

MEMORANDUM

Date: Sept 8, 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 31 - Sept 6.

News

1. The Centers for Disease Control (CDC) issued [a moratorium on evictions](#) due to COVID-related inability to pay (vs 'for cause' or non-COVID payment issues), through the end of 2020. [The order](#) applies to most renters, in contrast to the (now expired) moratorium included in the CARES Act, which only covered residents in properties financed with federally backed mortgages. There are a number of stipulations to qualify.
2. In [Philadelphia](#), organizers from the Philadelphia Tenants Union (PTU) formed a barricade around the city courthouse to prevent the reopening of eviction court. Seventeen individuals were detained by police. A federal judge upheld a city-mandated [camp clearance](#), giving campers until September 9 to leave.
3. This op-ed argues that the convergence of winter, the flu season, and a spike in evictions demands [immediate action](#).
4. The [Riverside County](#) Housing Authority (CA) will vote Tuesday on three applications for affordable housing projects as part of the state's Project Homekey. Two hotels will be converted into permanent housing for various houseless populations. The third project, which entails the purchase of 40 manufactured homes, will serve farmworkers. The [City of Eureka](#) is another of many municipalities applying for Project Homekey funds to purchase a motel as transitional housing for people experiencing homelessness.
5. [Technology](#) has been an important component of hotel programs, as clients face isolation that can be challenging.
6. A new study in Justice Quarterly found that [people who are incarcerated before age 25](#) are more likely to experience homelessness at significantly younger ages, and for longer periods of time than other individuals.
7. [California](#)'s governor signed a statewide COVID-19 legislation that is intended to protect millions of tenants from eviction and property owners from foreclosure.
8. Amidst [the ongoing controversy](#) over hotel shelters in [New York City](#)'s Upper West Side, one New Yorker experiencing homelessness describes the difference the program has made in his life.

9. [Tucson, AZ](#) has transitioned about 200 people from hotels to permanent housing. A total of 838 people have been placed in hotels or permanent housing since April.
10. Service providers in [New Orleans](#) report that the number of unsheltered homeless people (including many first-time homeless) has been increasing in recent months, more so than they had predicted.

National Low-Income Housing Coalition (NLIHC) weekly call and updates (August 31)

***The first section of today's call is about various natural disaster recovery efforts**

Julia Orduna, Community Navigator, Texas Housers: Texas Housers has been working with a number of homeowners who are still trying to work through the bureaucracy to recover from Harvey. Many residents they work with are elderly or disabled, so risking their lives in shelter is worse than sheltering in place. Dealing with a wind storm is different than flooding, with considerations of medical devices and other things that need power. There was little assistance in Galveston with evacuation, even when people called hospitals to ask what to do as far as evacuating people with medical needs. Residents were told to get on charter buses and weren't given information about where they were going or any details. They arrived in Austin in the middle of the night, and we've heard reports that staff were rude and unhelpful to evacuees. Evictions continue to happen in different cities at different rates. Austin has better protections, but Houston for example hasn't provided clarification on some aspects of the moratorium. Their website is keeptexanshoused.org.

Q: What about public housing in Galveston?

A: We're hearing that people are returning already. They were being treated rudely by hotel staff so they decided to leave and received \$50 gas vouchers to drive back. With disaster recovery in Houston, there's been an issue between the city and state. There have been back and forth between the two about how the disaster relief funds should be administered. It's been really stressful. One of my residents just got a "scope walk" today, to assess damage, from Hurricane Harvey. The cost of these houses being fixed continues to grow, the longer it takes. We hope the city and the GLO can come to some kind of agreement.

Denise Galatas, CEO, Southern Mutual Help Association, Inc.: We're a 50-year-old nonprofit, and we focus on homeownership promotion, affordable housing development, etc. We've developed quite a skill set in hurricane recovery. The 300,000 people without power right now are mostly in rural areas. Our outreach staff is out today going along coastal Louisiana to those communities. We don't have good numbers on damage or displacement, but we have heard that hotels and Airbnbs are completely full. Our emphasis is on recovery, but we are also trying to make connections with relief groups on the ground. We go into communities based on the stories we hear. Hurricane Laura is going to be dominating our attention for some time to come.

Renard Thomas, Vice President, Reentry Alliance of Louisiana: The night of the storm the Alliance had boots on the ground in Cameron Parish trying to get people to safe haven. The next day they went back to assess recovery needs. They couldn't get into Lake Charles because of the chemicals. What they did see in various communities is that second and third story buildings aren't there anymore. The Sheriff's building is also mainly gone. They found a house where a blind man lives with the second story gone. There are areas that look like wide open meadows where there used to be houses. They recovered three deceased people, and they got in before the state's team came in. The Cajun Navy came in right behind them, and the power company came in at the same time to clear power wires. They work with other organizations year round doing reentry work. They also checked on the jails to make sure those people were okay. There were about 20 people who had been released from prison but didn't know where to go because they weren't from the area. This storm left no water, unlike Katrina, but tore up everything you can imagine. Lake Charles is downwind from a chemical plant, which was leaking. In addition, the wind was blowing the chemicals into the community. Respirator filters were needing to be changed every two hours.

Andreanecia Morris, Executive Director, HousingNOLA: Here in New Orleans one of the things that has aligned existing resources is because of our high vacancies (due to tourism being down) a number of evacuees have taken shelter here. We expect more people to arrive in the coming days. The mayor of Lafayette has expressed concern about evacuees because of "outside agitators" coming into their community. In Lake Charles there was some debate about a confederate statue and the mayor is worried that will come to Lafayette. This underscores how much we need an emergency housing trust fund. Our partners at the state are worried about relocating folks. We have vacant hotels and other housing resources that need to be put into use not just for Laura evacuees, but for people experiencing housing insecurity prior. The eviction courts were closed last week because of the storm, but we expect that to start up Wednesday. Lake Charles is going to be uninhabitable for some time because there is no water. We just learned about that this morning as we were speaking to state partners who are looking for people with developmental disabilities and other needs that will require long-term housing in New Orleans and other locations.

Ilene Jacobs, Director of Litigation, California Rural Legal Assistance: There are mobile home parks with very few resources to recover from disasters. There are title and registration issues that prevent easy access to FEMA and other disaster assistance. Long term and short term we're going to have to address these issues. We have farm workers that have been affected because they're working in the fields sometimes without any protection at all. Some of the issues we've had in the past is language assistance, and assuring that people who don't speak English have access to the information they need. There are people who need to be in shelters who are in encampments. There is very little to assist them with the distancing that's needed. We're trying to make sure they're out of harm's way. The smoke is ever present. We're covered in smoke, though it's not as bad as it was in the first several days. There's also the issue of the lack of access to the type of masks needed to filter the smoke, which are not the same as the masks we're using for COVID. We're also concerned about houseless people living in encampments.

Jeffrey Hoffman, Directing Attorney, California Rural Legal Assistance: It's still a little unclear about who is being most affected. I'm concerned when I look at the fire maps that there are pockets where low-income folks live. This is just adding to the issues and strains of COVID: not being able to pay rent and then the eviction cavalcade that's looming. These fires started with a dry lightning siege in mid-August, and there have been 14,000 lightning strikes. During this time there were 840 wildfires. The main destructive fires have been impacting the Bay Area. The fire near Sonoma, Napa, and Lake Counties is now the third-largest fire in the area in the state's history. It's about 60% contained. There are some low-income communities in Napa that are being impacted but we don't have numbers on that. There were some groups of farmworkers that were evacuated, and it mainly seems to have gone well but there may be some COVID-related issues. The other concerning fire is in the Monterey Bay Area. Many people were evacuated, and that includes low-income households. We don't have details, but I do have concerns about that. Trump declared a major disaster Aug 22, so FEMA is now on the ground. We've been out to the local assistance centers, and what we're seeing is people evacuated without food, and whose homes were damaged that need assistance. CAL OSHA came up with air quality standards for people working outside, but they really don't go far enough. I'm concerned there were a lot of farmworkers who were working near the fire and were evacuated.

Q: What are the title issues, with mobile home parks?

A: For mobile home owners who have homes in parks, they often do not have a proper title, or proper registration when required, for the home. That means someone else is recorded as the owner because the proper documents were never submitted. When title and registration are a problem — and they often are — if they need repair or replacement the owner is unable to demonstrate that they're the legal owner and then they can't access assistance.

Sara Buck, Housing Services Manager, City of Cedar Rapids: The city has been putting people up in hotels and has created an eviction prevention program for COVID-related housing issues. Then the derecho storm hit, and the need for shelter has increased. I've heard up to 145 MPH winds, which is not something we've experienced in Iowa in my lifetime. About 90% of the trees in our town are gone. I've seen steel sign posts bent to the ground, and the lighting on our roadways was impacted. No one had any power or internet or cell service for the first two days, which severely impacted our response. Day three was when we started getting cell service back. About 80% of our soybean and corn farms were impacted. We had a flood in 2008 that impacted a section of our city, but this hit our entire city so finding places to put people has been very difficult. Even our HUD-funded senior facilities didn't have generators, so there were people who have medical equipment that faced that challenge. Landlords also started issuing evictions right after the storm, so we had to go out on a Saturday evening and help about 200 refugee families try to find shelter and other resources. As insurance agents start doing damage assessments, the work of doing the repairs often makes it difficult for someone to continue living there, so we're trying to figure out where we place people in that situation. We've had landlords who were threatening eviction even when the moratorium was in place, and evictions legally began at the end of May.

Sam Batko, Senior Research Associate, Urban Institute: The [rental assistance priority allocation tool](#) helps communities to identify priority neighborhoods using a variety of indicators. It creates a score for each census tract, and ranks the scores within each state for context. The individual indicators were chosen from literature about market-based aspects that correlate to homelessness rates and consideration for factors that may contribute to a household's vulnerability. They aren't all weighted equally: race is weighted three times heavier with the Equity Index, for example. We've shared this resource with the national organizations that are kind of the trade organizations for housing.

Nonprofit Quarterly webinar: *Tenant Responses to the Eviction Crisis: A Roundtable Discussion (Sept 1)*

Maya Neal, Kansas City Tenants: It's the first of the month and rent is due again. About 248,000 households in MO are at risk of eviction. We won an injunction, but it expired in May. Landlords have evicted thousands of tenants since then, via teleconference. On July 30 KC Tenants staged a disruption that resulted in the halting of all evictions scheduled that week. Since the government won't cancel rent, we're taking it up ourselves to lead a large eviction defense strategy that will launch soon

Coya Crespin, Community Alliance of Tenants (Portland, OR): We have legislation in place that is protecting tenants and property owners to a certain degree. The moratorium extended through Sept 30, so landlords can't charge late fees or collect rent if tenants can't pay. Governor Kate Brown extended the foreclosure moratorium through the end of the year, but there was little mention of renter protections. Tenant leaders in Oregon are asking for bold leadership. I'm a tenant and always have been. I'm working right now but am still behind on my rent. I'm choosing to use my money for food for my children, rather than rent. There's also a lot of national tension with the uprisings and racist factions in Oregon in particular. Tenants are out there fighting for a number of intersectional issues.

Q: What about canceling rent?

Maya: Yes, it's the only viable option. It's the smartest, least exhausting and most just option for renters. Housing is a human right and should not be commodified. If the prescription for fighting COVID is staying at home, what does that mean for those of us who cannot?

Coya: I spoke earlier about extensions of moratoriums. These are not sustainable and they're kicking the can down the proverbial road. Canceling the rent is a policy solution that prioritizes renters and not the profits of landlords and corporate banks. Property owners are able to tack what they owe on to the back end of their loan, whereas tenants have only six months to pay back the rent.

Miriam Axel-Lute, Shelterforce: Mortgage forbearance is the first thing to keep tenants in their homes, so the buildings don't get snatched up by institutional landlords. It should be added on to the end, rather than a balloon payment like with the rent deferral. We also need to take care of utility payments and make sure landlords can pay those, and that we're not subsidizing the profits of huge landlords that don't need it. Some states are addressing this—about 15 have rent relief programs with local funds—but they can't do it alone. For things to change we need a crisis. It will either be that we're breaking the system to prevent evictions, or that the evictions happen first. The second one is unacceptable.

Maya: I believe it should be first cancel rent and *then* cancel mortgage. What is a landlord and what is a tenant? Being a landlord and having access to an additional property is a very powerful position. The worst-case scenario is profit loss and having to reformulate their business, while a tenant will lose their home. The stakes are not the same, and I don't have sympathy for landlords. It's a business, and they are not entitled to their profit. All of the protections are in favor of them. Tenants have been demanding rent and mortgage cancelations.

Coya: Miriam mentioned 2008 and the choices that happened then, allowing thousands of families to be evicted and for equity firms to buy up tens of thousands of properties. This time we don't have to and can't afford to make those same mistakes. Our government continues to sacrifice households across the country. We need commitment not to repeat those failures.

Maya: This can lead to a better system. This pandemic is illuminating the way to a better system. We can win a homes for all guarantee and affirm our commitment as the richest country in the world to providing everyone with a home.

Miriam: There will be landlords who get rid of their property in this scenario. We need to be prepared to take control of those properties. There's a number of things we learned from 2008 about how to do this. We need to keep the all-cash institutional buyers from being able to buy these properties. There are policies that allow nonprofits to be the first buyers, but resources need to be quickly accessible so we can set up that permanently affordable community-controlled housing we need.

Steve: Are nonprofit housers struggling right now?

Miriam: So far not so much. They're drawing on their reserves, refinancing their mortgages, etc. But they're nervous. As unemployment insurance ends, they're in a difficult place.

Steve: Why do you see evictions even when the market is soft?

Coya: Landlords are able to collect fees for every tenant they turn over, withhold deposits, and in Oregon landlords don't have to fix things unless you really press them. I think there's a fair amount of that going on. Currently I'm speaking with tenant families, many of whom are of color or have children. They're being given violations for petty things like having children's things outside. So

having those violations feels like families are being pushed out for professionals who are coming in looking at the units. So it feels like a continuation of gentrification.

Maya: Evictions have nothing to do with the market—they're about power and control. Landlords have the power, and tenants are subjected to their good faith to not evict. Landlords will leverage any power they have to dehumanize folks, including paying court fees to initiate evictions.

Steve: How do you advise people who are facing the threat of eviction?

Coya: We're doing things in a two-pronged way at CAT. We're advocating for legislation, but at the same time people power is going to move forward our movement. Decommodifying housing and recognizing that housing is a human right. Also with the knowledge that when we talk about land we're talking about indigenous sovereignty and homeless folks that have been criminalized for occupying space. Now is really the time for organizing. We've seen and heard a lot about intersectional work, and we're framing housing as healthcare. No one's going to come save us. We're in a space of a lot of vulnerability and when we come together and occupy space together, what does that look like?

Maya: There is no safety due to the power dynamic. Landlords have the right to evict you. I suggest recording all interactions with your landlord, finding an attorney, forming a tenant union and organizing. Collectively we have more power. If we do not see the solutions we need we will have to shut it down together. KC Tenants has developed a tool kit in the [form of a zine](#).

Steve: Are there specific messages that are effective for organizing?

Maya: We must constantly combat the dominant narrative of housing insecurity as being the fault of the tenant. Evictions are an act of violence perpetrated by the landlord. Everyone deserves a home. We must center people: people tell their own stories and it helps humanize the policies that follow. We should figure out the elected officials' own interest in the issue.

Coya: Also, knowing who your target is for advocacy. Lifting up your tenant leaders' stories because they're the expert in their own life. Everyone is going to remember a 10-year-old girl advocating to keep her family's home. That's a symbol of something that should never ever happen. Those stories are the strongest advocacy tool you can have. As for canceling the rent, some may call it that, or housing stability, but the intention is the same. Some phrasing may scare certain electeds, so keep that in mind.

Miriam: This is a crucial time to get the health care world involved in advocating for better housing policies. This has happened in some instances, where doctors have testified about housing and healthcare.

Coya: Yes the framing of housing as healthcare is very powerful. Covid has highlighted this—people experiencing homelessness have much greater health challenges. Let's talk about reshaping the idea

of hospitals as safety net institutions, and to explore and disrupt the root causes of homelessness and highlight how these issues intersect.

Maya: It is in everyone's self-interest to show up for this movement. Anyone can donate, or plug in, in a variety of ways.

Coya: We accept checks too, and as far as there being many ways to plug in, at CAT we have different membership options. Folks can be working members and we don't ask for dues for those people. The community you can form when you just knock on someone's door can be invaluable, and you don't have to be a tenant. I think we're really seeing now that there are all these ways that we can support each other. So I would say to people who don't see themselves as "organizers," you really are, but you just don't know it.

Miriam: For those of us who have roles in institutions, you have weight. You don't have to reinvent the wheel, you can plug into an existing network, like Right to The City, etc. You can lend your institutional support to these types of organizations or coalitions. Even if you're 501C3, you're still allowed to lobby, it just can't be more than a certain percent. An arts organization can actually play a really valuable role in reshaping the narrative. We need a public housing system that is more of a real option for housing. When you have that, and it's not under assault for decades, it can actually be functional.

Coya: The reframing of social housing involves compensating landlords with buyouts not bailouts. More so the ability to enact stronger eminent domain might be a means of implementing a social housing program. At CAT we're working on a tenant "opportunity to purchase" policy. This is a good way to reframe collective ownership and community housing.

Steve: How can we build a better narrative around evictions as state violence?

Maya: As we combat the dominant narrative when talking about housing as a human right, it should always be conveyed through lived experiences of those closest to the problem. We believe those closest to the problem are also closest to the solution. We need to hear about how violent an eviction is for someone who has experienced it.

Steve: How about undocumented tenants?

Coya: In organizing you're always listening more than you're talking. When someone is telling you their fears and their barriers, those are real things. Just acknowledging their fears and knowing if you have the capacity to support an undocumented individual is important. In my case, my whole building was getting evicted and people with citizenship status issues were not backing down. We were all supporting each other.

Maya: If we use the model that people closest to the problem are closest to the solution, those individuals should decide what would best meet their needs, and as organizers we should support them in achieving those goals.

Miriam: Canceling rent is also more equitable as it would help undocumented people, whereas rent relief usually will not.

Coya: Means testing has been shown not to mean its goals, and is really a run-around and a barrier. The intention would be to find the people who need money the most, but it inherently blocks out those folks. That's why rent cancelation is the most cohesive approach, because of the many access points.

Joint Center for Housing Studies webinar: *The Impact of COVID-19 on Renters & Rental Markets (Sept 4)* with Whitney Airgood-Obrycki, PhD

Renter households, and particularly those of color, have been the hardest hit in the pandemic. This crisis is adding to an existing housing affordability crisis. There's been a decline in low-rent units every year since 2011. This trend has accelerated since 2014, with a decrease of 2.7 million units since then. There are a few reasons, including the growth in higher-income renters who are putting pressure further down on the market, less construction, and more high-end construction. There have been 30 consecutive quarters in rent growth. Both the number and the share of cost-burdened households (spending more than 30% of their income on housing) remain near record highs. The cost-burdened rate going into the pandemic was 47.5%. Nearly one in three Black and Latino households has severe cost burdens (spending 50% or more of income in housing).

Impacts of COVID-19: Renter were more likely than homeowners to lose employment. There are about one million unemployment claims a week. Almost 60% of renters reported losing at least some income since March, compared to around 40% of homeowners. One in five renters households reported that they did not pay their rent in July. Households with at-risk jobs are more likely to live in single-family and small rentals, which are not part of landlord association reporting metrics. Thus, their data is not reflecting the situation accurately. Loss of wages for households with workers in at-risk industries would push the percentage of renters with cost burdens well over 50%, a full ten percentage points over pre-COVID. Metros in the South and West have the highest shares of at-risk jobs and cost burden. The total monthly assistance needed for renter households could reach \$3.5 billion per month, and if state unemployment benefits expire, would be \$7.5 billion a month.

Just over one third of renter households have at least one high-proximity (frontline) worker. Black and Latino households have higher rates than the average, particularly Latino households. Multigenerational households are of particular concern. If a household member is exposed to the virus, there is usually not enough room to self-isolate. These conditions are most significant for Latino households, which comprise 48% of overcrowded households with a frontline worker.

Potential effects of COVID-19 on rental markets: We might see some cooling of demand. This could be the results of a consolidation of households due to financial constraints; individuals choosing to continue living with parents rather than seek their own housing; and possibly a move toward home ownership. We might see less demand for the high-end apartments and increased competition for a limited supply of low-rent housing. We'll also see increased property maintenance costs for multifamily buildings, and pressure on smaller landlords to make their mortgage payments. In the latter case we may see some shift in stock, as some of the small properties shift to owner-occupied. There will also likely be lengthened construction timelines due to a number of factors, including disrupted supply chains. We still don't know what the eviction crisis will look like, and how large the numbers will be.

Other resources:

1. National Alliance to End Homelessness [webinar recording](#): *How are Providers Coping with COVID-19 and the Recession? Recent Alliance Surveys and Interviews.*
2. Urban Institute's [brief](#), *Housing Insecurity Caused by COVID-19 Doesn't Have to Exacerbate Educational Inequities.*
3. [2-1-1 Counts](#) is a new tool that aggregates community assistance requests via 211 for various states across the country.
4. National Housing Law Project's fact sheet on their [Legal Aid attorney survey](#).

