



Chapter

1

Housing and the Built Environment



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Overview

Loss of employment and reduction of income during the COVID-19 pandemic has led to many being unable to pay mortgages and rent. While local, state, and federal actions have prevented most evictions and foreclosures, these financial obligations for most American households continue to mount, and key issues need to be addressed in order to bounce forward from these losses. These issues include housing security and serving homeless populations.

Below is a list of [federal COVID-19 relief resources](#) allocated to states, territories, and localities for housing as of Oct. 27, 2020:

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| Community Development Block Grant (Housing and Urban Development) | \$5,090,000,000 |
| Community Services Block Grant (Administration for Children and Families) | \$984,970,000 |
| Tenant-Based Rental Assistance (Housing and Urban Development) | \$850,000,000 |
| Public Housing Operating Fund (Housing and Urban Development) | \$685,000,000 |
| Housing Opportunities for Persons with AIDS (Housing and Urban Development) | \$53,700,000 |
| Emergency Solutions Grant (Housing and Urban Development) | State - \$1,652,258,000 Local - \$2,307,742,000 |
| Low Income Home Energy Assistance Program (Administration for Children and Families) | \$900,000,000 |

“Housing instability, not knowing that you’re going to be able to stay in your home for another month or another two months, causes so much stress that we believe it is one of the more important determinants for preterm birth or for difficult outcomes for moms.”

– Karyl Rattay, Director, Delaware Division of Public Health

Housing Security and Homelessness Prevention

As the country moves from COVID-19 response to recovery, it is almost certain that wage and job loss, business closures, and other economic factors will continue to impact housing security for both homeowners and renters, especially among low-income populations. In the coming months and years, many individuals and families face the prospect of losing their homes, causing undue stress and negative health consequences. Maintaining housing security will help ensure the health and wellbeing of these families and individuals. Barriers to housing security include:

- Inability to make rent or mortgage payments due to loss of employment and/or reduction of income.
- Lack of eviction and foreclosure protections for COVID-19-related causes.
- Limited access to services and assistance.

In addition, efforts are being made to house homeless populations in non-congregate housing, such as hotels, lodging, non-traditional structures, and alternative housing to reduce the spread of COVID-19 and link individuals experiencing homelessness to healthcare and other social services. In addition to preventing evictions and foreclosures, it is important to consider policies that support people already experiencing homelessness. Barriers to housing the homeless population include:

- Limited affordable housing availability in a jurisdiction.
- Access to services and assistance/communication barriers (e.g., phone and internet).
- Continued availability of alternative housing used during the COVID-19 pandemic.
- Limited access to addiction and mental illness services.

“Evictions happen, whether moratoriums are in place or not.”

– Denise Harlow, CEO, National Community Action Partnership

Opportunities to Bounce Forward and Address Housing Security and Homelessness

The CARES Act prohibits mortgage lenders from foreclosing on any federally backed mortgage and authorizes borrowers experiencing hardship to request up to 180 days forbearance on mortgage payments and up to 90 days forbearance for multifamily dwelling property. The act also provides rental assistance protections to help more than 4.5 million low-income households currently assisted by the Department of Housing and Urban Development (HUD) and provides housing and rental assistance for the elderly, persons with disability, and persons living with HIV/AIDS. On Sept. 4, 2020, the CDC also issued a [temporary halt](#) in residential evictions as a public health control measure to slow the spread of COVID-19.

In addition, the CARES Act provides local and state Emergency Solutions Grants to address the impact of COVID-19 among individuals and families who are homeless or at risk of homelessness. It authorizes \$200 million for the Indian Housing Block Grant program, which will be used to prevent homelessness due to lost income from COVID-19 for Native American/American Indian populations.

Beyond these federal actions, state policymakers may consider:

- Providing short-term and long-term financial housing and rental assistance through subsidies and tax credits.
- Suspending residential evictions for individuals and families experiencing wage and job loss.
- Allowing mortgage forbearances for extended periods of time with no interest penalty.
- Forgiving unpaid rent/mortgage service in the case of job loss.
- Preventing gas, water, and electric utility shut-offs.
- Working with state housing agencies and local housing authorities to gain on-the-ground insights and advice on how health plays a role.
- Partnering with the nation's more than 1,000 local community action agencies and state associations, which serve 99% of America's counties.
- Promoting and developing medical legal partnerships to provide legal aid and advice to people facing landlord or mortgage issues.
- Employing community health workers to navigate the array of human services needed by households to recover from COVID-19 in the near- and long-term.
- Identifying the community- or state-level agency that administers Community Service Block Grants to align planning and implementation efforts across housing programs. State housing agencies and community action agencies often receive these dollars and perform community needs assessments. With collaboration, these agencies can align programs with housing social determinant strategies.
- Aligning community action agency and community health assessment processes to uniformly tackle long-term housing problems.
- Merging application processes for energy, water, housing assistance and other assistance programs to ease burden on families.

As new programs and policies to prevent homelessness are implemented, policymakers should consider:

- Providing additional services to prevent homelessness, including eviction prevention assistance, rapid re-housing, housing counseling, and rental deposit assistance.
- Using non-traditional structures and alternative housing to house homeless families (e.g., Airbnb rentals or hotels that have closed permanently).

Conclusion

The pandemic has exacerbated the housing crisis, and many face evictions and foreclosures. There have been numerous efforts at the national and state level to improve access to stable housing, engage community members in decision-making and priority-setting, and harness new federal funding to “bounce forward” from COVID-19. This chapter and its accompanying podcast are the first in a series of products that challenge state and territorial leaders to not only limit the impact of the pandemic, but also work across sectors to rebuild systems that create a healthier, more equitable post-COVID-19 world.