

HOW THE FEDERAL GOVERNMENT'S COVID-19 RESPONSE IMPACTS NEW MEXICO



HOUSING ASSISTANCE



BY THE NUMBERS:

All New Mexico children deserve to have a safe and stable place to live, but poverty, the lack of affordable housing, and other aspects of housing insecurity were already challenges before COVID-19, and the public health crisis and resulting economic downturn have exacerbated those issues. As many New Mexicans have lost work due to the pandemic, these challenges can push families into substandard or crowded housing or homelessness, which will increase the risk of contagion.

- **10,683** New Mexico children experience homelessness over the course of a school year.¹
- **1 IN 10** of New Mexico kids live in households that have a high housing cost burden,² and the rate is even higher among Hispanic children at **32%**.³
- **19%** of all New Mexicans and **26%** of New Mexico kids live in poverty.⁴
- **1 IN 10** New Mexico workers live in poverty.

WHAT'S INCLUDED:



The federal response to the housing crisis has primarily come through the CARES Act,⁵ which includes:

- A moratorium on filings for evictions for renters in homes covered by a federally backed mortgage for 120 days.
- A moratorium on foreclosures for all federally backed mortgages for 60 days.
- \$3.1 million in tenant-based rental assistance.
- \$1.3 million in Emergency Solutions Grants for eviction prevention assistance and to help prevent a COVID-19 outbreak among people experiencing or at risk of homelessness.
- \$8.2 million in supplemental funding for the Low-Income Home Energy Assistance Program (LIHEAP).
- Other housing-related aid, including funding for Native American housing programs,⁶ services for runaway and homeless youth,⁷ family violence shelters, and the National Domestic Violence Hotline.⁸



WHO'S LEFT OUT:



New Mexico's undocumented immigrants

- Although the CARES Act grants renters – including undocumented immigrants – a short-term reprieve from eviction, undocumented immigrants aren't eligible for public housing or rental assistance. And while half of undocumented residents in New Mexico own their own homes,⁹ the CARES Act does not help them because federally backed loans are limited to citizens or legal permanent residents. Homeownership has long been a key to building wealth and upward mobility in America, and protecting this important family asset is even more imperative at this time of economic uncertainty.

Many homeowners and renters

- Moratoria on foreclosure and eviction, on their own, are not enough. Moreover, many families live in homes not covered by them. To mitigate some of these shortcomings, Congress must provide more assistance to avoid creating a financial cliff that families will fall off when moratoria are lifted and back-payments are due.



WHAT'S NEXT:

Stable housing and support for those experiencing homelessness is more essential than ever as economic hardship and a public health crisis deal a double blow to communities. Housing relief should be available to all who are at risk of losing their places of residence, particularly families of color who are already vulnerable due to historical and structural inequities in housing. Congress should enact national, uniform moratoria on all evictions and foreclosures. Such policies are essential to assure no one will lose their home during a pandemic when our collective health depends on everyone staying home. Additional funding for emergency rental assistance and eviction prevention would help avoid financial hardship for renters when eviction moratoria are lifted and back-rent is owed. Federal, state, and local governments must also ensure access to legal services to protect tenants from unlawful evictions that may occur after any moratoria are lifted. Policy makers at all levels must step up to ensure that gaps in relief are filled – if not at the federal level, then at the state and local levels.



1 New Mexico Homelessness Statistics, U.S. Interagency Council on Homelessness, 2018

2 KIDS COUNT Data Center, Annie E. Casey Foundation. Note: A high housing cost burden is when a family spends 30% or more of their income on housing

3 ibid

4 All poverty data come from the U.S. Census Bureau, 2018 American Community Survey data,

5 "Congressional Leaders Agree to Coronavirus Response Package with Funding for Homelessness and Housing," National Low Income Housing Coalition, March 2020

6 "Funding for Indian Country in the CARES Act," Montana Budget & Policy Center, April 2020

7 "ACF-COVID-19-Stimulus," Administration for Children and Families, U.S. Department of Health and Human Services

8 ibid

9 "Inclusive Approach to Immigrants Who Are Undocumented Can Help Families and States Prosper," Center on Budget and Policy Priorities, 2019