

MEMORANDUM

Date: August 31, 2020

To: Marisa A. Zapata, PhD
Director, PSU-HRAC

From: Lauren E. M. Everett
Graduate Research Assistant, PSU-HRAC

Subject: Updates on COVID-19 response, housing, and people experiencing homelessness nationwide, August 24-30.

News

1. [Oregon's](#) \$35 million emergency relief program closed in less than three days, after exhausting its federal funding from the CARES Act. The \$500 checks were distributed to about 70,000, and securing the funds required applicants to physically wait in line for hours at local banks and credit unions.
2. Gains made by the federal unemployment expansion and stimulus payment in poverty prevention are eroding as [Congress fails to act](#), leaving millions of American households in a state of severe food and housing [insecurity](#).
3. The controversy over [New York's City's](#) Upper West Side neighborhood over the hotel program for people experiencing homelessness boiled over in an online community meeting Monday night. [Duel lawsuits](#) from a neighborhood group and The Legal Aid Society may be forthcoming. This op-ed makes the case for developing [a plan to assist children](#) experiencing homelessness in distance learning, as the school year begins.
4. A proposal in [Nassau County, NY](#) (Long Island) to purchase a vacant hotel for transitional housing has been met with local opposition and calls for a hearing process. A lawsuit against the property owner claims the conversion is in violation of town zoning and permitting laws.
5. Activist and author Randy Shaw's vision for [ending homelessness in San Francisco](#) for single adults involves modular housing, and a continuation of the hotel program after the FEMA money runs out.
6. The [San Diego](#) Housing Commission has applied for state funding to help purchase two hotels that would house 340 people by the end of the year.
7. The owners of [Miami's](#) recently renovated, historic, Black-owned Dunns Josephine Hotel discuss how partnering with the county Homeless Trust has been a win-win situation. They were the first hotel to reach out about partnering with the agency, and have hosted hundreds of COVID-positive or COVID-exposed houseless guests.

8. The number of people experiencing homelessness in [Cedar Rapids, Iowa](#) is estimated to have doubled after the August 10 derecho storm. Local agencies met with FEMA on Monday to discuss a plan.
9. A large real estate firm in [Tampa, FL](#) that received between \$2 million and \$5 million in forgivable Payment Protection Act loans has filed over 70 evictions for non-payment (more than any other company in the state), and acquired a new real estate company in the midst of the pandemic. Residents of the company's properties have also brought a litany of habitability complaints to local code enforcement officials.
10. Activists in [Los Angeles](#) staged a protest Wednesday against sweeps of encampments in Hollywood. The state's [Project Roomkey](#) initiative is coming to an end, as efforts transition to [Project Homekey](#) and permanent housing. Some advocates worry that individuals may fall through the cracks during the switch.
11. [The Howard Center for Investigative Journalism](#)'s three-month investigation around homelessness and COVID-19 found that more than two thirds of the \$4 billion allocated for homeless-specific programs through the CARES Act has not made its way to communities. Localities that have received funds are often [still waiting on federal guidelines](#) around how the money can be spent.
12. In hard-hit [New Orleans](#), some landlords are leveraging back due rent to avoid making necessary repairs.

National Low-Income Housing Coalition (NLIHC) weekly call and updates (August 24)

Sarah, NLIHC: Though we've been focusing on the pandemic for the last few months, the NLIHC's disaster recovery network was originally formed to respond to other types of disasters. We're now focusing on this as well as COVID, with the fires and hurricanes that are going on right now. More than 119,000 people have had to leave their homes in California. Survivors are now balancing their risk between deciding to go to shelters and risk getting the virus, which is compounded by the danger of bad air quality. There's a hurricane headed for Louisiana and Texas as well. We know that with the pandemic and natural disasters there must be an equitable response that meets the needs of the most marginalized households. These disasters underscore Congress' failure to act. We must demand that Congress does its job and gets back to work. The Senate waited for months to start negotiations with Democrats, and the White House walked away from the negotiating table with the executive order.

Charlie Harak, Senior Attorney for Energy and Utilities Issues, National Consumer Law Center: We're advocating for a moratorium on utility cut offs. About 25 states implemented moratoriums on utility cut offs, but water and sewer often weren't covered. They also often excluded electricity provided through a co-op structure. There have been some extensions; New York, Maryland, Pennsylvania has legislation pending. In other states (Indiana) the decision was made not to extend it. These situations are where advocacy is important. Arrearages are on the rise, and were \$200 million higher this year for residential accounts than last in Massachusetts, for

example. Arrearage is actually more significant in commercial properties, but it is still substantial among residential properties. National Consumer Law Center advocates for six immediate actions: Extend the moratoriums; Waive late fees, deposits, reconnection fees; Allow much longer payment plans (e.g. Illinois is up to 24 months); Suspend adverse reporting to credit bureaus; Write off debt. The CARES Act had some funding for utility payments, but it was only a drop in the bucket. My colleague has been working on telecommunications issues for years, and has emphasized how much of a need there is for broadband assistance right now especially. Data reporting is also important. No utility company in the US collects data based on renter or owner status and arrearages or other aspects. Recent research shows us that there are racial disparities in terminations even when you adjust for income level.

Phyllis Chamberlain, Executive Director, Housing Alliance of Pennsylvania: We're advocating for the governor to extend the eviction moratorium. We're also working to convince the legislature to use CARES Act funds for rental assistance. The state is distributing \$150 million, and that process is being administered at the local level. We also released a set of resources for landlords to communicate with their tenants. These were suggestions for how to develop payment plans etc. Last week, we released a tool kit to support the development of local landlord/tenant mediation programs. This is an alternative to court, and is a voluntary program. It's a negotiation process where the two parties come together and discuss a plan. The goal is to prevent an eviction filing, which can be really damaging to the tenant's record. We've received positive feedback from both landlords and tenants on this approach. The more we can help preserve the relationship, the more likely there will be a good outcome for both parties. We have a pretty diverse network, so prior to the pandemic we already had relationships with landlords. Part of our messaging around the need for rental assistance focuses on the needs of the tenant, but it also mentions the needs of the landlords to meet their business expenses. So that messaging about being a solution for both landlords and tenants was successful and generated a lot of good will from landlords.

Justin Jones, District F Commissioner, Clark County, Nevada: We're the county in which Las Vegas is located. We've been using CARES Act funds to administer a \$50 million rent relief program. Our moratorium is expiring soon, and our legislature is developing a mediation program to deter eviction. Another piece of the puzzle is source of income discrimination, which is typically related to a Housing Choice Voucher (Section 8), or in this case it could be due to using these state funds to pay. We also included in the ordinance a ban on refusing to rent to individuals who have an eviction related to COVID. Income discrimination is a real issue because it not only presents an added challenge in finding housing, but also in low-income households being clustered. We want to make sure we don't have landlords discriminating against individuals. Twelve states and the District of Columbia have implemented similar legislation. The Housing Authority is also really behind in their evaluations of potential Section 8 housing, so we're trying to work on that to get those places up and running. This is an issue that came up in our prior legislative session but didn't make it through.

Dan Garrett, Board Chair, Iowa Housing Partnership: There was recently [a major disaster in Iowa](#). Because of the flood in 2008, a lot of our affordable housing is on the fringe of town (Cedar Rapids). We found there were real disconnects with services in those communities. In particular we

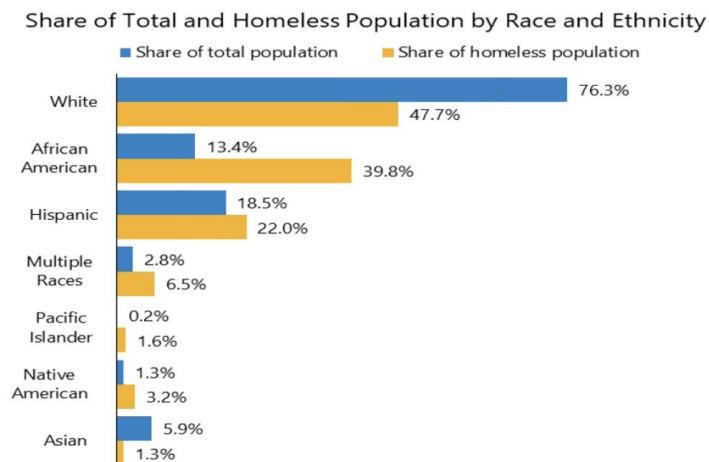
found there was a big immigrant population, and many of these properties on the fringe of town are in various states of disrepair so they have not stood up well in the disaster. It's been tough to place these families when they have to be relocated from their housing. People sometimes don't want to go to a shelter because it reminds them of a situation in their experience immigrating here, and they would sometimes prefer to sleep outside. We've had to rebuild the entire electrical grid in less than two weeks time. Our cell towers were down, and we needed about 65 generators to power the cell towers. There was no internet, radio, TV, etc. About two weeks later, we made a request to the National Guard for assistance, so they've been here. We also made a request to FEMA but are not sure where they're at. The big extended families are a challenge to place in hotels. Right now what's happening is that landlords are having to evict tenants so the landlords can get into those units and do remediation on the storm damage. Tenants are reluctant to leave because they don't know where they're going to go.

Asset Funders Network Preventing Evictions in Communities of Color During COVID-19 (webinar), August 25

Solomon Greene, Senior Fellow, Urban Institute: COVID-19 and Structural Racism in Rental Housing

Renters are: 27.8% of whites, 58.2% of Blacks, 52.5% of Hispanics, and 40.5% of Asians. Higher numbers of Black and Hispanic households report difficulty paying rent, and are also more likely to be cost burdened. Black and Hispanic people also disproportionately experience homelessness.

BIPOC are more likely to experience homelessness



Source: The 2019 Annual Homeless Assessment Report to Congress, Part 1 2020 and the 2018 1-year American Community Survey

Systemic drivers like redlining and segregation, housing market failure to produce affordable housing, housing, lending and unemployment discrimination, and more, have contributed to these current conditions. How has the pandemic affected these disparities? Black and Latinx people are overrepresented in COVID deaths, and are also overrepresented in essential services and frontline

jobs. There's also a connection with neighborhood level risks. We've been tracking data on rental payments in our Equity Tracker tool.

The network recommends these investment principles for funders: Center race equity and inclusion in strategies and investment decisions; reward the development of race-conscious and anti-racist strategies in scoring and prioritizing funding; support solutions that address prior and ongoing inequities, rather than getting "back to normal"; and focus on gaps that the public sector cannot fill due to funding and capacity constraints. A range of strategies includes eviction prevention/mitigation, neighborhood stabilization and equitable development, and systemic reforms that address the root causes of inequities. The roles philanthropic organizations can play include building capacity of community-based organizations, investing in the collection, analysis, and use of data that is disaggregated by race/ethnicity, building the power of grassroots networks of people with lived experience, and building networks of advocates to reshape affordable rental housing policies.

Dr. Christie Cade, Senior Director, Southern Region, NeighborWorks America:

NeighborWorks America has strived to make every community a place of opportunity. In the last five years, our organization has generated billions of dollars in funding for community development. We know how to expand and pivot to meet the needs of communities during a crisis. It's in the best interest of both the property owner and the renter to work on eviction prevention. In Baltimore, St. Ambrose Housing Agency (income-based housing provider) developed a two-minute video for renters, featuring a local renter, that encouraged tenants to take advantage of the organization's legal services. Their attorneys provide advice and representation for tenants, as well as financial counseling. In Memphis, the city established a \$2 million eviction prevention fund. The approach includes: owners of residential property are invited to notify their tenants about free legal services; volunteer attorneys are available during eviction dockets; and NeighborWorks America has partnered with several organizations to offer financial counseling. Working directly on the docket and then helping residents think about the options and create financial resilience is the strategy in Memphis. In Charlotte, NC, a network member has set up an emergency rental assistance program in the city. Since early April, the eviction prevention program has served 2,000 tenants in the city. This program has reduced the eviction pipeline and has also provided support to those living in the city's "missing middle" housing. NeighborWorks America is utilizing an equity lens to address the crisis of the pandemic.

Q: Does the current Urban Institute research examine eviction filing across the nation, and is the impact the same for both Black and Latinx communities? Is the data available only for rentals?

Solomon: Eviction data is hard to obtain. There are two sources: eviction filings from the courts, and survey data from the American Community Survey. The best data is going to the filings themselves. The only organization that has done that on a national level is Eviction Lab. Because the filings don't include race, that data doesn't include that information. You can infer the differences from the data I presented (Pulse Survey). It's not the same as evictions, and it only started back in

May when a lot of moratoria were in place, so nonpayment didn't necessarily mean eviction. Missed mortgages are also included in the Pulse Survey data.

Q: What are some ideas for community foundation funds?

Christi (moderator): In the short term, eviction prevention. In the long term, affordable housing development. In each case, one should apply an equity lens to target communities who are being most impacted.

Q: What should we do looking forward?

Christie: We should provide resources to support households in aspects beyond housing. We also need to provide funding before and after the threat of eviction. Support affordable housing development. Recovery means we have to have affordable housing, and it's going to take a while for families to get back on their feet. Remove barriers to reentering the workforce. How can we help people get into new careers? The same goes for removing barriers to entering housing, including fees and consideration of eviction filings or rental history. We also need to support resident services. Preventing eviction requires a collaboration in the community.

Q: Do we have any leverage with landlords?

Solomon: Landlords are not the enemy here. Many are trying to do the right thing. Small landlords are often individual investors that have a room in their home or one or two properties they're renting out. The stock they own disproportionately houses lower income renters. This is the Naturally Occurring Affordable Housing (NOAH). We don't have enough affordable housing to go around. Often they have mortgages they have to cover, and sometimes the rent is their only source of income. We're in a housing ecosystem. So the best way of supporting landlords is to get money into the pockets of renters. It's the CARES Act add-on to unemployment insurance that has kept the eviction tsunami at bay. As moratoria start to lift, we need to think about strengthening tenant protections so they have leverage to negotiate with landlords going forward.

Christie: It's important to think about how one could fund community development financial organizations to help provide aid to small landlords to refinance etc.

Camden Coalition's National Center for Complex Health and Social Needs *Increasing inclusion of people with lived experiences (webinar), August 26*

Lee Harrison, Consumer and Family Liaison, San Mateo County Behavioral Health and Recovery Services (BHRS), Office of Consumer and Family Affairs: We support graduates in our [Lived Experience Academy \(LEA\)](#) to become voices in steering our behavioral health services. The goal with this program is to empower them to claim their rights and define the narrative of their lives.

John Butler, Graduate, LEA: In this program we have the opportunity to reflect on our lives and experiences, and reframe the narratives to see that we are the heroines and heroes of our own lives. We learn about story sharing and public speaking, and redefine who we are as dignified human beings within our communities. When we share our stories we dispel myths and reduce stigma, we humanize behavioral health conditions, make recovery real by giving it a face, a name, and a voice. We show that recovery is possible, show that we can work, achieve and belong in communities, and educate others about our strengths and struggles.

Lee: One of the aspects we focus on is defining wellness, which is a dynamic process of change and growth through which individuals become aware of and make choices toward a healthy and fulfilling life.

John: As clients and peers, we work with professional staff who are our allies in recovery and behavioral services. We discover innovative practices that assist us in our individual plans (e.g. Dialectical Behavioral Therapy). Peer support is the central focus of our efforts.

Lee: There's a consumer movement in CA that is about 40 years old: 'Nothing about us without us'. This ethos has been embedded in behavioral health systems for many years.

John: We become empowered by our experience in the LEA to become co-facilitators for future cohorts.

Lee: After completing the LEA, there's the Lived Experience & Education Workgroup. The mission of this group is to use the power and wisdom from our lived experience. There are no trainings for staff without the input and participation of people with lived experience. The workgroup is open to staff and to non-LEA graduates with lived experience. In CA we have the mental health services tax that passed in 2006. It's a 1% tax on people with incomes of \$1 million or more. The LEEW informs a multitude of activities and programs within the BHRS umbrella. There are a number of communication platforms as well, including a photo voice project, Wellness Matters blog, and more.

Stephanie Burick, National Consumer Scholars Program: I'm part of this program with the National Center. Scholars are individuals who have lived experience with mental health challenges and other social needs. In addition, the program chooses people who have a history of advocacy and systems change work. The program entails peer-led leadership development, taking an active role in the annual conference of Putting Care at the Center, bringing lessons back to community networks, and collaborating with staff across various departments within the Coalition. We are able to learn a lot from each other and develop strong friendships and relationships. It's been very empowering for me personally.

Danielle Hodges, Program Manager, Camden Coalition of Healthcare Providers: I met Stephanie through the program in 2019, and two other scholars who have designed and carried out a research project in the program. The project objectives were to better understand the current

consumer engagement practices of health and social service organizations, to identify barriers and facilitators to successful engagement, and to inform opportunities to amplify the voices of people with lived experience. We administered two online surveys this year, and received 17 responses from people with lived experience, and 15 from service providers. What motivates people with lived experience to participate in engagement? Opportunities to connect with other individuals with lived experience, to improve their understanding of medical and social barriers to quality healthcare, and to help others. What can impact engagement? Compensation is not always guaranteed. For many, transportation or access to technology is a need.

Stephanie: Yes transportation is an issue for some people. For me, I can't drive after my traumatic brain injury, and it can feel overwhelming to meet that need for participation. So that can create a barrier and make it inequitable. So we need to make a situation where people feel safe expressing that need.

Danielle: Additional take-aways are that perhaps we can have some focus groups to further explore the data. There's a concern from some people with lived experience about how their voices are being used. It's difficult to capture some kinds of information in a survey.

Other Resources

1. The Urban Institute has created a tool to help communities prioritize [where to allocate rental assistance](#).
2. How the [2020 Census](#) will be counting people experiencing homelessness.