Well, thanks so much for joining everyone. Appreciate your taking part in today's webinar on confronting COVID-19 in multifamily housing. We're very excited about the panel we have today and about the very strong participation that we're seeing from attendees who are joining right now. I would like to call your attention to the Q&A button at the bottom of your screen during the presentations today. Please enter your questions there in the Q&A and when we get to that part of the program, the last 15 to 20 minutes. We will draw from those questions for discussion with our panelists and 1st, very happy to be supporting the work of the Responsible Property Investment Council today and would like to turn it over to Molly McCabe for a few minutes to talk about the work of the Council. Molly, thanks so much, Christopher, I really appreciate it. As Christopher mentioned, my name is Molly McCabe. I am the CEO of Hayden Tanner, which is the real estate development and advisory firm focus on delivering sustainable and high performance projects which integrate both an environmental and social lens. I'm also the co-founder of the Lotus Campaign, which is a nonprofit focused on increasing the availability of
housing for people experiencing homelessness.

And last but not least,

I'm the past Cheruvu allies responsible property investment,

Product Council and Chief Instigator of this series of RPIC webinars.

I am delighted this morning to welcome to the third webinars,

2020. An even more delighted to be partnering with the Terwilliger Center on this one.

This is our third year of programming.

Last year we hosted about 8 webinars and plan for approximately the same number this year.

With these webinars, our goal is to facilitate important conversations,

particularly those conversations around responsible property investment.

What it looks like in practice,

how to invest for resilience in return,

and to educate the broader you like Community an others about emerging trends,

changing standards, practical tools and strategies.

Over the past couple of years,

we've covered things like opportunity zones,

proptech. Emerging climate and energy regulations an integrating sustainability into

the investment cycle.

The next two on the horizon coming up in April and then again in May.

Our resiliency in a downturn in partnership with ULI Center for Sustainability and one more coming up in May with the Terwilliger Center??based on a white paper.

They're about to release in May on family renter housing.

So watch your inbox and with that I'm going to turn it back to Christopher and I'm excited to listen to everybody's presentation.

Thanks again. Thanks so much Molly and we at the Terwilliger center.

Really appreciate the opportunity to support.

Your webinar today.

I'd like to say just a few words about the work of the center.
The Center is working to repair the housing ladder. The only way that housing markets really work in this country is, if appropriate options are available to households at whatever their income level may be, and so to repair that ladder, we're focusing on three objectives. When we work to catalyze housing production, we're focusing on three objectives. When we work to catalyze housing production, affordability and we do that working directly with our Members and district councils and the jurisdictions in which they are working. We also do it through thought leadership through events such as this one and I remember engagement and we brought also work to broaden and deepen support for housing through public engagement, engagement, engagement with public officials in our education efforts. So thank you for joining us today and please do take some time to check out our Twitter web page on the ULI website when you have the opportunity, our our research and much of the other work that we focus on is. There, but without further ado, I would like to move on to today's topics, or actually I guess first mention our next upcoming webinars in this series that are focused on confronting COVID-19 next week. At this time will have our webinar focused on the economics of COVID-19 and specifically on how Main Street commercial, real estate and multifamily owners are navigating this crisis as they work with their tenants and interruptions too. Two payments and revenue streams and two weeks from today. The webinar will focus on converting COVID-19 everything you need to know about healthy buildings and that'll be a Q&A.
session with Doctor Joseph Allen of the Harvard Chan School of Public Health, so we certainly invite you and hope you'll be able to join us for those webinars as well.

But we're very excited to have a really fantastic group of panelists here.

Today will hear first from Doctor Megan Sandel. Today will hear first from Doctor Megan Sandel. Under L is with the grow clinic at Boston Medical Center is the choline principle investigator with Children's Health Watch, an associate professor of Pediatrics at Boston University School of Medicine and Public Health.

Megan is one of the four most advocates for health. Through housing has become very well known for her work on housing as a vaccine, and we're looking forward to hearing from her in a few minutes.

Also, with us today is Doug Bibby, President, the National Multifamily Housing Council. The NMHC was one of the first groups to come out.

With some resources for apartment for apartment owners in responding to COVID-19 and we look forward to hearing both about those resources and the advice that they're providing to property owners as well as some of the advocacy work that they're doing in MHC, has is a very influential organization in housing policy on the Hill.

Finally, we have dying Intel President and CEO of the National Low Income Housing Coalition, Diane and the Coalition are the foremost experts on and advocates for.

Low income housing in the United States today and she will be able to give us some perspective on the particular needs of lower income tenants in and and property owners who are serving those tenants in the current environment.

So without further ado, I will turn it over to our panelists and 1st,
we'll welcome Megan Sandel, Megan.

Thank you so much for having me today.

I'm really excited to talk more about how important I think housing is too.

Honestly, everyone's health and really I'm going to try and talk today.

Really from a perspective of how we normally talk about the dimensions of how housing acts as a vaccine, but also talk about different new dimensions that the COVID-19 crisis unveiled for us on the overarching kind of the talk is I'm going to stick with the same 4 dimensions that I normally discuss, right? Quality, stability, affordability and location, but how each is now different in this era, and I think really, just underlying more and more that you can't separate your health from where you live. I'm going to end with kind of talking a bit around and a certain type of well-being orientation that the full frame. Initiative has lifted up. I just wanted to thank them for sharing some slides.

They'll let me use today and talk about how these domains of well being are really important as we think about moving forward an I really want to end with this vision that really by putting people in place together and housing, we can use them as roots to address underlying health inequities and promote well-being in the future.

You know, one of the things that I think is really important is that we are understanding more and more. How social factors can drive health outcomes, and I think in many ways I always want to try and emphasize why I think social factors are important and make sure we don't lose certain nuances. So first and foremost is social factors aren't always negative, right? You can have positive social factors that drive your health outcomes. I like to say that my children have spectacular social
factors that drive their health outcomes.

They have two parents that are doctors.

We live in a house that they each have their own room.

They're in a great school district.

We live near a park.

And so I think it's really important when we describe social factors.

We don't solely describe them as negative that we describe them both in balance of both positive and negative factors that they're not fixed, but rather they are fixable.

I think the second is that we tend to isolate them.

We talk about food security when we talk about housing instability or we talk about health care cost tradeoffs when they really are interlinked.

And I think that nothing is driven this home more during the kovid pandemic then how interrelated all of those factors are.

I think Lastly is social factors aren't individualistic.

There are result of structural decisions and often really structural racism and oppression that have resulted in different social factors for different people.

And so I just really urge us as we think about responses, we don't just think about them individualistic Lee, but rather we think about them as a systems level and as a structural policy level moving forward.

You know, as we think about housing quality, this is really. Decades, if not centuries of research that we know, right? We know that accidents and injuries can be related to the home.

In fact, for kids, once you remove motor vehicle accidents, the leading cause of death for children is actually house related.

Fires, drownings, etc. And as we think about people at the other end of the age spectrum,
elders living at home, their huge accident injury that can be associated with morbidity and mortality.

I always like to emphasize that home quality can be related to energy costs, whether it be. Heat or eat or cooler eat because those costs can be associated to home quality and then obviously there's decades of research around the development and worsening of asthma tide to home, whether it be pests, things like cockroaches and mice, moles and chronic dampness, tobacco smoke, for instance children if they are exposed to tobacco smoke. Six, you know over 80% of the time it's actually in their home setting. We're understanding lead exposure, not just related to paint, but also to water. I think what's important to think about in the COVID-19 era is our homes are not necessarily designed to be occupied. 24 hours a day so we think about the ventilation stresses, the plumbing stresses, the other chemical exposure stresses that are happening right now and I think that we have to be thoughtful about whether or not we can be able to design housing in the future that is going to be more resilient.

One of the areas that I've been focused a lot is thinking about how home quality and mental health are related. What we're seeing more and more is that poor housing quality can actually be tide to emotional and behavioral problems. This was a study that was done. The pre covid error that showed that poor housing quality was actually the strongest predictor of kids acting out at school in much of the Association was hypothesize that the poor housing quality actually led to parents stress that led to them parenting their kids differently. The kids then brought that emotional stress to school and then acted up at school and so I actually wrote a paper over a decade ago called Home is where
the stress is and I think that as we think about the lack of control.
In our current home settings, how that's going to ripple out to other areas in terms of mental health,
I think it's going to be something that's going to stay with us for awhile.
You know. Oftentimes, as we think about the home stability,
I like to refer to it as an iceberg.
We focus a lot on homelessness,
which is kind of part of the iceberg you can see,
but there's a lot of homelessness below the surface.
The hidden, homeless. What we know is that that's a housing insecure population that often is associated with multiple moves,
overcrowded being doubled up in that often.
The root cause of that is unaffordable housing.
As we think about that,
we published in Children's Health Watch in February of 2018, and Pediatrics, a study of low income renter families.
This is from our Children's Health Watch Research network.
We interviewed over 20,000 families an over 5 cities,
and what we found was a third of families at that point had a form of housing instability.
They were either behind on rent multiple moves.
Or had a history of homelessness in the child's young life.
And each of these was associated with material hardships and in terms of numbers.
Health outcomes. What we know is that there actually are not a lot of overlap between these groups,
so if you were homeless in the child young lifetime,
that was a distinct group from families that were reporting living in three or more places during the year had multiple moves,
or reported being behind on rent.
And what I think is really crucial is is that how much these?
Three different forms of housing instability were associated with adverse health. So as you can see here, the purple bar is the behind on rent. The Green bar is multiple moves. The blue bar is homelessness, and what I want you to focus on is that purple bar that behind on rent group and just how adverse health outcomes are 50% higher risk of kids being fair. Poor health, almost 100% increased risk of maternal Fairport Health or close to 200% increase risk of maternal depression. Fourfold difference in food insecurity or reporting healthcare tradeoffs. These are been pre covid era and we know that millions more families are going to be behind on rent and suffer the same types of homelessness. The same types of adverse health outcomes that we typically associate with homelessness as we think about it. One of the things that's really important, I think is thinking about place and this is a map that's operationalizing something called the Child Opportunity Index. It's an index that was developed by the Kirwan Institute at Ohio State. Which graded kind of 17 different factors into five different opportunity levels. So the dark red is the very high opportunity index down to the very light. Yellow is the very low opportunity index and this is the the city of Boston. For those that aren't familiar, what we did is a colleague of mine actually worked with our electronic health record. Doctor Renee Boynton Jarrett from the Vital Village Network was able to work on being able to. Pull blood pressure readings out of our electronic health record.
to show the bigger the circle, the higher the prevalence of an elevated blood pressure at age 3 above the 95th percentile and what you can see here is that the lower opportunity neighborhoods had much higher blood pressures even at age 3 years. And so what this illustrates is that how disparities in neighborhoods actually play out in the biology of children. What we know during the COVID-19 era is that the Maps of where cases are at a higher prevalence in low income neighborhoods. We also know that the testing sites are less likely to be in those neighborhoods that access to healthcare and reliable jobs are less likely in those neighborhoods, and so we're going to see how your zip code may predict how well you survived the COVID-19 era. One of the ways that I just want to highlight is I've been struck that many people are wishing me to be well as much as wishing to be healthy, and I think it really highlights the drive towards well being, and again I want to thank the full frame initiative for letting me use some of these slides and what well being is really driven by. Aziz 5 domains of well being, social connectedness, feeling safe, feeling stable, feeling masterful that you're in control of what your environment is, and having meaningful access to resources. What we know in the COVID-19 era is that each of these five domains has been undermined and therefore no longer in balance, so that. It's harder for us to feel well as we think about what how that operationalizes into an equities we get in the way of well being both on his society level on our experiences and what choices we have available to us. We know that racism operates on a societal level that experiences of trauma aren't equally distributed in populations and that
these lack of choices are really playing out in terms of the inequities that we see.

And so as we think about it, we do need to focus on being able to operate on multiple levels, so we can. Increase access to well being both at changing structures, being able to activate our our housing and grassroots communities, and working with partners across the spectrum.

And so I always like to end with kind of this concept of that housing acts as a vaccine through equity, right? Equality it doesn't mean equity, right? If you have different heighted people and you treat them all equally, you give them one box to stand on. Only the tallest person is going to reach that Apple of opportunity on the tree. It's only through equity that we actually all get that same fair shot. You give that all person one box you give the medium high person 2 boxes. You give the short person 3 boxes and then they all get that same fair shot. What I think is really important is that housing is a form of equity that we can go through and that can be something that can change how we operationalize equity is really about resetting so that we can have a housing vaccine for everyone and have everyone have that access to well being. So thank you thanks Megan Ann, really appreciate that. At this point I would like to welcome Doug Bibby, Doug, so I think from a multifamily housing perspective I think it's important to assess the situation. We really gotta go back to the work that went into the two trillion dollars stimulus package. And you know, clearly the focus was on the consumer, the reader, to us and and their needs first and
And we wanted to make sure that people would still have a roof over their heads. That was everybody's focus going into this. Because, you know, not the reader is not only our customer, but the consumers are the driving force for the economy. But we had to fight for an understanding that if renters can't pay monthly rent, there is a harmful multiplier effect that cascades out over apartment staffs over suppliers. Over fee managers are for local merchants over primary lenders.

But the core there's a fundamental lack of understanding of how rental housing works in this country. Who owns the stock, where the rent payment goes, and other pertinent data. Rental housing in the United States is highly fragmented and 55% of the units are in one to force. That is a really, really fragmented and dispersed ownership, but it's even quite dispersed on the apartment side of the business, which is about 45% of the business. And we have a host of Small Businesses 10s of thousands of small businesses that own properties and then you have ownership of apartments that nobody can put their finger on the exact total. But there is a substantial number of units owned by pension funds that represent teachers and firefighters and so on 401K's. And so there are a lot of small business and a lot of people just like renters who will be affected by by this whole cover. 19 and the and the impact on the rental sector. So this lack of understanding continues to plague the industry and is,
as we witnessed with the wave of rent control initiatives across the country.

But most recently in the deliberations that lead up to the two trillion dollar stimulus bill.

We had to fight for attention when eviction moratoria were under consideration because hardly anyone had figured out that.

Without forbearance, apartment owners could not sustain months of lower rent payments without getting some slack from their creditors.

And they almost certainly would have to cut staff and services with the ripple effect that I alluded to earlier.

So not to mention the ability to keep apartment communities safe and sanitized in this kind of environment.

We were not entirely successful with their arguments, as the CARES Act produced an undesirable disconnect between eviction moratorium periods and the length of forbearance.

Nor was there a connection between the eviction moratoria and COVID-19 and what we had to argue and did not were not successful about was this is not going to be a rental holiday out there for everybody.

There are plenty of folks who can afford to pay their bills just as they have to pay their car payments.

Their insurance premiums and other payments people have to pay their bills.

Plus, there was a lack of specific help for housing in this in this stimulus package.

So what do we do?

So we sent out a series of recommendations to our members.

And emphasizing one on one contact with every resident and suggesting pricing strategies to accommodate those affected by COVID-19.

And essentially the message was love on your residence any way you can.

One of our members has set up a $5,000,000 Resident Relief Fund,
another cut rents 10% across the board for all residents, regardless of their income level or their circumstances. Others implemented flexible payment plans that are in place now. We’re also going to release tomorrow the 1st Survey of Rent Payments from industry data providers. Those who are doing revenue management systems and others in the business that will literally cover millions of apartment renters. And this will begin to inform the deliberations regarding the next phase of federal support. So what's next? What we have some talking points that we've we’ve created. We’re happy to share those with anyone who wants them for what we're referring to, not as in the next stimulus package, but really as a disaster relief program. Because we're really filling an economic coal and not necessarily stimulating the economy. But we're looking for. As you can see from the slide and emergency Housing Assistance Fund for renter households, the first assistance that went out with the $1200 per. Individual and then 500 per child. Is the bare minimum and in the higher cost areas it is way, way less than is needed. We also want to do financial assistance in modifying the multifamily mortgage, mortgage, forbearance, and eviction moratorium provisions in the CARES Act. There’s a. Huge gap between the amount of time allowed for eviction moratoria an for forbearance. As I said before. If the apartment owners cannot get forbearance, they literally a lot are going to go out of business. And the small Business Administration's Paycheck protection program.
We'd like to see it expanded to include multifamily businesses.
The April SBA rule denied eligibility to rent rental, housing developer and owner firms, or urging a reversal of this decision so that rental housing developers and student housing operators can qualify and these business should also qualify for the CARES Act.
Eligibility waiver for certain business concerns.
We'd also like to see an enacted multifamily depreciation parity.
And then finally an infrastructure investment packages that promote housing construction and rehabilitation in certain markets.
We've seen a moratoria, a moratorium on construction activities and rollbacks in other markets particularly harmful to the student housing sector where they are racing to get properties up and ready for the lease up.
That begins in August. If they miss that they've missed the season, so there's a lot of stress out there.
We were. Disappointed with the CARES Act in that in its lack of attention to the housing issues with the service.
We're also looking to work with other groups to make sure that there's a fund for servicers who have to bear a lot of risk in the system.
So there are a lot of things to either fix or promote going forward.
I'm happy to take any questions and I appreciate the opportunity to have been included today.
Thank you. Thanks so much Doug.
We really appreciate your perspective and.
Next, very very pleased to have with us dianion, President and CEO of the National Low Income Housing Coalition.
Diane is going to talk to us about the particular needs of lower income households and and the folks who are serving those households today.
Diane, thanks so much for joining us.
Thanks Christopher for having me.
I really appreciate the opportunity and I'm glad to be here.
So I think when we talk about the challenges that the lowest income people are facing as a result of COVID-19, it's important to start with an understanding of what they were facing before COVID-19 ever came to our country and before we had coronavirus as a consideration we had in our country, over 560,000 people on any given night who are experiencing homelessness and those numbers.
The number of people who are experiencing homelessness have been increasing for the last three years,
and in some communities they've been.
The numbers have been increasing dramatically and the challenge of homelessness has become increasingly visible.
So in some communities, specially along the West Coast where homelessness is increased,
there have also been dramatic increases in the number of people who are homeless and without any shelter at all.
And the reason why the number of people experiencing homelessness has been increasing is primarily a result of increasing housing costs and for the lowest income workers,
mostly stagnant wages and again even before COVID-19 came to the country,
we had a shortage of 7 million homes,
affordable and available to the lowest income people.
So another way of saying that same number is for every 100.
Of the lowest income renters,
I'm talking about seniors, people with disabilities,
families with young kids. For every 100 of them there are fewer than 30 seven homes affordable and available to them.
And you can see from this map on your screen.
that the shortage ranges from most severe to least severe. But there is no community in the country that has a sufficient number of homes that are affordable and available to the lowest income people. So because of this severe shortage, we had a situation again before COVID-19 were about 8 million of the lowest income renters in our country. We're not homeless yet, but they were doubling and tripling up with other families and they were severely cost burdened. Paying 50, 60, 70 percent of their income each month just to keep a roof over their heads. So I always would say when I would have such limited income to begin with, an you're paying more than half of it just to keep a roof over your head. You have very little left over. You have no cushion to be able to absorb a financial shock. And of course, coronavirus is the financial shock and this slide is kind of blurry, but you get the point. And you've seen these numbers before. Just a shocking number of people in our country who are losing jobs. Who are losing hours? Who are losing income and again when you consider the lowest wage, workers are some of those who are losing their jobs first. We know that just as a result of coronavirus, one of the outcomes will be an increase of at least another million and a half families. By our estimates of severely cost burdened extremely low income renters. So if we had a system in our country where we could catch people when they fell off of a financial Cliff, we could better better weather this disaster that we're experiencing.
right now.

But we don't have that system.

Instead we have a system in our country where only one in every four households who needs housing assistance gets any.

So 75% of people who need housing assistance gets none. They're the folks who are standing in line waiting to add their names to know years or decades long.

Waiting lists. Hoping to win what's essentially a housing lottery.

So now because we didn't address these severe shortages and the reality of homelessness in our country for so many years now,

we face these really chilling scenarios.

And have no access to hot water or soap.

What happens when they face a pandemic, right? What happens when we have millions of people who on a good day are on the cusp of losing their homes?

In the middle of a pandemic,

when our collective health depends on our ability to stay home right?

So maybe 1 result of this is that.

We have a better understanding of everything that Megan has spent her career teaching us, and what she talked about earlier,

right? Maybe now we really understand.

Professionally, personally, you know in a very new, profound way that housing is healthcare.

And I think whether or not,

we understand that. This much is clear that we will
not contain the pandemic until everyone of us has an ability to isolate. It's really important to. I think I just want to lift up and make sure that we all recognize that this pandemic is not a great equalizer and that the virus certainly doesn't discriminate and who get in in terms of who gets sick. But our healthcare system does, and our segregated housing system does. And we already know that's not what this slide shows, but just to keep this up for a moment. But we already know from the communities that are starting to release some data that the virus is killing. Black families disproportionately. 70% of the deaths in many communities so far are African American people. This is because the underlying health conditions that put us at risk of getting very sick or even dying from coronavirus. Are the same health conditions that come when we live in poverty things like heart, heart, conditions or diabetes or asthma right? And we know that people experiencing poverty are disproportionately black households. Saying with people who experiencing experience homelessness. They are disproportionately black people where African Americans make up about 13% of the general population. They make up 40%. Of people who are experiencing homelessness and 50% of homeless families with kids. And this slide shows you that the same is true for extremely low income renters that they are disproportionately people of color. And when we start to talk about a need to create provide relief for higher income renters, it might be true. I'm not suggesting it's not that the there is not a need that exists there,
but we should just be very clear that when we are talking about higher income.
Renters. We're talking overwhelmingly about white households who are not being disproportionately impacted by the virus,
so we have to make sure that in the solutions we are one certainly not exacerbating racial inequities that exist,
but that we are using these billions of dollars to actually alleviate and address some of the racial disparities that exist in our country and in our systems.
So the solutions you know.
Really, as they've always been when it comes to solutions to homelessness and housing poverty,
it's pretty simple, right? And I think now more than ever we have to 1st Protect and House people who are homeless.
We have to prevent more people from becoming homeless in the middle of a public health emergency.
And we have to preserve the very limited affordable housing that exists in our country.
So the CARES Act passed.
We worked hard. To ensure that there were significant funding for homeless outreach workers and homeless shelter providers through the emergency Solutions Grants program,
there's 4 billion dollars allocated for that purpose.
That's a lot of money.
It's a lot more money than homeless shelters have at the moment,
and it's badly needed so that they can do some of the most basic things of getting people who are homeless and sleeping on a sidewalk off that sidewalk and into a hotel room so that they can be safe during the pandemic.
I'll be safe during it and also doing things like deconcentrating their shelters in order to implement social distancing and keep people safe.
So 4 billion dollars will go to shelter providers soon,
and it can be used for a lot of important purposes to start saving lives, and it's not enough. We're going to need more than that and I'll talk about that a second next slide, please. We also worked to get 5 billion dollars in Community development block grants to local communities and really important to know that because of some of the waivers that were included in this grant program, these funds can be used for emergency rental assistance, will have some new materials out soon that we've been working on with mayors from across the country, which is some guidance for local communities about how they can use these funds to provide rental assistance. The rest that another like 3 billion dollars altogether was. Funding for different subsidized housing programs. Most of this money is meant to make up for the lost income when residents say of public housing are having their incomes go down, the amount that they're paying towards their rent goes down as well. But the pH is need that money to continue operations, and so similarly for Section 8 vouchers and other programs, these funds are meant to account for that lost income and keep the housing. Operators more or less whole in the process, and there are a number of moratoriums on evictions and foreclosures when it comes to evictions for residents of subsidized housing apartments. That's the most uniform policy where those evictions there there is essentially a blanket moratorium on evictions for all subsidized housing tenants and then includes residents of low income tax credit properties. There are also some moratoria. For an eviction filings for renters in homes that are covered by federally backed mortgage is also an important step
forward,
but very confusing for renters who have no idea what
who or what is backing the mortgages of the homes
that they live in.
So some work to do to improve that as well.
Next slide please.
So much more action is needed and we are pushing
in the next spending package.
We’re already working with leadership and members of
Congress to
ensure that the next funding bill includes more money for
emergency solutions,
grants those. Again, that's the money for those shelter
providers
and outreach workers.
We need at least 1 1/2 billion dollars more we
are pushing for a national uniform moratorium on evictions
and
foreclosures right now.
What we have is a patchwork of policies at the
federal level at many state and local levels.
Last I counted there were about 15 states that had
there
were about two dozen cities who had the same.
That's good news for the people who live in those
communities,
but a lot of people are falling through the cracks
and it's creating a lot of confusion for everybody and
so we are pushing for there to be a national
uniform policy that assures everybody in the country.
That we won't lose our homes in the midst of
a pandemic.
And we're pushing 400 billion dollars at least of emergency
rental assistance.
We did an analysis. We released the paper today to
show why 100 billion dollars,
who that who that covers and how much it costs
per person.
But we believe this funding is really a senchal in
the next package and the purpose of it is really
One is to protect low income renters from falling off a financial Cliff. Once those moratoriums are lifted and back rent is owed right, the last thing we want to do is saddle low income. People with more debt during this crisis and we have to recognize that especially small landlords cannot continue to maintain and operate their units without rental income coming in. So we also don't want to end this crisis having lost. Some of our very important affordable housing infrastructure in this country. And then we also need some other resources and policies related to banning sweeps of homeless encampments, emergency funds for public housing, another HUD, housing developers, and access to legal services, and housing counseling and just want to leave this for us all as. A cautionary tale. This is this is a photo that really sticks with me and I hope it will with you as well. This is the response that the city of Las Vegas implemented when an employee in a homeless shelter. Was positive for COVID-19. They shut down the shelter and they had people sleep in this parking lot 6 feet apart without so much as a mattress or read man in a city with 100,000 vacant hotel rooms. So one this is this is a I think an example for all of us of what we shouldn't do, how we shouldn't respond but also of just how much is at stake because the people of the city of. Vegas will not contain COVID-19 until everyone of these people has a safer place than this to isolate and so this impacts not just those families, not just the city, but the whole country.
We all have a stake in getting this right and I'll leave it there and look forward to your questions and conversation.

Thanks, Christopher. Pardon me, thanks so much. Diane, thanks to Megan and Doug as well. We have a robust set of questions that's been.

That are being posed and I'd like to start with with one which it would be great if we could get each of your perspectives kind of beyond the advocacy and policy space. What can owners and operators of multifamily housing kind of do on their own now? Or should they be doing now in response to various aspects of this crisis?

Certainly policy responses is justified and warranted. But there's also a great need. Kind of for an immediate response among many of those whose fault today, so I would appreciate it if you could each talk a little bit about kind of.

What are the immediate things that owner operators? Can do to address to address this crisis and Doug, why don't I have to start with you on that question if you don't work here?

No problem at all. What we have said all along for weeks. Many weeks is for each of the owners.

Or the managers who are operating for those owners to contact every single resident. And and assess their needs.

I mean, this is a time when it's gotta be one on one contact. They have to. The readers do understand that someone cares about them and someone cares about restructuring their payment plans if they need to.

So what we've had a great deal of success in in communicating that, and a lot of our members have been following that. And thanking their residents when they make their payments.
Those who can. And so I think that personal contact and letting every single person know that you want to work with them and you want to understand their needs as best you can is the best way to approach it.

Great thanks for that, Diane.

Do you have any kind of particular perspective from owners of properties that are there serving lower income populations?

I'm sorry Christopher, can I ask you to repeat the original question again?

Sure, the question is is what can be done by owners kind of in the short and immediate term.

To address the needs of of their of their tenants to address the various challenges of COVID-19.

Understanding that there are kind of bigger picture and longer term policy needs.

What can they do on their own kind of starting today to address those needs to?

Yeah thank you. Thanks for that and thanks for the question.

It's a good one. I think that right so there's a lot of needs that exist among families and people who live.

Let's say in subsidized. Housing or in housing that's under operated by some of the bigger nonprofit developers who are serving lower income people and those needs go beyond being in a home. It also they go towards, you know, having Wi-Fi or computers in order to continue educating their children while schools are closed or they go to being able to have a sufficient amount of food.

Again while schools are closed or why?

While their income is going down, and while some of the food banks are struggling to keep enough food on the shelves, so I think partnerships in this moment are critical and having housing providers who already do this work often. But you know, really reaching out to the food banks to the local libraries which are closed but might have
equipment that they can donate for some purposes and really being resourceful. And connected as much as possible to kind
of triage can really meet all of these tremendous needs while they wait for some of this federal money to start flowing that can start meeting at least some of the needs.
Great, great thank you for that Diane, and would appreciate your perspective on this as well. Megan, one of the things that you mentioned was that some questions have been asked about is you mentioned that that we really haven't necessarily thought about?
People being in their homes and their homes 24/7. Are there things that property owners need to be thinking about in terms of addressing that reality?
For the short to mid term and are there other things that they should be doing in terms of the way that they're operating their properties to address? Kind of the additional risks that are present now?
Yeah, so I think that there are a couple of really interesting things that I've observed among the affordable housing.
Providers here in Massachusetts that I think are really creative. I think the first is obviously it's incredibly hard to get cleaning supplies right now because of the lack of them in the stores or things like that. The other pieces that a lot of cleaning supplies actually may have toxic stuff.
You know, like some of the bleach is, if they're chlorinated or some of the air fresheners or other things, and so some of the many of the local public health departments have really amazing resources about how to mix.
Quote unquote green cleaning supplies where you can do that naturally with things like lemon juice and baking soda and other things that you may be able to to actually buy in the stores, particularly the City of Los Angeles, has green cleaning supply recipes in 12 different languages.
that you can access, and so I really encourage being able to help people necessarily mix their own cleaning supplies safely. As a way to potentially make housing healthier, I think is really important. The other thing that I've seen is that certain senior housing developments because of the fear of social isolation, have been instituting quote unquote social hours where people open their doors and are able to wave at each other and potentially have conversations as a way to connect a little bit. As at a safe distance as a way to try to encourage some type of social connectivity. And I just want to highlight, I definitely think what Doug and Diane said. That was really important is there are resources in the Community, food banks or others that are able to sometimes do drop offs. And so if there are ways in which residents service providers can check in with each of their tenants and be able to be that connector to the other resources, I do think that's a way that can be really tangible way of meaningful support that can be really helpful. Great, great, thanks so much. Want to move on to another group of questions that are focused on design and building codes and would love to hear any. Any perspectives that and maybe again, well, we'll start with you Doug on. Are you hearing from from your members of kind of design changes that they're looking at for their housing to be more resilient in a similar kind of of. Of circumstance in the future, is there an expectation that there are going to be major kind of? Are substantial changes in building codes? Related to this an I guess kind of on a more on a a more granular level. As an example of the design question,
what's happening with common spaces that obviously aren't able to be used the same way in the current environment?

And are you starting to see what the future might look like of design and use of those spaces?

Thanks, Christopher. I think it's way too early. Don't don't forget, we're just still coming to grips with this as a country. And I do think that many of the. Leading builders and certainly of the architectural firms, had been already refocusing their attention on how to get more affordable product to the market, frankly. And what worries me about this pandemic and its implications thereof is that we might find ourselves even farther behind coming out of this. We just don't know what this will mean. Longer term, you know it. In one scenario, if you have a, if you have a vaccine that can be administered within a reasonable timeframe from now, then we can at least eliminate one fear of this pen pandemic. From rearing its ugly head again, but you know, I do worry that people will be concerned about any public spaces, whether it's ballparks or theaters or museums or apartment communities going forward and. And I think it will set us back a bit in terms of doing some of the vital work that we need to do to frankly create denser communities near transit nodes to allow people of lesser economic means to reduce their transportation costs and also process potential at the same time reduce their housing costs so. I just think it's way too early for the design side of this thing, but there is important work going on in the affordable side. No thanks, thanks very much Doug.
I appreciate that and I guess kind of building on on your points about affordability.

Diane, what we already had a very severe shortage of units, particularly at the very low income and extremely low income end of things going in to this crisis. How do you see this impacting made those segments coming out of the crisis and?

How do you? How do you see production? Being able to respond to that? You see, an increase of demand that there will need to be an increase in production to meet. Or do you see us coming out in a similar situation as the shortages that we kind of entered the crisis with?

Yeah, so right. We had an extraordinary challenge and. It's really too soon to be able to tell just how bad it's going to get, but clearly it's going to become worse. And it offers us on the one hand, though maybe some opportunities. I think the one opportunity will be that at some point Congress will turn to a stimulus package.

There will be a need to stimulate the economy. And constructing affordable housing is a great way to do that, and I know everybody on this web and R knows that and believes that as deeply as we do and

Lack of homes affordable for lowest income people before the crisis, just from the unemployment numbers alone, we know that the need for affordable housing will increase. We're estimating at least another 1 1/2 million households will become very low income or extremely low income as a result of COVID-19 and the financial fallout. And so the shortage will become more severe, and I think like Doug said, I you know I want. It's it's really too soon to be able to tell just how bad it's going to get, but clearly it's going to become worse. And it offers us on the one hand, though maybe some opportunities. I think the one opportunity will be that at some point Congress will turn to a stimulus package.
we can prove it. You know, we have many, many years or decades of data and research and messages to share for. How many jobs are created? You know how much local economies improve when we build affordable housing, so we have an opportunity that I think we're also particularly well organized and poised to take advantage of when, when it arises in that we have so many housing groups across the country. From developers to renters and everybody in between. And people who are homeless who can work with us to push Congress to make really significant Investments in the National Housing Trust Fund in increasing and improving the low income housing tax credit program and in a number of other ways that that to build more homes for the lowest income people. So I think it will get worse for sure, and we might actually be able to get some significant funding to start to improve it again sometime soon. Megan, if we could get turned back to you. To start on this next question, we've had a number of questions about particular needs of seniors in the current environment. We certainly everyone has read the news articles about. Over folks being more susceptible to the virus being much more dangerous for them. What? What should folks be thinking in terms of ensuring the safety of their tenants who are seniors and and as well go back around to you? Doug and Diane as well and would like to hear kind of again both from an owner's perspective and what they can do immediately to help seniors and bigger picture policy. Why not? What's coming up that could help that could help seniors in their current housing situation, but. Love to start with you on this with Megan. Yeah, thank you. I do think that certainly senior housing developments may want to Institute some level of
visitor

00:54:22 --> 00:54:25: policy 's I think I think that being able to
00:54:25 --> 00:54:28: limit the number of visitors and or trying to make
00:54:28 --> 00:54:32: sure that any visitors are certainly not actively unwell.
00:54:32 --> 00:54:35: It becomes a little bit difficult,
00:54:35 --> 00:54:38: especially given the.
00:54:38 --> 00:54:41: The fact that sometimes people who are well can still
00:54:41 --> 00:54:43: be carrying the virus.
00:54:43 --> 00:54:46: So I do think the CDC's advisory around face coverings
00:54:46 --> 00:54:50: is really important and so being able to allow that
00:54:50 --> 00:54:51: some seniors,
00:54:51 --> 00:54:53: especially if they have respiratory issues,
00:54:53 --> 00:54:56: may not feel comfortable covering their face.
00:54:56 --> 00:54:59: It may actually Institute difficulty breathing,
00:54:59 --> 00:55:02: but whatever is possible around,
00:55:02 --> 00:55:04: I think limiting exposure and other things.
00:55:04 --> 00:55:08: I think the second is being able to make sure
00:55:08 --> 00:55:08: that.
00:55:08 --> 00:55:13: Seniors are getting whatever type of personal assistance that they
00:55:13 --> 00:55:16: typically have available to them.
00:55:16 --> 00:55:21: Some seniors we're actually doing a an on-site Wellness team
00:55:21 --> 00:55:25: in several senior developments here in Massachusetts,
00:55:25 --> 00:55:28: and some of the.
00:55:28 --> 00:55:30: Visiting nurses or personal care assistants.
00:55:30 --> 00:55:33: Some seniors are asking them not to come right now,
00:55:33 --> 00:55:36: and I feel like they're able to handle their personal
00:55:36 --> 00:55:38: care on their own,
00:55:38 --> 00:55:39: and then others feel like no,
00:55:39 --> 00:55:42: I still need that assistance and are able to work
00:55:42 --> 00:55:44: around it to make it work.
00:55:44 --> 00:55:47: I think the last is making sure that seniors have
00:55:47 --> 00:55:48: their basic needs,
00:55:48 --> 00:55:50: food, their medications, other things,
00:55:50 --> 00:55:53: and there may be ways in which you can work
00:55:53 --> 00:55:57: with pharmacies around delivery or other things that can make
00:55:57 --> 00:55:57: that possible.
00:55:57 --> 00:56:00: And so I. I think it's just the basics,
00:56:00 --> 00:56:03: as Doug alluded to, checking on your seniors,
making sure that your networking making sure that you're limiting exposure may be having hyper cleaning and other types of supplies.
And I think that as much as possible partnering with your healthier community as needed if you need to be able to assist people, at least in the short run, I think we're all good strategies.
Great, great Doug. Do you have anything to add with regard to housing?
Yeah, I think.
I think she's absolutely right, absolutely right about visitor protocols.
I mean, I do think there's a way to do that where the connection to loved ones is almost.
Most heartbreaking side of this whole thing people are dying.
Without being able to be with their loved ones or people are struggling to be without their loved ones and there there's got to be a way.
Um of creating links so that they can stay connected to their families, even if it's just through you know, face timing, helping them FaceTime or helping them zoom or whatever it is, but this this lack of up connection to your family is just as I said, it's just heartbreaking. So we gotta figure it out for that.
And and Diane, I know that there are many, many seniors who are also in the low income category. I guess what is is there anything additional that's available to help them now and is there anything in the works in upcoming stimulus or relief packages that could be of assistance to yeah right about about half of people who are extremely low income whether their subsidized renters or not are either seniors or their people with disabilities or underlying health conditions. So they are very vulnerable and to the illness.
I think in certainly in public housing. Developments other subsidized properties owners should be doing all that they can to do frequent deep cleaning. Of, you know, the hand rails and the elevators and all of the common spaces for the low wage workers who are still having to go to work everyday to keep the seniors in those same developments safe from exposure and certainly public housing developments don't have alot of money to be able to do any of that and need. Additional capital funds to do so, we're working to try to get that through Congress, but in the meantime, I would urge the public housing authorities who do have reserve funds that now is the time to dip into those and use them for this purpose to to really save lives. Even more extreme of a need are people who are homeless, whether they're in shelters are in encampments and one of the things about the population of people experiencing homelessness is that seniors really applies to people who are 50 or up in the homeless population, because there is a lot of evidence to show that a 50 year old person who's experiencing homelessness presents like a 70 year old person who doesn't. As that's a testament to. The health challenges that either lead them to becoming homelessness or that they developed as a result of being homeless. So it's it's so important that local communities do all that they can. To get people who are homeless, and especially if they're seniors or have underlying health conditions into hotel rooms into other, place it into trailers, RV's, places where they can isolate and stay safer from this from the disease. And again, there's, there's money that Congress is provided.
that can help with that,

but in the meantime there are also a lot of state and local governments putting up money and foundations.

And private philanthropists are putting forward money.

For that purpose. So again,

I think it's a time to really be resourceful and creative and find ways to get in.

Get people into places where they can isolate and stay safe from this disease as much as possible.

And to that point, Diane,

we've had a number of questions with regard to leveraging existing vacant real estate to meet homeless needs.

And maybe that is opportunity.

To create some models. To do that,

we have malls and retail space.

It's open. We're likely to have additional vacant office space coming out of this crisis.

Do you have any pressure on those kinds of models that are being discussed?

Yeah, absolutely. Now is the time to be creative, right? And find ways. I think the hotels are the best example of that.

You know, hotels in most cities are pretty empty.

For all the obvious reasons and.

Filling those hotel rooms with people who are homeless instead protects the people who are homeless,

protects the whole city from further contagion, and even keeps some people working and keeps some jobs.

Keeps some people from having to be laid off instead so and keeps those hotels afloat.

Maybe through this financial crisis.

So it is happening in some communities.

There's actually now at least I'd say a dozen cities that are contract ING with hotels to free up space and move people who are homeless into those rooms.

It's not happening fast enough,

and it's not happening at scale yet anywhere,

but it is starting to to move forward,
and I think in the places where they really are committed to doing this, like the state of California, it's mostly resources that's been slowing it down. And so just to also mention for four people on this web and R who might be doing this work locali that there are resources available through FEMA and through its Disaster Relief Fund, and FEMA is starting now to work through States and in some cases through mayors through governors or sometimes through mayors to agree to pay for moving people who are homeless and at high risk or who have can contract contracted the disease. Into hotels, so that's another place where if it's local level you're working on this, you should be in touch with your governor with your mayor and they should be if they're not already, they should be urging FEMA to fund this kind of this kind of space to get people off the streets and out of congregate shelters and into safety. Thanks thanks Dan. That's helpful Megan. I'd like to come back to you. There are two concepts that you mentioned that have resonated. Probably more than two, but two that folks have mentioned that really resonated with them and that they like to have a little bit clearer understanding of kind of your definition and perspective. First is your concept of housing as a vaccine an and kind of? Can you talk a little bit more of what you mean by that? And Secondly. This concept of of housing as an important intervention. For health and equity, could you talk a little bit more about each of those? Yeah, now I'd be happy too. So I tend to talk about housing, acting like a vaccine in the fact that a vaccine is something that keeps you healthy now and in the future.
And so I often will point to some of our Children's Health watch research around. Just what does a housing subsidy do for you? And in our research we deal a lot with food insecure families, families with young children, zero to four. And so we published an article now close to 15 years ago, right 2005 looking at food insecure families, and we compared those that actually were eligible for housing subsidy and received it versus those that were say on the waiting list. And what we showed was that this high risk group right this food insecure group. If you had a housing subsidy, you were twofold less likely to be underweight for age. So your body was less likely to be stunted. As a result of your food insecurity, if you had a housing voucher and so that's why I tend to think about this idea that you can not have to spend more than 30% of your take home income gives you some resiliency, some immunity against the future shocks, and I think that that really is highlighted right now with how many people are now feeling that that risk of falling behind on rent and potentially being evicted and other things. I think this concept of. Equity is that we often think about fairness and treating everyone equally, But what we understand now is that if you treat everyone equally and they start from different places, we know that you just perpetuate the differences. The disparity you don't actually close the disparity gap, so the concept of equity is where you give some people more because they start from a different place. And I think that with especially. Housing's history of redlining and other things. I think this moment in time is where we need to reset. We need to bring it huge additional resources to housing,
and that includes the multifamily space and others so that it's not just protecting what we have. We have to protect that. But can we have essentially a huge knew investment at the federal level for kids and families? And I think the answer to that is we must do that. If we are going to equitably be able to give everyone that same fair shot. Thanks, thanks for that Megan and we have time to address 1 more question. That being said, if you have a question that has not been addressed please go ahead and type it in the Q&A. We will pull these questions into a document and circulate them to our panelists and then any additional information that they may be able to provide an answer to those questions. We're happy to send out to vote back out to folks as follow up from today's web and R, but for the last question Doug, there were a number of. Folks who are interested in learning more in terms of the CARES Act and kind of who is eligible for support there and what are the gaps that remain and need to be met. Could you talk in a little bit more detail about the CARES Act? Act well, I think. I think the best thing they can do is go onto our website and I think you can access a recap there. If not, I will make sure that we have one put up there. I believe there is one you can access. Via our website, but there's an awful lot to the act. It's got hundreds of pages. I mentioned that you know it had direct assessments that had the unemployment insurance that had the. The mortgage forbearance for federally insured mortgages and things like
that.

But it is it was severely lacking in in what Diane and Megan were talking about, which is connection to housing. And so we're all working our organization with Diane's and others are working toward. The fix is in the and the new asks in what would I guess best as is described as a disaster relief package that will be the next one we work on. The good news is that the administration has signals, its willingness to work on this with the Democrats. So I'm I'm at least cautiously optimistic that we can move forward before we close.

I just want to remind folks of our next two weeks of upcoming webinars April the 14th one on the economics of COVID-19 and how may treat commercial real estate. Multifamily owners are navigating the crisis with their tenants and in two weeks from 1:00 to 2:15, everything you need to know about healthy buildings with Doctor Joseph Allen from the Harvard Chan School.

Of public health. Thanks again to our fantastic panelists today. Megan, Sandel, Doug, Debbie and Diane, we so much appreciate your time and thanks to so many of you attendees today for joining. We really appreciate your engagement and will look forward to seeing you on future webinars.

I hope everyone has a great afternoon.