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LIGHTLY EDITED FILE

the DVHTAC COVID-19 Special Topic Series: Responding to

Eviction Crisis

National Alliance for Safe Housing

Remote CART

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>> Hello everybody.  
This is Debbie Fox.  
I'm with the National Network to End Domestic Violence,  
and I'm just so glad that you all joined us here today with our ongoing DV housing and technical assistance COVID-19 special topic series.  
Today we're going to be talking about responding to the eviction crisis and the eviction cliff.  
As you know, and we're hearing in the news and from congress, we're at the precipice of the eviction

moratorium lifting from the federal perspective.  
Many states have eviction protections that they have

both

extended, but we're going to be talking today about the federal response and then what's happening at the state and local levels.

Housing

We have Renee Williams with us from the National Law Project, Kristina Contreras Fox from the Rhode Island Coalition for the Homeless, and then we have Shannon Rae from a local program in Washington State called Solid Ground.

the

I'll be moderating today's webinar, and I work with the National Network to End Domestic Violence. I'm the senior housing policy practice specialist here and we are -- I think next slide please.

partners

And we also will have our DV housing consortium from Collaborative Solutions answering questions in the chat box, and that's Jill will be answering and Shenna from Collaborative Solutions.

the

So just to give a quick overview for those who have joined us you know the spiel but any new folks we are part of the DV housing consortium.

funded

We've been around for a number of years and we're through federal partners from HHS, the Department of Justice and HUD and the interagency council on

violence,

so you can see our federal partners there that support

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our work, and then we're part of a collaborative a number of technical assistance providers to be able to provide support, TA and training to the field that includes the National Alliance for Safe Housing, Collaborative Solutions, the organization I'm with,

the

national network.

We also have the National Resource Center on Domestic Violence and the National Sexual Violence Resource Center along with the corporation for supportive

housing

which is also a HUD provider along with Collaborative Solutions.

Next slide please.

So recently the National Resource Center on Domestic Violence put together an info graphic that looks at

the

intersection of domestic and sexual violence, housing and homelessness and racism and those intersections,

so

that

it's been very timely as we center our work and all we're doing as we center racism and looking at the historical inequities and historical trauma that has been part of the housing response in our country, so I would like to go ahead and play that for you before we go into the further presentations.

>> Homelessness is an issue that far too many people face, people of color, specifically Black people, persons of color and indigenous people experience

5

homelessness in dramatically different ways than their white counterparts.

People who hold multiple identities such as those who live at the intersection of disability, sexual orientation, gender identity and more experience barriers that further homelessness and housing instability.

A recent study found that 66% of people experiencing

homelessness were Black while 28% were White.

Black individuals are only 13% of the U.S. general population compared to 74% of those who are white. Rates of homelessness within native communities are three to eight times higher than that of the general population.

In total 78% of people experiencing homelessness identified as People of Color.

This overrepresentation of Indigenous, Black and other people of color experiencing homelessness cannot be explained by poverty or identity alone.

Structural racism, historical policies, institutional practices, and cultural narratives that perpetuate racial inequity put People of Color at a disadvantage

in

obtaining safe and affordable housing.

Statistically women of color are much more likely to experience domestic and sexual violence and survivors

6

the

often face network impoverishment which occurs when

addition of a financially distressed household member places an extra strain on family resources.

homelessness

Oftentimes we tell a survivor experiencing

to go to a relative or friend's house.

However network impoverishment can often place burdens on the existing limited finances and available support from that network.

welfare

Racial disparities arise at every juncture from the legal system to housing to health care to child

to public benefits.

an

Understanding the intersections between domestic and sexual violence, racism and homelessness and applying

equity survivor centered lens in our work is the only pathway to stability, safe housing and healing for all survivors.

we

If we want to address racial inequity, we have to acknowledge it, learn about it, and talk about it so

can do more about it together.

To learn more visit [safehousingpartnerships.org](http://safehousingpartnerships.org).

that

>> Thank you for sharing that infographic NRCDV and creating that and we encourage you all in this virtual time and space when we're doing COVID related work

doing  
with

this is a tool you can definitely use when you're  
housing work and a lot of us shape policy and work

7

racism

our continuums of care and work doing housing related  
policy work, so this is something you can use in terms  
of how we're framing the conversations around how

LGBTQI

is perpetuated in our housing systems and why it's  
necessary to center women and women of color in  
particular and those who have multiple identities

historical

folks and gender non-conforming folks that these are  
places where we really need to be thinking about how  
we're prioritizing those who have experienced

discrimination in housing, and so we also wanted to  
center the overview the historical context in housing  
but also talk about the particular time we're in with  
COVID-19 housing and racial equity.

If we can go to the next slide please.

dying

So we know in our work and in our communities and amongst communities of color that Black people are at rates that are higher than the other populations in our country.

how

We know there are many reasons for that in terms of there has been historical discrimination, housing, low-wage jobs and workers and essential workers are often women of color in the workforce, so there's a

lot

more exposure to COVID-19.

There's also concerns around the impact of COVID-19 on Native American communities, and also there's a lot of

8

Native

concerns around data around those data sets with

Americans and how those are being tracked, and there's often disparate rates of infection and death in those communities, and there's also research tied to

COVID-19

and housing and racial inequity that ties the

in

residential segregation as a fundamental cause of the health disparities in general and also during COVID.

and

And we also know that there are particular challenges in communities that have been historically marginalized underfunded and there's been red lining in those communities.

to

There's been specific lack of funding and initiatives

medical

keep communities thriving and so there's a lot of challenges in terms of food deserts and lack of

facilities and historical discrimination.

sure

So there's a lot of additional challenges for rural communities and communities of color that have lack of facilities and services to adequately respond to the COVID-19 crisis right now, so we just want to make

and

that's an overview as we're thinking about this work

the

in particular today we're going to be learning about

know

eviction crisis that's looming and definitely as we

Black

and we'll learn more about today that it will disproportionately impact communities of color and

communities particularly even more than other

communities, so we're trying to think of ways that we can respond in realtime and also shape policy and work with those in our communities that have leadership making decisions and those in state and federal government to be able to support our neighbors that we want to keep safely housed during this very unprecedented time.

the  
from  
have  
forgot  
share

So I'm going to pass it over to Renee Williams with National Housing Law Project, so we're going to do the federal to the state to the local level, and we'll have time at the end hopefully 15 minutes or so to question and answers, and then I also encourage you to say hello in the chat box and then what else. And, yeah, ask questions or say hello and I also to mention that this is being recorded, so the webinar will be recorded so you can listen to it again or with your colleagues, and we'll be sending that out in

the next few days, so without further ado I'll pass it over to Renee.

So thank you all for being here.

>> Thanks so much, Debbie.

Thank you and thank you to Jenny and everyone with the DV and Housing Technical Assistance Consortium for having this webinar today and to everyone in the audience for all the work that you're doing on behalf

of

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survivors of domestic and sexual violence.

My name is Renee Williams.

I'm a senior staff attorney with the National Housing Law Project.

Just a quick note.

We don't have a lot of time today, and we have a lot

to

cover, but I just wanted to mention my organization NHLP, National Housing Law Project.

We're a national support center that provides training

and technical assistance on housing issues confronting survivors of domestic and sexual violence, and we provide that assistance to advocates, legal services, attorneys across the country.

feel

My e-mail is on the slide, and there's a lot of information that we're going to go through today so

free to reach out afterwards if you have questions.

So and I'm just going to talk today.

I don't have slides with content prepared, but, again, if you have clarifying questions, we can take them at the end or you can reach out.

So just a quick roadmap for us today.

So first we're going to talk -- just at the center of our discussion we're going to talk about the eviction moratoriums, you know, Debbie mentioned state moratoriums, federal moratoriums, so I'm going to give

a

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perspective

general overview with a focus on the federal

but also, you know, state moratoria are also relevant here as well.

Where we are in terms of the process for those of you who are following the news, you've probably seen stories

we're about the federal eviction moratorium expiring so going to get into that.

And then what lies ahead and some considerations you should be thinking about, you know, as you start seeing

the clients who are being evicted because of the end of moratorium.

So, you know, we are -- and this is the reason we have this webinar today.

We're on the cusp of an acute eviction crisis in this country.

There was an eviction crisis before the pandemic, and, you know, everything that Debbie said was true about, this you know, our structural inequities that we have in

country specifically with respect to race but also, you

other know, with respect to people with disabilities and identities and, you know, a lot of barriers for survivors of domestic and sexual violence.

But this eviction moratorium -- I'm sorry -- the

eviction

pandemic, which is the reason why we have these moratoriums, the pandemic has really sort of exposed a

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lot of these vulnerabilities that these families have and just how much of people's income is going to rent each month as well as how little of a buffer there is for families.

And so, you know, we're staring down this pretty acute crisis.

against.

So just to give you a snapshot of what we're up

Yesterday Reuters published an article that cited an estimate that renters in the U.S. owe about \$21.5 billion in past due rent, and we'll talk about this later, but these moratoriums that are in place did not forgive unpaid rent.

So going forward tenants are still vulnerable to eviction.

This is also coupled with the ending of the \$600

their

employment benefit that folks have been relying on. Right now there's not really any certainty as to what, you know, what assistance for folks who have lost jobs is going to be available.

So we're really up against the perfect storm.

their

Recently the census bureau did a survey for the week ending July 21, and in that survey 9.8 million people said they had, quote, no confidence, end quote, in ability to pay rent.

And another 14 million said that they only had slight

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confidence.

So this is really the -- you know, what we're up against.

seeing,

And as Debbie mentioned and I wanted to stress, you know, not unexpectedly just because we're really

you know, everything really just being exacerbated by the pandemic, People of Color are being significantly

negatively impacted of that no confidence to be able  
to pay rent group.

Nearly 3.9 million of those folks who responded that  
they had no confidence are Hispanic and Latinx and  
over 2 million are Black, so of that 9.8 million, you see  
the percentage of folks who are just really on the edge  
here of being vulnerable to eviction.

And even before the pandemic survivors of domestic  
violence particularly survivors of color were  
vulnerable to eviction as you all know.

For folks who have maybe read Matthew Desmond's work  
on evictions, one of the groups that he in his work has  
really highlighted is the eviction of Black women who  
are survivors of domestic violence.

So I'm going to quickly talk about eviction  
moratoriums.

Again don't have a ton of time but just kind of want  
to center where we are.

So an eviction moratorium is basically a pause, right,

on evictions such that people can't, you know, be removed from their homes during the moratorium. And so it basically means you can't be forced to leave during some period of time during the pandemic, and we have sort of two flavors of moratoriums and on this

call

early on in the pandemic we did a separate call that really breaks down what the eviction moratorium is and all the nuts and bolts.

you

But basically what you need to know for now is that,

the

know, you have the federal eviction moratorium under

CARES Act which prohibits landlords basically between March 27 when the act was signed into law through July 24 so just ended, during that time landlords could not file an eviction action in court and after that -- so we're past that point now.

notices

You know, landlords can start providing eviction

to tenants, and this is an important point.

So the eviction moratorium ended on July 24 last week.

Right now what we're in is the 30-day notice period

meaning that if a housing provider at the very end of

eviction,  
action

the first possible opportunity for tenants who are covered by the CARES act provided a notice for that tenant still has 30 days before an eviction can actually be filed. So we're talking about next month where we're really

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the  
does  
street  
expired.

going to start to see the consequences, you know, of moratorium expiring, so, you know, it doesn't mean, not mean that a tenant is going to be out on the street today or, you know, right after the moratorium

of  
So I just want people to know that important point. So that 30-day notice period still applies for any eviction that's related to, for example, non-payment of rent between March 27 and July 24.

There are arguments, and I don't want to get too much into the technical details, but there are arguments

day about -- there are additional arguments that the 30-  
notice may apply in other cases beyond non-payment of  
in rent, but that is not -- that is not necessarily set  
attorney stone, and so, you know, definitely talk to an  
and a landlord tenant lawyer who would know, you know,  
how to sort of best assert those protections.  
So the federal CARES Act, and I'm going to provide a  
what brief snapshot of coverage so we can get an idea of  
to do going forward.  
So the CARES Act basically says, landlords, between  
that March 27 and July 24 period, you can't serve an  
eviction notice to tenants.  
You can't charge fees, penalties, or other charges  
related to non-payment of rent.  
And that continues after the moratorium is over for  
that

time period, meaning that landlords, if somebody is behind on their rent, they shouldn't be assessing fees after the fact for late rent say you missed your April rent or you were late.

the There should not be sort of fees after the fact for missed rent in April.

And again, there's a lot of concourse here but if you have questions about what you're seeing, please reach out.

that The important part about the federal moratorium is it covers basically federally subsidized and assisted housing programs that are also covered by VOWA 2013. So these are units that for survivors who are low income, these are survivors that survivors are living in, section 8 vouchers, public housing, low income tax credit, etc.

for They're also in the instance of federally backed mortgages, you know, if a landlord is getting relief mortgage payments as in a forbearance, tenants are entitled to protection from eviction while the landlord is not making payments on their federally backed mortgage, and even after that period there are certain tenant protections in place while the owner is getting

current on their back mortgage payments.

should

All of this is to say one of the things that you

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do -- and then if it's okay with folks I'm going to spend just a couple more minutes going through what folks should be thinking about in terms of moving forward.

you

But what I will say is that one thing you definitely want to do is see -- you know, if you have clients,

CARES

want to see whether or not they are covered by the

Act moratorium and what that means.

trying

You definitely want to talk to a lawyer, a landlord/tenant attorney who can tell you what your client's options are, and if you're an attorney and you're

Housing

to figure this out, please reach out to National

Law Project, and of course, advocates can reach out to us as well, and we can kind of talk you through that.

local

Because rent is due -- oh, and I will just say I think my copresenters are going to talk about state and moratoriums.

think

Just know that's an additional lawyer you want to think about -- layer you want to think about.

moratorium.

Is there a state or local moratorium that is in place that may be more protective than the federal

So, you know, again you want to talk to a landlord tenant lawyer in your state if you're starting to see people who are concerned about evictions or behind on their rent.

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not

Unfortunately rent is still due.

You know, just because there was a pause, there was rent forgiveness.

So, you know, I think here are a few general tips, and again, we're happy to work with advocates who are

working with clients, but, you know, one really particularly important thing if you get nothing else from this webinar at least from my end, if your client receives an eviction notice, they should consult a housing attorney immediately to discuss their rights and options so, you know, just so that they are not -- they're not -- they don't end up in a position where they could have asserted rights or they could have worked it out and ended up in a worse position. So please please please reach out to a housing attorney where you're located.

Secondly if you're working with clients who are federally assisted, say they have a section 8 voucher or they live in public housing, folks who are in a lot of these housing programs are entitled to an interim income recertification, meaning that if you lost income because of the pandemic, you can go to your housing authority and say, I lost income because of the pandemic, I want my rent to be recalculated so that, you know, moving forward I pay less in rent, so that will help ease the

rent burden going forward.

A couple of other just really important points to note about repayment plans, and this applies both for folks who are living in federally assisted housing as well

as

folks who live on the private market, and the private market is really going to govern a lot of -- is going

to

be governed by the state and local moratorium and not the CARES Act.

For those folks who are looking at repayment plans to pay off rental arrears, again, tenants should if at

all

possible should talk to a lawyer before signing anything.

There is not necessarily going to be -- you know,

you're

not on equal negotiating terms particularly when your housing is at stake and particularly when you're a survivor, so there's just a lot of -- there are a lot

of

dynamics at play and you want to make sure that, you know, your client is being set up to succeed and that they're not basically set themselves up to just get

evicted down the line.

Avoid lump sum payments.

arrears  
So really should be watching and making sure that tenants are not required to pay all their rental up front.

So next month if you're \$2,000 behind on your rent,

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somehow you're going to have to come up \$2000 in rent. You want to make sure put it rent payments are applied to rents first and then any back rent owed.

Because you don't want to set up a situation where somebody can be evicted for being behind going forward even if there is a repayment plan in place.

Very important you want to try to include a provision that the owner will work with the tenant to obtain any rental assistance that may come available.

Things are happening really quickly at the national level, the state and local levels, and like I said, my colleagues are going to talk about those pieces.

But if you're working on a repayment plan, try to get that provision in there so that the owner is, you know -- and they should be incentivized to do so because it's a quick way for them to get some of these rental arrears back, but just try to make sure that the owner will commit to working with the tenant to apply for any rental assistance that may be available. fail Again making sure that your client is not set up to paying in the repayment plan process so that you're not the 70, 80, 85% of your income in rent when you include rent going forward and the rental arrears. Obviously people should not be paying more than 30% of their income in rent, but we know that's not realistic

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in terms of what actually happens. So people were already paying 60% of their income in rent pre-pandemic so just factor that in.

Watch out for hidden fees and charges and then just a frank examination of am I going to be able to afford rent in this unit going forward or do I need to try to work out an arrangement where I can move somewhere else.

Of course, that brings up its own considerations. And just one other final note as we're talking about survivors of domestic and sexual violence, just know that valid protections with respect to housing federally

assisted housing programs still apply. So survivors should not be being evicted because of the actions of their abuser or because of the violence committed against them and there are arguments you can make, and if you want to know more about that, please let me know.

If you're in private housing there may be fair housing or other state or local law arguments that you can make.

So reach out to us and we can kind of talk through strategy.

And I know I'm like way over time.

I packed in a lot, but I hope it was useful and please again my e-mail is on the screen.

Please reach out and I'm going to pass it off.

I don't remember who is actually next.

Kristina, take it away.

>> Thank you so much.

Hi, everyone.

I'm just going to assume you can hear me.

I

If you hear a long silence and someone says something,

know there's something wrong with my audio.

for

My name is Kristina Contreras Fox and I'm the senior policy analyst and I'm at the Rhode Island Coalition

the Homeless.

homelessness

So the coalition for the homeless is a statewide non-profit, and we work to prevent and end

in Rhode Island.

state.

We anchor much of the homelessness system in the

For example, we're the state lead for the homeless management information system.

We also corun our coordinated entry system along with

crossroads Rhode Island.

We don't provide direct services such as shelter or supportive services such as case management but we provide a lot of support to our partners who are providing direct service like shelter or supportive services, etc.

But we also recognize that ending homelessness will require systemic change, so policy and advocacy and

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pillar

eviction

moment

very,

really organizing, grassroots organizing is a big of our work, and it's through these two buckets that we've been most engaged with responding to the crisis in Rhode Island in particular during this of COVID-19.

Excuse me.

So we know domestic violence and evictions are two very common causes of homelessness often paired together, right?

Excuse me.

And the current pandemic has only made this worse.

Far from being the great equalizer, COVID has exacerbated these already crisis situations in our state.

domestic According to the Rhode Island coalition against violence, this past June there was a 42% increase in calls to the help lines and hot lines.

42% up from June of last year.

under And we know the folks making those calls, they need help, they need protection, they need resources, and they have lost virtually all of -- at this point all state and federal level protections against evictions, so as been mentioned, the protections that existed

the CARES Act expired on the 24th.

level Most of our advocacy work is focused at the state

particularly at our general assembly, but we've been

advocating fiercely with national partners like the national low income housing coalition and the national alliance and homelessness to win really important investments at the federal level of housing and homelessness.

In particular in the heros act we've been very supportive of a \$11.5 billion investment in emergency solutions grant funding.

\$100 billion in rental assistance and also a year long uniform national moratorium on eviction and foreclosure.

These are all things that are currently being debated by congress right now, so if you want to take some strong action you can -- I encourage you to call your members of congress and ask them to support these really important items especially that \$100 billion in rental assistance and the national year long moratorium on foreclosure and eviction.

Those are two critical pieces that we need in order to address these crises really across the country in every part.

Excuse me.

But we need more -- so while we're waiting on what -- see what happens on the federal level, we -- it's clear

we need more protections at the state level in Rhode

25

Island.

the

So to give you some context about our state and  
eviction, excuse me, Rhode Island might not come to

top of your list when you think about places with high  
levels of eviction.

But our eviction rate is actually higher than the  
national average.

It's the highest in New England.

Providence alone, their evication rate is three times  
higher than that of Boston.

In

Many people have heard the phrase eviction tsunami.

during

Rhode Island it's really like a tsunami happening  
a hurricane.

So evictions have been processing in Rhode Island for  
essentially two months.

They started again in the first of June.

to

There was a pause from the middle of March, the 17th  
the end of May.

But this was thanks to an executive order from our --  
the chief justice of our state Supreme Court.

This was not done by executive order through our  
governor, so it's not a true moratorium.

Excuse me.

protections

This just happened because the judiciary sent an  
executive order closing the courts, so other

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like no -- not charging late fees or not allowing  
landlords to charge interest, etc., those were not  
included, so our moratorium when it happened, the  
protection was very piecemeal because it happened by  
virtue of the courts closing, not by unintentional  
executive order to establish eviction protections.

Excuse me.

So this is one of the biggest lessons that we learned

through that is the importance of making sure that we  
we are -- as advocates we can be nimble and ensure that  
are advocating comprehensively for what protections  
are necessary because it's not always just enough to say  
close the courts or we want a moratorium.  
It's important when you're advocating with the  
do policymakers who are the ones ultimately that decide  
covering we have a moratorium or not, being specific and  
very, all bases and highlighting all of these pieces is  
in very important because otherwise you can end up being  
a place where you're very reactive and you're sort of  
having to advocate piecemeal.  
Like, for example, notices could still be sent for  
there evictions, and even after the courts were closed,  
obviously were still constables serving people with eviction  
notices in the middle of a pandemic, which is  
very bad and we don't want -- it's very dramatic.

Don't want those kinds of things to happen, so we advocated and one protection we had an order from our department of business regulations instructing constables not to carry out these orders and also providing a contact for people to report if I see a constable going and serving and trying to carry out an eviction, I know I can call this person and they will handle it.

Excuse me.

Island. So we are receiving a rise in evictions in Rhode

were There were literally I mean from when evictions first started happening again on the first of June, there

hundreds of cases that were ready to go for day one. We're seeing that number just rise because -- so our eviction -- imagine when I say moratorium now it's in quotes.

Our universal moratorium in Rhode Island ended on the 1st, but there were still protections for folks until July 1 for what was called COVID-related evictions. So if somebody was being evicted during that period of court closure from the 17th to the 1st due to -- so they're being evicted due to COVID, their case

couldn't

process until starting July 1.

So since then that's all gone now, and we're seeing a rise in evictions, and it is absolutely extremely

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troublesome.

Now, as for next steps, what we're looking at as advocates and as folks care about this and want to

make

an impact, we want to make sure that we are -- the changes that we're pushing, the policy changes we're pushing are not just addressing this crisis in the moment, but it's also addressing this long term.

Like we need to implement changes that don't just put Band-Aids but reset the broken bone and fix this.

For example, Rhode Island is not a right to counsel state.

Another reason why we have such a high eviction rate.

Also the gap between cost of housing and wages, I mean our minimum wage is 11 -- excuse me -- 10.50 an hour

and

in order to afford a two bedroom rental you have to be making at least \$21 an hour.

And we don't have right to counsel protections so when we go to eviction court, the landlords all have excellent attorneys who can argue their case in front of a judge, but very very few tenants who are defending their homes don't have that resource so that makes this -- it's already an inherently skewed power dynamic, right?

But making sure that in this process now tenants have access to representation is really important, so through

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a lot of hard work and advocacy, we have established Rhode Island a program called safe harbor housing which is essentially a mediation program. So this is a space where both landlords and tenants can come to the table and work out some kind of plan to

avoid eviction.

Now, are there a lot of holes in this?

Yes.

For example, both the landlord and the tenant have to agree to come to the table.

So if you are a tenant and you say, yes, absolutely, I would love to participate in this, you know, I want to -- I want to find a way to be able to pay my rent.

I just lost my job and getting back on my feet.

If your landlord says, give me my money, I don't

really

care.

We've talked about this already, I don't want to come

to

the table, you're kind of stuck.

But it's a really, really important first step forward and it's really what we have in the state since we

don't

have a moratorium, all federal protections have

expired

and we're still waiting to see what's going to happen

as

a result of all these current negotiations around the stimulus package.

But it's very clear that we need to keep pushing and

we

need to keep advocating for the protections that will help folks in this moment.

another And number one, that is certainly advocating for

moratorium in Rhode Island, a true moratorium that is comprehensive and protects folks.

share, So I wanted to share, the last thing I wanted to

of I was asked to speak a little bit about what are some

the important lessons that I've learned in my work and through our advocacy on the ground here in Rhode Island.

Number one, I want to say coalitions matter.

a Like Rhode Island since we are literally the smallest state in the country, we are -- you can get everybody statewide around the table like you could do that once

week.

It's very easy.

matter I mean it can be very hard to coordinate folks no

like what if you're a non-profit or policy, it could be

herding cats.

But you can get us all together and it's easy to make those -- since we're one degree of separation from one another if we're looking at an issue and we're saying, okay, we need to -- what would really help us here,

this

is actually closely, closely related to education outcomes, we need somebody who speaks to that or is doing this work to join us and advocate for this

policy

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as well.

It's very easy to reach out to somebody in education and

say, hey, can you be at this table.

They're probably already at the table to begin with.

I encourage you to look at who is -- who is there really

on your team and bring those folks to the table.

Engaging people with in this work is really, really important especially, especially those with lived

expertise so the folks who are going through it.  
Nobody understands the failure of a policy or what  
needs  
to happen better, nobody is a better expert than  
somebody who has had to be certified at policy or was  
not certified at policy, right?  
And also with you engage -- when you center and you  
amplify it and you make sure that the folks with lived  
expertise are leading all these efforts, you will  
ensure  
that the policy that's made is not made in a vacuum  
because I mean when you're talking about folks that  
work  
in governor's offices and our general assembly, right,  
there are not very many people who truly understand  
what  
homelessness is or what it's like to be evicted.  
Not only have they likely never ever even gotten close  
to being evicted, they probably don't even know anyone  
who has gone through that type of experience, so when  
you're trying to make that policy you don't really --

it's all what's on paper, but when the folks who are

--

I mean like initially our moratorium was set to expire on the 18th.

The courts were set to reopen on May 18.

But we did an enormous, enormous, enormous push to get folks -- telling folks that this is happening and just urging people to call the governor and to share your story, and to tell her what is going on, right?

Because I mean she's -- like most governors she'd had daily, now weekly press conferences, and I hear her

say

on record eviction isn't a big problem in Rhode

Island.

It's not a serious issue.

Which is absolutely false, like completely.

I have a lot of respect for our governor, so when I heard that, I was just like oh my goodness, that's not the case.

We need to change this.

So getting folks to call and share their story and to really like paint the picture of what's happening is

so,

so, so important because like one thing that you can can't necessarily get, like statistics are very important they can anchor conversations.

They can help people conceptualize and get a handle on

saying the issue, but there is a big difference between  
a very true and very terrifying statistic like 75% of

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were all Latinx households in Rhode Island are renters.  
And so therefore -- so therefore they are not only  
and Latinx households were disproportionately impacted  
evicted at far higher rates than white Rhode Islanders  
but you put that on top of a pandemic where Latinx  
households are also the ones losing income fastest,  
right?

Because if you look at our state, what are our big  
industries?

Tourism, hospitality, restaurants, agriculture and  
aquaculture.

So all of these things come together, and when I speak  
to it as an advocate I mean I'm Latina and I'm very  
proud to be a Latina.

But when I speak to it as an advocate sometimes it can

be easy to dismiss that.

It's very hard for a policy maker and particularly an elected one to dismiss someone who is not just advocating but is living it.

It is much harder to dismiss that statistic when a family is calling, when a mom is calling saying, we have three kids, my husband has a construction business, like income has -- we've never had a problem paying rent until now. My landlord keeps trying to evict me.

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They came to my house and tried to take the door off the hinges.

This is a true story.

Much harder to say I don't believe you when that person is talking to you and when it's not just that person but hundreds and even thousands of other folks sharing

their

story like that.

make

That is so important, and I encourage you to always that the center -- the absolute cornerstone and foundation of your advocacy work here in trying to impact these policies.

Excuse me.

The other piece is sharp targeted focus.

Right now we are in a little bit -- it can be a little challenging when you're trying to keep lots of policy plates up in the air.

advance

We're dealing with this eviction issue but also we're debating our state budget, and we are trying to

governor

all of those really important priorities but also deal with this issue here, and it's like we know the could issue an executive order.

We know the legislature can make some action.

What do we do.

Taking some action to outline what your goals are, who your targets are and what's the path to connect with

each target, right?

you

So like making a roadmap, identifying what change do  
need?

Who can make that change happen?

all

What's the path to get that change maker to do that to  
implement that change that you want and then who are  
the people who could help you get there along the way.

That's something that's very important because it's  
getting you off of your -- getting you off of your  
objective is another tool that folks can use to

deflect

the conversation and not be held accountable for their  
inaction or their bad action related to this.

And then I want to close by going back to partnership  
matters, coalition matters.

This is really hard work.

It is not just a paycheck, right?

to

Doing this with other folks is not just effective in  
getting more capacity to advance your goals, but also

help you, right?

Like this is tough, it's hard work but it should never

ever be lonely work, and so you need allies.

They're good for a lot of reasons, and you have them

--

you probably have more than you think.

So make sure to engage with them and to work with them because truly united, the larger you are, the stronger

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you are, the more change you can impact, and that is a truly, truly powerful thing.

So thank you very much.

I hope I kept it to ten minutes.

I'm not super great with looking at the clock when I talk but I really appreciate the opportunity to speak with you all today, and I also want to say thank you

so

much to all of you for the incredible work that you

are

doing in your communities.

It makes such a huge difference.

Thank you.

>> Hi, thank you, Kristina, and thanks, Renee.

My name is Shannon Rae, and I am so glad to be here.  
I'm the stabilization services and hunger and food  
resources director at solid ground.

My pronouns are she, her.

To start with I'll tell you a little bit about Solid  
Ground and I'll try to move quickly through this so we  
have time for questions.

At Solid Ground we believe that poverty is solvable.  
Our approach combines direct services with community  
based advocacy.

With the understanding that a stable home is a  
housing  
foundational part of ending poverty, we provide  
and homeless prevention and services that meet basic

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needs that allow individuals and families to build and  
thrive including our domestic violence shelter.

We also know that we serve many survivors across all  
our  
programs.

Embedded in our mission is an antiracism initiative

of

which is grounded in the recognition that communities color disproportionately experience homelessness and poverty.

And we strive to advocate for structural change and deliver focused services with staff that reflect the communities we serve.

and

Together we identify, learn and connect the policies

lives

systems that perpetuate poverty and racism in the

and

of our program participants and our day-to-day work

advocate for change locally and statewide.

I'm going to start with what we at Solid Ground implemented in response to the pandemic.

With both federal, state and local moratoriums on addiction, we served our community through tenant education which helps community members understand and know their rights regarding the moratoriums and eviction.

We also partner with United Way of King County, Wellspring Family Services and Urban League of Seattle to provide rental assistance to those impacted by

COVID-19.

opened,

In fact, after only two days of the portal being

it had to be closed because of such high demand.

working

We received 1700 applications for help and we're

to help each household receive those funds.

and

In other programs including our low income housing,  
households are also struggling to keep up with rent

loss.

we're working closely with them to prevent housing

They need increased assistance with rent payments and  
many of those have lost employment.

assistance.

We are also working with our funders and donors to  
extend the time that they can receive rental

food

Our para transit services experienced a reduction in  
ridership due to COVID-19 so this quickly affected

deliver across the community.

In partnership with Seattle food community and city of  
Seattle also pivoted with changes in food delivery  
including the addition of food boxes and other bulk

to

purchases and coordinating sanitation supply delivery  
food banks.

And our advocacy department has been identifying and  
supporting strategies for assistance in policy change  
with local, state, and national leaders.

face

The Washington State moratorium has been extended  
through October 15, but at some point we will still

39

that eviction cliff.

The city of Seattle has additional protections for  
tenants, so it's important to seek guidance from a  
housing attorney to make sure getting specific  
information for the location that you're at.

nearly

Prior to COVID-19 nearly 90% of renters with income  
below \$20,000 were housing cost burdened as were

half of all renters.

The pandemic has exposed the limitations of our  
affordable housing infrastructure and failures in the

social safety net.

burden

And again as others have spoken, the housing cost is about 30% or more of income on housing.

In Seattle 34.7% have been identified as housing burdened as of April 2020.

A lot more are -- as again was mentioned earlier, are housing burdened the a much higher level.

case

Once the moratorium is lifted in Seattle, the King County bar association housing justice project is bracing for at least one and a half times the usual

volume and that's just those who know about the organization and how to access it.

According to the housing justice project eviction work is only going to get more inhospitable during the COVID-19 era as fears of catching the disease and

40

difficulties gaining access to Zoom style remote court proceedings could cause no shows and thus evictions.

As cited in the online publication the appeal.org by

Jay

evictions

Willis, they state the assembly line nature of  
can catch tenants off guard.

for

He said most people don't realize when they show up  
their court date, it's going to be like judge Judy.

goes

They rubber stamp many evictions and the case never  
to trial.

were

No time, no jury, no meaningful chance to make a case.  
You didn't know that all your rights were going to be  
decided on that day, and you weren't aware that you  
supposed to bring in evidence he said.

You're kind of at a loss.

likely

In Seattle the housing justice project found that  
tenants with counsel are more than three times as  
to avoid a forced eviction and reach an out of court  
agreement with the landlord.

catching

When the agreement includes a payment plan for  
up on rent, tenants remain housed to nearly two-thirds  
of the time.

return

Eviction may force survivors into homelessness or  
to abusers, and although in Washington homelessness is  
not a sanctioned reason to take children away, try

defending that against an abuser who has a home and

41

money.

The fear of eviction makes it even more likely that those living with the abuser will stay in order to remain housed.

that  
help  
Because of systemic inequities and racism, we know non-whites are less likely to have savings that can them flee their abusers and seek help.

to  
remain housed.  
We also know that wealthier whites are more likely to have access to attorneys, savings and other supports

abusers  
And for many wealthier survivors this is also true. However we also know many survivors remain with

because they are unable to access the resources of the household that are under the control of the abuser.

The disparities between people of color and white

becomes even more apparent in these times of crisis.  
I encourage you really to all advocate again as others  
have said for continued funding to provide rental  
assistance, prevent and prevent evictions whenever  
possible and to support those low cost, low barrier  
programs such as the housing justice program in your  
communities to help prevent evictions.

but  
I think that's -- I wanted to say a little bit more,  
sure  
I'm also aware of the time and really want to make  
we leave at least some room for some questions.

42

you  
So I'm going to leave it there, and again say thank  
so much for being here and for inviting me.  
and  
>> Thank you all so much for your expertise and time  
really laying out what we're challenged and what we're  
looming  
facing with this potential eviction cliff that's  
in our states and communities across the nation.

I just want to see if there are any questions in the chat box.

We just have a few minutes left.

There's always so much great content to cover and so much information we want to get out to the field, but

I

want to make sure to see if there's any questions that you all might have or if I've missed anything.

It looks like we're pretty good about responding in

the

chat box.

Oh, go ahead, Jill, were you going to say something.

>> Yeah, so we did have a couple of questions to come

in

that were captured.

So one of those questions came up during the time that

Renee was actually speaking and it was in regards to what qualifies as a rental.

Does it apply to -- I'm going to assume that means

0VW/transitional housing, so if anyone could maybe

just

speak to that that was on our presenters panel today.

>> Sure.

This is Renee, and so if -- so that's a really good question, and I think it -- I assume you're talking about the federal moratorium, but I will just also say that at the state level that definition of who is covered by a moratorium definitely differs.

guidance

In terms of a really good rule to kind of -- a

that

rule is that if your client is the type of housing

COC,

your client is in has VOWA protections, so if it's

for example, housing, if there's a VOWA housing protection component there, then it's covered by the CARES Act.

the

So if you have specific questions or want to know if a specific type of housing is covered, please reach out, but a lot of federally funded housing is covered by

CARES act.

to

I hope -- without going into specifics, I don't want

give you an incorrect response, so please reach out to me individually off line.

>> This is Debbie.

If you are running a housing program say like an OVW

housing program or a rapid rehousing through HUD funding, OVW does not require that you take rent from people who are in your housing program, so if you have money to cover it within your grant this would be a time to reconfigure your program or consider that because

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this families and survivors are struggling very much at time so you could look at restructuring. Sometimes people have tiered systems where people pay more the longer they're in the OVW transitional housing program.

So look at your rental requirements and if they're required during this time because people really need access to money and resources that are in our programs so you could take a look at that, and we definitely want you as programs and providers if you are providing homelessness and housing programs that we do all that we can to keep people housed.

We're not in the business of eviction.

Even if someone cannot pay their rent and you have a rent systems in place or people need to pay 30% or whatever policy you instituted that's not required by the federal project, we really want you to look at

that

because we want people to stay housed during COVID no matter what.

>> And Debbie, I will just add, too, the McKinney homelessness programs are covered by VOWA which means that the moratorium, those protections would apply,

but

as Debbie mentioned it does get a little more complicated in terms of what the living arrangement

and

structure is, and that's why I didn't want to give

sort

of an absolute answer about -- you know, because -- so

45

yeah, please reach out and we can talk more.

I'm just trying stay away from making general statements.

>> Thanks so much, Renee.

one

And then in the interest of time, I'm going to pose

more question that came in.

facing

There were just a couple of questions that came in around legal assistance for survivors who may be

that

eviction issues, some resources were shared around

and I'm sure we can get that out to attendees who were on the call.

income

But one question that did come in was what should an advocate do if a survivor still has their job and

but has decided to for many different reasons stop paying their rent due to the eviction moratorium?

advice

Of course, you know, there's the encouragement to work with them to pay the rent, but is there any other

that can be offered?

>> This is Renee.

I'll jump in, but other panelists feel free to jump in as well.

I think it's really a case-by-case basis.

because

You know, I do think it becomes really difficult

folks have a lot of different reasons, you know, they may not be able to afford to pay rent, and so I guess

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to

one sort of overarching question is is that decision not pay, you know, related in any way to the abuse, to the violence, and if so, you know, their inability to pay, you know, there may be some, you know -- if the situation is related, you know, directly related to

DV,

for example, there may be protections under your state law, like, for example, you might be able to get an early lease termination depending on where you live

and

if a survivor dont feel safe in their current unit. So again it's a case-by-case basis.

I also did share in the chat a list of the national housing coalition has put together about rental assistance programs at the state level but obviously

to

what Kristina was saying like you also want to think locally and, you know, definitely reach out to your networks and just try to learn more about any rental

assistance programs that might be in place that might also be able to help.

giving  
but  
potentially  
perhaps  
too

>> And I'll just add a piece to that, Renee, also considerations in addition to the violence thinking about, like you said, situation by situation basis, also giving consideration to some survivors being in multigenerational homes in addition to experiencing violence in those homes and so how that can include the decisions that are being made.

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for  
ask  
there,

So I think that is all of the questions that we have this session.  
As you can see here, there is a brief survey that we for attendees to take, and that link can be found the survey monkey.  
And thank you all so much for joining today's session.

CART

Access

lightly

of

occurred

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