

MEMORANDUM

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To: Marisa A. Zapata, PhD

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Subject: Updates on COVID-19 response, housing, and people experiencing homelessness nationwide, August 10–16.

News

- A new report authored by The Aspen Institute and The Eviction Defense Project
 estimates 30-40 million households could be at risk of eviction over the next few months.
 President Trump's recent executive orders will have little impact on the situation.
 According to the US Census' Household Pulse Survey, about one third of renters said
 they had little to no confidence that they could pay August rent.
- A Politico analysis determined that federal <u>COVID-19 aid disproportionately benefits</u> <u>homeowners</u>, and thus white households (who are more likely than most other groups to own their homes). The CARES Act payment moratoriums cover 70% of single-family mortgages, compared to 28% of the rental housing market.
- 3. The National Alliance to End Homelessness provided an analysis of the President's executive action, and what communities can accomplish within this policy landscape.
- 4. This November, <u>San Francisco</u> voters will weigh in on a ballot measure to approve 10,000 units of public housing for people making a range of incomes, up to 120% area median income. The legislation is hailed as a significant step forward for social housing in the United States, which has long been stigmatized and underfunded.
- 5. Alisa Chatinsky of The Sophia Way makes a case for continuing King County's (Seattle) hotel program past the August 31 expiration date.
- 6. Fort Worth, TX City Council will vote on allocating \$20 million to purchase hotels to convert into apartments for unhoused people who are medically at risk. Their goal is to create 200 of these residences.
- 7. Amid controversy about hotel shelters in New York City's Upper West Side, residents of the Lucerne Hotel were greeted one morning by chalk messages of solidarity and support from the community.
- 8. Representative Jayapal (WA) announced that she will introduce the <u>Housing is a Human</u> Right Act next month.
- 9. As <u>California</u>'s eviction moratorium is set to expire at the end of the month, housing scholars predict a catastrophic number of evictions. According to UCLA law scholar Gary Blasi, the number of evictions could be as high as 365,000 households in Los Angeles



- County alone. Already at least <u>1,600 households</u> statewide have been evicted during the pandemic, which is likely a significant undercount.
- 10. In <u>Massachusetts</u>, more than 654,000 residents either missed their July rent or mortgage payment, or predicted they wouldn't be able to pay August.
- 11. <u>Texas</u> Attorney General Ken Paxton has advised municipalities in the state that they cannot legally delay eviction proceedings even in the context of an emergency.
- 12. <u>Salem, OR</u> is opening a supportive housing complex that will include six units set aside for people experiencing homelessness who have recently been discharged from the hospital. This is significant because houseless individuals are often discharged from the hospital directly to the street or shelter system without the services needed to recover.
- 13. Despite controversy and some vocal local opposition, the Anchorage Assembly in <u>Alaska</u> voted to approve a measure to acquire four properties for homeless services using CARES Act funds.
- 14. Dominique Walker, of Bay Area-based Moms 4 Housing, has announced her bid for a seat on the Berkeley Rent Stabilization Board. She will bring lived experience with homelessness and housing insecurity to her mission of representing the most vulnerable community members. Activist Carroll Fife, also of Moms 4 Housing, is running for Oakland's District 3 City Council seat.
- 15. Several state leaders in <u>Oregon</u> are proposing Project Turnkey a local version of California's Project Homekey that would entail purchasing motels for people experiencing homelessness using CARES funds.

National Low-Income Housing Coalition (NLIHC) weekly call and updates (August 10)

Diane Yentel's statement on Trump's new legislation.

Paul Kealey, COO, NLIHC: Trump's new COVID-relief legislation is an "empty shell." It's essential that advocates keep contacting congress, especially the GOP. Prior to this call we received many questions, and those are helpful in informing materials we put together.

Sarah Saadian, VP of Policy, NLIHC: This new law purports to help renters, but doesn't really provide anything new. We're worried this will cause renters to feel like they're protected when they aren't. The Presidents didn't extend the eviction moratorium, but rather directed authorities to look into the role of preventing evictions in stopping the spread of the virus. It directs HUD and the Treasury to repackage money that has already been approved by Congress.

Rep. Pramila Jayapal, Washington: Housing is a human right, not a commodity or reward. Nearly one in four children live in a household that is experiencing housing instability. Black and Latino people are disproportionately impacted. The Senate must pass the HEROES Act. Relief also has to support funds to support homeless services. The Human Rights Act provides ten years of funding for homelessness and provides strategic interventions. It invests



\$100 million a year in community alternatives to criminalizing homelessness. The act takes direct leadership from people with lived experience. It also uses CDBG funds to support people experiencing homelessness or housing instability.

Rep. Maxine Waters, California: We're fighting for an extension of the federal moratorium, \$100 billion in rent relief, and more. In March, I fought to get rental protections in the CARES Act, and in June, had a Financial Services Committee hearing. Now these things are included in the HEROES Act. On July 23, we had a full committee hearing to highlight the urgency of passing the HEROES Act. It's been many days since that act was passed in the House, but the GOP-controlled Senate has failed to act. Their so-called relief bill is a slap in the face to families across the country and does nothing to divert the impending eviction crisis. It's smoke and mirrors. There is no new funding, and it does not extend the moratorium. As Chairwoman of the House Financial Services Committee, I'm doing everything I can to get this passed. We need everyone to advocate and share what is going on in their community. Trump's so-called expansion was nothing—there was no money and he left it to various agencies to evaluate, which means nothing. We have to advocate for them to negotiate. Keep putting the pressure on.

Siobhan Kelly, AD, Federal Housing Finance Agency (FHFA) Office of Multifamily Analytics and Policy: The hardest hit by the pandemic are low- and moderate-income households, many of whom are renters. The FHFA has taken action to help impacted tenants. When the outbreak started the FHFA anticipated many people would not be able to keep up with their payments so they instructed lenders to suspend payments. Then they created a look up tool for multifamily properties so tenants can see if they live in a property with a federally-backed mortgage. In June, they announced the forbearance period for mortgages on multifamily properties could extend for up to six months, which was twice as long as originally stated. While the property is in forbearance, the landlord must suspend evictions. Today, I'm excited to announce that we're requiring landlords to inform tenants about their rights. They will have to provide tenants with written notice of their rights within 14 days of the beginning of the forbearance period. This will include a number of aspects, including the time period of these protections. Increasing awareness of renters' rights will hopefully increase landlord compliance. We are now updating our look up tool pages to include these rights. We will continue to monitor the pandemic's impact on tenants, foreclosure, etc.

Zach Neumann, Founder, COVID-19 Eviction Defense Project: The Project's current eviction estimates are 30-40 million people across the country. Their estimate went up due to a change in data. We've been mainly using the US Census' Household Pulse Survey data, which has two questions. Sam Gilman has been taking that data and plugging it into their model, and based on that information about how people are feeling about the future, the estimates for nonpayment of rent are going up. Many people will move out upon receiving the termination notice rather than seeking legal resources. So we've been telling people to not just look at eviction filings to understand the total impact, but also at community level information about the total scope of activity. Here is the report.

Pam Atwood, Director of Housing Policy, North Carolina Housing Coalition: We are a statewide advocacy organization. Our main concerns have been staving off evictions and maintaining housing stability. We're seeing a mixed response in the state. The cities have been pretty quick to respond by setting up rental assistance, eviction diversion, food, etc. However on the state level leaders have been a source of frustration for advocates. The state has issued some protections, but nothing longterm. In April, the state court system implemented an eviction 'postponement' until the end of June. They could still be filed but weren't scheduled for hearings. That effort was successful in keeping thousands of people in their homes. Eviction rates are high here and tenant protections are low, generally. There was also an executive order about utility companies delaying disconnecting services for nonpayment. They're required to provide a six month payment plan. Not having to pay utilities was a factor in helping people pay their rent.

Both of these policies have come to an end. The courts have been surprisingly proactive about enforcing protections that do exist. One move they made was requiring landlords to supply an affidavit confirming that their property is not covered by the federal moratorium. The court extended this requirement after the federal moratorium expired, confirming that the 30 days to vacate requirement was met. This puts the onus on the landlord to be honest about this, but the data suggest that it is working on some level. One of the reasons the governor allowed utility shut offs to proceed is that numerous companies said they would go bankrupt if they weren't allowed to cut off services and collect back payments. We've been advocating since the beginning of the pandemic for statewide rental assistance. We've been calling on the state to use CDBG (Community Development Block Grant) CARES funds for rental assistance, and the governor has indicated that might happen, but it still has not. We were able to get a bill introduced in the legislature to allocate \$140 million for rent and utilities and \$60 million for mortgage assistance, but it has been moving very slowly. There are over one million delinquent utility accounts so there has been pressure to apply some of those funds to pay those arrearages. Some estimates are at about \$400 million for back rent statewide.

George Hinton: CEO, Social Development Commission: We're a community action agency in Milwaukie County and City. In June, we had 26% more evictions than at this time last year. The problems aren't going away. Milwaukie has a pre-COVID high unemployment rate of 10%, and in communities of color it is even higher. As we've started doing more testing the numbers are going up, and we're at about 200 new cases per day. These are the highest numbers in the state. In Milwaukie we were already experiencing a lot of evictions and housing issues prior to the pandemic. We've been sending out case managers to help address clients' issues and match them with supportive programs. We have a wraparound process and have been bringing that to this crisis situation. While we do have money from the federal, state, county, and city governments, that will not be enough. Even for people it helps right now, they will go back into a crisis mode when their funding is spent.

Dan O'Meara, Honolulu Consumer & Housing Managing Attorney, Legal Aid Society of Hawai'i: Unemployment is close to 14% due to tourism being down so much. The state has

about 2,500 evictions per year. Right now, they have a statewide moratorium until August 31 for non payment only. They have a backlog of about 1,200 evictions due to the moratorium. They don't have as big a population or court system as many other states. The judiciary is looking at establishing a mediation program to divert from eviction court. The state has a large homeless population due to the price of housing. Their COVID numbers are the highest right now that they've ever been. About \$75 million has been allocated for rental assistance. They're just now getting the systems in place. The public housing authority passed a rule last week that tenants who have two social distancing violations can be evicted. Indigenous Hawaiians are disproportionately represented in public housing and tend to have large households so they're going to continue to monitor the situation.

Additional Resources

- 1. NLIHC's digital advocacy toolkit to urge congress to take immediate action.
- 2. NLIHC's Eviction Tracker.
- 3. The Center on Budget and Policy Priorities' <u>economic forecast and recommendations</u> for federal aid and policy.
- 4. NLIHC's policy recommendations for ensuring housing stability during the pandemic.