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## Improving Housing Assistance in Response to COVID-19

The spread of COVID-19 has unleashed a health and economic crisis of unprecedented scope. This disaster has highlighted the housing insecurity that many individuals and families were already experiencing, the heightened risk from the novel coronavirus faced by people experiencing homelessness, and the need to quickly deliver housing relief in responding to this public health crisis. In addition to providing additional direct assistance payments, strengthening nutrition assistance, unemployment insurance, and refundable tax credits, women and families across the nation need policymakers to focus **both** on immediate housing assistance for struggling renters and people experiencing homelessness **and** structural fixes to address underlying reasons for our nation's persistent housing crisis.

### Housing Needs Are Acute Across the Nation

Even before the COVID-19 crisis, millions of people across the country struggled to afford housing. In order to afford to rent a modest, two-bedroom apartment in the United States, a full-time worker needs to earn [\\$23.96 per hour](#) (the 2020 national Housing Wage). Because women, and particularly women of color, are overrepresented in the low-paid workforce, many women and families already struggled to afford rent. With the recession caused by the COVID-19 pandemic, [millions of women](#), particularly Black women and Latinas, have lost their jobs. With the loss of their paychecks, [millions of women](#) and families are struggling to pay their rent and mortgages – facing the risk of eviction or foreclosure.

Similarly, homelessness has been on the rise prior to the current pandemic. In 2019, [224,528](#) women, girls, transgender people, and gender non-conforming people experienced homelessness. Without federal intervention that meets the scale of need, the economic crisis spurred by COVID-19 will push more people into homelessness, especially populations like survivors of domestic violence and sexual assault, people of color, LGBTQ people, people with disabilities, and immigrant women and families who face higher rates of economic insecurity. People experiencing homelessness face a higher risk of contracting COVID-19 because they are more likely to have chronic health conditions, often have limited access to running water for handwashing and health care, and may live in congregate communities such as encampments or shelters that make it impossible to physically distance and self-quarantine. [Researchers project](#) that people experiencing homelessness will “be twice as likely to be hospitalized, two to four times as likely to require critical care, and two to three times as likely to die than the general population.”

## Homelessness and Rental Assistance Desperately Need Additional Funding

McKinney-Vento Homelessness Assistance Grants (HAGs), composed of the Emergency Solutions Grant (ESG) program and the Continuum of Care (CoC) program, provides the core federal funding to address homelessness. Congress modeled the ESG program on the Homelessness Prevention and Rapid Rehousing Program (HPRP), which responded to the 2008 recession. HPRP served [more than 1.3 million people](#) (58 percent of which were women, girls, and transgender people) over three years. About 90 percent of participants had permanent housing by the end of their assistance. The U.S. Department of Housing and Urban Development (HUD) awards ESG and CoC funds to communities for street outreach, rapid re-housing, emergency shelter, permanent supportive housing, homelessness prevention, and other vital programs.

Unfortunately, current funding for HAGs is insufficient to meet this crisis, leaving homeless shelters ill-equipped to respond to the needs of people experiencing homelessness. Shelter staff are running out of personal protective equipment (PPE), as well as sanitation and cleaning supplies, and shelters rarely have separate rooms for self-quarantining. There are not enough staff and volunteers because of school and child care closings for safety, cautions to stay at home, and increased caregiving responsibilities. Shelters lack testing capacity, and not all workers have been trained in how to identify symptoms of COVID-19.

Most rental assistance is distributed through HUD and rural housing programs administered by the U.S. Department of Agriculture (USDA). These programs help millions of women and families keep a roof over their heads. In 2017, women and girls were [63 percent](#) (5.92 million) of the 9.5 million people served by HUD rental assistance programs. In 2019, female-headed households were [72 percent](#) of the nearly 400,000 households served by USDA's rural housing programs.

Unfortunately, despite an increasing need for rental assistance, these programs have been chronically underfunded by Congress for years. As a result, only [1 out of 4](#) eligible households receive HUD rental assistance. In addition, not all landlords receiving housing assistance are equipped to maintain their properties during an economic crisis. Rental assistance can help landlords maintain their properties and preserve our nation's affordable and accessible housing stock.

## Ongoing Federal Investments and Protections Represent a Timely Down Payment on Overdue Structural Change

In March 2020, the Coronavirus Aid, Relief, and Economic Security (CARES) Act provided an initial down payment on [some of the housing needs](#) amplified by the COVID-19 pandemic.

- **ESG funding:** The bill allocated \$4 billion in ESG funds to help prevent an outbreak of coronavirus among people experiencing homelessness and very low-income populations. The funds may also be used for eviction prevention assistance, temporary emergency shelters, staff costs, training, and hazard pay. The bill provided the HUD Secretary broad authority to waive or set alternative requirements for statutes and regulations, outside of those related to fair housing, nondiscrimination, labor standards, and the environment.
- **Moratorium on evictions and foreclosures:** The bill established a moratorium on foreclosures for federally backed mortgages: 60 days for single-family mortgages and a forbearance for up to 30 days for multi-family housing owners. Both types of homeowners may request a longer forbearance, [subject to certain conditions](#). The bill further established a limited moratorium on eviction filings that has expired and has been replaced by a [Centers for Disease Control and Prevention \(CDC\) eviction moratorium](#).
- **Increasing Rental Assistance:** The bill allocated \$1.25 billion for tenant-based rental assistance to cover increased renewal funding for public housing agencies (PHAs) facing higher voucher costs because of decreased tenant income, as well as administrative costs and other expenses needed to maintain health and safety standards. The bill also allocated \$1 billion for project-based rental assistance and \$685 million for public housing to help maintain operations and take other necessary actions to respond to the COVID-19 outbreak.
- **Funding for At-Risk Populations:** In addition to the funding for people experiencing homelessness, the bill provided \$65 million for the Housing for Persons with AIDS (HOPWA) program to provide rental assistance, maintain operations, and for other COVID-19 preparation and response. It provided \$50 million for Section 202 Housing for the Elderly and \$15 million for Section 811 Housing for Persons with Disabilities.

- **Additional Funding for States, Localities, and Tribal Nations:** The bill provided \$5 billion in Community Development Block Grants (CDBG), some of which could be used to help people experiencing homelessness and to provide emergency rental assistance. It allocated \$300 million for Native American Housing Programs, \$45 billion for the Disaster Relief Fund, and \$200 million for the Emergency Food and Shelter Program. Governors can request a major disaster declaration to seek FEMA approval for funds that can help address housing needs. The bill also created a \$150 billion Coronavirus Relief Fund (CRF) through the Treasury Department for state, tribal, territorial, and local governments to respond to COVID-19, including addressing housing needs.

In September 2020, the CDC issued an [eviction moratorium](#) that provides renters who have experienced a drop in income as a result of the pandemic protection from eviction for nonpayment of rent. The moratorium has been extended through at least March 31, 2021. However, the moratorium's protections are not automatic, requiring renters to submit a declaration to their landlord attesting to a financial hardship and signed under penalty of perjury. Subsequent guidance from the CDC clarified that submitting a declaration does not prohibit landlords from filing for eviction of a covered renter, does not prohibit landlords from charging late fees, and that landlords are allowed to challenge the validity of a renter's declaration, all of which run contrary to the intent of the moratorium and undermine its protections.

In December 2020, the Emergency Coronavirus Relief Act provided additional [housing relief](#), including:

- **Emergency rental assistance:** The law provides \$25 billion in emergency rental assistance for states, localities, U.S. territories, and tribal communities. The law also requires gender, race, and ethnicity data collection and reporting to help track anyequity gaps in administering the program.
- **CRF Extension:** The law permits states and localities to spend CRF funds from the CARES Act through December 31, 2021, an extension from the previous December 30, 2020 deadline.

In addition, Congress enacted an omnibus spending bill for fiscal year (FY) 2021 that included increased funding for many HUD and USDA housing and homelessness assistance programs, as well as several housing-related bills, including:

- The "Carbon Monoxide Alarms Leading Every Resident to Safety Act (CO ALERTS Act)," requiring carbon monoxide alarms in federally assisted homes with a potential carbon monoxide source.

- The "Fostering Stable Housing Opportunities Act," which improves the accessibility of Family Unification Program vouchers for youth aging out of foster care by allowing vouchers to be administered when needed to youth at risk of homelessness.
- The "Tribal Access to Homeless Assistance Act," allowing Tribes and tribally designated housing entities to apply for, receive, and administer grants and subgrants under HUD's CoC program.

## More Significant Investments and Policy Changes Are Needed to Address Housing Needs in Light of COVID-19

- **More ESG funds:** [Housing experts](#) identified a need for an additional [\\$6.1 billion in ESG funds](#) to address local shelter needs and house people experiencing homelessness in hotels and other spaces where they can isolate and self-quarantine. ESG funds should also be used to provide [medical respite care](#), outreach, and [street medicine](#) for people experiencing homelessness with limited access to traditional health care services. Funding is also needed for preventative measures like hand-washing stations at encampments.
- **Acquisition funds:** While states and localities have used hotels, motels, and other non-congregate settings to shelter people experiencing homelessness during the pandemic, communities need funding to acquire these and other non-traditional properties to convert them into long-term affordable and accessible housing. This would help people experiencing homelessness obtain safe, stable, permanent housing with supportive services when needed, rather than returning to homelessness. Congress should invest \$44 billion in the national Housing Trust Fund for acquisition, conversion, and maintenance costs.
- **Emergency rental assistance:** Congress should provide at least \$30 billion more in emergency rental and utility assistance to keep families in their homes and prevent mass evictions, increased homelessness, and COVID-spread. Emergency rental assistance can also ensure that landlords are able to continue to operate their properties and respond to the needs of their tenants.
- **New housing vouchers:** Congress should provide \$28 billion for 500,000 new Section 8 housing vouchers to help more women and families with low incomes access affordable housing and avoid falling behind on rent. This funding would be a down payment towards President Biden's commitment to universal housing assistance.

- **Uniform national eviction and foreclosure moratorium:** The CDC eviction moratorium, the narrow CARES Act moratorium, and state and local moratoria have created a patchwork of laws that is difficult for renters to navigate. The federal moratorium has significant flaws that undermine its public health impact. The Biden administration or Congress should extend a strengthened national moratorium on all evictions and foreclosures for the duration of the public health emergency to assure every family that they will not lose their homes during this pandemic. This moratorium should apply to all stages of the eviction and foreclosure processes and include enforcement mechanisms.
- **Renter Protections:** Congress should ensure renters cannot be evicted for back rent during the pandemic, prohibit late fees and penalties, and prohibit the reporting of evictions to consumer agencies.
- **Implement protections for tenants:** HUD has issued guidance and waivers for PHAs, owners of private voucher-assisted properties, and owners of subsidized multifamily properties, many of which are optional. HUD should implement uniform rules that protect tenants, such as requiring a simple, automatic process for reducing payments due to loss of income, establishing a \$0 minimum rent, providing a standard protocol to address emergency inspections and repairs, mandating that PHAs and owners of assisted housing notify tenants of their right to recertify their income and seek eviction moratorium protections, and more. Similarly, USDA should require a simple automatic process for adjusting rural tenants' rent payments and other actions to ensure residents can remain safely housed during the crisis.
- **Maximize existing and new sources of funding to meet urgent needs:** HUD should provide guidance and waivers to help all grantees access and utilize existing and new resources to meet the most pressing housing and homelessness needs of their communities.
- **Increase funding to the national Housing Trust Fund** to provide more resources to build and maintain rental housing that women and families with the lowest incomes can afford.
- **Drastically expand rental assistance:** Congress should fully fund Housing Choice Vouchers to eliminate the long wait lists for the 3 in 4 households who cannot access rental assistance. Targeted renter tax credits can ease the financial burden of unaffordable rent and help women and families with low incomes use more of their income for food, medicine, child care, and other basic needs.
- **Create a new, permanent National Housing Stabilization Fund** to prevent evictions resulting from future financial shocks.
- **Mitigate evictions and their subsequent impact to protect tenants from unfair eviction screening policies that disproportionately impact women of color.** This could include funding eviction diversion programs, enacting a federal right to counsel law for tenants facing eviction, excluding eviction records of cases dismissed or decided in the tenant's favor from consumer reports, and prohibiting the denial of housing on the basis of COVID-related evictions.

Housing impacts every aspect of our lives. For too long, government leaders have failed to enact policies that would put safe, affordable, and accessible housing within reach for struggling women and families. The COVID-19 crisis should be a wake-up call to the need to immediately improve housing assistance and address our nation's affordable housing crisis.

## Now Is the Time to Advance Structural Reforms to Solve Our Nation's Housing Crisis

Addressing our nation's affordable housing crisis can help reduce the impact of future pandemic outbreaks and ensure the health and safety of millions of our nation's lowest-income people. However, the private sector cannot address the [shortage of 7 million affordable rental homes](#) for the lowest-income households on its own. In the coming weeks and months, Congress must: