

The Center for Popular Democracy & CPD Action

Housing: Central to COVID-19 Relief and Recovery

Housing is not only a basic need and human right. In the midst of an unprecedented pandemic, it is also a significant form of [healthcare](#).¹ Keeping everyone housed is critical for public health and recovery.

Yet with the COVID-19 pandemic and widespread unemployment, as many as [40 million people](#) nationwide face eviction due to inability to pay rent.² Millions more are likely [taking on unsustainable debt, dipping into savings, or cutting food and medications](#) to make rent.³ At the same time, in recent decades [Wall Street speculators and corporate landlords](#) have jacked up housing costs, subjecting residents to rent gouging, instability, and unsafe conditions, while pocketing runaway profits.⁴ The largest corporate landlords are not only thriving, but reaped at least [\\$470 billion](#) in recent tax breaks and giveaways, including over \$170 billion through the CARES Act.⁵

We urgently need a more just and sustainable housing system, starting with federal action to make housing policy central to any COVID-19 relief package.

We demand the federal government:

- **Immediately institute a comprehensive national eviction moratorium that bars all evictions and foreclosures, except for health and safety reasons, through the end of 2021 and until the end of the pandemic emergency.** Halt evictions at every step, and ensure adequate enforcement.

Incrementally extending the current CDC eviction moratorium, with its [loopholes](#), unnecessarily jeopardizes the [health and well-being](#) of at-risk households, hinders economic recovery by throwing their financial planning in disarray, and hampers implementation and enforcement.⁶ And while strong eviction moratoriums have proven [effective](#), researchers found that lifting eviction moratoriums led to over [433,000](#) excess COVID-19 cases and [10,700](#) preventable deaths in the U.S. between March and early September.⁷

- **Forgive rent for all renters, and mortgage payments for all homeowners, affordable housing providers, and small landlords, applied from March 2020 until the end of the pandemic.** Suspend all rent payments and the above mortgage payments for the duration of the crisis, and cancel accumulated arrears.

Rent forgiveness is necessary to ensure assistance swiftly reaches those who need it most. Low-income renters, who constitute the [majority](#) of renters, would disproportionately benefit from sweeping forgiveness.⁸ In contrast, unemployment insurance and stimulus checks are [leaving out millions](#) of needy renters. Only [17%](#) of lower-income adults had received UI as of August, but 55% of renter households with annual incomes under \$35,000 before COVID-19 have lost employment income since March.⁹ In sectors like domestic work, over [90%](#) of 20,000 surveyed workers lost jobs, but the [vast majority](#) received no UI or stimulus.¹⁰ Rental assistance funds, which typically require renters to apply, are not only quickly running out, but often exclude undocumented people, those informally employed or unbanked, rural households, and anyone who has trouble navigating the application system.¹¹ Those needing assistance are falling through the cracks.



- **Alongside rent and mortgage forgiveness, allocate rental relief payments to small landlords and affordable housing providers who comply with renter protections, to be disbursed on a needs basis.** Tax the largest corporate landlords to fund this relief.

This shifts the burden of applying for relief from renters to landlords, while striving to use public funds efficiently by screening out the largest landlords. Real-estate leasing recently ranked as the [second most profitable](#) of U.S. industries,¹² and large corporate landlords are benefiting from [\\$470 billion](#) in tax breaks.¹³ They can afford to pay more, and help families stay in their homes.

- **Stop private equity and large corporate landlords from acquiring distressed property by creating an [acquisition fund](#) to enable public entities, non-profit affordable housing providers, community land trusts and tenant cooperatives, to obtain this property.**¹⁴

Establish a [Social Housing Development Authority](#) to swiftly purchase distressed assets for rehabilitation and conversion to permanently affordable housing.¹⁵ Grant the development authority and affordable housing providers [first right of purchase](#), for the duration of the pandemic and recovery period.¹⁶ Provide a line of credit from the Treasury as additional financing. Grant jurisdictions and housing authorities flexibility to use rental assistance funds as down-payments towards acquiring and converting distressed properties into permanently affordable housing.

- **Resource grassroots organizations at the frontlines of responding to community needs and supporting tenants.**

Grassroots organizations are at the forefront of assuring that relief reaches those most vulnerable and in need, including immigrant communities, returning citizens, unhoused people, women, people of color, low-income people, people living with disabilities, LGBTQ and gender non-conforming people, and others. They often carry the burden of public education about new federal rules and relief efforts, as well as facilitating enforcement, on already strained resources. A grants program should support grassroots organizations that are engaging tenants.

For more information, please contact:

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Notes

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- 2 Emily Benfer et al., "The COVID-19 Eviction Crisis: An Estimated 30-40 Million People in America Are at Risk," The Aspen Institute, August 7, 2020, <https://www.aspeninstitute.org/blog-posts/the-covid-19-eviction-crisis-an-estimated-30-40-million-people-in-america-are-at-risk/>.
- 3 Kim Parker, Rachel Minkin, and Jesse Bennett, "Economic Fallout From COVID-19 Continues To Hit Lower-Income Americans the Hardest," Pew Research Center's Social & Demographic Trends Project (blog), September 24, 2020, <https://www.pewsocialtrends.org/2020/09/24/economic-fallout-from-covid-19-continues-to-hit-lower-income-americans-the-hardest/>; Michael Manville et al., "COVID-19 and Renter Distress: Evidence from Los Angeles" (Los Angeles: UCLA Lewis Center for Regional Policy Studies; USC LusC Center for Real Estate, August 2020), <http://www.lewis.ucla.edu/research/covid19-and-renter-distress/>; Lisa K. Bates, "Stability, Equity, and Dignity: Reporting and Reflecting on Oregon Tenant Experiences During the Covid-19 Pandemic" (Portland: Community Alliance of Tenants; Portland State University, September 2020), <https://www.pdx.edu/homelessness/sites/g/files/znlzhr1791/files/2020-09/Renters%20in%20Covid-Oregon%20summer%202020.pdf>.
- 4 E.g., ACCE, AFR, and Public Advocates, "Wall Street Landlords Turn American Dream into a Nightmare," January 17, 2018, <http://ourfinancialsecurity.org/2018/01/af-report-wall-street-and-single-family-rentals/>; Desiree Justina Fields, "From Property Abandonment to Predatory Equity: Writings on Financialization and Urban Space in New York City" (Ph.D., City University of New York, 2013), <http://search.proquest.com/docview/1366760619/abstract/DAA2D9BDF-155490CPO/1>; Association for Neighborhood and Housing Development, "The Next Sub-Prime Loan Crisis: How Predatory Equity Investment Is Undermining New York's Affordable Multi-Family Rental Housing" (New York: Association for Neighborhood and Housing Development, July 1, 2011), <https://anhd.org/report/next-sub-prime-loan-crisis-how-predatory-equity-investment-undermining-new-york%E2%80%99s-affordable/>; Rodrigo Fernandez, Annelore Hofman, and Manuel B Aalbers, "London and New York as a Safe Deposit Box for the Transnational Wealth Elite," Environment and Planning A: Economy and Space 48, no. 12 (December 1, 2016): 2443–61, <https://doi.org/10.1177/0308518X16659479>; Elora Raymond et al., "Corporate Landlords, Institutional Investors, and Displacement: Eviction Rates in Single-Family Rentals," Community & Economic Development Discussion Paper (Atlanta: Federal Reserve Bank of Atlanta, December 2016), <https://www.frbatlanta.org/-/media/documents/community-development/publications/discussion-papers/2016/04-corporate-landlords-institutional-investors-and-displacement-2016-12-21.pdf>; Mary Ellen Biery and Sageworks Stats, "These Are The 10 Most Profitable Industries in 2017," Forbes, August 6, 2017, <https://www.forbes.com/sites/sageworks/2017/08/06/these-are-the-10-most-profitable-industries/>.
- 5 Sofia Lopez and Sara Myklebust, "Make Them Pay: Corporate Landlords Should Cancel Rent, Mortgages, and Utilities for the Duration of the COVID-19 Pandemic" (Action Center On Race and the Economy, May 19, 2020), <https://acrecampaigns.org/wp-content/uploads/2020/05/Make-Them-Pay-May-2020.pdf>.
- 6 On loopholes in the CDC eviction moratorium, see <https://nlihc.org/sites/default/files/Recommended-Eviction-Moratorium-Letter-FINAL.pdf>. On health and stable housing, see note 1 and Kathryn M. Leifheit et al., "Expiring Eviction Moratoriums and COVID-19 Incidence and Mortality," SSRN Scholarly Paper (Rochester, NY: Social Science Research Network, November 30, 2020), <https://doi.org/10.2139/ssrn.3739576>. On how housing insecurity undermines financial stability, see e.g., Matthew Desmond, "Eviction and the Reproduction of Urban Poverty," American Journal of Sociology 118, no. 1 (2012): 88–133, <https://doi.org/10.1086/666082>; Justine Marcus, and Miriam Zuk, "Displacement in San Mateo County, California: Consequences for Housing, Neighborhoods, Quality of Life, and Health," Institute of Governmental Studies, UC Berkeley, May 2017, http://www.urbandisplacement.org/sites/default/files/images/impacts_of_displacement_in_san_mateo_county.pdf.
- 7 Eviction Lab, "The Eviction Tracking System," Eviction Lab, 2021, <https://evictionlab.org/eviction-tracking/>; Kathryn M. Leifheit et al., "Expiring Eviction Moratoriums and COVID-19 Incidence and Mortality," SSRN Scholarly Paper (Rochester, NY: Social Science Research Network, November 30, 2020), <https://doi.org/10.2139/ssrn.3739576>.
- 8 Joint Center for Housing Studies of Harvard University, "America's Rental Housing 2017" (Harvard University, 2017), https://www.jchs.harvard.edu/sites/default/files/media/imp/harvard_jchs_americas_rental_housing_2017_0.pdf.
- 9 Our analysis of Census Pulse data from October 28 to November 9, 2020. Kim Parker, Rachel Minkin, and Jesse Bennett, "Economic Fallout From COVID-19 Continues To Hit Lower-Income Americans the Hardest," Pew Research Center's Social & Demographic Trends Project (blog), September 24, 2020, <https://www.pewsocialtrends.org/2020/09/24/economic-fallout-from-covid-19-continues-to-hit-lower-income-americans-the-hardest/>.
- 10 Paulina López González and Tracy Anderson, "6 Months in Crisis: The Impact of COVID-19 on Domestic Workers" (National Domestic Workers Alliance; NDWA Labs, October 2020), https://domesticworkers.org/sites/default/files/6_Months_Crisis_Impact_COVID_19_Domestic_Workers_NDWA_Labs_1030.pdf.
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- 13 Sofia Lopez and Sara Myklebust, "Make Them Pay: Corporate Landlords Should Cancel Rent, Mortgages, and Utilities for the Duration of the COVID-19 Pandemic" (Action Center On Race and the Economy, May 19, 2020), <https://acrecampaigns.org/wp-content/uploads/2020/05/Make-Them-Pay-May-2020.pdf>.
- 14 Rep. Ilhan Omar, "A bill to suspend obligations of residential renters and mortgagors to make payments during the COVID-19 emergency, and for other purposes" (2020), <https://omar.house.gov/sites/omar.house.gov/files/documents/Bill%20Text%20-%20Rent%20and%20Mortgage%20Cancellation%20Act%5B1%5D.pdf>.
- 15 Gianpaolo Baiocchi and H Jacob Carlson, "The Case for a Social Housing Development Authority," (Urban Democracy Lab, NYU, November 2020), <https://urbandemocracy.nyu.edu/wp-content/uploads/2020/11/SHDA-whitepaper-Nov2020.pdf>.
- 16 In localities such as D.C., San Francisco, and Portland, first right to purchase programs have helped preserve affordable housing by giving tenants, non-profits, and/or the local jurisdiction a first opportunity to purchase and in some cases, loans and seed money to do so. See Jenny Reed, "DC's First Right Purchase Program Helps to Preserve Affordable Housing and Is One of DC's Key Anti-Displacement Tools," Washington, D.C.: DC Fiscal Policy Institute, September 24, 2013, https://www.dcfpi.org/wp-content/uploads/2013/09/9-24-13-First_Right_Purchase_Paper-Final.pdf; PolicyLink, "Tenant/Community Opportunity to Purchase," All-In Cities Policy Toolkit, 2021, <https://allincities.org/node/57486/print>; Abt Associates and NYU Furman Center, "Rights of First Refusal," Local Housing Solutions, 2021, <https://www.localhousingsolutions.org/act/housing-policy-library/act-housing-policy-library-rights-of-first-refusal-overview/act-housing-policy-library-rights-to-first-refusal-overview-rights-to-first-refusal/>. Rep. Ilhan Omar, "A bill to suspend obligations of residential renters and mortgagors to make payments during the COVID-19 emergency, and for other purposes" (2020), <https://omar.house.gov/sites/omar.house.gov/files/documents/Bill%20Text%20-%20Rent%20and%20Mortgage%20Cancellation%20Act%5B1%5D.pdf>.