



Tenants Renting During COVID-19

In a city where 4 out of every 10 adults cannot afford a \$400 emergency expense, what do shelter and survival look like during a global pandemic?



Context

Summer of 2020 was a highly unpredictable time — there was no end in sight for the pandemic. The economy was slipping further and further. We worried about an eviction crisis looming — landlords kicking out tenants in the middle of a pandemic that required us to socially distance ourselves and stay at home. We wanted to see what tenants were dealing with: What did they plan to do to stay housed? What did they plan to do if they were evicted? What were their landlords saying and doing? Were these even the right questions for us to be asking? Perhaps having a plan is not realistic in any way in the midst of great uncertainty.

Method

Quick Conversations with Lots of Tenants

6 Focus Groups

- Each for 45 minutes
- With 18 total participants

Why We Did Focus Groups

Conducting focus groups allowed us to talk to a lot of people in a short period of time. From these conversations, we started forming hypotheses and identified areas we wanted to explore further through one-on-one interviews in a future sprint.

Equal Number of English and Spanish Focus Groups

- Three focus groups in Spanish
- Three focus groups in English

Why We Talked to Many Non-English Speakers

We believe that understanding the pain points of someone who doesn't speak the dominant language, English, will allow us to better understand the shortcomings of the overall system. As such, we intentionally chose to have an equal number of sessions in English and Spanish. We chose Spanish given the high number of Spanish speakers in Houston and high number of Spanish speakers who are in need of resources. In the future, we would consider having focus groups in Vietnamese, Hindi, and Urdu as well.

Intentionally Selected Participants

- All tenants were behind on rent and at risk of eviction.
- Tenants lived in single-family units and multi-family units.
- Tenants lived all over Harris County, including Copperfield, Baytown, Katy, Cypress, and Spring.

Unintentional Consequence: A Listening Ear

For participants who showed up, focus groups became a place to feel heard. Although it was explained to participants that we could not promise any help, they were genuinely open to sharing their personal stories. Many noted that the simple act of sharing their story with others helped them realize that they were not alone during this pandemic.

Let's Meet the Tenants



The Day to Day Survivors



The Gig Workers and Freelancers



The Single Parents



The Non-English Speaking Immigrants



The First-time Seekers



The Houston Transplants



The Anxious People



“ I don’t have a plan. I can only think about today. Does my family have enough food for today? Yes? OK, good. Move on to the next issue.

“ I just got a job for \$200/week. I try to survive. One week I pay one bill, next week I pay another.

The Day to Day Survivors

Most people we talked to fit this bill. They are treading water, trying to survive, month to month. Because of their circumstances, they are often in a survival mode, in a scarcity mindset. They don’t have a stream of income to think beyond today or this week. They can easily be subjected to a chain of bad events: One bad event can trigger other bad events, and so on. For example, unexpected loss of childcare (very common, given schools were closed) can lead to being late to work and being distracted at work. This can lead to getting fired or not getting more hourly work for a part-time gig. This can lead to falling behind on rent, which results in late fee penalties. And so on.



“ I am an independent hair stylist. Before COVID, I used to be able to save for rainy days. Now, I can’t even make ends meet. Today [August 2020], my business is not even at 20% of pre-COVID sales.

The Gig Workers and Freelancers

These are your barbers, hairdressers, jewelry vendors, ride share drivers. While they are self-employed, they aren’t usually your traditional small businesses. During COVID-19, they suffered a big dip in their income, and unpredictability has skyrocketed. They are kept out of assistance programs structurally and by design. These people are usually not covered by unemployment (apart from some pandemic assistance, which has come to an end) and have to take care of their own healthcare, insurance, and taxes. Paycheck protection and other programs aren’t set up to give preference to freelancers who may not have all the paperwork ready to go.



The First-time Seekers

A big chunk of people needing help during COVID-19 are first-timers in the social services space. They don't know where to go, who to ask, or what to ask for. They may also be unwilling to ask for help, as they never envisioned themselves in such a dire situation. They may feel at a disadvantage when programs are on a first-come, first-served basis, or when filling out applications requires pre-existing knowledge of the social services sector.



The Houston Transplants

Houston is a city full of transplants. Their moms, brothers, aunts don't always live in the same neighborhood or city. Their networks are dispersed around the U.S. or globally. Who do these people look to when they need help moving? Who do they look to when they are sick and need to buy groceries? Whose house can they move into while keeping their job in Houston if their nuclear and/or extended families don't live here?

“ If evicted, my best option is to move to Florida to move in with my mom.



The Single Parents

These people are doing it all — and expected to do it — all by themselves: working, trying to find work, negotiating with the landlord, making plans for staying housed, taking care of children, buying food, making food, keeping track of bills, paying bills, negotiating with utility companies, and negotiating with Internet and cable companies.

“ I used to work in a senior home and lost my job in the beginning of the pandemic. I have a five-year-old daughter who has a chronic respiratory disease. My daughter is everything I have. I can't imagine leaving her alone to find a job, or bringing the virus to her and knowing that I can get her sick. We are getting by right now donations and whatever little I make selling UV lamps and dieting pills on Whatsapp.



“ I have videos of the problem of rats in my apartment. I showed it to my landlords and they laughed at me. We are discriminated against because we speak Spanish and they say really nasty things to us. Even when they can speak Spanish, they won't speak Spanish. Because they know that they can treat us this way.

The Non-English Speaking Immigrants

For the most part, they were able to provide for themselves and their families before the pandemic, sometimes even without having work permits. However, during COVID-19, they can't make ends meet, including paying rent on time. However, we saw that undocumented people and immigrants who don't speak English saw poorer treatment by landlords compared to tenants who spoke English. These individuals felt like their dignity had been stripped in asking repeatedly for help. These people are frequently shamed, harassed, and taken advantage of by their landlords. This includes, but is not limited to, threats to evict and change the locks, even during the eviction moratorium; large late fees, even during moratorium; their cars being towed as a form of fine; and landlords not maintaining livable housing.



The Anxious People

This is an important persona to consider as people's mental health contributes enormously to how they'll approach this situation. They may put things off and come off as avoidant due to anxiety. They feel extreme nervousness when thinking about strapped resources or about negotiating with the landlord.

“ I have anxiety. My anxiety has been at heightened levels throughout this whole [pandemic]. Just thinking about it sets my anxiety into gear.

INSIGHT

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When designing services, keep intersectionality in mind. One way you can do so is through designing for multidimensional personas such as the non-English speaking immigrant who is also a day to day survivor and a first-time seeker. Or the Houston transplant who is also a gig worker and a single parent.

What We Heard

Heard Through The Grapevine: Accessing Social Services

INSIGHT 2

Going through a disaster is traumatic. Disaster recovery program design can add to this trauma.

INSIGHT 3

In general, most people don't know what type of social services to seek or how to access them. The social service that people mentioned the most was food pantries. Social services that we were surprised people didn't mention at all included financial planning and housing counseling. Frustration with pro bono legal aid services was mentioned by a few people, who described them as a "wall" with so much bureaucracy that "it was better not to climb the wall and just move on."

There Are Many Places Where People Find Information on Services

People usually find out about social services through their immediate social circle: schools, neighbors, 211*, family members (my boyfriend, my aunt), and employers.

*People have found useful resources from 211, though sometimes they say the resources they're directed to are out of assistance or have busy signals.

Navigating Support Systems Can Be Traumatic

Going through a disaster is traumatic. Disaster recovery programs can add to this trauma. Disaster aid and assistance are held to a timeframe and run out, furthering survivors' "living month-to-month" stress. Social service programs often ask for a lot of information and sometimes bounce applicants around. Often, applicants aren't able to find information or answers to their pressing questions. And sometimes even those comfortable with technology aren't able to navigate the application.

“ I applied for rental assistance through two online programs and wasn't selected for either. I called a few community organizations and was told that they were either out of money or that I don't qualify since I don't have an eviction notice yet.

Tenants Don't Have a Plan for When They Aren't Able to Meet Rent

This is often because they don't know what their options are. And it means that people are often in dire situations when they start accessing social services. A few examples of tenant "plans" include:

- Relying on the kindness of the landlord
- Taking out loans or putting it on credit cards
- Asking family and friends for financial assistance
- Moving in with family in another state
- Getting a roommate
- Selling possessions to make rent

Saving Others a Spot in Line

People Are Generally Looking Out for Each Other

Most people we talked to fit this description. And they may feel a sense of guilt and shame in using up resources that others could use.

“ I don’t want to encroach on resources, because I know others are more strapped than I am. Please help them first.

“ I know I’m fine for August. Right now, I don’t know about September. I will ask for help only when I absolutely know I am unable to do it myself.

INSIGHT

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During disasters, you’ll see that people may hold onto old norms. We saw that **many tenants were operating in pre-COVID mentality**. “I shouldn’t ask for help unless it’s absolutely necessary,” or “landlords won’t make concessions.” We know that tenants who asked for help under these dire circumstances typically received the help they needed. **People who didn’t ask for help were less likely to get it**. A part of disaster recovery work might be supporting people in changing their mindsets — to learn when, where, and who to ask for help.

Communicating with Landlords

Tenants Are Generally Sympathetic to Their Landlords

“ I don’t want to ask because I know they have bills to pay too. They are a small business, struggling. They have a mortgage to pay off too.

Tenants Don’t Know What to Ask Landlords For

Most people asked to waive late fees or celebrated getting their late fees waived by their landlords. Few had flexible payment plans. Most of the time, these sorts of concessions were unstructured and unwritten — only discussed over the phone with their landlord, not in writing. It didn’t occur to most to ask for a discount or rent forgiveness.

Tenants, for the Most Part, Aren’t Aware of Their Legal Rights or the Legal Process of Eviction

Many have no knowledge of legal rights related to renting, mainly because they have never experienced this situation before. There is confusion as to whether a rent moratorium or government assistance applies to all tenants or only those in government housing.



Tenant Relationship with Landlords May Vary Based on Whether the Landlord Is a Private Owner or a Corporate Manager

Private owners usually have better relationships with tenants, regardless of whether they are in single-family or multi-family units. We found that private property owners tend to be very flexible with rent payments for selfish or empathetic reasons.

Corporate managers tend to be more strict and less personable. Property managers of big multi-unit buildings can be harsh — they work with tenants but would evict them if they feel it’s necessary and would rather have an empty unit than a non-paying unit.

Questions to Solve For:

- ? How might we incorporate tenant education on rights and protections as part of the renting experience?
- ? How might we help tenants plan for and reduce uncertainty?
- ? How might we provide targeted resources to those on the fringes, e.g., undocumented Americans, non-English speaking immigrants, freelancers and gig workers, single parents who are transplants?
- ? How might we help tenants navigate resources?
- ? How might we support tenants throughout the cycle of housing instability?
- ? How might we help tenants navigate and access available resources?
- ? How might we enhance tenant and landlord communications and negotiations in times of crisis?