

RESPONDING TO CORONAVIRUS: ENSURING HOUSING STABILITY DURING A CRISIS



Policymakers 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 often do not have access to running water or other measures to help prevent an outbreak and are more likely to be seniors or have existing serious 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.** Congress must include in any response to the Coronavirus significant additional resources for **McKinney-Vento Homeless Assistance Grants** and the **Disaster Housing Assistance Program (DHAP)**. Providing \$1 billion in McKinney-Vento funds can help local communities minimize the number of people living in homeless encampments. 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.
- **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.

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.

- **Prevent 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), or the United States Department of Agriculture's Rural Housing Service (RHS).

Congress should create an [emergency assistance fund](#) to help prevent evictions by providing short-term financial assistance and housing stabilization services. This is especially important if a national moratorium on foreclosures and evictions is not implemented. Providing short-term assistance to stabilize individuals is far cheaper than allowing households to become homeless. Congress should consider an eviction prevention model much like the one proposed by Senators Michael Bennet (D-CO) and Rob Portman (R-OH) in the [bipartisan Eviction Crisis Act](#), though modified to meet the immediate needs of the current outbreak, or provide resources for the **Homelessness Prevention and Rapid Rehousing Program (HPRP)**, which was successfully used after the 2008 financial crisis. HPRP and its effective track record served as the model for the emergency assistance fund included in the Eviction Crisis Act. Providing \$3 billion for an emergency assistance fund or HPRP could help stably house America's lowest-income households during this crisis.

- **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.

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