

**Date:** May 5, 2021  
**To:** City of Waterloo, IA  
**From:** Seneca Nelson, Deanna Robinson, Araya Blakely, Tommy Tallman, and Katie Kustes  
**Cc:** Mayor Quentin Hart, Waterloo Housing Authority, and Waterloo Housing Task Force  
**Re:** City Response to the COVID-19 Eviction Moratorium Ending  
**Appendix:** Example of Infographic that Should be Distributed

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## INTRODUCTION

As COVID-19 restrictions are being lifted and protections are being phased out, many anticipate a deluge of evictions.

## SUMMARY

The nationwide eviction moratorium is currently scheduled to end on July 24, 2021, and when it ends renters will be responsible for paying what they owe their landlords from the past 14 months. The city of Waterloo must gather information pertaining to who is affected and how much assistance they need to combat this potential eviction crisis.

## BACKGROUND

On March 27, 2020, the CARES Act Eviction Moratorium provided relief for renters by protecting them from any evictions that were the result of financial hardship related to the COVID-19 pandemic.<sup>1</sup> When the moratorium ends, renters will be without protection from the government, and they will need resources to pay back rent and/or late fees that may have accumulated. In a COVID-19 related survey conducted by Operation Threshold in June of 2020, 42% of surveyors living in Black Hawk County said they needed help paying their rent. Operation Threshold conducted a second survey in March of 2021, in which 50% of surveyors said that they needed help paying rent. Furthermore, 11% said they needed help paying property taxes and another 60% said they needed help paying for utilities.<sup>2</sup>

## STAKEHOLDERS

### 1. Local and State Governments:

The Iowa and Waterloo governments will prioritize tenant's ability to continue living in their current residencies. This keeps citizens healthy, and is more cost-effective for the city, when compared to supporting citizens experiencing homelessness through social welfare programs.

### 2. Renters:

Renters within Waterloo who can't pay rent due to do financial hardship related to COVID-19 rely on the eviction moratorium to reside in their current residencies. Renters would be in support of funding programs and mediation-based initiatives as this provides an avenue for them to stay safely housed and pay landlords what they may owe in back rent or late fees.

### 3. Landlords:

Landlords require compensation from tenants to pay the mortgages they owe. The eviction moratorium has decreased the amount of rent landlords are receiving in unknown amounts. Landlords would be in support of essential resources like mediation programs or funding, so long as it provides them with the money they may have been owed. Opposition may arise if landlords believe the process to be cumbersome or aren't receiving funds in a timely manner.

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<sup>1</sup> Walensky, Rochelle P. "Temporary Halt in Residential Evictions to Prevent the Further Spread of COVID-19." Centers for Disease Control and Prevention, 1 Apr. 2021, [www.cdc.gov/coronavirus/2019-ncov/more/pdf/CDC-Eviction-Moratorium-03292021.pdf](https://www.cdc.gov/coronavirus/2019-ncov/more/pdf/CDC-Eviction-Moratorium-03292021.pdf).

<sup>2</sup> Operation Threshold, "COVID-19 Related Needs Survey". Responses from June 2020, and March 2021.

## **BEST PRACTICES**

### **1. Mediate Wisconsin**

Mediate Wisconsin was created in 2008 by Marquette Law School in partnership with the Department of Housing and Urban Development (HUD) to address the foreclosure crisis. In 2017, services were expanded to offer mediation for landlords and tenants within Milwaukee County. To finance this, the Wisconsin Department of Justice utilizes funds from the Countrywide Financial Corporation lawsuit. A survey of both lender's counsel and homeowners found that 98% of participants would recommend the program to others. The program operates as a 401(c)(3) in partnership with Community Advocates and Legal Action of Wisconsin. Mediation is offered for threat of eviction, lack of maintenance, pest infestation, breach of lease agreements, or communication issues. Mediations are conducted one-on-one with a mediator over the phone, and mediators are trained and neutral professionals.<sup>3</sup>

### **2. Ramsey County Housing Court Clinic:**

The Family Housing Fund opened a Housing Court Clinic in Ramsey County, Minnesota to reduce eviction filings in 2018. Working in conjunction with the court administration, judges, legal aid attorneys, county emergency staff, and mediators the project was able to implement several processing changes including:

- Adding information about the legal process and assistant services available for tenants to the court summons.
- Amending court-issued settlements to include an agreement to expunge the filing from the tenant's record as part of settlement agreement.
- Amending the affidavit of compliance, which establishes that all conditions of the settlement have been met, to include the tenant and landlord instead of the landlord only.

The court also provides an on-site meeting space for the clinic which is staffed with lawyers, mediators, county emergency assistance workers, and social service providers. The emergency assistance workers screen applicants for emergency funds and social service providers bundle assistance options and help with access. The pilot project has been successful and there are plans to expand the Housing Court Clinic to Anoka and Dakota Clinics.<sup>4</sup>

### **3. Tenant Protection Ordinance:**

In 2016 the City of San Jose lacked real-time data, impeding their ability to protect renters. The city passed legislation requiring landlords to submit any notice of lease termination, including 3-day notices, 30-60-90-day notices, summons, and complaints to the San Jose Housing Department Rent Stabilization Program. The city then utilizes this data to connect tenants to available assistance and mediation services. The ordinance also provides additional protections for renters against no-fault just cause terminations and retaliation.<sup>5</sup>

## **POLICY RECOMMENDATIONS**

### **1. OUTREACH:**

The first step is to increase awareness through an outreach campaign. A recent survey of 1200 landlords who own between 1 and 4-unit rental properties revealed that 50% were unaware of government assisted COVID-19 rental assistance. When they surveyed over 2,000 tenants, fewer

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<sup>3</sup> Foreclosure Mediation for Homeowners and Lenders." *Mediate Wisconsin*, 2021, [www.mediatewisconsin.org/](http://www.mediatewisconsin.org/).

<sup>4</sup> "Eviction Destabilizes Families and Communities." Eviction Prevention, Family Housing Fund, 2021, [www.fhfund.org/eviction-prevention/](http://www.fhfund.org/eviction-prevention/).

<sup>5</sup> "Tenant Protection Ordinance Fact Sheet." San Jose, CA Government, 2018, [www.sanjoseca.gov/home/showdocument?id=45535](http://www.sanjoseca.gov/home/showdocument?id=45535).

than one-third knew about available rental assistance.<sup>6</sup> An outreach campaign focusing on providing contact information for resources available to the community could be listed on an infographic and distributed through public facilities. This could be done in conjunction with the creation of a short code registry SMS texting program, providing access to those without home internet connections. As an example: an individual could text a key phrase such as RENTHELP to 99999 and receive access to resources.

**2. CITY ORDINANCE:**

Waterloo should enact a temporary city ordinance requiring landlords to submit all 3-day notices, 30-60-90-day notices, and tenant complaint notices to a designated department within the city government. The eviction moratorium crisis cannot be fully addressed if the city does not have accurate and timely data. The city can utilize this data to connect tenants to available rental assistance through the Iowa Finance Authority. Establishing a data management and referral system will deliver long-term cost savings to the city and reduce the potential burden evictions may place on child welfare services and judicial agencies.

**3. EVICTION PREVENTION:**

To prevent all future evictions the city should establish a no-cost mediation service in partnership with local nonprofit agencies. Mediation should be offered for threat of eviction, lack of maintenance, breach of lease agreements or communication issues. Mediations should be conducted one-on-one with a mediator over the phone. Mediators should be neutral, well-trained professionals with knowledge of landlord-tenant regulations.

**4. HOUSING COURT CLINIC:**

Diverting evictions already in process can be accomplished by establishing a Housing Court Clinic at Black Hawk County Courthouse. Studies indicate that 90% of landlords have legal representation, while only 10% of tenants do.<sup>7</sup> Working with the court administration, judges, legal aid attorneys, county emergency staff and local nonprofits, a fully staffed, on-site meeting space at the courthouse should be created. Operation Threshold and Iowa Legal Aid are in the initial stages of a plan to coordinate outreach efforts at the courthouse. The city should assist by providing resources to staff the clinic with lawyers and mediators, and work with local nonprofits to identify program eligibility and assist with application submissions. Legal Aid attorneys can ensure that courts do not proceed while applications are pending and step in when landlords refuse to accept rental assistance. Establishing a Housing Court Clinic across government agencies and local community nonprofits is efficient, cost effective, and will deliver unbiased assistance in a manner that respects privacy and dignity. Data from pilot projects in six cities indicated a high success rate allowing 67 to 86% of tenants to stay in their homes.<sup>7</sup>

**NEXT STEPS**

1. City officials should distribute an infographic that lists resources that provide rental assistance and housing support. This could be modeled after the infographic that we created and listed in the appendix, that includes resources at the local, state, and federal levels. This infographic or list

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<sup>6</sup> Goodman, L & Choi, J. 2021. Landlords and Tenants Need More Information on Rental Assistance and Eviction Moratorium Policies. Urban Institute Wire.

<sup>7</sup> Schultheis, H & Rooney, C. 2019. A Right to Counsel is a Right to a Fighting Chance. Center for American Progress. <https://www.americanprogress.org/issues/poverty/reports/2019/10/02/475263/right-counsel-right-fighting-chance/>

of resources should be distributed to health care facilities, public libraries and schools, grocery stores, the Salvation Army etc.

2. Hold a public forum inviting renters within Waterloo that focuses solely on eviction, back rent, late fees, etc. to gain a clear picture of how many people are relying on the moratorium, and what amounts of money they may owe when it ends.
3. Contact operation threshold and Iowa Legal Aid to form a coalition of community-based advocates, to begin mediation and a housing court clinic.

## APPENDIX I

# HAVE YOU EXPERIENCED HOUSING INSECURITY DUE TO COVID-19?

Here are resources for citizens of Waterloo, Iowa:

### LOCAL RESOURCES FOR RENT


Operation Threshold  
Contact: [crisis@operationthreshold.org](mailto:crisis@operationthreshold.org) or (319) 291-2065

Jesse Cosby Neighborhood Center  
Contact: [info@esseccosby.org](mailto:info@esseccosby.org) or (319) 234-1793

St. Vincent DePaul Society  
Contact: (319) 232-3366

Veteran's Affairs (for qualifying veterans)  
Contact: (319) 291-2512 or [www.blackhawkcounty.iowa.gov/347/Veterans-Affairs](http://www.blackhawkcounty.iowa.gov/347/Veterans-Affairs)

Eastside Ministerial Alliance  
Contact: (319) 235-5580 or [www.emacenter.org](http://www.emacenter.org)




### HOMELESS SHELTERS/EMERGENCY HOUSING

Salvation Army  
89 Franklin St. Waterloo, IA 50703  
Contact: (319) 232-0397

Salvation Army Men's Lodge  
89 Franklin St. Waterloo, IA 50703  
Contact: (319) 236-2263

Hospitality House  
1003 Mulberry St. Waterloo, IA 50703  
Contact: (319) 234-1311

YWCA  
425 Lafayette Street Waterloo, IA 50703  
Contact: (319) 234-7589 or [www.ywcabhc.org](http://www.ywcabhc.org)



### FEDERAL/ STATE RESOURCES

Iowa Finance Authority  
Contact: (800) 432-7230 or [www.iowafinance.com/iowa-rent-and-utility-assistance-program/](http://www.iowafinance.com/iowa-rent-and-utility-assistance-program/)

U.S. Department of Health and Human Services


- Projects for Assistance in Transition to Homelessness (PATH)
- Grants for the Benefit of Homeless Individuals (GBHI)
- State Medicaid-Housing Agency Partners  
Contact: Toll Free Call Center 1-877-696-6775 or [www.hhs.gov/programs/social-services/homelessness/grants/index.html](http://www.hhs.gov/programs/social-services/homelessness/grants/index.html)

U.S. Department of Housing and Urban Development (HUD)

- Rural Housing Stability Assistance Program (RHSP)
- Defense Base Closure and Realignment Program (BRAC)
- HUD-Veterans Affairs Supportive Housing Program (HUD-VASH)  
Contact: (202) 708-1112 or [www.hud.gov/program\\_offices/comm\\_pl](http://www.hud.gov/program_offices/comm_pl)

National Income Housing Coalition

- American Rescue Plan Act (ARP)
- Coronavirus, Aid, Relief, and Economic Security Act (CARES)  
Contact: (202) 462-1530 or [acalabro@nihc.org](mailto:acalabro@nihc.org) or [nihc.org/coronavirus-and-housing-homelessness](http://nihc.org/coronavirus-and-housing-homelessness)



*This infographic lists resources available to citizens of Waterloo at the local, state, and federal level.*

# Waterloo COVID Response – Policy Report

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May 6, 2021

## Annotated Bibliography and Works Cited, Broken Down by Section

### Background/Summary

- I. “Assistance for Renters.” *Iowa Housing Recovery*, Iowa Finance Authority, 2021, [www.iowafinance.com/about/covid-19-ifa-recovery-assistance/](http://www.iowafinance.com/about/covid-19-ifa-recovery-assistance/). Website created by the Iowa Finance Authority that provides links and descriptions for COVID-19 related housing assistance.
- II. “COVID-19 Resources.” *Iowa Department of Human Rights*, Iowa Gov, 2021, [humanrights.iowa.gov/covid-19](http://humanrights.iowa.gov/covid-19). Provides COVID-19 related resources for healthcare, unemployment, and how to stay informed about the pandemic in general.
- III. “Databases, Tables & Calculators by Subject.” *U.S. Bureau of Labor Statistics*, United States Department of Labor, 2021, [humanrights.iowa.gov/covid-19](http://humanrights.iowa.gov/covid-19). Provides statistics and databases pertaining to unemployment rates over numerous years. It is an interactive webpage in which you can manipulate the dates to receive information about employment.
- IV. Richardson, Ian. “For More than 500 Iowans Facing Eviction, Coronavirus-Related Order Gives a Short Reprieve.” *Des Moines Register*, 22 Mar. 2020. News article outlining the experiences of numerous Iowans facing financial hardships due to the COVID-19 pandemic.

## **Best Practices**

- I. Beekman, Daniel. “Seattle to Provide Eviction Protection for 6 Months After Coronavirus Moratorium Expires.” *Seattle Times*, 4 May 2020. Seattle WA has increased protection of renters far past the national standard. They have instituted a six-month defense to eviction for non-payment of rent after the moratorium ends. This legislative effort allows time for renters to protect themselves and potentially avoid unfair rent-related evictions. It will protect renters as the entire nation returns to normalcy and as Seattle is waiting for funding.
- II. “Homelessness Services Outreach Team.” *Carnegie Outreach Program*, City of Vancouver, 2021, [vancouver.ca/parks-recreation-culture/carnegie-centre-outreach-programs.aspx](http://vancouver.ca/parks-recreation-culture/carnegie-centre-outreach-programs.aspx). The Carnegie Outreach Team in Vancouver Canada is exemplary in their community outreach. They work closely with surrounding emergency shelters, hospitals, landlords, and non-profit agencies to provide resources for community members in need. Their goal is to target individuals experiencing homelessness and connect them to resources available to properly house them. They implement both short and long-term goals, building lasting relationships with individuals to tackle issues that are contributing to or causing homelessness within their area. They provide support with applications, moving, and finding affordable housing as well as referrals to health care, counseling and other services.

## **Resources Used for Infographic**

- I. “COVID-19 Resources.” *HUD Exchange*, US Department of Housing and Urban Development, 2021, [www.hudexchange.info/programs/covid-19/](http://www.hudexchange.info/programs/covid-19/). Lists resources available for communities during COVID-19 from HUD. Provides links to different

applications or web pages with information about the different grants or pieces of legislation outlined.

- II. “Education and Services to Help People Meet Their Basic Needs and Become Self-Sufficient.” *Operation Threshold*, Operation Threshold, 2021, [www.operationthreshold.org/](http://www.operationthreshold.org/). Web page of the group Operation Threshold, outlining their main goals, what resources they have available to help, and how to contact them.
- III. “Grants.” *HHS.gov*, Health and Human Services, 2021, [www.hhs.gov/programs/social-services/homelessness/grants/index.html](http://www.hhs.gov/programs/social-services/homelessness/grants/index.html). Website listing different grants available for ending homelessness, with links for individuals or groups to apply and receive funding.
- IV. “Home Page.” *Jesse Cosby Neighborhood Center*, 2021, [www.jessecosby.org/](http://www.jessecosby.org/). Home page of the Jess Cosby Neighborhood Center that outlines their mission, and how to contact them.
- V. “Making an Impact on Homelessness in Iowa.” *Emergency Solutions Grant*, Iowa Finance Authority, 2021, [www.iowafinance.com/homelessness/homeless-service-agencies/emergency-solutions-grant/](http://www.iowafinance.com/homelessness/homeless-service-agencies/emergency-solutions-grant/). Website outlining different efforts happening within Iowa that make an impact on homelessness. Also provides information for eligibility of individuals for different grants.
- VI. “YWCA Home Page.” *YWCA*, YWCA Black Hawk County, 2021, [www.ywcabhc.org/](http://www.ywcabhc.org/). Home page of the YWCA outlining their mission, how they want to help the community, and multiple ways to contact them.