



Applying an Equitable Framework for Housing Policy Response during COVID-19 and Beyond

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Housekeeping

- Event is being recorded and the recording will be posted online afterward.
- The slides and speaker biographies are available online.
- All participants are muted.
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Four Principles for Housing Policy Solutions for COVID-19 and Beyond

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A framework for equitable housing recovery...

...advances economic mobility...

“...All people achieve a reasonable standard of living with the dignity that comes from having power over their lives and being engaged in and valued by their community” (Ellwood and Patel 2018).



...centers racial equity...

- As an outcome – when race no longer determines one’s outcomes and everyone has what they need to thrive
- As a process whereby those most affected by racism are “meaningfully involved in the creation and implementation of the institutional policies and practices that impact their lives.”

Source: “What is Racial Equity?” Center for Social Inclusion,
<https://www.centerforsocialinclusion.org/our-work/what-is-racial-equity/>

...and
learns
from the
past

	Economic Mobility			Racial Equity	
	Economic success	Power and autonomy	Belonging in community	Process	Outcomes
Hurricane Katrina					
Disaster Housing Assistance Program	X	X			
Community Development Block Grants-Disaster Recovery	X	X	X		
Unified New Orleans Plan	X	X	X	X	
Great Recession					
Home Affordable Refinance and Home Affordable Modification Programs	X				
National Foreclosure Mitigation Counseling Program	X	X			
Neighborhood Stabilization Program, Round 2			X		
Hardest Hit Fund	X	X			

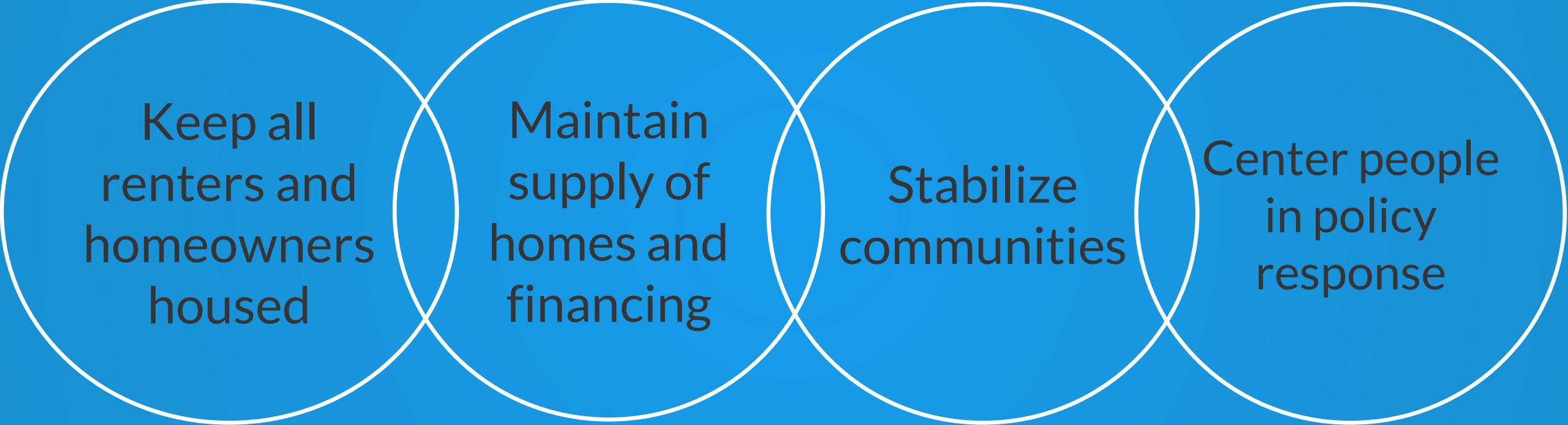
Exemplar Policy Response to Hurricane Katrina: Unified New Orleans Plan (UNOP)

- Comprehensive, inclusive recovery plan for New Orleans after Katrina
- Strengthened resident **autonomy** by involving stakeholders in the decision-making process
- Cultivated **belonging in community** by prioritizing displaced residents
- Included **racial equity** principles in the planning process

Exemplar Policy Response to Great Recession: National Foreclosure Mitigation Counseling Program

- Funded individualized foreclosure counseling tailored to homeowner's unique financial conditions
- **Supported homeowner power and autonomy** by ensuring borrowers understood their options & were empowered to make the best choice
- Reduced likelihood of mortgage loan defaults and foreclosure, supporting **economic success**
- Tracked and reported program participation by **race**, although racial equity was not an explicit goal or targeted outcome

Four Principles for Advancing Economic Mobility & Racial Equity



Keep all
renters and
homeowners
housed

Maintain
supply of
homes and
financing

Stabilize
communities

Center people
in policy
response

Principle 1: Keep all renters and homeowners housed while targeting those with most need and maximizing their choices

- Provide payment relief to renters, including unemployment benefit boosts and rental assistance.
- Provide payment relief to homeowners, including mortgage forbearance and refinancing.
- Prevent evictions through moratoria and rent and fee reductions or forgiveness.
- Set a low bar for assistance by simplifying eligibility requirements and processes.
- Transition gradually from emergency status.

Principle 2: Maintain a steady supply of affordable housing and mortgage financing

- Provide payment relief to small rental property owners through mortgage forbearance.
- Support tenants through rental assistance.
- Help homeowners responsibly access low mortgage rates and home equity.
- Increase capital for mission-based organizations to purchase at-risk units.
- Incentivize lenders to reach payment agreements or workout plans with borrowers.

Principle 3: Stabilize communities by increasing power and autonomy and the sense of belonging

- Increase emergency funds to hardest hit areas.
- Ensure inclusive local recovery planning.

Principle 4: Center people in policy response

- Provide households with individualized attention and financial counseling.
- Focus holistically on household circumstances.
- Make assistance easier to find.
- Design materials and processes accessible to people in crisis.