

# EVICTIION Resource Guide

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## Coronavirus (COVID-19) impacts renters

The economic impacts of the COVID-19 pandemic continue to be felt throughout the nation. Since the virus first emerged in the U.S. in January 2020,<sup>1</sup> government agencies and thousands of businesses have been forced to close, causing millions of American families to face financial hardships.

Among the hardest hit by the economic downturn, are renters who work in service sector industries such as retail, restaurants, hotels, etc.<sup>2</sup>. These financial setbacks have resulted in increased levels of housing insecurity, particularly in lower-income communities of color, as individuals struggle to pay rents and mortgages. As a result, millions of tenants around the nation run the risk of being evicted from their homes.

## CARES Act provisions

The Coronavirus Aid, Relief, and Economic Security Act, also known as the CARES Act, was signed into law on March 27, 2020.<sup>3</sup> It was a \$2 trillion stimulus package designed to address the widespread economic impact of the COVID-19 pandemic. The act provided financial support to businesses, state and local governments, and individuals. The CARES Act also outlined specific protections for renters who have been impacted by the COVID-19 pandemic. Landlords who participate in any federal housing subsidy program or who received a federally insured or government-sponsored enterprise (GSE) backed mortgage were not allowed to evict tenants due to nonpayment of rent. These protections for renters expired on July 25, 2020. Congress is currently negotiating a second coronavirus relief package, but at the time of publication, it is uncertain how this legislation will assist renters facing housing uncertainty.



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# Eviction outcomes

Research has revealed that evictions can negatively impact individuals in a variety of ways. In addition to the personal trauma that can result from losing one’s home, evictions are also associated with job loss, homelessness, poverty, and mental health issues like depression.<sup>4</sup> Evictions can also cause significant instability for children and lead to negative outcomes in education, health, and future earnings.<sup>5</sup> With temporary bans (moratoriums) on evictions expiring at the federal, state, and local levels, some have warned the U.S. could experience a record wave of evictions that could begin to impact local communities as early as September of this year. A recent study found that Georgia is one of the top five states in the country whose renters are most likely to face evictions due to the impact of COVID-19.<sup>6</sup>

## Eviction resource chart

The following resource chart provides the names, descriptions, and websites of organizations that aid tenants facing eviction and other issues that lead to housing uncertainty.

Organization	Description	Link
<b>Amerigroup Community Resource Link</b>	Amerigroup Community Resource Link connects you with people and groups in your area who can help with food, work, health care and more.	<a href="http://amerigroup.auntbertha.com">amerigroup.auntbertha.com</a>
<b>Georgia Department of Community Affairs (DCA)</b>	Sponsored by the Georgia DCA, GeorgiaHousingSearch.org provides detailed information about rental properties and helps people find housing to best fit their needs.	<a href="http://georgiahousingsearch.org/CommunityResources.html">georgiahousingsearch.org/CommunityResources.html</a>
<b>Georgia Family Connection Partnership (GaFCP)</b>	The GaFCP connects local partners to address the most pressing concerns within communities. This collaboration extends locally based support to make effective use of existing resources and services.	<a href="http://gafcp.org/collaborative-finder/">gafcp.org/collaborative-finder/</a>
<b>Georgia Legal Aid</b>	Georgia Legal Aid can provide answers to legal questions, sample forms, and information about the courts, lawyers, and social service organizations that provide services related to housing.	<a href="http://georgialegalaid.org/issues/housing">georgialegalaid.org/issues/housing</a>
<b>GuideStar</b>	GuideStar is a source of information about U.S. charities and other nonprofit organizations.	<a href="http://guidestar.org">guidestar.org</a>
<b>JustShelter.org</b>	JustShelter.org is a nonprofit that puts tenants facing eviction in touch with local organizations that can help them remain in their homes or find emergency housing.	<a href="http://justshelter.org">justshelter.org</a>

Organization	Description	Link
<b>Mercy Housing</b>	Mercy Housing participates in the development, preservation, management, and/or financing of affordable, program-enriched housing across the country.	<a href="https://mercyhousing.org/find-housing/">mercyhousing.org/find-housing/</a>
<b>Modest Needs</b>	Modest Needs is a nonprofit organization with a mission to responsibly provide short-term financial assistance to individuals and families in temporary crisis.	<a href="https://modestneeds.org/for-applicants">modestneeds.org/for-applicants</a>
<b>National Coalition for Homeless Veterans (NCHV)</b>	The NCHV is a nonprofit organization that provides resources and technical assistance to a national network of community-based service providers and local, state, and federal agencies that provide emergency and supportive housing, food, health services, job training and placement assistance, legal aid, and case management support for homeless veterans.	<a href="https://nchv.org/index.php/help/help/georgia">nchv.org/index.php/help/help/georgia</a>
<b>Nolo.com</b>	Nolo.com maintains an updated list of state eviction provisions. It can be used to find out the status of eviction protection in your state.	<a href="https://nolo.com">nolo.com</a>
<b>Salvation Army</b>	The Salvation Army has several transitional and permanent options in centers throughout Georgia that can help with emergency financial assistance.	<a href="https://salvationarmygeorgia.org/ways-we-help/emergency-financial-assistance/">salvationarmygeorgia.org/ways-we-help/emergency-financial-assistance/</a>
<b>U.S. Department of Housing and Urban Development (HUD) Homeless Information and Rental Help in Georgia</b>	The Department of Housing and Urban Development provides information on state-specific resources that assist homeless with finding shelters, food banks, legal services, emergency rent and utility assistance, housing counselors, and help hotlines that are available to Georgia residents.	<a href="https://hud.gov/states/georgia/homeless">hud.gov/states/georgia/homeless</a> <a href="https://hud.gov/states/georgia/renting">hud.gov/states/georgia/renting</a>
<b>United Way 211</b>	211 provides you access to a community resource specialist in your area who will help you find services and resources that are available to you.	<a href="https://211.org">211.org</a>
<b>Volunteers of America</b>	Volunteers of America is a nonprofit that offers hundreds of human service programs, including housing and healthcare.	<a href="https://voa.org/find-housing">voa.org/find-housing</a>

## References:

1. <https://www.nbcnews.com/health/health-news/coronavirus-timeline-tracking-critical-moments-covid-19-n1154341>
2. <https://www.businessinsider.com/jobs-industries-careers-hit-hardest-by-coronavirus-unemployment-data-2020-5#10-hotels-1>
3. <https://www.congress.gov/bill/116th-congress/senate-bill/3548/text?q=product+update>
4. <https://evictionlab.org/why-eviction-matters/#eviction-impact>
5. Pribesh, S., & Downey, D. (1999). Why Are Residential and School Moves Associated with Poor School Performance? *Demography* 36:521–34.
6. <https://urbanfootprint.com/is-the-u-s-headed-toward-an-eviction-crisis/>

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**Temporary Publication 118**

**August 2020**

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