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A State Framework for Delivering Targeted Housing Assistance to People and Places Hit Hardest by COVID-19

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The COVID-19 pandemic has had devastating health and economic effects nationwide. The economic shocks have been worse for renter households and households of color. For the past couple of months, unemployment insurance benefits and eviction moratoriums in the Coronavirus Aid, Relief, and Economic Security (CARES) Act have kept vulnerable renters in their homes. But these laws have either expired or will soon expire, and many renters face an increasing risk of displacement unless quick action is taken. In this brief, we propose an approach for identifying the hardest-hit places and people who need relief, and we create a method of targeting housing assistance to renters and homeowners in the hardest-hit states. We developed an index using available state data and suggest a race-conscious method of directing resources. Our index weights hard-hit renter households and renters of color who are experiencing disproportionate housing insecurity and greater financial damage but less government support amid the pandemic. The index also offers a state ranking for those most in need.

Background

The COVID-19 pandemic is a national public health crisis that states are largely addressing without a federal or national public health mandate. Governors and mayors are making real-time life-and-death decisions based on available data and experiences in their jurisdictions, and many are now implementing and reporting actions and policies around testing, tracing, spread, and deaths by state. Some places are experiencing alarming spikes in cases and deaths, which is putting extreme pressure on health care systems and on state and local budgets and resources. This pandemic is also exposing deep rooted racial inequality (Neal and McCargo 2020) and having disproportionate effects on people of color. An economic crisis is also being fought, with unemployment claims at record levels, and as households face deep distress and housing insecurity, all while houses and apartments have become full-time workplaces, schools, child care facilities, and quarantine spaces for people fighting the virus, often from home.

In March, we quantified the number of homeowners and renters[1] that would be potentially affected by the economic fallout and the massive income and job losses that came as businesses shut down and people were asked to stay home. We analyzed jobless claims and indicated that workers in low-income occupations would be most economically devastated.[2] Data trends showed that the economic fallout would hit America's 43 million renters[3] harder than it would hit homeowners and that we were headed toward a national crisis. Now, almost five months into this pandemic, the virus is raging in new places, people are still out of work, and many of the protections and provisions that were passed in the CARES Act in March are set to expire. The CARES Act covers only one in four rentals,[4] which is insufficient for the magnitude of this crisis.

The national moratorium on evictions has expired, and we are facing a potential wave of housing displacement and homelessness. In addition, supplemental unemployment insurance benefits, which provided an extra $600 a week for struggling Americans, has ended for many workers who lost their jobs and millions more who are losing work now. While homeowners can defer mortgage payments using a forbearance plan, renters (who mostly relied on government subsidies to make rental payments if they lost their employment income) have few options. There will be a surge in need for local housing services, supportive housing, and homeless shelters to temporarily house families. Some places, including cities, suburbs, and rural regions, are in for a prolonged period of distress that will severely strain local economies. Additionally, many local agencies and nonprofit providers are not equipped, nor do they have the capacity or funding, to safely house more people or provide the services, counseling, and educational supports that will be needed as nearly all schools begin the year virtually. State and local rental assistance programs[5] offer huge lessons about what works and can guide future solutions and policies.

The House of Representatives passed the Health and Economic Recovery Omnibus Emergency Solutions Act in May, which proposes another $1 trillion for state and local[6] governments, includes sweeping reforms that would cover more renters and homeowners than did the CARES Act, and addresses some issues from the first bill that caused disparities. The Senate has yet to pick up that bill, and time has run out. The Senate introduced a Housing Assistance Fund proposal that directs the US Treasury to provide funds to state housing finance agencies (HFAs) for emergency housing needs for both renters and owners. To weather the housing instability families are experiencing now and are likely to face in the coming months, we need a large-scale funding mechanism with targeted programming that can efficiently funnel additional support to the hardest-hit housing markets and that can enable citizens and supportive housing service providers to provide shelter and prevent homelessness. There are several vehicles for funding emergency housing assistance available through HUD and initial CARES Act funding that is flowing through state HFAs now. Getting rental assistance[7] programs delivered at scale and off the ground quickly along with eviction and foreclosure mitigation counseling and credit counseling programs for delinquent mortgages are key priorities. As states administer these programs, having ways to direct funding and ensure housing relief flows to those who need it most is vital.

Housing is health care[8] in this pandemic, and ensuring people can remain safely housed should be a top policy priority for federal, state, and local governments. One lesson we learned from the last financial crisis was that federal intervention alone and sweeping steps applied nationally were not enough, and state and local intervention is needed. Given the significant size of America's renter population that is affected by this crisis and the inadequate rental assistance support and infrastructure that was in place before the pandemic, we must direct funds to support renters and landlords and keep people housed and bring all resources to bear.

After the Great Recession began, the federal government, as part of its economic recovery act, established the Hardest Hit Fund[9] in 2010, which funneled critical funding through state HFAs to enable programming that was locally tailored to support foreclosure mitigation and prevention for struggling homeowners who were deeply underwater or unable to make monthly mortgage payments. Each HFA developed new targeted programs to meet their most pressing needs. The initial program reached homeowners in 18 states and the District of Columbia, channeling $10 billion in housing relief funding during the Great Recession. This experience provides some lessons (Snyder 2016) about how to allocate funding to the people and places that most need it and how to use the funding to support local housing needs. The initial Hardest Hit Fund program focused on homeowners and did not emphasize rental assistance as a priority. We are suggesting an approach that puts renters as the highest priority in determining the hardest-hit states.

A Method for Targeting Funding Based on Key Housing Indicators

To get ahead of the looming housing crisis, reestablishing a program like the Hardest Hit Fund to support people and places hit hard by COVID-19 and expanding and prioritizing direct funding to renter households, small landlords, supportive housing, and local counseling service providers and shelters would help. There is precedent for this, several federal and state mechanisms already exist to deliver, and programs can be set up and managed as a national rollout like it was in the past housing crisis, with reporting and monitoring of eligibility requirements along the way to ensure the funds are equitably distributed to the people, communities, and providers who need them most.

Several major housing groups, such as Habitat for Humanity (2020), have proposed establishing a Housing Assistance Fund similar to the Hardest Hit Fund to support struggling renters and homeowners. Per the National Council of State Housing Agencies, state HFAs are already innovating with the funding they received for COVID-19 relief (NCSHA 2020) and Emergency Solutions Grants from HUD, but those dollars are limited. A phased approach to funding states could initially prioritize programs that provide rental relief payments to households who are sick or experiencing a COVID-19-related death, households experiencing unemployment or have suffered a severe loss of income, households without shelter (including support directed toward supportive housing and homeless shelter expansion and temporary housing), and households in need of legal support and housing counseling assistance. Future phases could include additional funds to support foreclosure prevention mitigation and counseling services for homeowners who are in forbearance, unemployed, and facing default and to support an expansion to the next wave of hardest-hit housing markets.

In analyzing data and key housing indicators, we combined variables to determine what the hardest-hit states for an initial phase of emergency housing relief funding would be. We applied a ranking estimate on the key state indicators to come up with a list of states that most urgently need programs and dollars for rental housing relief and wraparound supports.

From state-level data, we chose four variables—share of renters experiencing rent burden, share of people of color who missed or deferred last month's rental payment, share of loans in delinquency, and the unemployment rate—that represent housing insecurities and labor market conditions. We weighted these variables to emphasize renters who are more vulnerable than homeowners in the pandemic,[10] and we included two variables for renters and one for homeowners. Rent-burdened households are those who spend more than 30 percent of their income on rent.

Additionally, prior research[11] found that renters of color experienced a greater loss of employment income, were more likely to miss or defer their rent payments, and expressed less confidence in making future rent payments. These renters, on average, have less wealth and are more vulnerable to financial shocks than white renters.[12] Income-driven programs do not always offer the most equitable outcomes, and a household's starting wealth is important for understanding its ability to withstand an economic crisis. Therefore, we chose the share of renters of color who missed or deferred last month's rental payment. We also ran our analysis using the share of all renters that missed or deferred rent payments in the previous month and found no significant changes to the rankings. But as COVID-19 has hit communities of color harder than it has hit white communities—indicated by the infection rate, unemployment rate, and the share of missed housing payments—we are recommending an approach to race-conscious policymaking, as racial equity is important for deciding how funding is allocated. To capture housing market distress for homeowners and landlords, we used 30-day delinquency rate data from the Black Knight database.

Limited by a scarcity of timely data, our variables are chosen based on what we had access to and what we understand to be key drivers of the COVID-19 housing crisis. Though imperfect, they introduce a way to rank states using racial equity factors in this crisis, but we tested several data points and scenarios and found very little change to the final list of hardest-hit states in terms of housing. This provides a baseline model for policymaking decisions, and the variables and factors can be refined as more real-time data become available. If the impact of COVID-19 worsens in some states as the pandemic continues, we can update our analysis using updated data to determine where additional funding is necessary.

Table 1 presents the list of variables, the period they were collected, and the data source. To determine the hardest-hit states, we ranked the state for each variable and added up the rankings and reranked the states using the aggregate value of the four ranks. If the aggregate ranking score was the same for multiple states, the tiebreaker went to the states with the higher share of renters who missed or deferred last month's rental payment.

TABLE 1

Four Variables for Determining the Hardest-Hit States

Variable	Sample period	Source
Share of renters experiencing rent burden	2018	American Community Survey
Share of renters of color who missed or deferred last month's rental payment	May–June 2020	Census Bureau's Household Pulse Survey
Share of loans in delinquency	June 2020	Black Knight
Unemployment rate	June 2020	Bureau of Labor Statistics

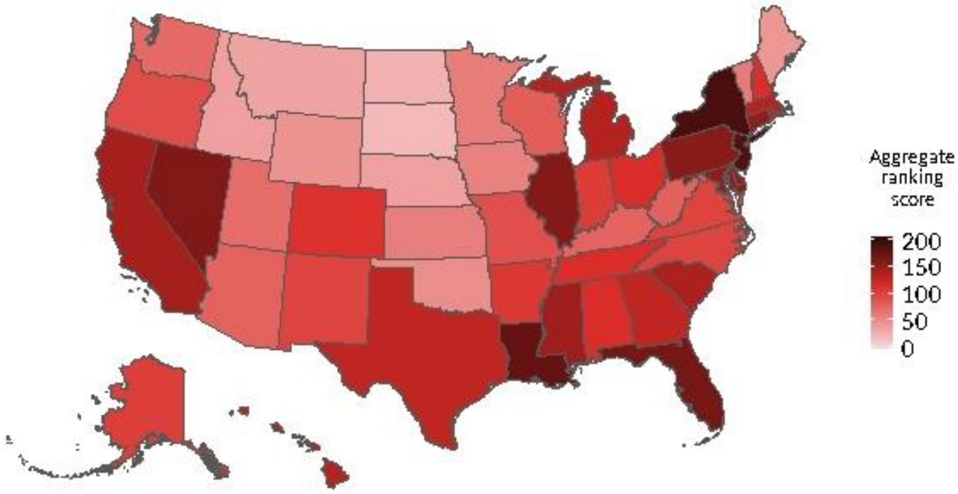
Hardest-Hit States for COVID-19 Emergency Housing Support

Figure 1 and table 2 show the ranking of the hardest-hit states. High-ranking states include New York, New Jersey, Louisiana, Florida, and Nevada, states the coronavirus and job losses hit hard. Based on the ranking, a formula for estimating each state's need per capita would need to be developed to ensure the allocations were equitably distributed based on the state's need. Appendix table A.1 presents state rankings for the four variables and the aggregate value of the four rankings.

At the time of this writing, the expiration of the federal eviction moratorium has left 12 states with no protection against evictions, with moratoriums expiring in six states in the coming weeks.[13] With no legal protection, renters facing economic hardships caused by COVID-19 will be left vulnerable to a wave of eviction proceedings.

FIGURE 1

Hardest-Hit States



Source: Urban Institute calculations based on data from the American Community Survey, Black Knight, the Census Bureau's Household Pulse Survey, and the Bureau of Labor Statistics.
Note: Appendix table A.1 shows how we calculated the aggregate ranking scores.

TABLE 2

State Rankings by Hardest-Hit Housing Markets

Ranking and state		Rent-burdened households	Renters of color who missed or deferred rent	Delinquency rate	Unemployment rate
1	New York	50.6%	28.6%	11.3%	15.7%
2	New Jersey	49.9%	28.2%	12.1%	16.6%
3	Louisiana	52.1%	30.8%	12.4%	9.7%
4	Florida	55.0%	24.3%	10.6%	10.4%
5	Nevada	50.5%	20.7%	10.3%	15.0%
6	Illinois	46.7%	28.5%	8.8%	14.6%
7	Pennsylvania	46.0%	29.1%	9.2%	13.0%
8	Maryland	49.0%	34.6%	10.4%	8.0%
9	Connecticut	51.2%	21.6%	10.6%	9.8%
10	Delaware	48.9%	23.5%	8.2%	12.5%
11	Mississippi	46.1%	24.7%	12.9%	8.7%
12	California	53.4%	18.7%	7.7%	14.9%
13	South Carolina	46.1%	28.9%	9.0%	8.7%
14	Michigan	46.1%	25.2%	7.2%	14.8%
15	Hawaii	51.4%	8.8%	9.8%	13.9%
16	Massachusetts	48.4%	18.6%	7.6%	17.4%
17	Texas	47.3%	20.8%	10.5%	8.6%
18	Georgia	48.0%	21.7%	10.8%	7.6%
19	Rhode Island	45.5%	20.7%	8.5%	12.4%
20	District of Columbia	48.3%	25.0%	7.4%	8.6%
21	Alabama	44.9%	27.6%	9.8%	7.5%
22	Ohio	43.6%	23.2%	8.0%	10.9%
23	Tennessee	46.0%	20.6%	8.3%	9.7%
24	New Hampshire	47.9%	18.9%	6.7%	11.8%

Ranking and state		Rent-burdened households	Renters of color who missed or deferred rent	Delinquency rate	Unemployment rate
25	Colorado	50.3%	19.4%	5.9%	10.5%
26	Arkansas	43.1%	26.1%	8.3%	8.0%
27	Indiana	45.0%	18.5%	8.2%	11.2%
28	Alaska	42.7%	17.7%	9.7%	12.4%
29	Virginia	46.5%	18.8%	8.0%	8.4%
30	North Carolina	45.7%	22.8%	8.2%	7.6%
31	New Mexico	47.7%	20.4%	7.3%	8.3%
32	Oregon	48.8%	15.7%	5.7%	11.2%
33	Missouri	43.3%	25.0%	7.3%	7.9%
34	Wisconsin	42.8%	23.8%	6.4%	8.5%
35	West Virginia	42.7%	12.1%	8.2%	10.4%
36	Arizona	45.3%	16.5%	6.5%	10.0%
37	Kentucky	41.9%	33.5%	7.1%	4.3%
38	Washington	45.8%	16.0%	5.7%	9.8%
39	Utah	43.9%	24.3%	6.7%	5.1%
40	Vermont	41.9%	10.6%	7.5%	9.4%
41	Minnesota	45.4%	14.3%	5.9%	8.6%
42	Kansas	43.2%	18.1%	7.3%	7.5%
43	Iowa	40.9%	21.4%	5.7%	8.0%
44	Oklahoma	41.9%	15.2%	8.0%	6.6%
45	Wyoming	39.6%	18.6%	6.1%	7.6%
46	Maine	42.8%	11.3%	7.4%	6.6%
47	Nebraska	40.3%	17.7%	6.1%	6.7%
48	Idaho	45.3%	15.8%	5.0%	5.6%
49	Montana	41.1%	18.1%	5.1%	7.1%
50	North Dakota	35.4%	17.7%	5.4%	6.1%
51	South Dakota	39.3%	12.8%	5.1%	7.2%

Sources: Urban Institute calculations based on data from the American Community Survey, Black Knight, the Census Bureau's Household Pulse Survey, and the Bureau of Labor Statistics.

Note: Delinquency rates are loans 30 or more days delinquent as a share of active loans not in foreclosure at the start of June. See appendix table A.1 for aggregate state rankings.

Almost every state has preexisting housing cost burdens, has suffered employment losses, and has residents in need of large-scale national rental assistance. In fact, researchers in the Urban Institute's Rental Crisis Working Group estimate a national monthly need of $16 billion in rental assistance (Strochak et al. 2020), not including other housing supports that will be critical through the recovery period. This estimate includes rent burden for all renters; for those affected by COVID-19, that amount is $5.5 billion per month. This framework provides a data-driven approach to prioritizing resources and expanding reach. It includes a racial equity measure and can be used for directing assistance through any number of existing vehicles (i.e., state HFAs that are experienced in delivering disaster response programs and are already well connected to housing counseling and other financing resources). An expanded and targeted Hardest Hit Housing Fund in 2020, authorized by Congress, can help augment and expand resources quickly and mobilize local efforts to stabilize housing markets in the short and long term.

By adopting a Hardest Hit Housing framework to prioritize and target solutions to the places and people most in need, we can begin to put together a comprehensive program with supports to help families now and avoid a wave of evictions and homelessness and a huge burden on state and local agencies that provide housing support services. Housing insecurity during COVID-19 has increased, cuts deep along racial lines, and is acute for renter households, and many paths are being considered. A Hardest Hit Housing Fund approach could complement and augment federal assistance programs and vehicles. Newly released Urban Institute research compared seven options for federal rental assistance and concluded that the Housing Choice Voucher Program and the Emergency Solutions Grant Program can deliver rent relief most efficiently and equitably during and after the pandemic (Galvez et al. 2020). How to coordinate federal rental assistance programs and target them using a hardest-hit framework needs further exploration. This brief does not aim to compare and advocate for any particular state and federal rental assistance vehicle but proposes a framework to allocate and target critical funding to those who most need it using new rankings of hardest-hit states to direct assistance to cover renter, landlord, and homeowner needs.

Leveraging well-established programs and housing agencies, and using measures that factor in hard-hit households and equity measures can help target limited housing assistance funds during the COVID-19 housing crisis. We offer one approach for targeting housing assistance and ensuring limited resources are directed efficiently and equitably, which could help inform a phased rollout of funding to the hardest-hit states. Safe and stable housing is paramount in this pandemic and will be key to recovery efforts. Reaching the most vulnerable households will take many resources, solid interagency coordination, a prioritization framework, and effective and evidence-based policy interventions.

Appendix

TABLE A.1

Ranking the States by the Four Variables

Ranking and state		Rent-burdened households	Renters of color who missed or deferred rent	Delinquency rate	Unemployment rate	Aggregate ranking score
1	New York	46	46	48	49	189
2	New Jersey	43	44	49	50	186
3	Louisiana	49	49	50	28	176
4	Florida	51	37	46	33	167
5	Nevada	45	26	42	48	161
6	Illinois	33	45	36	45	159
7	Pennsylvania	28	48	38	43	157
8	Maryland	42	51	43	16	152
9	Connecticut	47	30	45	30	152
10	Delaware	41	34	32	42	149
11	Mississippi	31	38	51	25	145
12	California	50	20	25	47	142
13	South Carolina	29	47	37	25	138
14	Michigan	30	41	17	46	134

Ranking and state		Rent-burdened households	Renters of color who missed or deferred rent	Delinquency rate	Unemployment rate	Aggregate ranking score
15	Hawaii	48	1	40	44	133
16	Massachusetts	39	18	24	51	132
17	Texas	34	28	44	22	128
18	Georgia	37	31	47	12	127
19	Rhode Island	24	27	35	40	126
20	District of Columbia	38	39	22	22	121
21	Alabama	19	43	41	10	113
22	Ohio	17	33	27	36	113
23	Tennessee	27	25	33	28	113
24	New Hampshire	36	22	15	39	112
25	Colorado	44	23	9	35	111
26	Arkansas	14	42	34	16	106
27	Indiana	20	17	30	37	104
28	Alaska	11	12	39	40	102
29	Virginia	32	21	26	20	99
30	North Carolina	25	32	29	12	98
31	New Mexico	35	24	20	19	98
32	Oregon	40	8	7	37	92
33	Missouri	16	40	19	15	90
34	Wisconsin	13	35	12	21	81
35	West Virginia	10	4	31	33	78
36	Arizona	21	11	13	32	77
37	Kentucky	9	50	16	1	76
38	Washington	26	10	6	30	72
39	Utah	18	36	14	2	70
40	Vermont	8	2	23	27	60
41	Minnesota	23	6	8	22	59
42	Kansas	15	15	18	10	58
43	Iowa	5	29	5	16	55
44	Oklahoma	7	7	28	5	47
45	Wyoming	3	19	10	12	44
46	Maine	12	3	21	5	41
47	Nebraska	4	13	11	7	35
48	Idaho	22	9	1	3	35
49	Montana	6	16	3	8	33
50	North Dakota	1	14	4	4	23
51	South Dakota	2	5	2	9	18

Source: Urban Institute calculations based on data from the American Community Survey, Black Knight, the Census Bureau's Household Pulse Survey, and the Bureau of Labor Statistics.

Note: Delinquency rates are loans 30 or more days delinquent as a share of active loans not in foreclosure at the start of June.

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Errata

This brief was corrected August 6, 2020. An earlier version was published before going through the Housing Finance Policy Center's internal review. The following sections were substantially rewritten: the fourth and sixth paragraphs of the Background section, the first paragraph of the Method for Targeting Funding section, and the final three paragraphs of the Hardest-Hit States section. Also, the second paragraph of the Method for Targeting Funding section was previously part of the Hardest-Hit States section.

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Alanna McCargo is vice president for housing finance policy at the Urban Institute, where she leads the development of research programming and strategy, as well as key industry, nonprofit, and data collaborations for the center. Her work focuses on reducing racial homeownership gaps, removing barriers to ownership, and building wealth equity. McCargo has held leadership roles in the private, public, and nonprofit sectors. From 2008 to 2011, she led the team supporting the US Treasury on housing recovery programs, including Making Home Affordable and Hardest Hit Funds during the Great Recession. McCargo serves on nonprofit boards and committees with a focus on financial well-being, community development, and housing security. She has a BA in communications from the University of Houston and an MBA from the University of Maryland and holds a certificate in nonprofit policy leadership from Georgetown University.

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