



May 4, 2020

Via email: Michael.Hall@governor.ohio.gov

Governor Mike DeWine  
Riffe Center, 30th Floor,  
77 South High Street,  
Columbus, OH

Dear Governor DeWine:

Affordable Housing Advocates (AHA), is gravely concerned about the negative and lasting impact COVID-19 will have on the state of affordable housing, homelessness, and economical viability of the residents of Greater Cincinnati and the State of Ohio. We recognize the initiatives that you have taken to address the crisis. As the local coalition in Greater Cincinnati concerned with promoting good affordable housing for all, AHA believes much more needs to be done to ensure that low- income workers, persons with disabilities, and seniors are protected during these most difficult times.

## **PROTECTIONS FOR OHIO'S HOMELESS POPULATION**

The people of Ohio are suffering the horrible effects on health and economic impact of the Coronavirus. Ohioans experiencing homelessness are especially vulnerable to contracting the disease, and once infected are more likely to require critical care and to die from COVID-19. While funds have been provided to assist people experiencing homelessness, much more is needed. **AHA believes that these are the highest priority needs to protect and assist Ohio's homeless population:**

- Identify and provide funding for hotels and other spaces for additional shelter capacity to **de-concentrate existing facilities and expand shelter options** to accommodate unsheltered individuals; while there has been some good progress in some areas, this work must continue,.
- **Increase** funding to provide **emergency assistance to move people from shelter to affordable housing.**

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*Mission: To promote the availability of high quality, safe,  
accessible, affordable housing in the Greater Cincinnati Area.*

- **Increase** funding for **adequate hygiene, sanitation, personal protective equipment and basic medical supplies** for persons staying in shelters and staff. and
- **Ensure adequate food** and personal items to ensure nutritional needs are met consistent with COVID-19 distribution restrictions.

## PROTECTIONS FOR OHIO'S RENTERS

As Congress works on an additional Federal COVID-19 relief package, it is also critical that Ohio focuses on **housing stability and rental assistance**. The \$12 billion included in the “Coronavirus Aid, Relief, and Economic Security (CARES) Act” targets just one segment of the housing market and does not assist the vast majority of renters, many of whom have lost their jobs and are **at risk of eviction and homelessness if they miss one or more monthly rental payment**.

AHA believes that while advocating for additional federal dollars, **Ohio can also take these immediate actions:**

- **Immediately allocate \$50 million of TANF dollars** to create the Homeless Family Assistance Program to support evidenced-based rapid rehousing (RR) and homeless prevention strategies to **reduce the number of children and families that experience homelessness**. The Ohio Department of Job and Family Services currently has a reserve of at least \$400 million in unspent TANF dollars that could be tapped for this need, and
- Allocate more of the **approximately \$27 million in additional CARES Act Community Development Block Grant Dollars (CDBG) to use for rental assistance** in areas with unmet needs.

## OHIO NEEDS A BROAD & INCLUSIVE MORATORIUM ON FORECLOSURES AND EVICTIONS

Ohio must join states in the effort to accelerate assistance to homeowners and tenants beyond the foreclosure and eviction relief of the CARES Act. The people of Ohio deserve equal treatment with businesses, which are protected by the statewide moratorium. Also the Federal Housing Finance Agency’s (FHFA) initial action to halt foreclosures and evictions for 60 days for homeowners with GSE-backed mortgage loans was a positive start, but it is not nearly enough. Ohio must continue to work with Iowa and the several other mid-western states to **call on the U.S. Department of Housing and Urban Development (HUD) and FHFA to do the following:**

- Fannie Mae, Freddie Mac and HUD should **revise forbearance requirements to defer delayed mortgage payments until the end of the loan’s term**, instead of the end of the current CARES’ Act 180-360 day forbearance period,
- FHFA and HUD should **expand eligibility for disaster-related modification programs during COVID-19, and specifically waive time limits** on mortgage loan delinquencies eligible for disaster-related lender modifications and other loss mitigation,

- FHFA and HUD should **ensure that the moratorium on foreclosures and evictions applies to all aspects of the foreclosure or eviction process.** This should include suspension of all foreclosures and evictions currently in process, and prohibitions on moving forward or completing any step in the judicial or non-judicial foreclosure or eviction process, and
- AHA implores you to order an **Ohio moratorium on evictions and foreclosures of people** in Ohio just like the moratorium protecting Ohio businesses.

In Ohio and Greater Cincinnati, the increasing group without access to affordable or adequate housing leaves a large sector of the population vulnerable to the negative economic, health and social impacts of COVID-19. We will all benefit when we prioritize the needs of the lowest-income workers, seniors, and persons with disabilities. Doing so protects the health and lives of millions of people, the front-line providers serving them, and our healthcare system. It slows the trajectory and speed of the pandemic, improves the health of the entire country, and ensures an equitable and just recovery.

Thank you,

Affordable Housing Advocates



John E. Schrider, Jr.  
Chair, Affordable Housing Advocates