The National Conference of State Legislatures is the country’s most trusted bipartisan organization serving legislators and staff. We promote policy innovation, create opportunities for lawmakers to share knowledge and ensure state legislatures have a strong, cohesive voice in the federal system. We do this because we believe in the importance of the legislative institution and know when states are strong, our nation is strong.
COVID-19 WEB PAGE

Information on state policies and responses related to continuity of government, education, fiscal, elections, criminal justice and more.

Go to ncsl.org
- U.S. Department of Housing and Urban Development (HUD)
- NCSL state/federal tracking
- State housing agencies
- Youth homelessness
SPEAKER SCOTT SAIKI

Speaker Scott Saiki
Hawaii State Legislature
NCSL President-Elect
Assistant Secretary for Housing and Federal Housing Commissioner
U.S. Department of Housing and Urban Development (HUD)

MICHAEL QUILLEN

Michael Quillen
Policy Associate, Labor and Economic Development
National Conference of State Legislatures
21 bills have been introduced to combat the housing and homelessness crisis

- 11 bills establish a program to provide assistance to either tenant, landlord or both.
- 9 bills deal specifically with the prohibition of evictions
- 1 bill suspends interest payment collections
Prohibits the eviction of tenants of real property, including businesses and nonprofit organizations.

Makes it a misdemeanor crime to evict a tenant.
AB 10247/SB 8139

- Establishes a rent waiver for individuals that cannot afford to pay rent due to the virus.
- If a tenant's lease is set to expire during the state of emergency, such persons are able to extend their terms until 90 days after the state of emergency.
- Any landlord who has lost rental income due to the virus may apply for relief under the Division of Housing and Community Renewal.
STATE SPECIFIC SOLUTIONS: NEW YORK

**SB 8190**

- Establishes no rental payments for both tenants and small businesses
- Further clarifies the residential mortgage forbearance to be in place for 90 days.
Of the 21 bills introduced, two have been enacted

- Arizona SB 1690
- New Jersey AB 3859
THEMES OF INFORMATIONAL REQUESTS

1. Evictions for individuals and families
2. Monetary assistance for landlords/rent relief
3. Medicaid funds for rent
NCSL RESOURCES

- Housing and Homelessness State Legislatures Database

- NCSL’s Blog on “Human Services and Housing Analysis on COVID-19 Package”

- NCSL White Paper- “CARES Act Analysis: Housing Funding”
Affordable Housing Needs During the COVID-19 Pandemic

Jennifer Schwartz, Director of Tax and Housing Advocacy | NCSHA
Affordable Housing Needs During the Pandemic

- 37.8 million (31%) of U.S. households, both renters and homeowners, paid more than 30% of their income for housing in 2017 — before the pandemic started.

- One in four renters spends more than half of their income on housing. Even many middle-income, fully-employed workers are cost burdened — before the pandemic started.

- 26.5 million unemployment claims were filed in the last 5 weeks

- Significant federal investment will be needed:
  - to assist renters and homeowners who lose their jobs or have declines in income due to the COVID-19 pandemic
  - to address homelessness so as to prevent the spread of the virus among those living on the streets
Housing Funding in CARES Act

More than $12 billion in new appropriations for HUD programs

- $5 billion: Community Development Fund
- $4 billion: Homeless Assistance Grants / Emergency Solutions Grants
- $1.25 billion: Tenant-Based Rental Assistance
- $1 billion: Project-Based Rental Assistance
- $685 million: Public Housing Operating Fund
- $300 million: Native American Programs
- $65 million: Housing Opportunities for Persons with AIDS
- $50 million: Housing for the Elderly (Section 202)
- $15 million: Housing for Persons with Disabilities (Section 811)
Other Housing-Related CARES Act Provisions

- Authority to Treasury to provide liquidity for state, local municipal bond issuers. Treasury needs to use its authority for Housing Bond liquidity.

- 60-day foreclosure moratorium on federally-backed mortgage loans, up to 360 days forbearance for borrowers of a federally-backed 1- to 4-unit mortgage loan.

- Up to 90 days forbearance of residential mortgage loan payments for multifamily properties of 5+ units with federally-backed loans if borrowers do not evict or charge late fees to tenants during the forbearance period.

- 120-day moratorium on eviction filings or other legal action to charge fees, etc. if the property is insured, guaranteed, supplemented, protected, or assisted by HUD, Fannie Mae, Freddie Mac, the rural housing voucher program, or a covered program under the Violence Against Women Act of 1994.
What Else Do We Need?

Actions by Federal Reserve, Treasury, IRS, HUD, and/or FHFA

▪ Forbearance provisions in the CARES Act, while well-intentioned, create challenges for mortgage servicers. Treasury and the Fed could use authority from the CARES Act to establish a **Mortgage Servicer Funding Facility** to provide liquidity to servicers, so they may protect borrowers, stabilize the housing finance system.

▪ Forbearance also creates problems for new mortgage loans, which can’t be securitized if the borrower doesn’t make their first payment. Possible solution: FHFA allowing **Fannie and Freddie to purchase loans in forbearance, regardless of delinquency status**.

▪ **Housing Bond Liquidity** — Proposal to Federal Reserve and Treasury, building on the New Issue Bond Program from the financial crisis

▪ IRS and HUD **guidance and waivers** for existing programs
What Else Do We Need?

Congressional Action

- **Housing Assistance Fund** — $75 billion in flexible funding to every state HFA to help homeowners make mortgage and utility payments to prevent foreclosures and defaults.

- **Set a minimum credit rate** for bond-financed Housing Credit properties and other changes from the Affordable Housing Credit Improvement Act.

- **Emergency Rental Assistance** — with flexibilities to allow states to help those who need it stay in their apartments.

- Substantial one-time increase in funding for **HOME Investment Partnerships program**.

- Reinstatement of the **Federal Financing Bank** option for FHA-HFA multifamily loan risk-sharing program.
How Are State HFAs Responding?

- Standing up new state-funded emergency rental assistance programs to help those who do not already receive rental assistance
- Helping rental program recipients and landlords address changes in income due to the pandemic
- Restarting mortgage assistance through Hardest Hit Fund programs, if funding is available.
- Supporting homeless shelters and helping to fund temporary shelters
- Suspending site inspections for subsidized properties and making other policy changes to facilitate social distancing, stay-at-home orders
- Implementing waivers and other regulatory relief as provided by federal agencies
NCSHA’s COVID-19 Resources Webpage

- www.ncsha.org/covid-19/
- State agency notices, statements on policies and processes related to the pandemic
- NCSHA’s advocacy activities – proposals, letters, policy priorities
- Administration and Federal agency statements and guidance
COVID-19 AND YOUTH HOMELESSNESS

Friday, April 24, 2020
National Conference of State Legislatures

www.schoolhouseconnection.org | @SchoolHouseConn
About SchoolHouse Connection

SchoolHouse Connection works to overcome homelessness through education. We provide strategic advocacy and technical assistance in partnership with schools, early childhood programs, institutions of higher education, service providers, families, and youth.

- Website: http://www.schoolhouseconnection.org
- Newsletter: https://www.schoolhouseconnection.org/sign-up/
- Federal and state policy advocacy
- Q&A from our inbox
- Webinars and implementation tools
- Youth leadership and scholarships
COVID-19 and Youth Homelessness

Exacerbating existing challenges, creating new ones.

**MOBILITY**
- Forced out of temporary shared housing
- Dorms closing
- Campgrounds closing
- Cannot pay motels

**INVISIBILITY**
- Schools closed; often only source of Support
- RHYA programs few, overwhelmed
- Most federal, state, and local attention focused on adults

**NOWHERE TO GO**
Regular support networks unavailable

**VULNERABILITY**
- Increased abuse during shelter-in-place
- At-risk due to chronic health conditions
- Must work to survive
- Cannot control distance in shared quarters

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COVID-19 and Youth Homelessness

Particular populations, particular needs

**MINORS**
- Cannot access state and federal aid
- Cannot access health care or shelter/housing without parental consent (in some states)
- Schools are providing less support

**COLLEGE STUDENTS**
- Dorms closed
- Jobs closed
- Dining hall closed (cannot access SNAP)
- [https://nyti.ms/2KI5enz](https://nyti.ms/2KI5enz)

**NEWMELY HOMELESS YOUTH**
- Family conflict and job loss are leading to increases in homelessness

**YOUNG PARENTS**
- Work/school while caring for children
- Out of work and trying to support family
- Emotionally and economically overwhelmed
- Difficulty navigating fractured support systems
State Policy Support is Critical

Many of the policies most important for preventing and addressing youth homelessness fall under state law and policy.
What can state legislators do?

1. Target federal and state COVID resources to homeless youth

Work with governors, housing, education, and other state agencies to ensure federal and state resources reach homeless youth specifically, including parenting youth and their young children.

- Emergency Solutions Grant (ESG): Disbursement of funds through existing HUD and CoC structures are unlikely to reach 80% of homeless youth due to HUD’s limited definition of homelessness (despite the statute including “at-risk” populations) ($3 billion)
- Elementary and Secondary Education Relief Fund ($13 billion)
- Higher Education Emergency Relief Fund ($14 billion)
What can state legislators do?

2. Support personnel and positions that can reach homeless youth

Support positions that can reach homeless youth, despite their increased invisibility, such as:

- LEA homeless liaisons
- Higher education homeless liaisons: e.g., TN (Tenn. Code Ann. §49-7-172 2019) and CA (Ca. Educ. Code §67003.5 2016)
- Outreach workers
What can state legislators do?

3. Support education

4. Allow/expand minor consent

5. Extend eviction moratoriums

- Support education resources and access for students who are homeless: *Lack of a high school degree is the single greatest risk factor for young adult homelessness*
- Allow unaccompanied homeless minors to consent for shelter/housing and health care: e.g., MD (SB 207 2020) and WY (Stat. §14-1-102 2017)
- Extend eviction moratoriums to motels.
Resources

- SchoolHouse Connection COVID-19 webpage

- State Laws to Support Youth Experiencing Homelessness
  - [https://www.schoolhouseconnection.org/policy-advocacy/state-policy/](https://www.schoolhouseconnection.org/policy-advocacy/state-policy/)

- Patricia Julianelle, SchoolHouse Connection
  - patricia@schoolhouseconnection.org
Questions and Answers

Please type your questions into the chat box in the lower left-hand corner of your screen.
Go to:
www.ncsl.org
or