COVID-19
Making the Case for Housing Security Post-Pandemic

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Strengthening our communities.
• All lines are muted.
• Feel free to ask questions by typing your question in the Q&A box.
• If you lose your Internet connection, reconnect using the link e-mailed to you.
• The presentation and recording are available on the COVID-19 Resources Hub located on the Prosperity Indiana website (www.prosperityindiana.org)
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• Elspeth “Elby” Hilton, Director of Community Services, Indiana Housing and Community Development Authority (IHCDA)
• Diane Yentel, President and Chief Executive Officer, National Low Income Housing Coalition (NLIHC)
• Amy Nelson, Executive Director, Fair Housing Center of Central Indiana (FHCCI)
• Derris “Dee” Ross, Chief Executive Officer and Founder, The Ross Foundation
Coronavirus is the financial shock

Coronavirus shutdowns bring new records in unemployment claims
Weekly seasonally adjusted initial unemployment insurance claims, 1967-2020

This week’s unemployment claims
Last week’s unemployment claims
This is what structural racism looks like.
• Protect and House People who are Homeless
• Prevent More People from Becoming Homeless
• Preserve Affordable Housing
NLIHC RESEARCH NOTE:
THE NEED FOR EMERGENCY RENTAL ASSISTANCE DURING THE COVID-19 AND ECONOMIC CRISIS

TABLE 1:
PROJECTED NEEDS AND COSTS FOR RENTAL ASSISTANCE IN THE U.S.

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<tr>
<td>7,528,716</td>
<td>2,383,980</td>
<td>1,197,403</td>
<td>395,690</td>
<td>8,726,119</td>
<td>2,779,670</td>
<td>11,505,789</td>
<td>7,822,685</td>
<td>$76.1 billion</td>
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DISASTER HOUSING RECOVERY COALITION, C/O NATIONAL LOW INCOME HOUSING COALITION
Emergency Rental Assistance and Rental Market Stabilization Act - Senator Sherrod Brown, Rep Maxine Waters, Rep Denny Heck

• Provides households with short- and medium-term rental assistance for up to 24 months, or to cover up to 6 months of back-rent and late fees

• Up to 25% of funding can be used for housing relocation and stabilization activities
Distribution of Funds

- HUD must allocate 50% of funds within 7 days of enactment using existing Homeless Assistance Grants funding formula
  - Funds must be obligated and disbursed within 30 days

- Remaining funds distributed within 45 days of enactment using formula developed by HUD Secretary and based on need
  - Should be distributed within 30 days of allocation
Distribution of Funds

- State and local governments may partner with PHAs or other entities to distribute funds.
- Any funds not expended after 3 years will be reinvested in affordable rental housing:
  - 65% to national Housing Trust Fund
  - 35% to Capital Magnet Fund
TAKE ACTION!
Urge Your Senators and Representatives to Cosponsor Bill to Provide $100 Billion in Emergency Rental Assistance

EMERGENCY RENTAL ASSISTANCE & RENTAL MARKET STABILIZATION ACT

#RENTRELIEFNOW!
• The COVID-19 economic crisis is hitting Hoosier renters hard.

• Indiana could face a wave of evictions and homelessness after the state moratorium is lifted June 4.

• New ‘Hoosier Housing Needs Coalition’ formed to educate and advocate for an equitable COVID-19 housing security policy response.
The COVID-19 economic crisis is hitting Hoosier renters hard

• Of nearly 600,000 Hoosiers who have filed for unemployment so far, an estimated 303,038 are workers in low-wage jobs that tend to be part of renter households and held by women and Hoosiers of color.

The COVID-19 economic crisis is hitting Hoosier renters hard.

Indiana unemployment claims by industry

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<tr>
<td>Total, All Industries</td>
<td>67,969</td>
<td>108,811</td>
<td>106,955</td>
<td>141,429</td>
<td>108,629</td>
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<tr>
<td>Accommodation and Food Services</td>
<td>6,237</td>
<td>30,199</td>
<td>10,939</td>
<td>24,659</td>
<td>10,563</td>
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<tr>
<td>Administrative and Support and Waste Management</td>
<td>5,011</td>
<td>10,028</td>
<td>7,875</td>
<td>7,609</td>
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<td>Agriculture, Forestry, Fishing and Hunting</td>
<td>43</td>
<td>112</td>
<td>65</td>
<td>99</td>
<td>76</td>
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<tr>
<td>Arts, Entertainment, and Recreation</td>
<td>1,549</td>
<td>4,531</td>
<td>2,553</td>
<td>2,681</td>
<td>3,489</td>
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<td>Construction</td>
<td>2,307</td>
<td>11,598</td>
<td>1,784</td>
<td>10,075</td>
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<td>Educational Services</td>
<td>1,234</td>
<td>1,352</td>
<td>1,738</td>
<td>1,137</td>
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<td>Finance and Insurance</td>
<td>374</td>
<td>912</td>
<td>484</td>
<td>727</td>
<td>507</td>
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<td>Health Care and Social Assistance</td>
<td>5,768</td>
<td>20,512</td>
<td>8,714</td>
<td>14,956</td>
<td>10,763</td>
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<td>Information</td>
<td>377</td>
<td>912</td>
<td>526</td>
<td>730</td>
<td>464</td>
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<td>Management of Companies and Enterprises</td>
<td>408</td>
<td>1,102</td>
<td>634</td>
<td>786</td>
<td>722</td>
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<td>Manufacturing</td>
<td>17,448</td>
<td>63,511</td>
<td>28,367</td>
<td>46,454</td>
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<td>Mining, Quarrying, and Oil and Gas Extraction</td>
<td>23</td>
<td>200</td>
<td>44</td>
<td>142</td>
<td>204</td>
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<td>Other Services, except Public Administration</td>
<td>2,034</td>
<td>9,399</td>
<td>3,719</td>
<td>6,986</td>
<td>4,619</td>
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<td>Professional, Scientific, and Technical Services</td>
<td>1,142</td>
<td>3,359</td>
<td>1,755</td>
<td>2,495</td>
<td>1,785</td>
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<td>Public Administration</td>
<td>321</td>
<td>576</td>
<td>396</td>
<td>493</td>
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<td>Real Estate and Rental and Leasing</td>
<td>730</td>
<td>1,832</td>
<td>1,022</td>
<td>1,241</td>
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<td>Retail Trade</td>
<td>6,955</td>
<td>13,077</td>
<td>10,751</td>
<td>9,076</td>
<td>10,965</td>
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<td>Transportation and Warehousing</td>
<td>2,325</td>
<td>5,341</td>
<td>3,240</td>
<td>4,070</td>
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<td>Unclassified</td>
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<td>5,345</td>
<td>17,634</td>
<td>4,196</td>
<td>12,547</td>
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<tr>
<td>Utilities</td>
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<td>31</td>
<td>15</td>
<td>34</td>
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<tr>
<td>Wholesale Trade</td>
<td>1,820</td>
<td>4,202</td>
<td>2,672</td>
<td>2,736</td>
<td>2,872</td>
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(Source: Stats Indiana [Weekly Claims Dashboard](https://weeklyclaims.indiana.gov/).)

Strengthening our communities.
Indiana’s could face a wave of evictions after the state moratorium is lifted June 4.

• NLIHC estimates find that Indiana could see a surge of **43,800 new low-income Hoosier renters as a result of COVID-19** who will need short-term emergency rental assistance who could face eviction or homelessness.
New Hoosier Housing Needs Coalition

• Advocates initially united in successful effort to repeal ‘eviction bill’ SEA 148 just before COVID-19 hit.
New Hoosier Housing Needs Coalition

• Building on momentum of successful veto effort, determined to prevent a ‘tsunami of evictions’ once the moratorium expires and to promote equitable housing security policies in the economic recovery.

• Calling on Indiana’s federal, state, and local leaders to create and implement a comprehensive COVID-19 housing security response so that no Hoosier is evicted or homeless as a result of the pandemic.
New Hoosier Housing Needs Coalition

• Founding steering committee: AARP Indiana, the Coalition for Homelessness Intervention & Prevention (CHIP), Fair Housing Center of Central Indiana, Family Promise of Greater Indianapolis, Indiana Coalition Against Domestic Violence, Indiana Institute for Working Families – INCAA, Prosperity Indiana, and The Ross Foundation.

• Prosperity Indiana staffs its coalition activities through grants from the National Low Income Housing Coalition and the Central Indiana Community Foundation.

• Organizations and individuals encouraged to learn more and join by emailing hoosierhousingneeds@prosperityindiana.org
Hoosier Housing Needs Coalition recommendation: Make a plan, give notice

• Extend the state moratorium on evictions to match the end of the federal moratorium on July 25, 2020 or 60 days after the state public health emergency ends (whichever is later) to buy time to implement a larger plan.

• Give notice 60 days before the pause is lifted to communicate expectations for how tenants economically impacted by COVID-19 can avoid eviction. This should include instructions for where and how to apply for emergency rental assistance.
Hoosier Housing Needs Coalition recommendation: Appoint a Housing Stability Lead to oversee state plan

• Governor Holcomb should appoint a Housing Stability Lead to coordinate state and local agency action, including Indiana's housing authorities and community development efforts.

• This Housing Stability Lead will serve as the main point of coordination for housing stakeholders, including financial institutions, property owners, renters, housing counselors, and legal aid organizations.

• The Housing Stability Lead is also responsible for ensuring an equitable delivery of services among Hoosiers of color and disproportionately impacted communities.
Hoosier Housing Needs Coalition recommendation: Combine resources for a state emergency rental assistance program

• Use CARES Act and other federal resources to create the framework for a state emergency rental assistance program with flexibility to incorporate and administer future funds from varying federal, state, and community sources.

• Create a state-administered website to allow Hoosier renters to apply for emergency rental assistance and serve as a clearinghouse for all statewide needs, track data about hardest hit communities, and provide a conduit to distribute multiple funding sources.

• Indiana’s non-profit service provider organizations with multi-county service areas already equipped to conduct intake and distribute resources can be used to assist in screening applications, providing case management with renters, and delivering payments to landlords.
Hoosier Housing Needs Coalition recommendation: ensure an equitable response to Hoosiers in greatest need

• Keep application process as simple as possible to minimize barriers for Hoosiers in most need of assistance, and follow best practices from other states to ensure equitable reach of resources.

• Market-based incentives should be provided for landlords who commit to working with tenants to keep them housed. This could include tax credits or access to additional matching funds in addition to the short-term rental assistance.

• Support the efforts of responsible landlords working to keep renters housed by providing additional tools for courts to urge mediation and payment plans to avoid evictions.
Hoosier Housing Needs Coalition recommendation: Indiana’s Congressional delegation should champion #RentReliefNow!

• Please visit: https://www.prosperityindiana.org/Action-Center

Action Alert: Tell Indiana’s Congressional delegation to support #RentReliefNow!

With unemployment now officially higher than at any time since the Great Depression and housing security for hundreds of thousands of Hoosiers hanging by the thread of a temporary pause on evictions, it’s critical that Indiana’s Congressional delegation steps up to support new legislation to provide #RentReliefNow!

Review Your Profile

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