

**Housing Insecurity and the COVID-19 Pandemic in Durham, North Carolina**

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## **Abstract**

In this project, I investigated the causes and effects of housing insecurity in Durham, North Carolina. I particularly focused on data related to the COVID-19 pandemic that exacerbated existing housing insecurities. Using interviews from individuals struggling to maintain their housing and data for local and national sources, I conclude that the following would be appropriate solutions to the housing crisis in Durham: the development of affordable housing, the formalization of the status of landlord, and continued educational outreach.

# Housing Insecurity and the COVID-19 Pandemic in Durham, North Carolina

## Introduction

In Durham, North Carolina and around the country, thousands of individuals face homelessness every day. 2019 Data from Habitat for Humanity claims that 37.1 million



households or 30.2% of households in the United States alone are “housing burdened,” spending 30% or more of their income on housing.<sup>1</sup> **Housing insecurity or instability**, as defined

Source: [https://commons.wikimedia.org/wiki/File:Map\\_of\\_North\\_Carolina\\_highlighting\\_Durham\\_County.svg](https://commons.wikimedia.org/wiki/File:Map_of_North_Carolina_highlighting_Durham_County.svg)

by Mathematica Policy Research, Inc., relies on several factors including high housing cost, poor housing quality, unstable neighborhoods, overcrowding, and homelessness.<sup>2</sup>

Beyond immediate shelter and physical safety, housing insecurity’s implications extend to areas such as educational outcomes and the stability of family units. Children who live in crowded households before the age of 19 are less likely to graduate from high school and have lower educational attainment at the age of 25.<sup>3</sup> For family units, housing insecurity threatens the solidity and well-being of the family. Documented in 2020 article “Association of Housing Stress with Child Maltreatment: A Systematic Review,” three researchers from UNC-Chapel Hill Gillings School of Global Public Health found that “when families are dealing with stress over housing insecurity, there is a greater risk for child maltreatment and Child Protective Services (CPS) becoming involved.”<sup>4</sup> One of the researchers, Caroline Chandler, calls for a stronger

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<sup>1</sup> **Housing cost burden** is defined by the Urban Institute as “the percentage of a household’s gross income spent on housing. Households that spend 30 to 50 percent of their income on housing are considered cost burdened and households that spend more than half of their income on housing are severely cost burdened.”

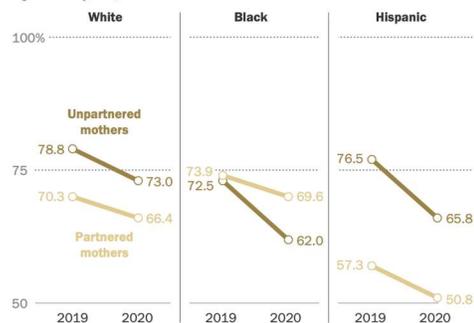
safety net to protect families from material hardship. She stated the following: “Previous research has demonstrated that population-level policies that increase financial stability — such as Medicaid expansion, increases in minimum wage, paid parental leave and more generous welfare benefits — reduce the risk of child maltreatment. It is likely that other policies that help families meet their basic needs and reduce financial stress will have similar results.”<sup>5</sup>

By such data, it becomes clear that housing extends beyond the need for shelter to impact many various factors in the success and livelihood of a family and an individual. The data can then be further broken down to see which demographics are most targeted by housing insecurity.

During the COVID-19 pandemic, existing housing insecurity was exacerbated reaching unprecedented levels. Although recent data indicates that economic hardship of the pandemic has decreased from its peak in December 2020, the pandemic continues to wreak economic havoc on communities around the United States. Despite the allocation of American Rescue Plan Funds,

**Shares of Black and Hispanic unpartnered mothers who are working fell by nearly twice as much as among White unpartnered mothers**

% of unpartnered mothers employed and at work, by race and ethnicity, in September of 2019 and 2020



Note: Estimates refer to women ages 16 and older with children younger than 18 at home and who were either the reference person in the survey or their partner, nonseasonally adjusted. “Unpartnered parents” include those who have never married, are not cohabiting, are widowed or separated, or who may be married but reported their spouse is absent. White and Black mothers include those who report being only one race and are not Hispanic. Hispanic mothers are of any race.

Source: Pew Research Center analysis of 2019 and 2020 Current Population Survey data.

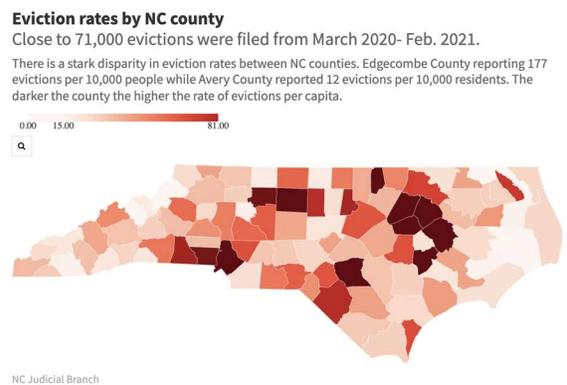
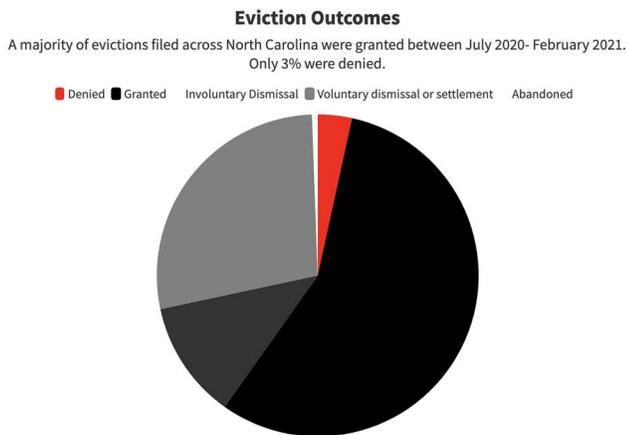
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according to the Center on Budget and Policy Priorities, as of September 10, 2021, “11 million adult renters (15% of all adult renters) are behind on rent.”<sup>6</sup> Within this percentage, Black populations were disproportionately represented, making up 22% of those households.<sup>7</sup> 8.8% of Black workers are currently unemployed, compared to 4.5% of white workers.<sup>8</sup> Statistics from the Pew Research Center further indicate that employed single mothers experienced the greatest decrease in employment.<sup>9</sup>

Source: <https://www.pewresearch.org/fact-tank/2020/11/24/in-the-pandemic-the-share-of-unpartnered-moms-at-work-fell-more-sharply-than-among-other-parents/>

The table on the side highlights how, for Black and Hispanic women, the drop was much more dramatic.<sup>10</sup>

This data is in spite of the eviction moratorium put in place by the Center for Disease Control and Prevention and North Carolina Governor Roy Cooper (in place from September 2020 to August 2021). Although not at risk of homelessness, they were facing continued pressure from landlords to pay late rent. And, around the state, individuals still faced eviction despite the promises of the courts as can be seen in the two graphics below.



Source for both: <https://abc11.com/eviction-moratorium-can-i-still-be-evicted-covid-19/10450297/>

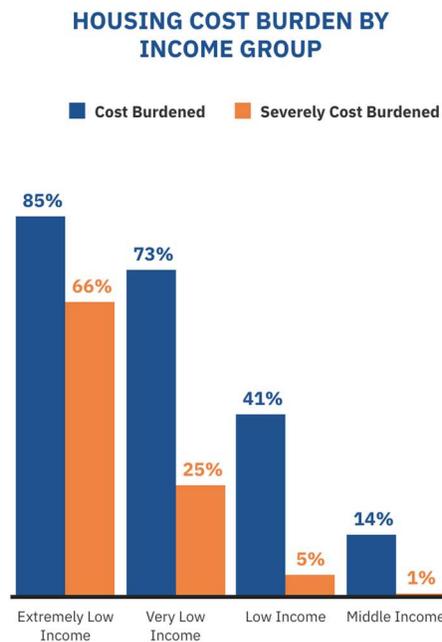
Furthermore, within the past year and a half, the COVID-19 pandemic heightened these inequities. According to research by the United States Department of Education Office for Civil

Rights, Black and Latinx workers were more likely to be employed in sectors that were shut down, thereby limiting the household incomes.<sup>11</sup>

With this in mind, the present study examines the prevalence of housing insecurity in Durham, North Carolina during the COVID-19 pandemic as well as potential interventions to lessen the impact of housing insecurity among Durham residents.

## Background

Many residents of Durham are cost-burdened; that is, they spend more than 30% of their income on housing and utilities costs (as defined above). The graph below highlights the percentages of those cost-burdened throughout the state of North Carolina.



Source: <https://nlihc.org/housing-needs-by-state/north-carolina>

The COVID-19 pandemic thus exacerbated existing inequities to levels that no one organization could face. During the COVID-19 pandemic, the County provided the Durham

Housing Authority with a grant of \$226,000 for the 2021-22 fiscal year.<sup>12</sup> The Durham Housing Authority provides the County with housing and resident resources. Its mission, as denoted by its website, is to “become Durham’s leading housing affordable provider.”<sup>13</sup>

This is a massive increase in the amount of funding that the County has historically provided for housing justice. This is in part due to the American Rescue Plan Fund that provided the County with nearly \$52 million for COVID relief, notably to “address negative economic impacts.”<sup>14</sup> This includes providing “safe, stable housing” to “prevent displacement and support community development goals.”<sup>15</sup> With this funding, it is now more than ever that appropriate policies can transform the county of Durham, North Carolina.

One source that was critical in my research was the Durham Eviction Mapping Project.<sup>16</sup> The Durham Eviction Diversion Program and Legal Aid of North Carolina completed this project during the pandemic to track the demographics of those who had legal files opened since March 2020. Housing insecurity in this project was defined by the opening of legal files or that the case has been accepted by a Legal Aid attorney. Every client who had a legal file opened with the Durham Eviction Diversion Program and Legal Aid of North Carolina during the period examined was considered “housing insecure.”<sup>17</sup> This will be explored in greater depth in the following section.

When describing how Durham has changed, a client shared that, “When I first came to Durham, they had a lot of affordable housing. Now, it’s very hard to find affordable housing.”<sup>18</sup> Such a sentiment was shared by numerous clients who felt the reality of gentrification and the destruction of local communities, as the possibilities for affordable housing narrowed.

These reports are further supported by voices from across the country, as more and more individuals face the threat of homelessness in their respective cities. In an opinion piece from ABC News, journalists Richard Besser and Jonathan Reckford claimed:

“We also know that in America, housing is a case study in structural inequity. Decades of policies and practices have created and perpetuated widespread community segregation by race and income, compounded by systemic public and private disinvestment resulting in concentrated poverty. These disenfranchised and neglected communities overwhelmingly lack access to quality education, well-paying jobs, and adequate transportation.”<sup>19</sup>

### **Research Methods**

My research was a secondary data analysis review method. It included interviews with those who were facing housing insecurity in Durham, North Carolina during the COVID-19 pandemic and data gathered by community members. To complete this work, I will be examining national and state data, Durham-specific housing projects, and interviews with community partners and those facing housing insecurity. Each source will be analyzed using the COREQ checklist developed in the *International Journal for Quality in Health Care*.<sup>20</sup>

#### ***Source #1: Durham Eviction Mapping Project***

##### **Description of the Source**

As mentioned above, the first source I utilized in the development of my project was the Durham Evictions Mapping Project, completed, as described, by Legal Aid of North Carolina and the Durham Eviction Diversion Program. The Durham Eviction Diversion Program is a program started by Legal Aid of North Carolina to specifically combat housing injustice within Durham County.

In the Durham Eviction Diversion website, 65+ former and current clients were interviewed about their experiences during the COVID-19 pandemic.<sup>21</sup> They were chosen

through collecting contact information and reaching out individually to clients who chose to be a part of the project. All audio files were de-identified to protect the clients.

Audio files and short citations accompanied the maps with demographic data on former and current clients (beyond those who chose to be interviewed). The interviewees were asked the following questions:

1. What does your home mean to you?
2. How has Durham changed?
3. How has the COVID-19 pandemic affected your housing situation?
4. How has the COVID-19 pandemic affected your work situation?
5. How has Legal Aid of North Carolina and the Durham Eviction Diversion Program helped in your housing situation?

Responses were then curated into specific sections covering the span of the pandemic thus far: March 2020 to August 2021. Alongside the audio recordings are written quotes and maps for each month of the pandemic, divided by zip codes. The quantity listed in each pop-up (opened by clicking on a colored zip code section) is the number of legal files opened during that specific month by Legal Aid of North Carolina, broken down by demographic data, such as race and gender. The lightest colors on a particular zip code indicate lower levels of housing insecurity.

### **Analysis Methods**

From this source, I pulled different quotes from the interviews to gather major themes and ideas coming from former and current Legal Aid clients. I examined the audio clips that are provided alongside mapping visualizations of housing insecurity within Durham County (as described above). I additionally relied on the data from this source, namely the housing

insecurity data divided by zip code and demographics. This provided an examination of the need within the county.

***Source #2: Disrupted: Eviction & Health in Durham, NC***

**Description of the Source**

I found additional interviews from prior to the start of the pandemic (2018) on the Disrupted: Eviction & Health in Durham, NC website. The project was completed by Public Health graduate students at the UNC Gillings School of Public Health, notably Karla Jimenez-Magdaleno accompanied by her advisor, Dr. Mai Thi Nguyen.

The goal of the project is the following: “to share the stories of evictions and health with the Durham community and initiate efforts dedicated to addressing evictions.”<sup>22</sup> The researcher focused on no-fault evictions, or evictions that do not have to do with the late or nonpayment of rent.<sup>23</sup> These stories provided another layer to the complex impact that eviction has on the health and well-being of tenants.

Participants were recruited from City of Durham tenants who lived within Section 8 housing and received a summary ejection or an eviction within 2018. They were chosen through purposive sampling, or “selecting participants based on their ability to share rich information and who have experienced summary ejection.”<sup>24</sup> She received assistance from the Durham Eviction Diversion Program, in particular, the head Legal Aid attorney, Peter Gilbert. The researcher drafted a project description that was shared with Eviction Diversion clients with the following project requirements: “being over the age of 18, being comfortable in front of a camera, and being willing to share details about their health experiences during their eviction case.”<sup>25</sup>

The researcher met with the two chosen participants three times over the course of three months (December 2018 - March 2019). The first meeting was not recorded, as it was with the intention of hearing the clients’ stories and building rapport. The following two were recorded.

Following the interviews, the researcher took pictures of the clients and their homes. Following the conclusion of the study, each participant was awarded \$75 for their participation.

The researcher described her approach as phenomenological or a qualitative method in which the goal is to describe the experiences of individuals.<sup>26</sup> She transcribed and coded each interview to identify themes and pull text. Each was then written out, and key themes were woven in. The website depicting the research collected was developed with the financial support of the Planner's Forum Master's Project Fund.

### **Analysis Methods**

Despite having been collected prior to the pandemic, this source provides another layer of qualitative analysis to the reality of eviction in Durham, particularly no-fault evictions. I coupled the themes from this source with those drawn from the Durham Eviction Diversion website to understand the complexity of housing, both during and before the pandemic. Although individuals were not supposed to be evicted during much of the pandemic because of the eviction moratorium, many still faced the threat of eviction. With the expiration of the eviction moratorium, the voices from this project are critical to understanding the impact and dehumanization that is inseparable from eviction.

#### ***Source #3: DataWorks, NC***

### **Description of the Source**

I also relied heavily on the data produced by DataWorks, NC.<sup>27</sup> The resource was created in collaboration with residents and community groups participating in Who Owns Durham discussions, Research Action Design (RAD), Data+ at Duke University (particularly the law and policy research of Samantha Miezio, the data visualization of Rodrigo Araujo, and spatial analysis of Ellis Ackerman), Code the Dream and Tomatillo Design, Ekim Buyuk, the staff of

Legal Aid of North Carolina, the Civil Justice Clinic at Duke University, and the Durham County Sheriff's Department.<sup>28</sup>

The data used for the project was given to DataWorks, NC by the Durham County Sheriff's Department.<sup>29</sup> Once the eviction is served, the Sheriff delivers a notice to the address. It is this process that is recorded in their data. They collected rent data from sites such as Craigslist and Zillow to determine estimated rental prices in Durham County.<sup>30</sup> The researchers acknowledge that such data, however, does not capture informal evictions that take place (such as rental increases that force families out of their home).<sup>31</sup>

Their website provides a glossary of terms, information for those being evicted, materials about the “bigger picture” of eviction in Durham, and displacement prevention resources.<sup>32</sup> They additionally regularly update their site with news from Durham County, such as “Durham’s ‘COVID Land Grab’” and “Durham’s 2020 Census Results.”<sup>33</sup>

## **Analysis Methods**

The quantitative data from DataWorks, NC. was used to provide a baseline understanding of the housing crisis in Durham. Although this data was collected prior to the start of the pandemic, in combination with what was gathered from Legal Aid, I am able to see what trends continued throughout the pandemic. It was also used to provide definitions of terms and understandings of the eviction process in Durham, as necessary.

### ***Source #4: Renter Data***

#### **Description of the Source**

I found additional data on renters in Durham using the US Census Bureau, the Urban Institute, among many others to provide additional context for the rental crisis in Durham, North Carolina.<sup>34</sup>

The US Census Bureau provided data including data on population and housing within Durham County for the US 2020 Census.<sup>35</sup> Each household across the United States is invited to participate in the US Census over the phone, through the Internet, or by mail. The data collected is used for the appropriation of resources, such as for infrastructure construction and commercial investment. The estimates provided have several potential errors that must be acknowledged.

There are potential sampling errors, given that the data is pulled from a sample of the population. This includes the issue of non-response bias. The US Census Bureau attempts to anticipate this with different measures but such data still has the potential to be skewed. Homeless populations of the United States are often missed in the US Census. Additionally, a study completed by the American Journal of Public Health found that those most likely to be undercounted were those with the greatest need (i.e. those who rely on Medicaid or other governmental resources).<sup>36</sup> They write:

“Inaccuracies in the census enumeration could create a misalignment between states’ needs and allocation of federal resources.”<sup>37</sup>

Furthermore, the partisan implications of the data recorded from the US Census has resulted in calls for independent oversight bodies.<sup>37</sup> The COVID-19 pandemic resulted in numerous changes in the collection process for the census data. In normal years, one third of all US residents are expected to not respond to the survey.<sup>38</sup> Yet, many believe that the pandemic and the resulting difficulties in collection will create greater miscounts of the population.<sup>39</sup>

These are all important to consider as I explore this data and its implications for Durham County, as the need could be greater than what is indicated by the US Census.

The Urban Institute is a non-profit research institute that provides an analysis of economic and social conditions with the goal of “inspir[ing] effective decisions that advance fairness and enhance the well-being of people and places.”<sup>40</sup> I will be pulling from their

“Housing for North Carolina’s Future: Policies for Rural, Suburban and Urban Success,” produced in June 2020.<sup>41</sup> Numerous local organizations were invited to stakeholder meetings to share their thoughts and to aid in the development of the report, such as Habitat for Humanity NC and DataWorks, NC.

They produced this work with the intention of providing several policy solutions for the government, non-profits, and philanthropists to combat housing insecurity throughout the state of North Carolina. The researchers used data from the National Housing Preservation Database, the American Community Survey, the North Carolina Office of Management and Budget, the Bureau of Labor Statistics’ Occupational Employment Statistics (2017) for North Carolina, among others.<sup>42</sup> For each, they provide an analysis of the implications of the data for the state of North Carolina and the improvement of housing conditions.

They also use several case studies that present examples of the policy solutions they are advocating for. This can be seen with the case study of “Minnesota Housing Trust Fund Ending Homelessness Initiative Fund Rental Assistance Program.”<sup>43</sup>

### **Analysis Methods**

I used this source to provide a necessary background to the crisis of housing in Durham as it relates to the rest of the country and how it is divided across racial and economic demographics. The quantitative data was then placed alongside quotes from interviews for quantitative analysis of housing.

### ***Source #5: Housing Programs around the Nation***

#### **Description of the Source**

In addition to Durham-specific data, I examined the programs that were being implemented around the country in response to the COVID-19 pandemic. Through this research

and demographic comparisons to the county of Durham, I determined what programs would be effective in countering the effects of COVID-19 on housing and continuing to provide support for Durham communities. This will be explored in full in the conclusion of the paper.

### **Analysis Methods**

These housing programs provide case studies into potential changes within Durham to create more equitable and community-driven housing. I additionally examined quantitative and qualitative data within the specific case studies to prove their efficiency.

### **Findings**

Based on data from the US Census Bureau from July 1, 2019, 45.6% of households in Durham rent.<sup>44</sup> This is compared to statewide stats, in which 65% of households own and 35% rent.<sup>45</sup> And, on the federal level, 65.4% of households are homeowners. It is clear that Durham's housing market is not conducive to purchasing homes.

When examining the census data further, one can note the median gross rent in Durham of \$1,067.<sup>46</sup> This is roughly equivalent to the gross median rent of the entire country. Out of 100 rental households, 34 are deemed adequate, affordable, and available to extremely low-income households (or ELI) (roughly 4,695 rental units in total), much lower than the national average of 46.<sup>47</sup>

A final important note from this data is that 14% of Durham residents live in poverty. The national average is 13.4%, showing a negligible difference from Durham.<sup>48</sup>

On any given night, 590 people experience homelessness in Durham. In 2019, the Urban Ministries of Durham's downtown homeless shelter experienced a massive increase in the length of stay of UMD families, from 33 days to 116. For singles, that increase was 24 to 77 days.<sup>49</sup> The

UMD Director points to the goal of the ministry: to find stable housing and prevent further homelessness (what they call the Housing First model).<sup>50</sup> This is in an effort to eliminate chronic homelessness. The county's inability to find affordable housing and the Durham Housing Authority's long waitlist for Section 8 vouchers led many to stay much longer than they have in the past.<sup>51</sup> There are also additional barriers to finding housing such as low income, medical and mental challenges, and criminal records. Each of these continues the cycle of poverty that prevents many from finding a home.

The next section will describe some of the Durham Eviction Diversion Program clients' responses to the eviction crisis during the pandemic to illustrate the need for reform.

***Question #1: What does your home mean to you?***

**Central theme: The Need for Safety, Security, and Stability**

In response to the first question (indicated above), a client emphatically replied: "My home means everything to me cause if you ain't got a home, you ain't got nothing. I mean, I ain't rich, but I consider myself rich if I've got my home where I can lay my head. My home means everything to me."<sup>52</sup> This quotation, placed at the top of the project and later repeated in an audio clip, sets the stage for the experiences of housing insecurity for those former and current clients.

The first interview clip, under March 2020, responds to the same first question. Themes of comfort, safety, security, and stability were shared throughout. We are reminded of the people behind the numbers, a reality that cannot be shown with data.

***Question #2: How has Durham changed?***

**Central theme: Growing Inequality within Change**

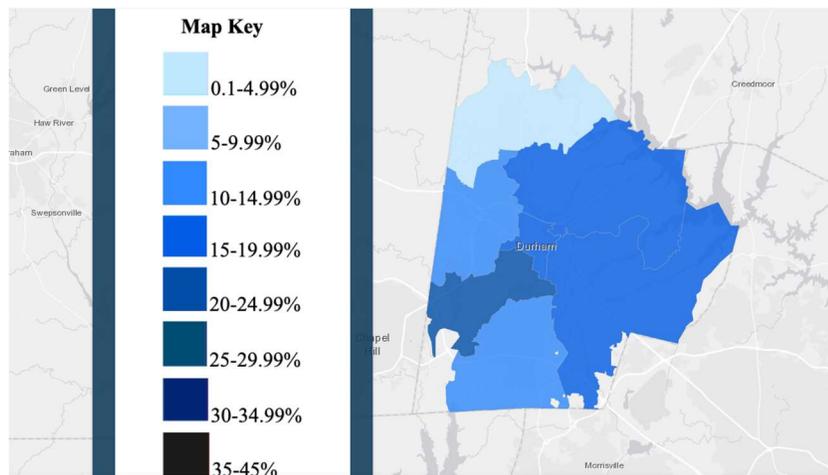
The interviews continue through the month. The next is "How Durham has changed?" Many claim that Durham is getting worse over the years, pointing to a growth in violence,

housing insecurity, unemployment, and gentrification. Some admired the changes downtown and housing growth. Yet, as one client identified, the development that Durham has had has not “included [everyone] in the benefits.”<sup>53</sup> And, on gentrification, one client went on to say that “it feels like people are just getting pushed out.”<sup>54</sup>

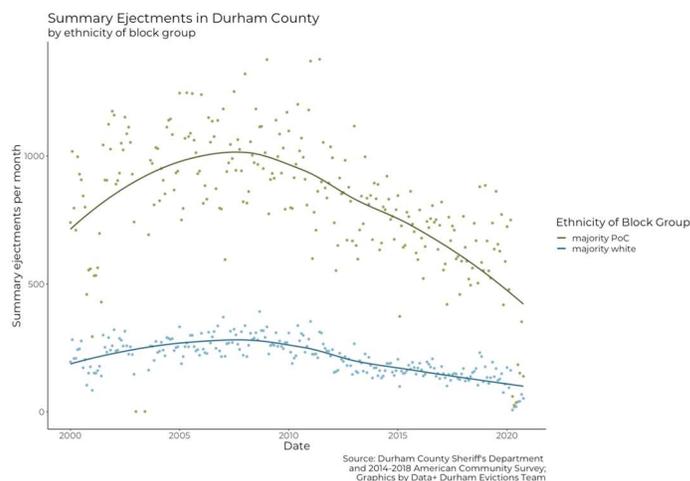
***Question #3&4: How has the COVID-19 pandemic affected your housing situation? How has the COVID-19 pandemic affected your work situation?***

**Central theme: Continued Need for Assistance**

The next two questions directly relate to the clients’ housing and work experiences during the COVID-19 pandemic. As one client shared, “I paid my bills the entire summer, and now I need help because I have no money, now you’re going to tell me there’s no funding left...My bills are due now...”<sup>55</sup> It is clear that the repercussions of the pandemic are continuing to wreak havoc on the community, despite the continued aid and the aforementioned eviction moratorium.



Furthermore, utilizing the data provided by this resource, we see that the zip code within Durham county with the greatest rate of housing insecurity, 27707, had an eviction-at-risk population that consisted of 78.71% women and 80.32% Black individuals.<sup>56</sup> This is pulled from the first map on the website, the overall map that includes all of the zip codes throughout the period being examined (shown above). Despite varying degrees of housing insecurity, (aside from 27712) the majority of the population at risk was Black and female-identifying.<sup>57</sup> Such statistics are shared by the month-to-month data, in which the majority of the individuals affected were Black women.



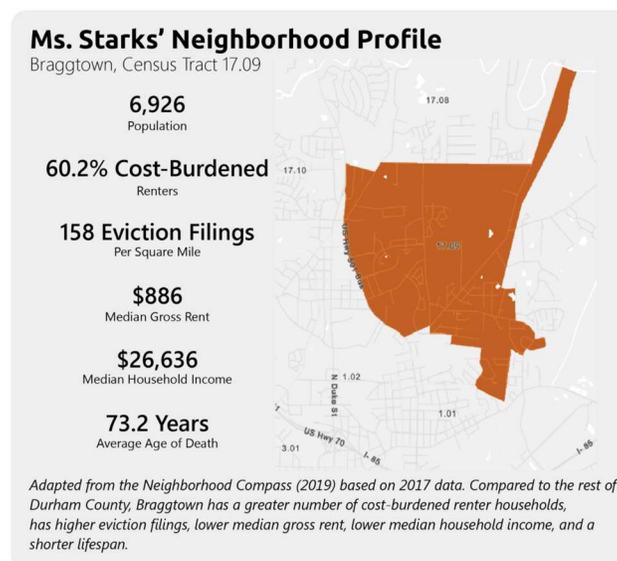
Source: <https://dataworks-nc.org/>

DataWorks, NC shares such findings, as can be indicated by the graph above (created prior to the start of the COVID-19 pandemic).<sup>58</sup> Using data gathered from the Durham County Sheriff's Department, they found that those living in neighborhoods with household's below the County's median were disproportionately at-risk of eviction. They also found that neighborhoods that were communities of color were more at-risk than white neighborhoods. Sharing Matthew

Desmond's work, *Evicted: Poverty and Profit in the American City*, DataWorks researchers corroborated such results within Durham, sharing that “the main risk factors of eviction for women are low wages, having children, domestic violence, and gender dynamics between male landlords and female tenants.”<sup>59</sup>

The story of Ms. Starks (name released on website) on the Disrupted website again provides additional qualitative evidence of the disparities of eviction and housing injustice within Durham, North Carolina and around the country.<sup>60</sup> Ms. Starks worked as a partner at Ms. Jennie's Place Community Enrichment Center, supporting those facing housing insecurity. It was a shock when suddenly, Ms. Starks was on the other side of the equation.

She lives in Braggtown, one of the many historically Black neighborhoods throughout Durham County. As can be seen below, many of the renters in the neighborhood are cost-burdened, unable to make ends meet. Responding to the eviction, Ms. Starks writes, “I always thought evictions were for people who did not take care of their business. And that was one of the things that I prided myself on, that that was the first bill I paid.”<sup>61</sup>



Source: <https://www.durhamdisrupted.com/depression>

Her landlord notified her that she must move out by the end of the month, as the property was to be sold on behalf of the owner. After a month of searching, Ms. Starks had to ask her landlord for an extension. According to Ms. Starks, he talked to her like she was “trash” and continued to say “I don’t care!”<sup>62</sup>

Soon after, Ms. Starks found herself at an annual health check-up with the results that her blood pressure was unusually high. She was quickly placed on medications to treat the condition, one that was likely caused by the stress of the impending eviction filing.

Her landlord filed for a summary ejectment. She received legal support from the Durham Eviction Diversion Program who claimed that her chances of winning the case were 50-50. Ultimately, because the landlord had accepted rent after the eviction notice (false debt collection), Ms. Starks won her case and was granted an additional few months before she moved out. Regardless, her health conditions have yet to improve, as she now takes antidepressants and has continued on high blood pressure medication.

Her story, like many of those on the Durham Eviction Diversion Program website, is proof of the predacious practices landlords employ to manipulate and ultimately put tenants on the streets. It also highlights the toll these processes take on tenants, even those who are successful in combating housing injustice.

### **Conclusion**

Based on these findings, there are three recommendations that should be implemented in Durham County: the development of more affordable housing, the formalization of the status of landlord, and continued educational outreach to local communities.

#### ***Solution #1: The Development of Affordable Housing***

As many clients addressed in their interviews with Legal Aid of North Carolina, affordable housing has been difficult to find. Many clients are unable to pay for their rent. Of those who live in Durham public housing, 50% are behind on rent.<sup>63</sup>

Additionally, landlords are incentivized to not take vouchers. Non-subsidized renters are able to provide as much if not more than those on vouchers. This allows landlords to avoid Durham Housing Authority inspections. By creating housing with the express purpose of being for low-income individuals, Durham can enforce and secure stable housing for many families.

One solution began in Durham but has the potential to radically change the affordable housing market. Working in partnership, Families Moving Forward and Reinvestment Partners work to provide formerly homeless individuals with homes eligible for vouchers. While just a start, it has granted many a sense of dignity and security for the future.

Under Mayor Steve Schewel, \$95 million was allocated for the development of housing for low-to-moderate income residents.<sup>64</sup> This includes the construction of 1,600 affordable housing units, aid to 3,000 low-income renters or homeowners to remain in or improve their homes, among much else. What is important to note is that, given the influx of large corporations like Apple and Google, many more will face homelessness than did before.<sup>65</sup> For that reason, Durham must allocate a significant percentage of the American Rescue Plan to the development of affordable housing, its continued maintenance, and aid to those many individuals currently behind on their rent.

Furthermore, as businesses continue to enter the Raleigh-Durham area, a portion of the funds generated must be allocated to affordable housing. Apple alone is predicted to generate more than \$1.5 billion in economic benefits annually.<sup>66</sup> These funds must be used in part for affordable housing beyond the end of COVID-related aid.

### ***Solution #2: The Formalization of the Status of Landlord***

The second recommendation for implementation is the formalization of the status of landlord. As was made clear with the clients' stories and the story of Ms. Starks, landlords are able to exercise unruly and arbitrary power outside the restraints of the laws. This makes it easy to manipulate and harm tenants.

In response, the city of Philadelphia is one of the first to establish the position of landlord as one that requires a commercial activity license (CAL) for all properties with more than four units.<sup>66</sup> Under four units, operating as a non-profit, or getting a vacant property license requires an activity license number. Falling under the definition of a business owner, the landlord would be mandated to receive a commercial activity license in order to rent units. This solution creates more checks on the position of landlord, such as Housing Authority inspections and continued governmental intervention on both the behalf of the landlord and the tenant.

With the CAL, landlords have to submit a Business Income & Receipts Tax (BIRT) based on both gross receipts and net income. The estimated tax based on the document must be paid within the following year.

Because of the difficulties in completing this documentation and the following payments, it incentivizes the maintenance and protection of the properties. Furthermore, by creating a list of business owners in Philadelphia, including landlords, with the addresses, no landlord operates outside the view of the government.

### ***Solution #3: Educational Outreach***

Finally, I want to discuss the importance of educational initiatives throughout the city. Rather than responding as the cases arise, we need to consider proactive methods that ensure future stability and security. The legal jargon surrounding housing cases coupled with the

complexities of rental rights and statuses make much of this information inaccessible to residents around the county. There is power in knowing to say ‘continuance’ (pushing the case off for a few months) in a courtroom that many do not comprehend.

I propose the creation of a guide, comparable to the Blue Ridge Legal Aid guide created by Legal Corps Fellow Elena Pruett-Fiederlein.<sup>67</sup> Pruett-Fiederlein worked to streamline the process of applying for a new birth certificate. Many of those who are housing insecure often lose such documentation. Her guide streamlined the process, allowing many to apply for aid that otherwise would not have been able to.

For Durham County, I would recommend creating a guide that relates to the changing housing circumstances. During the pandemic, there were eviction moratoriums, rental assistance programs, among much else that were difficult to follow and involved numerous qualifications. The guide would provide regularly updated information for Durham residents on housing policies. Additionally, it would provide tools if one is facing eviction (i.e. resources, things to know/do, defining legal terms, etc.). The complexity of legal jargon and the outcomes of eviction make such a solution evermore pertinent as individuals continue to face housing insecurity.

I believe services like Legal Aid of North Carolina should have on hand a resource guide list with all documentation and legal terms necessary to combat evictions and housing injustice. This can be produced through the allocation, again, of American Rescue Plan funds to hire part-time researchers to create a comprehensive guide.

These solutions, though not enough to eliminate all issues surrounding housing, provide a means of eliminating some of these risks. Its importance has only grown as the pandemic wreaks havoc on communities around the country.

#### **Endnotes**

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