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HOPE FOR THE BEST, PLAN FOR THE WORST:

ADDRESSING THE AFTERMATH OF THE COVID-19 PANDEMIC IN AMERICA'S STRUGGLING NEIGHBORHOODS

By Alan Mallach



This brief was prepared by the Center for Community Progress. For additional information, please contact the team members listed below.

Alan Mallach

Fellow, Center for Community Progress
amallach@communityprogress.net

Rob Finn

Director of Policy and Research
rfinn@communityprogress.net

Center for Community Progress Office

(877) 542-4842
info@communityprogress.net
www.communityprogress.net

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ABOUT CENTER FOR COMMUNITY PROGRESS

The mission of Center for Community Progress is to foster strong, equitable communities where vacant, abandoned, and deteriorated properties are transformed into assets for neighbors and neighborhoods. Founded in 2010, Community Progress is the leading national, nonprofit resource for urban, suburban, and rural communities seeking to address the full cycle of property revitalization. The organization fulfills its mission by nurturing strong leadership and supporting systemic reforms. Community Progress works to ensure that public, private, and community leaders have the knowledge and capacity to create and sustain change. It also works to ensure that all communities have the policies, tools, and resources they need to support the effective, equitable reuse of vacant, abandoned, and deteriorated properties. More information is available at www.communityprogress.net.

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INTRODUCTION

As this is being written, the United States is gripped by the most severe pandemic in over 100 years. Much of the country, including most of the nation's major cities, is all but shut down, with only essential services open, and millions of families all but confined to their homes. It is hard to think about much beyond our current almost surreal existence. Yet, we all know that the pandemic itself will pass, and we will need to start rebuilding our economy and society. We can't wait till that happens to start thinking about it.

Rebuilding will not be easy. By May 2020, unemployment in the United States had soared to levels unknown since the Great Depression, thousands of businesses were closed, millions of tenants were in arrears on their rent, and state and local governments were seeing staggering revenue losses. Despite the trillions of dollars already being pumped into the economy by the federal government, there was widespread sentiment that more would be needed. All of these changes have powerful implications for where we will be when we start to pick up the pieces. We don't *know* what will happen – there are far too many unknowns at this point – but we can already anticipate many of the risks, and what to expect after the pandemic is behind us.

One thing we can expect is that the effects will be much more severe in struggling cities, lower income neighborhoods and communities of color. These areas have long suffered from the effects of pervasive

racism, and were already facing serious challenges before COVID-19 struck. Many, victimized not long ago by subprime lending and widespread foreclosures, had only begun to recover from the Great Recession. Many more were still mired in concentrated poverty and unemployment, while facing significant health and environmental challenges. Already economically stressed and physically disinvested, these areas are likely to see more rent and mortgage arrears than more prosperous areas. With weaker housing markets, they may see their modest recovery in recent years reversed by declining home sales and tighter credit. They are more dependent on public services than wealthier areas and will be harder hit as municipalities are forced to tighten their belts. The need to start planning for the future in these communities, in order to mitigate the potential damage and advance an equitable recovery, is particularly great.

This short guide has been prepared to help local officials and community stakeholders start thinking about how to address the aftermath of the COVID-19 pandemic. The first section looks at the forces driving the post-pandemic aftermath – what are the likely impacts of what is currently going on, and how might they interact with each other, and impact communities? The second section focuses on how local stakeholders can address these impacts – what steps they can take to plan for them and tackle them as they arise. Recognizing that local resources are unlikely to be sufficient, the third section looks at the need for continued, targeted federal action. The final section looks at a longer-term question, recognizing how many of the post-COVID-19 problems will simply magnify and exacerbate the long-standing crisis facing lower-income communities and communities of color in the United States – can we build a post-pandemic future for our neighborhoods that is better than the past, and that places equity at the center?

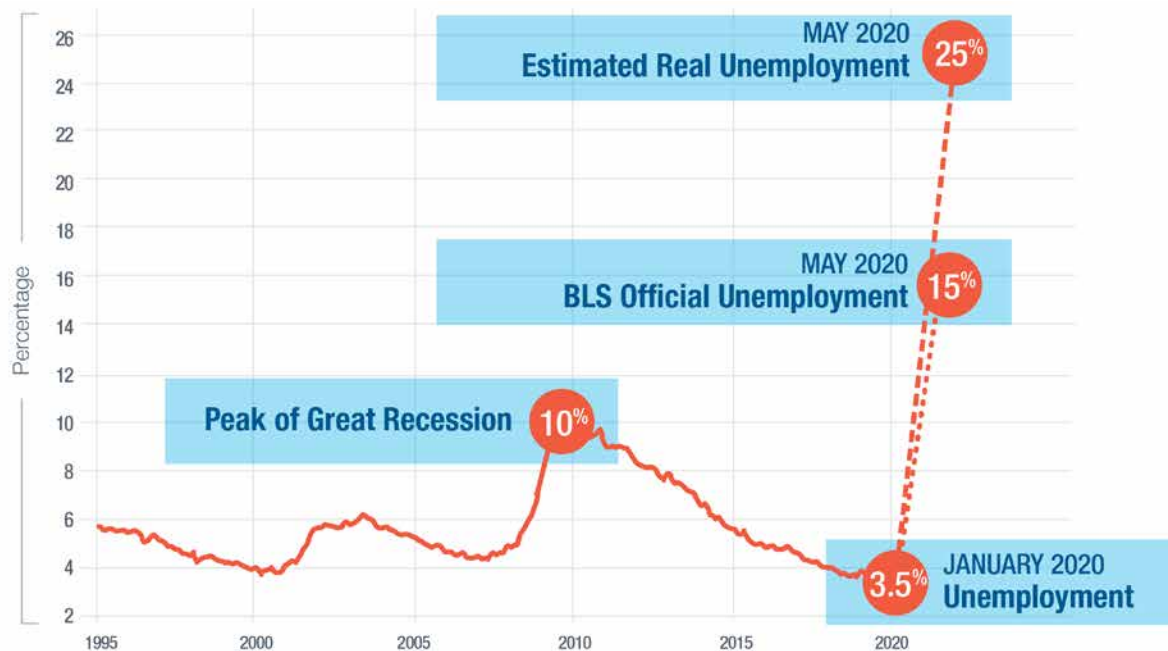
1. WHAT COULD THE POST-COVID-19 WORLD LOOK LIKE?

The contraction in the United States economy and the level of unemployment resulting from the pandemic is expected to be more than double that of the Great Recession. No one can be sure how long it will take for us to get back to where we were in terms of jobs and economic activity before the pandemic. Skyrocketing unemployment, widespread business closings, and lost tax revenues during the pandemic, coupled with the uncertainties of future economic recovery, are all likely to mean that the impact on struggling lower income neighborhoods and communities of color will be greater, and the length of time to recover longer, as was true after the Great Recession. If these impacts, like rent and mortgage arrears, are not addressed effectively, they could lead to others, including increased homelessness and health problems, and neighborhood impacts such as housing deterioration and abandonment, in towns and cities across the country.

Unemployment will remain high

While the Bureau of Labor Statistics has pegged unemployment in early May at 15%, one estimate has placed the real unemployment at nearly 25%, both levels never reached since the Great Depression. Historically, unemployment in urban centers is higher than national levels, and among Black and Latinx people even higher. When unemployment in the Great Recession peaked in 2009 at 10%, Latinx unemployment was 13% and Black unemployment was 16%. Even under best case recovery scenarios, lower income workers and people of color are likely to see double-digit unemployment rates well into 2021, if not beyond. With the \$600/week federal supplement to unemployment checks set to run out in July, and most state programs time-limited as well, millions of families may experience continued, long-term economic hardship. Many of the unemployed will not be able to return to their old jobs after the end of the pandemic; a recent study from the University of Chicago estimates that 42 percent – or close to half – of the COVID-19 layoffs will result in permanent job losses.

FIGURE 1: Unemployment Is At Unprecedented Levels



SOURCE: U.S. DEPARTMENT OF LABOR STATISTICS

Millions of tenants may owe billions in back rent

Millions of low and moderate-income families have been living for years on the edge of potential eviction and homelessness. Nearly half of all renters spend more than 30% of their income for rent, and half of those spend over 50%. As millions of families see their incomes plummet, growing numbers will be unable to pay rent. While the federal government has imposed a moratorium on evictions from housing with federally-supported mortgages or subsidies, and many states have enacted their own moratoria, all of these will come to an end after the pandemic itself ends, or in some cases as soon as the next two months.

None of the unpaid rent will disappear. Instead, it becomes due whenever the moratoria expire. But at that point, many tenants may still have trouble paying rent at all. Few, if any, will have the means to make up 2 or 3, let alone 6 or more months in unpaid rent. It is impossible to predict how many families will be affected by this, but if it amounted to half of all low income tenants – and no higher income tenants at all – it would still be well over 10 million families, disproportionately Black and Latinx. If we assume that they miss an average of three months' rent during 2020, the rent lost will be between \$35 and \$50 billion. Other outcomes could be even worse.

While it is easy to call for rent strikes or rent forgiveness, owners of rental properties – particularly small “mom and pop” landlords – need to be able to collect rent to pay their mortgages, taxes, insurance, and other essential costs of maintaining their property. Failure to address rent arrears effectively could lead to an epidemic of evictions, or a wave of property deterioration and abandonment, or both. The same problem may also affect hundreds of thousands if not millions of small businesses and their landlords.

Millions of property owners may owe billions in mortgage payments.

For the same reasons that millions of tenants may be unable to make rent payments, millions of homeowners may not be able to make mortgage payments on their homes. While many of these owners will enter into

forbearance agreements with their lenders, many may not. Moreover, those agreements will expire, and the unpaid mortgage amounts will be due. While some lenders may extend the terms of their mortgages, tacking the unpaid amount onto the back end, others may not unless compelled to do so. If they do not, the result could be a wave of foreclosures, hitting hardest in areas where homebuyers have lower incomes and less in the way of savings to help them get back on their feet.

The homebuyer market may decline sharply

Signs of decline are already visible in the housing market. Showings are down, listings are down, and people are telling interviewers that they plan to put off homebuying as long as conditions are uncertain. While strong market areas, with high demand and tight housing inventories, may rebound quickly and see little or no decline in home prices as the National Association of Realtors predicts, weaker markets, like those in the many older cities and the low and middle-income neighborhoods which lost massive amounts of value after the Great Recession and were just starting to recover in the last couple of years or which remain stuck on the bottom, may see their struggling housing markets worsen or even collapse. This, in turn, could lead to further loss property values and homeowner wealth, more absentee ownership, and potentially more vacancy and abandonment.

Thousands of small businesses may not reopen

Many small businesses lack the ability to survive months of little or no income and then face what is likely to be a slow, uneven return back to the level of business they need to survive. The more than a million small retail, food and accommodations businesses are at particularly high risk, especially in regions, cities and neighborhoods that lag in consumer income and economic growth. Businesses in lower income neighborhoods often operate on thin profit margins and are particularly fragile. Many may never reopen, decimating neighborhood commercial streets and shopping centers.

Credit may become tighter

In the last few years, credit access to lower income communities for property owners, homebuyers, and small businesses has gradually improved. This could reverse if lenders, faced with unpredictable risk and uncertainty about the future, pull back on lending, especially in areas historically seen as less profitable and riskier, practices that could be exacerbated if current administration proposals for changes to the Community Reinvestment Act go into effect. Major backstopping from federal agencies, such as FHA, Fannie and Freddie and the SBA may be needed to prevent this from taking place.

State and local governments will face massive budget shortfalls

Most states and many localities depend heavily on taxes on consumption and income, such as wage taxes, sales taxes, hotel taxes and casino taxes. All of these will generate far fewer revenues than expected for 2020, cutting deep holes in already tight state and municipal budgets and payrolls, many of which have still not fully recovered from the hit they took in the Great Recession. Depending on the strength of the recovery, property taxes will also take a hit, but their impact will be felt more in 2021. Although tax collections will gradually pick up, they may remain below 2019 levels for years. Hiring freezes, cutbacks in services, furloughs and layoffs are all likely, hitting hardest lower-income communities that are far more dependent on the availability of public facilities such as health centers, libraries and public parks, and services such as public health, education and police protection, than more affluent ones.

This adds up to a daunting list. What do we need to do, and where do we start?

2. TAKING ACTION IN THE WAKE OF COVID-19: WHAT NEEDS TO HAPPEN IN OUR COMMUNITIES?

Before talking about specific steps that state and local officials and other stakeholders can take to mitigate the impacts that may follow the pandemic, two key points need to be made.

First, all of these potential impacts interact and reinforce each other. Tighter credit will slow down home buying, further depressing market values, and potentially triggering people abandoning their properties. Small business closings will keep more people unemployed, reducing many tenants' incomes, and increasing the risk of mortgage or tax foreclosure. No problem can be seen, or tackled, in isolation.

Second, few if any of the impacts of COVID-19 are racially or economically neutral. Just as Black and Latinx people have been more likely to die from the coronavirus, they and their neighborhoods are more likely to feel greater economic, social and health impacts in its aftermath. With limited resources at their disposal, local officials need to be sensitive to this imbalance, and make sure that their resources are targeted to people and areas with the greatest needs.

Third, many of these problems are unlikely to clear up quickly once the pandemic itself is past. Even if we're lucky, and COVID-19 doesn't come back this fall or winter, many of the problems will persist for some time. Unemployment will surely come down during the second half of 2020, but may still be in double digits at year's end. Millions of renters and homeowners will still be having a hard time meeting rent and mortgage payments, thousands of businesses will still be closed, and municipal revenues will still be well below pre-pandemic levels. Important as quick, one-shot efforts may be to stop the bleeding in the immediate wake of the pandemic, we can't assume they will be enough to do the job.

Fourth, this is an All hands on deck moment.

Addressing the aftermath of COVID-19 will be a massive challenge, especially in cities which have long been suffering from serious constraints on resources, technical talent, and the ability to manage large, complex programs effectively. If there was ever a time that called for enlisting all of the resources of skill, energy and money in a community in a comprehensive, strategic way, it is now. Local government, major institutions, corporations, foundations, nonprofit organizations and others should come together to pool their talents around a shared, comprehensive strategy to address the challenges of the post-COVID-19 world.

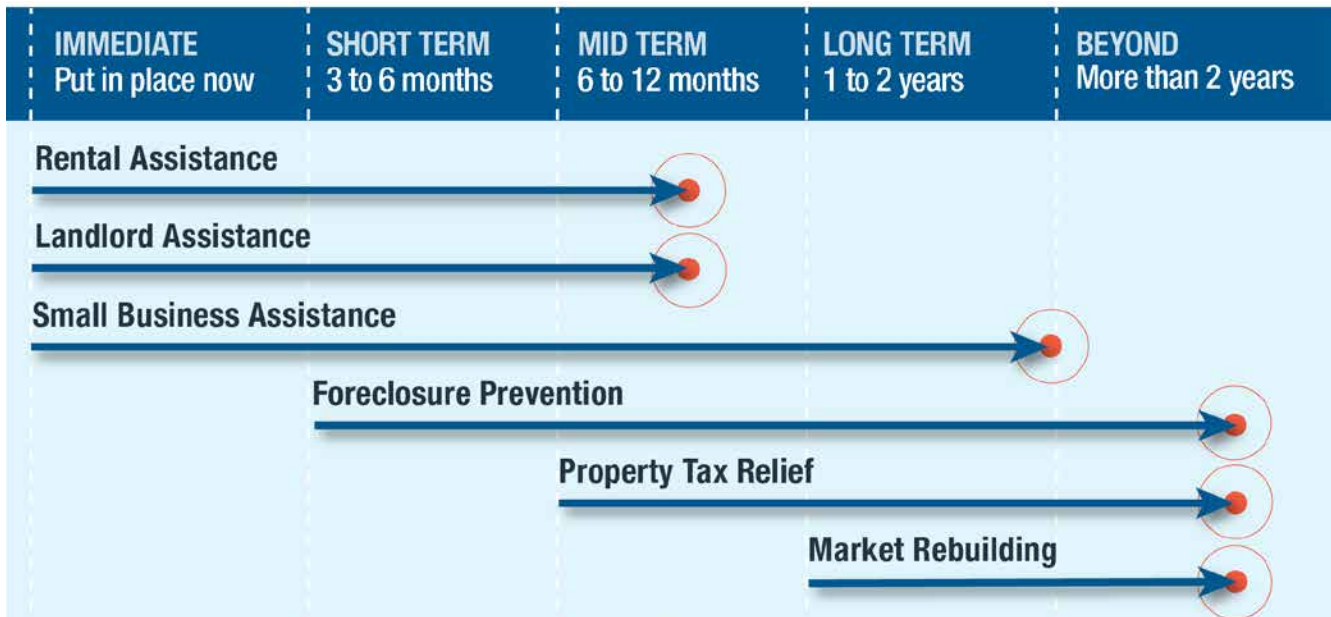
Of the many different impacts described in the first section, some can be influenced by local and neighborhood-level action, but some cannot be. Some are more likely to impact neighborhoods sooner, and some later. While local actors need to keep pushing for federal action, they should focus locally on those areas they can influence, in particular those which are likely to hit soonest. The chart below offers a suggested timeline for rolling out the different action strategies we recommend.

Preventing eviction and sustaining landlords

Most, if not all, of the eviction moratoria are likely to expire by late spring or summer 2020. At that point, millions of tenants may owe far more rent than they can afford to pay, and thousands of landlords may be having trouble maintaining their properties and paying their bills. If not addressed, the toxic combination of evictions and landlord bankruptcy could devastate thousands of neighborhoods.

Some form of rent relief to tenants or loss mitigation assistance to landlords will be needed. These are really the same thing. The advantage of treating it as landlord loss mitigation assistance, however, is twofold. First, funds can be provided after the landlord incurs the loss, rather than month-by-month; and second, cities can design programs to target not only tenants in need, but the landlords in greatest need as well, particularly struggling local ‘mom and pop’ landlords.

FIGURE 2: Timeline For Implementing Post-Pandemic Strategies



KNOW THE TERRITORY

When planning a rental assistance program it's important to have a good idea of how big the problem is likely to be. A good starting point is to reach out to landlords in the community, using lists that can come from a local landlords association, or from the city's rental registration program, and ask them how many tenants paid part of or missed rent each month, starting in April. A simple one-page form is attached to this guide.

Unless your state government is creating a rent subsidy or landlord assistance program, creating a local assistance program should be on every local stakeholder's agenda. Although it is unlikely to be enough in the long run, by using CDBG-CV, Emergency Solutions Grants, FEMA, and local funds, it should be possible to pull together enough money to get started and to address the populations at greatest risk of eviction and homelessness.

This is not just a social and humanitarian priority. If evictions and landlord failures balloon out of control, they will lead to massive costs to address homelessness

and vacant properties, as well as further declines in property values and the homebuyer market, with potentially grievous fiscal implications for local government.

LOCAL INITIATIVES

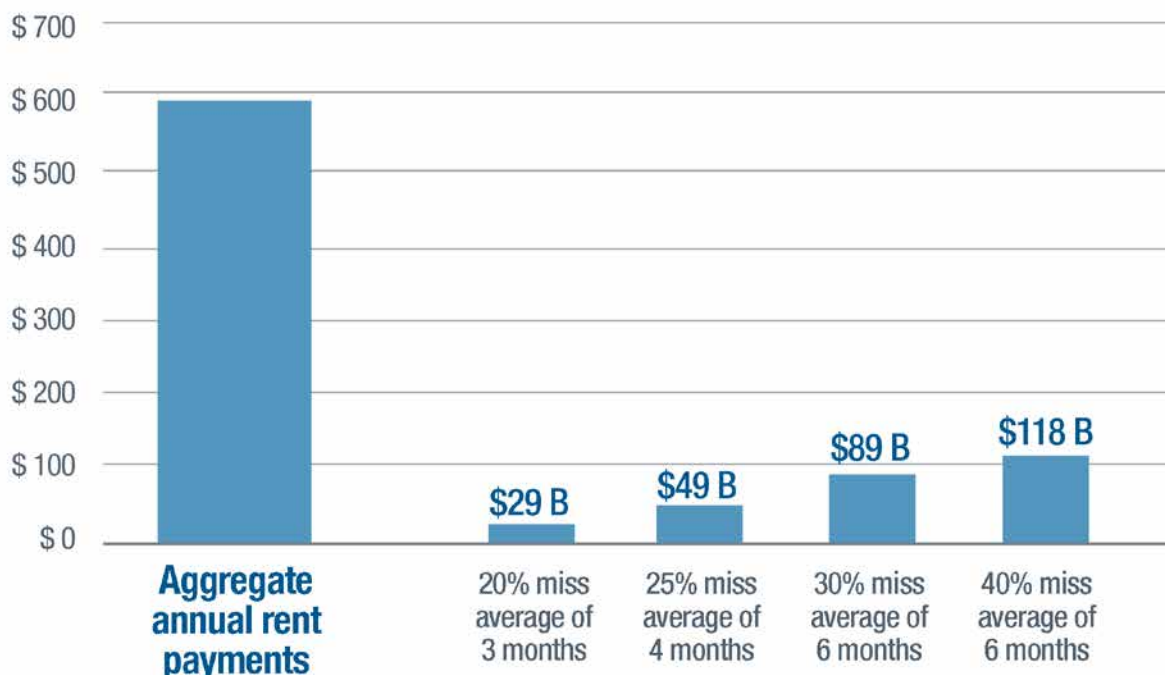
A number of cities, including San Antonio, Dallas, Philadelphia, and West Palm Beach, have created emergency assistance programs for renters as well as, in some cases, homeowners unable make mortgage payments. The state of Montana has created a program for both renters and homeowners, using \$50 million generally state assistance funds received under the CARES Act.

For the West Palm Beach program see <https://www.wpb.org/government/available-programs-and-incentives>

For the Montana program see <https://housing.mt.gov/Rental-Housing/COVIDHousingAssist>

The National League of Cities has created a COVID-19 Action Tracker site which describes programs being put in place by local governments to address this and similar issues <https://covid19.nlc.org/resources/covid-19-local-action-tracker/>

FIGURE 3: Potential Need For Rental Assistance In 2020 (All figures in billions)



Small business assistance

Current estimates are that as many as 1 out of 4 small businesses may close permanently by summer 2020, a figure that may well be worse in struggling cities, rural areas, and lower income neighborhoods. While local officials can't substitute for consumers, who may come back slowly, they can take steps to help businesses withstand the downturn and survive until better times arrive.

Many cities have good connections to local small businesses through their economic development programs, which can be a valuable starting point to reach out to identify needs and connect business owners with potential resources. There are a number of areas where local stakeholders can help small businesses significantly improve their ability to survive the pandemic and stay in business.

1. Help small businesses owners maximize their access to federal and state emergency assistance funds such as the Paycheck Protection Program (PPP). Many of these programs may involve hurdles that make it difficult for owners to access funds to which they may be entitled.
2. Create local assistance programs, which can be targeted to lower income small business owners and to preserve jobs held by lower income community residents, as Miami has done.
3. Work with small businesses, their suppliers, lenders, and landlords to reduce their fixed costs during the COVID-19 emergency and during the transition afterward, through mortgage forbearance, rent relief and other measures.
4. Explore the possibility of creating short-term re-adjustment grant and loan programs to be available when they reopen, to tide them over the first months as they rebuild their customer base.

In the end, businesses will have to stand on their own feet, and draw the customers they need to thrive or at least survive. Getting to that point, however, for reasons beyond their control, may not be either fast or easy. If we want to preserve a vibrant small business sector, we need to help them get there.

LOCAL INITIATIVES

The City of Miami has launched a program of small business emergency assistance with forgivable loans targeted to lower income (80% of AMI or below) owners of micro-businesses and to help other small businesses retain jobs held by lower income community residents. A similar program was initiated by the small upstate New York city of Utica

<https://www.miamigov.com/Notices/News-Media/Launching-Two-Programs-to-Help-Small-Businesses-Recover-from-COVID-19>

<http://cityofutica.com/newsroom/press-releases/2020/mayor-palmieri-announces-first-round-of-funding->

Property tax relief

While the effects of rent arrears and small business closings may be felt immediately after shelter-in-place restrictions are lifted, large-scale problems with owners paying property taxes will probably not be felt until late 2020 or 2021. At that point, however, tax delinquencies may start to become a serious problem, particularly if widespread rent arrears force landlords to cut back, or large numbers of homeowners become delinquent on their mortgages.

KNOW THE TERRITORY

Municipalities should track tax delinquencies on a regular basis (at least quarterly) and geocode the records to identify which parts of the city may see significant increases in delinquencies. Where county government collects property taxes, it should provide timely data to each municipality in the county and to non-governmental organizations involved in assisting struggling homeowners.

While many local governments may be reluctant to do so, in light of their lost revenues up to that point and their urgent need for funds to support local services, they should provide ways for as many property owners as possible to avoid tax foreclosure, which destabilizes neighborhoods, and – if it leads to owners walking away from properties – leads to long term declines in property tax revenues.

To the extent permitted by the laws of each state, municipalities and counties should consider deferring property tax payments, facilitating payment plans where owners can't make full tax payments, and reaching out to lower income homeowners to make sure as many as possible are taking advantage of state programs offering partial or full tax relief to senior citizen or low income homeowners. They should resist the temptation to pursue or resume bulk tax lien sales in the hopes of getting a quick infusion of funds. The harm those practices do down the road far outweigh the short-term gains.

Mortgage foreclosure prevention

In states with judicial foreclosure systems, owner-occupants who receive the mortgage forbearance authorized by the CARES Act will not face mortgage foreclosure and loss of their homes for a number of years, which will allow some time to plan ahead. In non-judicial foreclosure states, the process is much faster, and local stakeholders may need to move faster to prevent large numbers of people losing their homes, or in the case of landlords, their property on which other people rely. While under the Federal CARES act mortgage forbearance is available for all federally-backed homeowner mortgages (the majority of all homeowner mortgages) for 180 days, with the option to renew for another 180 days, and for landlords for a maximum of 90 days, it remains to be seen how many owners actually seek or obtain forbearance from their lenders.

Some communities have foreclosure prevention programs, many established after the 2007-2009 crisis, in place. Local governments and foundations should make sure that these programs are adequately funded and staffed to address needs likely to emerge in the coming years.

KNOW THE TERRITORY

To get an idea of how big the mortgage arrears problem is likely to be, getting information from lenders and servicers about how many owners have missed payments, and how many have requested forbearance agreements can be very useful. After moratoria end, municipalities should also track initial foreclosure filings.

In addition to helping homeowners and landlords obtain mortgage forbearance agreements from lenders, foreclosure prevention programs should focus on getting lenders to agree to (1) continue paying property taxes on properties on which they hold mortgages; and (2) add the unpaid balance at the back end, extending the mortgage by the number of months during which payments were not made, rather than demand the entire unpaid balance at the end of the forbearance period.

Some homeowners and landlords will not be eligible for forbearance, and some lenders may insist on their right to initiate foreclosure if the arrears are not paid in full at the end of the forbearance period, which many owners may be unable to do. Along lines similar to rental assistance, state and local governments should create mortgage assistance programs, targeted at low and moderate income homeowners and 'mom and pop' landlords renting to lower income tenants, to prevent foreclosures and the ensuing risk of properties being abandoned. Given current low mortgage interest rates, it may be worth creating mortgage refinancing programs to allow homeowners to roll arrears into a new mortgage.

Rebuilding the homebuyer market

Rebuilding the homebuying market in struggling cities and neighborhoods is critical to their long-term vitality, but must be preceded by the steps needed to prevent the aftermath of the pandemic from permanently destabilizing these communities. Moreover, the housing market is heavily dependent on large-scale factors, both the rate at which the regional and national economy recover and the extent to which credit will continue to flow into the housing sector, both of which are beyond the control of local officials or stakeholders. Thus, it is likely to be a year or more, depending on those factors as well as the success of local stabilization efforts, before it will be ripe to put a housing market rebuilding strategy into place.

KNOW THE TERRITORY

It is important to monitor trends in the local homebuying market, as well as identify situations where credit constraints may be affecting the market. This can be done in part through ongoing contact with lenders and realtors, and in part by sales recorded with the county on a monthly or tracking residential quarterly basis, with respect to number of sales, sales prices, and whether the sale is to a homebuyer or investor. This will enable local stakeholders to determine to what extent steps to restore the housing market will be needed.

Addressing problem and vacant properties

The more effective local efforts are to address rental and mortgage arrears, keep tenants and homeowners in their homes, and support commercial and residential property owners, the lower the risk of widespread property deterioration and abandonment. At the same time, those risks will rise sharply, especially if the recovery is a slow one, and municipalities must be prepared. The need for cities to maintain effective and strategic code enforcement programs has never been greater. Where city or county land banks exist, as is true in many states including Michigan, Ohio, Georgia and New York, they can be an important part of the solution, both in helping to prevent abandonment and in moving quickly when properties are abandoned to gain control and put them back to productive use.

A series of blog posts on the Center for Community Progress website look at different aspects of the role of code enforcement in the aftermath of COVID-19: <https://www.communityprogress.net/covid19>

This is a long list, but it should not be considered exhaustive. Many other critical needs may affect low income neighborhoods and communities of color, not least the potential health effects – both physical and psychological – from months of sheltering in place in

substandard and often unhealthy housing conditions, and the educational needs of many low-income children lacking adequate family and technology resources to keep up during months away from school. There may be other effects that we cannot even imagine yet.

3. TAKING ACTION IN THE WAKE OF COVID-19: WHAT DOES THE FEDERAL GOVERNMENT NEED TO DO?

State and local governments, foundations and other local stakeholders can do a lot, but not enough. At the beginning of April, the state of New Jersey set aside \$5 million for emergency grants to small businesses. Within an hour ten times as many businesses had applied for help than there were funds available. Dallas' rental assistance program opened its doors on May 4 with \$13.7 million from CDBG and local sources and had to close the next day after exhausting the available funds. With state and local governments seeing tax revenues plummet and bound by law to maintain balanced budgets, they have little room to maneuver. *Only the federal government has both the legal and fiscal ability to address the post-pandemic issues at levels adequate to meet the need.*

The federal government has taken some important steps in that direction. The \$2 trillion CARES Act, enacted on March 27, in addition to \$1200 checks for most American families and \$600/week added to unemployment insurance checks, provided over \$1 trillion in assistance to businesses affected by the pandemic, as well as smaller amounts for public health and for state and local government. It increased the Community Development Block Grant and Emergency Solutions Grant programs, money now being used in some communities to address rent and mortgage arrears. A second bill a month later added \$480 billion,

most of which went to expand the Paycheck Protection Program, after a wave of applications had quickly exhausted the \$350 billion included in the CARES Act.

All of this is needed, but it is not enough. The CARES Act was designed less to help recovery than to help people and businesses weather the initial crunch of the pandemic, and most of the money went to large corporations or was allocated without regard to need. As we move from emergency response and relief to recovery, far more is needed to ensure that the economy gets back on track after the pandemic is behind us, and that the severe economic and racial disparities which existed before COVID-19 are not further exacerbated by an uneven, inequitable recovery.

Future federal money should not be scatter-shot, but needs to be carefully targeted to key priorities, including a focus on what will be needed to keep lower income communities and communities of color from falling even further behind. Among these, we would cite:

1. Funds for state and local government, targeted to those hardest hit by the COVID-19 pandemic and with populations with the greatest needs, to address both lost revenue and pandemic-related costs.
2. Funds for rental assistance, with priority going to low income renters and to small 'mom and pop' landlords
3. Funds to put people back to work, whether in rebuilding the nation's infrastructure or in other areas of critical need.

In addition, the federal government should take two steps that may not require large amounts of money, but are key elements in stabilizing and reviving the local economies:

1. Giving homeowners who are able to resume paying their mortgages the option to choose when and how to repay mortgage arrears; that is, immediately, through an increased monthly payment, or by extending the term of the mortgage; as well as offering loan modifications for borrowers who may be incapable of maintaining their pre-pandemic monthly payments under their new, constrained economic circumstances.

2. Taking necessary steps to ensure that the access of property owners, small businesses and governments to credit is not impaired.

FEDERAL INITIATIVES

In mid-May, **The Health and Economic Recovery Omnibus Emergency Solutions Act or HEROES Act** was introduced and passed in the House of Representatives. It includes \$100 billion in funds for rental assistance, \$75 billion for homeowner assistance, extension of CARES Act provisions including extending the mortgage forbearance provisions to the entire industry, as well as significant assistance for financially-stressed state and local governments.

<https://docs.house.gov/billsthisweek/20200511/BILLS-116hr6800ih.pdf>

Those listed above are directly designed to sustain lower income and struggling communities, and reduce the risk that they will fall further behind the more affluent majority as the United States builds its way back after the pandemic. There are many other critical needs for resources. The pandemic has left the nation's schools, hospitals, transit systems with urgent, desperate needs, while the needs of the nation's health care system, including public and environmental health, and the need to ensure that we are better prepared for all but inevitable future pandemics still remain unmet.

Local officials and other stakeholders cannot afford to be passive bystanders, waiting for the federal government to do the right thing. Everyone needs to be adding their voice to a shared agenda calling on Congress and the Administration to act on these priorities. Failure to do so could not only further push already disadvantaged communities behind, but could slow the entire revival from the deep recession in which we will find ourselves in the aftermath of the COVID-19 pandemic.

4. CAN WE BUILD A BETTER TOMORROW?

Up to this point, we have talked about how to put the pieces back together after the end of the COVID-19 pandemic. That in itself will be a difficult task. But it is important to remember that the United States before the pandemic was a troubled society, in which racial and economic inequality were endemic, where opportunity was increasingly available only to a few, and where millions were condemned by an inadequate, leaky social safety net to lives of ill-health and insecurity. It was a wealthy society, but one in which wealth was increasingly unequally distributed, and where a handful of cities and regions were absorbing an increasing share of the nation's growth and investment, to the detriment of many other cities, small towns and rural areas across the country. It was a society built on consumption, giving little thought to the future, and to the implications of climate change, sea level rise or the increasing risks of natural disasters. Yes, America had many strengths, but it also had many areas of weakness.

Can we see the challenge of recovering after the pandemic as an opportunity to rebuild not the same, but better than we were? One positive sign is the extent to which the pandemic has made far more people than before aware of the extent of our problems, and of the deficiencies and inherent inequities in the systems we have been using to deal with our problems. We are more aware of the inadequacy of the health care available to low income communities and people of color. We are more aware of how many low income families live their lives in constant risk of inability to pay the monthly rent because our housing safety net covers only a small percentage of those who most urgently need it, let alone others only one step further from poverty. As people have become aware of the extent to which African-Americans have made up a disproportionate share of those felled by COVID-19, many have begun to understand the pervasive nature of systemic racism in our country.

Can we turn this awareness into change? As with the immediate response to the aftermath of the pandemic, it will require simultaneous efforts at both the national and the local levels. Yes, we need to advocate for national solutions for national issues. A health care system that truly reaches everyone in need, and a housing voucher or housing allowance program that is adequate to meet the needs of everyone facing shelter insecurity, are both goals that cannot be achieved without major national policy change and a strong federal financial commitment. But both are within our means.

But there is a great deal we can do to build a better tomorrow locally. Few cities have confronted how their own policies and practices, and the ways in which public and private resources are allocated, foster greater equality of condition and opportunity, or work against them. Everyone engaged in working on their community's social and economic conditions should ask the following questions about city government, as well as other stakeholders – institutions, corporations, foundations, nonprofit organizations – who play a role in affecting those conditions:

- Do policies, programs and resource allocation help provide every resident with decent, healthy and safe housing in a healthy and safe neighborhood?
- Do all children in the community have access to the quality of education and other services that will give them a meaningful opportunity to succeed in their lives?
- Do all residents of the community have access to education, training and other resources to obtain decent, stable employment?

And, equally important:

- When important decisions are made about people's housing, neighborhoods, education, work opportunities, and access to health care, are the communities most affected at the table, and do all community voices share in the decisions?

If we can begin to build communities where we can answer all of these questions in the affirmative, or where we know we are moving in that direction, that will be a giant step toward a better tomorrow for all Americans.

APPENDIX

LANDLORD RENT ARREARS SURVEY

LANDLORD NAME:	PHONE:
EMAIL:	

PROPERTY 1	NO. UNITS:	ADDRESS:		
	NO. TENANTS (Occupied Units)	NO. TENANTS PAID IN FULL	\$\$\$ RENT COLLECTED	\$\$\$ RENT NOT COLLECTED
April 2019				
May 2019				
April 2020				
May 2020				
June 2020				

PROPERTY 2	NO. UNITS:	ADDRESS:		
	NO. TENANTS (Occupied Units)	NO. TENANTS PAID IN FULL	\$\$\$ RENT COLLECTED	\$\$\$ RENT NOT COLLECTED
April 2019				
May 2019				
April 2020				
May 2020				
June 2020				

PROPERTY 3	NO. UNITS:	ADDRESS:		
	NO. TENANTS (Occupied Units)	NO. TENANTS PAID IN FULL	\$\$\$ RENT COLLECTED	\$\$\$ RENT NOT COLLECTED
April 2019				
May 2019				
April 2020				
May 2020				
June 2020				

PLEASE MAKE COPIES OF THIS PAGE TO REPORT ADDITIONAL PROPERTIES



HEADQUARTERS

111 E. Court St.
Suite 2C-1
Flint, MI 48502

(877) 542-4842

 www.communityprogress.net

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