

Renters Seek Financial Relief

DC Determined to Reach Affordable Housing Goals

by Keely Sullivan

Though the District still reports dozens of coronavirus cases daily, many beauty salons, fitness centers, restaurants and other nonessential businesses have cautiously reopened, welcoming back their employees. It's a big relief for thousands who have spent months under months-long furloughs, even though returning to work runs the risk of accelerating the virus' spread. But it leaves some, like 32-year-old Trish, a bartender and parent, with no easy answers. Wrestling with the pandemic's impossible catch-22, Trish is forced to decide between a stable income and the safety of her child, who is at high-risk case for Covid-19. Until the situation improves, she says she cannot go back to work in good conscience.

"Six months later, I'm still in the same situation," Trish said, who has been providing for herself and her children

through weekly unemployment checks. "Dealing with unemployment has been difficult. It's scary."

The single mother lives with her two children in a two-bedroom apartment in Congress Heights, one of the area's most heavily impacted by the virus. As a whole, Ward 8 suffers disproportionately from the coronavirus, reporting in May the highest per capita rate of virus-related deaths in the city. Residing in one of DC's highest concentrations of affordable housing units, many of whose residents are seniors in close quarters, the neighborhood's inhabitants choose frequently between staying safe and making rent.

"Some employers are asking our people to come back to work," said Congress Heights ANC Commissioner Mike Austin. "Folks have said, 'So can I file the Family and Medical Leave Act to not go into work? I'm afraid.'

They're trying to get creative because they want to protect themselves, protect their families."

For some, the worst of the crisis is behind them, but east of the Anacostia River, Trish and many of her neighbors do not see the end. According to Trish, trouble making rent is nothing new. But the coronavirus crisis is exacerbating existing problems in Ward 8, including systemic high unemployment and the lack of availability and assistance for low-income housing.

"These are conversations that were before Covid," Trish said. "Nobody really cares that you can't make rent when it's just you that can't make rent," Trish said. "But when damn near your whole building can't make rent, that's when you start to pay attention and figure out what to do."

Mayor Bowser committed last year to adding 12,000



RENTAL ASSISTANCE FOR DISTRICT RESIDENTS IMPACTED BY COVID-19

Are you a District resident looking for rental payment assistance? The Department of Human Services (DHS) in partnership with the Department of Housing and Community Development (DHCD) are providing rent payment programs that assist low-income District residents impacted by the coronavirus (COVID-19) public health emergency.

The following chart provides detailed information about the COVID-19 Housing Assistance Program (CHAP) and Emergency Rental Assistance Program (ERAP). Additional information about the District's rental assistance and housing stability programs are available on the Housing Resources page at coronavirus.dc.gov and the DC Department of Human Services website at dhs.dc.gov.

	CHAP		ERAP
Governing District Agency	DC Department of Housing and Community Development (DHCD)	Governing District Agency	DC Department of Human Services (DHS)
Eligibility	<ul style="list-style-type: none"> • Must be a District resident • Must demonstrate rent payment delinquency • Must have leased unit since February 29, 2020 • May not earn more than 80% of Median Family Income (MFI) • Must demonstrate COVID-19 related impact including a reduction of income due to the loss of employment as a result of COVID-19 public health emergency. 	Eligibility	<ul style="list-style-type: none"> • Must be a District resident • Income must be below 125% of the monthly Federal poverty level according to household size For rental arrears, you must be 30 days delinquent
Documents Required	<ul style="list-style-type: none"> • Income Verification (pay stub, W2) • Documented income loss or proof of increased expenses (unexpected medical bills or expenses) 	Documents Required	<ul style="list-style-type: none"> • Valid Photo ID • Income verification • Birth certificates of all minors • Bank Statements • Documentation of the emergency • Lease • Social Security number (Required unless you are a refugee, asylee, undocumented) • Copies of paid and/or unpaid bills • Rental ledger • Statement and proof of payment going forward • Court documents (if applicable) • Threat of homelessness or proof of homelessness (if applying for security deposit and/or first month's rent)
Financial Assistance	<ul style="list-style-type: none"> • Up to three months of past due rent or \$4,250 (whichever is lower) beginning April 2020. 	Financial Assistance	<ul style="list-style-type: none"> • Up to five months of past due rent or \$4,250 (whichever is lower) • Up to \$6,000 for households with a disability or more than seven children • Up to \$900 for security deposits and first month's rent
How to Apply	<ul style="list-style-type: none"> • Visit the web address: https://bit.ly/RPPHelp 	How to Apply	<ul style="list-style-type: none"> • Visit the web address: https://bit.ly/RPPHelp
Additional Information and Assistance	<ul style="list-style-type: none"> • For additional information contact: Greater Washington Urban League (202) 552-2898, Housing Counseling Services (202) 667-7713 or United Planning Organization (202) 231-7910. 	Additional Information and Assistance	<ul style="list-style-type: none"> • Contact erap.program@dc.gov for additional information about the Emergency Rental Assistance Program.

units of affordable housing stock by 2025, a response to the long-term housing crisis brought on by years of dramatic economic growth and the steady drain of federal affordable housing dollars. The full extent of the pandemic is still unknown, yet it has already tightened the city's budget and threatened the progress of existing housing programs. It's in anticipation of an unprecedented affordable housing problem that DC city officials and nonprofits have advocated for its preservation and continuation in Ward 8 and beyond.

Affordable Housing Landscape Pre-Covid

The District tackles affordable housing construction and maintenance through a partnership between the city government, nonprofit and for-profit developers and the District of Columbia Housing Authority (DCHA), an independent federal agency almost completely funded by the US Department of Housing and Urban Development (HUD). DCHA, the largest landlord of affordable housing stock, controls and manages approximately 8,000 affordable housing units. It is led by an eleven-member board of commissioners, five of whom are nominated by the mayor. Two are appointed by the Metropolitan Central Labor Council and the Consortium of Legal Service Providers, and the remaining four are elected by the public housing community.

Throughout the city, there are nearly 52,000 units considered affordable, which is classified by the city government as housing for families making anywhere between less than 30 to 80 percent of the Median Family Income (MFI). In DC, the MFI for a family of four is \$126,000.

Within the mayor's cabinet, the Department of Housing and Community Development (DHCD) contributes to the supply and maintenance of affordable housing. It also delivers rental assistance both directly to tenants and through project-based means, in which vouchers are tied to affordable units. These services intersect with vouchers administered by DCHA.

Nonprofit and for-profit developers add affordable housing stock and often receive financial assistance through bonds and tax credits offered by DHCD and the DC Housing Finance Agency (DCFHA), an independent entity dedicated to offering subsidies for rental housing development. Some organizations nonprofit developers like Housing Up, based in a Ward 4-based nonprofit developer and affordable housing program administrator, commit exclusively to serving low-income communities within their own properties and through case management services.

Christina Peay, Housing Up's director of philanthropy and communications, considers housing as a determinant for health, education and overall standard of living.

"Without stable housing, it's like scooping out the ocean with a tablespoon," Peay said of delivering assistance to low-income DC residents. "Being able to still have the coalition of government, nonprofit and for-profit be

committed and more committed post-Covid and through Covid than they were before is key. Because we really do need all three of these sectors working for affordable housing. And that's how most projects happen."

The city has previously reported widespread gaps in affordable housing services. According to the Metropolitan Washington Council of Governments, the city will need to add 277,500 affordable housing units by 2030 to keep up with the growing population. Existing units lack funds for maintenance. DCHA told East of the River more than 2,600 of their units are in "extremely urgent" condition, citing decades-old infrastructure. The agency also said approximately 40,000 people were on the general waitlist for housing.

Responding to the Crisis: Immediate and Long-Term Recovery

As the Covid crisis began to unfold and DC declared its state of emergency, the rent moratorium took effect. Yet many landlords still asked for collected payments. Between February and April 2020, DC's unemployment rate dipped plummeted from 5.1 percent to 11.7 over six percent. Some of the earliest income assistance programs came through DHCD, which developed a federally-funded \$1.5 million Tenant-Based Rental Assistance Program (TBRA) from federal funds that pay covers rent forward for families living in smaller units. DHCD estimates this fund can assist 400 families over the next six months at minimum.

"We decided in the early days of the Covid-19 pandemic that we knew there were going to be issues, given the shutdown of rental payments," said DHCD director Polly Donaldson.

Following federal and local laws, DCHA did not evict residents. This moratorium is still in effect until DC's health emergency expires on October 9, after which evictions will not be processed for another 60 days. The agency has been accommodating residents' financial situations by adjusting income information, according to a statement to East of the River, which can lower monthly rent payments.

On the federal level, the sweeping CARES Act passed by Congress included approximately \$12 billion to resuscitate the nation's affordable housing stock. It financed extra dollars for the Emergency Rental Assistance Program (ERAP), which pays overdue rent for tenants earning up to 125% of the federal poverty level. It also bolstered funding for the District's Community Development Block Grant (CDBG), from which for housing rehabilitation, neighborhood revitalization and economic development. Notably, DHCD took \$6.2 million from the CDBG for crisis recovery via financed a new the Covid-19 Housing Assistance Program (CHAP). CHAP, a \$6.2 million program which that launched in June, offers assistance to families earning 80 percent MFI or lower. According to DHCD Director Donaldson, 88 applicants have applied since July for \$124,000, which can help families with \$4,000 on average over the next three months.

"Our goals remain the same, our values remain the same, and we have to get even more creative in how we use tools," Donaldson said.

In fact, DC's 2021 budget, approved late July by the DC Council, offers an optimistic outlook for the city's housing priorities. It earmarked \$50 million, an increase from last year's \$24.5 million, to address maintenance repairs for critical DCHA units. The Local Rent Supplement Program (LRSP), another stimulant for low-income families, also received additional funding to serve 300 units. On the production side, the Housing Production Trust Fund received an additional \$9 million, as well as coupled with \$88 million to build new, affordable units with via federal Section 108 funds.

"We were happy to get the \$50 million," said Councilmember-at-Large Anita Bonds of DCHA maintenance funding, who noted extenuating difficulties in this year's budgeting process. "No particular entity wants to give up the dollars and the programs they're implementing. You try very hard to make sure what dollars you are allocating are dollars well spent."

Ward 8 Councilmember Trayon White affirmed his and the Council's commitment to closing the preexisting housing gap.

"Too many residents have and will be displaced," Councilmember White said in an email. "This issue is personal to me and one of the reasons why I fought so hard for housing affordability."

Housing experts like the DC Fiscal Policy Institute's Eliana Golding are still skeptical about the unavoidable budget cuts. One program taking the biggest hit is the Housing Preservation Fund (HPF) for maintenance, whose budget was cut by nearly \$10 million from last year, and the Housing Production Trust Fund (HPTF) for project financing, which received \$16 million less than initially budgeted. Golding notes that Mayor Bowser has previously stated \$250 million would sufficiently address its needs – a stark contrast to its budgeted \$100 million.

"I want to emphasize that the HPTF actually has requirements for how much of that money should be going to producing housing for folks earning zero to 30 percent of the MFI, and it has never met those goals," Golding added. "It's challenging without sufficient funding to be able to do that."

For Trish, these budgetary nuances will not change her situation in the immediate future. She knows a couple of her friends who have sought out-tried city-funded programs, though but she sees remains committed to getting by on her unemployment checks until the situation becomes safer as her best option.

"Just because of my problems with unemployment, I haven't even tried for rental assistance," Trish said. "If unemployment is backed up, the rental assistance program, it's probably tapped out."

"I felt like, if I'm going to do something like that, I've got my eviction notice on my door." ♦