



NATIONAL LOW INCOME
HOUSING COALITION

Coronavirus, Disasters, Housing and Homelessness

Hosted by NLIHC and the
Disaster Housing Recovery Coalition
November 30, 2020

Agenda



Welcome & Updates

- Sarah Saadian, NLIHC

Impact of Evictions on COVID Infection and Mortality

- Emily Benfer, Wake Forest University
- Kate Leifheit, UCLA Fielding School of Public Health

Expiration of Unemployment Benefits

- Andrew Stettner, The Century Foundation

Field Updates

- Bill Faith, Coalition on Homelessness and Housing in Ohio (COHHIO)
- Francisca Blanc, Utah Housing Coalition
- Elaine Morales, Local Initiatives Support Corporation (LISC) Houston, Houston Housing Stability Task Force

Capitol Hill Updates

- Sarah Saadian, NLIHC

Welcome & Updates



Sarah Saadian

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Impact of Evictions on COVID Infection and Mortality Rates



Emily Benfer

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Eviction, Housing Instability, and COVID-19 Cases & Deaths

Kathryn M. Leifheit, PhD MSPH

Emily A. Benfer, JD LLM

November 30, 2020



Study 1: *Expiring state eviction moratoriums and COVID-19 incidence and mortality*

- Kathryn M. Leifheit, PhD MSPH (UCLA)
- Sabriya Linton, PhD MPH (JHU)
- Julia Raifman, ScD SM (BU)
- Gabriel Schwartz, PhD (UCSF)
- Emily A. Benfer, JD LLM (WFU)
- Frederick Zimmerman, PhD (UCLA)
- Craig Pollack, MD MHS (JHU, Senior Author)

Disclaimer: This research has not yet been peer reviewed, so results should be viewed as preliminary.

KM Leifheit is supported by a postdoctoral fellowship from the Agency for Healthcare Research and Quality (2T32HS000046). EA Benfer's eviction moratorium research is supported by The Pew Charitable Trusts.

Study 2: *Pandemic Housing Policy:
Examining the Relationship Among
Eviction, Housing Instability, Health
Inequity, and COVID-19 Transmission*
Journal of Urban Health (in press 2020)

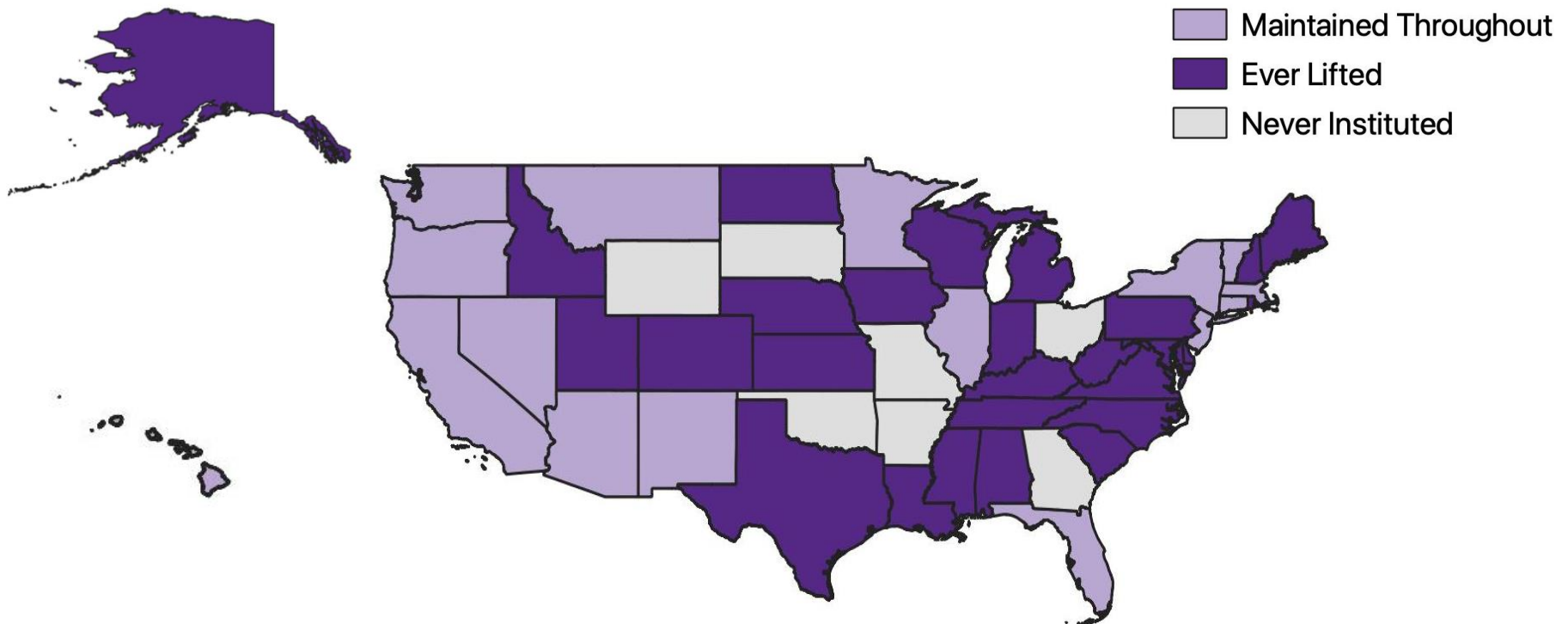
- Emily A. Benfer, JD LLM (WFU)
- J.L. Pottenger, Jr., JD (Yale)
- David Vlahov, PhD RN FAAN (Yale)
- Gregg Gonsalves, PhD (Yale)
- Marissa Y. Long, MPH (Columbia)
- Danya A. Keene, PhD (Yale)
- Evan Walker-Wells (Yale)

Research Objectives

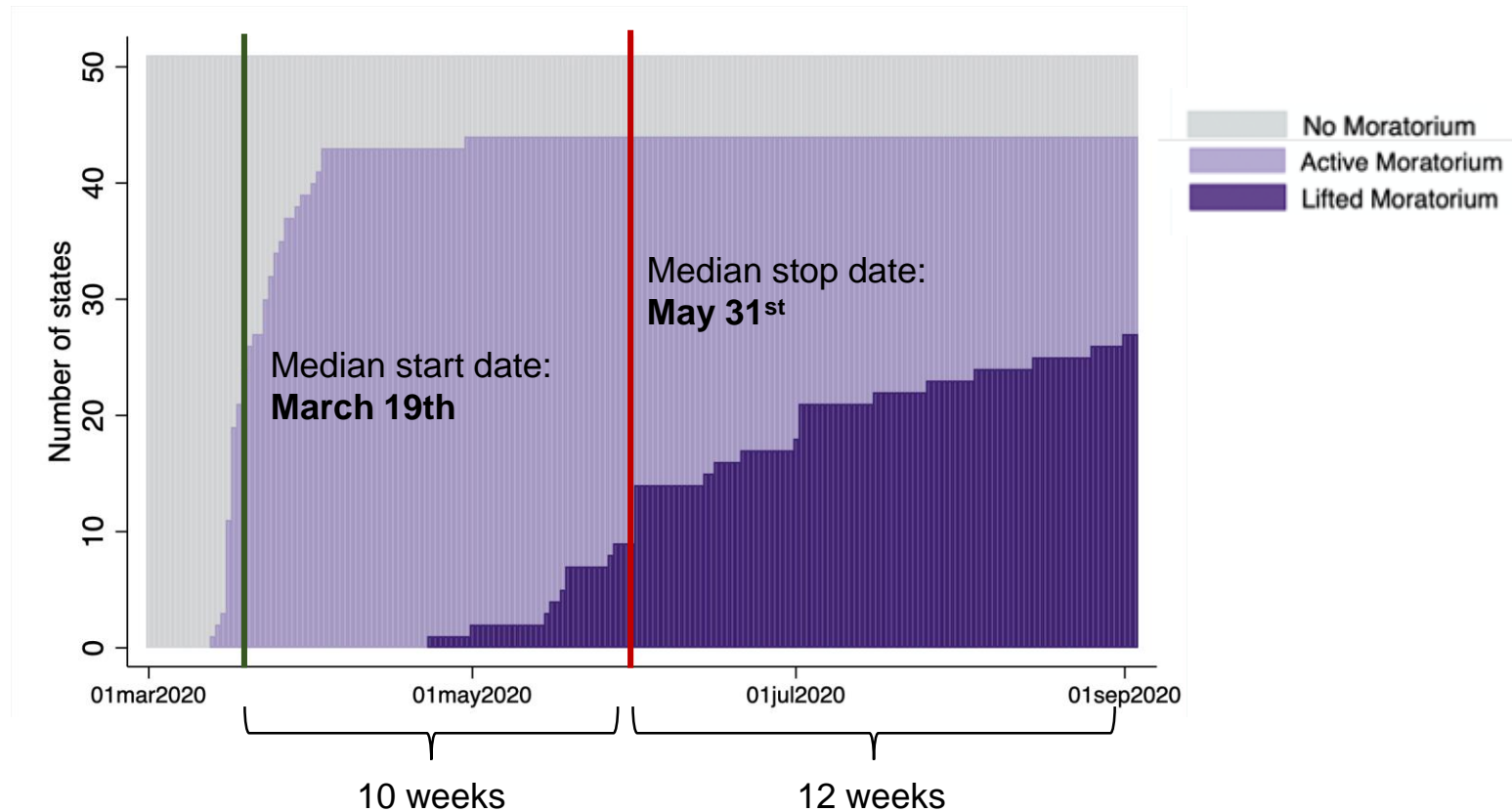
Study 1: To compare COVID-19 incidence (cases per population) and mortality (deaths per population) over time, between states that lifted their eviction moratoriums vs. states that maintained their moratoriums.

Study 2: To examine the relationship among eviction, housing instability, health inequity, and COVID-19 transmission

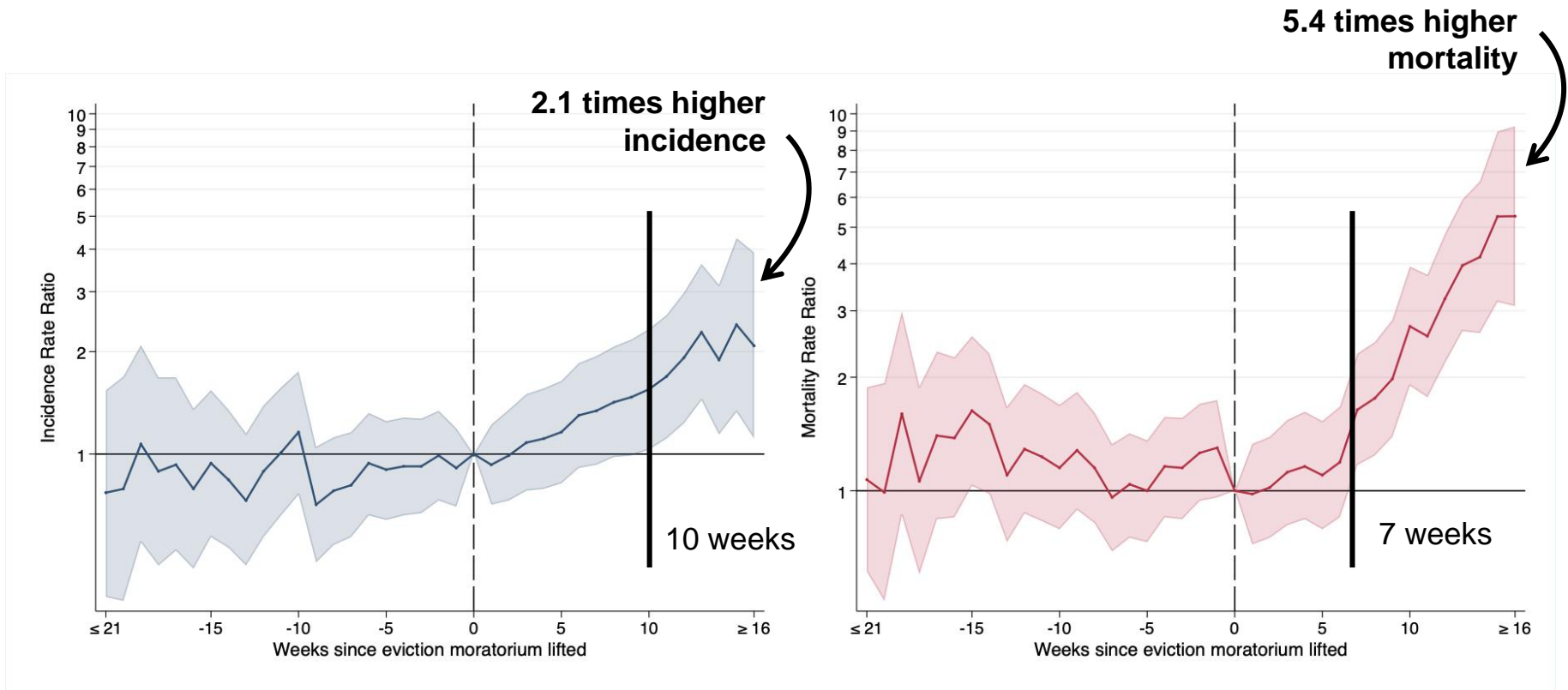
Eviction Moratoriums, March 13th –September 3rd



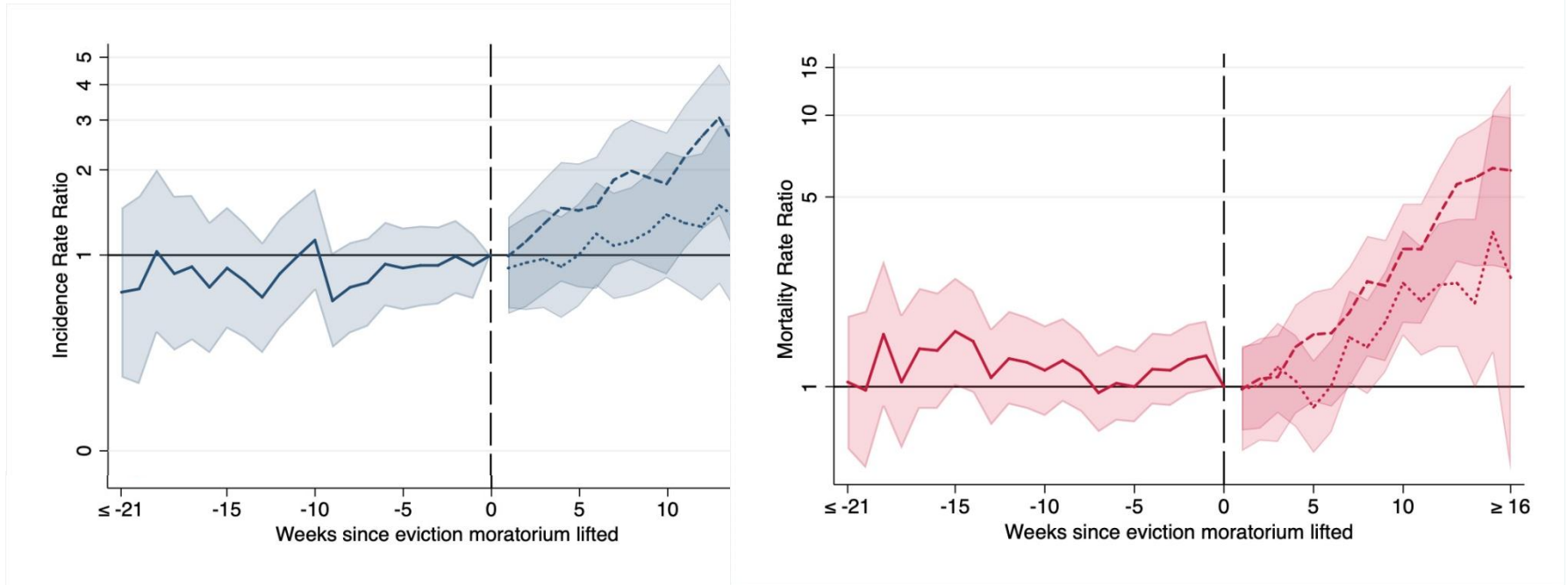
State Level Eviction Moratorium Status Over Time



Lifting Moratoriums Increased COVID-19 Incidence and Mortality



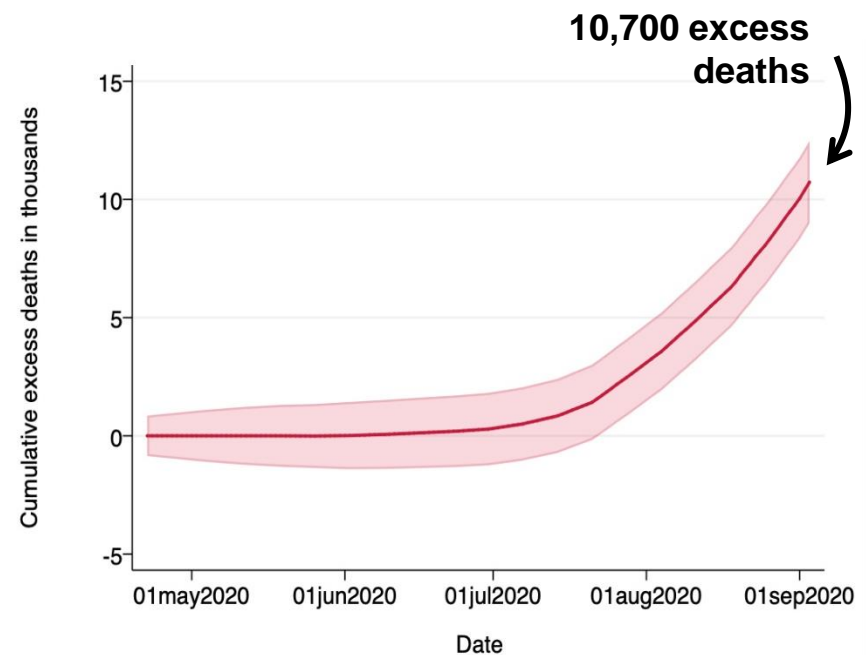
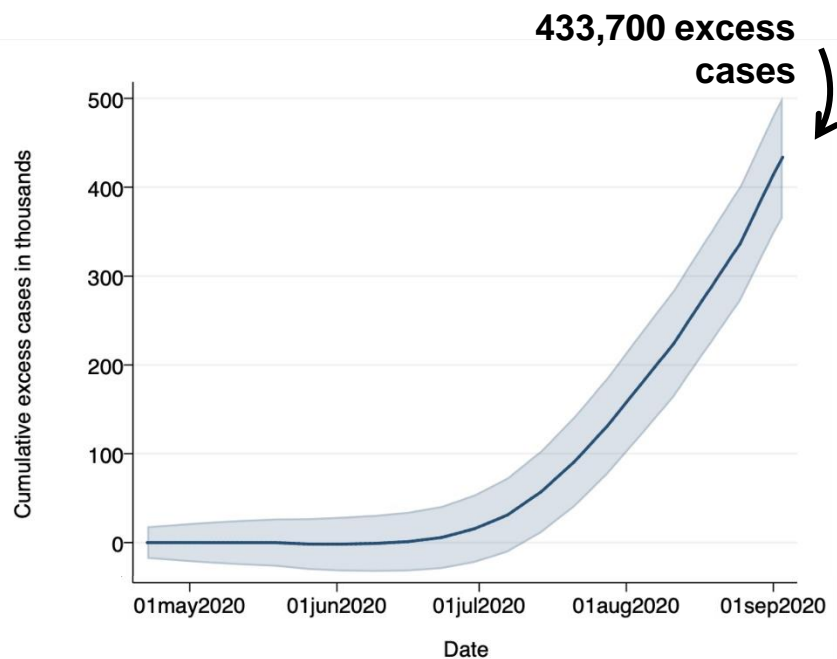
Effects were stronger in states with weaker moratoriums



Stages 1-2 (dotted line): Notice and filing

Stages 3-5 only (dashed line - - -): Hearing, judgement, and enforcement

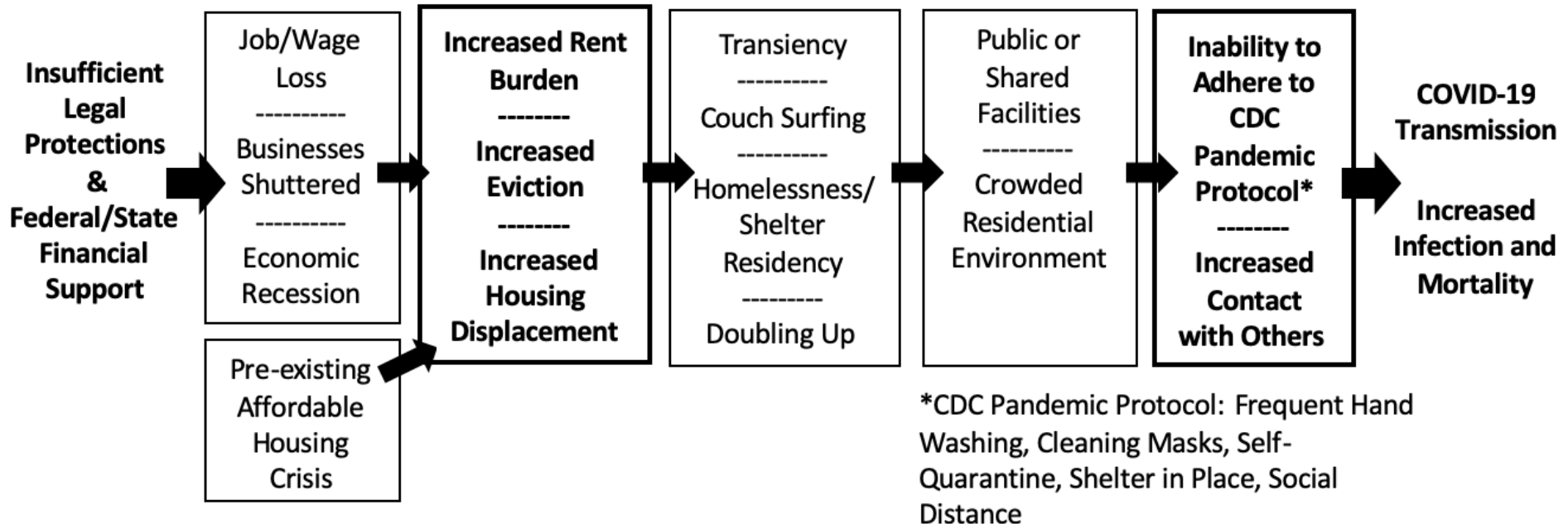
Excess COVID-19 cases and deaths associated with lifting eviction moratoriums (national)



State highlights: Excess COVID-19 cases & deaths

- Iowa lifted its moratorium May 27th
 - 19,360 excess cases (95% confidence interval [CI] 15,370 – 23,350)
 - 354 excess deaths (95% CI 304 – 403)
- Idaho lifted its moratorium April 30th
 - 9,730 excess cases (95% CI 8,270 – 11,190)
 - 157 excess deaths (95% CI 142 – 172)
- Maryland lifted its moratorium July 25th
 - Excess cases and deaths were not statistically significant.
- Texas lifted its moratorium May 18th
 - 148,530 excess cases (95% CI 120,650 – 176,420)
 - 4,456 excess deaths (95% CI 4,015 – 4,897)

Eviction **Increases** the Risk of COVID-19 Acquisition and Transmission



EA Benfer, et al., *Pandemic Housing Policy: Examining the Relationship Among Eviction, Housing Instability, Health Inequity, and COVID-19 Transmission*, J. of Urban Health (2020) bit.ly/COVID19HousingisHealth

COVID-19 Eviction Increases Health Inequity

Eviction

- Black households 2x as likely to be evicted
 - 80% of people facing eviction were Black in multiple cities
 - Black women evicted at highest rates
 - Single greatest predictor of eviction is the presence of a child
- People of color have 1/12 wealth of white people
- 70% of Black and Latinx adults entered pandemic without emergency funds
- Job loss affected Black (44%) and Latinx (61% workers at higher rates than whites (38%))

COVID-19

- Hospitalization Rates:
 - Black and Hispanic adults are 4.7 and 4.6 times more likely than whites
- Death Rates:
 - Black, Hispanic and Indigenous people are 2.3, 1.5 and 1.75 times more likely than whites.
- Black and Hispanic adults are dying at rates of white people a decade+ older

EA Benfer, et al., *Pandemic Housing Policy: Examining the Relationship Among Eviction, Housing Instability, Health Inequity, and COVID-19 Transmission*, *J. of Urban Health* (2020)
bit.ly/COVID19HousingisHealth

Eviction Leads to Negative Health Outcomes & Future Hardship

Physical Health	Mental Health	Associated Conditions Among Women	Associated Conditions Among Children	Exposure to Sub-Standard Living Conditions
<ul style="list-style-type: none"> • Higher Mortality Rate • Respiratory Conditions • High Blood Pressure • Poor Self-Rated General Health • Coronary heart Disease • Sexually Transmitted Infections • Drug Use 	<ul style="list-style-type: none"> • Depression • Anxiety • Mental Health Hospitalization • Exposure to Violence • Suicide 	<ul style="list-style-type: none"> • Physical Assault • Sexual Assault • Drug Use and Related Harms • Pre-term Pregnancies • Future Housing Instability 	<ul style="list-style-type: none"> • Lead Poisoning • Academic Decline • Food Insecurity • Emotional Trauma • Risk of Chronic Disease in Adulthood • Low Birthweight • Decreased Life Expectancy 	<ul style="list-style-type: none"> • Lead • Mold • Poor Ventilation • Pest Infestations • Crowding

Recommendation: Eviction Prevention as a COVID-19 Mitigation & Recovery Strategy

- Robust Federal, State and/or Local Eviction Moratoriums
 - Freeze all stages of eviction, especially **initiation**
- Supportive Measures
 - **Rental Assistance**
 - Right to Counsel
 - Eviction Diversion
 - Utility Support
 - Health Care Access
- Affordable Housing



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KM Leifheit, et al., *Expiring state eviction moratoriums and Covid-19 incidence and mortality*
bit.ly/ExpiringCOVID19EvictionMoratoriums

EA Benfer, et al., *Pandemic Housing Policy: Examining the Relationship Among Eviction, Housing Instability, Health Inequity, and COVID-19 Transmission*, *J. of Urban Health* (2020)
bit.ly/COVID19HousingisHealth

Expiration of Unemployment Benefits



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The End(?) of CARES Act Unemployment Benefits



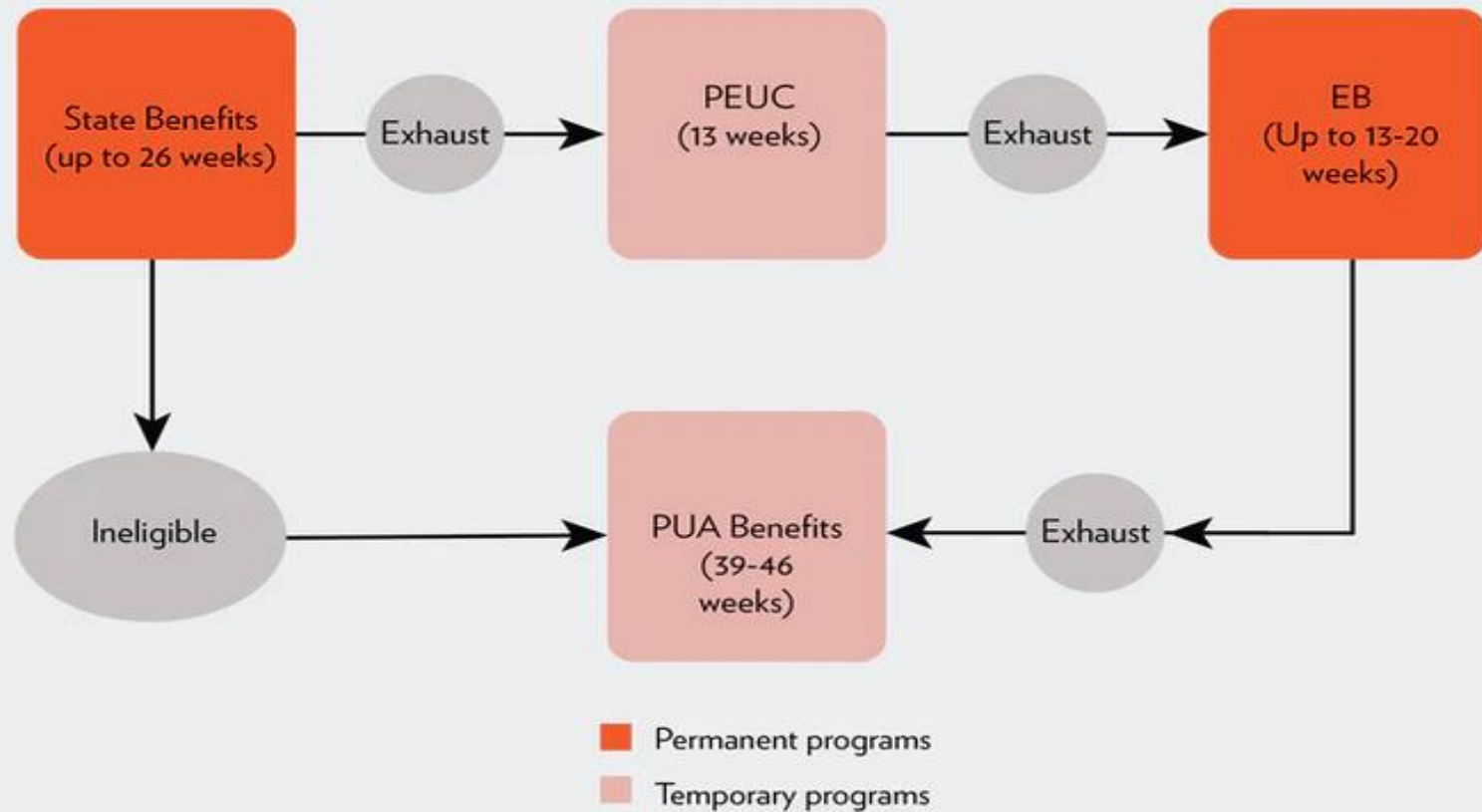
Andrew Stettner

Senior Fellow

Our mission:

The Century Foundation (TCF) is a progressive, nonpartisan think tank that seeks to foster opportunity, reduce inequality, and promote security at home and abroad.

UI BENEFITS FLOWCHART UNDER THE CARES ACT



Big Numbers

- 12 million workers will be cut off from UI benefits on 12/26
 - 7.3 million from PUA
 - 4.6 million from PEUC
- Earliest cut off of extended benefits ever, huge in comparison to the past (1.3 million cut off in 12.13)
- Estimated based on current and historical patterns with Liz Pancotti

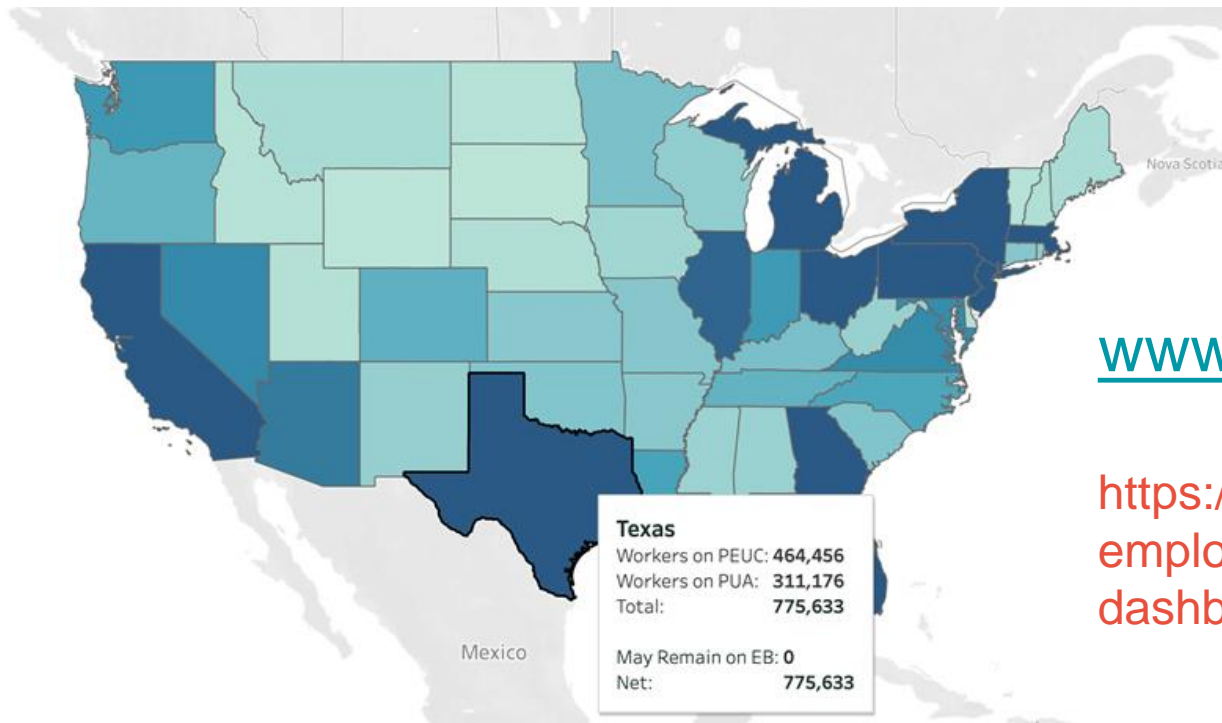


More Details

- Not much left after 12/26
 - 17 states and DC will be triggered on to the extended benefits program (EB)
 - Roughly 2.9 million workers
- 4.4 million workers will exhaust PEUC and PUA benefits before 12/26
 - 1.5 million exhausted PEUC by 10.31



State level numbers in the report



www.tcf.org

<https://tcf.org/content/data/unemployment-insurance-data-dashboard/>

What's next

- Hope for an inclusion of some extension in end of the year Budget deal. Bipartisan talks started this weekend -- momentum building in difficult fight
- Renewing additional federal benefits (\$600/wk expired in July)
- Target states: Alaska, Florida, Georgia, Indiana, Iowa, Kentucky, Maine, Missouri, Ohio, Pennsylvania, South Carolina, Utah, West Virginia and Wisconsin
- Biden COVID package

Field Updates



Bill Faith

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Pandemic Housing Advocacy in Ohio



Bill Faith

Executive Director of the Coalition on
Homelessness and Housing in Ohio

When COVID hit Ohio

- Ohio has 300 emergency shelters – serving 10,000/day
- Readiness assessment, guidance, training
- COHHIO Pandemic Emergency Fund raised nearly \$1.9 million
- 120+ grants to shelters throughout state
- PPE/Supply Distribution, Maskateer Brigade



Other Emergency Response Efforts

COHHIO

- Housing Now for Homeless Families - \$15 million in TANF to move families out of homelessness
- \$500,000 Risk Mitigation Fund to recruit and retain landlords

Ohio Housing Finance Agency - \$11.5 million in Covid response includes:

- \$5 million to Ohio's 9 CoCs for homelessness prevention, rapid rehousing, emergency rental assistance
- \$4.75 million to support the increased housing needs of Ohio homeless and those at risk of homelessness because of the COVID-19 pandemic.
- \$750,000 for COHHIO Pandemic Emergency Fund


Emergency Rental Assistance - Local

- Ohio's communities create rental assistance using:
 - Local CDBG, CSBG, PRC
 - Federal Coronavirus Relief Fund from CARES Act
 - Other local government sources
 - Philanthropy
- Demand outpacing local resources

New Applications for The Home Relief Fund 2020 Have Been Closed.

IF more funds become available *WE WILL* contact those on the waitlist first.

If you have submitted an application and are still waiting on its processing to be completed, please login and check its status. Applications are processed on a first come, first completed basis. Please be sure to respond to inquiries as soon as possible to ensure your application is processed as quickly as possible.

 I need help now!

Emergency Rental Assistance - State

- Ohio received \$4.3 billion in federal Coronavirus Relief Funds
- June sign-on letter: 182 orgs urge Gov. DeWine to spend \$100M on rent assistance
- October: DeWine announces Home Relief Grant Program to use \$55M in CRF for rental, mortgage, utility assistance
- November: state announces \$55.8 M in CDBG-CV to continue Home Relief Grants into 2021



Ohio Home Relief Grant Program



- Administered by local Community Action Agencies
- Assistance available for outstanding rent, mortgage, water bills from Apr. 1 to Dec. 30
- Eligibility is limited to residents at or below 200% FPL

Field Updates



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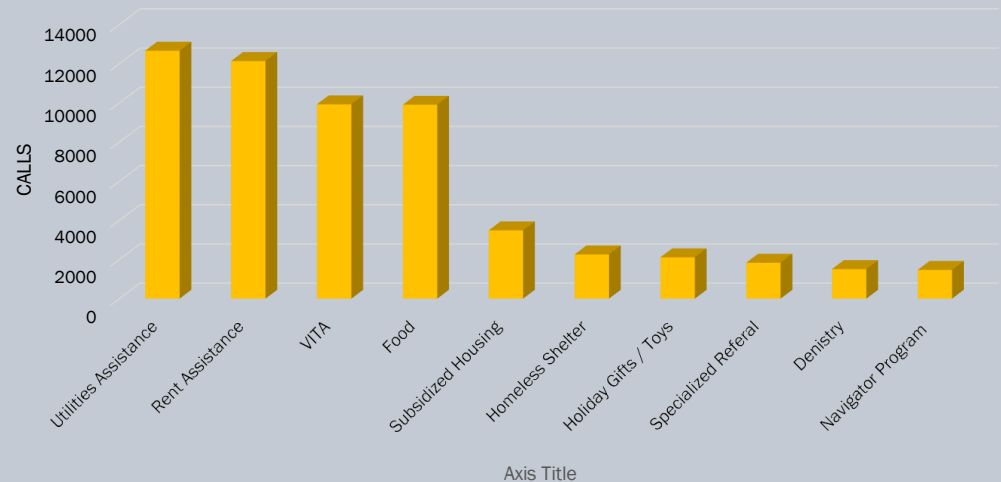
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Statewide Information and Referral Line

Calls to 211 Statewide January 1 - November 9, 2020

Top Ten Caller Request to 211



Governor's Moratorium on Evictions

CDC Moratorium

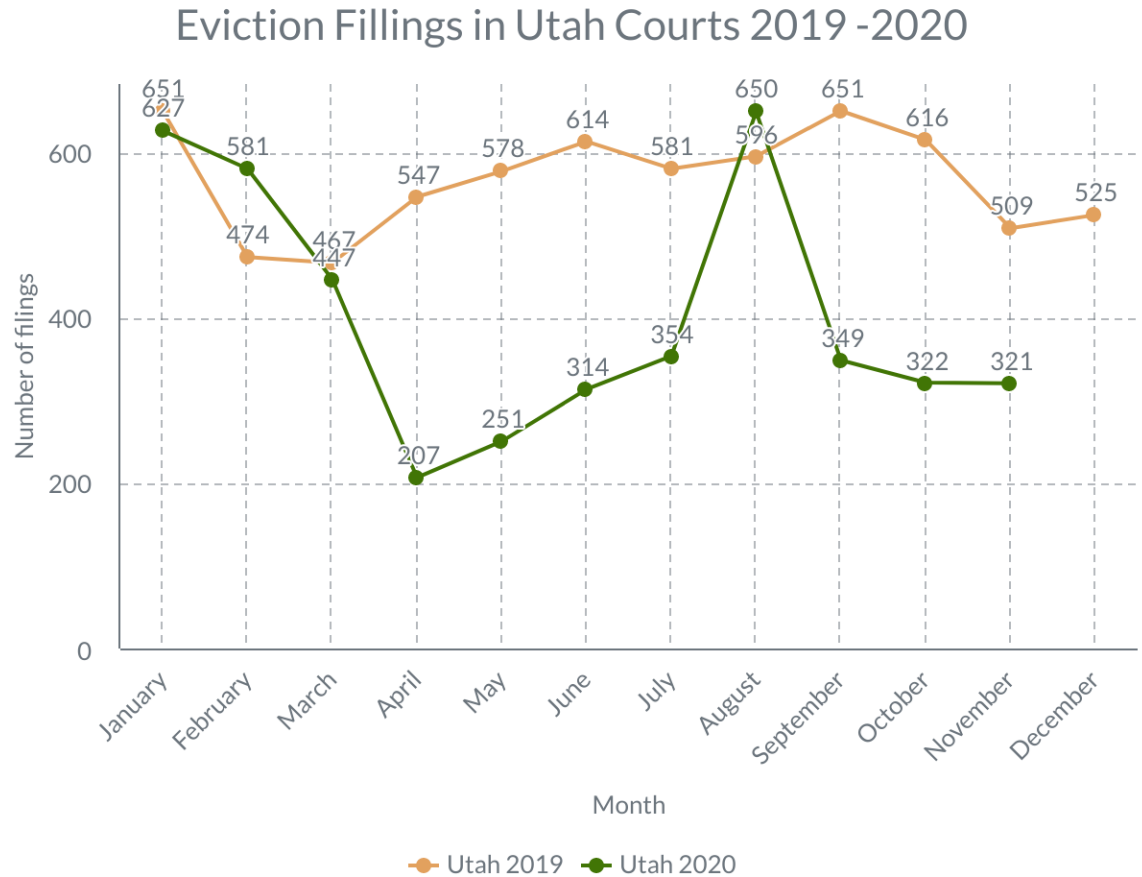
Gov. Gary R. Herbert issued an Executive Order today April 1st instituting a moratorium on residential evictions for a narrow group of tenants who have been directly impacted by COVID-19. The order is effective immediately and applies only to individuals who have suffered wage or job loss as a result of COVID-19, have undergone self isolation or quarantine in compliance with an order issued by the Utah Department of Health or a local health department, or have tested positive for COVID-19. It is effective through May 15.

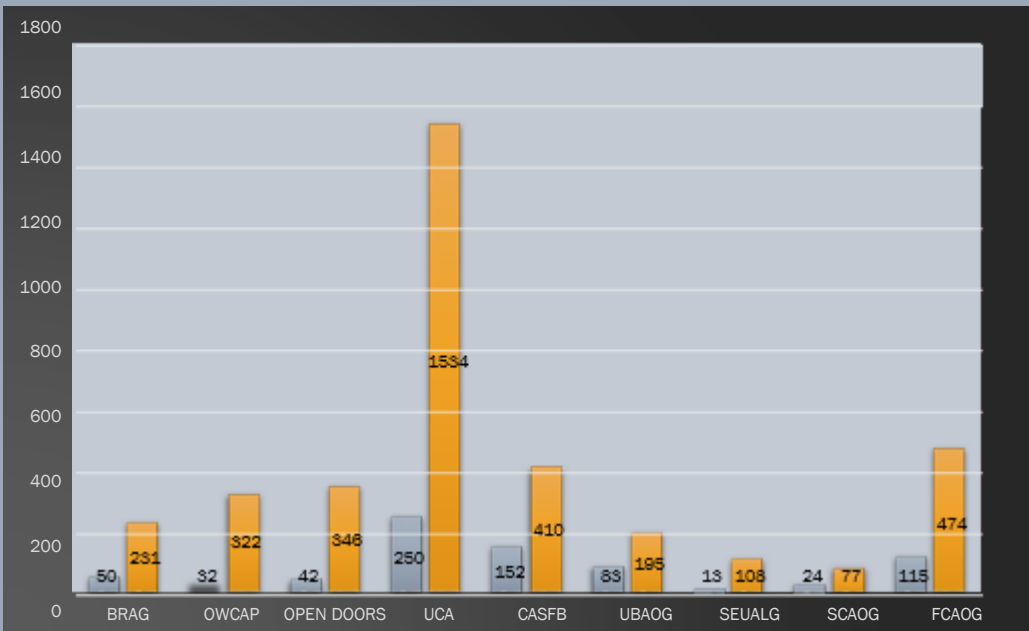
Effective September 4, the order declares a national moratorium on residential evictions for eligible renters for nonpayment of rent and nonpayment of other fees or charges until December 31, 2020.

Any evictions for nonpayment of rent that may have been initiated before September 4, 2020, and have not been completed, are subject to the moratorium.

Evictions Fillings 2019 2020

Information
comes from
the Utah
Court
Weekly
Reports





Agency	April 1 – July 14	April – October 26	% Increase since July 14th
BRAG	50	231	362%
OWCAP	32	322	906%
OPEN DOORS	42	346	724%
UCA	250	1534	514%
CASFB	152	410	170%
UBAOG	83	195	135%
SEUALG	13	108	731%
SCAOG	24	77	221%
FCAOG	115	474	312%
Total	761	3697	386%

APRIL 1 – OCTOBER 26, 2020

UNDUPLICATED HO USEHOLDS SERVED THROUGH HO USING PROGRAMS

Statewide Information CAPs

Department
of Housing
and
Community
Development

CARES Act Rental Assistance (HUD)

HAP Funding-10/26/20					
Agency	Number of Inquiries	Applicants in Progress	Applicants Approved	Total \$ Funded (Dollar Amount)	Applicants Denied
BRAG	942	10	208	\$245,776	31
CASFB	2156	115	210	\$303,969	94
FCC-Open Doors	2221	62	459	\$637,939	17
Five County	589	15	206	\$261,796	16
OWCAP	3020	51	748	\$846,307	72
SEULAG	384	10	143	\$138,532	7
Six County	168	6	59	\$55,855	35
SLCAP-UCA	4751	201	1122	\$2,033,792	343
UBAOG	423	8	114	\$106,749	69
	14654	478	3269	\$4,630,715	684

Statewide Information

Department
of Housing
and
Community
Development

Housing Assistance Program (HAP) \$20 million

Program started Mid-September

\$8 Million Allocated to LHAP - SPENT

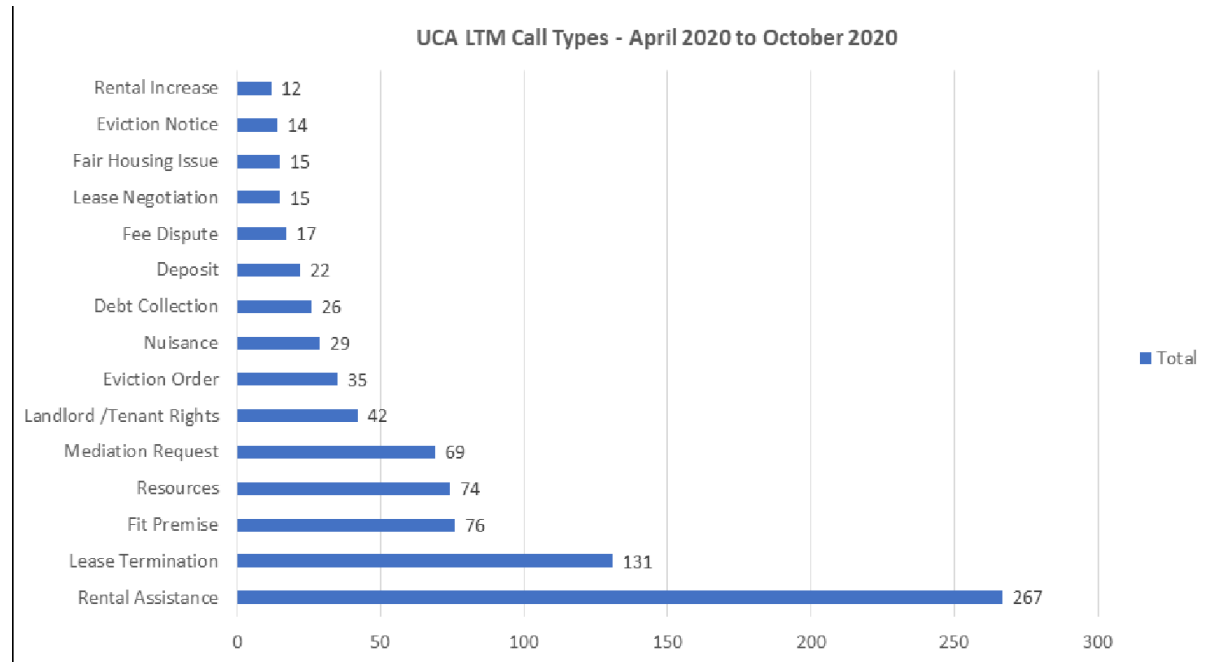
\$1 Million Admin and Advertising

\$11 Million to CAPs Rental Assistance
SPENT

Utah Community Action

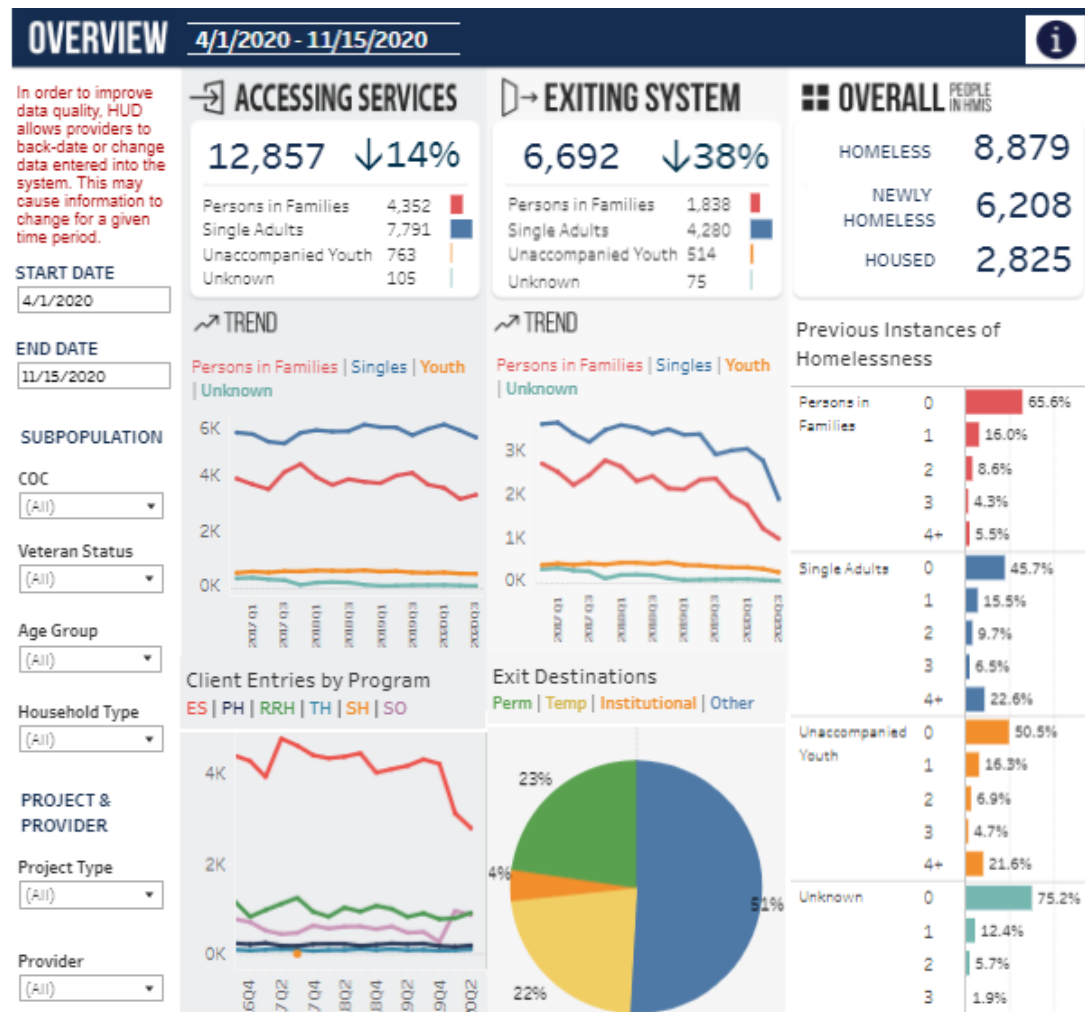
Landlord Mediation Program

Calls to Mediation April 2020 to October 2020



Utah
January 1
November 15

Homelessness Data Dashboard



Utah Housing Coalition

Utah Commission on Housing Affordability

Utah received \$935 million in emergency funding through the federal CARES Act. We still have more than \$307 million yet to be spent by the end of this year.

During the last commission's meeting on November 12, 2020, Utah Housing Coalition made a presentation on the status of evictions since March and how the rental assistance funds have been distributed across the state. Tara Rollins expressed great concern about the funds being almost spent and that the CDC national eviction moratorium will expire on December 30 of this year. **What will happen in January 2021?!**

The Commission will seek additional emergency rental assistance from the current and the new Governor for the December 1, 2020 – February 1, 2021 time frame. This item received a unanimous vote from the commission. The other item, which received three no votes, was to extend the eviction moratorium from January 1, 2020 to February 1, 2020.

Field Updates



Elaine Morales

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Field Updates



COVID-19 Harris County Housing Stability Task Force

November 30, 2020



LSC
HOUSTON

Presenters: Elaine Morales

Field Updates



COVID-19 Housing Stability Task Force

What is the Housing Stability Task Force?

- Cross sector group established by the local COVID-19 Recovery Czars with the purpose of addressing the effects of the rental housing crisis as a result of the COVID-19 health and economic crisis.

Goals

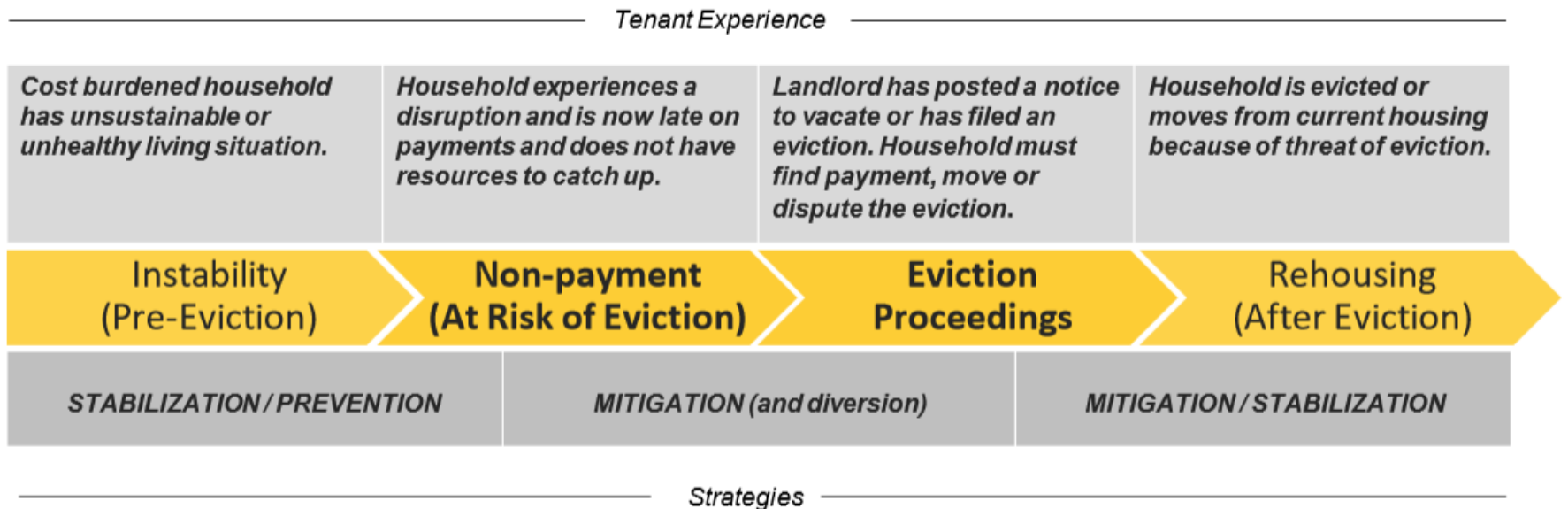
- Provide recommendations to: [1] Prevent an increase in Evictions, [2] Mitigate the effects of Housing Instability for Tenants and Landlords, [3] Stabilize households for the benefit of public health

Who is on it?

- The Task Force is composed of 24 cross-sector members, City & County leadership and LISC Houston as its backbone agency.
- Additional community stakeholders and supports are engaged through Work Groups which are working on addressing immediate housing stability needs as a result of the COVID-19 health and economic crisis.

Field Updates

Housing Instability Cycle



Field Updates

The Task Force work began on July 2020 and has focused its efforts on short-term crisis response

Short-Term: Crisis Response (Triage)

Address Urgent Issues, Influence Local Response, Recommend Immediate Interventions



We hope the trusting relationships we build in the short term will create the social capital needed to tackle the long-term structural issues



Long-Term: Structural Change

Influence Long-Term Housing Stability Strategy

Field Updates



Harris County during COVID

- 16,015 evictions filed since March 15th, 2020 in Harris County, with 2,524 cases on the docket currently.
- Only about 3.9% of defendants had legal representation.
- Tenants: struggling to Pay Rent, but many times prioritize rent payments over other monthly expenses, Many tenants do not know what to ask from their landlord or fear sharing economic struggle with their landlord, overall frustration about navigating assistance, some tenants prefer to leave the unit as soon as they are at risk of eviction or get a notice to vacate.
- Landlords: trouble Collecting Rent Payments and continue to meet their expenses, many Landlords want tenants to be communicative, and discuss potential agreements, are not aware of many resources available. Last month a few of the small landlords we talked to were not aware of the CDC halt on evictions order.
- Landlords have shared that:
 - direct cash assistance to renters helps them, but more technical assistance during the application process is needed
 - Expansion of HUD Section 8 would be helpful,
 - Relief to assist with rising insurance rates would help,
 - Increased access low-interest lines of credit and lower-interest sources to refinance help small and medium sized landlords,
 - Recommend extending homestead exemption for rental units with long-term tenants (10+ year tenancy).

Field Updates



The Task Force has prioritized the following work streams

[1] Responding to Immediate Requests from City & County Leadership

July 2020: The Task Force submitted a Grace Period Ordinance Recommendation to the City of Houston. The mayor did not move the recommendation forward to city council.

August 2020: The Task Force submitted to City and County leadership a set of 10 principles that all local rental assistance programs should follow.

[2] Launching Work Groups

Currently working on recommendations to the County on steps they should take when the CDC order expires.

Rental Assistance WG: [1] Submitted recommendations on how to better align City and County Rental Assistance programs to distribute 60M. [2] Worked on Rental Assistance Auction Concept to expand assistance to more residents in need.

Access to Justice WG: [1] Focused on creative and sustainable ways to help both tenant and landlord to avoid the entry into a formal eviction process, specially models where information and assistance occurs before a Notice to Vacate is delivered to the tenant by the landlord. [2] Worked on a CBO led Tenant-Landlord Facilitation Pilot and a Web-Resource for Tenant Assistance concept.

Landlord & Property Stabilization WG: Ongoing, focused on potential projects, policy recommendations and initiatives that support small to medium sized landlords.

[3] Develop shared knowledge base of TF members

Eviction Tracker: January Advisors shares bi-weekly Updates on Eviction filings And Tenant Representation rates

Rental and Direct Assistance Updates: Baker Ripley & Catholic Charities share updates on their active Rent & Direct Assistance Programs

Bi-Weekly Presentations: Local and National practitioners and subject matter experts present on diverse topics related to the Housing Instability crisis during COVID-19.

Field Updates

[3] Develop our shared knowledge base

Knowledge Base

<p>20 years of Evictions in Harris County</p> <p>Presenter: January Advisors</p>	<p>What does the eviction process currently look like?</p> <p>Presenter: Dana Karni and Howard Bookstaff</p>	<p>The State of Rental Housing in Houston and Harris County</p> <p>Presenter: Kinder Institute</p>
<p>COVID-19 and Racial Disparities in Rental Housing</p> <p>Presenter: Urban Institute</p>	<p>COVID-19 Impacts on Mom & Pop Landlords</p> <p>Presenter: AVAIL</p>	<p>Social Cost of Evictions in Harris County</p> <p>Presenter: Kinder Institute</p>
<p>Community-wide COVID-19 Housing Program</p> <p>Presenter: The Way Home</p>	<p>Small Landlord Focus Group Insights</p> <p>Presenter: Connective</p>	<p>Harris County in Context, Eviction filings during COVID-19</p> <p>Presenter: Eviction Lab</p>

Field Updates



**Regular Updates on:
housingstabilitytaskforce.org**

Capitol Hill Update



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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-homelessness): National and
Local Updates