

# Preventing Housing Instability During Covid-19: Understanding Eviction Moratoriums and Rental Assistance

December 16, 2020



**COMMUNITY  
SOLUTIONS**

# Policy Experts



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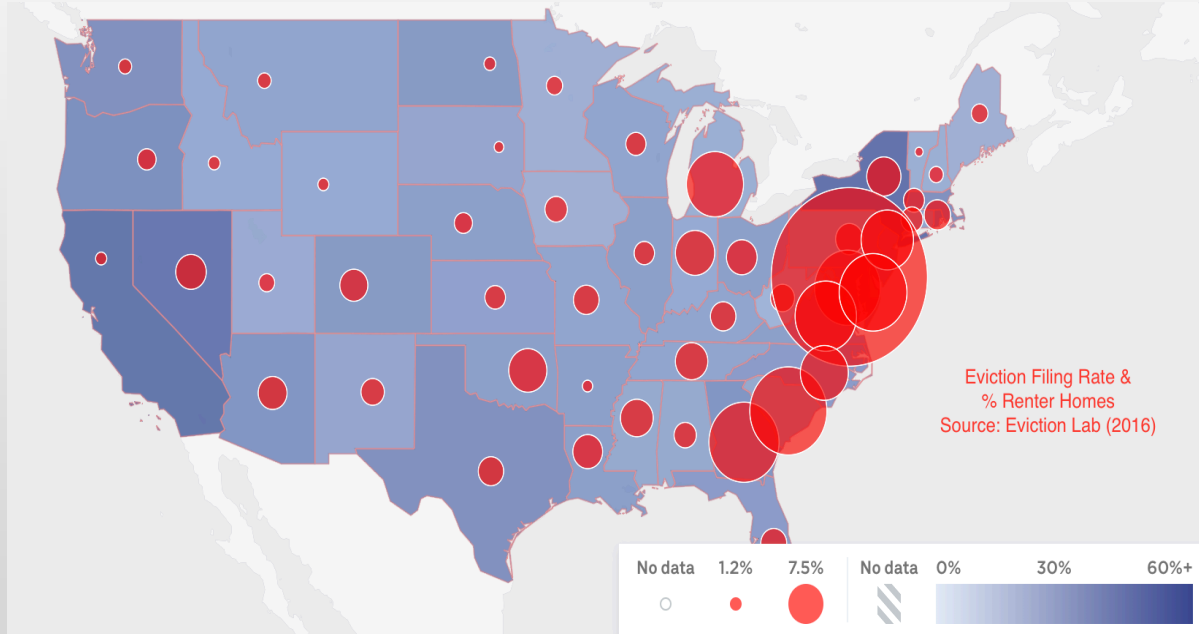
# Eviction, Homelessness, Health Inequity & COVID-19

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# The United States Housing Crisis

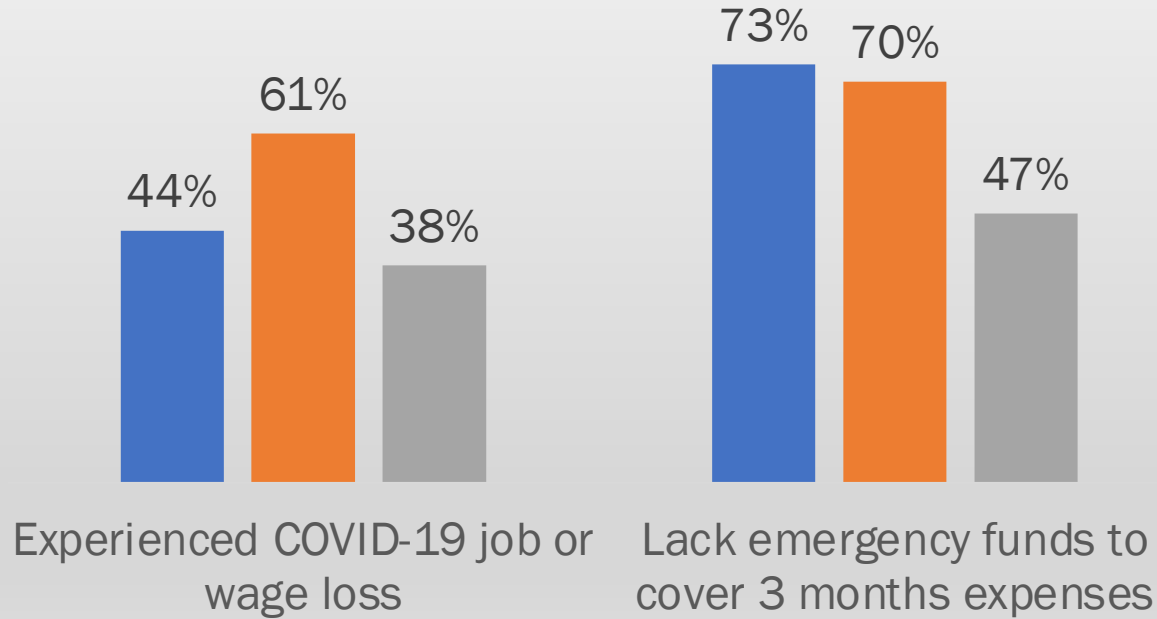


- **7 evictions filed every minute** in 2016 (3,700,000 total), when unemployment rate was 4.7%
- **20.8 million rent burdened families** pre-COVID-19
- **Only 1 in 4 eligible renters** receive financial assistance
- **Loss of 4 million affordable housing units** between 2010-2020

Statistic Sources: Joint Center for Housing Studies at Harvard University; Eviction Lab at Princeton University

# COVID-19 Job & Wage Loss Increased Eviction Risk

- An estimated 50 million renters live in households that suffered COVID-19 related job or income loss (40% of job loss occurred in low-income households).



Sources: Turner Center at UC Berkeley;  
Federal Reserve, The Pew Research Center

■ Black ■ Hispanic ■ White

@emilvabenfer

UNITED STATES

WASHINGTON, MONTANA, NORTH DAKOTA, MINNESOTA, WISCONSIN, IOWA, MICHIGAN, N.Y., VT., N.H., MASS., RH., PA., MD., N.J., DELAWARE, OHIO, INDIANA, WEST VIRGINIA, VIRGINIA, NC, SC, GEORGIA, ALABAMA, MISSISSIPPI, LOUISIANA, TEXAS, OKLAHOMA, ARKANSAS, TENNESSEE, MISSOURI, KANSAS, COLORADO, UTAH, NEVADA, CALIFORNIA, ARIZONA, NEW MEXICO, IDAHO, WYOMING, OREGON, FLORIDA

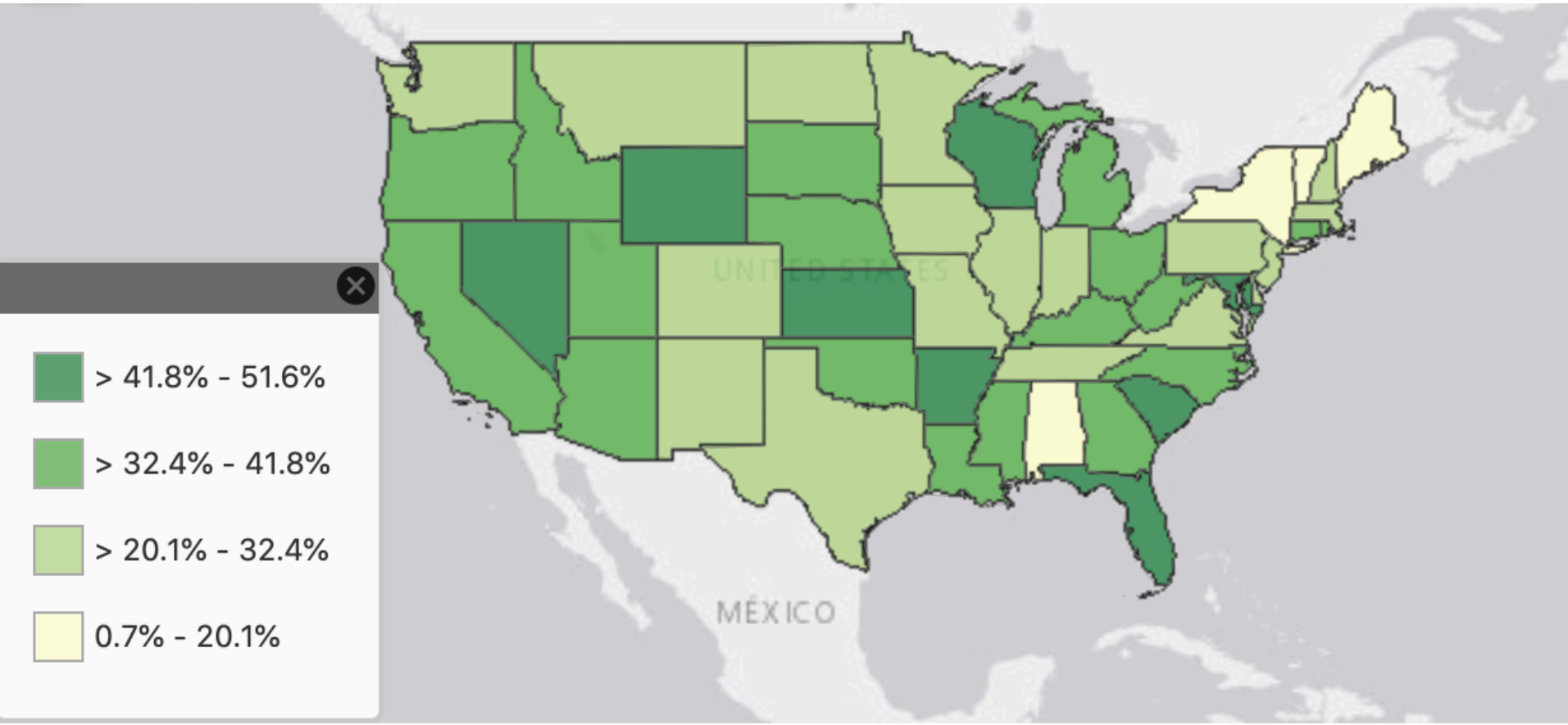
Nassau

Estimated Rent Shortfall by January 2021: \$13,223,000,000 - \$24,395,000,000

@emilyabenfer

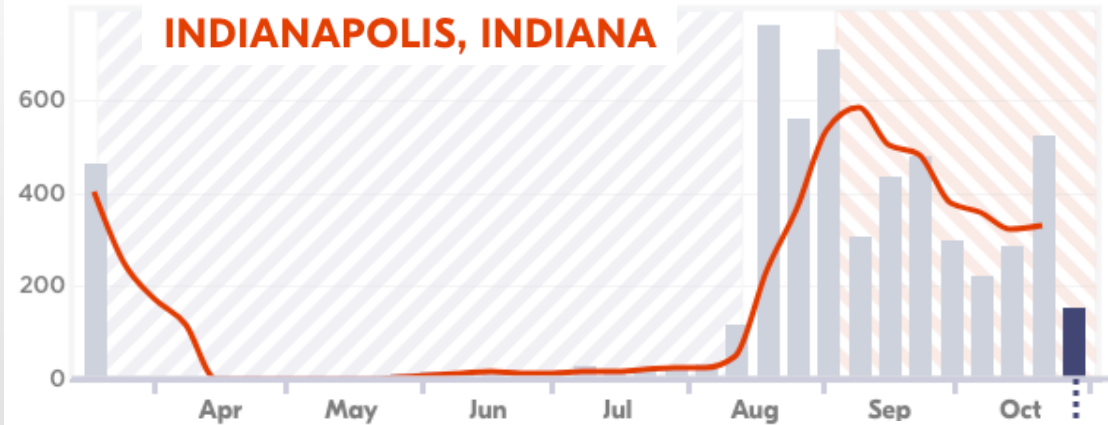
# Percent of People in Households Late on Rent or Mortgage Payments

## U.S. Census Household Pulse Survey - Week 19



EViction FILINGS BY WEEK

## INDIANAPOLIS, INDIANA



# Effect of Lifting Moratoriums: Jumps at End Points

WEEKLY FILINGS

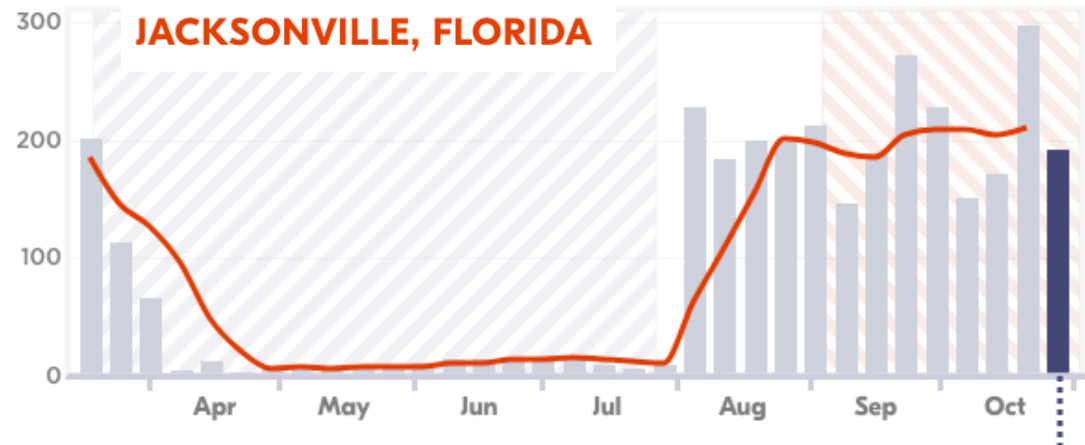
FILINGS TREND

LOCAL MORATORIUM  
March 17 - May 14

CDC ORDER  
September 4 - December 31

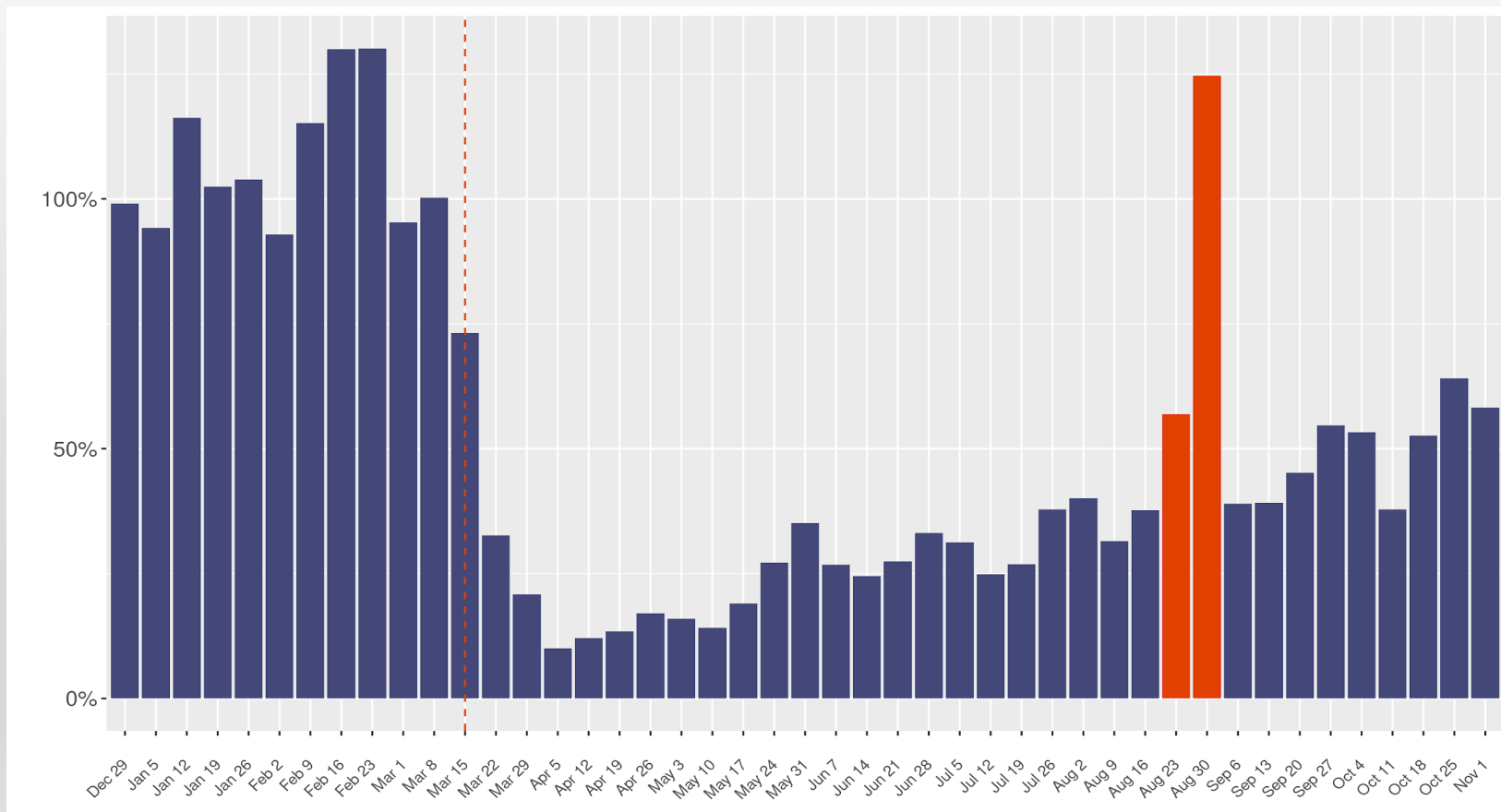
EViction FILINGS BY WEEK

## JACKSONVILLE, FLORIDA



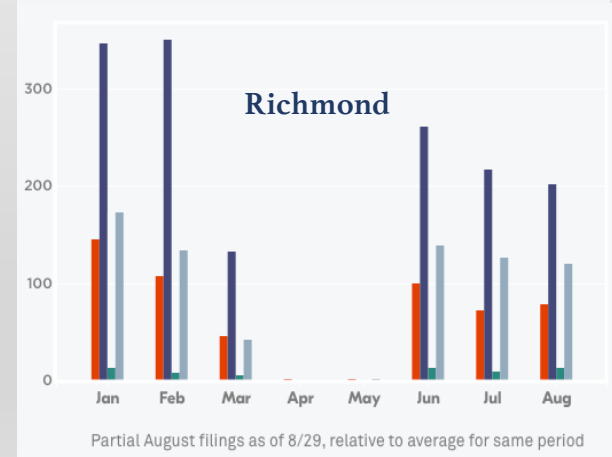
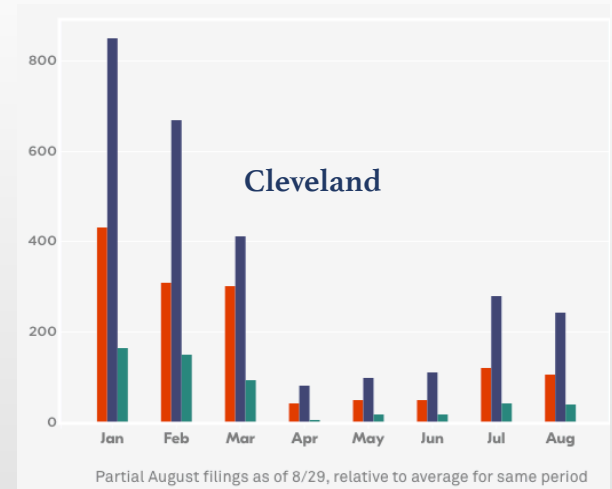
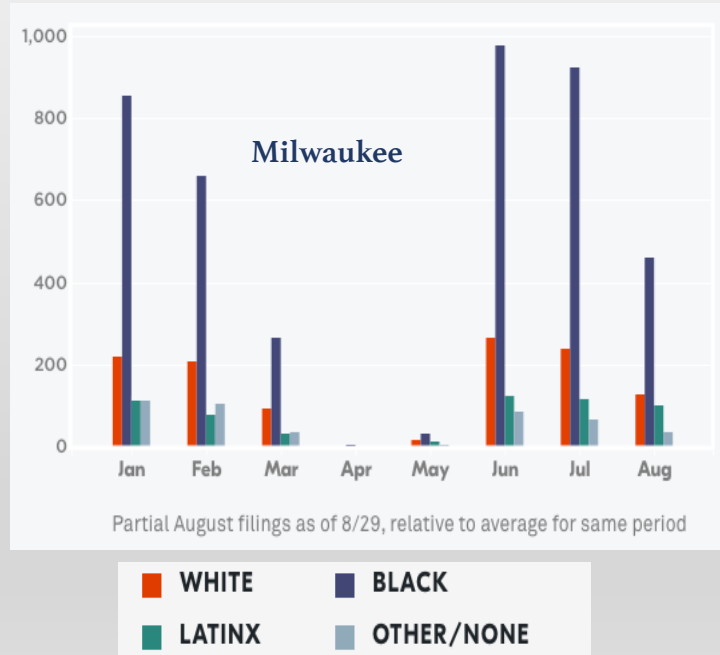


# Weekly Eviction Filings Relative to Historical Averages



Source: Peter Hepburn & Renee Louis, *Shifts in Eviction Filings from the CARES Act to CDC Order*, EVICTION LAB

# Eviction Filing Rate by Race



# COVID-19 Eviction Increases Health Inequity

## Eviction

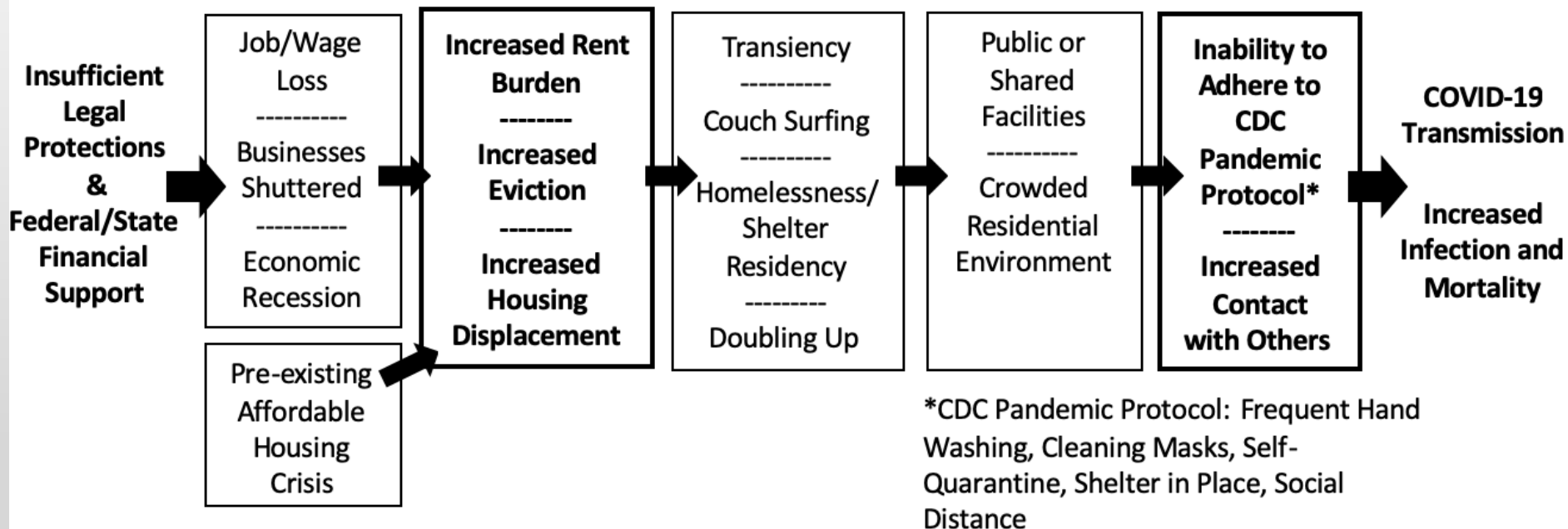
- Black households 2x as likely to be evicted
- 80% of people facing eviction were Black in multiple cities
- Black women evicted at highest rates
- Single greatest predictor of eviction is the presence of a child

## COVID-19

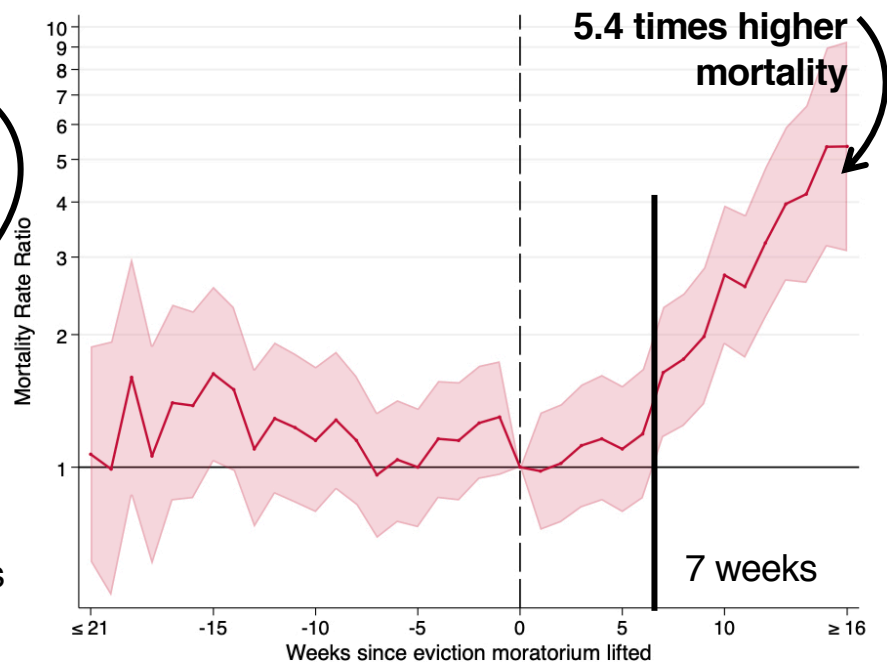
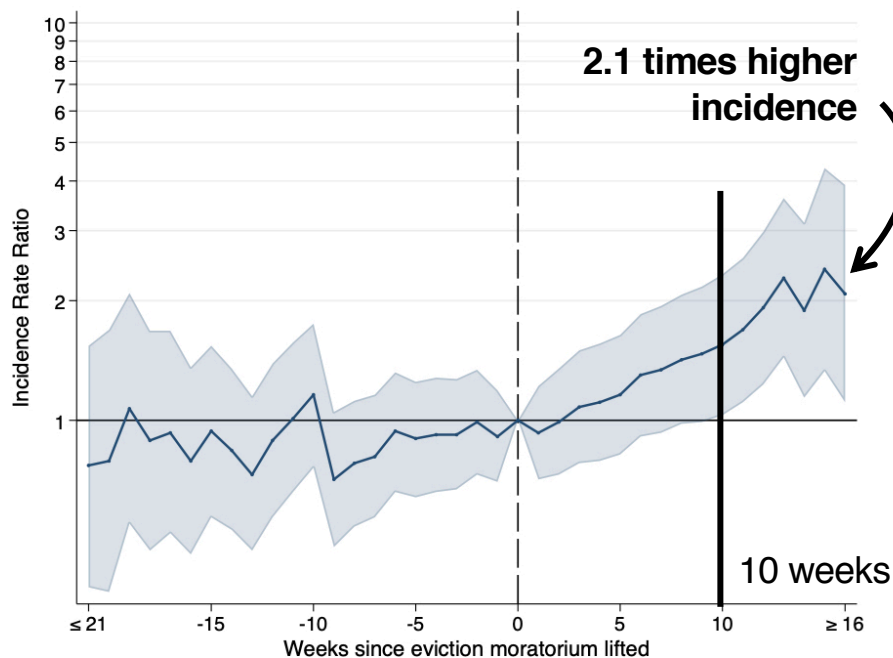
- Hospitalization Rates:
  - Black and Hispanic adults are 4.7 and 4.6 times more likely than whites
- Death Rates:
  - Black, Hispanic and Indigenous people are 2.3, 1.5 and 1.75 times more likely than whites.
- Black and Hispanic adults are dying at rates of white people a decade+ older

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](https://bit.ly/COVID19HousingisHealth)

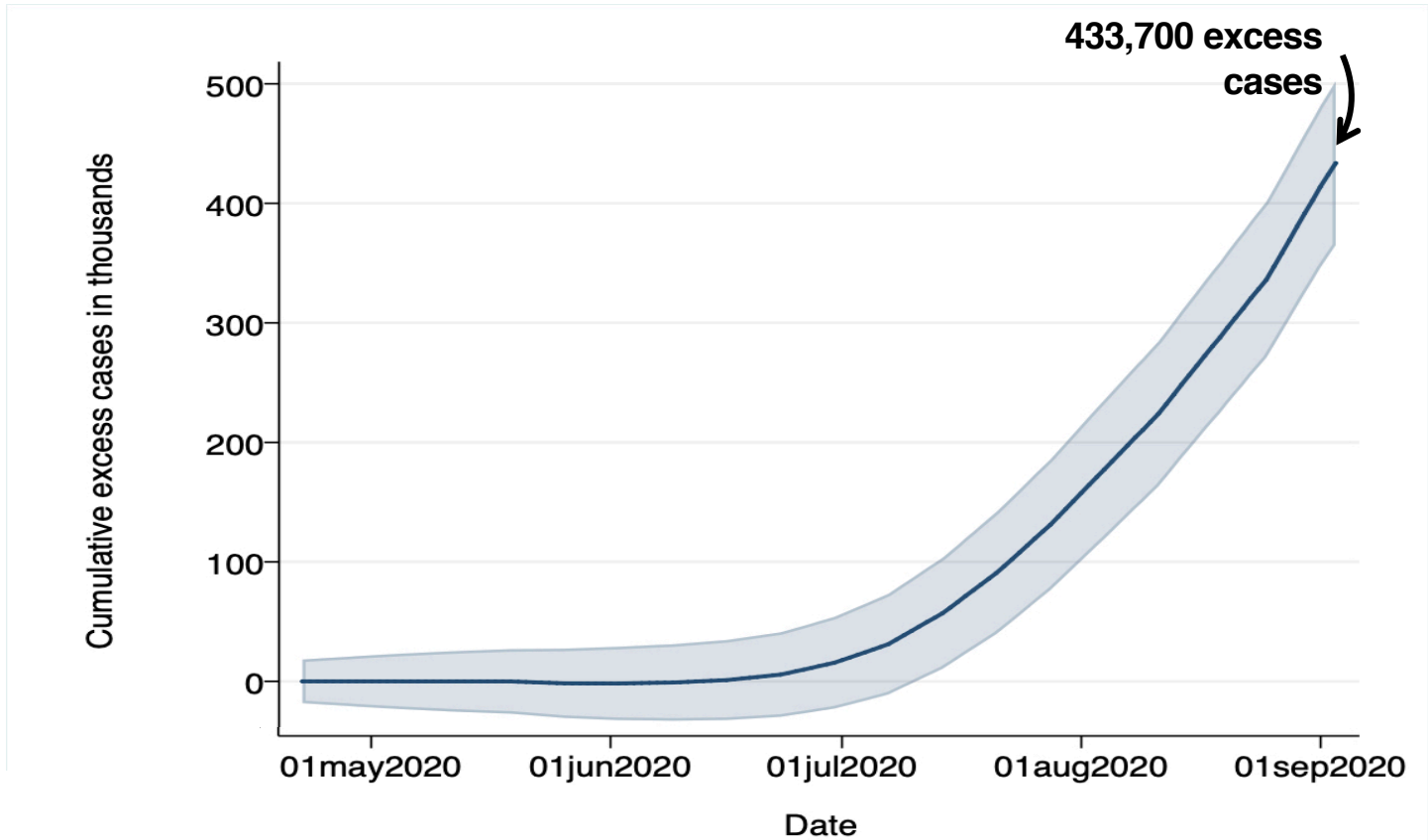
# Eviction Increases the Risk of COVID-19 Acquisition and Transmission



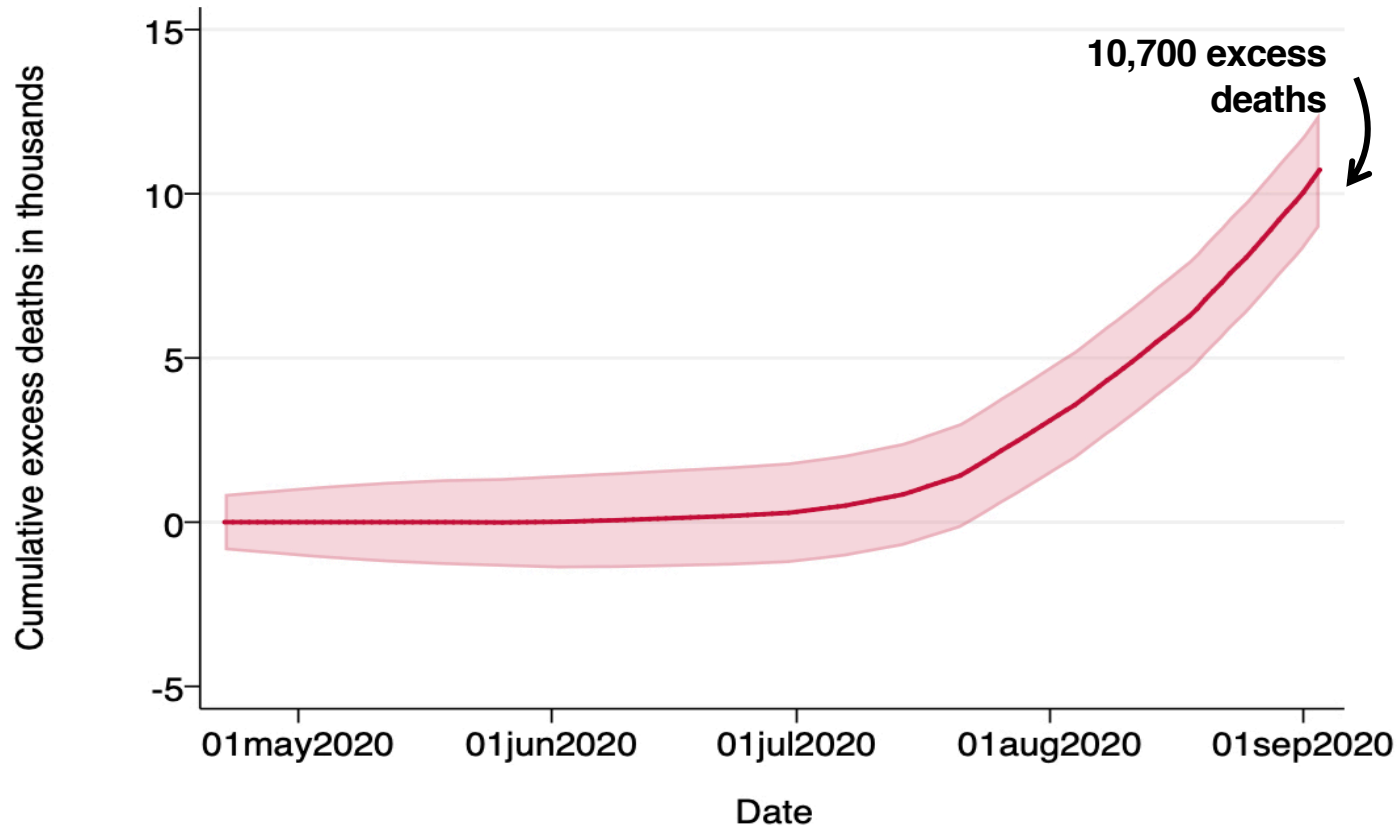
# Lifting Moratoriums Increased COVID-19 Incidence and Mortality



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



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



# Eviction & Negative Health Outcomes & Future Hardship

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

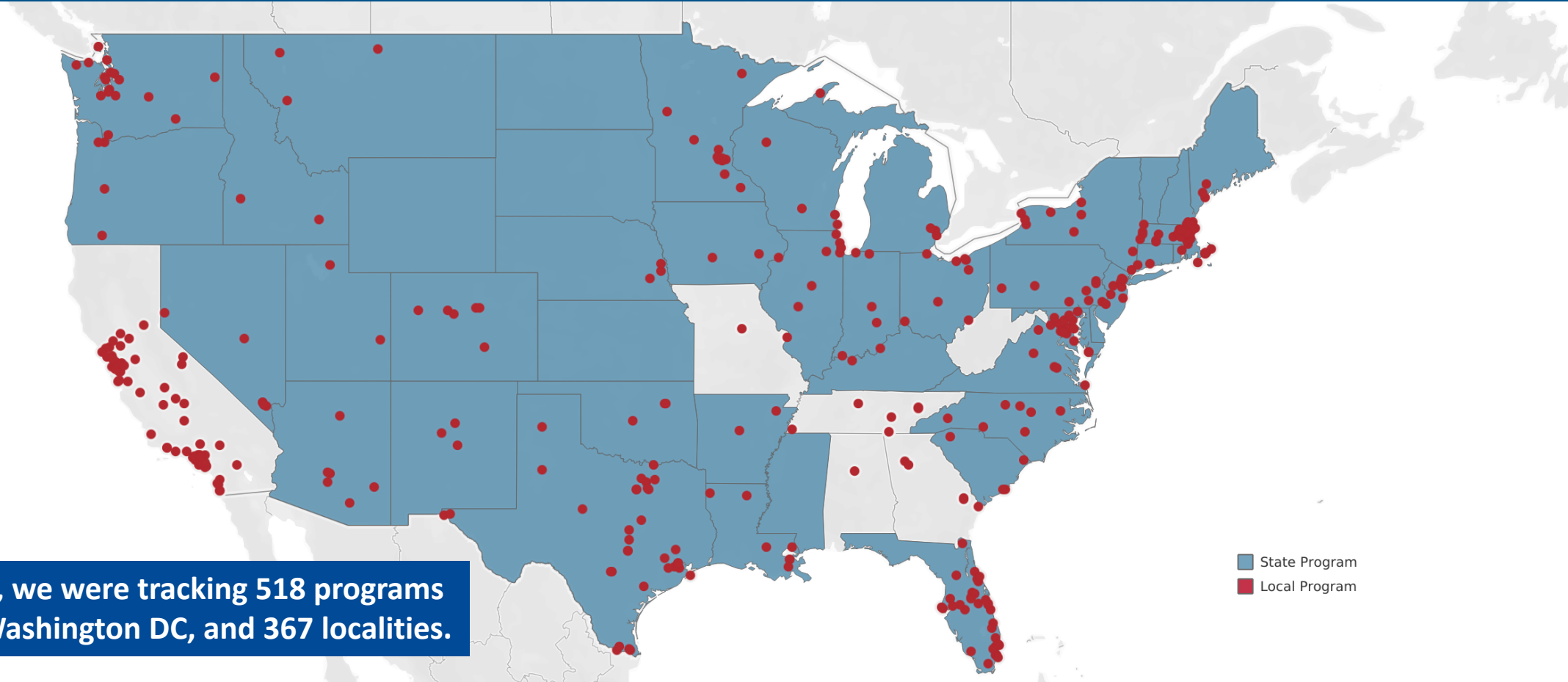


# Emergency Rental Assistance Programs

Rebecca Yae

National Low Income Housing Coalition

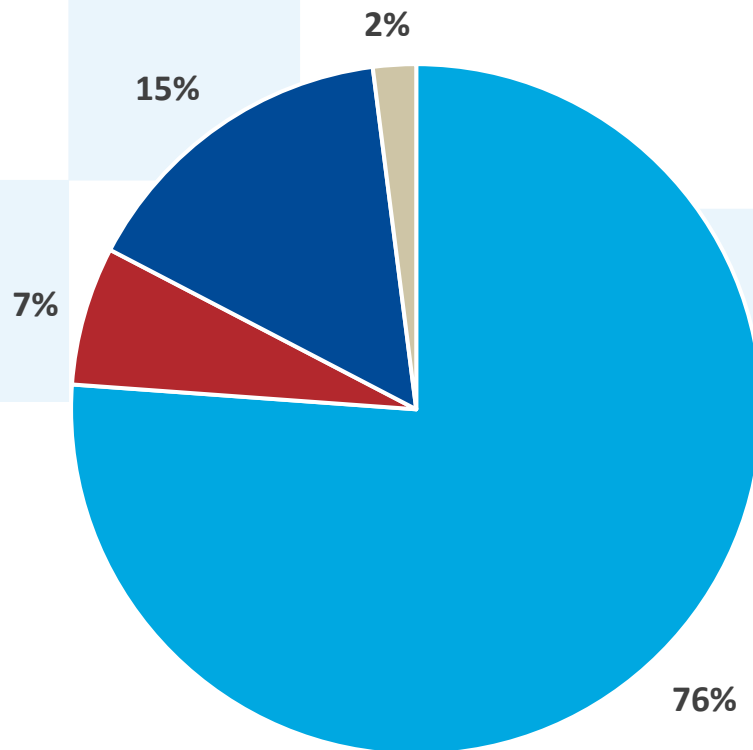
# Where are rental assistance programs enacted?



For the interactive map and table, visit: <https://nlihc.org/rental-assistance>

# Where is funding coming from?

Emergency Rental Assistance by Funding Stream



**Total Funding: \$4.3 billion**

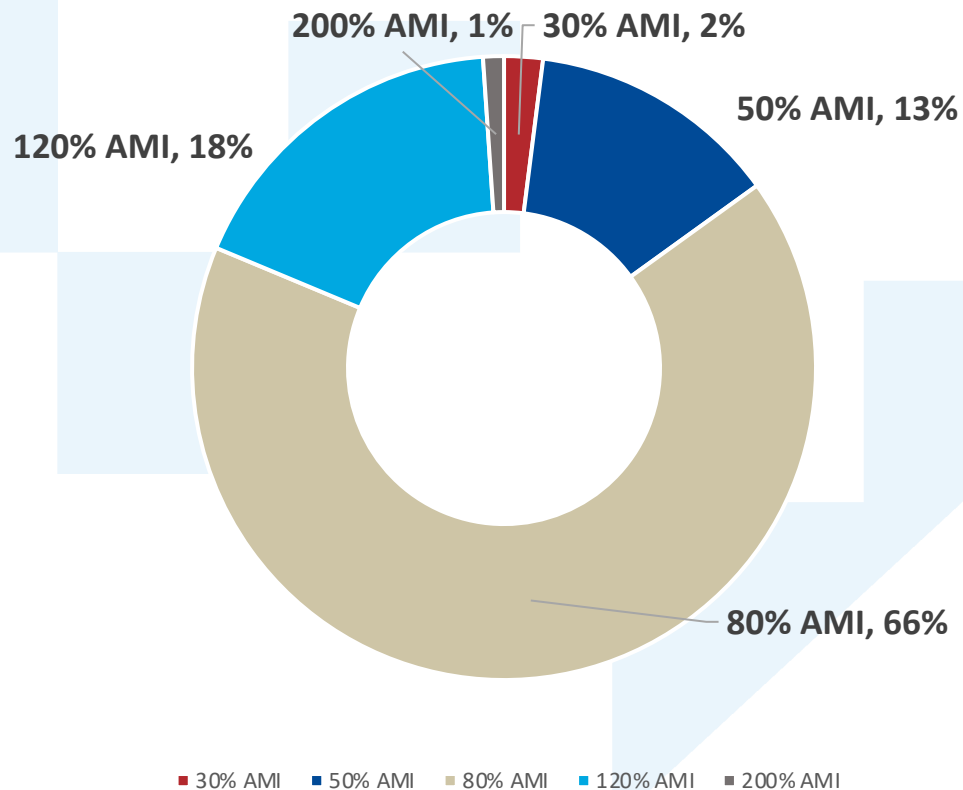
- CARES Act
- Non-CARES Act
- CARES and non-CARES Act combined
- Unidentified

# What are common eligibility criteria?

- Most programs ask households to demonstrate COVID-related hardship, income eligibility, and proof of residency within the jurisdiction.

Select Eligibility Requirements	
Demonstrated COVID hardship	84%
Income targeting	80%
Proof of residency	72%
<i>Note: N=486. The number of programs and information about them will continue to evolve. Analysis includes enacted programs as of December 4, 2020.</i>	

# Programs by Maximum Income-Eligibility



**Only 2% of programs using area median income specifically target extremely low-income renters (30% AMI).**

Notes: AMI = Area Median Income. N=340.

# Funding is entirely inadequate

- The magnitude and duration of need for assistance has greatly outpaced the available funding
  - 31% of all programs are closed.
  - 79% of programs are designed for short-term relief (3 months or less).

# Program Design and Implementation

- Clear goals
- Leverage local capacity
- Acknowledge existing issues in housing market
- Flexibility

# KEEPING ANGELENOS HOUSED

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## EMERGENCY TENANT PROTECTIONS

Local and state action to prevent COVID-19 evictions

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## EMERGENCY RENTAL ASSISTANCE PROGRAM

\$100 million in rental assistance for low-income renters

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## EVICTIION DEFENSE PROGRAM

\$10 million for legal representation for low-income renters

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# RACIAL JUSTICE & HOUSING INSECURITY IN L.A.

71% of Latinx and 52% of Black households in L.A. reported serious financial problems due to the pandemic, compared to 37% of White households.

Study: NPR/Robert Wood Johnson Foundation/Harvard T.H. Chan School of Public Health, The Impact of COVID-19 on Households in Major U.S. Cities // Mural: Muro que Habla, Canta y Grita by Paul Botello

# EMERGENCY RENTAL ASSISTANCE

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**Serving 50,000+ low-income renter households with one-time \$2,000 rent subsidy using CARES Act Coronavirus Relief Funds. Program highlights:**

- **UTILIZING INCLUSIVE ENGAGEMENT STRATEGIES**
- **PRACTICING FLEXIBILITY WITH PROGRAM IMPLEMENTATION, INCLUDING DIRECT-TO-TENANT ASSISTANCE**
- **EVALUATING IMPACT ACROSS PROGRAMS**