



PEOPLE'S EMERGENCY CENTER

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Community Meetings Connect Resources to Recipients

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The Neighborhood Advisory Sub-Committee at People's Emergency Center, in conjunction with the City of Philadelphia's Division of Housing and Community Development, facilitated a virtual resource fair focusing on the needs of small landlords, renters and local residents.

Rachel Mulbry, Assistant Program Mgr., Philadelphia Housing Development Corporation (PHDC) provided an overview on PHL RentAssist Phase IV. This new round of PHL RentAssist funding has about \$127 million to spend on rental assistance and utility payments. Phase 4 will be able to help 10,000-15,000 renters. Landlords and tenants can both apply. If a landlord applies, their tenant must be eligible, and they must get written consent from their tenant. If a landlord does not wish to participate, the rental assistance can be paid directly to the tenant. Tenants are eligible if they meet all three of these criteria:

- Have a household income at or below 80 percent of the Area Median Income (AMI) (see Income Guidelines table below).
- Qualify for unemployment benefits; or have experienced a reduction in household income, incurred significant costs, or experienced some other financial hardship due to COVID-19.
- Demonstrate a risk of experiencing homelessness or housing instability. Tenants can meet this criterion if they have any past-due rent, past due utilities, received an eviction notice, or are paying over one third of their household income on rent.

Assistance is available for both rent and utilities. Rent assistance can be provided for up to 18 months total, including back rent and forward rent. However, no more than 3 months of forward rent can be provided at one time. Tenants who receive 3 months of forward rent and have not exceeded the 18 months of total assistance, may reapply for another 3 months of forward rent. Assistance may only be provided for months of rent after April 2020. The total amount of rent assistance cannot exceed \$2,000 per month, and that amount may include late fees or other charges passed on by the landlord. Utility assistance can provide up to \$2,000 for PGW (gas), \$2,000 for Philadelphia Water Department, and \$2,000 for PECO (electric).



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Additionally, Sue Wasserkrug, Program Administrator, CORA Good Shepard Mediation Program and Tony Abata, Housing Unit, Community Legal Services (CLS) presented on the Eviction Diversion Program. The City of Philadelphia's Eviction Diversion Program enables landlords and tenants to arrive at an agreement that works for both parties, without having to go to Court. This program is for landlords with tenants who have had difficulty paying rent due to a COVID-19 related hardship. Benefits of diversion and mediation include helping tenants avoid an eviction, while also helping landlords avoid vacancies and unit turnover costs.

The Eviction Diversion Program implements the Emergency Housing Protection Act (EHPA) passed by City Council and signed by Mayor Kenney. The act requires Landlords to notify tenants of their rights under the EHPA and to request a mediation conference through the Eviction Diversion Program prior to filing an eviction. Joining the City in implementing the program are Philadelphia Legal Assistance, Community Legal Services, Good Shepherd Mediation Program and city-funded housing counseling agencies. The goal is to keep residents in their homes, and this program provides an opportunity for landlords and tenants to work together.

Conversely, we also addressed the matter of Illegal Lockouts with Ali de Medeiros, Assistant City Solicitor of the Fair Housing Commission (FHC).

The Fair Housing Commission (FHC) ensures that renters have safe places to live and that landlords follow housing laws. The five-member commission and staff help people know their rights and responsibilities when it comes to renting a property.

Some landlords have pursued what is called a "self-help eviction," or illegal lockout. Essentially, that's an eviction that doesn't follow the legal process that landlords must follow to remove tenants from their homes for things like nonpayment of rent or breaking terms of the lease.

The various eviction moratoriums have increased illegal evictions and self-help evictions.

So, what makes a lockout illegal and what can you do if it happens to you? Here is what you need to know.

What is the legal eviction process?

To lock you out legally, your landlord must:

- File a complaint against you in court
- Get a judgment against you in court



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- File the writ of possession and alias writ of possession
- Schedule a lockout date
- A sheriff or landlord-tenant officer will complete the lockout and give you a blue eviction notice or post it on the property.

After a judgment in court, you have at least **21 days** before you can be legally evicted.

What is an illegal lockout?

It is illegal for a landlord to evict you by:

- changing the locks without a sheriff or a landlord-tenant officer
- removing doors or windows from the house
- turning off your utilities
- removing your possessions
- using force
- any other means except a sheriff or landlord-tenant officer

If landlords do any of these things, it is considered a "class III offense," and they can face significant fines.

However, there's other supports for Landlords – such as the Rental Improvement Fund. Paul Marcus, Director, Impact Loan Fund at Impact Services provided information about the program. Impact Loan Fund and the City of Philadelphia launched the pilot program to finance repairs and renovations for landlords to improve apartments for affordable rentals. Landlords who have issues with lead paint and L&I violations are eligible to bring properties back online.

The Rental Improvement Fund (RIF) will lend to landlords who own fewer than 10 apartments in the City of Philadelphia, and who need to improve their units to address health and safety-related repairs. Other upgrades are allowed if code requirements are addressed. In return, landlords will maintain affordable rents for 10 years, meet fair housing guidelines, and permit L&I inspections during the term of the loan.

The workshop concluded with a presentation by Robin Kearny, Utility Unit of Community Legal Services.



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Utility bills are stressful and pose risks to safe and healthy families. CLS advocates fight for affordable utility bills to help residents keep the heat, electricity, and water on. They are experts in determining residents' rights. Loss of utility service in the home is an emergency. CLS advocates can help determine the fastest and most affordable way to restore heat, electricity, or water to your home.

Moreover, Community Legal Services released a report that reveals that Black and Latinx households in Pennsylvania are more likely to experience unaffordable utility costs and fall behind on their utility bills at a much higher rate than white households.

Many of these same communities were hardest hit by COVID-19 in the early months of the pandemic, experiencing both health issues at a much higher rate and are more likely to lose their jobs and income. This furthers the need for policy changes that will help Black and Latinx communities to maintain affordable home utility service, as these communities recover from health and economic consequences of the pandemic.

The end of the moratorium gives utilities the green light to begin service termination for nearly one million Pennsylvania consumers who have been unable to afford their utility bills.

Key Findings

- Low income, Black, and Latinx Pennsylvanians are more likely to be rent-burdened and pay more money toward their utility bills than white Pennsylvanians. They are also more likely to experience utility insecurity.
- Areas with higher concentrations of minority residents have much higher rates of utility debt and disconnections and are more likely to require assistance from a utility customer assistance program to afford their utility bills.
- Communities of color were hit hardest by COVID-19, suggesting that these communities will require additional targeted resources to address utility insecurity that has been exacerbated by the pandemic.

All Pennsylvanians have the right to safe, reliable housing and affordable utility services in their home. Ideally, no household should face the loss of service simply because they cannot afford to pay.