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WIN POLICY BRIEF SERIES

COVID RENTAL ASSISTANCE:

New York's Renters Need More Than Partial Solutions

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Introduction

As New York plans to distribute a new round of federal rental assistance aimed to help those impacted by COVID economic hardship, it faces a critically important question: should it merely pass along those federal dollars, even though they will fail to meet the full scope of the current need? Or should New York instead craft the rental relief program on the scale that we need at this moment, even if that means supplementing federal dollars with state and local ones? Failure to act decisively to meet the full scope of the need before us will have far reaching short and long-term costs. Not only will this failure result in substantial costs generated for government by deepening housing instability, but it will also result in substantial human cost that will have reverberations for generations.

New York is facing extraordinary housing insecurity as a result of the COVID-19 pandemic and resulting recession. Immediate intervention that supports a full economic recovery for New York is necessary to avert a homelessness catastrophe that will harm hundreds of thousands of New Yorkers, perpetuate economic and racial injustice, and stifle economic recovery. The sudden nature of the COVID shock, and the existing racial and economic injustices, require a response in the form of tailored, targeted rental assistance for New Yorkers. New Yorkers need a comprehensive solution now.

An effective rental assistance response must provide relief from insurmountable rental debt, and provide continued support during the long, multi-year economic recovery ahead so households can get back on their feet. It must be accessible and targeted to the households most deeply impacted: New Yorkers at risk of becoming homeless. It must also be available to households that, but for this sudden shock, had maintained stable housing, and had not previously been eligible for assistance.

This is the rental assistance that will protect the fragile stability of vulnerable tenants, and that will ensure that all New Yorkers have the opportunity to contribute to and benefit from the economic recovery. We don't need half measures—we need a vision and resources that will meaningfully help tens of thousands of families pay the rent while the economy recovers. Anything short of this will be insufficient and will only delay, not avoid, calamity.

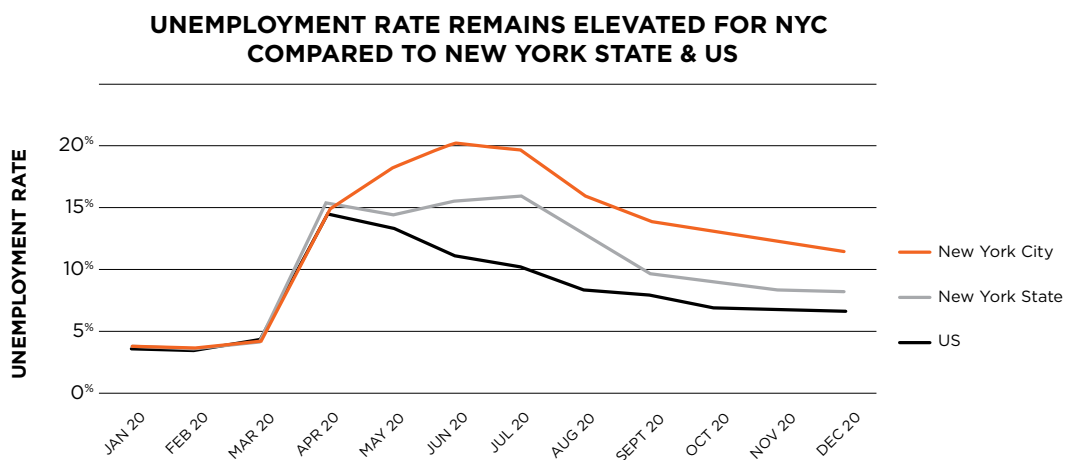
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In this brief, we make the case for why the city and the state must take a more complete approach to this problem. First, we outline the housing landscape we face today, as COVID continues to threaten the housing stability of so many New Yorkers. Then we outline why existing policy responses are insufficient to meet the existing need. Finally, we conclude with an exploration of what a program must do to truly meet this need—highlighting the elements

identified last spring in Win's Stay at Home Voucher concept that have yet to be implemented.

The COVID shock to a precarious and inequitable housing landscape

In February of 2020, the unemployment rate in New York City was at a historic low of 3.4 percent.¹ Then COVID hit. The COVID-19 pandemic was a tremendous economic shock, leaving at least hundreds of thousands of workers without employment from one week to the next. Ten months into the pandemic, past the peak in unemployment, the unemployment rate in New York City was still nearly quadruple what it had been before the shutdown.² The December 2020 unemployment rate of 11.4 percent in NYC is also striking in contrast to the national unemployment rate of 6.7 percent, and to the 5.9 percent who were unemployed in the rest of New York State (not including NYC) that month.³ Add the workers whose hours and income were reduced⁴ to those who lost their jobs altogether, and descriptions of New York City as the epicenter of the COVID-19 economic fallout cannot be dismissed as hyperbole.



Source: New York State Department of Labor. Monthly Jobs Press Releases for February 2020 through December 2020.

This shock struck a city where having a tenuous hold on housing is accepted as normal for far too many. Before the pandemic, **a startling 45 percent of low-income renters spent at least half of their income on rent in 2018.**⁵ Severe rent burdens are not distributed equally, with about a third of Black, Hispanic, and Asian renters paying half or more of their income, compared to less than a quarter of White renters.⁶ Given how little is left after paying rent, it is not surprising that about

70 percent of low-income renters had less than \$1,000 in savings,⁷ leaving them vulnerable to quickly falling into debt and to falling behind on financial obligations (such as rent payments) in the case of an unexpected illness, job loss, or other emergency. The crisis has struck most deeply where racial and economic injustice has left us vulnerable; it is low-income, Black, and Latinx households who are the most at risk of losing their housing.

Low-income workers of color have also been the most vulnerable to COVID income loss. Less than three percent of Win families identify as white, with over half (56.5 percent) identifying as Black. And all Win families are extremely low-income, with working families having an average annual income below \$24,000 before the pandemic (\$23,589 in 2019). Among employed families in Win shelter during the pandemic (March 2020 to February 2021), one in five experienced COVID related loss of employment or hours. And the percent of families who arrived at Win shelter with employment during the pandemic was 34 percent lower than during the same period in 2019. The COVID recession has pummeled sectors that disproportionately employ low-income workers and workers of color.⁹ Nearly two-thirds of jobs lost at the outset of the pandemic paid less than \$40,000/year, and 54 percent of COVID-displaced workers are foreign-born.⁹

At Win, we see what will happen on the large scale without targeted measures. Nearly 1,000 families, including over 1,700 children, have stayed in a Win shelter for homeless families since the outset of the pandemic. Families in Win shelter were extremely low-income before the pandemic and have lost financial ground since March of 2020. Instead of the increase that is typical from one year to the next, **families in Win shelter with income from employment experienced a 2.9 percent decrease in their income.** And fewer families arrived at Win shelter with employment during the pandemic than they did during the same time the previous year. Given that only three percent of Win families identify as white, with the majority (56.5 percent) identifying as Black, and that a striking majority (84 percent of heads of Win families) had been in shelter before, the stakes of protecting the most vulnerable from the uneven fallout of the pandemic are tremendous.

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Low-income workers of color were not only the most impacted by the shock, they are also being left behind by the first, nascent stages of the recovery. Nationally, half of white workers had recovered their jobs by July, but only a little over a third of Black workers had their jobs back.¹⁰ Researchers and experts warn of a long and uneven economic recovery for New York City.¹¹ In January of 2021, the NYC Independent Budget Office forecasted three years for job recovery, and continued reduced revenue to the City for the next two years.¹²

This preexisting inequality and need, exacerbated by the COVID shock, has resulted in almost unimaginable housing instability. It is estimated that **between 640,000 and 1.18 million households are at risk of eviction in New York State.**¹³ Another recent analysis found that, based on the 482,000 renter households in NYS that lost wages because of COVID, \$233 million is needed in rental assistance EACH MONTH to bring those households to their pre-pandemic rent burdens.¹⁴

The COVID shock is deepening the racial and economic inequities that preceded it and carries the threat of perpetuating them far into the future. In a city where 81 percent of low-income households are renters,¹⁵ and Black and Hispanic households are disproportionately renters,¹⁶ the COVID-19 economic crisis is also a housing insecurity crisis with the potential to catapult a disproportionate number of low-income, Black, and Latinx households into homelessness. The trauma of homelessness has long-term implications for the stability and well-being of individuals and families. By taking action now, New York can take concrete action to address inequity and prevent this tragedy.

Current interventions are proving inadequate

New York has responded to this housing crisis with an unemployment insurance system that was overwhelmed by the initial demand, its existing, imperfect safety net programs, an eviction moratorium, and a limited rent relief program. While avoiding calamity for some, these measures have left others still at risk of losing their homes. There is also a new program in the works that will be used to distribute the \$1.3 billion in federal rental assistance that New York State was allocated from the most recent COVID relief package.¹⁷ However, as needed as that assistance is, it too will fall short of meeting the need if not supplemented by other programs.

As the COVID crisis escalated, the federal government activated enhanced unemployment benefits to help workers make ends meet. Unfortunately, this assistance did not reach a majority of those in need, with 51 percent of low-income workers reporting that they did not receive benefits, compared to 39 percent of moderate and high income workers.¹⁸ Undocumented workers, who make up a significant portion of the workforce in some of the hardest hit sectors, are also excluded from receiving unemployment insurance. And among workers who accessed benefits, many reported that the state benefit alone would not be enough to cover their living expenses once the federal enhancement ended.¹⁹ Unemployment benefits have not been targeted properly to address housing insecurity for the most vulnerable tenants.


Existing safety net programs were developed to meet the basic needs of those contending with poverty during stable times, and not to address the shock we are currently experiencing. Existing housing voucher programs (like CityFHEPS, FHEPS, Section 8) provide long-term assistance to individuals in a very narrow set of circumstances, which many New Yorkers struggling for the first time due to COVID will not meet. The “one shot deal” emergency assistance program is on the other end of the spectrum. It provides a grant to pay rent arrears and is premised on the household’s ability to being making on-going rent payments. It also carries the expectation that the assistance grant will be repaid. At a time when households have lost and not yet regained the means to pay rent, one shot deals are of limited usefulness.

In order to fill the gaps left by other interventions, New York State was among the first to activate an eviction moratorium. Eviction is a leading cause of homelessness. Over 100 families entered a Win shelter between April and December 2020 because they had been evicted from their home before or during the pandemic, representing 17 percent of families who entered during the time-frame. New York’s eviction moratorium is protecting many, but not all renters, from this fate. The moratorium reduced the number of evictions filed over the summer by about 75 percent,²⁰ but because it does not apply to all evictions, nearly 10,000 evictions were filed from June through September.²¹ Some researchers estimate that up to 45 percent of households in New York State are at risk of eviction.²² And illegal evictions occur, even during an eviction moratorium.²³ Add to these gaps in protection the financial pressure of mounting rental debt on vulnerable renters, and an unknown number of informal and self-evictions are likely forcing households out of their apartments despite the moratorium.


For households who have been able to remain in their homes thanks to the eviction moratorium, the relief is only temporary. As their rental debt grows with each passing month, the risk of homelessness after the eviction moratoriums ends increases. The rent shortfall in New York State is estimated to have reached at least \$1.3 billion by January of 2021.²⁴

The New York COVID Rent Relief program recognized the need to address rental debt. But the program, funded with \$100 million of the federal CARES allocation to New York State, offered too little assistance, with narrow eligibility criteria, for too short of a period of time. Instead of paying full arrears, securing future rent payment, or addressing the underlying housing affordability issue, the program provided for only four months of assistance, inclusive of arrears and future rent obligations, and only paid the difference between the previous rent burden and the current rent, leaving households paying too much of their income to rent with the same challenge.

Finally, New York State is preparing to distribute a new round of federal rental assistance funded in the COVID relief bill passed by congress in December 2020.²⁵ Of the \$25 billion for rental assistance in that bill, New York State has been allocated \$1.3 billion.²⁶ The federal rental assistance will go a long way towards meeting the need of New Yorkers, but it carries a 12 month (or in some cases 15 month) cap on assistance for any individual household. Given that we are already 12 months into this crisis and our economy is far from recovered, it is plain that this assistance will be insufficient for many. New York City and New York State are in the midst of designing a new program to administer these funds, hopefully avoiding the pitfalls of the COVID Rent Relief program described above. Advocates, including Win, have pushed city and state officials to take a number of steps to ensure that the new program is as fair and efficient as possible.²⁷ However, unless the new program provides on-going rental assistance, in addition to help paying arrears, until the economy recovers and families are reemployed, this program will fall short. Hopefully more federal money will come in the future to cover this cost—allowing families to receive assistance right-sized for this crisis; but even if it does not, the city and the state must supplement the federal rental assistance to ensure that this program works to help families in need bridge the substantial gap they face until the economy recovers.



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In short, existing programs alone cannot protect the housing stability of vulnerable households during the current crisis. Currently, there is no single program, or network of programs, equipped to respond to the nature or magnitude of the current housing crisis. New York needs a solution designed and scaled to meet the need we face—the piecemeal protections currently in place not only leave many families at risk, they also run the risk of providing substantial government assistance to families only to see still them facing homelessness.

Wide reaching, medium-term housing assistance is the right-sized solution

To prevent a homelessness calamity of New Yorkers falling through the cracks of existing measures, we need housing assistance that reaches all low-income households facing hardship that has been aggravated by the COVID-19 crisis, that supports them until the economic recovery reaches all New Yorkers, and that connects them to other anti-poverty programs if they need continued assistance. As New York plans to distribute new federal relief dollars, it must design a rental assistance program that meets these goals. This means not only implementing the program designed by the feds, but also supplementing and expanding where necessary to provide the relief New Yorkers need. Otherwise, many households will be forced into homelessness and will face mounting debt from unpaid rent. Win's Stay at Home voucher proposal is a model of the level and type of assistance New Yorkers need.

Last Spring, as the depth of the COVID economic crisis was becoming evident, Win called for the creation of the Stay at Home voucher, a medium-term rental voucher available to low-income renters and targeted at very-low and extremely-low income households to keep them stably housed throughout the crisis and recovery.²⁸ For low-income households no longer able to pay the rent, the voucher would provide rent relief, and could be used to pay both arrears and to provide on-going assistance. The voucher would pay the difference between 30 percent of the household's income and their rent, and if the household's income does not rebound in a year to a level that makes their rent affordable (no more than 30 percent of income), the Stay at Home voucher could be renewed. Assistance would expire when the household income rebounded or when New York City's unemployment rate returned to the ten-year average whichever comes first. Households still experiencing hardship when the unemployment rate recovered would be transitioned to an existing rental assistance program, with referral from the Stay at Home program fulfilling non-means related eligibility requirements.

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The Stay at Home voucher would maximize stability for the households most vulnerable to homelessness by targeting low-income households earning no more than 50 percent of the Area Median Income (approximately \$50,000 for a family of three), who have suffered COVID-related financial hardship, and who lack the resources to maintain their housing. To ensure stability and avoid overwhelming housing court and homeless service programs, assistance would be accessible via various access points, including on-line HRA portals and Homebase locations, and will be available before formal eviction proceedings are initiated.

We first proposed this program almost a year ago, and much has happened since then to address the ballooning need for rental assistance. However, a program like the one we outlined is still critically needed and still does not exist. With federal assistance waiting to be spent and more federal aid on the way, it should be easier now than ever to create a rental assistance program that truly meets the needs of New Yorkers on the brink of homelessness. We call on New York City and New York State to develop a full solution as they design new programs to disperse federal rental assistance, and to supplement federal dollars with local and state dollars to get the program to where it needs to be. In particular, even though federal dollars currently limit the length of assistance, New York State's program must provide rental assistance for arrears and future rent for as long as it takes for the economy and New York's families to recover.

A full-scale response to the housing crisis we face is necessary not only to help individuals and families, but also to ensure that New York's economic recovery is equitable. An insufficient response to the current housing crisis will stifle New York City's economic recovery and worsen economic and racial disparities, perpetuating inequity for decades to come. Homeless adults face powerful barriers to securing and maintaining employment; stable housing supports employment stability.²⁹ Given this link, each household that avoids homelessness thanks to rental assistance is more likely to get back on their feet and do so more quickly. Rental assistance also makes it possible for low-income households to contribute to the economic recovery through spending. Rental assistance that brings housing to a level that is affordable is linked to increased expenditures by low-income families on food and healthcare,³⁰ as well as on entertainment, apparel, and housewares.³¹ Failure to provide rental assistance that protects vulnerable New Yorkers from homelessness will disenfranchise them from the economic recovery.

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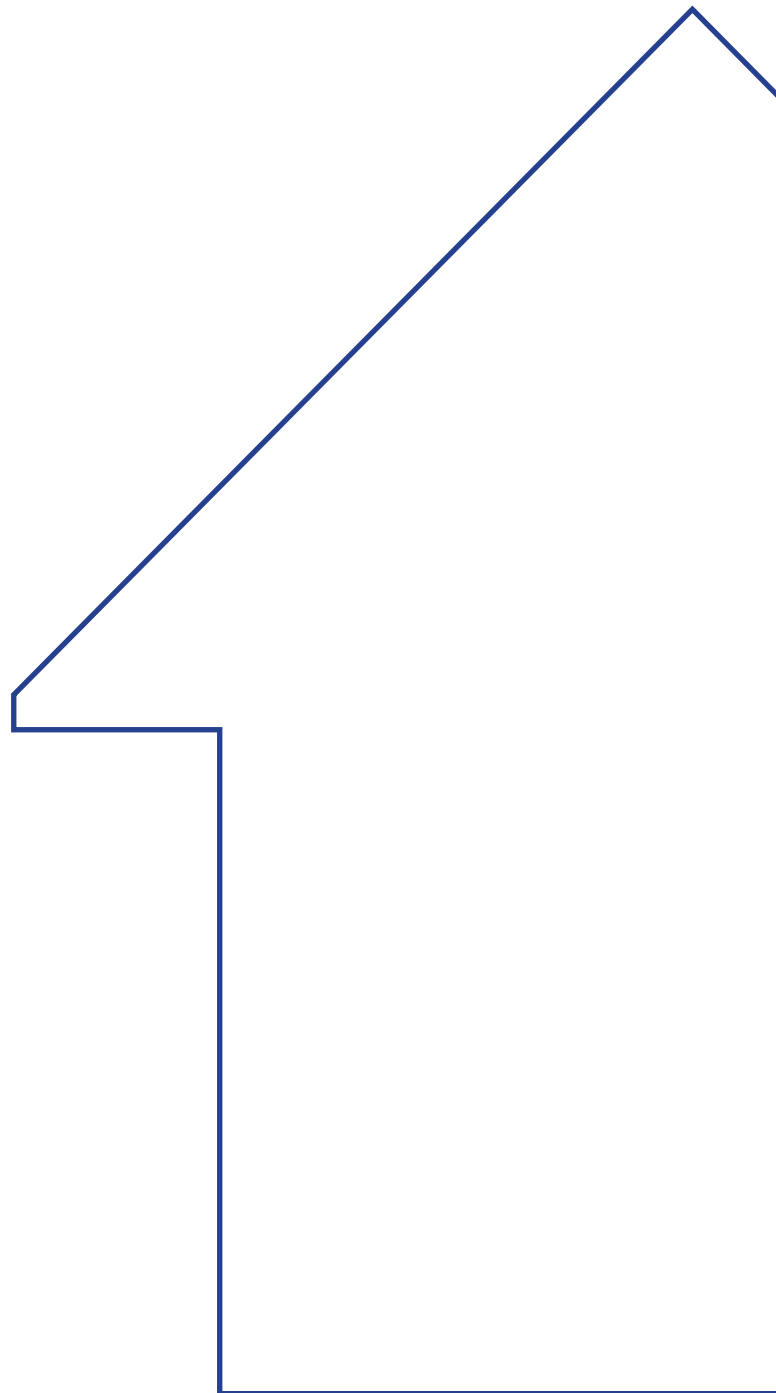
Moreover, if adequate rental assistance is not in place when the eviction moratorium is lifted, the city and state face a deepening of an already significant homelessness crisis. The cost of meeting the demand for shelter in that scenario will be high, especially relative to the cost of providing limited-term rental assistance for those same families (with much of that cost covered by the federal assistance). New York City spends \$201 a day, or over \$6,000 per month, to house a family in a homeless shelter. And, the average length of stay for a family with children in a NYC shelter is over 14 months. Six thousand dollars per month is multiples more than what it would take to stabilize low and extremely low income New Yorkers in their homes after the federal assistance times out while the economy recovers. And, if we fail to act, the city and state will be paying \$6,000/month for shelter and families will be destabilized, triggering the cascade of costly personal and societal consequences of homelessness.

Conclusion

Hundreds of thousands of people are at risk of falling into homelessness. This would not only mean an unsustainable financial cost to the city to provide homeless shelter, it would also be a catastrophe with long-lasting repercussions for the adults and children who are destabilized, as well as for our economic recovery and for an equitable future for our city. New York City and State have an opportunity and an obligation to meet this crisis head on, bolstered by substantial federal assistance, as they operationalize COVID rent relief programs this spring.

Rental assistance must be part of New York's blueprint for housing equity and cannot be overlooked as part of an economic recovery plan.

A robust response to this housing crisis is our ethical responsibility. The crisis is disproportionately stifling opportunity for Black, Latinx, and low-income New Yorkers and sinking them further into poverty and debt. Meanwhile, the economic impact on higher income, white New Yorkers is less widespread and deep. New York must confront worsening inequality by taking unequivocal action that confirms our commitment to justice and opportunity. It can start by creating a rental assistance program that meets the full need of residents, rather than continuing to provide partial solutions that keep families in limbo and do little to prevent them from falling through the cracks into homelessness.



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ABOUT WIN

Win is New York City's largest provider of shelter and services for homeless families with children. Win serves over 1,200 families, including over 2,300 children, each night in its ten family shelters located across New York City. In addition, Win provides permanent supportive housing for more than 330 formerly homeless families with complex needs. Across its shelters and supportive housing, Win transforms the lives of New York City's homeless women and their children by providing a holistic solution of safe housing, critical services and ground-breaking programs they need to succeed on their own—so the women can regain their independence and their children can look forward to a brighter future.

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