



Bay Area Regional Health Inequities Initiative

Alameda County | City of Berkeley | Contra Costa County | Marin County | Napa County | City and County of San Francisco | San Mateo County | Santa Clara County | Santa Cruz County | Solano County | Sonoma County

A CALL TO ACTION: COVID-19, HOUSING INSTABILITY, AND HEALTH

The COVID-19 pandemic has hit low-income residents in the Bay Area hard, exacerbating the region's severe housing affordability crisis, and driving an increase in the number of people who are unhoused. Approximately 140,000 households are behind on rent, owing nearly half a billion dollars.ⁱ This has serious ramifications for health and well-being, especially for BIPOC households that have faced decades of inequitable housing and economic policies. Black, Latinx, and Pacific Islander communities in California currently face a 20% higher COVID-19 death rate than the statewide average, driven in part by unstable and crowded housing conditions.ⁱⁱ These same communities are more likely to be faced with choosing between paying for essential medical care, food, and rent.

Even before the pandemic, our state's housing squeeze was undermining our health. Decades of public health data demonstrate that access to stable, safe, and affordable housing is critical for well-being. Low-income residents who can comfortably afford their housing, for example, are able to spend almost five times as much on healthcare and a third more on food than their severely cost-burdened peers. Past policies, such as redlining, along with more recent policies, such as discriminatory lending practices and lack of public investment in affordable housing, have concentrated these health impacts in communities of color. BARHII analysis has found that [African American families are five times more likely to pay more than half their income on housing](#). In addition, many undocumented immigrants, seniors, people with disabilities, and people with conviction histories have few housing options that meet their needs.

Now, as millions of us shelter in place, the reality is inescapable: very little matters as much as a safe, stable home. And we are all connected in this. A failure to keep our families in stable housing during this time, and failures to protect unhoused individuals, are failures to protect all of us from a rapidly spreading virus. Loss of housing disrupts a family's ability to shelter in place and practice social distancing, which increases the likelihood of disease transmission.

Latinx, Black, and Pacific Islander communities in California currently face a 20% higher COVID-19 death rate than the statewide average,ⁱⁱⁱ driven in part by unstable and crowded housing conditions.^{iv} Hit hard by job loss during the pandemic, Latinx renters are about twice as likely to be unable to pay their rent than other Californians.^v Failure to protect our communities will exacerbate racial inequities in health and wealth, setting California back a generation in our work to overcome the inequitable policy choices we made in the past.

Loss of housing is also a leading contributor to homelessness. People experiencing homelessness face increased barriers to staying healthy during this pandemic^{vi}. For example, many people experiencing homelessness live in environments that are conducive to a disease epidemic, including lack of regular access to basic hygiene supplies and showering facilities, all of which could facilitate virus transmission. They also face serious health issues due to their inability to isolate, quarantine, and recover. The homeless population is also disproportionately older—in California, roughly half are 50 years and older—and live with chronic underlying health conditions, which are critical risk factors for contracting COVID-19 and suffering more severe outcomes.^{vii}

URGENT ACTION NEEDED TO INCREASE HOUSING STABILITY AND PRESERVE HEALTH

- 1. Protect Residents:** Research led by Dr. Kathryn Leifheit estimates that our current statewide emergency eviction protection law has already prevented 186,000 COVID-19 cases and 6,000 deaths. Extending protections through the duration of the public health emergency will be critical for continuing to prevent disease and death. Because California’s SB 91 protections only cover evictions due to inability to pay rent, many local jurisdictions have already expanded “just cause” protections to prohibit evictions except for cases that jeopardize health and safety, and others are moving to curtail abuses of the Ellis Act. Jurisdictions have also passed rent freezes, either universally (e.g., San Jose and Contra Costa) or in hard-hit census tracts (e.g., Marin County).
- 2. Make Rights Real:** Make tenant rights real through outreach, education, and legal counsel. Jurisdictions should establish a Right to Legal Counsel, fund a legal services collaborative (e.g., San Francisco), encourage city and county attorneys to enforce protections under SB 91 (eviction protections), AB 1482 (rent cap), and SB 329. Jurisdictions should also invest in deep, community-based outreach to the communities most impacted by COVID-19 and housing instability to counter racial inequities, ensure that residents understand their rights, and have access to supports like legal counsel and rental assistance.
- 3. Cancel or Reduce Debt:** New rental assistance resources have recently been approved, providing a critical down-payment toward the full scope of what is needed to stabilize the communities hit hardest by the pandemic. In December 2020, the federal government approved \$2.6 billion to California for rental relief as part of the Emergency Rental Assistance Program (ERAP). See BARHII’s [Local Strategies to Protect Tenants and Prevent Homelessness in Bay Area COVID-19 Emergency Rental Assistance Programs \(ERAPs\)](#) for more information. Longer-term, jurisdictions should create programs to cancel rental arrearage or commercial debt that may contribute to long-term housing instability, and where possible, tie prospective or future rent payments to landlord requirements, such as agreeing not to evict tenants for a longer time period than required by state law.
- 4. Protect Unhoused People:** While we have made solid progress in making vaccines available to unhoused people, it will still be many months before we reach herd immunity. To protect the health and safety of individuals living in encampments, jurisdictions should continue to follow [CDC guidance](#) to “allow people who are unsheltered or in encampments to remain where they are” to avoid causing “people to disperse throughout the community and break connections with service providers. This increases the potential for infectious disease spread”. Cities and counties should also follow CDC guidelines to provide the necessary support needed to live safely within encampments including providing PPE and hygiene supports such as restrooms and handwashing facilities. Even outside of the COVID-19 pandemic encampment sweeps can harm the physical and mental health of unhoused people. Sweeps make it harder for service providers such as street teams, vaccination programs, and mental health services to locate the individuals they serve and maintain a continuity of care. Individuals also often lose important documents making it harder for them to participate in social services as well as necessary medications leading to worse health outcomes for underlying conditions such as diabetes. Case studies have found that individuals that have been impacted by sweeps are less likely to get into housing than their counterparts.^{viii}

ⁱ Bay Area Equity Atlas. California Eviction Fact Sheet, March 2021. Available at: <https://bayareaequityatlas.org/research/analyses/COVID-19-evictions-california>

ⁱⁱ Benfer, Emily, et al., Eviction, Health Inequity, and the Spread of COVID-19: Housing Policy as a Primary Pandemic Mitigation Strategy (November 1, 2020). *Journal of Urban Health* (2020)

ⁱⁱⁱ State of California, California for All Health Equity. <https://covid19.ca.gov/equity/>

^{iv} Benfer, Emily, et al., Eviction, Health Inequity, and the Spread of COVID-19: Housing Policy as a Primary Pandemic Mitigation Strategy (November 1, 2020). *Journal of Urban Health* (2020)

^v Reid, Carolina and Heisler, Meg, The Ongoing Housing Crisis: California Renters Still Struggle to Pay Rent Even as Counties Re-Open (October 2, 2020). <https://ternercenter.berkeley.edu/research-and-policy/ongoing-housing-crisis/>

^{vi} Tsai, Jack and Wilson, Michael. *The Lancet*. COVID-19: A Potential Public Health Problem for Homeless Populations. Available at: <https://www.thelancet.com/action/showPdf?pii=S2468-2667%2820%2930053-0>

^{vii} <https://www.scientificamerican.com/article/coronavirus-poses-unique-threat-to-u-s-homeless-population1/>

^{viii} Swept Away, the National Coalition for the Homeless. Available at: [Swept-Away-2016.pdf \(nationalhomeless.org\)](#)