

Center for American Progress



# Kicking Folks Out While They're Down

How the Premature Lifting of Coronavirus Restrictions Is  
Increasing Evictions and Worsening the Homelessness Crisis

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# Introduction and summary

Experiencing homelessness or housing insecurity at any time is a struggle, but during a pandemic, survival is even more fraught. More than 560,000 people experience homelessness on any given night, and at least 1.4 million utilize emergency shelters or transitional housing in the United States each year.<sup>1</sup> These high numbers will certainly surge during and after the coronavirus crisis due to job losses that place those already barely keeping a roof over their heads at an even greater risk of eviction and homelessness.

In 2018, 11 million U.S. renters—1 in 4—were severely cost-burdened, meaning that they paid more than 50 percent of their income on housing costs alone.<sup>2</sup> These households are most at risk of missing rent payments and, therefore, being evicted. The U.S. housing and homelessness crisis today not only reflects the new devastation wrought by the coronavirus crisis but also the aftermath of more than eight decades of inaction by policymakers—who have yet to create a national strategy to provide affordable and equitable housing—as well as an insufficient, inequitable, and timid Great Recession recovery.<sup>3</sup> Permanent stable housing must be provided and connected to wraparound services or a continuum of care that is flexible and tailored to the household’s needs, is cost-effective over time, and provides protections for all people.

Now is not the time to deprioritize pandemic emergency relief. As new COVID-19 cases emerge across states, with some of the highest resurgences being reported in states that were the first to end their emergency or stay-at-home ordinances, responsible plans for reopening safely must include aggressive measures that meet urgent housing, health, and economic needs.<sup>4</sup> The United States remains in a state of emergency, and any attempt to frame current aid efforts to address the still crisis-level needs as “stimulus” or even “recovery” ignores the deadly, immediate reality that millions of U.S. households are facing.<sup>5</sup> Far too many states and localities are prematurely suspending their emergency ordinances, rolling back hous-

ing and debt collection protections, and subsequently resuming foreclosures and evictions merely days after reopening.<sup>6</sup> States' and localities' premature lifting or relaxing of emergency ordinances and restrictions may lead to actions that will:

- Deprioritize and undermine essential housing and homelessness services and resources
- Exacerbate evictions and foreclosures, thus pushing more people into homelessness
- Resume the enforcement of anti-homelessness legislation that further criminalizes poverty

In this moment, lawmakers must take measures that will meet ongoing, urgent housing needs and avert the forecasted “housing apocalypse” by providing the level of support and stability needed now, as the COVID-19 pandemic rages on, as well as over the long term, as the nation deals with its aftermath.<sup>7</sup> The authors recommend lawmakers take the following steps:

- Guarantee and expand anti-homelessness aid and protections, including maintaining a minimum of \$11.5 billion in Emergency Solutions Grants to aid and protect people experiencing homelessness during the pandemic.
- Maintain and enhance housing insecurity protections, including implementing a national, comprehensive moratorium on evictions and foreclosures for all renters and homeowners.
- Jointly tie landlord and renter relief to prevent illegal evictions and hold landlords accountable.
- Allocate substantial and sustained flexible funding to strengthen state and local infrastructure and capacity to meet the demand for assistance to local populations with the greatest need.

Once the immediate threat of COVID-19 has passed and the United States enters the long recovery period, it must earnestly strive to put “America’s health first” by explicitly recognizing that housing is health care.<sup>8</sup> A health-first approach necessitates a housing-first focus dedicated to redressing the United States’ decades-old housing and homelessness crises.<sup>9</sup>

# The problem of relaxing restrictions and reopening too soon

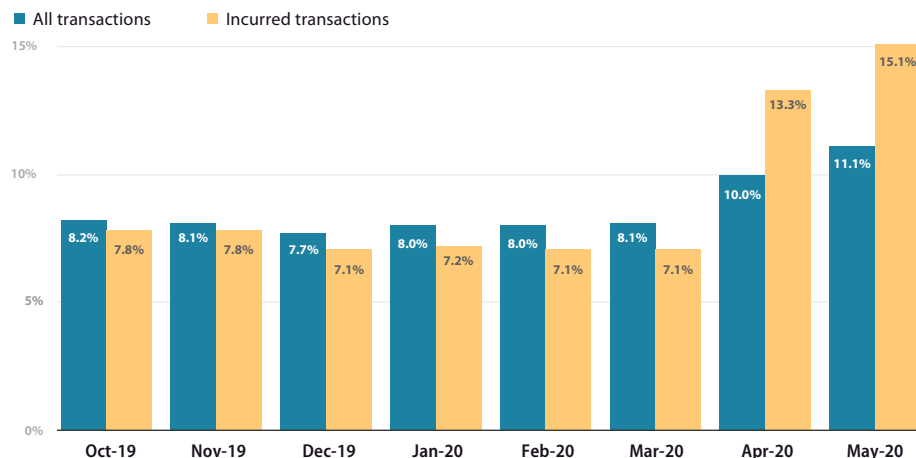
With all 50 states and Washington, D.C., having eased restrictions to some extent since March,<sup>10</sup> far too many states are doing so while prematurely suspending emergency housing protections.<sup>11</sup> These plans to reopen come without realistic and considerate approaches that guarantee individuals and families have the infrastructure and safeguards in place to safely and fully return to work—if that work is even available—and that they’ll be able to maintain their housing as they strive to recoup lost income and savings.<sup>12</sup>

The suspension of emergency housing protections has an outsized impact on people of color and people living with disabilities. Women of color face the highest cost burden and eviction rates, and both Black and Indigenous people experience the highest rates of homelessness.<sup>13</sup> Moreover, unsheltered people are two to four times as likely to need critical care, twice as likely to be hospitalized, and two to three times as likely to die from illnesses and health complications from COVID-19 than the general population.<sup>14</sup> Making matters worse, only 5 percent of current U.S. housing stock is accessible to people living with disabilities—less than 1 percent for wheelchair users—and even fewer units of housing are considered both accessible and affordable.<sup>15</sup>

Public health experts warn that without access to quality affordable housing—which includes stable shelter, plumbing, heating, and other basic needs—more people will be put at risk during the pandemic, and the continued economic crisis will exacerbate this harm.<sup>16</sup> While the National Multifamily Housing Council found that 95.1 percent of apartment households paid May’s rent either partially or fully,<sup>17</sup> the data could not report whether people paid their rent with cash on hand, using their supplemental unemployment aid from the Coronavirus Aid, Relief, and Economic Security (CARES) Act,<sup>18</sup> or through credit cards or other debt-incurring means. Zego, a property technology company, reported a 31 percent spike in credit card usage to pay rent from March to April, another 20 percent increase from April to May, and a 43 percent increase in the first two quarters of 2020 compared with the previous year. Zego cited that “possibly due to a shortage of cash during these uncertain times, residents have relied on credit cards to pay their rent two months in a row.”<sup>19</sup>

**FIGURE 1**  
**Credit card usage to pay rent spiked in April and May**

Percentage of credit card transactions used by tenants to pay rent, by month



Note: Percentages are rounded to the nearest tenth of a percent. "All transactions" refers to the percentage of credit card transactions used by tenants to pay rent within rental property management companies that use Zego but did not temporarily incur all online rent-payment processing fees for their renters. "Incurred transactions" refers to the percentage of credit card transactions used by tenants to pay rent within rental property management companies that use Zego and temporarily incurred all online rent-payment processing fees for their tenants.

Source: Zego, "May Rent Payment Data Reveals April Trends Have Continued as a Result of COVID-19," May 13, 2020, available at <https://www.go-zego.com/articles/may-rent-payment-data-reveals-april-trends-have-continued-as-a-result-of-covid-19/>.

States, territories, and localities are establishing criteria for reopening that include varying standards such as declines in new coronavirus cases and deaths, increased testing rates, the ability to conduct contact tracing, and increased health care system capacity.<sup>20</sup> However, COVID-19 infection and death rates are on the rise in a majority of states,<sup>21</sup> testing is still not accessible for many,<sup>22</sup> and on-the-ground contact tracing and data reporting remain insufficient,<sup>23</sup> leading many states to reverse or pause reopening plans.<sup>24</sup>

Even when businesses reopen, the homelessness and housing crises that COVID-19 has exacerbated won't be solved by simply getting people back to work. Before the pandemic, more than half of people utilizing emergency shelters were formally employed in the previous year;<sup>25</sup> the United States has seen the working homeless population grow.<sup>26</sup> Additionally, there must be greater recognition of people who, as a result of contracting COVID-19, are also acquiring new disabilities or chronic conditions and thus may find themselves unable to return to work for extended periods of time—if at all. Those finding themselves in such situations will require new accommodations and advanced health care supports, which may affect their housing and economic situation in myriad ways.<sup>27</sup> Examining COVID-19 housing policies by state, an analysis by the Eviction Lab revealed that the majority of states are performing very poorly in addressing housing needs.<sup>28</sup> At a mini-



mum, the public health criteria set by experts, such as those at the U.S. Centers for Disease Control and Prevention (CDC) and the World Health Organization, must be met to ensure that all people have access to basic needs that affect their health—to which safe, supportive, and affordable housing is essential.<sup>29</sup>

The CARES Act,<sup>30</sup> signed into law on March 27, 2020, was an important first step at the federal level to explicitly acknowledge and address housing insecurity and homelessness as a result of COVID-19.<sup>31</sup> While the CARES Act provided roughly \$12 billion in direly needed emergency housing and homelessness funding as well as critical eviction and foreclosure protections for financially strapped homeowners and renters, both the reach and adequacy of the aid fell far short of the ever-increasing need; what's more, the funding and protections expired on July 25, 2020.

The recently introduced Health and Economic Recovery Omnibus Emergency Solutions (HEROES) Act,<sup>32</sup> which includes the Emergency Rental Assistance and Rental Market Stabilization Act,<sup>33</sup> passed the U.S. House of Representatives in May—although it still awaits Senate action—and would add to the progress made by the CARES Act. The HEROES Act provisions include \$100 billion for rental assistance, expanding the application of emergency funding to also cover rent-related costs such as utility payments;<sup>34</sup> rent and utility arrears and associated late fees; security and utility deposits; and more. It also extends and expands moratoriums on evictions and foreclosures, increases resources for the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Agriculture, and adds an additional \$11.5 billion for homelessness assistance. These federal measures, if retained in the approved bill, along with state and local government initiatives, would assist communities in the short run. However, more is needed to ensure that all who have been and will continue to be most affected by the pandemic will be able to access the supports that they need to become stably housed, including keeping their homes for the duration of this latest crisis, throughout its aftershocks, and long after it has subsided.<sup>35</sup> This is especially true for those who were inadequately aided if not entirely ignored in previous congressional funding packages.

# Housing and homelessness services and resources do not meet COVID-19 needs

The CARES Act allocated \$4 billion for homelessness services,<sup>36</sup> but experts estimate that at least \$15.5 billion is needed for rapid rehousing and shelter-operating costs to address and alleviate the expected homelessness crisis during the pandemic.<sup>37</sup> On-the-ground homelessness and housing services are essential, and many are largely volunteer-supported.<sup>38</sup> According to Family Promise, a national organization dedicated to ending family homelessness, if their 200,000 annual volunteers were employees, and if low-income housing and homelessness services were an industry, it would be the 31st-largest employer in the United States.<sup>39</sup> In 2018, volunteerism as a whole accounted for 6.9 billion hours of labor and \$167 billion in economic value.<sup>40</sup> The inadequate funding for homelessness and housing services has led to a dependence on volunteerism.<sup>41</sup> However, during the COVID-19 pandemic, volunteerism for essential social services has dropped drastically across the board due to stay-at-home orders and concerns for personal and community health.<sup>42</sup> Paired with the current pandemic, this lack of support and dependency further strains essential services and the workers in these spaces. In order to provide the increasingly needed essential low-income housing and homelessness services, support is needed from federal, state, and local governments to employ workers to accommodate new demand before reopening.

Additionally, premature reopening may disincentivize businesses from partnering with local governments in providing essential housing services during the pandemic. Across the country, hotels and motels have contracted to provide shelter and the opportunity to socially isolate for individuals and families experiencing homelessness, domestic abuse, and housing insecurity, as well as for those who have been recently released from jails and prisons.<sup>43</sup> With reopenings, these spaces—especially hotels and motels—may opt out of contracts and instead decide to keep rooms vacant on the chance that tourism picks back up in a meaningful enough way to allow them to forego the immediate, guaranteed funding for providing temporary shelter to thousands of people. Without incentives to offer space for people facing housing insecurity, even fewer options will exist for safe social isolation.



Likewise, if states reopen, other spaces used to provide shelter to people, such as gyms,<sup>44</sup> public schools,<sup>45</sup> colleges,<sup>46</sup> and conference centers,<sup>47</sup> would be taken out of service without programs in place to address homelessness. This emphasizes the need for sustained investment in targeted, long-term housing solutions that center housing-first approaches,<sup>48</sup> which prioritize permanent supportive housing for unhoused individuals and families. Localities must find the space needed to both enact this approach by developing critical programs to address homelessness and to replace lost space and resources that may have been temporarily gained during the pandemic. Any recent gains made between states, cities, and businesses by engaging in emergency shelter voucher programs will be jeopardized if states and localities prematurely ease pandemic restrictions without ensuring that long-term solutions are set in place.

For example, New Orleans—a city where 56.1 percent of renters and 33.4 percent of homeowners are cost-burdened—largely operates on a tourism-based economy that in April experienced a 62 percent drop in hotel occupancy from the previous year.<sup>49</sup> A total of 896 new units were estimated to be needed for the city's more than 1,200 sheltered people, such as in shared congregate housing, and unsheltered homeless population. Despite having thousands of hotel rooms sitting vacant, the city was only able to house 220 of the city's estimated 602 unsheltered residents into transitional hotel rooms as of April 2020.<sup>50</sup> Due to the bias and resistance that already exists among hotel and motel owners, it has been difficult for the city and state to broker temporary noncongregate housing contracts.

Even when hotels and motels are looking to contract and provide temporary shelter for people facing housing insecurity, some community members have responded by protesting these partnerships. Protests in San Dimas and Rosemead, California, for example, have led to large chain hotel owners pulling out of partnership plans.<sup>51</sup> In these and other cases, local residents opposed the use of hotels and motels to house people experiencing homelessness in noncongregate rooms and expressed concerns that these partnerships would bring in people experiencing homelessness from outside of the city and into proximity of highly trafficked businesses and restaurants. These sorts of misguided responses discourage businesses from partnering in these direly needed programs and prioritize restaurants and businesses over the health and safety of vulnerable people. State reopening without alternative housing options that are safe and noncongregate and without the needed programs expanded and developed, will only put people experiencing homelessness at further risk and continue to exacerbate the housing and health crises.

# Responses to COVID 19 are exacerbating evictions and foreclosures

Before the pandemic, the nationwide gap between what renters earned and what they needed to make in order to afford safe and secure housing was significant and had been steadily rising over the past few decades.<sup>52</sup> HUD's 30 percent affordability rule,<sup>53</sup> which advises that a renter should spend no more than 30 percent of their monthly income on housing costs, is a standard that nearly 50 percent of the 44 million middle-income renters nationwide are unable to meet today.<sup>54</sup> According to the National Low Income Housing Coalition, for most areas of the United States, the national average fair market monthly rents for one-bedroom and two-bedroom homes is \$970 and \$1,194, respectively.<sup>55</sup> In no state, city, or ZIP code can a worker who works 40 hours a week and makes the federal minimum wage afford to rent a two-bedroom apartment.<sup>56</sup> Furthermore, affordable accessible housing options, such as those with wheelchair accessibility, are even more scarce.<sup>57</sup>

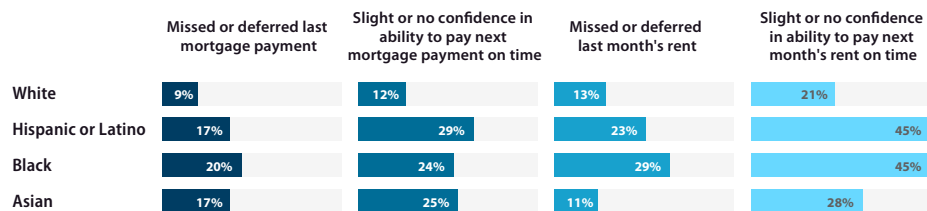
This inequitable income and housing landscape was the reality for far too many U.S. households before the COVID-19 pandemic emerged. With the onset of the pandemic, things have only grown worse. According to Federal Reserve Chairman Jerome Powell,<sup>58</sup> almost 40 percent of U.S. households with annual salaries of \$40,000 or less lost a job this past March. A recent Pew Research Center survey found that more than one-half of the low-income households—those making less than \$37,500 per year—reported a job or wage loss due to COVID-19 and thus difficulty paying their monthly bills; only 1 in 4 reported that they had enough funds saved up to cover three months' worth of expenses.<sup>59</sup> About 50 million people live in renter households with at least one member experiencing job or income loss,<sup>60</sup> and 53 percent of low-income adults report not being able to pay their bills, compared with 44 percent before the pandemic.<sup>61</sup>

The eviction moratorium in the CARES Act only applied to properties backed by the federal government, which only covers roughly 28 percent of the rental housing units nationwide.<sup>62</sup> As a result, this national stay didn't apply to the majority of renters who live in housing that is not federally backed. These renters have instead been at the mercy of city- and state-issued eviction moratoriums. One study found that in Los Angeles County, more than 350,000 households—predominantly in

communities of color and representing more than 550,000 children—may face eviction when the freeze on evictions due to coronavirus-related lost income and hardships is lifted.<sup>63</sup> Similarly, other studies found that 400,000 people in Colorado,<sup>64</sup> where the eviction ban expired in June but legal proceedings were delayed until mid-July,<sup>65</sup> will face evictions. And 340,000 people in Kentucky,<sup>66</sup> which has suspended evictions for the duration of the state of emergency,<sup>67</sup> which is still in effect, are estimated to be at risk of eviction once the states of emergency is lifted. A surge in evictions can already be seen. In Wisconsin, eviction filings are up 40 percent.<sup>68</sup> Tucson, Arizona, is processing an average of 52 evictions per day compared with the pre-pandemic average of 10 to 30 evictions per day.<sup>69</sup> As a result, to avoid living unsheltered, families are doubling up,<sup>70</sup> which exacerbates overcrowding and puts people more at risk of exposure to COVID-19.

**FIGURE 2**  
**Homeowners and renters of color are struggling to meet payments**

Percentage of households that deferred or did not make last month's rent or mortgage payment and percentage of households with no or slight confidence in ability to pay next payment on time, by race



Note: Analysis of homeowners is restricted to households with mortgages. Households with slight/no confidence in ability to pay next month's payment on time include those that plan to defer payments.

Source: Connor Maxwell, "The Coronavirus Crisis Is Worsening Racial Inequality," Center for American Progress, Jun 10, 2020, available at <https://www.americanprogress.org/issues/race/news/2020/06/10/486095/coronavirus-crisis-worsening-racial-inequality/>. Author's calculations are based on data from the U.S. Census Bureau, "Household Pulse Survey: May 28 - June 2," available at <https://www.census.gov/householdpulsedata> (last accessed June 2020).

As of mid-July, 24 states had stopped the initiation of evictions overall, and 25 states and Washington, D.C., had stopped the enforcement of evictions since the beginning of the pandemic.<sup>71</sup> Though these actions help, efforts need to be expanded in scope and adopted by all states, territories, and tribal lands. As of June 26, 21 states have expired their moratoriums on evictions, and 15 more states are set to have their moratoriums expire by the end of July.<sup>72</sup> Ignoring the exacerbated housing crisis and not expanding housing access, assistance, and protections will only worsen the calamity and push individuals and families into homelessness.<sup>73</sup> More people struggled to pay rent on time in April of this year compared with the previous year, and overall percentages of rent payments made in 2020 are less than they were in 2019.<sup>74</sup> Even with the existing eviction moratoriums, many households are anticipating threats to housing security due to not being able to pay back rent, bills, and accumulated fees once moratoriums are lifted.

Far too many local moratorium ordinances only stop the legal proceeding and execution of evictions but still allow landlords to file evictions during the stayed period.<sup>75</sup> This practice only serves to expedite the process by which financially strapped renters will be kicked out of their homes once proceedings resume. The current reopening timelines in a number of states have direct effects on evictions and foreclosures but are unrealistic and inadequate to recuperate lost wages and savings. For example, residents of Oklahoma are worried about the impact of the reopening of the Oklahoma County District Court on May 18,<sup>76</sup> and residents of Texas are concerned about the reopening of the Texas Supreme Court on May 19.<sup>77</sup> Both of these courts have resumed eviction hearings.<sup>78</sup> These reopening plans provided virtually no time for residents to make up for lost work and wages, file for and obtain unemployment insurance, or accomplish any realistic goal of financial recovery—let alone find the funds needed to fully backpay accumulated rent, mortgage, and utility bills.

Two-thirds of likely voters support a pause on evictions until after the pandemic.<sup>79</sup> Federal legislation currently under consideration such as the Rent Mortgage Cancellation Act,<sup>80</sup> the Emergency Housing Protections and Relief Act,<sup>81</sup> the Protecting Renters from Evictions and Fees Act of 2020,<sup>82</sup> and the HEROES Act would go further to address renters' needs and concerns and would provide resources and infrastructure to keep people housed and ensure housing supply. States are also considering creative solutions to protect renters. In May, California introduced an economic relief package that included the previously introduced and amended S.B. 1410, which would give tax credits to landlords who forgive the rent of tenants who cannot pay due to COVID-19 and allow tenants to pay rent that is deferred during the state of emergency interest-free and penalty-free if paid within the established timeline.<sup>83</sup> Connecticut enacted a 60-day renter grace period,<sup>84</sup> and New Jersey enacted a 90-day mortgage payment grace period.<sup>85</sup> Montana created an emergency rental assistance program to cover a range of costs for people who have lost income due to the coronavirus.<sup>86</sup> In New York, legislation was introduced that would suspend certain rent payments and the collection of some late fees.<sup>87</sup> Baltimore and Jersey City, New Jersey, approved legislation that prohibits rent increases for the duration of the state of emergency. Recognizing that recovery from the pandemic will last a long time for many, localities have given renters additional time to respond to eviction notices.<sup>88</sup> Legislation actions such as these are more renter-centered and should be set in place prior to lifting state restrictions to ensure individuals and families are not at risk of losing housing once moratoriums are lifted.

# Anti-homeless legislation and the criminalization of poverty must end

Anti-homeless legislation includes laws that illegalize behaviors that people experiencing homelessness engage in to meet basic needs, including sleeping, camping, and sitting in public; living in vehicles; food-sharing such as distributing free meals in public without a permit; among other activities.<sup>89</sup> These laws are ineffective at reducing homelessness, are more costly than providing homes,<sup>90</sup> and often violate individuals' civil protections.<sup>91</sup> Anti-homeless legislation disproportionately affects people who are Black or African American, Native American, Latinx, people with disabilities, and LGBTQ—groups that historically are disproportionately justice-involved.<sup>92</sup> These laws are pervasive, with most major cities having at least one anti-homeless ordinance and an increase in the adoption of anti-homeless laws in the past 10 years.<sup>93</sup> The cycle of experiences with homelessness and incarceration has affected vulnerable groups for decades.<sup>94</sup> During the pandemic, being incarcerated has proved to put people in increased danger of transmission and illness, with infection rates within prisons well above the general population.<sup>95</sup> Though penalties such as fines and arrests have been used in some areas to enforce and criminalize pandemic restrictions and ordinances,<sup>96</sup> some localities have made efforts to ease the enforcement of minor offenses—including through anti-homeless legislation.

Following the guidance of public health experts,<sup>97</sup> many localities have taken steps to plan for the early release of incarcerated people who meet certain requirements.<sup>98</sup> Additionally, law enforcement officers in some jurisdictions have been instructed to cease arrests for minor offenses,<sup>99</sup> and some localities have paused enforcement of certain anti-homeless laws such as loitering and panhandling, infractions that disproportionately target people experiencing homelessness.<sup>100</sup> Austin, Texas; Atlanta; and many other cities have exempted people experiencing homelessness from shelter-in-place orders.<sup>101</sup> San Jose, California;<sup>102</sup> Honolulu;<sup>103</sup> Los Angeles (during daylight hours only); and others have halted the forced closure of encampments. San Francisco established “safe sleeping sites,” or open-air encampments to provide space for people experiencing homelessness to legally camp and practice social distancing.<sup>104</sup> The CDC advises halting the clearing of

outdoor homeless encampments to prevent virus spread and maintain connection with service providers, but this practice has not been formally implemented across states and localities.<sup>105</sup> Los Angeles instituted a parking ticket moratorium in March, and Chicago paused vehicle ticketing and towing from mid-March to the end of April, alleviating some repercussions for people living in vehicles.<sup>106</sup>

These actions, while helpful, are not nearly widespread or expansive enough. Alternatives to anti-homeless legislation—such as expanding and developing affordable and transitional housing, social services, and restorative justice programs—should be adopted. Lifting of shelter-in-place restrictions before housing is secured will further put people experiencing homelessness at risk by undermining the need to cease the enforcement of anti-homeless legislation.



# A structural problem requires structural solutions

Even with the immediate funding and protections contained in the congressional coronavirus emergency packages, the pandemic's exacerbation of the long-standing housing and homelessness crises has made it even more clear that nothing short of a sustained national strategy around housing is required to successfully and equitably recover from as well as safeguard against future emergencies.<sup>107</sup>

Given the interconnectedness of housing and homelessness, health, and other crises, permanent and stable housing solutions must be interconnected with a flexible continuum of care that addresses need and health holistically. This entails further bold investments in the National Housing Trust Fund,<sup>108</sup> HOME Investment Partnerships,<sup>109</sup> and Community Development Block Grants.<sup>110</sup> It also requires a prioritization of the restoration and new development of affordable, multifamily, and mixed-income public housing,<sup>111</sup> including community land trusts.<sup>112</sup> And it means both restoring and advancing fair housing protections,<sup>113</sup> including more rigorous landlord accountability measures.<sup>114</sup>

Most of the local emergency assistance programs with the capacity to transfer money quickly and into the hands of the most vulnerable populations are run by local governments, and yet far too many localities and programs did not receive CARES Act funding. All of these locally run and supported programs are overwhelmed and share a common, core issue: insufficient funds to meet the demand. For example, Chicago established an emergency housing fund to assist 2,000 families yet received more than 83,000 applications within the first five days of the application opening.<sup>115</sup> As a result, states and localities have had to be creative and resort to other funding streams to meet their constituents' needs. For example, Nevada is using \$2 million from a legal settlement with Wells Fargo to fund its emergency rental assistance program.<sup>116</sup> These sorts of local- and state-sponsored programs also tend to provide supports that cover a greater number of needs such as for undocumented people who are not covered in federal packages,<sup>117</sup> the coverage of utilities and internet and broadband costs,<sup>118</sup> legal assistance,<sup>119</sup> and even, in a few cases, completely flexible cash assistance.<sup>120</sup> As states with already strained budgets face additional hits and shortfalls due to the pandemic, this lack of federal investment must change.

The United States should not repeat the missteps of the Great Recession recovery.<sup>121</sup> Rather than sunset the increased funding allocated to these vital housing and homelessness programs during the pandemic, Congress must move to make these pandemic-boosted amounts permanent and continue appropriating robust funding to address the neglected chronic need that has existed for 80 years before the COVID-19 pandemic began.<sup>122</sup> In order to make any of these solutions viable for the long haul, they must be supported by an improved and fortified housing and anti-homelessness workforce that is no longer reliant on charity care and volunteerism but is recognized as the essential public health infrastructure it has always been.

## **Interconnected: Health and economic preconditions for a safe and equitable reopening**

### **Expand Medicaid coverage, coronavirus testing, and contact tracing**

Policymakers should ensure that every resident has access to comprehensive health care coverage by immediately expanding and enrolling those currently unemployed and uninsured into Medicaid.<sup>123</sup> Concurrently, they should aggressively fund and expand access to coronavirus testing and equally invest in a robust contact tracing infrastructure.<sup>124</sup>

### **Strengthen SNAP benefits and prioritize anti-hunger programs**

Policymakers should protect the more than 38 million U.S. households—which are disproportionately people of color, women, essential workers, and people with disabilities—that had to rely on a food assistance program last year to stave off hunger and malnutrition by providing a 15 percent boost in the Supplemental Nutrition Assistance Program (SNAP).<sup>125</sup> They should also suspend SNAP time limits and any proposed and pending rule changes that would reduce SNAP eligibility and benefits as well as eliminate asset tests in order to maintain anti-hunger program benefits.<sup>126</sup>

### **Protect workers and extend, expand, and enhance unemployment benefits**

Policymakers should implement a range of worker protection policies and oversight that include the following:<sup>127</sup> 1) require, provide, and enforce adequate personal protective equipment, COVID-19 testing, and robust sanitation measures; 2) provide access to workers' compensation and the time off needed to fully recover for workers who have contracted the virus or are caring for a family member who has; 3) anti-retaliation protections if an employer does not implement COVID-19 safeguards; and 4) extending and enhancing current benefits such as unemployment insurance and pandemic unemployment assistance, ensuring access for workers who cannot return to workplaces that are hazardous to their or their families' health.<sup>128</sup>

# Recommendations

As the COVID-19 pandemic rages on and the threat of new surges in viral cases across the country grows, there is no time to waste.<sup>129</sup> Congress must pass additional aid and protections to safeguard all vulnerable individuals and households. Lawmakers must prioritize the availability of personal protective equipment for front-line essential workers and aggressively fund, expand, and cover reliable, frequent coronavirus testing.<sup>130</sup> In addition, they must ensure that the following measures are taken to meet ongoing urgent housing needs and other critical supports for the most vulnerable citizens both now and over the long term. To that end, in addition to the priority actions previously highlighted in this report, the authors recommend that lawmakers take the following measures.

## **Expand and enhance anti-homelessness aid and protections:**

- Maintain a minimum of \$11.5 billion in Emergency Solutions Grants to aid and protect people experiencing homelessness during the pandemic as currently proposed in the Emergency Rental Assistance and Rental Market Stabilization Act within the HEROES Act
- Target emergency rental and deposit assistance to currently unhoused people to guarantee their successful transition into long-standing housing
- Cease the passing and enforcement of anti-homeless legislation for the duration of the pandemic and beyond as well as amend or abolish laws that enable the criminalization of homelessness

## **Expand and increase housing insecurity protections:**

- Implement a national, comprehensive moratorium on evictions and foreclosures for all renters and homeowners that spans both the duration of the pandemic and the long recovery period ahead
- Ensure that the moratorium applies to both preemptive and active filings, court proceedings, and executions of evictions and foreclosures as well as requires at least a 60-day rent and mortgage payment grace period once the national moratorium or

emergency declaration expires—whichever occurs later—in recognition that it is likely going to take a while for both renters and homeowners to not just recoup the income and savings lost but also eliminate the debt incurred as a result of COVID-19

- Ensure that renters at risk of eviction have guaranteed right to counsel as proceedings are resumed at the local level<sup>131</sup>
- Implement uniform data collection on evictions at the local, state, and federal levels

**Provide jointly tied landlord and renter relief:**

- Maintain a minimum of \$100 billion in emergency rental assistance through the duration of the pandemic as proposed in the HEROES Act but also consider additional assistance funding designated to help cover rent and utility arrears caused and exacerbated by COVID-19<sup>132</sup>
- Include additional funding for the U.S. Department of Agriculture, HUD, and the Federal Emergency Management Agency, as well as tribal housing assistance programs,<sup>133</sup> as proposed in the HEROES Act
- Ensure that relief measures to both renters and landlords are equitable and tied to prevent unethical and illegal evictions and other harmful actions by incorporating landlord accountability measures and providing credit score protections so that evicted renters aren't prevented from quickly securing new housing<sup>134</sup>
- Repeal the \$135 billion tax break to wealthy real estate firms and hedge funds passed in the CARES Act and, instead, consider providing a variety of incentives to landlords to forgive outstanding rent of tenants who have been financially strapped during the pandemic<sup>135</sup>

**Provide needed funding to state and local governments:**

- As proposed in the HEROES Act,<sup>136</sup> allocate substantial and sustained—yet flexible—funding directed at strengthening state and local infrastructure and capacity to meet the demand for assistance to local populations with the greatest need<sup>137</sup> as well as prevent the types of perverse, economically motivated decisions that come at the direct expense of their residents' health and safety<sup>138</sup>

# Conclusion

Safe, supportive, accessible, and affordable housing is a fundamental right and need that serves as the bedrock of durable public health and economic security for all. Though federal, state, and local governments have taken some steps to provide emergency aid for people who are experiencing or at risk of homelessness, far more is needed to ensure struggling households become and remain safely housed as the pandemic rages on and even resurges in states and localities that rushed to reopen. Now is certainly not the time to sunset or scale back federal relief aid. Congress must act quickly, comprehensively, and aggressively to ensure that help reaches the millions of U.S. residents just barely holding on at both the magnitude and duration that is needed for a sound recovery. Expiration of any governmental COVID-19 assistance and protections must be tied to key socioeconomic conditions that demonstrate that the economy is truly and sustainably recovering for the hardest-hit households. Moreover, policy responses must be structured with the flexibility and recognition that protections and resources will be direly needed long after the pandemic—not just during acute states of emergency.

Moving forward, both legislative and executive response packages must address the decades-old housing and homelessness crises to protect against harms that have been multiplied due to the negligent U.S. response to the COVID-19 pandemic. Premature lifting of restrictions will put everyone—especially vulnerable communities—at further risk, push more individuals and families into homelessness, and further strain already underresourced housing and homelessness services.

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