The Impact of COVID-19 On Housing and the Homeless

May 29, 2020
We are a non-partisan, nonprofit that aims to improve health, social and economic conditions through nonpartisan research, policy analysis, communications and advocacy.

www.communitysolutions.com

Twitter: @CommunitySols
Advocates for Ohio’s Future

Advocates for Ohio’s Future (AOF) is a nonpartisan coalition of over 500 Ohio organizations that promotes health and human service budget and policy solutions so that all Ohioans live better lives.

Our coalition believes in investing in our state’s most valuable resource—our people—to ensure that they are safe, healthy, and can access pathways to prosperity for themselves and their families.

Kelsey Bergfeld, Coalition Manager
kbergfeld@communitysolutions.com | www.advocatesforohio.org
175 S. Third Street, Suite 350 | Columbus, OH 43215
614-745-0740 ext. 305
Eviction Moratorium + Rental Assistance = Housing Stability

- Ohio has no statewide eviction moratorium
  - Local moratoriums
  - Governor’s order on commercial landlords and tenants
  - Supreme Court guidance on tolling time
- Once local moratoriums lift, courts will see a surge in eviction cases
Sources of Funding

• The CARES Act
  • $5 billion for Community Development Block Grants (CDBG)
  • $150 billion Coronavirus Relief Fund
    • Ohio received $4.5 billion
What Can Ohio Do?

- Ohio Development Service Agency (DSA) has $27 million in additional CARES Act CDBG dollars
- Use Coronavirus Relief Fund for rental assistance
- Create broad based rental assistance program
The Effects of COVID -19 on Evictions in Ohio

Nick DiNardo
Legal Aid Society of Southwest Ohio
ndinardo@lascinti.org
Direct Dial: 513-362-2816
Legal Aid main line: 513-241-9400
Eviction Crisis Before COVID

- Cincinnati Eviction Crisis: approx. 12,000 evictions filed annually in Hamilton county
- Cincinnati Metro #10 in Nation for Number of Evictions
- 2-3% of tenants have legal representation compared to 90% of landlords
- Tenants without representation stand a far greater risk of being evicted

- Cleveland Model: Right to counsel pilot project
- Columbus Model: Eviction rapid-response team in courthouse
- Cincinnati Model: Use eviction prevention funds from the city/county to resolve nonpayment evictions more quickly so that advocates can represent a greater number of tenants
Eviction Prevention Assistance Project outcomes 2019

- Legal Aid formed partnerships with Cincinnati Hamilton County Community Action Agency and St. Vincent de Paul
- Total Households Helped Through EPA: 149 households in Hamilton County (first 6 months of the project)
- Average assistance per household approximately $1,300
- 40 households represented by Legal Aid in court
Evictions Post COVID

- CARES Act created an eviction moratorium until the end of July on **federally subsidized housing only**
- There is no statewide moratorium on residential evictions (there is on commercial evictions)
- The Ohio Supreme Court has refused to provide a uniform order to Ohio courts, so we have a patchwork approach where each court has been making up its own procedures
  - Some courts, like Hamilton County, postponed eviction dockets for several months, with now over 1,000 evictions pending
  - Others, particularly in rural areas, never stopped holding eviction hearings and set outs
Evictions Post COVID (cont’d)

- Legal Aid’s response has been to obtain new funds to plug into our EPA Project Model:
  - PRC funds
  - CDBG dollars from Hamilton County and Cincinnati
  - Special one-time emergency funding from Ohio Housing Finance Agency (OHFA)
  - Special one-time funding from COHHIO with TANF dollars
  - Working on applying for additional CDBG and ESG dollars from the CARES Act

- With evictions on-going in some courts, and other large counties’ courts opening next week, we are going to see a flood of evictions
Solutions

- We still need a moratorium on evictions
- We need additional dollars and time to complete applications for eligible families
- Courts should slowly process the backlog of cases
- Courts need to think about social distancing in courtrooms and spreading out their dockets to prevent transmission
- We as advocates need to think what is going to happen to our shelters and social safety net systems when hundreds or thousands of families become homeless during this pandemic
- “Eviction isn't just a condition of poverty; it's a cause of poverty.” Matthew Desmond, author of Evicted
Reducing Homelessness in Cuyahoga County
Office of Homeless Services

- Established in 1993
- Jointly funded by the City of Cleveland and Cuyahoga County
- 28 member Advisory Board - meets bi-monthly
- Coordinates federal, state and local funding for Continuum of Care
- Manages the Homeless Management Information System (HMIS)
1736 Superior - Singles and Families –

Assessment

Diversion/Wait list for Families

Singles – Shelter/Overflow

Families – Shelter or Overflow

Veterans linked to VA resources

Rapid Exit – Progressive

Temporary Housing/Recovery

6-12 months RRH/case

RRH for Singles

Referral for PSH Subsidy

management

or CMHA-Public Housing

PSH*/PSH Chronic

*Permanent Supportive Housing

CMHA
<table>
<thead>
<tr>
<th>Category</th>
<th>2019 Count</th>
<th>2018 Count</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Adults</td>
<td>1,228</td>
<td></td>
<td>-16.8%</td>
</tr>
<tr>
<td>Families</td>
<td>111</td>
<td></td>
<td>- 9.7%</td>
</tr>
<tr>
<td>Youth Singles</td>
<td>95</td>
<td></td>
<td>- 8.6%</td>
</tr>
<tr>
<td>Youth Headed HH</td>
<td>12</td>
<td></td>
<td>---</td>
</tr>
</tbody>
</table>
Source: Homeless Management Information System
AHAR Time Period October 1st through September 30th annually
Indicator(s): Unique Number of Singles and Families and the average length of stay for each
Source: Emergency shelter entry/exit records

Annual Emergency Shelter Counts

**Singles**

<table>
<thead>
<tr>
<th>Year</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>4,549</td>
</tr>
<tr>
<td>2016</td>
<td>3,253</td>
</tr>
<tr>
<td>2017</td>
<td>4,698</td>
</tr>
<tr>
<td>2018</td>
<td>4,524</td>
</tr>
</tbody>
</table>

**Families**

<table>
<thead>
<tr>
<th>Year</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>485</td>
</tr>
<tr>
<td>2016</td>
<td>522</td>
</tr>
<tr>
<td>2017</td>
<td>608</td>
</tr>
<tr>
<td>2018</td>
<td>628</td>
</tr>
</tbody>
</table>

Legal Aid Society of Greater Cincinnati
Coronavirus 19..
Immediate actions...

DIVERT .............

- NEWLY HOMELES

- DIVERT HHs IN SHELTER

(Gift cards, Food assistance, maintain housing search assistance)
Immediate actions

Deconcentrate....

4 Hotels

• Men
• Women
• Symptomatic
• Unsheltered
• 410 persons
Immediate actions…

• Handwashing Stations & Port-o-lets

• 10 locations in high traffic areas
Hotel for CV +

- Partnership with Hospital systems
- CC Board of Health
- CoC providers
- VNA
- Coordinated Intake
- County funded
- Up to 45 rooms
5/19 – 5/27  645 client tests

3.5% Positive
• Scaling *down* hotel rooms
• Testing strategy ?
• Preventing evictions
• Expediting exits
• Spending money wisely and fast
Resources…$$$$$$$$$$

- Focus on Housing Stability – Rent Assistance!
- Coordination – City/County, Entitlements, State, FEMA
- Leverage – See above
- Timing – 9/30/2022!
Next Steps….

- Eviction Moratoriums
- Housing Court Alignments
- More $$$ for Rent Assistance
- Higher income eligibility
- Mediation prior to Eviction Filing
Reducing Homelessness in Cuyahoga County
Office of Homeless Services

• Established in 1993
• Jointly funded by the City of Cleveland and Cuyahoga County

• 28 member Advisory Board- meets bi-monthly
• Coordinates federal, state and local funding for Continuum of Care
• Manages the Homeless Management Information System (HMIS)
Coordinated Intake

1736 Superior - Singles and Families – Assessment

Diversion/Wait list for Families

- Singles – Shelter/Overflow
  - Veterans linked to VA resources
  - Temporary Housing/Recovery
    - RRH for Singles
  - PSH*/PSH Chronic
    - CMHA

- Families – Shelter or Overflow
  - Rapid Exit – Progressive Engagement
    - 6-12 months RRH/case management
  - Referral for PSH Subsidy
    or CMHA-Public Housing

*Permanent Supportive Housing
2019 POINT IN TIME #s

<table>
<thead>
<tr>
<th>Category</th>
<th>Count</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Adults</td>
<td>1,228</td>
<td>-16.8%</td>
</tr>
<tr>
<td>Families</td>
<td>111</td>
<td>-9.7%</td>
</tr>
<tr>
<td>Youth Singles</td>
<td>95</td>
<td>-8.6%</td>
</tr>
<tr>
<td>Youth Headed HH</td>
<td>12</td>
<td>----</td>
</tr>
</tbody>
</table>
Annual Emergency Shelter Counts

Source: Homeless Management Information System
AHAR Time Period October 1st through September 30th annually.
Indicator(s): Unique Number of Singles and Families and the average length of stay for each based on emergency shelter entry/exit records
Coronavirus 19..
Immediate actions…

DIVERT

• NEWLY HOMELESS

• DIVERT HHs IN SHELTER

(Gift cards, Food assistance, maintain housing search assistance)
Immediate actions

Deconcentrate…

4 Hotels

- Men
- Women
- Symptomatic
- Unsheltered
- 410 persons
Immediate actions…

- Handwashing Stations & Port-o-lets
- 10 locations in high traffic areas
Hotel for CV +

- Partnership with Hospital systems
- CC Board of Health
- CoC providers
- VNA
- Coordinated Intake
- County funded
- Up to 45 rooms
TESTING

5/19 – 5/27   645 client tests

3.5% Positive
the future

- Scaling down hotel rooms
- Testing strategy?
- Preventing evictions
- Expediting exits
- Spending money wisely and fast
Resources…$$$$$$$$$

• Focus on Housing Stability – Rent Assistance!

• Coordination – City/County, Entitlements, State, FEMA

• Leverage – See above

• Timing – 9/30/2022!
Next Steps….

- Eviction Moratoriums
- Housing Court Alignments
- More $$$ for Rent Assistance
- Higher income eligibility
- Mediation prior to Eviction Filing
Ohio Renters Face Housing Insecurity

- COHHIO estimates about than 700,000 renters have been laid off since mid-March
- Cumulatively they owe $500 million in rent each month
- Crisis – Pre-COVID
- Crisis – During COVID and Post-COVID

### Monthly Budget for Unemployed Ohio Family of Three at 50 Percent of AMI After Federal Unemployment Boost Expires

<table>
<thead>
<tr>
<th>Item</th>
<th>Income or Expenditure Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unemployment Compensation</td>
<td>$1,180</td>
</tr>
<tr>
<td>Rent</td>
<td>-$700 to -$990</td>
</tr>
<tr>
<td>Food</td>
<td>-$550</td>
</tr>
<tr>
<td>Healthcare</td>
<td>-$575</td>
</tr>
<tr>
<td><strong>Total Left at End of the Month</strong></td>
<td><strong>-$645 to -$935</strong></td>
</tr>
</tbody>
</table>

Sources: American Community Survey; Urban Institute, Economic Policy Institute and NLIHC
Supply Shortages

- Shortage of PPE and sanitation supplies, fewer, on-site healthcare providers, staff retention issues
- Expanded shelter space for high-risk of poor health outcomes and those who are unsheltered
- Emergency shelters struggling with reduced capacities

Summary of Needs

- Non-Congregate Sheltering Costs
- Re-Housing Funding
- Additional Rapid re-housing and homeless prevention
- Emergency Rental Assistance
Local, State, Federal Response so far:

- COHHIO Pandemic Emergency Fund – about $1.85 million for Operation Reduce Density, $10 million from OHFA for CPEF, homeless services and rental assistance

- Double Jeopardy and Double Jeopardy: Part two (Poppe & Hetrick)

- Government agencies increased flexibility for grantees, deploying unspent/reserves funds (e.g. OHFA, TANF)

- CARES Act & 3.5 package (could possibly help affordable housing developers)

- HEROS Act - pending
CARES Act

• $4 billion in ESG funding
• $5 billion in CDBG funding (could be used for rental assistance)
• $685 million for public housing
• $1.25 billion in tenant based rental assistance
• $1 Billion in project based
• $300 million for tribal housing
• $2.5 million for fair housing

• Emergency Solutions Grant (ESG) – $45.6 million to Ohio for round 1 homeless services in CARES package (6/2020 – 9/2022) Help for longer-term shelter costs, rapid rehousing, homeless prevention

• CDBG-CV - $90.9 million to Ohio – some could be used for rental assistance
TANF - Housing Now for Homeless Families

Homelessness among children is a serious concern and is still rapidly increasing; nearly 3,000 infants needed homeless services over the course of a year, a 53 percent increase since 2012. Almost one-third of the 70,123 Ohioans who needed homeless services in one year were children. Now, more than ever, HOUSING IS HEALTHCARE!

ASK: $35 million TANF allocation to create the Homeless Family Assistance Program to support evidenced-based rapid rehousing and homeless prevention strategies to reduce the number of children and families that experience homelessness.

Housing stability is essential for economic growth, mobility and productivity. Housing is a key source of wealth.
Economic Downturn to be Long-Lasting

- CBO expects 15% unemployment through September and double-digit unemployment through much of 2021

- There will be a cumulative backlog of evictions that will be enforced in the near future

U.S.

An ‘Avalanche of Evictions’ Could Be Bearing Down on America’s Renters

The economic downturn is shaping up to be particularly devastating for renters, who are more likely to be lower-income and work hourly jobs cut during the pandemic.

By Sarah Mervosh

PRINT EDITION  Renters Out of Work, Money And, Very Soon, Their Homes | May 28, 2020, Page A1
Emergency Rental Assistance

HEROS Act has passed the U.S. House of Representatives! Please ask your U.S. Senator to support $100 billion for Emergency Rental Assistance.

The coronavirus pandemic calls for a substantial emergency rental assistance package to limit the spread of the virus and the economic devastation of COVID-19.

Nearly one-million Ohioans applied for unemployment benefits within just a few short weeks.

The economic fallout will strain the homeless system, as 390,900 Ohio households were already spending over half their income on rent before the crisis.

Housing is Foundational to the Economy
Stabilizing families will help stabilize the economy! Emergency Rental Assistance is a Win-Win for landlords and tenants.

What do people need to re-enter the workforce?
--Housing Stability
--Permanence & Predictability
--Good Health (Shelter in Place Requires a Home!)

We are calling on the U.S. Senate to include $100 billion in emergency rental assistance in the next relief package. Under this proposal, low-income tenants who lost their jobs could apply for financial assistance to be paid directly to their landlords. This would keep tenants stably housed while ensuring