COVID-19 Is Pushing Housing Security Over the Edge

A

rable housing was a critical issue be-

fore the pandemic. While America, includ-

ing Nebraska, will be facing in the next few weeks is a housing crisis of biblical proportions. In May, after the coronavirus since the United

States, one-third of all Americans were unable to pay for housing. Before COVID-19 found its way here, full-time minimum wage workers could not afford a two-bed-

room rental anywhere in the U.S. and cannot afford a one-bedroom rental in 25 percent of U.S. counties, according to the National Low Income Housing Co-

gition’s (NLIHC) annual "Out of Reach" report. The average minimum wage household in the U.S. would need to work almost 97 hours per week to afford a fair market rate two-bedroom and 77 hours per week to afford a one-bedroom rental. That’s well over two full-time jobs just to be able to afford a two-bedroom rental. In Nebraska, a two-

bedroom rental unit requires wages of more than $16 per hour. Minimum wage in Nebraska is $9 per hour. Median income in Nebraska has been dropping in recent years, while rental and real estate prices rise. The case of a chronic and serious lack of afford-

able housing with the fact that only 20 to 25 per-
cent of Americans who are eligible for some kind of federal rental assistance actually receive it. And an an-

nouncement by the Trump administration that he is revising an Obama-era fair housing rule, gutting another anti-discrimination rule in the midst of social justice protests nationwide.

In addition, the floods that affected large swaths of the state last year have had a long-term effect on housing availability and housing stability. In Nebraska, there is no law that assures recipients of Social Security or any kind of federal assis-
tance equally in fair housing. Sen. Tony Vargas has introduced LB1020 to change the language of the Nebraska Fair Housing Act to ensure that these sources of legal income cannot be used to discrimi-

nate against them, among other changes. But that bill seems unlikely to reach the floor. The unicameral on Monday voted down an eviction moratorium and so far refused consideration of LB866 to provide incen-
tives for rural and urban affordable housing. In addition, Sen. Kamala Harris (CA) has pro-

posed the RELIEF Act in Congress, which would ban evictions, foreclosures, utility shutoffs, rent increas-
es, and negative credit reporting during this historic health and economic crisis, but the GDP-controlled Senate Banking Committee has no interest in working on this issue. (We encourage our friends to stay in touch with your state and federal representatives to urge them to pass such measures.) In the unicameral and Sen. Harris’s RELIEF Act in the Senate and House, as well as the HEROES Act already introduced in the House. Under the House of Repub-

lican/Trump directives, the Consumer Financial Protection Bureau is now refusing to track discrimination in the mortgage market, and Housing and Urban Develop-

ment (HUD) has made it easier for mortgage lenders and landlords to discriminate.

Compounding the Toxic Stew

Now add to this already toxic mixture these ele-

ments: • Flooding and the COVID-19 virus have dispropor-

tionately affected lower-income citizens, both renters and homeowners.
• More than 7% unemployment in Nebraska, a figure that may increase over the next few months.
• Most unemployed are low-wage workers;
• The official unemployment number excludes thou-
sands who do not qualify for unemployment benefits because they work one or more part-time jobs, are caregivers, or exist at the fringes of the gig economy, so the actual numbers of unemployed may be be-

 tween 10 and 20 percent higher than the official numbers; • Economists at the University of Chicago and Fed-

eral Reserve believe around 40 percent of jobs lost due to the COVID-19 pandemic may be lost perma-
nently; • Those who have been receiving a $600 "enhance-

ment" with unemployment will no longer receive that bonus after the end of July, and unemployment ben-

efits for thousands will expire altogether in the coming weeks:

• At the exact same time, eviction and foreclosure moratoriums will expire at the end of this month across the country. In Nebraska, there was no eviction mora-
torium; Gov. Ricketts’ "order" that expired in June was not a mandate, and many counties ignored it. Indica-
tors show substantial increases in evictions and fore-
closures now:

• Facilities for homeless populations, stretched before the pandemic, have emergencies on their hands now; • Because of the disproportionately-executed patchwork of pandemic responses across the state and the country, the COVID-19 pandemic is predicted to spread and worsen as we move into fall and winter; perhaps ex-

ponen
tially:

• Economists at NYU, Harvard, and Princeton predict a serious economic contraction, with as many as 42 percent of all businesses closing permanently.

Each of these elements has both a multiplier ef-
fec t and ripple effects throughout the state and nation. Recovery from this state of affairs will take months, if not years. We finally get a nationally-executed, science-based and viable strategy, or years, if we do not.

Never Let a Crisis Go to Waste

When Nebraskans cannot access affordable housing, far wages, healthcare, equal food, healthy, and all of us are affected negatively. We grow more and more economically, socially, creatively, and health-

wise when the least fortunate of us do better. We do better—become communities and a state of greater vitality—when we find collective ways of bringing our assets to bear in new ways to address these needs. The double disasters of floods and COVID-19, coupled with ongoing inequalities in housing, education, food, energy, and jobs, provide us with a great opportunity to not only fix the structural/ epidemic problems that have led to these inequities, but to envision a more vibrant, sustainable future through creative visioning, rethinking public policies, including housing, planning and zoning, and food, education and energy.

We’ve been noting on our social media pages some creative approaches to homelessness, housing instability, lack of broadband, climate change (which feeds pandemics), equitable access to food and edu-
cation, energy, and school health and safety around the world. Some innovative ideas include using empty hotels and motels to house homeless; some suggest mandating every empty apartment be occupied by a newly-evicted family; some suggest newly empty retail or office space be converted to and zoned for housing. Some cities are buying empty properties, converting or office space be converted to and zoned for housing. Some cities are buying empty properties, converting

Some Possible Approaches, including Some Novel Ones

- https://www.americaevictioncrisis.org/2020/05/americas-eviction-crisis