



# Confronting COVID-19 in Multifamily Housing

PRESENTED BY ULI'S RESPONSIBLE PROPERTY INVESTMENT COUNCIL  
WITH THE ULI TERWILLIGER CENTER FOR HOUSING

APRIL 7, 2020



## Responsible Property Investment

A set of practices and principles that seek to beneficially and **profitably** reconcile the social, environmental and economic issues raised by the ownership and investment in real estate assets.



Responsible Property Investment Council  
Urban Land Institute

# ULI Terwilliger Center for Housing



- **Catalyze** housing production and affordability
- **Provide thought leadership** in residential development
- **Broaden and deepen support** for housing



## Confronting COVID-19



## Upcoming Webinars

April 14<sup>th</sup>, 1:00 – 2:15 pm

Economics of COVID-19: How 'Main Street' CRE/MF owners are navigating the crisis with their tenants

April 21<sup>st</sup>, 1:00 – 2:15 pm

Confronting Covid-19: Everything You Need To Know about Healthy Buildings -- Q&A Session with Dr. Joseph Allen, Harvard T.H. Chan School of Public Health



**Megan Sandel, MD MPH**  
Co-Director, GROW clinic at Boston Medical Center  
Co-Lead Principal Investigator, Children's HealthWatch  
Associate Professor of Pediatrics, Boston University  
Schools of Medicine and Public Health



**Doug Bibby**  
President  
National Multifamily Housing Council



**Diane Yentel**  
President and CEO  
National Low-Income Housing Coalition



**Christopher Ptomey**  
Executive Director  
ULI Terwilliger Center for Housing



# Housing as a Vaccine in COVID-19

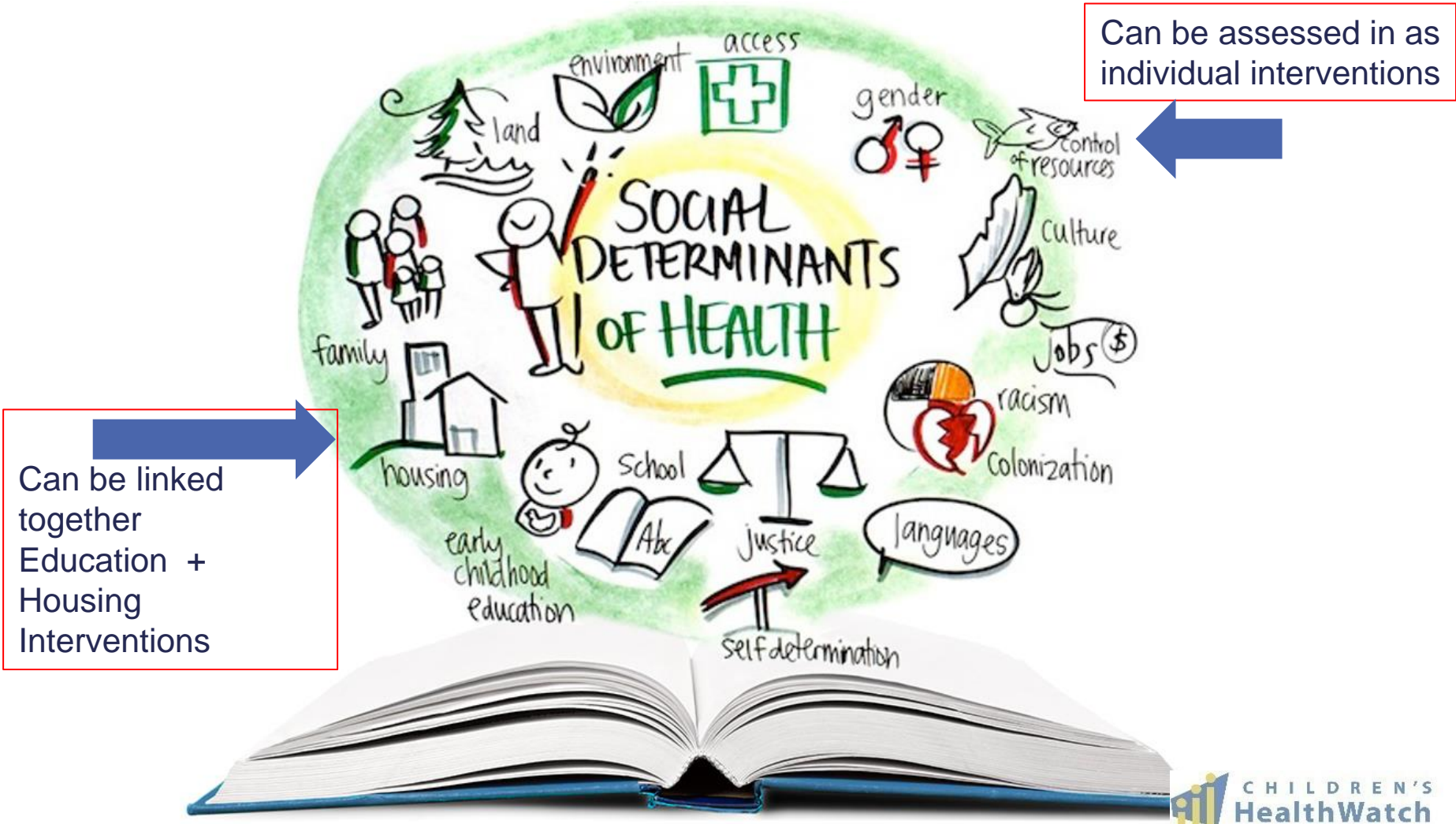
Megan Sandel MD MPH

April 7, 2020

# Roadmap

1. Dimensions how Place affects Health
  - Quality, Stability, Affordability, Location
  - Each is Different in Era of COVID-19
  - Cannot separate your health from where you live
2. Full Frame Initiative and Domains of Well-being
3. People and Place together in Housing are routes to Health Equity and Well-Being

# Social Factors Can Drive Health



SDOH are the structural factors and conditions in which people are born, grow, live, work and age.



# Evidence on Home Quality

- Accidents/Injuries – exposed wiring, needed repairs
- Heat or eat or Cool or eat
- Development and worsening asthma, allergies tied to home
  - Pests (cockroaches and mice)
  - Molds/Chronic Dampness
  - Tobacco smoke
- Lead exposure tied to long term effects
  - Developmental delay, Attention deficit
- **COVID-19-** Our homes are not designed to be occupied 24 hours a day, Ventilation, Plumbing, Chemical stress,<sup>Skinner et al, 2014</sup>

# Home Quality and Mental Health

MacArthur Foundation  
HOW HOUSING MATTERS

macfound.org/HousingMatters

POLICY RESEARCH BRIEF

## Poor Quality Housing Is Tied to Children's Emotional and Behavioral Problems

*Parents' stress from living in poor quality and unstable homes takes a toll on children's well-being*

by REBEKAH LEVINE COLEY, TAMA LEVENTHAL, ALICIA DOYLE LYNCH, AND MELISSA KULL

SEPTEMBER 2013

A family's home is their haven, but for families living with leaking roofs and roaches, for those who have to choose between paying for rent or for food, or for families who repeatedly move in search of higher quality or more affordable housing, one's place of refuge may not be very homey.

This brief examines how housing characteristics matter to children and families' well-being.<sup>1</sup> Among the various possibilities tested, poor housing quality was the most consistent and strongest predictor of emotional and behavioral problems in low-income children and youth. It also had a sizable association with school performance among older youth. Housing affected children because the stress of living in unhealthy and unsafe conditions affected parenting.

### Advantages of the Current Study

Past research has identified several aspects of housing that are thought to be associated with children's development.<sup>2</sup> Researchers, for example, have found that substandard housing—exposed wiring, peeling lead paint, rodent infestation, and the like—may contribute to physiological stress in children, inhibiting their emotional stability and learning. Similarly, residential instability may interrupt peer

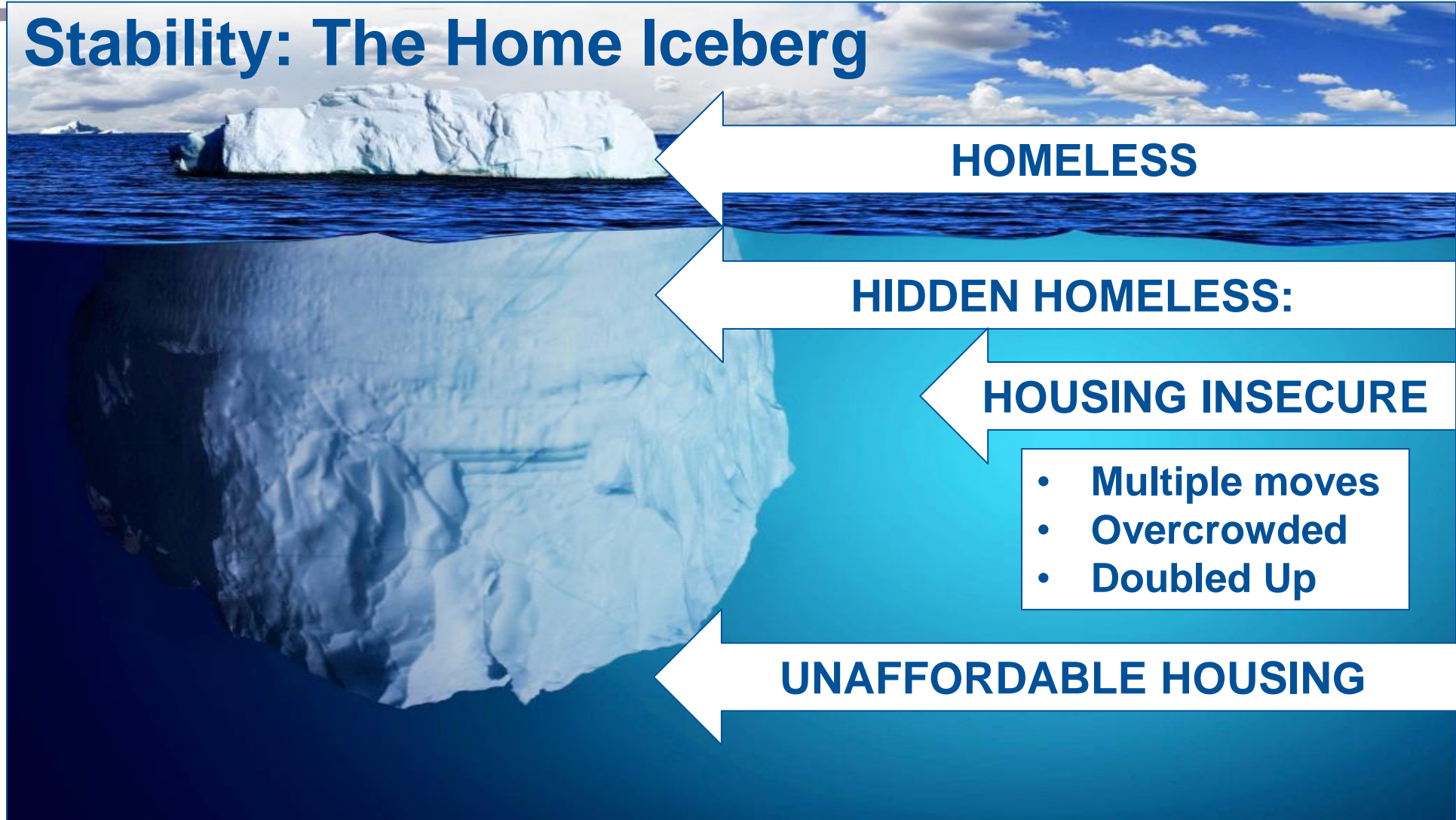
### KEY FINDINGS

- Poor housing quality is the most consistent and strongest predictor of emotional and behavioral problems in low-income children and youth among the five housing characteristics studied (quality, stability, affordability, ownership, and receiving a housing subsidy).
- Residential instability also is important for children's well-being.
- Even though much of the sample struggled with housing costs, unaffordability has little discernible link to children's well-being.
- Much of the association between poor quality and unstable housing and children's well-being operates through parental stress and parenting behaviors.

and school networks, impeding academic and behavioral success. If housing costs are unaffordable, families may be forced to limit other valuable investments, such as extracurricular activities, and even other basic necessities such as food and medical care, all of which are important to healthy development. On the other hand, owning one's home or receiving government subsidies may increase family stability and social connections, helping to improve children's school success.

- Poor housing quality strongest predictor of emotional/behavioral problems in low-income children
- Much of association between poor housing quality and children's wellbeing operates through parental stress, parenting behaviors and mental health
- COVID-19: Home is where the stress is, lack of control around quality ripples into other areas

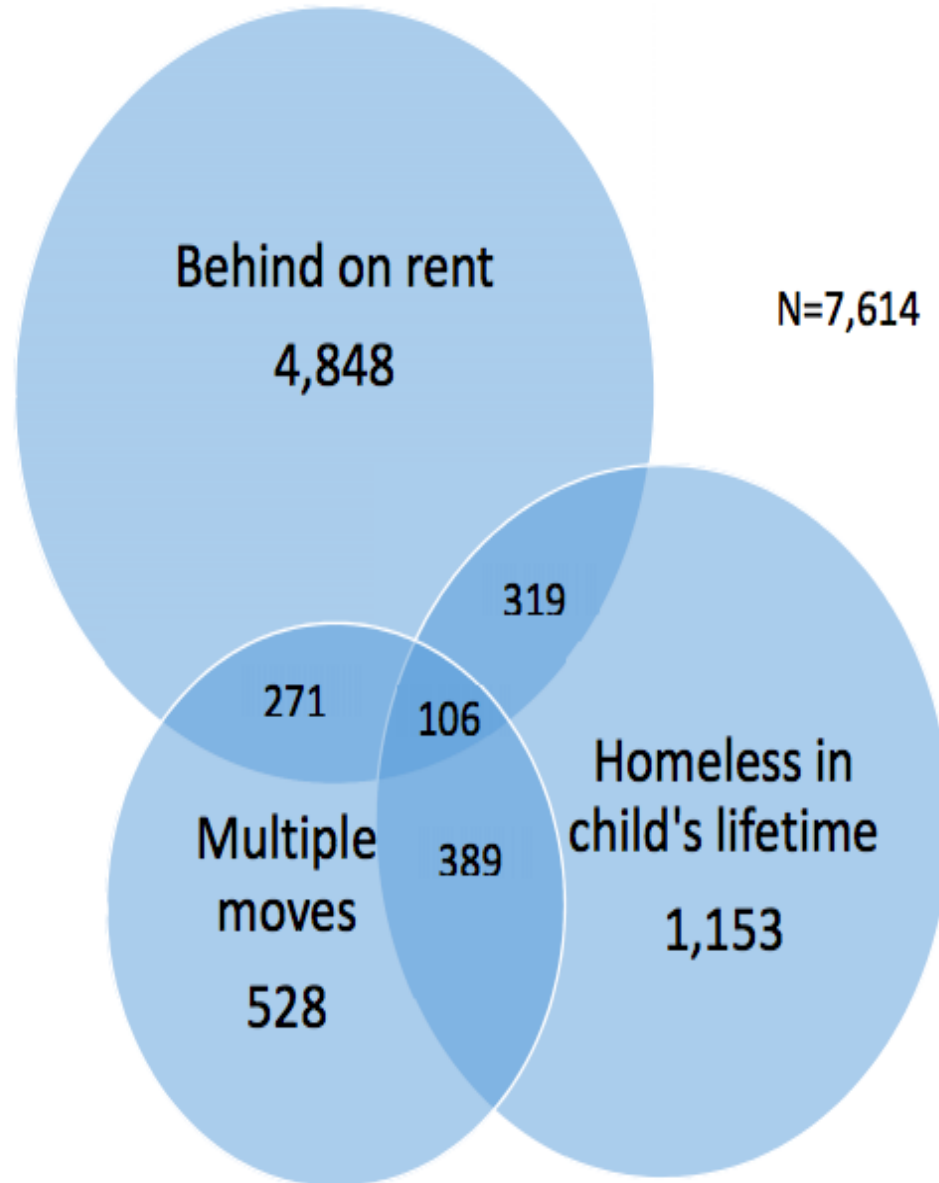
# Stability: The Home Iceberg



# Exploring three forms of unstable housing with caregiver and child health

- Among 22,234 families, 34% had at least one adverse housing circumstance:
  - 27% behind on rent
  - 8% multiple moves
  - 12% history of homelessness
- Each circumstance individually associated with adverse health and material hardship compared to stable housing

## Number of adverse housing conditions

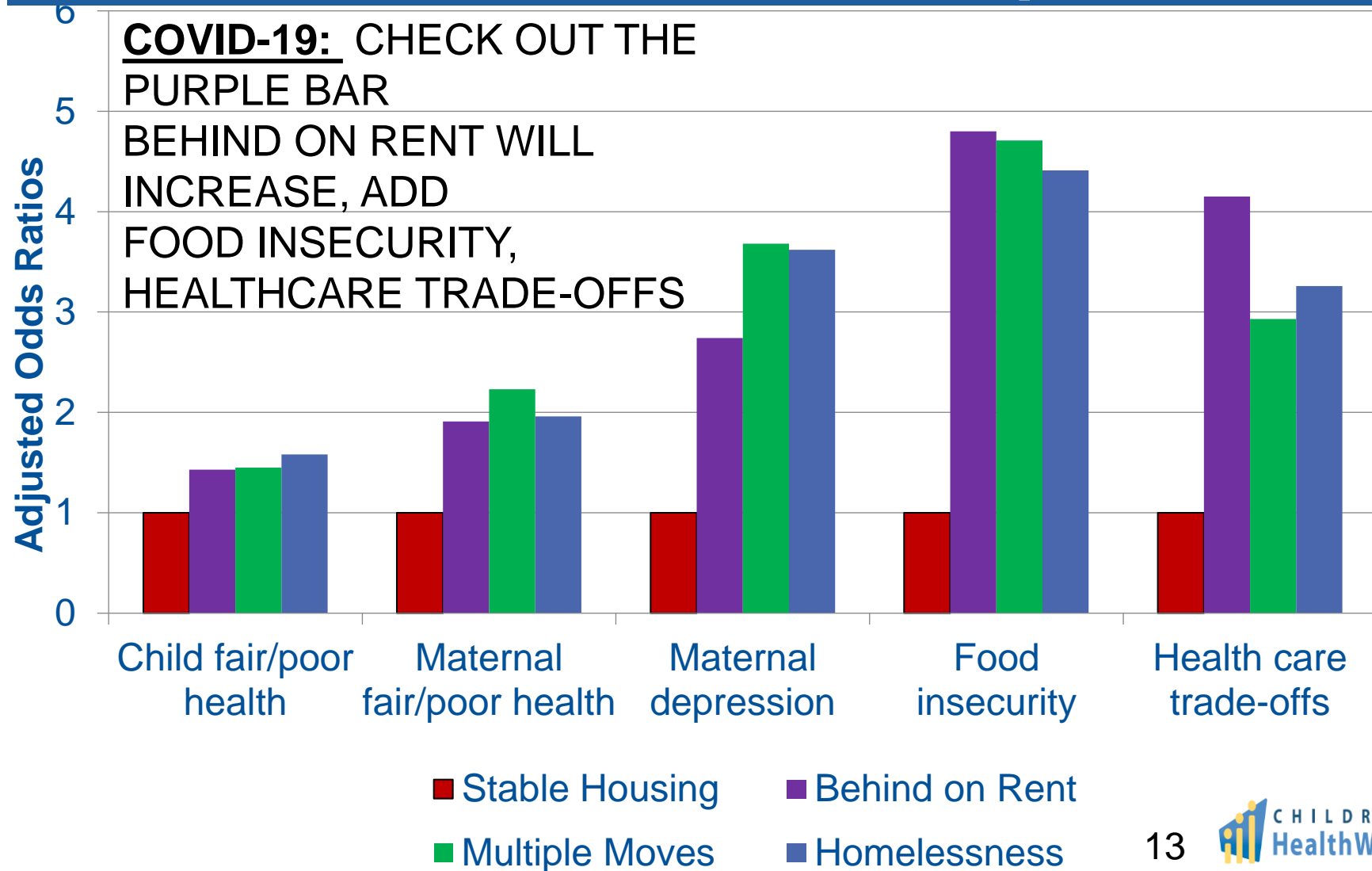


**Little overlap  
among three  
adverse housing  
conditions**

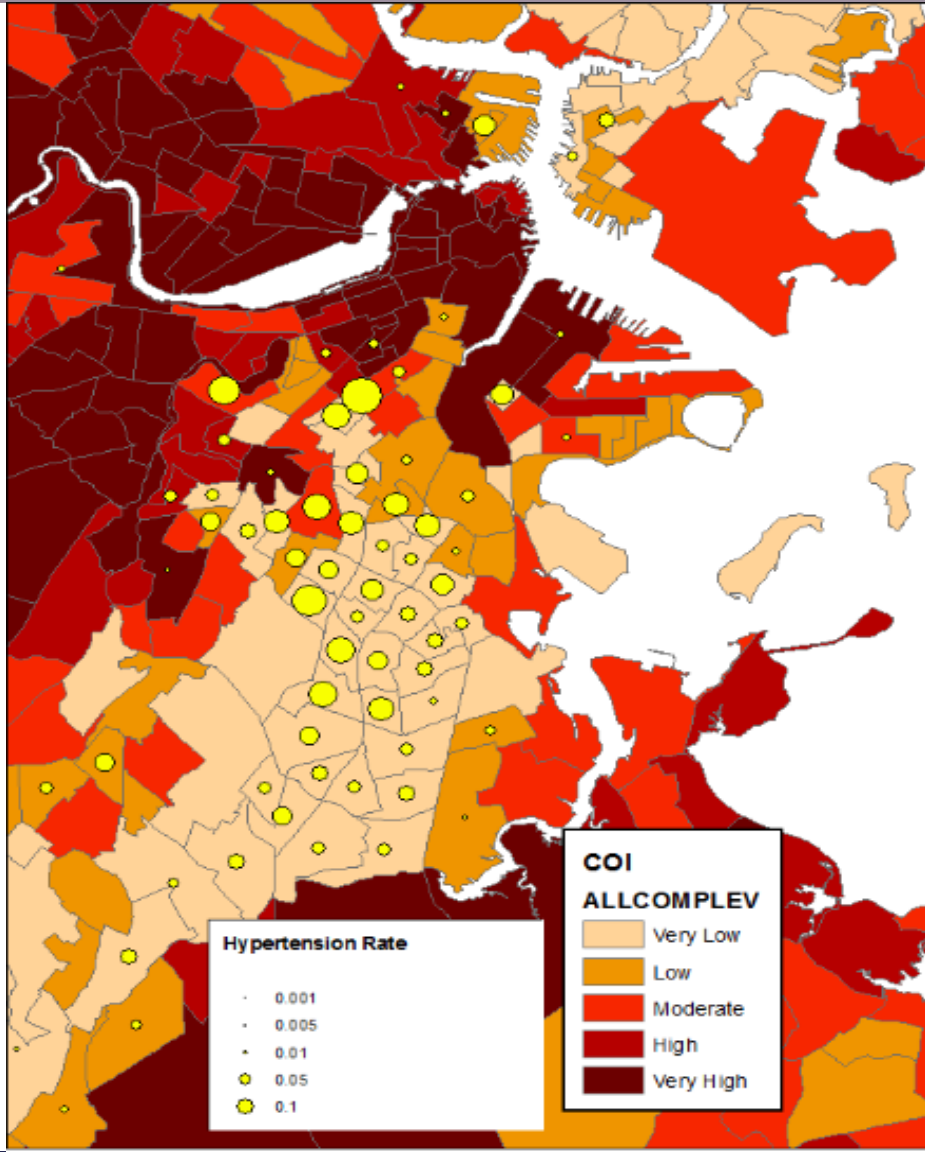
**Most families  
were renters  
and behind on  
rent and  
impacted health**

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# Outcomes of unstable housing with health and material hardship outcomes



# Place, Opportunity, and Health



- Mapping elevations in the blood pressure of 3 years olds by Child Opportunity Index from [diversitydatakids.org](http://diversitydatakids.org)
- Vital Village Network at Boston Medical Center maps relationship between opportunity and life course (elevated BP at age 3)
- **COVID-19:** Maps of density of cases, testing sites, access to healthcare, reliable jobs

# What's the connection between wellbeing and health?

Wellbeing is a set of NEEDS and EXPERIENCES that are essential in order to have HEALTH and HOPE.

So what are these needs and experiences?

## Social Connectedness

We seek to be in relationships where we get and give value, and feel a sense of belonging to things bigger than us.

Loneliness leads to inflammation, tied to everything from higher cancer and virus rates to dementia.

## Stability

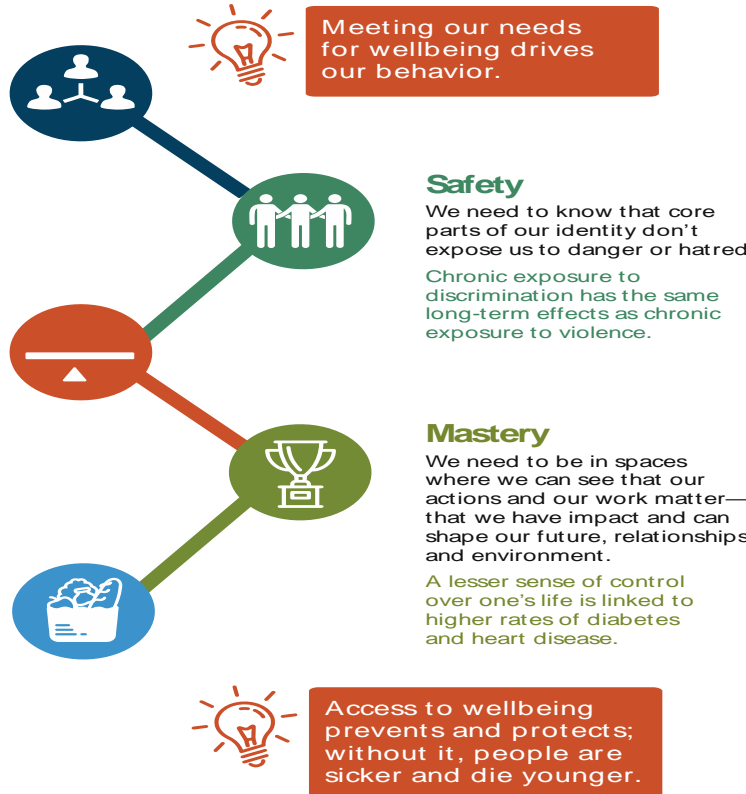
We need to know there are rhythms in our days that we can count on, and things that are familiar as we navigate the new.

Chronic unpredictability triggers a stress response, linked to higher cortisol levels and disease.

## Meaningful Access to Relevant Resources

We need to be able to meet our needs for food, clothing, shelter, school, health care and more, without shame, danger, or great difficulty.

Teens who want mental health care often won't access it because of stigma from peers.



**COVID-19:**  
EACH OF THESE FIVE DOMAINS HAS BEEN UNDERMINED AND ARE NO LONGER IN BALANCE FOR WELL-BEING

We need all "Five Domains of Wellbeing" in COMBINATION and BALANCE.

What gets in the way of wellbeing? >>>

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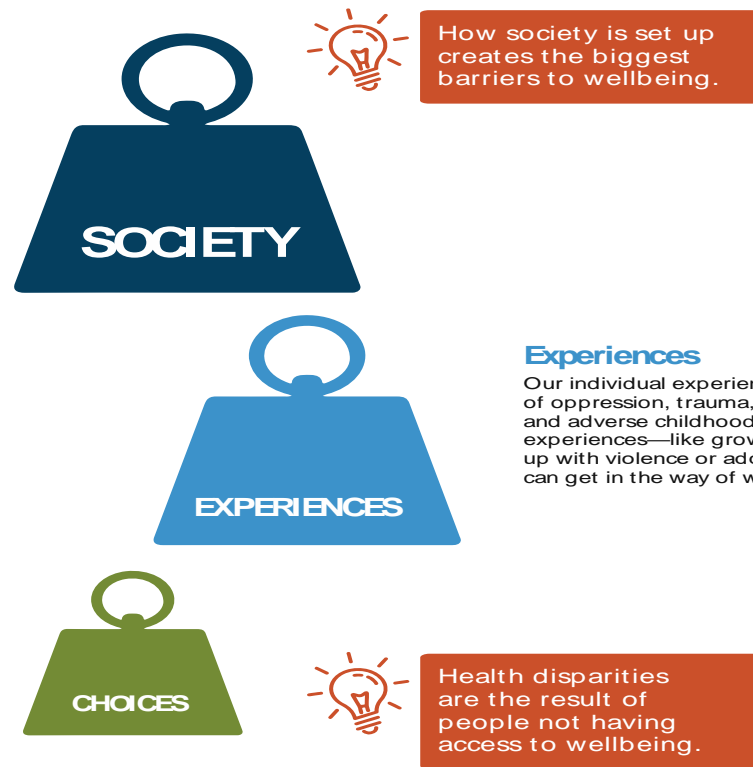
# Inequity gets in the way of wellbeing.

How we meet our needs for wellbeing, and what **OPTIONS** are available to us in each of the domains of wellbeing, are shaped by our **SOCIETY**, our **EXPERIENCES**, and our personal **CHOICES**.

## Society

Our society is set up for some people to have more access to wellbeing than others.

Bias because of race, gender, geography, identity, class, and sexual orientation gets in the way of wellbeing.



## Choices

Our choices. The choices we make for our wellbeing matter, but are limited by society and our experiences a lot more than people think.

**COVID-19:**  
RACISM ON A SOCIETAL LEVEL, EXPERIENCES OF TRAUMA, LACK OF CHOICES ALL ARE FORMS OF INEQUITY THAT WEIGH DOWN WELL-BEING

We don't all have **EQUITABLE** access to wellbeing. Disparities in **ACCESS** to wellbeing lead to **DISPARITIES** in health outcomes.

What does this mean for real people?>>>

# We can improve health by increasing access to wellbeing.

Here's what it will take.

## Changing Structures

Changing how systems and services like housing, schools, and courts operate, with a shared understanding of and commitment to wellbeing, so they don't force "trading off" wellbeing for short-term progress.



## Activating Community

Engaging community around the universal need for wellbeing, helping people and communities analyze their assets and barriers to wellbeing, and using these to advocate for change.



## Equipping Practitioners

Equipping practitioners (like Lucille's doctor) with knowledge and skills to:

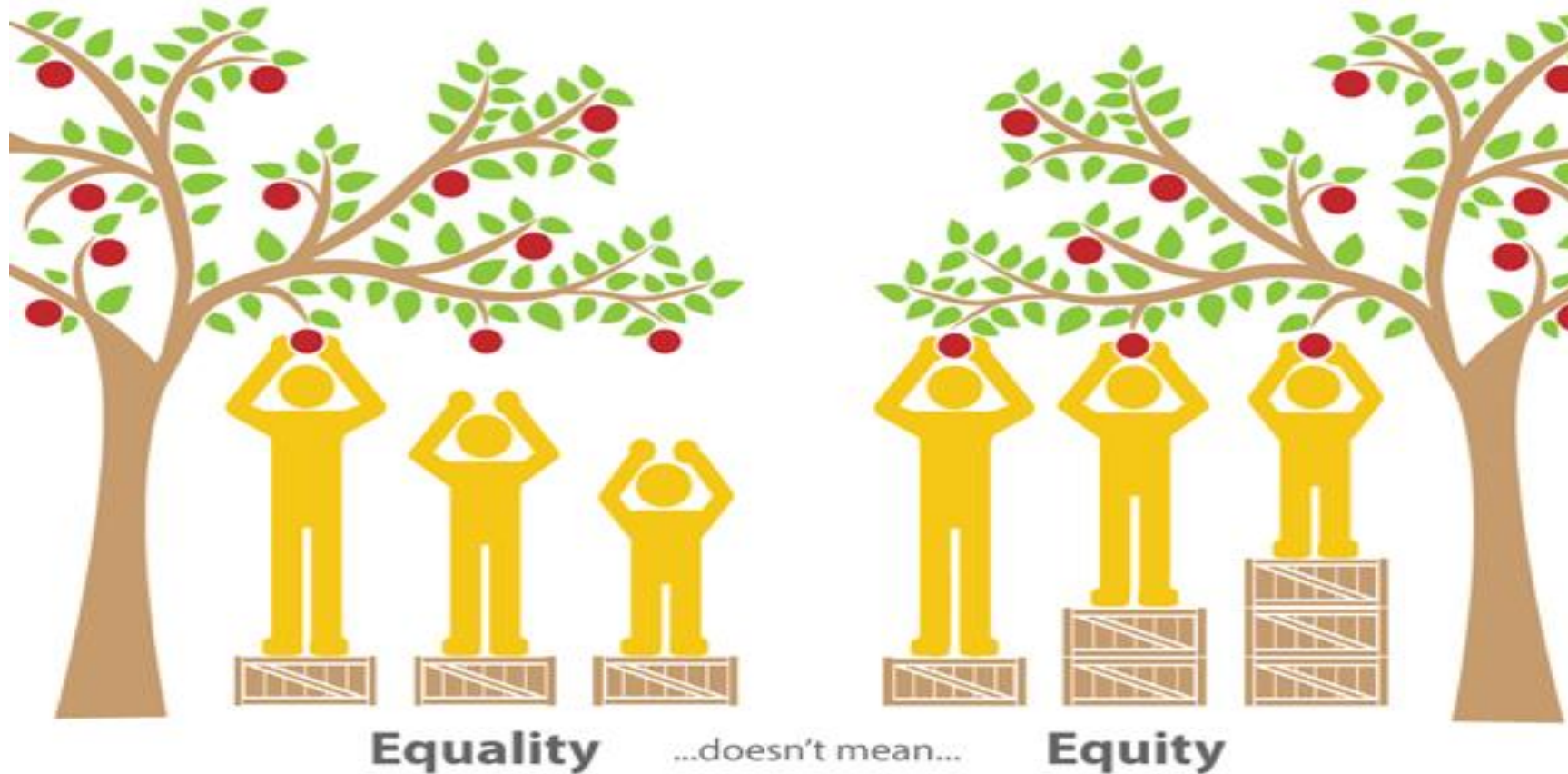
- Understand how society and individual experiences shape access to wellbeing and what tradeoffs are worth it.
- Partner with patients, clients, and communities to come up with new solutions.



Changing the context changes options so people can access wellbeing in ways that lead to health.

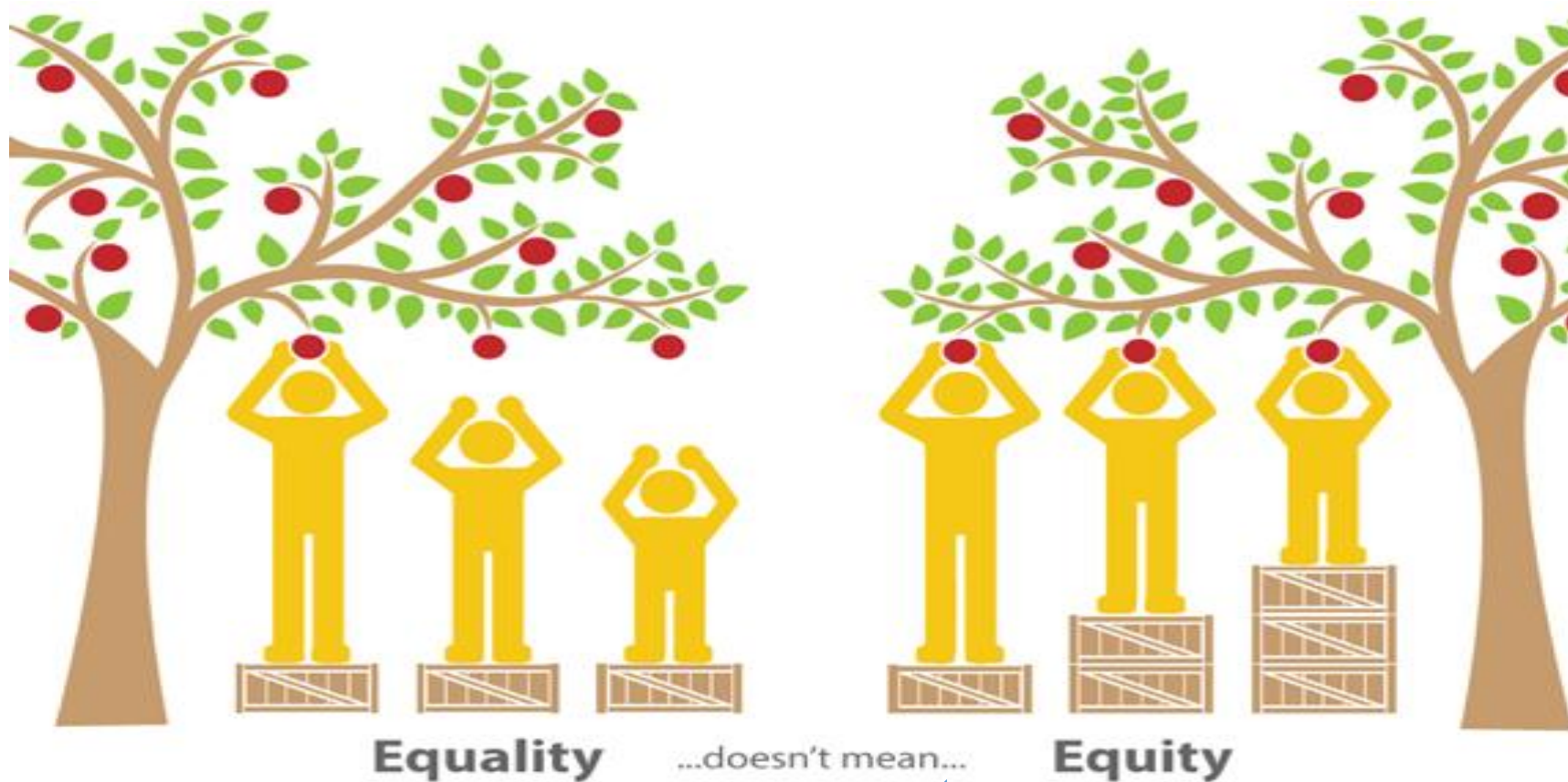
**COVID-19:**  
BUT WE CAN  
INCREASE  
WELL-BEING  
THROUGH  
POLICY WORK,  
ACTIVATING  
OUR HOUSING  
AND  
GRASSROOTS  
COMMUNITY  
AND  
PARTNERS

# Housing acts as a Vaccine Through Equity




Neudorf C, Kryzanowski J, Turner H, et al. (2014). Better Health for All Series 3: Advancing Health Equity in Health Care. Saskatoon: Saskatoon Health Region. Available from: [https://www.saskatoonhealthregion.ca/locations\\_services/Services/Health-Observatory/Pages/ReportsPublicatlions.aspx](https://www.saskatoonhealthregion.ca/locations_services/Services/Health-Observatory/Pages/ReportsPublicatlions.aspx)

# Housing is Equitable to Grow To Well-Being



Neudorf C, Kryzanowski J, Turner H, et al. (2014). Better Health for All Series 3: Advancing Health Equity in Health Care. Saskatoon: Saskatoon Health Region. Available from: [https://www.saskatoonhealthregion.ca/locations\\_services/Services/Health-Observatory/Pages/ReportsPublicatlions.aspx](https://www.saskatoonhealthregion.ca/locations_services/Services/Health-Observatory/Pages/ReportsPublicatlions.aspx)



Doug Bibby  
President  
National Multifamily Housing Council

# WINS FOR THE INDUSTRY SO FAR

Thanks to NMHC's aggressive lobbying effort, the recently enacted CARES Act included a number of helpful provisions for apartment firms and their residents, such as:

- Direct payments to individuals and families, expanded unemployment insurance and a small business loan/grant program
- Mortgage forbearance for multifamily property owners negatively impacted by the COVID-19 outbreak


NMHC has also released several resources to help the industry navigate property operations during these difficult times. These include:

- Rent flexibility talking points to use with residents who have been negatively effected by the COVID-19 outbreak.
- A voluntary set of recommended principles for apartment firms to support residents with suggestions like avoiding rent increases and waiving late fees.

# MULTIFAMILY PRIORITIES GOING FORWARD

What's needed in Stimulus Package 4:

- An emergency housing assistance fund for renter households
- Financial assistance and modifying the multifamily mortgage forbearance and eviction moratorium provisions in the CARES Act
- Small Business Administration's Paycheck Protection Program expanded to include multifamily businesses
  - The April 2 SBA rule denies eligibility to rental housing developer and owner firms. We are urging for a reversal of this decision so rental housing developers and student housing operators can qualify. These business should also qualify for the CARES Act eligibility waiver for certain business concerns.
- An enacted Multifamily Depreciation Parity Act
- Infrastructure investment packages that promote housing construction and rehabilitation



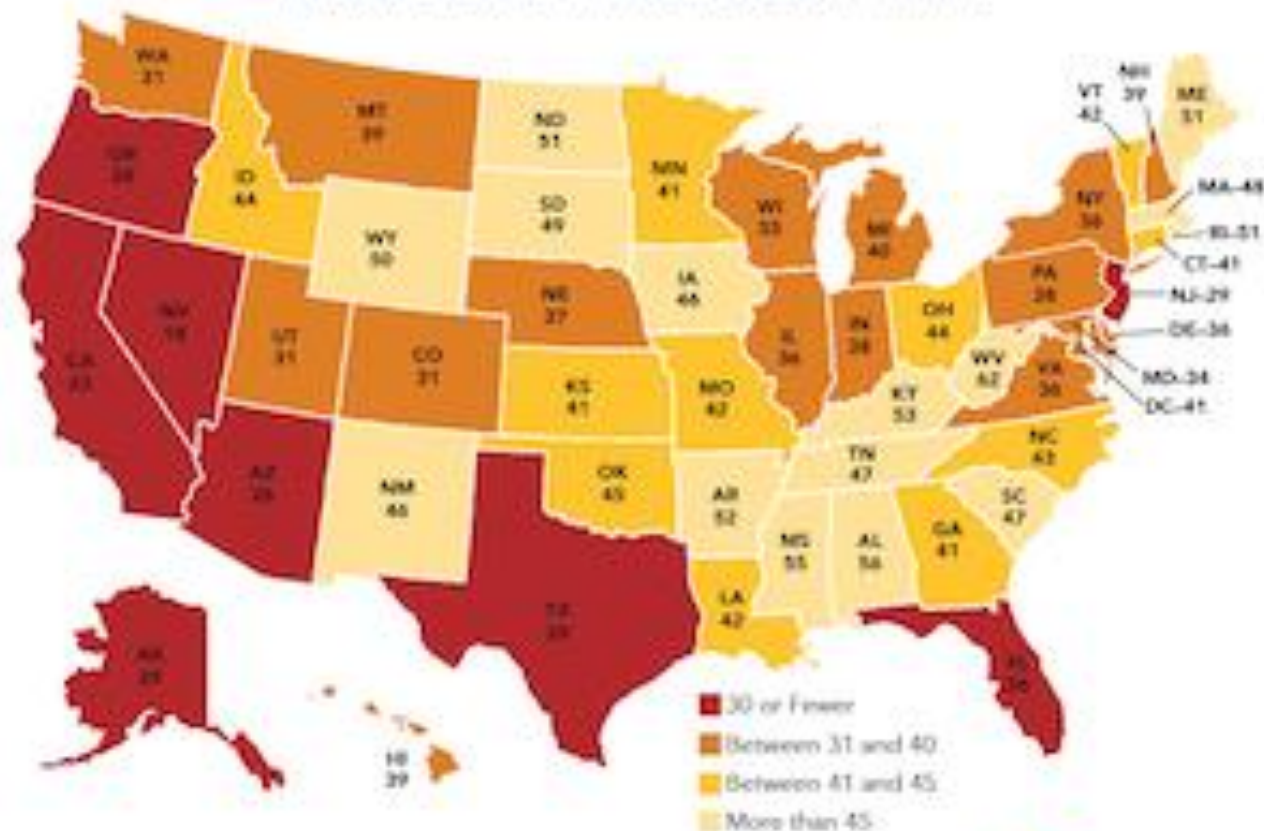
Diane Yentel  
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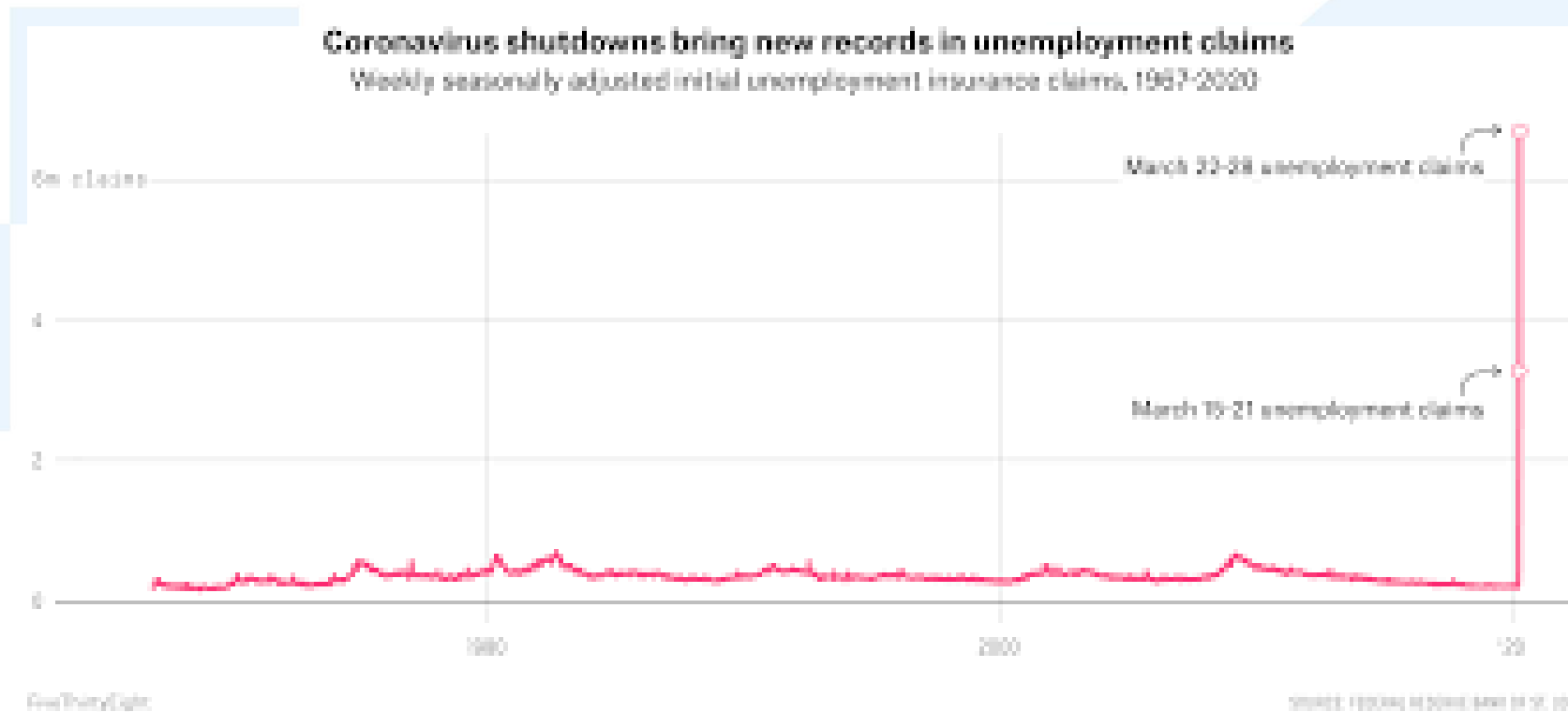
# THE GAP

RENTAL HOMES AFFORDABLE AND AVAILABLE PER 100 EXTREMELY LOW INCOME RENTER HOUSEHOLDS BY STATE



Note: Extremely low income (ELI) renter households have incomes at or below the poverty level or 30% of the area median income. Source: HUD's calculations of 2019 ACS 5-yr PUMS Data.

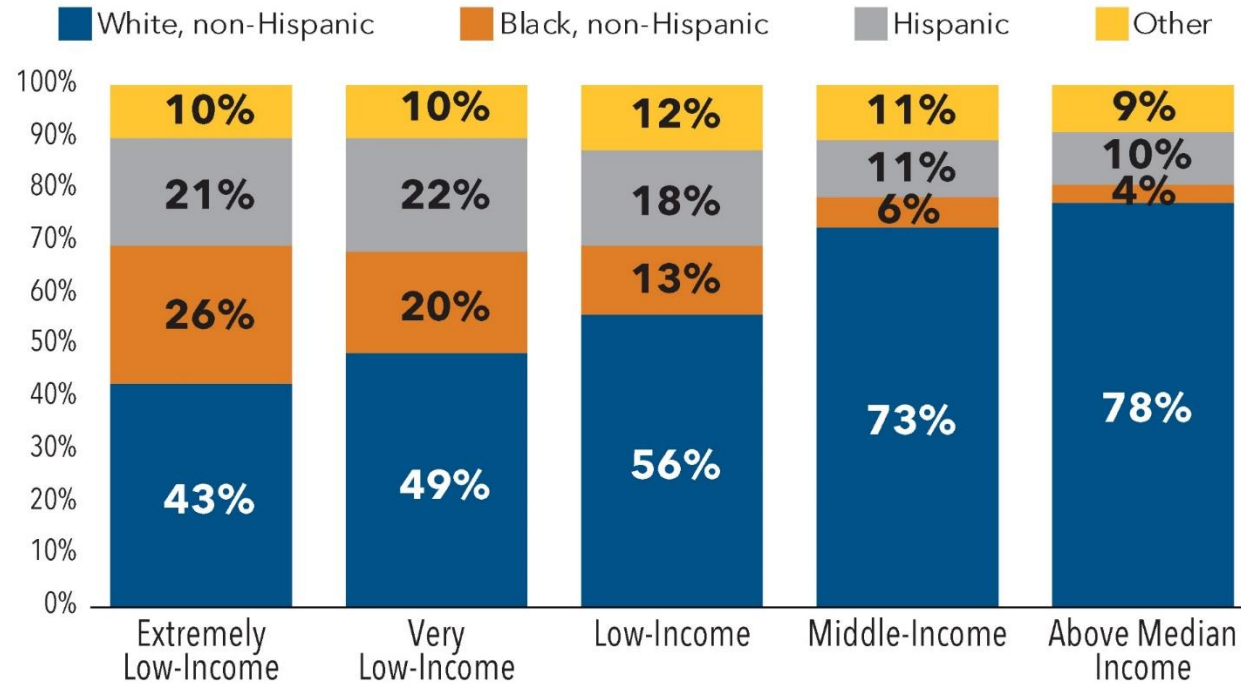
# Coronavirus is the financial shock





# THE GAP

## RACE AND ETHNICITY OF SEVERELY COST-BURDENED RENTERS BY INCOME



Source: NLIHC tabulations of 2017 ACS PUMS data.  
©2019 National Low Income Housing Coalition

<https://nlihc.org/gap>





- Protect and House People who are Homeless
- Prevent More People from Becoming Homeless
- Preserve Affordable Housing

# “CARES Act” Funding for HUD Programs



## Emergency Solutions Grants (ESG): \$4 billion

- Prevent COVID-19 outbreak among people experiencing homelessness and very low-income households at risk of homelessness
- Flexible funds can be used for:
  - Eviction prevention assistance
  - Temporary emergency shelters
  - Isolation and quarantine spaces
  - Staff costs, training, and hazard pay

# “CARES Act” Funding for HUD Programs



## Community Development Block Grants (CDBG): \$5 billion

- HUD Secretary given broad authority to waive or set alternative requirements for statutes and regulations
- Jurisdictions may use CDBG funding for:
  - Emergency rental assistance
  - Addressing needs of people experiencing homelessness, including temporary shelters and isolation or quarantine spaces



# “CARES Act” Funding for HUD Programs



- **Tenant-Based Rental Assistance (TBRA): \$1.25 billion**
- **Project-Based Rental Assistance (PBRA): \$1 billion**
- **Tribal Housing Needs: \$300 million**
- **Housing for Persons with AIDS (HOPWA): \$65m**
- **Section 202 Housing for the Elderly: \$50 million**
- **Section 811 Housing for Persons with Disabilities: \$15m**
- **Coronavirus Relief Fund: \$150 billion**

# “CARES Act”: Eviction and Foreclosure Moratoria



- 60-day moratorium on foreclosures for all federally-backed mortgages (beginning March 18, 2020)
- 30-day forbearance for owners of multifamily housing with a federally-backed mortgage
  - May be extended another 60 days if the borrower agrees not to evict tenants or charge tenants late fees
- 120-day moratorium on eviction filings for renters in homes covered by federally-backed mortgages
- Temporary moratorium on evictions for residents of most federally subsidized apartments

# More Action is Needed



## Urgent Needs

- Emergency Solutions Grants: At least \$11.5 billion
- National, uniform moratorium on evictions and foreclosures
- Emergency rental assistance and eviction prevention: \$100 billion

## Additional Resources and Needed Policies

- Moratorium on sweeps of homeless encampments
- Emergency Funds for public housing and other HUD housing
- Access to legal services and housing counseling



NATIONAL LOW INCOME  
HOUSING COALITION



Q&A

Confronting COVID-19



## Confronting COVID-19



## Upcoming Webinars

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