

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

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*"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..."* - Current Durham resident

## Executive Summary

This project, I investigated the causes and effects of housing insecurity in Durham, North Carolina. With particular focused on data related to the COVID-19 pandemic that exacerbated existing housing insecurities.

It concludes that the following would be appropriate solutions to the housing crisis in Durham: 1. the development of affordable housing, 2. the formalization of the status of landlord, and 3. continued educational outreach.

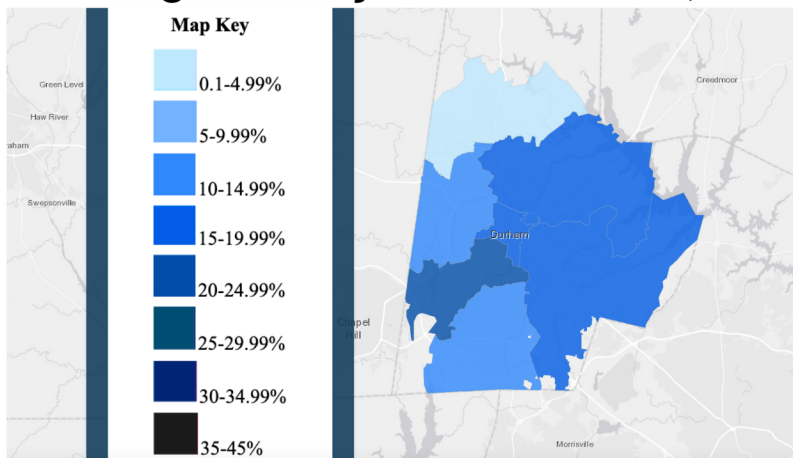
## Background

In Durham 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.

Housing insecurity or instability, as defined by Mathematica Policy Research, Inc., relies on several factors including high housing cost, poor housing quality, unstable neighborhoods, overcrowding, and homelessness.

### Housing Insecurity Rates in Durham, NC

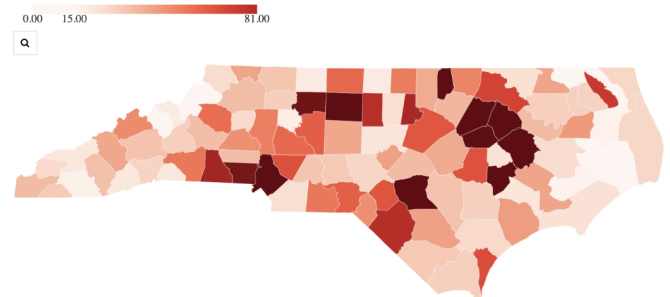


Source: Durham Eviction Mapping Project

### Eviction rates by NC county

Close to 71,000 evictions were filed from March 2020- Feb. 2021.

There is a stark disparity in eviction rates between NC counties. Edgecombe County reporting 177 evictions per 10,000 people while Avery County reported 12 evictions per 10,000 residents. The darker the county the higher the rate of evictions per capita.



NC Judicial Branch

Source: ABC11

## Policy Recommendations



## 1) Development of More Affordable Housing

Under Durham Mayor Steve Schewel, \$95 million was allocated for the development of housing for low-to-moderate income residents. This includes the construction of 1,600 affordable housing units, and aid to 3,000 low-income renters or homeowners to remain in or improve their homes. What is important to note is that, given the influx of large corporations like Apple and Google into the area, many more people will face homelessness than did before as the demand for housing increases. While laudable, this allocation is only a portion of what's needed to address this crisis.

## 2) Formalization of the Status of Landlord

Durham should also formalize the status of landlord. Currently, landlords in the county are able to exercise unruly and arbitrary power over tenants outside the restraints of laws. This can make it easy for them to manipulate and harm tenants.

In response to a similar power imbalance, the city of Philadelphia is one of the first cities to establish the position of landlord as one that requires a commercial activity license (CAL) for all properties with more than four units. For dwellings with under four units, those operating as a non-profit, or those seeking a vacant property license requires the owners to set an activity license number from the city. Falling under the definition of a business owner, the landlord is 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 behalf of both the landlord and the tenant.

This practice should be replicated with Durham. It incentivizes the maintenance and protection of the properties, thereby aiding tenants. Furthermore, by creating a list of business owners, including landlords, with the addresses and other contact information, no landlord can operate outside the view of the government, protecting tenants once again from landlords' arbitrary use of power.

## 3) Continued Educational Outreach

Durham City and County should continue to strengthen housing educational initiatives, rather than responding to the need as the cases arise, Durham law makers should consider proactive methods to ensure future stability and security for tenants. The legal jargon surrounding housing cases brought to court coupled with the complexities of rental rights and statuses make much of this information inaccessible to many residents. There is power in knowing to say, for instance, 'continuance' (pushing the case off for a few months) in a courtroom that many tenants do not comprehend.

## Research Methods

Publicly available interviews from individuals, in Durham struggling to maintain their housing,

Secondary data from local and national sources.  
Research methodology: a mix of qualitative and quantitative sources.

