

# RESPONDING TO CORONAVIRUS: ENSURING HOUSING STABILITY DURING A CRISIS



**P**olicymakers are considering a legislative spending package aimed at addressing the impact of the Coronavirus on public health and the economy. Any comprehensive response to Coronavirus should include resources to help ensure housing stability for low-income individuals and people experiencing homelessness. Access to healthcare, housing, food assistance and other services provided in response to Coronavirus should be available to everyone, regardless of income, immigration status, or insurance.

## URGENT NEEDS FOR PEOPLE EXPERIENCING HOMELESSNESS

People living without basic shelter are at a [particularly high risk of a Coronavirus outbreak](#). Communities with a high number of people impacted by the virus - including Washington, California, New York - also have [significant unsheltered homeless populations](#). People experiencing homelessness have limited access to the preventive measures being recommended including handwashing, home isolation, avoiding high touch surfaces, and rapid access to health care to help prevent an outbreak. People who are homeless and unsheltered are far more likely to have chronic underlying health conditions that can make the disease more deadly. Because people experiencing homelessness may be living in congregated communities - whether in encampments or shelters - and cannot self-quarantine, we must prepare now to be ready to contain an outbreak among people experiencing homelessness, should an outbreak occur in their community.

- **Housing and shelter.** To get as many homeless people as possible quickly into housing so that they neither contract nor spread the coronavirus, to support prevention practices in shelters for those who are not housed, and to prevent an increase in homelessness during this crisis, Congress must include in any response to the Coronavirus significant additional resources for **McKinney-Vento Emergency Solutions Grants (ESG)** and short-term rental assistance, like the **Disaster Housing Assistance Program (DHAP)**. An estimated [\\$15.5 billion](#) in ESG funds is needed to help local communities minimize the number of people living in homeless encampments and identify space, including hotels, for isolation and self-quarantine, and \$5 billion to prevent people from becoming homeless by providing short-term financial assistance and housing stabilization services. ESG was modelled on the Homelessness Prevention and Rapid Rehousing Program (HPRP), which was successfully used after the 2008 financial crisis. DHAP, which has been used by past Republican and Democratic administrations after disasters, can be used to quickly get people into affordable homes where they can keep themselves and their neighbors healthy.
- **Medical Respite Care.** During the Coronavirus outbreak, [medical respite care](#) is needed for people experiencing homelessness who are too ill or frail to recover from the virus on the streets. Without respite care, many homeless individuals would face an even greater risk of death due to the illness. Resources provided to Continuums of Care should allow funds to be used to provide medical respite care.
- **Outreach and street medicine.** Unsheltered individuals are often in poorer health, have more limited access to services, and may be reluctant to present for care in traditional health care settings—putting them at higher risk for untested and untreated illness. Resources to provide outreach and [street medicine](#) can help ensure that people experiencing homelessness have access to the healthcare they need.

- **Moratorium on sweeps of homeless encampments.** Sweeping homeless encampments and forcing people to relocate could cause the Coronavirus to spread to new communities. Any effort to house people experiencing homelessness should be voluntary and respect their civil and human rights. Resources are also needed to provide encampments with hand-washing stations and other preventative measures.

## URGENT NEEDS FOR AMERICA'S LOWEST-INCOME RENTERS

We must take every step to prevent housing instability and homelessness as a result of a Coronavirus outbreak. Most families living in poverty spend at least half of their incomes on housing, leaving [virtually no margin](#) for an unexpected expense. Temporary declines of income and unreimbursed medical bills can quickly send the lowest-income households down the spiral of housing instability, eviction, and even homelessness. With the Coronavirus, many low-income, hourly wage workers may see reduced wages, whether because they have become sick or need to care for a family member or because their employer cut back on their hours.

- **Moratorium on evictions.** Congress should work quickly to ensure a **moratorium on foreclosures and evictions** to help renters and homeowners remain stably housed during and after a Coronavirus outbreak. At a minimum, this moratorium should extend to federally subsidized housing, including public housing and other HUD housing, and for properties owned or insured by Fannie Mae, Freddie Mac, Federal Housing Administration (FHA), Veterans Affairs (VA), the United States Department of Agriculture's Rural Housing Service (RHS), and Low Income Housing Tax Credit (LIHTC).
- **Rental assistance and eviction prevention.** Low-income renters - living in federally assisted housing or otherwise - will need emergency rental assistance to ensure that they can remain housed during this crisis and not face evictions, and in worst cases, homelessness.
- **Emergency funds for public housing and other HUD housing providers.** Additional funds are needed to ensure that public housing agencies and HUD housing providers have the resources to keep residents safe and healthy during this crisis. Congress has underfunded public housing for decades and PHAs currently operate with fewer resources than are needed. PHAs do not have sufficient funds to allow them to address the additional costs - for cleaning, staff, and other expenses - associated with protecting residents from an outbreak. Additional resources should be provided to tribes with greatest needs, with high rates of overcrowding and substandard housing.
- **Access to legal services and foreclosure and eviction crisis counseling.** Resources for legal services are needed to protect tenants from unlawful evictions that may occur after any moratoriums are lifted, or if moratoriums are not put into effect. Foreclosure and eviction crisis counseling can help renters and homeowners remain stably housed during and after a Coronavirus outbreak.

## LONG-TERM SOLUTIONS

By addressing the underlying causes of homelessness, Congress can help reduce risks for future outbreaks. The [primary cause](#) of homelessness is the severe shortage of rental homes affordable and available to America's lowest-income households - the only segment of the population for which there is an absolute shortage of affordable and available homes. According to NLIHC's [The Gap: A Shortage of Affordable Homes](#), there is a national shortage of 7 million rental homes affordable and available to America's 11 million lowest-income households. For every 10 of the lowest income renters, there are fewer than 4 affordable homes available to them. Because the private sector cannot on its own build or maintain homes at a price these families can afford, the federal government must play a leading role.

- **Increase investments in the national Housing Trust Fund.** Congress should include resources in any Coronavirus response to expand the [national Housing Trust Fund](#), which is used to build and operate rental housing affordable to people with the lowest incomes, including people experiencing homelessness.

- **Provide rental assistance.** Despite the growing gap between wages and housing costs, only one in four families gets the housing assistance it needs because of chronic underfunding. A major expansion of Housing Choice Vouchers and/or the creation of a targeted renters' tax credit is needed help families keep more of their incomes for other essentials like food, medicine, education, and transportation.
- **Prevent evictions by creating a new [emergency assistance fund](#).** To help prevent evictions, Congress should enact legislation to create an emergency assistance fund, like the one proposed by Senators Michael Bennet (D-CO) and Rob Portman (R-OH) in the [bipartisan Eviction Crisis Act](#), to provide short-term financial assistance and housing stabilization services. Providing short-term assistance to stabilize individuals is far cheaper than allowing households to become homeless.

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