Bipartisan Policy Center

Providing Stable, Healthy, and Affordable Rental Housing Through the COVID-19 Crisis

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Executive Summary

COVID-19 hit while the United States was already experiencing an affordable housing crisis. The pandemic's public health and economic impacts stand to magnify and accelerate the housing crisis, hitting communities of color the hardest, while simultaneously presenting a heightened threat to the residents and children who currently live in affordable housing units. America's families have proven remarkably resilient, but expired and insufficient federal assistance measures threaten a wave of destabilizing evictions.

Congress and the Trump administration must move quickly and cooperatively to:

- Ensure all Americans are stably housed until the public health threat of COVID-19 diminishes.
- Strengthen health and housing partnerships and improve housing conditions as Americans spend more time at home.

Recommendations for Congress:

1. Extend emergency unemployment insurance benefits and provide another round of direct payments.
2. Appropriate at least $15 billion in flexible emergency rental assistance to prevent evictions.
3. Extend forgivable loans or tax credits to property owners facing lost rental income.
4. Provide $11.5 billion in funding to meet the housing needs of those experiencing homelessness.
5. Provide at least $3 billion in emergency funding to cover emergency pandemic-related needs in federally assisted, congregate housing and address COVID-19 detection.
6. Include USDA and tribal rental assistance in the next COVID-19 response package.

Recommendations for the Trump Administration:

1. Encourage states to target uncommitted CARES Act and future funding allocations to help people experiencing homelessness and low-income renters.
2. Augment regulatory flexibilities and waivers.
3. Develop a testing, surveillance, and vaccination strategy for federally assisted, congregate housing.

Staff

Thomas Armooh
Project Assistant

Tyler Barton
Research Analyst

Anand Parekh, M.D.
Chief Medical Advisor

Andy Winkler
Associate Director

Robin Xiao
Intern

Meron Yohannes
Policy Analyst

Advisors

Henry Cisneros
Former HUD Secretary

Pamela Hughes Patenaude
Former HUD Deputy Secretary
Former HUD Assistant Secretary for Community, Planning, and Development

Orlando Cabrera
Former HUD Assistant Secretary for Public and Indian Housing

Erika Poethig
Former HUD Acting Assistant Secretary for Policy, Development, and Research

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Background

The Housing Act of 1949 set a national housing objective of "a decent home and a suitable living environment for every American family." Starting in 2013 with Bipartisan Policy Center's Housing Commission and in the years since, the BPC has endeavored to move the United States closer to achieving that goal by putting forth policy recommendations targeted to reach those with the highest priority housing needs—people experiencing or at risk of homelessness and low-income renters.[1]

BPC's efforts have been shaped by clear evidence that unmet housing needs have a direct and deleterious impact on physical and mental health, with these impacts taking many forms, including the following:

- Homelessness or housing insecurity—Those experiencing homelessness are more likely to experience severe and frequent mental and physical illness. Chronic illness is also a risk factor for homelessness.[2]
- Substandard housing quality—Hazards within the home environment, such as lead paint and asthma triggers, can cause or exacerbate health conditions and lead to poor health outcomes, including costly treatment and hospitalization.
- Rent burdens—High housing costs are not only stressful, they can force struggling families to make difficult trade-offs between buying necessities like food and medicine and paying rent, resulting in suboptimal health outcomes. In addition, what a household can afford often dictates where they can live. Low-income families that do not live in affordable or public housing often experience stressors that both run the risk of exposing them to COVID-19, cause financial instability, and imperil health.

Safe, stable, and affordable housing is associated with better health, decreased health care utilization, improved educational outcomes for children, and higher financial security and well-being. Despite these many benefits, too little has been done to elevate and address outstanding housing needs over the years.

In 2018, 20.8 million, or 47.5%, of all renter households were rent burdened, spending 30% of their income or far in excess on rent.[3] Low-income households continue to compete for a limited number of affordable rental homes, while the market supplies new housing mostly out of the financial reach of working families. Disproportionately high housing cost burdens, entrenched patterns of segregation and concentrated poverty, and other systemic barriers further lay the foundation for an affordable housing crisis that affects lower-income people of color most acutely.

Compounding this, the COVID-19 pandemic has triggered public health and economic crises that have put millions of low-income households at risk of eviction and homelessness and widened racial disparities in housing and health outcomes. Government-enforced stay-at-home orders resulted in an unprecedented disruption to the labor market, with one in ten workers still unemployed as a result. Many of those who have remained employed have suffered wage or hour reductions.

For millions of families, lost jobs and crucial household wages have left them unable to pay their rents, mortgages, and other bills. Tenants of so-called "Class C" buildings—typically older, less expensive rental properties—paid 54% of total rents due in June by the middle of the month.[4] In July, even with emergency unemployment relief still flowing, that figure slipped to 37%, demonstrating the ever-increasing challenge on working families to make ends meet. The Aspen Institute and the COVID-19 Eviction Defense Project have projected that 19 to 23 million renters are at risk of eviction through the end of 2020 based on predicted job and wage losses, representing up to 21% of renter households.[5] If realized, a wave of evictions would devastate already under-resourced and disadvantaged communities and throw these families into a cycle of poverty from which it will be hard to recover.

Worrisomely, many of those people who are evicted will wind up at homeless centers that are already overwhelmed. Further burdening homeless service providers with more people to help potentially increases density and the likelihood of close human-to-human contact, thereby exposing people and children to higher risk of contracting Covid-19.

While nearly all communities nationwide have experienced economic hardships as a result of the pandemic, BPC found in a nationwide poll that minority households have disproportionately borne the brunt of the impact. Responses showed that Black and Hispanic households experienced higher job losses and pay-cuts, were more likely to tap into emergency savings, and more likely to miss household payments—including mortgage, credit card, utility, or rent payments—in response to COVID-19.[6] These disproportionate impacts are critically important considering that people of color already faced higher housing cost burdens, housing insecurity, eviction rates, and poverty than white households.

COVID-19 has also had a distinct and disproportionate health impact on people of color, resulting in a higher percentage of positive cases, hospitalizations, and deaths when compared with whites.[7] In particular, people of color are:

- At higher risk for serious illness if they contract COVID-19 due to higher rates of underlying health conditions, such as diabetes and asthma
- More likely to be uninsured and lack a usual source of care
- More likely to work in industries at higher risk for loss of income during the pandemic
- More likely to have jobs that do not allow for telework or require commutes on public transportation, increasing the risk of coronavirus exposure

Housing modalities and conditions also have a direct relationship with disproportionate COVID-19 transmission. People of color are more likely to live in housing situations, such as multigenerational family units, overcrowded housing, or federally supported housing, that, when coupled with a lack of health care insurance or limited provider access, make it difficult to socially distance, self-isolate, and prevent transmission.Blacks, Latinos, and other people of color are also more likely to be homeless, which makes it more likely that they are forced into circumstances that would increase susceptibility to COVID-19, circumstances in which it is more difficult to follow Centers for Disease Control and Prevention preventative measures.

By widening existing racial and ethnic disparities in housing, there is rising concern about the long-term economic effects of COVID-19—including an increasing risk of eviction and homelessness, increased housing insecurity (and, therefore, food and health care insecurity), and fewer opportunities to build wealth and become more financially secure. Without action, people of color will continue to experience more limited opportunities for economic mobility than white counterparts, a step backward as advocates, policymakers, and the public seek to make our country more just and equitable.

The Federal Response to COVID-19

From stay-at-home orders to virtual learning and remote work, preventing the spread of COVID-19 has pushed people to spend more time at home, elevating the need for stable, healthy, and affordable housing. This, in turn, has helped to diminish some of the previous partisanship around key housing policy issues. For example, the Trump administration moved relatively quickly to halt evictions and encourage loan forbearance without the controversy equivalent federal interventions invited during the housing crisis and Great Recession. Once the health and financial ramifications of COVID-19 became clear, and to their credit, the administration, Congress, federal agencies, states, and local governments all stepped up to keep mortgage credit flowing, help renters and homeowners stay housed, and assist those experiencing homelessness. The following table presents a summary of these key federal actions—the sheer breadth of which has unintentionally left the public confused about the resources available and the scope of existing protections.

Summary of Federal COVID-19 Housing Policy Responses

Date	Action
March 13	President Trump declared the COVID-19 outbreak a national emergency.
March 16	The Department of Veterans Affairs provided guidance to help borrowers affected by COVID-19.
March 18	The Department of Housing and Urban Development, the Federal Housing Finance Agency, and the VA announced foreclosure and eviction moratoriums for a 60-day period.
March 19	USDA implemented a 60-day foreclosure and eviction moratorium.
March 20	HUD expanded its foreclosure and eviction moratoriums to Tribal/Native Hawaiian loans. FEMA also approved New York's "Major Disaster Declaration" for the COVID-19 pandemic under the Stafford Act, the first state to receive federal approval.
March 22	CDC issued guidance on protecting people experiencing homelessness from COVID-19.
March 23	Fannie Mae and Freddie Mac announced they would offer mortgage forbearance to multifamily property owners affected by the COVID-19 pandemic—with the condition that they suspend evictions for renters who cannot pay rent due to the pandemic.
March 25	USDA's rural development office announced steps to help borrowers in their housing and utility credit programs.
March 27	The CARES Act was signed into law, providing direct payments to households, codifying foreclosure and eviction moratoriums, and appropriating emergency supplemental funding to HUD.

March 30	HUD issued FAQs for housing authorities on COVID-19 response and relief.
April 1	HUD announced regulatory flexibilities for its grant programs and implemented the mortgage forbearance provisions provided the CARES Act.
April 2	HUD posted initial CARES Act supplemental funding of $3 billion.
April 8	USDA expanded loan servicing options to include eviction protection for USDA-financed multifamily housing until July 25, and a 180-day forbearance option for multifamily and single-family loan borrowers.
April 9	HUD announced regulatory flexibilities for Community Development Block Grant recipients.
April 10	HUD implemented CARES Act-required forbearance, provided other guidance for multifamily borrowers, and granted public housing authorities and tribes additional waiver authorities.
April 11	FEMA approved Wyoming's "Major Disaster Declaration" for the COVID-19 pandemic under the Stafford Act, making it the fiftieth state to receive federal approval.
April 14	The Treasury Department launched its Coronavirus Relief Fund web portal. HUD also issued two memoranda to provide guidance on regulatory waivers that apply to HOME program grantees.
May 1	HUD allocated $685 million in a second wave of CARES Act funding.
May 4	Fannie Mae and Freddie Mac created online multifamily property lookup tools to help renters find out if they are protected from evictions during the COVID-19 national health emergency.
May 5	HUD allocated $380 million in supplemental administrative fee funding to public housing authorities.
May 7	HUD released a memo on regulatory waivers and flexibilities for CARES Act grant funding.
May 11	HUD announced it would allocate about $1 billion in a third wave of CARES Act funding.
May 12	The Consumer Financial Protection Bureau, FHFA, and HUD jointly launched a new mortgage and housing assistance website to give homeowners and renters the most up to date and accurate housing assistance information.
May 14	HUD, FHFA, and VA extended their moratoriums on evictions and foreclosures until June 30, 2020.
May 15	HUD published its methodology for additional CARES Act fund allocations.
May 18	HUD announced it will allocate an addition $77 million of CARES Act funding for Section 811 housing vouchers and issued a memo on performance report waivers.
May 19	President Trump signed an executive order directing federal agencies to cut regulations to help the economy recover from the impact of COVID-19.
May 22	HUD announced additional regulatory waivers for grant programs.
June 9	HUD allocated $2.97 billion in Emergency Solutions Grants, its remaining CARES Act funding.
June 17	HUD, FHFA, and VA extended their foreclosure and eviction moratoriums until August 31, 2020. HUD also released guidance on duplication of benefits requirements.

June 23	USDA extended its foreclosure and eviction moratorium until August 31, 2020.
June 25	HHS issued a brief detailing chronic conditions and COVID-19 risk factors among people who experience homelessness.
June 27	CDC issued guidance on broad-based COVID-19 testing in congregate settings.
June 29	FHFA detailed additional protections for tenants in properties with Fannie Mae- or Freddie-Mac backed loans in forbearance
August 3	CDC issued guidance outlining considerations on the appropriate use of testing in homeless shelters and encampments.
August 6	CDC released guidance on COVID-19 for homeless service providers.
August 8	President Trump signed executive order on eviction and foreclosure prevention.
August 10	HUD allocated $472 million in CARES Act funding to public housing authorities.
August 14	HUD announced new Community Development Block Grant (CDBG) program flexibilities and uses.
August 17	HUD released a notice detailing waivers, alternative requirements, and extensions available for CDBG-Disaster Recovery program grantees.
August 22	CDC updated its guidance on COVID-19 for shared or congregate housing.
August 24	VA extended its eviction and foreclosure moratoriums until December 31, 2020.
August 27	HUD, FHFA, and USDA extended their eviction and foreclosure moratoriums until December 31, 2020.
September 4	CDC issued an order under Section 361 of the Public Health Service Act to temporarily halt residential evictions to prevent the further spread of COVID-19. FEMA also released an interim policy to clarify eligible work under its Public Assistance program as part of the response to coronavirus pandemic.

Despite the breadth of federal actions taken to-date, policy disagreements remain over the need for additional household financial and rental assistance, stronger eviction prevention protections, and related housing policies. In the HEROES Act, House Democrats proposed significant new spending on a wide range of policy priorities—including direct assistance to individuals, state and local government aid, and supplemental HUD funding—and added protections and resources for renters facing eviction and homeowners facing foreclosure. The HEALS Act—a series of COVID-19 response and relief bills packaged and proposed by Senate Republicans—similarly included an additional round of direct payments to households and comparatively modest supplemental HUD funding. The HEALS Act would provide $3.3 billion in housing assistance, a much smaller sum than the nearly $200 billion in assistance to renters and homeowners included in HEROES. Key provisions in these proposals are summarized in the following table.

HEROES Act versus HEALS Act Provisions

Legislation	Sponsorship	Key Provisions	Status
HEROES Act (H.R. 6800)	Democrat-Only	• $3 trillion package • Continues $600/week unemployment benefit • Provides $915 billion in direct funding to states, territories, tribes, and local governments • Extends and broadens eviction moratorium for another 12 months • Provides direct payments up to $1,200 • Allocates $75 billion for homeowner assistance and $100 billion for emergency rental assistance • Provides $2 billion to the Public Housing Operating Fund • Provides $4 billion for tenant-based rental assistance • Authorizes an additional $11.5 billion for homeless assistance grants • Provides $750 million for project-based rental assistance • Provides $309 million for USDA rental assistance programs	Passed the House
HEALS Act (S. 2733, S. 4317, S. 4318, S. 4319, S. 4320, S. 4321, S. 4322, and S. 4324)	Republi-can-Only (Except for S. 2733)	• $1 trillion package • $200/week unemployment benefit up to $500/week based on lost wages until in October, transitioning thereafter • Provides direct payments up to $1,200 • Provides $1 billion for the Public Housing Operating Fund • Provides $2.2 billion for Section 8 housing vouchers • Establishes federal strike teams for Medicare- and Medicaid-enrolled nursing facilities	Introduced in the Senate as a series of sep-arate bills

COVID-19 Housing Policy Priorities

Despite extensive actions taken to-date and common ground on priorities for the next COVID-19 response bill, unmet needs long before the pandemic and gaps in assistance programs have left millions of households housing insecure. Prior to the pandemic, only one in four eligible renters received federal rental assistance.[8] On any given night, about 570,000 people experienced homelessness and millions more were housing insecure—one lost job, divorce, death, or medical emergency away from being unable to pay for rent and other necessities. COVID-19's economic impact has exacerbated these longstanding housing issues.

From a public health perspective, stable housing has proven critical to preventing the spread of COVID-19. With so many Americans inadequately housed before the pandemic hit, the goal of policymakers should not just be to return to previous conditions, but improve. We encourage policymakers to consider minimizing the number of people experiencing homelessness to prevent further spread of COVID-19 and dramatically reduce the number of working families with destabilizing rent burdens.

BPC has developed the following policy recommendations for immediate action with two overarching objectives in mind:

- Ensure all Americans are stably housed until the public health threat of COVID-19 diminishes.
- Strengthen health and housing partnerships and improve housing conditions as Americans spend more time at home.

While precise costs for these proposals are difficult to assess, to the extent possible, each recommendation includes an estimate based on the best information available.

Congress should:

1) Extend emergency unemployment insurance benefits and provide another round of direct payments.

Unemployment insurance, or UI, benefits have been essential in helping families pay their rents. Emergency expansion of unemployment insurance has been a central part of America's response to the COVID-19 pandemic and its ensuing economic crisis. Since March, more than 40 million Americans have relied on these critical resources to replace lost wages.[9] Importantly, the $600 in supplemental weekly benefits—provided by the CARES Act until the benefit expired on July 31 without congressional action—replaced lost income for those experiencing pandemic-related layoffs and furloughs and helped many low-income households pay rent. Yet as a BPC-Morning Consult poll found, racial minorities are underrepresented among current UI recipients, in part due to striking disparities in the approval rates of claims.[10] Specifically, this analysis suggested Black and Hispanic workers are significantly less likely to be approved for UI benefits than white workers. With added federal benefits expired, a Census Bureau Pulse Survey found that almost 23 million renters, or 31%, have no or only slight confidence that they would be able to make rent in August. Other real-time, rent payment data is limited and not necessarily representative of all renter households.

We recommend Congress provide each state with a weekly funding supplement equivalent to $400 per worker on UI and phase down the benefit thereafter, depending on the public health and economic outlook, to provide workers with substantial financial assistance and begin to rebalance incentives toward work.[11] Pairing this extension with another round of Recovery Rebates, or "direct payments," could further ensure that households struggling to access UI benefits have additional financial resources to pay their rents. BPC has estimated that another round of direct payments and extended UI benefits would likely cost about $400 to $500 billion.[12] Despite the steep price tag, these proposals are a critical piece of a multifaceted approach to broadly and quickly disburse assistance, help renters missing payments and landlords losing rental income, prevent a wave of evictions, and stop the potentially devastating health and financial consequences that would follow.

2) Appropriate at least $15 billion in emergency rental assistance to prevent evictions.

Eviction moratoriums have kept renters stably housed in the short-term but are insufficient in addressing long-term housing stability. Without some form of income replacement or rental assistance, moratoriums allow families to stay only temporarily housed while accruing housing debt—missed rent payments along with late fees and interest when applicable. Nonpayment of rent is increasingly a challenge for small landlords and is likely to worsen with the CDC's order to halt evictions nationwide through the end of 2020.

We recommend Congress appropriate at least $15 billion in emergency rental assistance in the next COVID-19 relief package. Candidly, the HEROES and HEALS Acts are far apart when it comes to providing emergency rental assistance—the former allocating $100 billion for emergency rental assistance and the latter providing only $2.2 billion in funding for housing vouchers. Our recommendation of $15 billion, when coupled with extended UI benefits and direct payments, is a compromise intended to provide assistance to those who need it most.

Many researchers have sought to estimate the number of renter households at risk of eviction, given the rising number of families that have experienced job and income losses and are struggling to make ends meet. For example, the HEROES Act's $100 billion in emergency rental assistance proposal stems from an estimate that $9.9 billion per month is needed for rental assistance through June 2021.[13] The Urban Institute has compared four such analyses and, by using data on lost renter income and unemployment assistance participation, has modeled several estimates of needed emergency rental assistance.[14] In particular, Urban Institute's researchers found it would cost between $1.8 and $3.6 billion a month to provide rental assistance to enable renter households that had lost jobs to fulfill their obligations. Yet the range of their estimate was dependent on the amount of the federal UI weekly supplement. Given our previous recommendation for an extended UI supplement and round of direct payments, which come at a significant budgetary cost but represent a relatively efficient and direct assistance delivery mechanism, approximately $15 billion would fully cover the cost of such a proposal through the end of 2020.

The combination of extended UI benefits, direct payments, and an emergency rental assistance fund would ensure there are fewer gaps in assistance or eviction protections. It is essential to act quickly given the number of landlords now facing increasing financial strain from rent nonpayment and the large share of low-income renters, who are disproportionately people of color, accruing debt and only temporarily protected from eviction.

3) Extend forgivable loans or tax credits to property owners facing lost rental income.

With the extension of HUD, FHFA, and other federal eviction moratoriums through December 2020, property owners and housing providers—most of whom are small business owners—may increasingly face cash-flow problems due to rent nonpayment. When renters are unable to pay rent on time there will assuredly be a corresponding and adverse effect on landlords, particularly among small landlords who manage 20 units or less. In fact, many small landlords rely on rental properties for a substantial portion of their income. In a recent survey, a majority of small landlords had reported a reduction in rent collections compared to the prior quarter—with

30% of respondents saying they were down more than 25%.[15] One in four had already had to borrow to cover operating costs, though a majority do not have access to a line of credit. A number of different delivery mechanisms could work to provide assistance to these owners, including forgivable loans to property owners to replace lost income, tax credits, or federal loan guarantees to improve access to credit. And in exchange, landlords would be encouraged or required to halt eviction proceedings and waive back-rent for economically struggling families.[16]

4) Provide $11.5 billion in funding to meet the housing needs of those experiencing homelessness.

People experiencing homelessness continue to be at high risk of COVID-19 infection. They have more limited access to preventative measures recommended by public health officials, like handwashing and avoiding high-touch surfaces, are more likely to have underlying chronic health conditions, and may live in high-density, congregate settings that limit social distancing, such as encampments or shelters. The CARES Act provided $4 billion to expand safe, non-congregate shelter options for people experiencing homelessness, revamp shelter facilities to prevent the spread of the virus, and provide related homelessness services. But analysts estimate an additional $11.5 billion will be needed for additional capacity, including beds suitable for observation of people symptomatic with COVID-19 or who need to quarantine.[17]

5) Provide at least $3 billion in flexible emergency funding to cover emergency pandemic-related needs in federally assisted, congregate housing and address COVID-19 detection.

Residents of public housing and other federally-supported housing developments are lower-income, more diverse, older, and more likely to have a disability than the general population. With either a greater risk of COVID-19 transmission or prevalence of complicating health risk factors, it is important that these populations are protected. As such, Congress should provide more funding in the next coronavirus relief package for public housing authorities, mission-driven housing and homeless service providers, and other community-based organizations to enable retrofitting activities that meet pandemic related needs, including structural changes to keep residents physically distanced, environmental cleaning and disinfection, improved connections to social services, and increased broadband access to facilitate telemedicine. The Council of Large Public Housing Authorities has estimated it will cost $3 billion to provide nearly all of these services, excluding broadband access and assistance for other important community-based organizations.[18]

6) Include USDA and tribal rental assistance in the next COVID-19 response package.

The CARES Act provided $12 billion in supplemental funding to HUD rental assistance programs but did not provide any additional funding for USDA rural rental assistance, including the Section 521 program. As economic and public health challenges persist, rural rental programs should not be left out, as a bipartisan group of 16 senators noted in a letter to Senate appropriators.[19] Congress should adopt the HEROES Act's proposed $309 million for USDA rental assistance.

Moreover, the housing problems of Native Americans, including Alaska Natives, who reside in reservations and other tribal areas are often dire—23% live in physically substandard housing compared with 5% of all U.S. households and 16% live in overcrowded housing compared to 2% of all U.S. households.[20] Native Americans living on "trust" land often live in single-family, detached homes with multiple generations and expanded families, making them all particularly susceptible to COVID-19. HUD has waived and established alternatives for numerous statutory and regulatory requirements for the Indian Housing Block Grant program and the Indian Community Development Block Grant program in response to the COVID-19 pandemic. Yet more can be done to address outstanding housing needs in tribal communities.

As a first step, Congress should advance legislation that would allow tribes and tribally designated housing entities to apply for, receive, and administer grants and subgrants under HUD's Continuum of Care program. H.R. 4029, the "Tribal Access to Homeless Assistance Act" passed the House without opposition, but the Senate Banking Committee has yet to take action on the bipartisan Senate companion bill introduced by Senators Tina Smith (D-MN) and Lisa Murkowski (R-AK), S. 2282.

The Trump administration should:

1) Encourage states to target uncommitted CARES Act and future funding allocations to help people experiencing homelessness and low-income renters.

The CARES Act authorized more than $2 trillion in federal funds to combat the COVID-19 crisis, including $150 billion for a new Coronavirus Relief Fund to states and local governments and $330 billion in emergency supplemental appropriations, including $12 billion to HUD. With the potential for new COVID-19 outbreaks in the months ahead, this money is critical to helping local communities minimize the number of people living in unsafe encampments and shelters and identify space, including hotels, suitable for isolation and self-quarantine.

Despite the urgent needs of people who are experiencing homelessness and individuals on the brink of homelessness, not all funds have been quickly and equitably disbursed or used. According to one analysis, by early August HUD had only finalized grant agreements for about 30% of its CARES Act homeless assistance grants, while other communities have been left waiting for guidelines on how their funding could be spent.[21] The administration should work cooperatively with grant recipients—including capacity-strained local governments and nonprofits—to expedite the use of federal funding and champion its best, most effective uses.

Indiana's COVID-19 Rental Assistance Program

In June, Gov. Eric Holcomb (R) announced that the state would be using $25 million of the state's $2.4 billion Coronavirus Relief Fund allocation, provided by the CARES Act, to create a COVID-19 Rental Assistance Program. The program was designed to provide up to $500 in assistance for four months, totaling a maximum of $2,000 to eligible renters to help cover past and ongoing rent payments or late fees.[22] The program received more than 30,000 applications, triple what was expected and budgeted.[23] While policymakers in Indiana consider expanding and extending their program, it demonstrates the outsized need for rental assistance under current economic conditions, an effective delivery method to provide that assistance, and a model for others states deciding how best to use CARES Act funding. States and local governments have only used about one-fourth of their Coronavirus Relief Fund allocations.[24] While much of the approximately $100 billion remaining in funding may be committed or accounted for, states and local governments should consider implementing a program like the one in Indiana or one the nearly 30 similar efforts launched by other states to address emergency rental needs.[25]

2) Augment regulatory flexibilities and waivers.

Federal grants and loans frequently come with strings attached and administrative burdens, including mandatory reporting and documentation, cross-cutting federal regulations, and reimbursement procedures. Navigating, accessing, and deploying resources provided in the CARES Act may further burden capacity-strained local agencies, already consumed with addressing the COVID-19 public health crisis. Congress and the administration should build on provisions included in the CARES Act by further reviewing and waiving burdensome rules and matching requirements to provide housing assistance more quickly and effectively. Such waivers should also be consistent between overlapping and related federal programs.

3) Develop a testing, surveillance, and vaccination strategy for residents of federally-assisted congregate housing.

Federally-assisted congregate housing can be a hotspot for COVID-19 transmission given the close living quarters. Many residents, particularly those residing in senior housing, are also at high risk of severe illness or death because of their age or the burden of chronic diseases. Beyond symptomatic testing, widespread asymptomatic testing is a necessary tool in preventing the spread of COVID-19 in high-risk and high-density communities. In addition to Congress increasing funding for COVID-19 testing, the Trump administration should work with states and localities to ensure regular testing for residents of public housing and other federally-assisted housing facilities. This would allow for the early identification and isolation of new COVID-cases, contact tracing, and quarantine of close contacts among a highly vulnerable population.

Complementary to testing, state and local authorities should ensure their surveillance systems include federally-assisted congregate housing. For example, analyzing wastewater is a novel way of detecting SARS-CoV-2 and predicting outbreaks, particularly in college and university dormitories. CDC has recently established a National Wastewater Surveillance System in conjunction with federal agencies, health departments, and local partners.[26] Federally assisted housing should be included as part of this surveillance system. Finally, it is critical that the Trump administration strongly encourage state and local health departments to establish community-based vaccination sites near federally assisted housing facilities. These sites should allow for the administration of both flu and COVID-19 vaccinations. It is likely that many residents of federally-assisted housing will be prioritized for COVID-19 vaccination given their risk of contracting the virus and risk of severe illness or death. Collectively, using these tools will allow for quicker action and minimize the impact of COVID-19 in highly vulnerable populations.

Next Steps

At this critical juncture, every effort must be made to find near-term solutions to our nation's accelerating affordable housing crisis and to set in motion progress toward longer-term systemic reforms. Too little progress has been made, our political landscape has shifted, and COVID-19 has elevated new priorities, necessitating new analyses of our core needs and a reconsideration of our priorities moving forward.

Public health mandates to stay home and socially distance, as well as the increasing number of children who will be learning remotely from home when the school year begins, have exposed and elevated our country's failure to stably and adequately house all Americans. This new reality has also tangibly and viscerally reminded us how important it is to have a place to call home.

Moving forward, BPC will continue to build consensus on policies that address systemic racial disparities in housing—including disproportionately high rent cost burdens, entrenched patterns of segregation and concentrated poverty, and disparities in homeownership and family wealth. There also continues to be a pressing need for policies that preserve and build affordable rental homes to meet unmet demand, reduce rent burdens, foster economic resilience, and propel our country's economic recovery.

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