

Help on the way: Valleywide relief project aims to avert evictions during uncertain times

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The Crystal Valley Mobile Home Park in Carbondale is home to many lower-income residents. Families from Aspen to Parachute are struggling to make ends meet amid the economic crisis brought by the COVID-19 pandemic.

Andre Salvail/Aspen Daily News

Bertha and her husband came to the Roaring Fork Valley some 20 years ago from another country. Her husband has worked hard, usually two to three jobs, allowing her to stay home raising their five children.

Since the COVID-19 pandemic began to affect the economy, their lives have taken a turn for the worse. Her husband lost one of his jobs, and now their housing costs are nearly 30% of his overall income. There's hardly any money left over at the end of the month.

"It is very embarrassing — I would even say shameful — trying to decide which bill I am going to pay," Bertha said.

Nancy told a similar story. Before the coronavirus crisis, both she and her husband worked, "and it could be said we had a good income."

Since March, their income has fallen by nearly half. The savings they had accumulated did not allow them to cover basic needs. They also had acquired some debts, pre-COVID-19, thinking they were making enough to cover them.

"It is a very stressful situation," Nancy said.

"We are ashamed to ask for help" because of our undocumented status, she added.

What is additionally scary, she said, is that due to the future uncertainty surrounding the pandemic, “We don’t know when the work will come back.”

‘Not for one segment’

Through a Spanish interpreter, Bertha and Nancy — because of their unlawful residence status, they did not provide their last names — were speaking during the early portion of an Aug. 11 meeting of Pitkin County commissioners in which representatives of the Mountain Voices Project — a consortium of more than 25 nonprofits, faith-based organizations and other entities in the Roaring Fork Valley — sought financial support for a new “landlord-tenant recovery fund” designed to assist low-income families struggling to make ends meet amid the economic crisis caused by the COVID-19 pandemic.

It has been mentioned that a majority of the relief monies would go help undocumented immigrant workers, given that they are ineligible for official state unemployment benefits and federal stimulus supplements — thus, they have been disproportionately affected by the downturn. But the program is designed to help all eligible families, not only those who are undocumented.



Lindsay Lofaro is executive director of The Buddy Program in Aspen, which links adult mentors with local kids. At Mountain Voices Project’s Aug. 11 presentation to Pitkin County commissioners, she advocated for the housing relief fund as a way to combat the impacts of the recession caused by COVID-19.

Courtesy CGTV/Pitkin BOCC

Lindsay Lofaro, executive director of The Buddy Program in Aspen, was one of several speakers advocating for Pitkin County’s support of the fund. She got involved in facilitating the discussion, she said, because her nonprofit mentoring organization is a member of Mountain Voices Project (also known as MVP) — and also because of her familiarity with Pitkin County officials and local fundraising sources.

According to information provided by MVP, the overall request is for \$1 million to get the program started this year: \$250,000 from Pitkin County, \$500,000 from Garfield County, \$150,000 from Eagle County and \$100,000 from the Aspen Community Foundation. ACF has already approved five separate funding “tranches” of \$20,000 each, while officials from the three counties are still looking at how much money they can commit. Pitkin and Eagle commissioners have already promised smaller amounts as “seed” funding, while Garfield commissioners are still weighing the issue.

There are different MVP advocates speaking with representatives of the other two counties, Lofaro said.

“MVP requests private and public funders to create a fiscal mechanism that can leverage increasingly limited dollars during this health and economic crisis,” the group’s proposal states.

The general plan calls for families to receive three months of rental assistance. MVP will supply one-third of the payments to landlords. The families themselves will pay one-third. The balance would be foregone by the landlords themselves, should they agree to participate. The Uncle Bob Foundation, a nonprofit arm of the Garfield County Housing Authority, will serve as fiscal agent for the fund.

Valley Settlement Project, a Carbondale nonprofit that serves immigrant families, along with the Family Resource Centers of the Roaring Fork Valley and Parachute, will evaluate families to determine eligibility and distribute the funds.

For several years now, MVP has been working on immigration issues from Aspen to Parachute, “so that all people have a voice at the table,” Lofaro said.

MVP also has been involved in securing after-school programming for youths and paving the way for access to health care and senior programs, she said.

“The housing relief fund can go to help anybody. It’s not for one segment of the population,” she said.

The near-term economic impact of COVID-19 is unknown, Lofaro said.

“I don’t know what the offseason is going to look like this year,” she said, noting that there is a perfect storm brewing of expired unemployment benefits, regional wildfires and potential evacuations, and a state moratorium on evictions slated to expire at the end of this month.

Come September, there may be a dire need for housing assistance, she said. Distribution of monies from the MVP relief fund could be possible early next month, she speculated.

“We’re hearing from different organizations that there is a need. Families are on a waitlist right now. There are families in Pitkin County facing possible eviction.

This fund could help them get up to speed,” Lofaro said.

Local landlords have expressed an interest in making the program work, she said. While none have come out and endorsed it outright, they see it as “something to tap into as we move down the road.”

Jon Fox-Rubin, a longtime community volunteer and a board member of Mountain Family Health Centers, also spoke on behalf of MVP's housing relief fund at the Pitkin County meeting. He said the funds will be paid directly to property owners, and there will be no restriction on whether the landlords are locally based or living outside of the valley.

He said the idea is to help with rental costs for "three months going forward. ... We're not envisioning it as a month-to-month thing."

A tiny percentage of the funds raised for the program will be used for administrative costs, Fox-Rubin added.

A Pitkin County staff memorandum states that during the March local onset of the COVID-19 crisis, when businesses were shuttered, more than 11,000 people in the region became unemployed. The county's official unemployment rate shot to 23.1% in April — the highest in the state for that month — and 20.1% in May.

Using a combination of funding from the federal Temporary Aid to Needy Families program, county and municipal support, and private sources, Pitkin County set up an emergency economic relief program and issued more than \$2.3 million between March and June to assist county residents who were most impacted by the loss of work, "regardless of lawful residence status," the memo says. Most of the money was used for housing assistance.

Elsewhere in the region, "Garfield and Eagle counties developed their own financial support programs, though they referred individuals who did not have lawful residence status to other nonprofits for aid. All three counties suspended most of their financial relief programs by July to allow the nonprofit community to establish sustainable relief programs that included more case management and hands-on support."

Uncertain times ahead

At the Aug. 11 work session, Pitkin County commissioners expressed support for providing \$50,000 in "seed money" to help launch MVP's housing relief fund.

But with uncertainty over the upcoming fall and winter economy and the possibility of having to renew the county's economic relief program that was suspended earlier this summer, a degree of trepidation was apparent in commissioners' blessing of the project.

A vote to appropriate the money through a supplemental budget request is set for Sept. 8. According to the county staff memorandum, \$25,000 would be tapped from the general fund and another \$25,000 would be derived from the Healthy Community Fund.

The \$200,000 remaining of the total \$250,000 request from Pitkin County this year is up in the air. "The larger amount of money could be tapped from future grants or Cares Act dollars," the memo says.

Commissioner Greg Poschman wanted to see statistics as to how the relief needs relating to the impact of COVID-19 differ from the typical offseason economic slowdowns. Many local workers, especially service industry workers, save money during the busy seasons so that

they can sustain themselves through the offseasons, a time in which their work hours are reduced or they take time off.

"I know that people are prepared for the offseasons, but this is different," Poschman said, alluding to the possible long-term impact of COVID-19.

Poschman asked about near-term projections on the need for more economic relief to local residents and families — questions that, nearly two weeks later, have yet to be answered.

"What are our projections going forward? How long can we sustain contributing to [the MVP project]?" he asked.

He said when the pandemic began to impact the community back in March, and commissioners appropriated money into an emergency economic relief fund, the same question arose: "What are we going to do when the money runs out again?"

Lofaro said she had no specific data comparing COVID-19 needs to the usual offseason needs. She noted that before the pandemic struck locally, Pitkin County enjoyed an extremely low jobless rate of less than 3% for several years. On Friday, the Colorado Department of Labor and Employment reported the county's June jobless rate to be 9.4%, down significantly from 16.1% in June — likely owing to the uptick in visitors in the weeks surrounding the Fourth of July.

By comparison, the county's unemployment rate in July 2019 was 2.3%, according to the state labor department.

Lofaro said she believes the workplace instability created by the pandemic has resulted in an inability "for some people to make money and save it." Many households have lost their "safety nets" because of the difficult spending decisions they've been forced to make.

Commissioner George Newman noted that Pitkin has one of the highest unemployment rates in the state right now. Pitkin's July jobless rate of 9.4% tied with Eagle County as the fourth highest among the state's 64 counties, behind Gilpin's 12%, Summit's 10.1% and Huerfano's 9.9%, the labor department statistics show. Garfield County's unemployment rate was listed at 6.2%.

Newman suggested that while there are tremendous needs throughout the region relating to housing, food and medical costs, the demands are just as great in Pitkin County. While the county, city of Aspen, town of Snowmass Village and private donors stepped up to aid the community in the spring, he echoed Poschman's comments in wondering about the financial commitment that will be needed this fall.

The local economy "is probably not going to bounce back very strongly in the coming months," Newman said. He asked that the county's commitment toward the project remain in the county, going only to Pitkin residents.

Speaking to the bigger picture of funding, Nan Sundeen, the county's director of human services who invited the MVP team to present its case to commissioners, commented that a



While city of Aspen retailers and restaurateurs experienced a healthy rebound in June and July following the abrupt economic slump that resulted from March's mandated closures of the ski-resort and other businesses, Pitkin County has had one of the highest unemployment rates among the state's 64 counties since April.

Anna Stonehouse/Aspen Daily News

lot of strategies will be necessary as the pandemic's effects continue to be realized in the coming months.

MVP has one strategy to handle potential evictions that "may be coming our way," Sundeen said, adding, "I think we're going to need a multitiered, strategic approach and this is just one of the tools that we could use."

Commissioner Patti Clapper expressed concern that the county would end up using the bulk of its reserve funds when they may be needed for other purposes, including the impacts from wildfires raging across the Interstate 70 corridor.

"Funding all of those tools is one of my big concerns because we have so many asks coming in," she said. "We need to look at broader concerns outside of COVID."

Clapper pointed out the impact on property owners and landlords who would be foregoing one-third of their tenants' rent under the MVP plan. Many local property owners are currently having to defer their mortgage payments because of their tenants' hardships, she said.

And, Clapper said, the county must be careful about how the funds are spent, given the legal restrictions on using taxpayer dollars to assist undocumented workers.

"I have a feeling that there are a great many people who are in need of these monies who aren't completely documented. And so we have to be careful with that."

Still, Clapper said she “loved the individual stories” presented early in the meeting, and she understands how hard it is for people to come forward with details about their plight. She agreed to the allocation of the initial seed money.

In a follow-up conversation last week, Commissioner Kelly McNicholas Kury echoed many of her colleagues’ sentiments, saying questions about how big the economic-relief needs will be this fall and winter.

“We’re looking to see about the impact of people not getting stimulus funds,” she said, referring to the \$600-per-week federal supplement to unemployment benefits that ended in late July.

Other questions, she said, center around how many landlords will be willing to give up one-third of rental payments, as well as how many Pitkin County residents will be directly assisted through the relief effort.

The project “might make a difference for people living on the margins and people who otherwise might not receive assistance,” McNicholas Kury said. “The seed dollars are the best way to start.”

Alice Steindler, who is serving as the lone staff member for MVP’s housing relief fund project, said some landlords are eager to participate as they want to protect the relationships they have with their tenants.



Alice Steindler is the primary organizer of Mountain Voices Project’s housing relief effort. “Every month what we hear from families is that how to figure out how to pay the bills is excruciating,” she says.

Courtesy CGTV/Pitkin BOCC

Staying ahead of housing rental payments during a period of job insecurity is a complex matter for many residents and families, she said. A long-term approach is needed.

“Every month what we hear from families is that how to figure out how to pay the bills is excruciating. It’s brutal and it’s stressful,” Steindler said.

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Tags

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- Lindsay Lofaro
- Aspen Community Foundation
- Garfield County Housing Authority
- Jon Fox-rubin
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