

# **Homes For All** **To Safely Quarantine**

“We need stable housing to safely quarantine and fight COVID-19 in Maine.”

Proposal developed by the Raise-Op Housing Cooperative on March 25, 2020, in collaboration with our neighbors, allies, and Homes for All.

## **The Role of Housing in the Fight Against COVID-19**

Safe housing is essential to promote the individual and public health of all Americans. The growing spread of COVID-19 has exposed the instability of our housing system and the need for immediate action to make sure everyone has a home in which they can quarantine to protect themselves, reduce the spread of the contagion to others, and prevent the overwhelming of our healthcare system. Each person we protect from infection ensures the greater safety of us all. Put simply, housing is healthcare.

Just before the pandemic, Maine already had a [shortage of over 22,000 affordable homes](#) and a homeless population of [over 2,000 people](#). Most individual tenants [could not afford market rent](#) for a one-bedroom apartment. Over [450 eviction cases](#) were filed each month in 2017. The economic disruptions caused by COVID-19 will create new financial instability for hundreds of thousands of Mainers and will greatly exacerbate the housing challenges we already faced. We need to support homeowners and renters alike through this crisis.

Our Governor, legislators, and local policymakers must act immediately to keep Maine people in stable homes throughout this national emergency and recovery period.

## **Proposal**

- 1) No home foreclosures, evictions, rent increases, or penalties
- 2) Homes and support for the homeless
- 3) Debt suspension for homeowners and small businesses
- 4) Cancel rent and reimburse landlords
- 5) Safety for the incarcerated and detainees
- 6) Promote housing as a human right and preventive healthcare measure



### **1. No home foreclosures, evictions, rent increases, or penalties**

We need Governor Mills to issue an executive order whereby residential foreclosures, evictions, rent increases, and penalties for late payment of rent and of loans are suspended until 90 days after the state of emergency has ended. This order must include a hold on evictions and foreclosures initiated before the state of emergency began. In a time when residents are effectively captive in their homes due to social distancing and the closure of many businesses, any rent increase, special fee, or penalty imposed on residents must be forbidden.

### **2. Homes and support for the homeless**

People who are homeless are at great risk for exposure and have limited ability to quarantine themselves. Many public places that previously served the homeless, such as public libraries, have now closed. State and local funds should be immediately mobilized to meet the full needs of our homeless population. This includes the provision of low-barrier shelters with sufficient space to self-quarantine, transitional housing, permanent supportive housing, warming centers, meal services, and health counseling services. In the event that persons experience homelessness, it should be rare, brief, and nonrecurring. Emergency shelters should be humane and maintained in a manner to reduce risk to physical and mental health and promote well being. All Mainers experiencing homelessness must have access to these services, regardless of their immigration status. Vacant and under-utilized properties, both public and private, must be deployed in this effort. This includes dorms, hotels, motels, lodging facilities, and arenas. All sweeps and raids of homeless camps must be ceased immediately.

### **3. Debt suspension for homeowners and small businesses**

Creditors must offer the suspension of debt and a waiver of additional accrued interest for homeowners and small business owners during this emergency and for the first 90 days of recovery.

Utilities must also permanently waive any late fees or interest that would typically be incurred for nonpayment during the state of emergency and for the first 90 days of recovery.

Public assistance programs such as General Assistance and TANF must be easily accessible to low-income homeowners via phone and online requests. Homeowners who are unable to access public assistance programs during the emergency for whatever reason should be eligible for assistance that is retroactive to the first day the state of emergency was declared.



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All Maine homeowners must have access to these opportunities, regardless of their immigration status.

### **4. Cancel rent and reimburse landlords**

Beginning April 1st, 2020, all rent for residential housing must be cancelled, meaning that no tenant shall owe any form of payment to their property owner for the duration of this state emergency and the first 90 days of recovery. Property owners must be able to seek cash assistance from the State in order to cover the loss of revenue for residential units during this time. Such assistance must be used to safely sustain occupied residential units, keep maintenance and management workers employed, and cover all necessary operating expenses for the building. All leases must renew automatically for tenants for up to the first 90 days of recovery.

This measure is the most simple and effective way to ensure that all tenants can remain in their homes and that property owners will receive the income they need to continue operating their properties safely. It also is the fastest way to provide immediate subsidy to renters who on average earn just slightly more than minimum wage, and many of whom actually qualify for rental assistance but don't receive it due to lack of sufficient funding, evidenced by the 2-3 year long public housing wait lists. It also reduces the administrative barriers, complexity, and burden for tenants to apply for short term rental assistance. It is much easier for one property owner to apply for assistance to pay for 50 units of housing than for 50 individual households to apply on their own. It also gives landlords more control and assurance over how much revenue they will receive, rather than leave them to wonder if their tenants will pay on time or at all. In essence, it will help to avoid what could otherwise be some severe landlord-tenant conflicts. People need to stay home, and the state must ensure that it can happen in the fastest and simplest way possible.

Utilities must also permanently waive any late fees or interest that would typically be incurred for nonpayment during the state of emergency and for the first 90 days of recovery.

There must be no rent-based debt accrued for tenants incurred during this state emergency.

The State must also expressly and permanently outlaw the practice of landlord discrimination against tenants based upon sources of income, which is often used during the application process against tenants with public assistance, and also covertly to undermine fair housing law.

All Maine renters must have access to these services, regardless of their immigration status.



## 5. Safety for the incarcerated and detainees

Prisons, jails, and detention centers pose significant health risks to their populations, as people live in confined spaces where quarantine is extremely difficult. Incarcerated and detained people who are immune-compromised, low-risk to public safety, elderly, youth, or held [pre-trial](#) must be released, as well as those held for non-payment of bail. All undocumented immigrants being held on civil violations must be released immediately. New detentions of immigrants must be ceased, as well as transfers and notifications to immigrant authorities.

## 6. Promote housing as a human right and preventive healthcare measure

Governor Mills and legislators must ensure all Mainers are fairly, affordably, and adequately housed throughout the recovery period and permanently in the future so that our state is more healthy and resilient in the face of economic, social, and medical hardship. COVID-19 has exposed our vulnerability with regards to housing stability, and we must not return to that position of weakness again.

This begins with establishing housing as a human right and entitlement that the state has a responsibility to guarantee for every person. The next step is to enact a fully funded state housing assistance program that mirrors the federal housing choice voucher program, and which provides temporary assistance to all eligible applicants on housing authority waiting lists in Maine for either public housing or housing choice vouchers. This program should also include those households that are typically ineligible for the federal housing choice voucher for reasons other than income, such as immigration status. This must be followed by the production of permanent social housing over the next 10 years on a scale that fully meets the needs of our State.

Finally, we need advocacy by our state and federal delegates for a national [Homes Guarantee](#), in order to access the resources necessary to meet Maine's housing needs, and in order to help every American realize their human right to safe and affordable housing.

## Housing is Healthcare

As a state and as a nation, we must confront the reality that our physical, social, and economic lives are intimately connected and mutually dependent on one another. We cannot enjoy health as individuals without ensuring the health of our family, friends, and neighbors. Nor can we balance the shortcomings of our public programs on the bodies and budgets of low-income Mainers. COVID-19 is a global pandemic that we are all facing together. Low-income renters and homeowners are the least at fault for this problem, and furthermore the least financially equipped to weather the economic damage it will cause. Many of them are also the essential



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frontline workers in this crisis. This is a public health emergency that must be paid for with public resources.

The home is the primary site of healthcare. Healthy housing can promote safety and recovery, whereas unhealthy housing can cause illness, disability, and even death. The spread of COVID-19 has made this reality undeniable. It is time for us to ensure that our communities are immune to housing insecurity. For a resilient Maine in a changing world, and a safer future for our children and all Maine people.



## Frequently Asked Questions

### **Q1. What is Homes for All and the Raise-Op Housing Cooperative?**

The Raise-Op Housing Cooperative created this proposal, with support and input from our neighbors and allies. We are a group of working class and low-income families who manage our multi-unit homes together in Lewiston, Maine. We believe housing is a human right and a public health issue that affects everyone, and we advocate for solutions that empower residents and communities to realize their right to safe and affordable housing. We are also a member of Homes for All, a translocal movement for housing justice. Homes for All members are community-based organizations that develop and organize for housing solutions that best meet the needs of their states and cities. Members work together to share best practices, policies, and strategies for winning housing as a human right for all. The Raise-Op developed this specific proposal in response to COVID-19, and we invite other Maine people and organizations who support our proposal to share it widely and especially with your political representatives.

### **Q2. Isn't there already a hold on eviction hearings?**

Yes, which does not address the issue of Sheriffs serving eviction notices issued before the state of emergency, nor does it address the possibility that landlords may be pursuing formal or informal eviction procedures now. Formal evictions could potentially begin as soon as the court hearings restart. Informal evictions could happen before then. We need the Governor to publicize a clear and enforceable order that sends the message to everyone that we need to keep Maine people in their home.

### **Q3. What if someone is being evicted out of safety concerns?**

The moratorium can include exceptions for cases involving personal or public safety, such as a person who is acting violently against their neighbors.

### **Q4. Why are you proposing to cancel rent and reimburse landlords, rather than provide direct rental assistance to those who are the lowest income?**

On April 1st, many tenants will not be able to pay rent. Before this state of emergency and ensuing job loss, many renters were already low-income and eligible for rental assistance. However, only 25% of all eligible households actually receive the rental assistance they deserve, simply due to lack of sufficient funding. This is why public housing wait lists are 2-3 years long. The existing affordable housing needs, coupled with the current economic and public health crisis, creates a perfect storm of people unable to afford rent. When the rent does not get paid, this will in turn put landlords into their own state of stress and panic. The home is a primary site of healthcare, now during this pandemic more than ever. It is much more cost-effective for us all to have people in



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their home than in a hospital bed. It is to the public benefit of us all that we immediately solve this problem, and the simplest way to do that is by cancelling rent for all, and reimbursing landlords. The landlords will then have a reliable source of revenue to operate their properties, keep workers employed, and reduce stress and conflict. The complexity, bureaucracy, and administrative barriers to making each individual tenant seek temporary rental assistance leaves too much to chance. It is unclear how many people would understand how to access such a program, and to do so in a time frame that meets the needs of property owners. This approach also provides an easy and immediate form of relief to many households across the state, who may in turn need less other forms of assistance to sustain their homes during this emergency.

### **Q5.Doesn't the price gouging order address some of this?**

The prohibition of price gouging during a state emergency is a good rule, but still allows up to 15% increases on goods and services. That would be a very large increase for housing costs, even in a normal year. During this time, people are captive in their homes, with little to no option to move elsewhere. Any increase to housing costs during this emergency would be burdensome, dangerous, and at odds with keeping people safely housed. We also must make sure that when the state is paying everyone's rent, the assistance program is not being abused by landlords.

### **Q6.Some landlords and lenders have voluntarily offered suspension of payments for 30 - 90 days, isn't that enough?**

Property owners and creditors who suspended payments or reduced rents are modeling true solidarity in this crisis, and their example is a powerful one that we hope others follow. We don't know how long the crisis will last, nor we do know how many agents are making this choice voluntarily. We need an executive order to make this effort comprehensive and reach everyone who is at risk of losing their home, and also make sure people do not emerge from this crisis buried in debt and facing eviction. The simplest way to do that is by canceling rent for everyone and allowing landlords to seek assistance from the state.

### **Q7.Are you instructing renters to withhold rent, like a rent strike?**

No, we are asking for the state to ensure everyone stays in their home by ordering the cancellation of all rent payments beginning April 1st, 2020. Tenants will not owe any rent to their landlords during this emergency. Landlords must be able to apply for cash assistance to cover this revenue loss and continue to safely operate their properties. In other words, the state is going to pay everyone's rent for the duration of this crisis.



**Q8. Doesn't this create financial strain for landlords who may also be facing hard economic circumstances?**

The financial strain is truly caused by massive job insecurity, business closures, and other economic systems beyond the control of tenants and individual landlords alike. If people don't have income, they cannot pay rent. This proposal actually offers landlords a more dependable source of revenue to operate their properties than if they were relying on low-income tenants. Without enacting this proposal, many people will not be able to pay rent, and landlords will suffer great losses that they will not be able to win back.

Furthermore, the demand for loan suspension and late payment waivers is also intended to lessen the strain on landlords.

People need to have continued access to food, shelter, and healthcare in order to survive, and we must use our public resources to support those needs for the benefit of everyone.