

COVID-19 RESPONSE IN CITIES:

## Ensuring Housing Stability for All Residents

Housing is the single biggest factor affecting economic mobility for Americans. Stable living conditions yield numerous benefits for residents, including higher incomes and improvements in health and educational outcomes. Yet, the nation's cities, towns and villages were confronting a housing crisis even [before](#) the arrival of COVID-19. Across the country, affordably priced homes for rental and homeownership have been disappearing, and new affordable units are not going up fast enough to meet current or projected needs. Meanwhile, unemployment and a widening gap between wages and rents are accelerating the problem and fueling an increase in homelessness. The unemployment and economic challenges created by the COVID-19 crisis have worsened these trends. Cities should consider the following steps in response.

### 1 Respond to the emergency shelter needs of people experiencing homelessness.

People experiencing homelessness are among the most vulnerable populations impacted by the COVID-19 crisis. In the face of state and local orders to stay at home and practice frequent hand washing, the homeless have neither secure shelter nor access to soap and clean running water. In response, local governments have been [resourceful](#) in advancing a [range of policies](#) such as: creating temporary shelter by using hotels vacated during the pandemic; and rethinking the management of homeless encampments with the goal of decreasing the spread of disease.

The [City of Denver, CO](#) opened temporary sanctioned homeless camps where people and families can access a full array of services. The [City of Costa Mesa, CA](#) is making use of a city-owned warehouse for conversion to a temporary shelter with room for 70 beds, a full-service kitchen and access to support services.

## 2 Prevent housing instability and work on “upstream” solutions that keep people in their homes.

The best way to reduce homelessness is to keep people in homes where they already live. The rise in unemployment brought on by the global pandemic has driven many individuals and families to the edge of eviction. While they have proven critically important in the short term, local eviction moratoria plus [rules](#) put in place by the Centers for Disease Control and Prevention (CDC) are stop-gap measures at best. They do nothing to solve long-term problems related to housing access and affordability, nor do they support small landlords facing reduced rents and the possibility of mortgage foreclosures. One response to these problems for many cities is providing [rental assistance](#) over an extended period to individuals and families at risk of eviction. Cities also can work to ensure that families in need have access to emergency cash assistance, support for utilities, and permanent supportive housing, while fostering balanced negotiations between landlords and tenants to achieve mutually satisfactory outcomes.

The [City of Austin, TX](#) is directing millions of dollars toward preventing homelessness and for programs to provide permanent supportive housing. Political and housing leaders in [Chicago, IL](#) pledged to provide relief to beleaguered tenants and multi-family building owners negatively impacted by the pandemic.

To support cities in gathering accurate information to address landlord-tenant issues, NLC developed a [landlord survey template](#) for municipalities to adapt and administer to landlords in their communities.

## 3 Address substandard, vacant and abandoned housing with a focus on preservation.

All Americans, and particularly vulnerable children, need [healthy and hazard-free housing](#) in order to thrive and reach their potential. Environmental hazards in housing include lead-based paint, mold, pests and other health threats that can leave families and children living in unsafe conditions and diminish their ability to lead healthy and successful lives. The conditions created by the pandemic have expanded these threats. City leaders can [respond](#) by developing a comprehensive approach to healthy housing code enforcement that relies on strong relationships with the broad range of stakeholders. Among the key steps: increasing collaboration between city code enforcement and city or county environmental health officials to prioritize enforcement of housing violations that have strong associations with serious health problems; and targeting code enforcement actions to areas or neighborhoods with the greatest need, rather than uniformly across the city.

## 4 Expand and preserve the stock of affordable housing

Beyond increased services for individuals experiencing homelessness, city leaders can take [steps](#) that will begin to preserve and construct more affordable housing. According to the National Low Income Housing Coalition, a full-time minimum-wage worker cannot afford a one-bedroom apartment at fair-market rent in 95 percent of all U.S. counties.

No single strategy adopted by one municipality will provide the number and variety of solutions necessary to address housing insecurity and homelessness in cities across the country. Similarly, addressing the need for basic shelter for all Americans transcends both the capacity and the responsibility of any one municipality. Housing insecurity and homelessness are problems that can be solved only through coordinated planning and shared resources. Drawing directly from the report of NLC's housing task force, [Homeward Bound: The Road to Affordable Housing](#), key recommendations for local government action on affordable housing include:

- Make use of local dollars (own-source as well as federal grants) and local authority (planning, zoning, permitting, land banks and land trusts) to increase housing supply across types and neighborhoods (**Oakland, CA** created its 17K/17K program to protect 17,000 homes from displacement and build 17,000 new affordable units by 2024.)
- Coordinate local housing goals at the micro level with residents and neighborhoods and at the macro level by engaging with adjacent cities and counties and applying data to solutions (**Charlotte, NC** adopted its [Housing Locational Policy](#) platform to guide investments and location decisions for affordable housing in strategic and high-need areas).
- Support the housing needs of distinct sub-populations including seniors, persons with disabilities or substance use, and mental health challenges, and those with [incarceration histories](#).
- Prioritize equitable outcomes in housing decisions as an essential component for success.
- Coordinate across municipal boundaries on land use and housing development opportunities for all.

## 5 Embed racial equity into all housing policies and programs

Discriminatory housing policies and practices targeting Black Americans and other people of color are a main driver for the country's housing affordability crisis, creating longstanding inequities in access to safe, quality housing and a wealth gap between white households and households of color. Notable adverse outcomes of unjust housing policies include: homes in Black neighborhoods are [undervalued by \\$48,000 per home on average](#), amounting to \$156 billion in cumulative losses; [Black, Native American, and Latinx households are more likely than white households to be extremely low-income renters](#) (with incomes at or below the poverty level or 30 percent of their area median income); and [low-income women of color](#) are particularly cost-burdened because of housing and face higher rates of eviction.

With this understanding, city leaders and officials can be intentional in institutionalizing data-informed solutions that are grounded in equity, justice and sustainability.

Recommendations for addressing housing-related racial inequities in cities include:

- **Conduct a [racial impact study](#)** to determine the effects of city housing and land-use policies on communities of color.
- **Implement race-specific, anti-displacement policies to help** mitigate the effects of gentrification.
- **Embed and institutionalize racial equity into all housing and community development strategies and plans.** As cities strive to [increase affordable housing production](#), it is imperative that strategies incorporate [equitable development methods](#) grounded in transparency, community engagement and collaborative planning.
- **Fund equitable housing development.** Starting with the city budget, cities can begin discussing the levels at which they currently fund housing and community development programs. Cities can then determine how much in federal, state, local and philanthropic dollars are needed to create long-term, equitable housing solutions.
- **Implement inclusionary housing policies.** [Inclusionary housing policies](#), also referred to as inclusionary zoning, continue to serve as a useful tool in the [production](#) of affordable housing. For cities experiencing steady or increased rates of new construction, inclusionary housing policies are often used to incorporate affordable units within market-rate developments, or to assess fees on the development of commercial or residential properties to pay for affordable housing.

For further reading, check out the NLC resource, [Embedding Racial Equity in Housing](#).

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