

*Housing Assistance During the
COVID-19 Pandemic:
Anticipating the Need in Delaware*

Stephen Metraux (Presenter)

Julia O'Hanlon

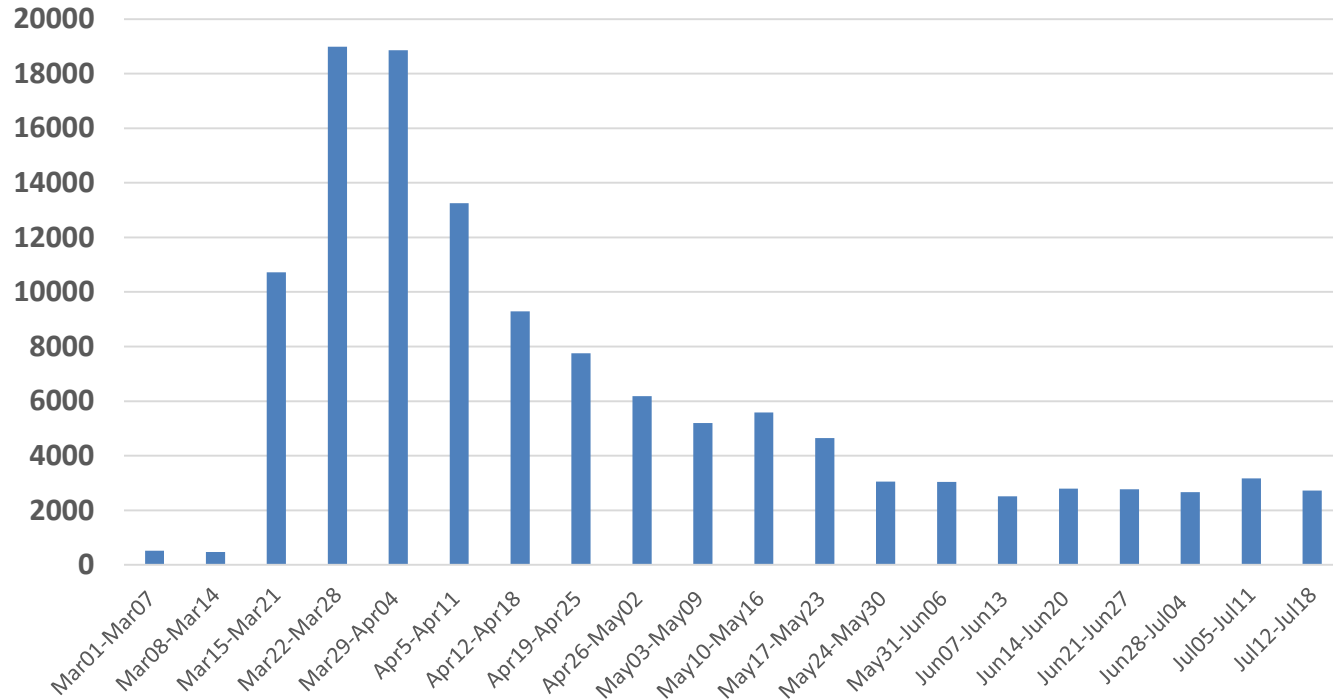
Sean O'Neill

Mimi Rayl

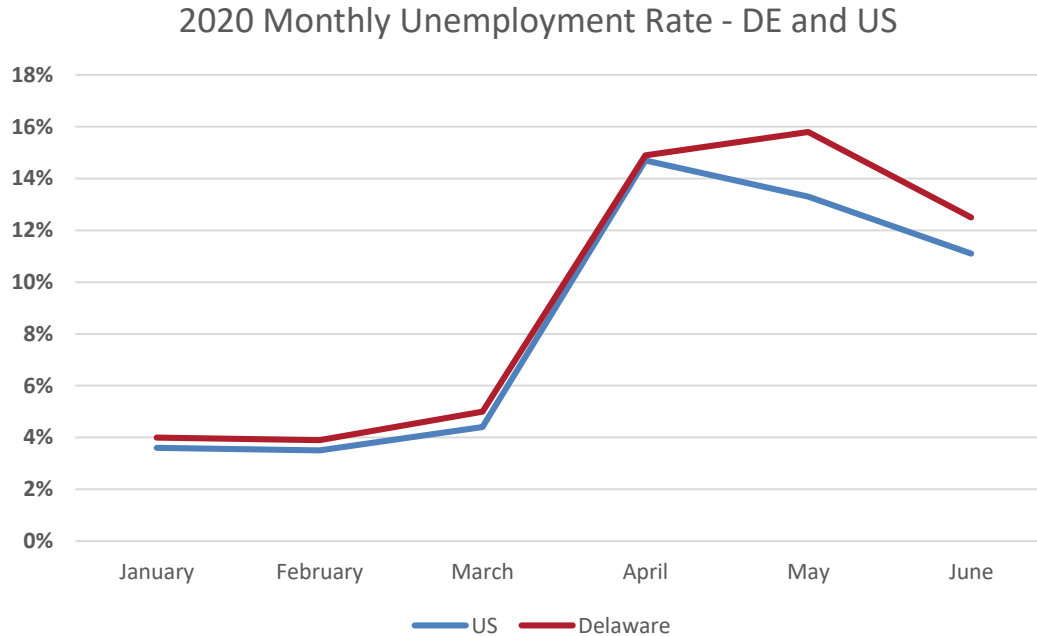
CORONAVIRUS



Unemployment – Weekly Claims in DE



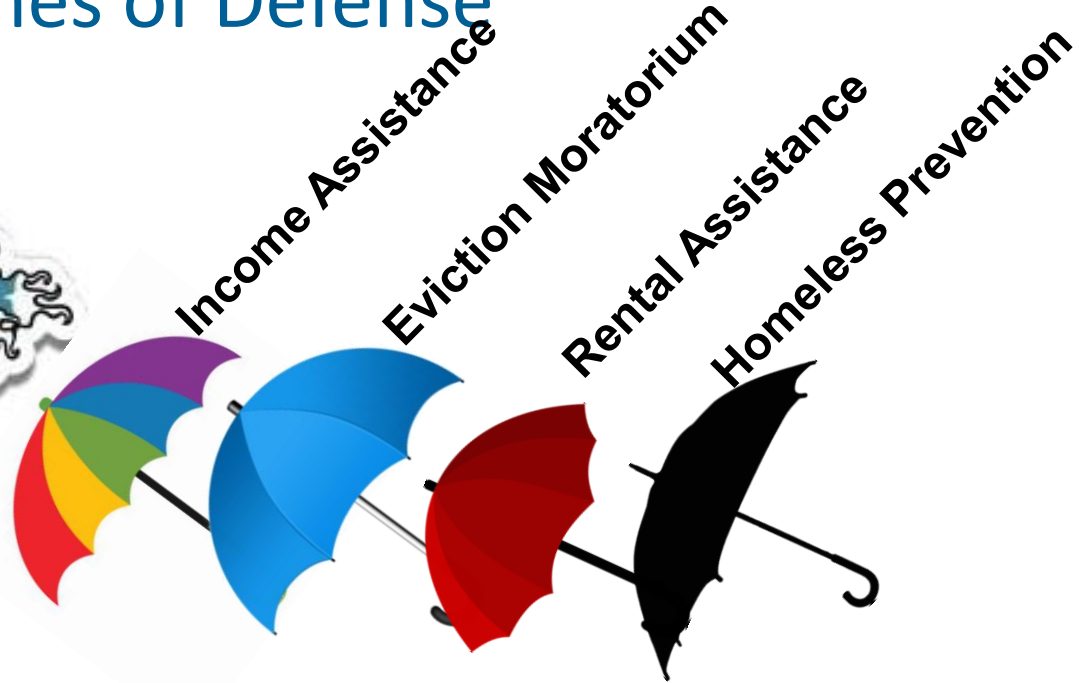
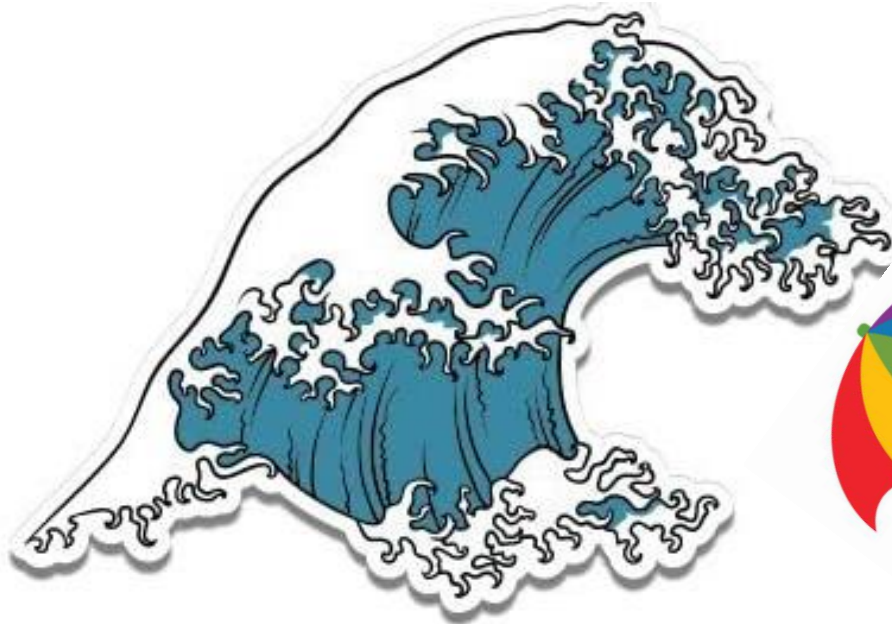
Unemployment – Monthly Rate



Number of People Unemployed by Wage Group



Four Lines of Defense



#1 - Income Assistance

- Regular Unemployment Benefits
 - limit 26 weeks, maximum \$400 week
- CARES Act Unemployment Benefit
 - federal \$600 weekly supplement, ends July 31
- CARES Act Stimulus
 - “one-shot” assistance up to \$1,200 assistance per adult, \$500 per child

#2 - Eviction Moratorium

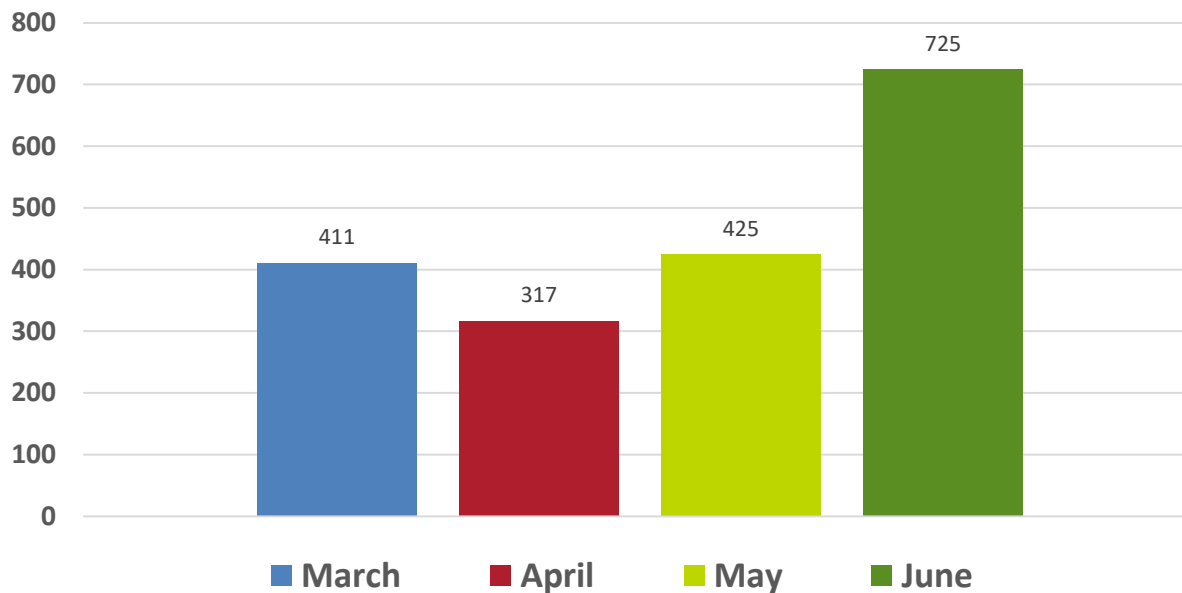
- March 22 to July 1
 - No eviction filings accepted in Delaware
 - No evictions carried out
 - No charges for arrears
- Pre-COVID-19 average per Month:
 - 1,480 eviction filings
 - 243 completed evictions

#3 - Rental Assistance

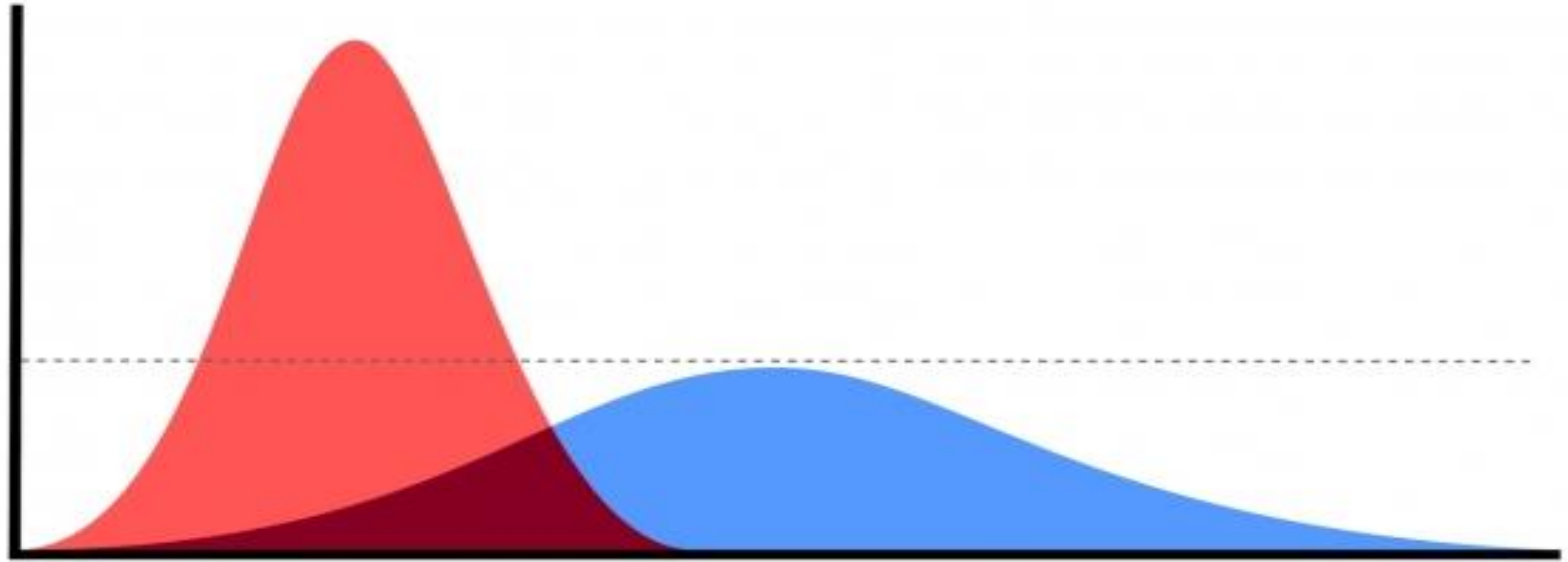
- Delaware Housing Assistance Program (DE HAP)
 - 995 households assisted with ~\$1.5 million
 - Assistance is still being distributed
 - Rental arrears must be COVID-19 related
- Non-profit and other providers

#4 – Homeless Prevention/Diversions

Calls from Housed Situations Seeking Homeless Services

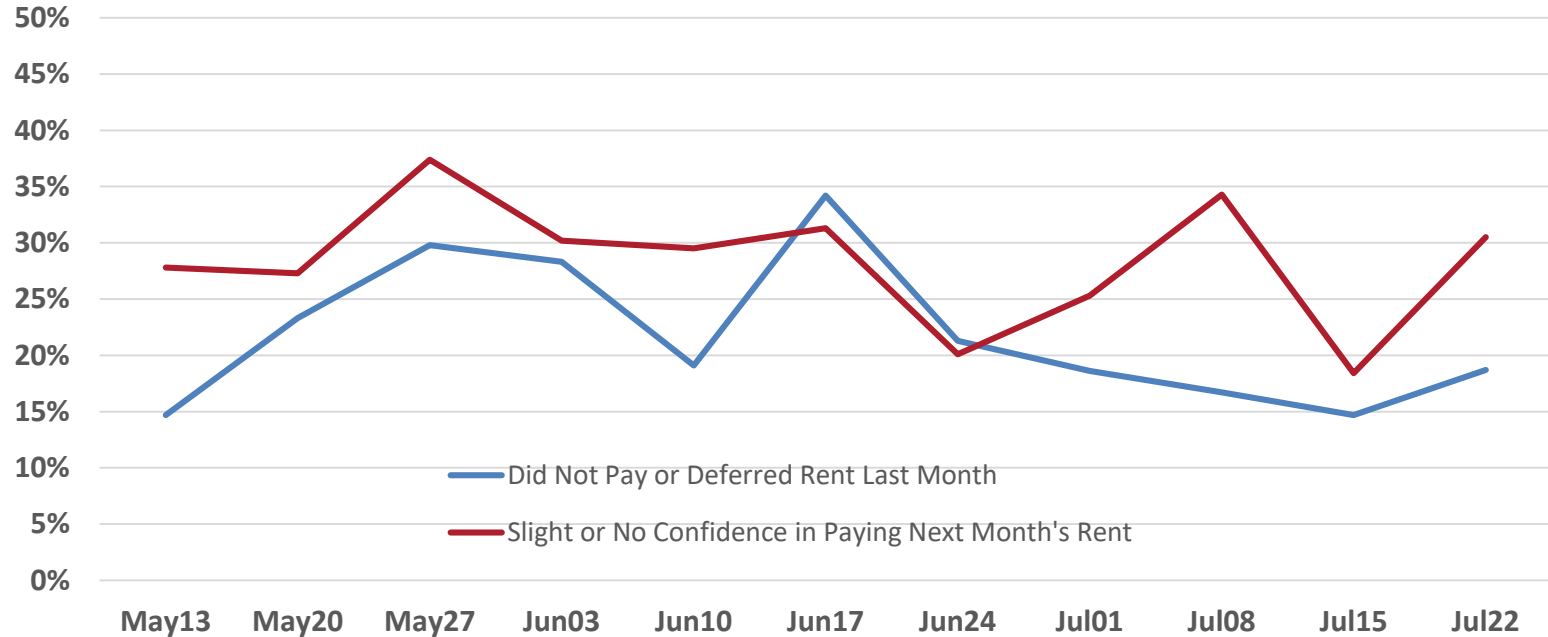








Census “Pulse” Survey: Paying Rent (DE)



Estimated Need for Rental Assistance in DE

| Est. Rental Households Unable to Pay Rent and at Risk for Eviction (over 4 mos.) | Renter Households Unable to Pay Rent and at Risk of Eviction as a Percent of Total Renter Households (over 4 mos.) | Est. Monthly Shortfall of Rent | Est. Average Monthly Eviction Filings (over 4 mos.) |
|--|--|--------------------------------|---|
| 37,000 | 49 percent | \$10 million | 6,250 |

Source: Stout, Risius, Ross LLC; <https://bit.ly/evictionestimates>

- Estimate reflects potential **4-fold increase** in eviction filings
- For households with income under \$75,000 (<130% AMI)
- Actual evictions will be substantially less due to limited capacity of JP courts
- Rent shortfall is not all COVID-related
- Based upon Census Pulse Survey; estimates vary based upon week of survey

Estimated Increase In Homelessness

- In DE, 50% projected increase in homeless population
 - (source: B. O’Flaherty: <https://community.solutions/analysis-on-unemployment-projects-40-45-increase-in-homelessness-this-year/>)
- Delaware’s nightly homeless population would increase from ~1,000 to 1,500
- Shelter capacity during pandemic has decreased by 50%
- Increase prevention and rehousing resources, maintain hotel/motel space

Recommendations

- Income Assistance
 - Renew federal unemployment supplement
 - Additional household stimulus assistance
- Eviction Prevention
 - Incorporate Alternative Dispute Resolution, access to counsel for tenants, and rental assistance to eviction process
- Rental Assistance
- Homelessness Prevention and Permanent Housing
- MINIMIZE EVICTION AND HOMELESSNESS