

There's No Place Like Home: Avoiding a Wave of Evictions in Pittsburgh as Moratoriums End



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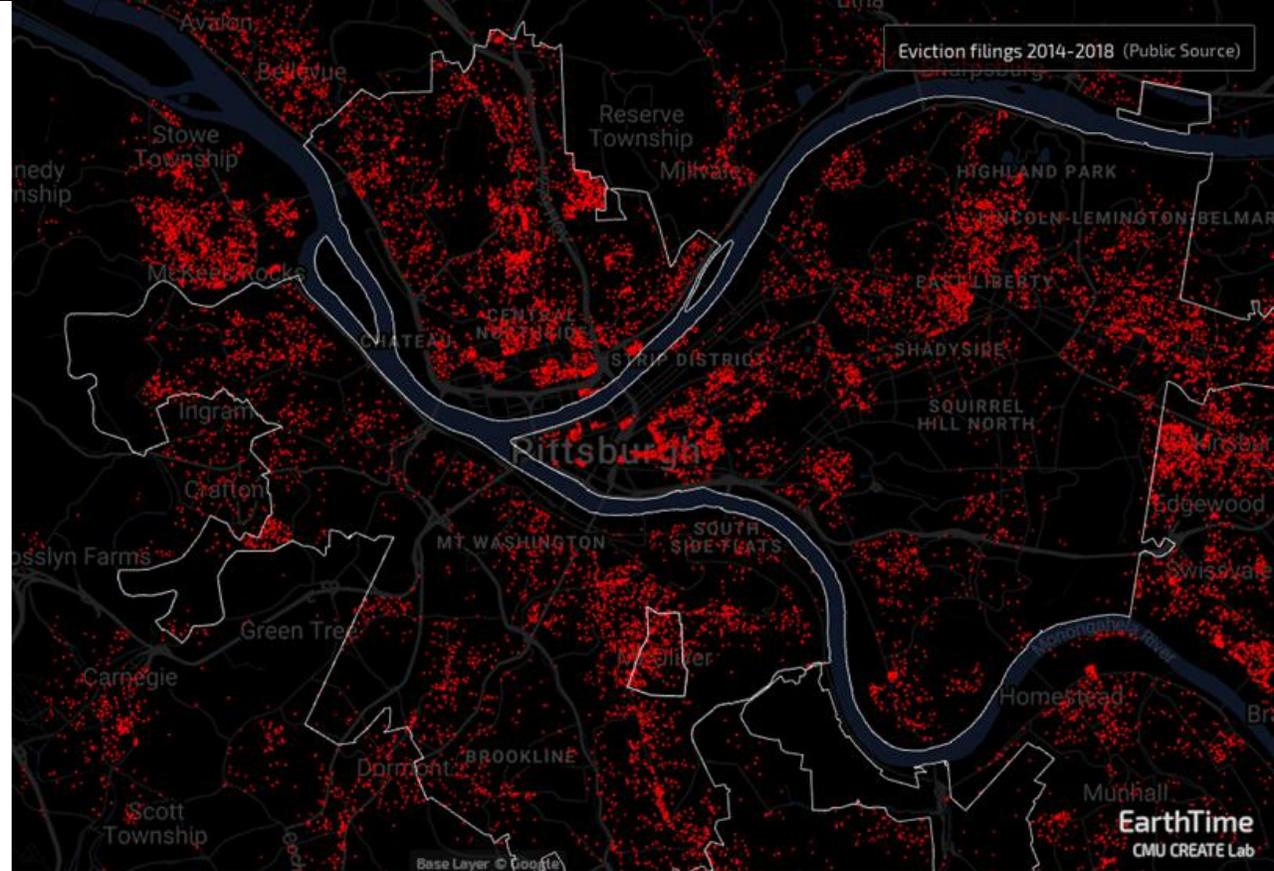
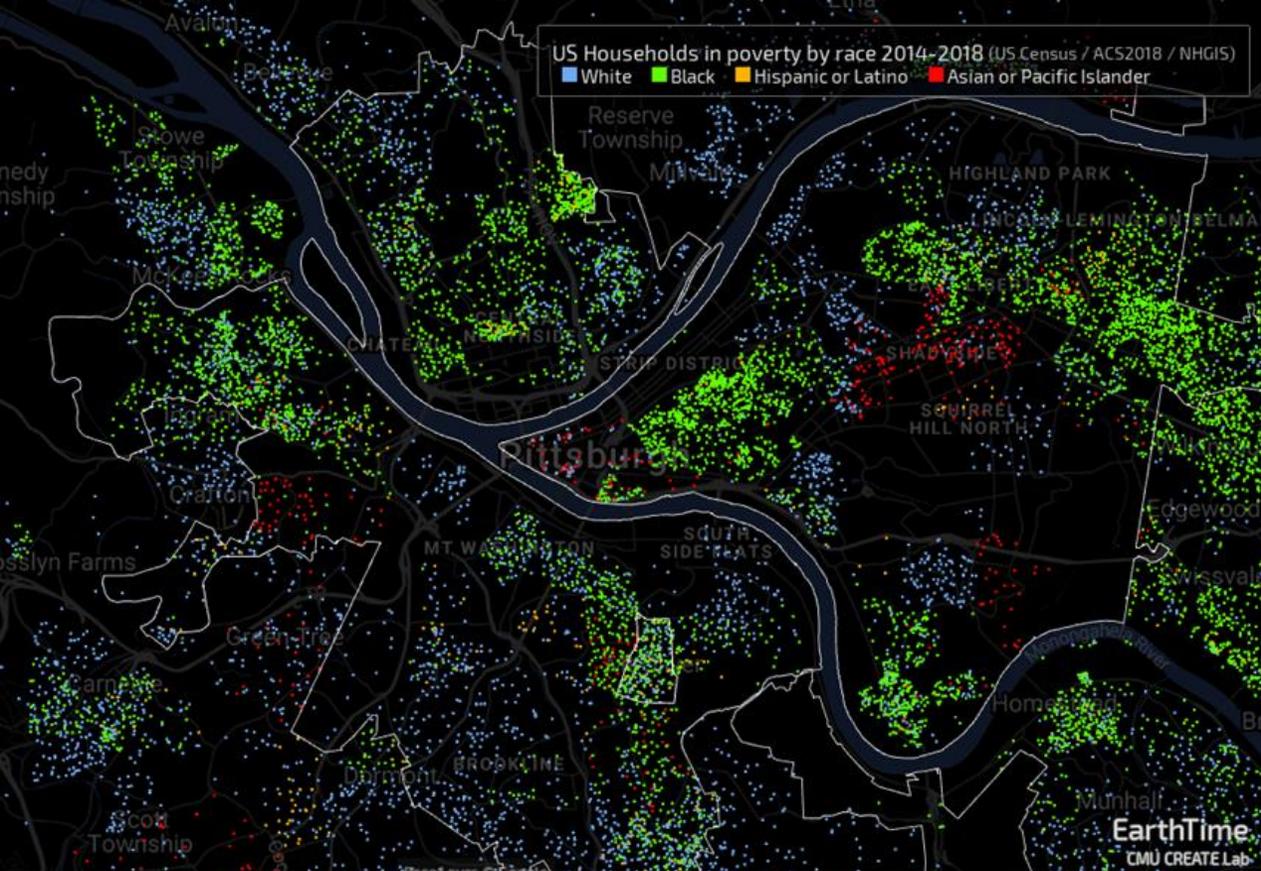
Pittsburgh and Allegheny County's Housing Crisis

Made worse by the pandemic



Evictions are destabilizing

- Evictions have destabilizing effect on renters and communities
 - harmful reductions in health, childhood development and future work prospects
 - Force a separation from neighbors and family, which disrupts support networks and communities
- Housing insecurity disproportionately impacts people of color, poor people and women
 - Nationally, Black women face evictions at twice the rate of white people which is likely higher in Pittsburgh
 - Eviction filings in Allegheny County prior to the pandemic coincide closely with poverty and were especially high in poor Black neighborhoods



The green dots on the first map show Black households in poverty, which align closely with eviction filings pre-pandemic.

The Pandemic has Exacerbated the Existing Housing Crisis

- The pandemic effected groups already at greatest risk of eviction: lower-wage workers, people of color, and women
 - These groups of workers were concentrated in sectors that had to close or scale back in order to reduce COVID spread
- Data from Allegheny County rental assistance dashboard show those applying for rental assistance are disproportionately low-income, Black and women-headed households

Demographics of applicants for rental assistance in Allegheny County				
		Number	Percent of total applicants	Percent in Allegheny County
Total number of households who have submitted an application		11,750		
Estimated number of individuals in households that have applied		24,581+		
Household composition				
Single adults (1 person)		5,419	46.1%	
Families with children		5,136	43.7%	
Adults without children (more than 1 adult)		1,195	10.2%	
Gender of head of household				
Male		3,262	27.8%	48%
Female		8,343	71.0%	52%
Other		65	0.6%	
Missing		80	0.7%	
Race of head of household*				
White		3,679	31.3%	80%
Black		6,849	58.3%	13%
Asian		157	1.3%	4%
Other		298	2.5%	3%
Missing		1,219	10.4%	
Ethnicity of head of household				
Non-Hispanic/Non-Latino		9,884	84.1%	98%
Hispanic/Latino		385	3.3%	2%
Missing		1,481	12.6%	
Households with earned income				
Yes		5,497	46.8%	
No		6,252	53.2%	
Household income of applicant compared to Area Median Income (AMI)**				
Below 50% AMI (approximately \$32,435)		10,175	86.9%	
50%-80% AMI		1,358	11.6%	
Above 80% (approximately \$51,897)		201	1.7%	
Median household monthly income				
Of applicants		\$1,463		
In Allegheny County generally		\$5,082		

*May not add up to 100% because applicants could choose more than 1 race

**To be eligible for ERA, household income must be below 80% of AMI, which for Allegheny County in 2019 was nearly \$52,000

Source: Data from the Allegheny County dashboard on ERA fund distribution, accessed here:

<https://www.alleghenycountyanalytics.us/index.php/2021/06/23/allegheny-county-covid-19-emergency-rental-assistance-program-dashboard/>

Demographics of rental assistance applicants

- 71% of applicants are women (52% of AC residents are women)
- 58% of applicants are Black (13% of AC residents are Black)
- Median monthly income of applicants: \$1,463 (AC median is \$5,082)

Eviction Moratoriums

The ending CDC moratorium
could trigger a wave of
evictions



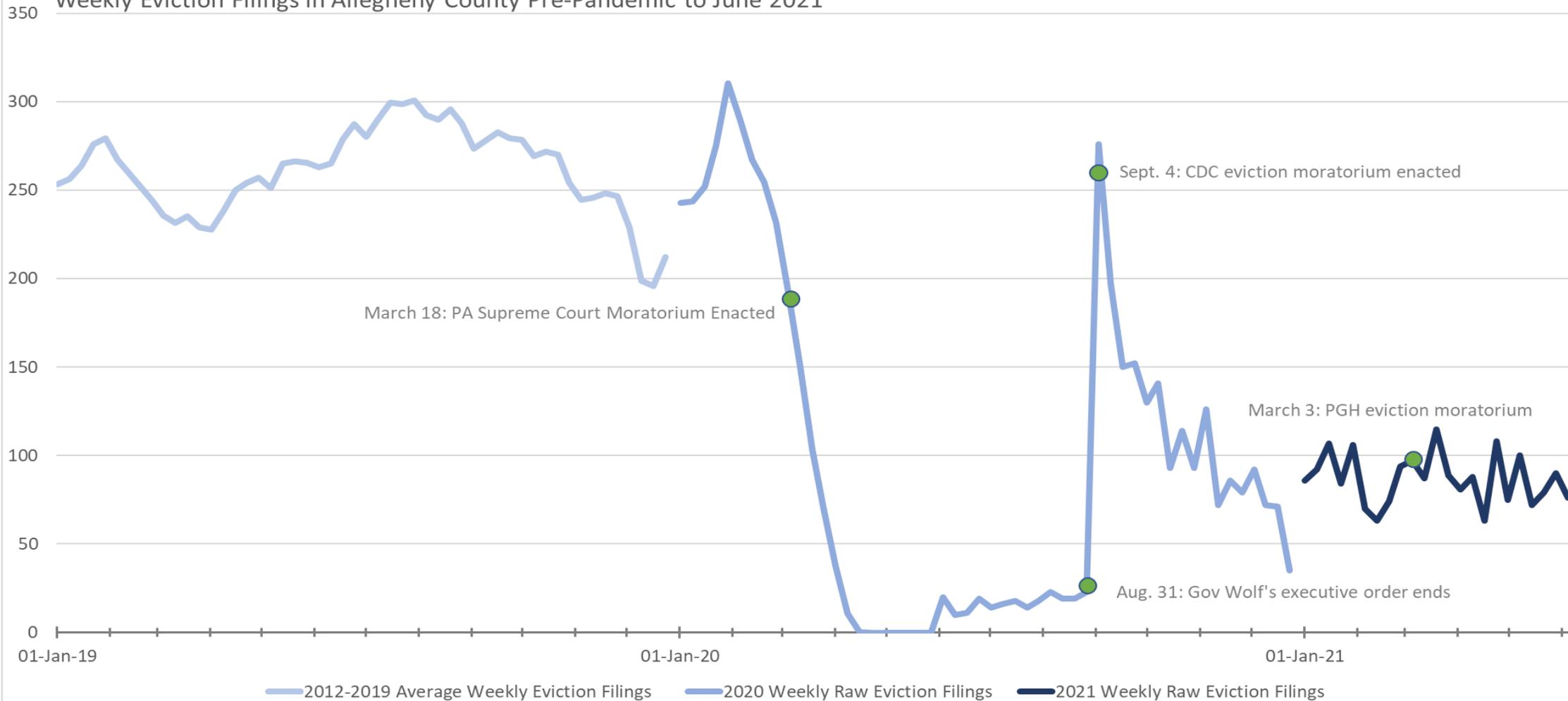
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Context: The CDC Eviction Moratorium Expires

- The existing CDC moratorium expired on July 31, 2021.
 - Its expiration presents a risk of a surge of eviction filings
- Pittsburgh residents are currently only protected by the Pittsburgh Eviction Moratorium
 - The PGH eviction moratorium has not reflected a slowing of eviction filings. (Eviction filings averaged about 26/week in the previous 8 weeks and about 28/week in the 8 weeks after its implementation)
- Allegheny County residents (outside of Pittsburgh) no longer have an eviction moratorium to protect them

The Pennsylvania and CDC Moratoriums (excluding the Pittsburgh Moratorium) Sharply Reduced Evictions

Weekly Eviction Filings in Allegheny County Pre-Pandemic to June 2021



Source: https://docs.google.com/presentation/d/1x2qj7b2vCvYEj3ROAHSDe4qB-EUttDh4paPiywz0npU/edit#slide=id.gc8ea3afb05_0_3

Rent Relief Programs

Another strategy to address
the pandemic-related
housing crisis



Rent Relief Programs

- Rental relief programs allow those in crisis to stay in their homes.
- But burdensome income documentation requirements and difficulty getting aid to those most in need have hampered effectiveness of these programs.



Rent Relief Programs

There have been four separate sources of funding for rental relief in Allegheny County:

1. The state's PA Housing Finance Agency program

Problems with this program: Burdensome documentation requirements, spending deadline, lack of landlord participation

2. The Allegheny County rental relief program

Problems with this program: Did not meet demand, as only 43% of applicants from extreme need neighborhoods received aid before the spending deadline.

(continued...)



Rent Relief Programs (continued)

3. Emergency Rental Assistance funds via the December 2020 federal aid package (ERA1): \$80 million

Improvements:

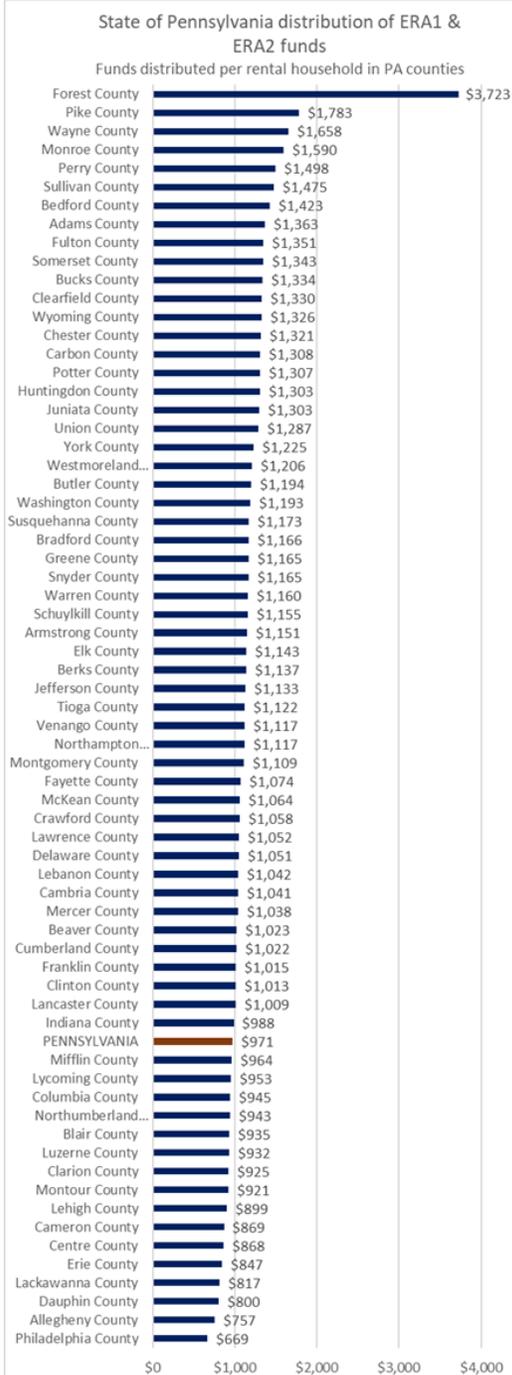
- Funds can be distributed to renters even if landlords don't wish to participate
- Provides funds (as available) for up to 15 months

4. Emergency Rental Assistance funds via the American Rescue Plan (ERA2): \$64 million

Improvements:

- ARP legislation reduces documentation requirements
- Funds can be used for transitional housing



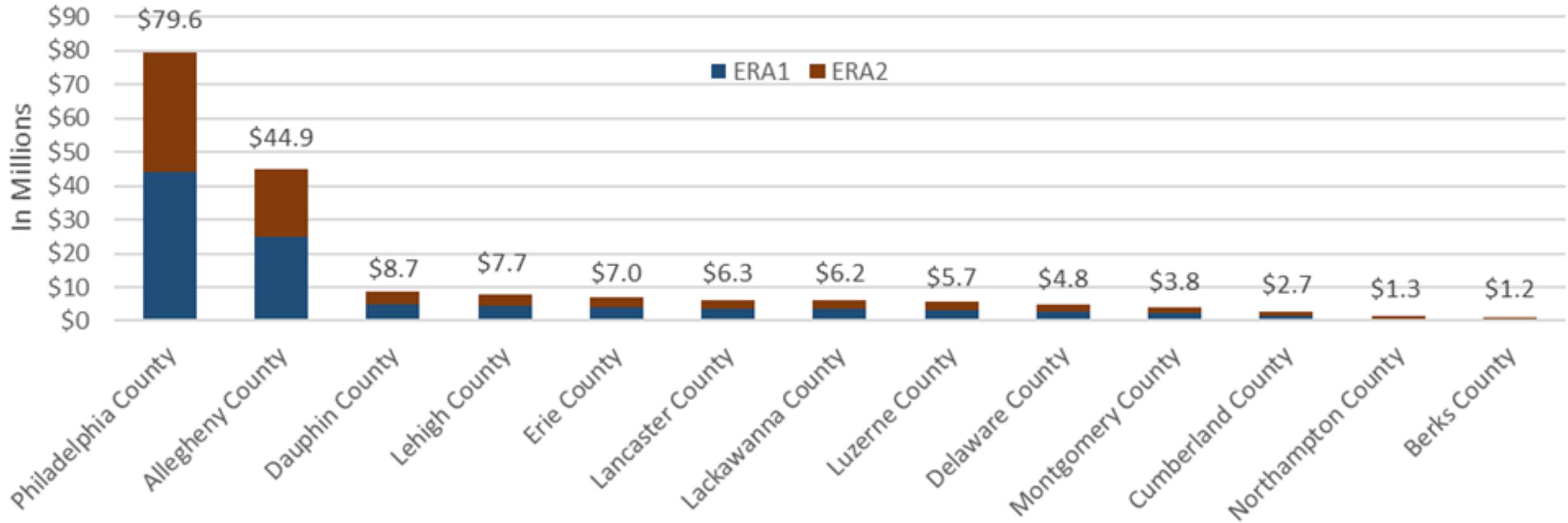


Federal Emergency Rental assistance funds were distributed inequitably by the state

- The state's distribution formula was population based and did NOT take into account the share of renters per county or variations in the cost of rent.
- Allegheny County has a high share of households that rent (35%) compared to other counties.
- This led to Allegheny County receiving \$757 per rental household (second to LAST).

These counties would have received more money for rental assistance had ERA1 and ERA2 been distributed based on number of rental households in each county

Additional ERA money (state) counties would have received if the state distributed based on number of



Note: This excludes direct federal payments to counties and cities.

Source: Pennsylvania Budget and Policy Center analysis of National Low Income Housing Coalition data and House Appropriations data on ERA1 and ERA2.

Will available rental relief funds be able to meet the needs of at-risk renters?



How does rental relief compare to increased need?

- Total ERA funds to Allegheny County: \$144 million (fair funding would have provided \$199 million)
- Approximately 190,000 rental households in Allegheny County
- Household Pulse data:
 - Percent of PA renters very or somewhat likely to face eviction or foreclosure: 26.8% average over last two months
- Using this estimate, 51,000 Allegheny rental households at risk of eviction
- ERA funds available for each potential household at risk: \$2,825, or 3.17 months of rent—only about half the \$5,369 provided to Allegheny County recipients of relief to date.

How does rental relief compare to increased need?

Rental Assistance in Allegheny County between 3-15-21 and 7-28-21	
Number of applications submitted	11,769
Total number of applicants with a payment	2,534
% of applicants with a payment	21.5%
Amount of rental assistance paid	\$13,606,200
Average amount of rental assistance paid per applicant	\$5,369

Source: Allegheny County dashboard accessed here:

<https://www.alleghenycountyanalytics.us/index.php/2021/06/23/allegheny-county-covid-19-emergency-rental-assistance-program-dashboard/>

Outstanding question:

- Can these funds get into the hands of renters who need it?
 - Allegheny County residents outside of the city of Pittsburgh face little eviction protections now that the CDC moratorium has ended.
 - With eviction moratoriums ending or not being strong enough, a slow distribution of aid may not be enough to prevent a wave of potential evictions.
- Some localities across the country are beginning to think about using local ARP funds to supplement ERA funds – for those who don't qualify or are falling through the cracks.
 - Pittsburgh and Allegheny County should consider this.



Solutions:

How to address our
immediate housing crisis
while building a more
equitable Pittsburgh?



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Solutions

- To address the immediate crisis:
 - Strengthen the Pittsburgh Moratorium
 - Work with courts to ensure enforcement
 - Expand Commission on Human Relations capacity
 - Improve outreach to ensure families most in need receive assistance using non-profits trusted in neighborhoods
 - Support trusted organizations to conduct outreach and provide case management
 - Follow Treasury guidance to not evict recipients 30 to 90 days after rental relief is received

(Continued...)



Solutions (continued)

- ARP resources to plug gaps in federal emergency rental assistance and meet additional needs.
 - To address long-term housing affordability: use 10% of ARP resources to solve 10% of shortage of affordable housing units.
 - Use American Rescue Plan funds to supplement existing ERA funds and support individuals who may fall through the cracks or fail to qualify due to restrictions in use of the federal money





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Thank you!