



# COVID-19 Equitable Relief and Recovery Series

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WEBINAR 2 SUMMARY:

Preventing Housing Insecurity:  
COVID-19, Rent, and Mortgage Relief

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# Urban America Forward: COVID-19 Equitable Relief and Recovery Series

The Urban America Forward: COVID-19 Equitable Relief and Recovery Series provides a learning exchange among practitioners and public-private partners who are advancing economic relief and equitable recovery in cities in response to the coronavirus pandemic. While no community has been spared by this public health crisis, COVID-19 has hit African American and Latinx communities most acutely. This unprecedented time demands that practitioners harness their collective power and share what is working to provide essential relief while envisioning and engineering tools to build a more inclusive economy and equitable future.

The Urban America Forward: COVID-19 Equitable Relief and Recovery Series offers a platform for practitioners to share promising practices, new collaborations, and emerging learnings to support our most vulnerable communities and ensure equitable recovery in places where the COVID-19 pandemic is causing disproportionate harm. The series highlights practitioner responses to the pandemic in eight U.S. cities: Atlanta, Baltimore, Chicago, Detroit, Indianapolis, Minneapolis, New Orleans, and Washington, DC.

The Urban America Forward: COVID-19 Equitable Relief and Recovery Series was made possible with the generous support of [New America Local](#), the [Annie E. Casey Foundation](#), and the [Kresge Foundation](#).

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*The measures that were put in place earlier this year by federal, state, and local government through the CARES Act ... have been effective, but they're beginning to expire. The tsunami has not yet hit.”*

**Charles Rutheiser,**  
Senior Associate, The Annie E. Casey Foundation

## About Urban America Forward

Launched in 2015 by the University of Chicago Office of Civic Engagement, the Urban America Forward program convenes nonprofit, private, public, and philanthropic sector leaders as well as urban researchers and social scientists who are committed to furthering equity in urban America.

The Urban America Forward program is grounded in two fundamental principles: (1) racial equity is achievable through systems change, and (2) practitioners' efforts are bolstered by engaging in a space where they can share approaches taken to disrupting systems that create and reinforce segregation, economic oppression, and racially disparate life outcomes.

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*As we all know, this pandemic hit like a Mack truck out of nowhere. In Atlanta, like many cities across this nation, we faced a critical affordable housing shortage before COVID hit. So the pandemic has just [turned] a critical situation into a desperate one.”*

**Nancy Johnson,**

President and CEO, The Urban League of Greater Atlanta

## WEBINAR 2:

# Preventing Housing Insecurity: COVID-19, Rent, and Mortgage Relief

The second webinar in the Urban America Forward: COVID-19 Equitable Relief and Recovery Series focused on the topic “Preventing Housing Insecurity: COVID-19, Rent, and Mortgage Relief.” The program began with an overview of how COVID-19 has widened existing racial disparities in housing. Quality affordable housing was out of reach for many families prior to the pandemic. Staggering unemployment rates and stagnant income have increased housing insecurity and eviction rates. Moreover, neighborhoods with elevated rates of medical conditions that put people at risk for serious illness from COVID-19 are suffering disproportionate high evictions according to [The Eviction Lab](#), a Princeton University Research Institute.

The size and scale of the current housing crisis are immense. A report from the National Low Income Housing Coalition found that an estimated 30–40 million people in the U.S. could be at risk of eviction in the next several months.<sup>1</sup> Communities of color were more likely to be rent-burdened prior to the pandemic and have borne the brunt of the high rates of unemployment during the pandemic. Consequently, people of color, particularly Black and Latinx communities, make up about 80% of people facing eviction.<sup>2</sup> Among renter households earning less than \$35,000 per year, 42% had slight or no confidence in their ability to pay September rent, according to the most recent U.S. Census Bureau Household Pulse Survey.<sup>3</sup> Further, if conditions remain the same, 29–43% of renter households could be at risk of eviction by January 2021.<sup>4</sup>

<sup>1</sup> [30-40 Million People in America Could Be Evicted from Their Homes by the End of 2020](#), National Low Income Housing Coalition, 8/7/20.

<sup>2</sup> [30-40 Million People in America Could Be Evicted from Their Homes by the End of 2020](#), National Low Income Housing Coalition, 8/7/20.

<sup>3</sup> [Measuring Household Experiences during the Coronavirus \(COVID-19\) Pandemic](#), United States Census Bureau.

<sup>4</sup> [30-40 Million People in America Could Be Evicted from Their Homes by the End of 2020](#), National Low Income Housing Coalition, 8/7/20.

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*The scale is unimaginable. This is going to have a two-, three-, four-year impact for some of the most vulnerable communities. How do you sustain that need? How do we get our landlords to be partners? Their livelihoods are also at stake. How do we ... bring them to the solution? I am trying to figure out how Baltimore can create a strategy that is sustainable.”*

**Tisha Edwards,**  
Executive Director,  
Mayor's Office of  
Children & Family  
Success

While the Centers for Disease Control and Prevention (CDC) issued an unprecedented eviction moratorium in September 2020 “to prevent the further spread of COVID-19,” thousands of households were already caught in the tumult of eviction proceedings. Importantly, the CDC eviction moratorium only applies to the federally assisted housing footprint. The moratorium does nothing to relieve an individual of the obligation to pay rent, penalties, or late fees upon expiration of the moratorium on December 31, 2020, but merely postpones the avalanche of rent payments until the end of the year.

**Webinar participants had the following goals:**

- » Discuss tools and shared learnings related to rental assistance, eviction moratoriums, eviction diversion programs, and the capacity of homelessness response systems in the face of COVID-19.
- » Share ways to ensure that federal, state, and local funding streams for housing assistance are actualized.

## Panel Discussion Themes

Housing practitioners and local leaders are grappling with meeting immediate needs and developing innovative, sustainable long-term supports for renters and homeowners who are now housing insecure as a result of COVID-19. The pandemic has widened existing racial disparities in housing. The current economic crisis will disrupt access to affordable housing, particularly for Black and Latinx communities, for the foreseeable future.<sup>5</sup> To center racial equity and develop long-standing programs, practitioners must work with both renters and landlords to develop impactful policy. Additionally, practitioners should collaborate to leverage federal, state, and local funds, as well as philanthropic and public sector dollars, to foster long-term solutions.

## Key Takeaways

- » COVID-19 has greatly widened existing housing disparities, especially for communities of color.

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<sup>5</sup> [A house divided: As millions of Americans face evictions, others buy dream homes during COVID-19](#), USA Today, 9/4/20.

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*We're trying to figure out how to transition to a longer-term plan when you're not just in emergency but you're in the mode of 'this could be another year.' Should we be transitioning to permanent supportive housing? And if so, with what money? We're in the midst of moving out of the emergency solving mode that we were in in March and shifting to 'this is going to be a while.'”*

**Marisa Novara,**  
Commissioner,  
Chicago Housing  
Department

- » City housing agencies, intermediaries, community land trusts, philanthropy, and advocacy organizations have provided essential leadership on eviction relief in the wake of the pandemic.
- » Practitioners are working across city agencies and services to provide essential relief in addition to eviction assistance.
- » More accurate, timely, and responsive data on evictions and housing insecurity would better support relief efforts.
- » Many federal relief programs for renters and homeowners have expired. Philanthropic and private sector dollars can help fill the gap, but this funding is not nearly enough to meet the challenges presented by the COVID-19 crisis.
- » Advocates should play a role in collecting impact data to help inform policy responses and empower residents by ensuring they are aware of their rights.
- » Even in this moment of relief, it is critical to transition to a long-term plan for recovery that centers racial equity.

## City Models and Transferable Learnings

### ■ ATLANTA

**City of Atlanta.** The City of Atlanta found that out of 165,000 households in the Greater Atlanta region, 29,000 residents worked in occupations that would be most affected economically by the pandemic. Of those 29,000, 16,000 are renters making less than \$50,000 a year. Mayor Keisha Lance Bottoms’ One Atlanta Housing Affordability Action Plan, which was released in June 2019, seeks to support the renters most likely to be severely cost burdened during the pandemic. The Atlanta COVID-19 Rental Assistance Program developed a \$22 million fund to support renters who have experienced a loss of income with payment of up to three months’ rent. The fund is anticipated to serve approximately 7,000 households with rental and utility assistance. Additionally, as part of broader relief efforts, the City of Atlanta placed a moratorium on evictions.

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It really comes down to what people make versus what housing costs. Until we address having a real conversation about economic mobility, we will always have an issue with housing affordability. The pandemic just brought that more to light.”

**Terri Lee,**  
Chief Housing  
Officer, City of  
Atlanta

## ■ BALTIMORE

**Mayor's Office of Children & Family Success.** The Mayor's Office of Children & Family Success was launched in 2019 by Baltimore Mayor Bernard Young to cultivate partnerships, develop policies, and identify innovative opportunities to support young people and families citywide. Prior to the crisis, the Office of Children & Family Success provided energy assistance to 23,000 families annually. When the COVID-19 crisis hit, the agency expanded its previously constructed infrastructure and pivoted to ensure families in its network could access meals and shelf-stable grocery boxes, water bill assistance, and eviction prevention resources, in addition to energy assistance. The goal was to create one seamless entry point for the community to access key relief resources. In the first two weeks of the intake process, the Office of Children & Family Success received over 1,000 applications requesting eviction prevention assistance. To address that critical need, the office pooled federal, local, and state dollars, with the expectation of preventing up to 10,000 families from being at risk of homelessness. Additionally, the agency identified philanthropic and private dollars to provide relief to Baltimore's immigrant population, who are currently excluded from federal aid.

## ■ CHICAGO

**Chicago Housing Department.** The Chicago Department of Housing (DOH) has programs and initiatives designed to provide equitable support for renters, home buyers, owners, landlords, and developers that provide affordable housing for community residents. Commissioner Marisa Novara indicated that the virus has widened existing racial inequities in Chicago. Before the crisis, 63% of Black renters and 56% of Latinx renters were cost burdened, compared with 42% of white renters. In the wake of the pandemic, DOH allocated \$2 million in relief funds to provide residents with \$1,000 housing assistance grants. DOH also worked with the Multifamily Bureau to develop grants for existing affordable housing providers to ensure stable housing even if tenants were unable to pay rent. Moreover, the City of Chicago passed legislation that provided higher levels of protection for people facing eviction. Lastly, DOH partnered with the Department of Family and Support Services to distribute \$35 million in COVID-19 relief funds to provide higher levels of rental support, mortgage assistance, and pro bono eviction defense attorneys.

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During these disasters there are opportunities to change things. If you really focus on community empowerment activities, you can shift things at the state and local level. ... It is important to empower people to take on city and state legislatures.”

**Breonne DeDecker,**  
*Program Director,  
Jane Place  
Neighborhood  
Sustainability  
Initiative*

## ■ INDIANAPOLIS

***Center for Research on Inclusion and Social Policy.*** The Center for Research on Inclusion and Social Policy (CRISP) at Indiana University analyzes and disseminates community-relevant research about social disparities and complex policy issues. CRISP’s research sheds light on the disproportionate effects of COVID-19 on communities of color. Recently, researchers from the Indiana University Public Policy Institute designed, implemented, and analyzed the Indiana University–Purdue University Indianapolis (IUPUI) Student Basic Needs survey to understand the housing and food issues experienced by IUPUI students. The survey found that 41% of IUPUI students face housing instability. Additionally, CRISP released analyses of the impact that the Trump administration’s public charge rule had on immigrants during the pandemic. The research revealed that immigrants feared being labeled a public charge if they were to seek medical treatment for COVID-19 or receive pandemic-related relief assistance, as the classification can negatively affect a person’s immigration status and path to citizenship. It also issued a report finding that Black communities were at greater risk of exposure to COVID-19 due to higher rates of employment in essential services and had higher rates of homelessness and housing instability.

## ■ MINNEAPOLIS

***Greater Minnesota Housing Fund.*** The Greater Minnesota Housing Fund (GMHF) is a Community Development Financial Institution (CDFI) that supports the creation of strong communities and affordable homes through strategic investments and effective partnerships. In response to the pandemic, GMHF has been conducting a monthly survey to sample households at risk of eviction.<sup>6</sup> The survey, which provides unpaid rent data for 30,000 units, helps inform key stakeholders and policymakers in their efforts to design and implement targeted strategies to respond to the pandemic’s economic impacts. In addition, GMHF conducts ongoing research on COVID-19 best practices nationally to identify how to mitigate the pandemic’s effects on tenants and rental property owners.<sup>7</sup>

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<sup>6</sup> Impacts of COVID-19 on Rental Properties in Minnesota, Greater Minnesota Housing Fund.

<sup>7</sup> COVID-19 Resources, Greater Minnesota Housing Fund.



Topics included preventing pandemic-related evictions, helping tenants navigate rental assistance programs, and managing COVID-19 illnesses among employees and at properties. GMHF also provides grants to each of the rental properties supported by its NOAH Impact Fund, which provides equity financing to buyers of unsubsidized, affordable rental housing in Minnesota. Additionally, GMHF is funding a feasibility study of an initiative to build an “indoor village” of 94 tiny houses inside a vacant Kmart to provide housing to homeless and dislocated people in the winter months.

## ■ NEW ORLEANS

***Jane Place Neighborhood Sustainability Initiative.*** Jane Place Neighborhood Sustainability Initiative (JPNSI) is a community land trust (CLT) and housing rights organization dedicated to building permanently affordable rental housing, conducting research on the housing crisis, and advocating and organizing for expanded housing rights and access for renters, particularly low- and moderate-income renters. Since the onset of the COVID-19 pandemic, much of its work has concentrated on preventing evictions and advocating for the closure of eviction courts. The organization’s years-long research on evictions and their impacts revealed that households headed by Black women in the region are disproportionately impacted by evictions. Between September 2019 and March 2020, 82.2% of tenants facing eviction in Orleans Parish were Black; 56.8% of all tenants facing eviction were Black women. In response to the pandemic’s impact on the ability of tenants to pay for housing, JPNSI mobilized tenant organizers to distribute flyers informing other tenants of their expanded rights and protections under Coronavirus Aid, Relief, and Economic Security (CARES) Act. When eviction court reopened, JPNSI trained volunteers in their Eviction Court Monitoring Project to monitor court proceedings and collect impact data. JPNSI also held weekly Facebook Live sessions where tenants could ask questions and speak with an attorney. As a CLT that provides rental housing for working-class New Orleanians, JPNSI also boldly canceled rent for tenants in April and assisted tenants in applying for city and state rental assistance funds.

## Conclusion

While the pandemic has applied overwhelming pressure on an already severely burdened affordable housing system, practitioners are moving swiftly to innovate, to provide information, financial and legal resources, and to streamline supports. This is merely the first step in stemming a long-term ripple effect of COVID-19 on housing security and practitioners are thoughtfully exploring novel and more systemic approaches to longer term recovery. We would like to thank our speakers, Nancy Johnson, Charles Rutheiser, Warren Hanson, Terri Lee, Tisha Edwards, Marisa Novara, Breonne DeDecker, and Dr. Breanca Merritt; our partners, New America Indianapolis and the National Urban League; and our sponsors, the Kresge Foundation and the Annie E. Casey Foundation, for allowing us to share learnings from across the country in this timely webinar series.