

*The National Affinity Group on Jewish Poverty presents*

## **COVID-19 Funder Briefs (2 of 6)**

### **Housing**

The impact of the COVID-19 crisis, in particular rising job loss and underemployment, have created deep financial challenges leading to growing housing insecurity in the community. And, it is expected that the true impact of the pandemic on housing and shelter is yet to come. Social services agencies have ramped up and pivoted to address these urgent and emerging needs, which are disproportionately affecting communities of color, even while facing their own pandemic-related challenges and significant revenue loss.

In this time of crisis, the National Affinity Group on Jewish Poverty seeks to bring these issues to the forefront and highlight community need, agency response, and concrete opportunities to partner and invest in this work.

#### **Needs and Challenges**

The economic impact of the pandemic has created growing insecurity around meeting basic needs. Job loss and underemployment, as well as the need to expend savings on immediate expenses such as food and medicine, have created uncertainty for many as to how they might make their next rent or mortgage payment or how they might pay monthly utilities or repair expenses. **There is deepening concern that when the moratoriums on evictions and foreclosures end, the housing crisis will intensify dramatically.**

**Agencies are seeing an increase in need to provide housing counseling and case management** to help individuals weather the crisis. Individuals often need budgeting assistance and tools to navigate resources, and complex systems, as they face mounting bills and accumulating debt from unpaid rent and mortgage payments.

Jewish Human Service Agencies and nonprofits across the country are working to ensure that individuals and families do not lose their homes or face eviction even as the financial hardships brought on by the pandemic continue. **Agencies report a growing need in the community for financial assistance for rent or mortgage payments or to cover critical home repairs, including safety-driven repairs—resolving asthma triggers, fall risks, and other substandard conditions—or monthly utility bills.**

**For older adults on fixed income and with limited resources, with each passing year, new challenges arise to staying in their homes.** Many who might otherwise be able to age in place cannot do so as they lack necessary financial resources to cover growing home maintenance and other expenses.

**For families, the home environment during COVID-19 has taken on even greater importance, as many adults are working remotely and children are going to school online.**

For those who have not previously experienced poverty or housing insecurity there may be a reluctance to seek traditional services and some simply do not know where to turn for help. Marketing efforts aimed at destigmatizing need, together with **wraparound services and navigation help are needed to help reach those in need and support them in accessing multiple needed services.**

As agencies work to address these growing needs they have had to transition many services to online formats and shift to virtual program delivery.

**Internet access has become a critical housing utility. Those without access to the internet are cut off from school, work, social connections, and more recently newly developed virtual program delivery.**

### **Investment Opportunities: First Response**

There is an increasing opportunity to invest in those agencies that have developed deep community trust and client connections. These relationships ensure that the necessary funds and programs are available to those who need the following services:

- Financial assistance to cover urgent financial needs, including rent, mortgage payments, home repairs, and utility bills.
- Help in avoiding eviction so they can stay in their homes.
- Housing stability, whether for older adults aging in place or others in need of a necessary move or home modification.

### **Investment Opportunities: Organizational Resilience and Sustainability**

Organizations need support to be able to develop wraparound social services, resource hubs, and hotlines, that address the needs of those facing imminent or acute housing insecurity.

Organizations need support to train existing staff and for the hiring and onboarding of more housing counselors.

*CHAI Baltimore operates a senior home repair and benefits program. "We have repair techs on staff who will do home repairs (or hire trusted contractors) and benefits counselors who connect residents to benefits (like energy assistance) to help make home expenses more affordable. We are using staff with expertise to guide clients to resources that help them maintain their homes."*

*The Ark in Chicago shares that in March alone they "provided over \$50,000 in rent assistance to its clients. The organization anticipates spending nearly \$300,000 in rent and utility assistance in the months ahead... and also expects to spend \$20,000 on rent for temporary apartments for homeless clients."*

Agencies and nonprofits need funds to develop and disseminate marketing and outreach tools so that needs are addressed early and individuals have timely access to existing financial resources and support services.

Agencies need funding for assessment and evaluation of programming and pandemic-related pivots to allow for thoughtful program development, effective outreach, and long-term planning for sustainability and community impact.

Organizations continue to need operating funds to enable flexibility and sustainability as they face declining revenues and increased expenses. As these organizations have dipped into their reserves deeply in order to serve critical client needs, funds are needed to restore their stability and viability or some may go under, potentially leaving clients underserved or with nowhere to turn.

Funding is required to support advocacy for more affordable housing opportunities and address housing inequity, which can impact not only the Jewish community, but also all low-income and vulnerable individuals and families.

### **Addressing Needs: Opportunities and New Directions**

- **Met Council** shares: “While there is some projected decline in the real estate market, the reality is that it will not impact those who need affordable housing. We recently hired someone to focus on developing additional affordable housing, but we will need private funding to get these projects off the ground.”
- **JFCS East Bay** shares: “With unlimited financial resources, these are our dreams: ...purchase property to provide low-income housing with on-site support.”
- **Chai Baltimore and Kehilla Montreal** are both developing and maintaining low-income housing with supportive services. “There are only a few of us doing the work but with the right funding and advocacy support, I think more agencies would enter this space.”

### **Philanthropic Response**

Foundations and donors are invited to reach out and join in this work within the framework of the National Affinity Group on Jewish Poverty.

Please contact **Deena Fuchs, Executive Vice President of Jewish Funders Network**, at [Deena@jfunders.org](mailto:Deena@jfunders.org) to learn more.

Data, quotes, and other insights included in this brief are sourced from convenings, webinars, and work-group meetings hosted by the National Affinity Group on Jewish Poverty; JFN COVID-19 response surveys; and organizational websites.