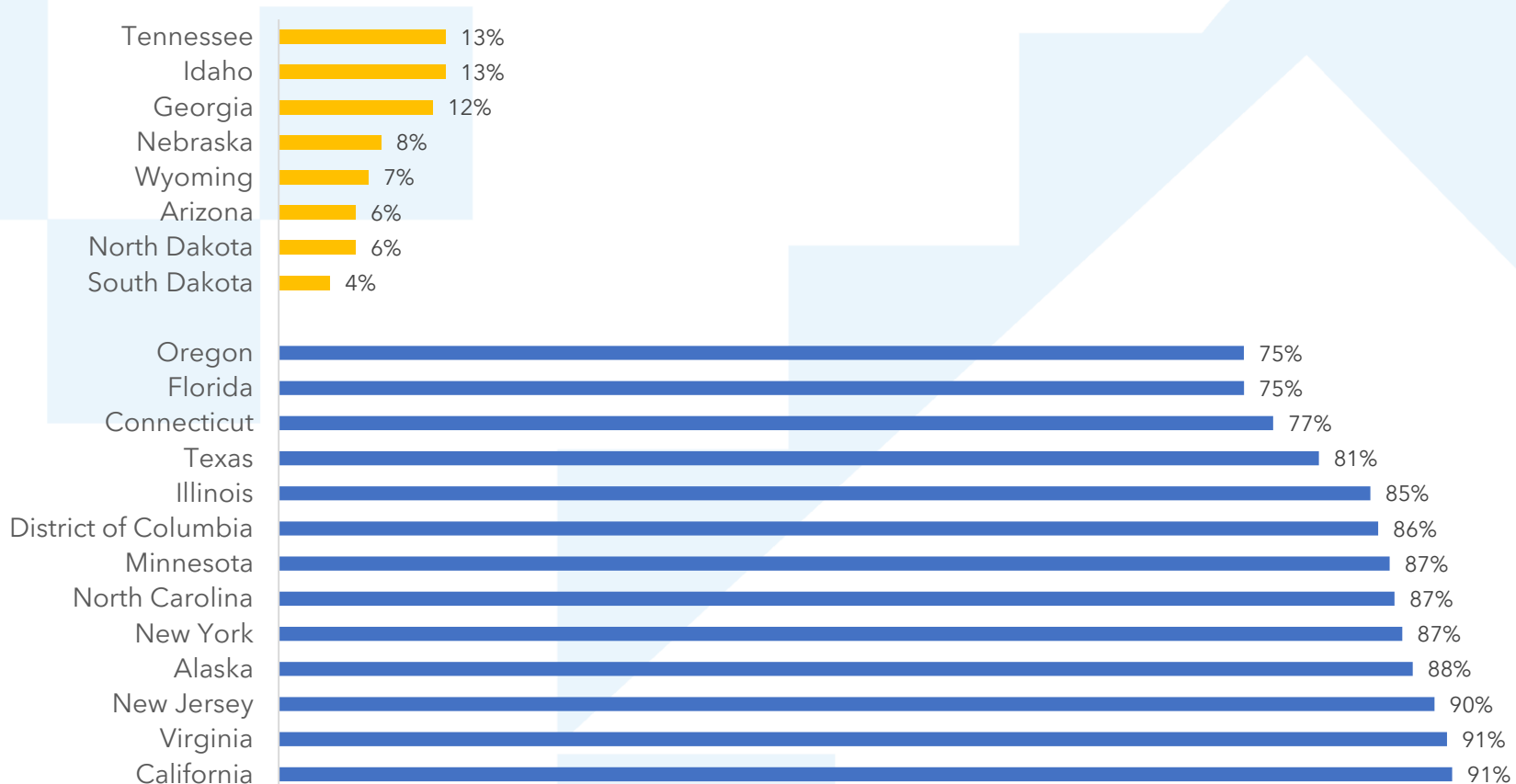
ERA1 & ERA2 Funds Expended January-December 2021, in millions



Percent ERA1 Allocation Spent by State Grantee



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Local Grantee Spending



- Local grantees have spent **\$4.4 billion of ERA1** (79% of allocation) and **\$992 million of ERA2** (19% of allocation)
- 60% of local grantees have spent **more than 75% of their ERA1 funds**
- 30 local grantees have spent **less than 30% of their ERA1 funds**

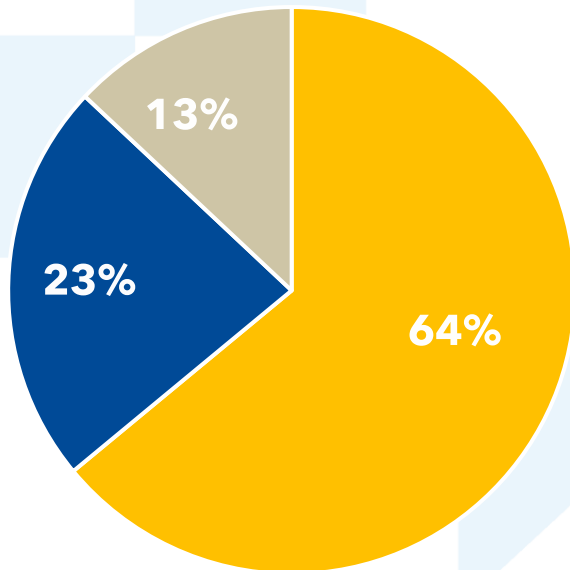
Nearly two-thirds of households served had extremely low incomes



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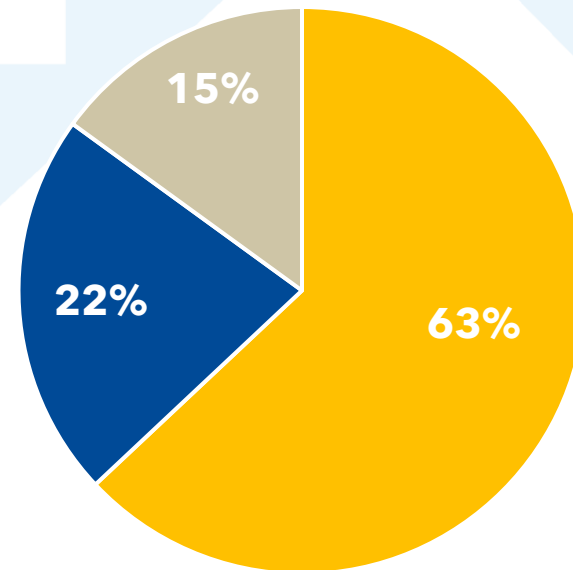
ERA1

■ Extremely Low-Income ■ Very Low-Income ■ Low-Income



ERA2

■ Extremely Low-Income ■ Very Low-Income ■ Low-Income



ERA Reached a High Proportion of Households of Color



- **ERA1**

- 41% of households assisted identified as Black
- 19% of households assisted identified as Hispanic

- **ERA2**

- 46% of households assisted identified as Black
- 23% of households assisted identified as Hispanic

NLIHC ERA Spending Resources



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1. Spending Tracker

<https://bit.ly/35ASYxy>

2. ERA Dashboard

<https://bit.ly/3CohcqY>

For questions regarding ERA spending, email
research@nlihc.org

Field Updates

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Revealing Opportunities and Challenges: An Analysis of Eviction Filings in Pennsylvania

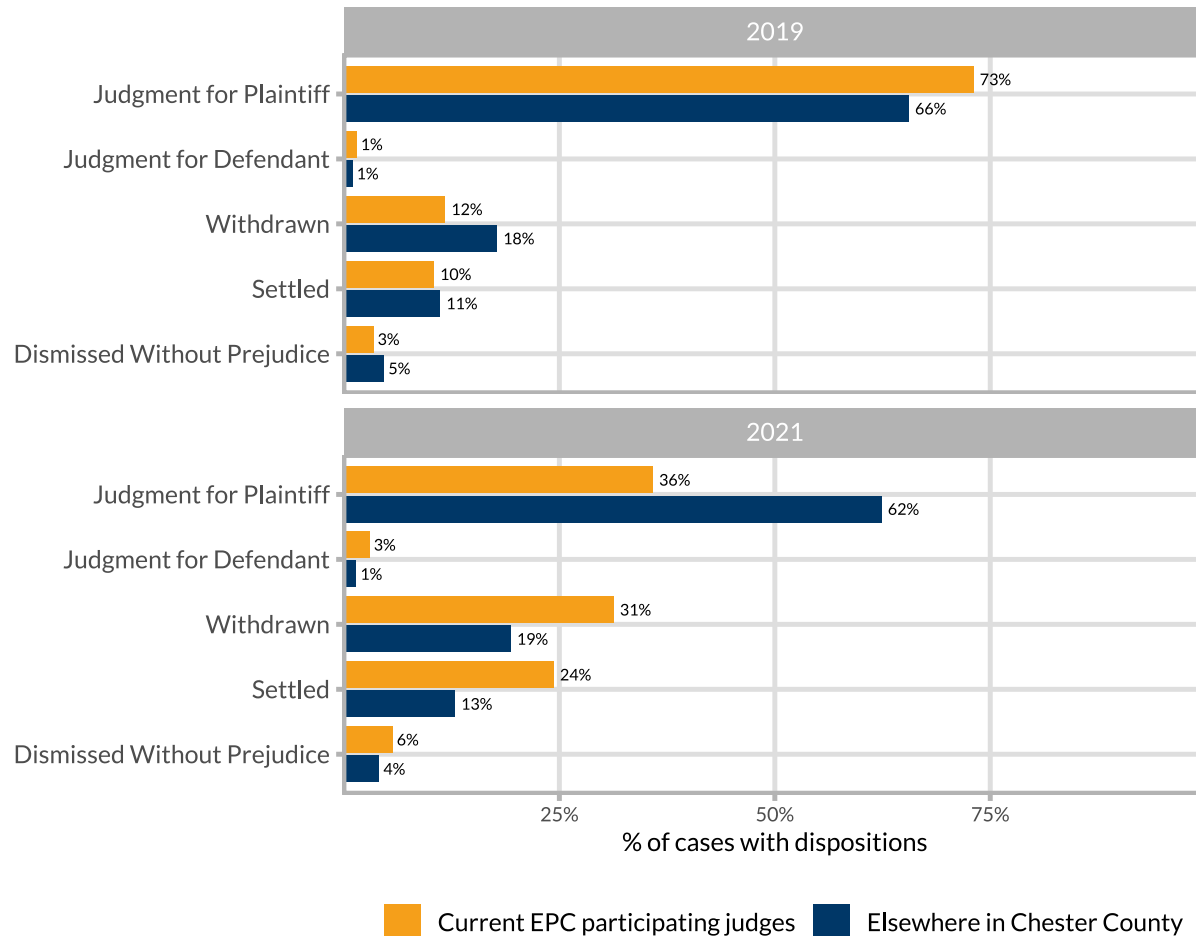


Goals of Analysis

We Seek to Understand Evictions to Prevent Them

- Understand dynamics of evictions in Pennsylvania
- Comparison to national research and trends
- Community differences in eviction filings
- Who is at risk of being evicted?
- What are the effects of different eviction prevention?
- How can we prove eviction prevention and diversion works?

Chester County: Eviction Prevention Court

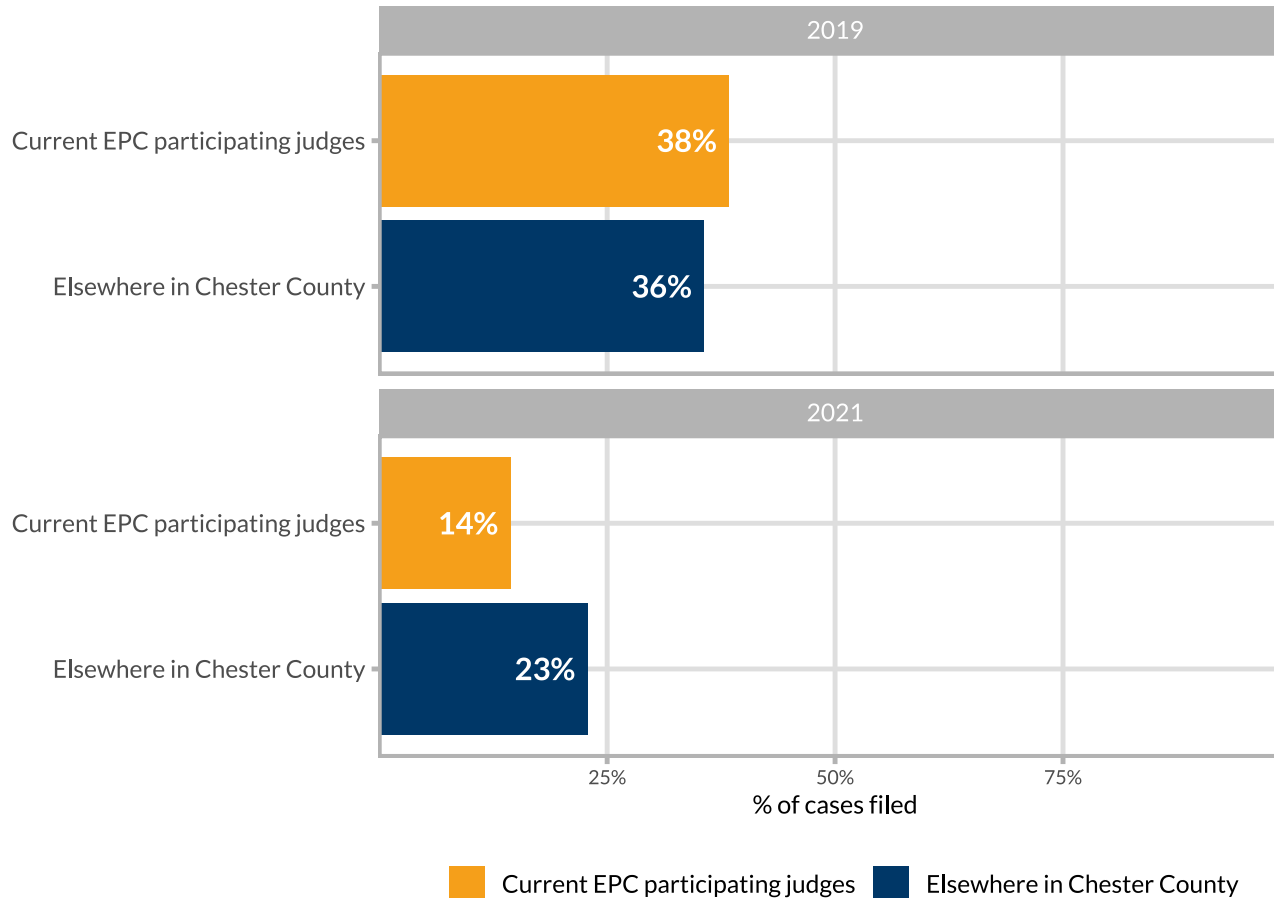


- Cases almost 3 times more likely to be withdrawn (12% -> 31%)

- Settlements 2.5 times more likely (10% -> 24%)

Source: AOPC

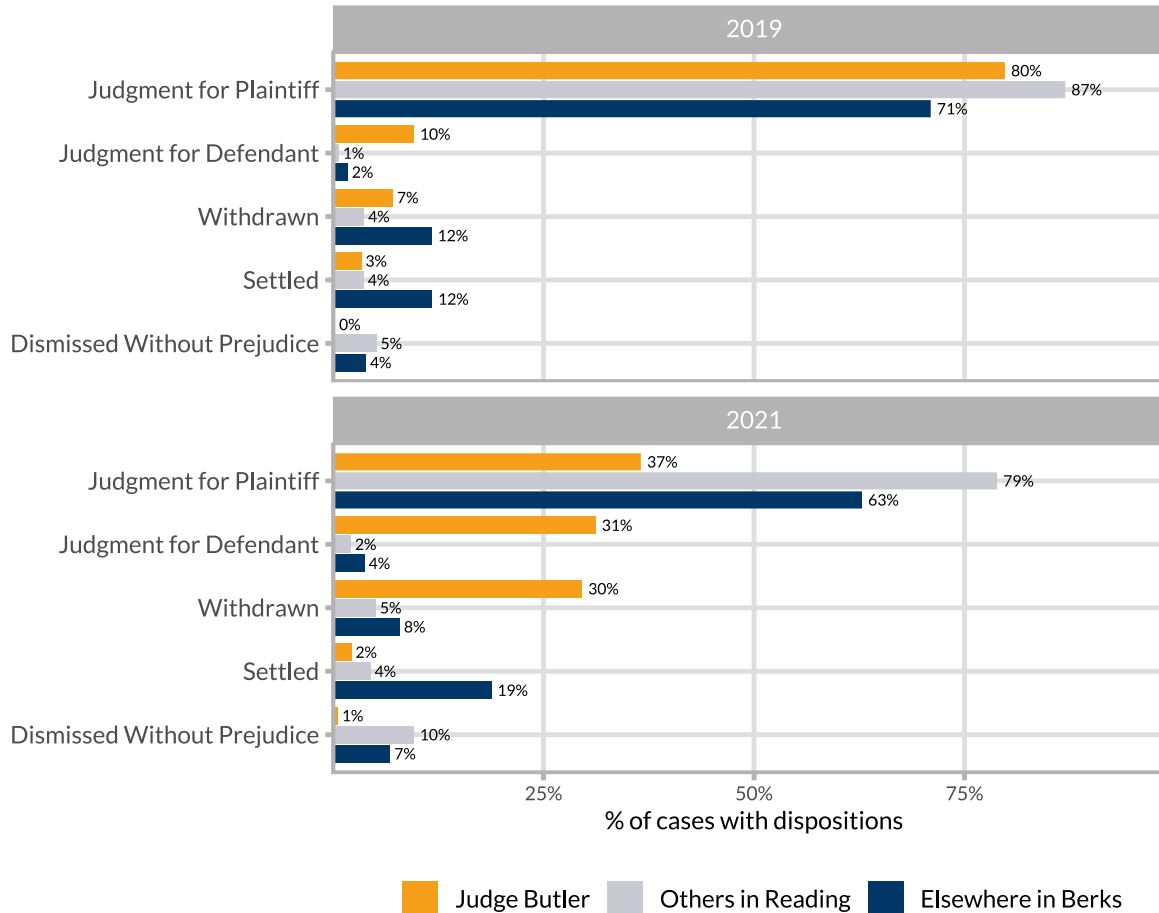
Chester County: Eviction Prevention Court



- Orders of possession down by two-thirds (38% -> 14%)

Source: AOPC
For 2021 cases, data do not include orders of possession issued in 2022

Berks County Eviction Diversion Program

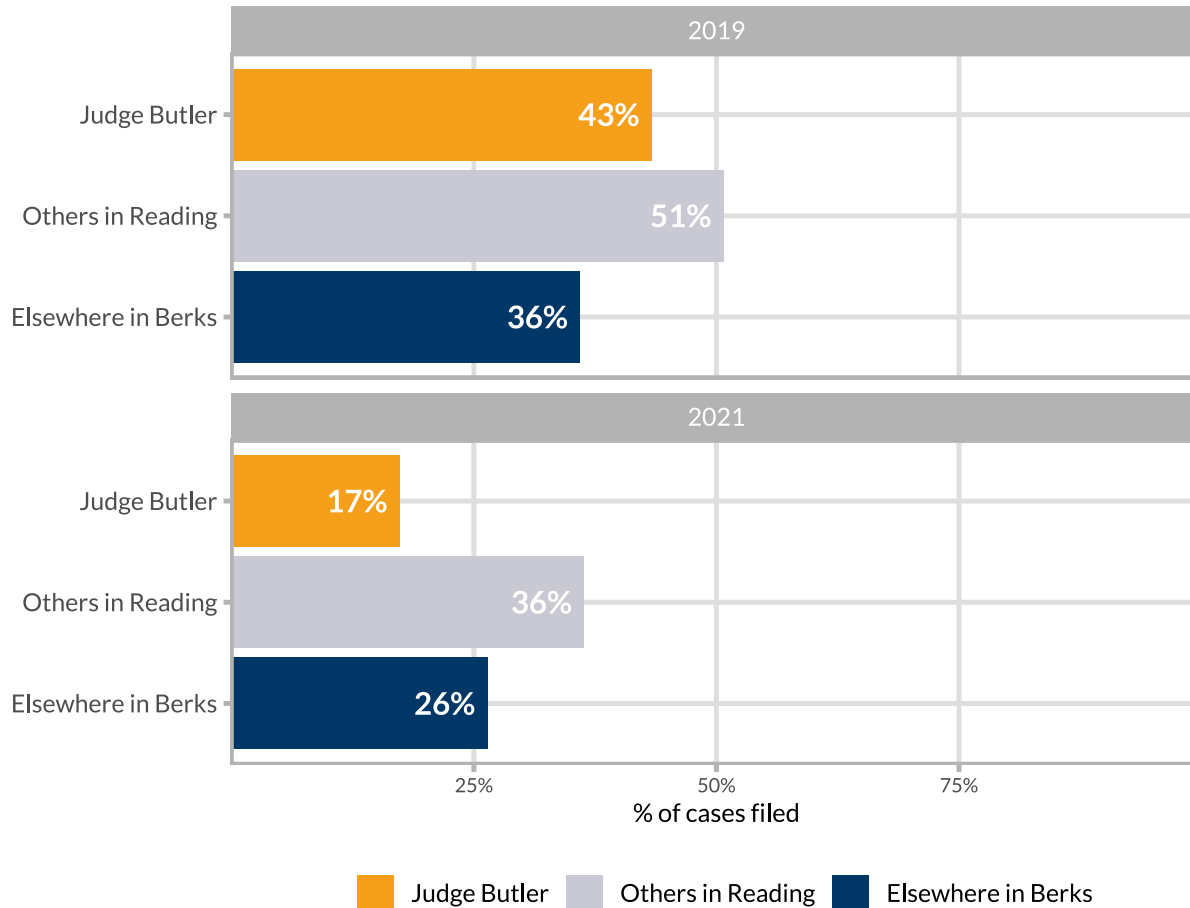


- Cases more than 4 times more likely to be withdrawn (7% -> 30%)

- Judgment for defendant 3 times more likely (10% -> 31%)

Source: AOPC

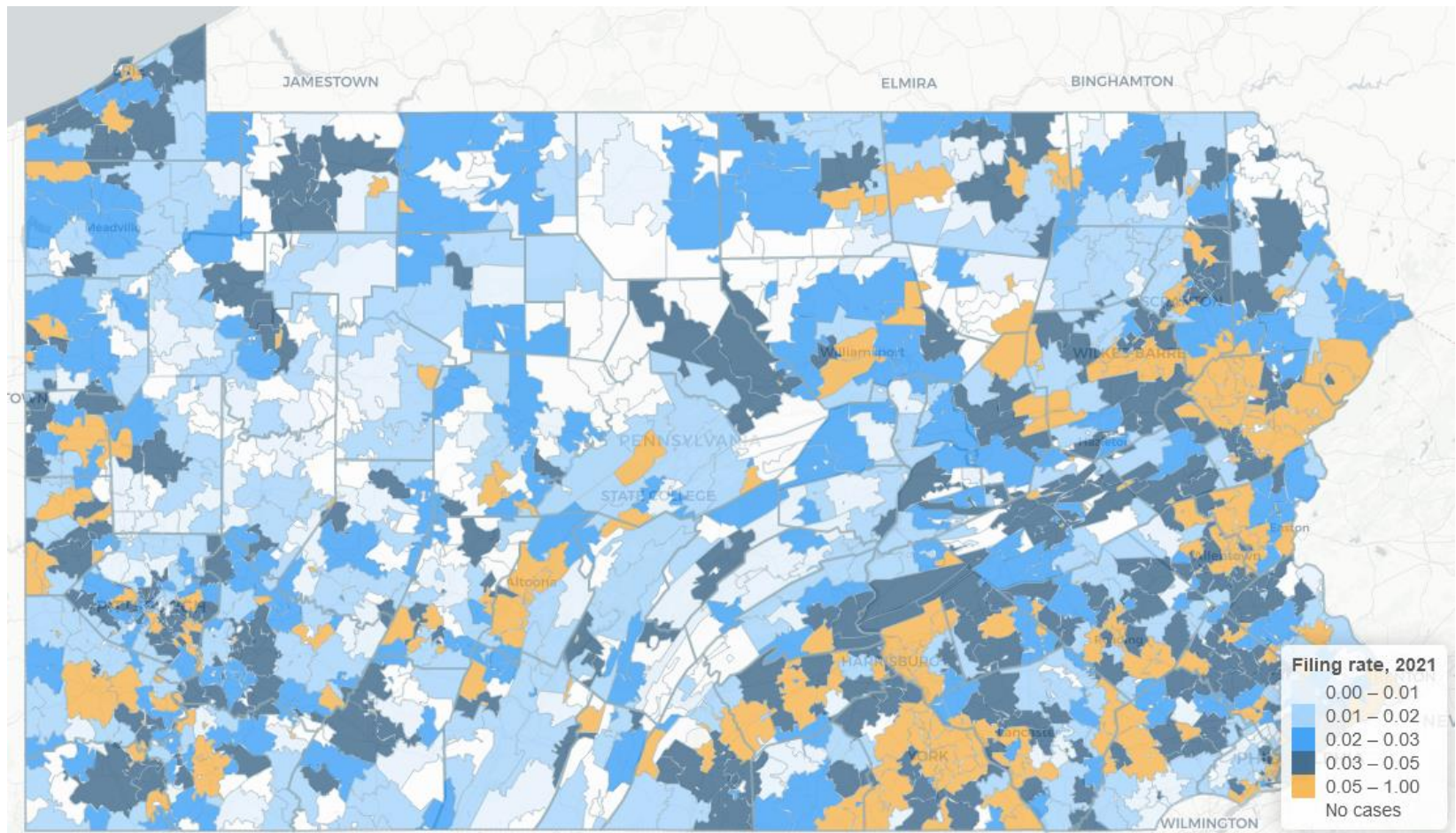
Berks County Eviction Diversion Program



- Orders of possession down by more than half (43% -> 17%)

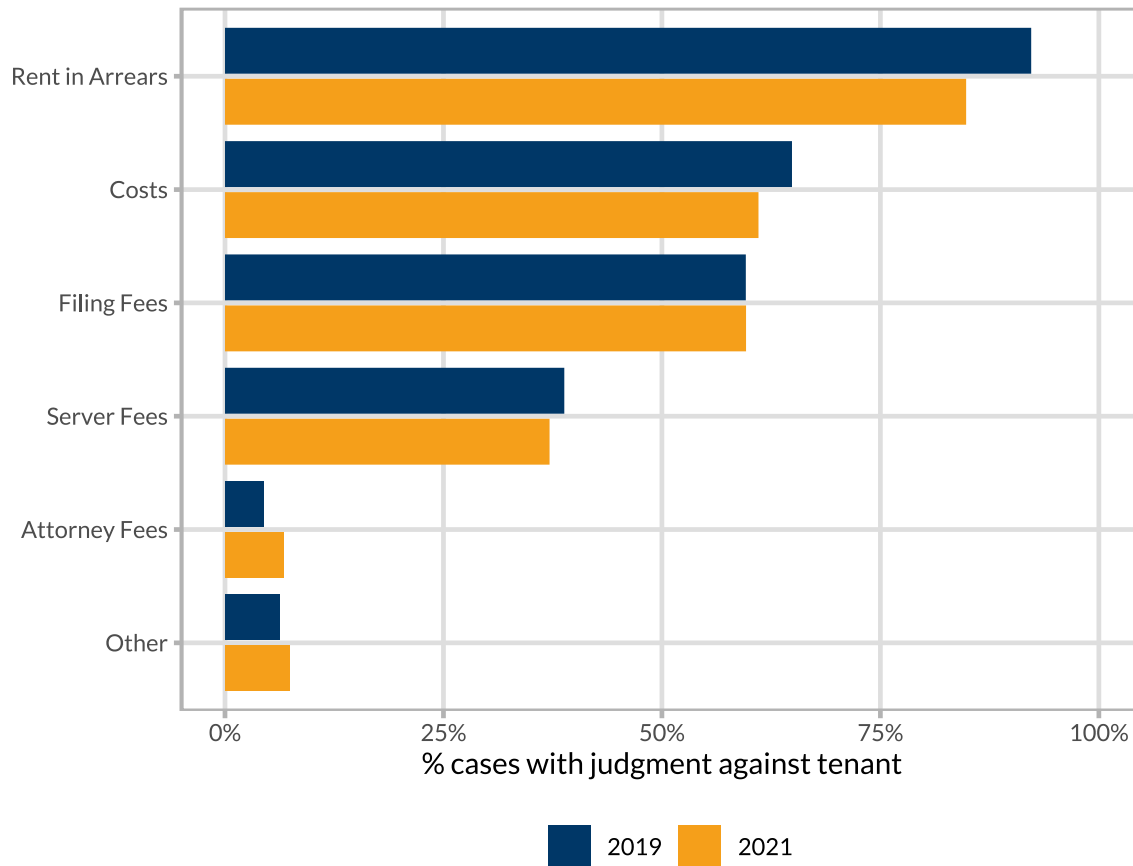
Source: AOPC
For 2021 cases, data do not include orders of possession issued in 2022

ZIP code maps of eviction filing rates



(Interactive map)

Most Eviction Cases Involve Rent In Arrears



- In 2021, 85% of landlords who won their cases were awarded rent in arrears (92% in 2019)
- Tenants who lose their cases are also usually required to pay court costs and fees

Source: AOPC
Philadelphia cases are not included

Thank you



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Party With a Purpose: South Carolina

with **FRESH** Communities
and SC Appleseed Legal Justice
Center





“Housing is the bedrock. We need to make sure we have the proper healthcare, food, schools, and grocery stores in our community.”

- Reverend Malone, FRESH Communities





“Without housing, our communities cannot exist. Without housing, our children can’t prosper.”

- Bernie Mazyck, SC Association for Community Economic Development President and CEO





“We are in an affordable housing crisis right now like none we have seen before. Housing prices have soared at record levels. In the past year, national home prices increased 19% and national rent prices increased by nearly 18%. In South Carolina, home prices have increased 11% and rent prices have increased by 12%. All the while, wages have not increased accordingly.”

- Yvonda Bean, Interim CEO of the Columbia Housing Authority





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“Affordable housing is an issue no matter where you are. Certainly here in Charleston where we have some of the fastest rising housing costs in the country.”

- Reverend Bill Stanfield, Metonoia SC



“The message I want to bring today is that we have a lot of work to do. **We understand we are in a crisis.** This is a crisis we had five years ago, ten years ago, but now with COVID and income levels not keeping up, this crisis is at monumental proportions.”

- Tameika Isaac Devine, Housing Advocate,
Former City of Columbia City Council



“My colleagues on the council as well as myself understand the importance of affordable housing here in Richland County. We are committed to creating what Dr. King referred to as ‘the beloved community’. **We want to create the sort of community where everyone and every family in this county can live, work, and play in dignity.**”

- Overture Walker, Richland County Council
Chairman













Next Steps

Renee Willis

*Senior Vice President for Racial Equity,
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Resources

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