



Impact of the COVID-19 Pandemic on
Richmond's Nonprofit Housing Providers & Clients

Phase 1 Report

23 June 2020

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EXECUTIVE SUMMARY

Over the course of two weeks in late April and early May, Housing Virginia and the Virginia Housing Alliance interviewed CEOs of 21 housing and homeless services providers in the Richmond region about the impact of COVID-19 on their organizations. These conversations revealed a wide range of new issues faced, emergent challenges encountered, and successes achieved since the start of the pandemic.

Despite the range of responses, there were also clear trends. The detailed answers to our interview questions are included later in this report. The following are key takeaways from the interviews.

Most organizational leaders felt relatively comfortable with short-term operational needs.

- CEOs of these organizations expressed that, for the most part, they were able to continue to meet client needs—despite changed circumstances. The great majority were also confident that their organizations were financially stable over the next three to six months.

A different story emerged with *mid- and longer-term* outlooks.

- The leaders of these housing groups expressed major and growing concerns about the ability to meet client needs, and organizational sustainability, later in 2020 and beyond. Their worries focused on:
 1. Donor fatigue as other issues arise*;
 2. Corporate and individual giving decline as a result of recession; and,
 3. Drastic reductions to state and local budgets from declining tax revenues
- These impacts are not expected to be fully felt for six months, but could extend for years—bringing with them a “wave of housing instability” as other longer-term impacts from COVID-19 begin to surface, such as evictions and foreclosures. The financial sustainability of many housing organizations could be threatened as well.

The initial crisis response by homelessness providers was admirable, coordinated, collaborative, and rapid.

- In many ways, COVID-19 tested our region’s system for meeting the needs of the homeless in Richmond. Interviewees told a consistently positive story about the sector’s response. Many agencies stepped up quickly, creatively and successfully. The Daily Planet was singled out for its efforts to meet critical health needs under extreme circumstances.

However, interviewees expressed major concerns that no solid homelessness plan was in place for what comes next.

- Specifically, leaders addressed the need to navigate and pay for moving persons from motels and shelters into long-term housing. Further, the ongoing cost of the “hotel program” is not sustainable. This was referred to by one director as the “*crisis after the crisis.*” Additionally, impacts on front line staff are great: stress, fatigue, mental and physical wellness, and infection risk. These require action.

The torrent of federal dollars arriving during the next three to six months is viewed with collective uncertainty.

- There is no coordinated or collaborative planning underway to ensure these funds can be used rapidly and effectively. State and local governments, as well as housing providers, need to put a plan in place to avoid delays, confusion, and suboptimal targeting of these resources. State and regional priorities should be established to avoid confusion and enhance fair and uniform benefits.

The COVID-19 shut down has caused most organizations to substantially change the way they operate.

- Like many businesses around the country, housing providers are depending more on video meetings and electronic communication. This has caused many to consider permanent modifications after the pandemic, including changes to work locations, workflow, and other management practices in order to be more resilient. These unique circumstances have tested the management skills and capacity of many of these organizational leaders. Support for skill building in these areas is called for.

**We would be remiss if we did not note that since this initial research was conducted, another issue has partially eclipsed the conversation regarding COVID-19. The killing of George Floyd has ignited and advanced a national conversation about systemic racism and racial disparities—including in the pandemic. Richmond has become one of the national epicenters for continuing protests. Any recommendations in this report regarding responses to COVID-19, and more importantly in the final report later this summer, must be evaluated and acted upon in that context.*

BACKGROUND

A challenge bigger than us, but not beyond us

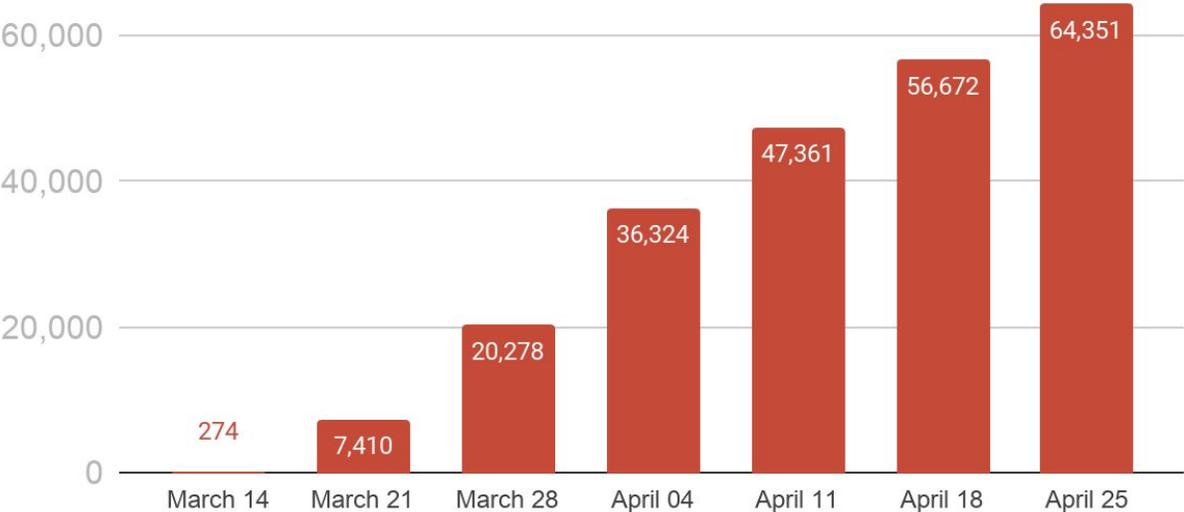
A safe, stable, and affordable home is a fundamental need. During a crisis, this need doesn't disappear—in fact, it grows. Our current COVID-19 pandemic is no exception.

So when the best preventative medicine against the virus is staying home, what does that mean for persons without one? Or who needs their home made safe? Or who might be at risk of losing their home? For several weeks in late March and early April, providers in the Richmond region—and across the nation—rose to the challenge as best they could.

At first, they focused on immediate public health challenges, especially for persons living on the streets, in tent camps, and in shelters. Temporary shelters were stood up, and many people were placed into hotel rooms. These actions allowed providers to efficiently monitor symptoms, deliver supportive services, and begin finding permanent housing options.

Soon, focus shifted to growing economic challenges as businesses shuttered to help prevent community transmission. Within three weeks of the first confirmed COVID-19 cases in Virginia, over 110,000 workers across the state filed for unemployment.¹ By the end of April, the unemployment rate in Virginia was 10.8, and 14.4% nationwide.²

Cumulative new unemployment claims for Richmond, Chesterfield, and Henrico:³



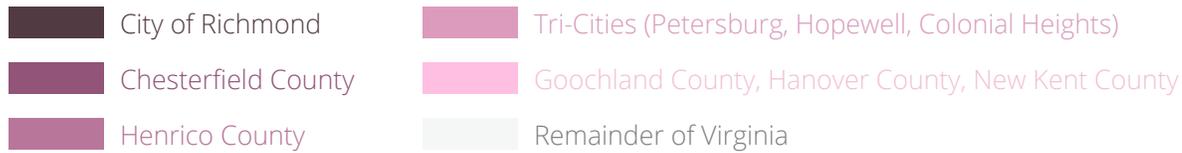
¹ Virginia Unemployment Commission, "Initial Claims" (March 21, 2020)

² Virginia Unemployment Commission, "Current Local Area Unemployment Statistics" (April 2020)

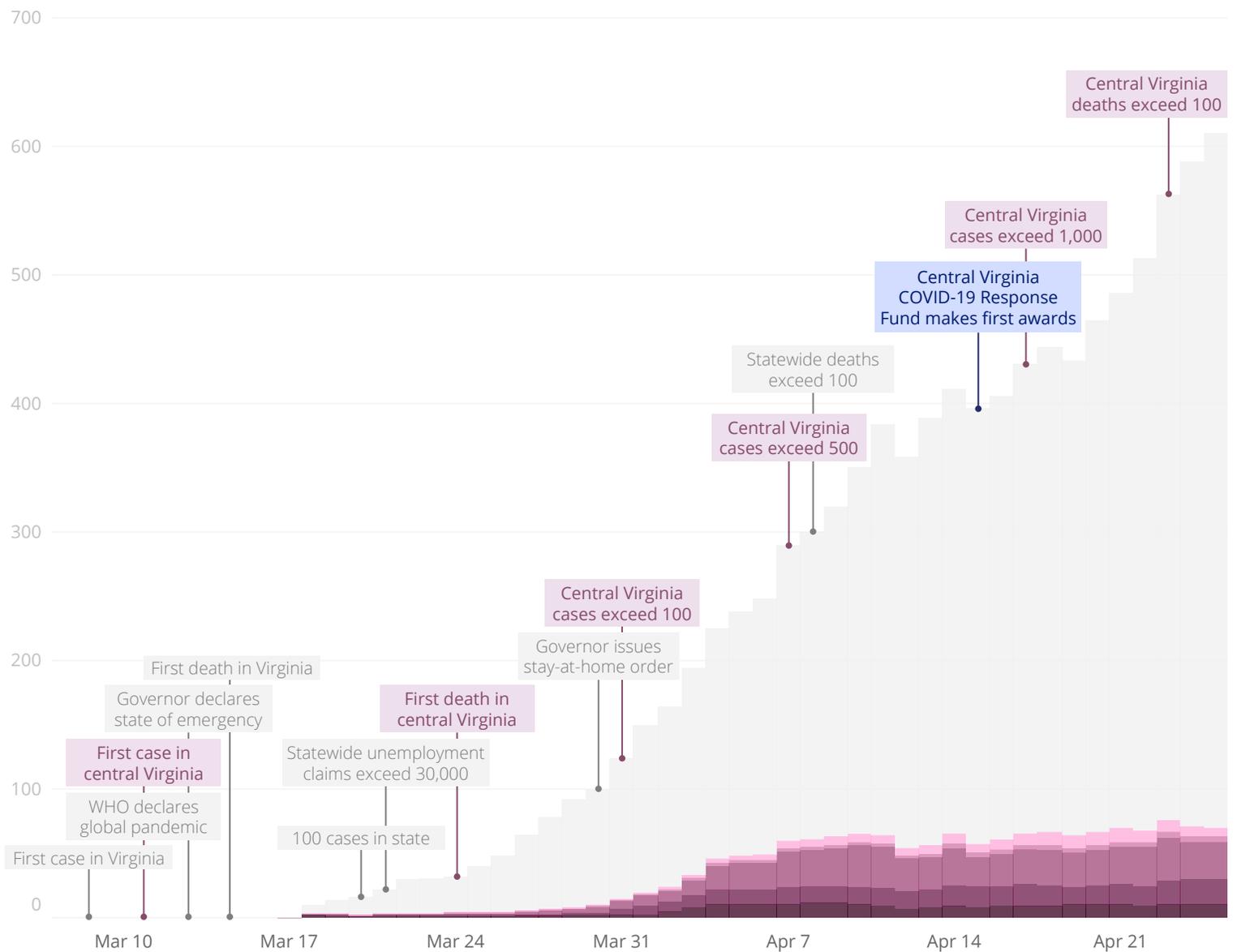
³ Virginia Unemployment Commission, "Initial Claims by County and City" (March 14, 2020 – April 25, 2020)

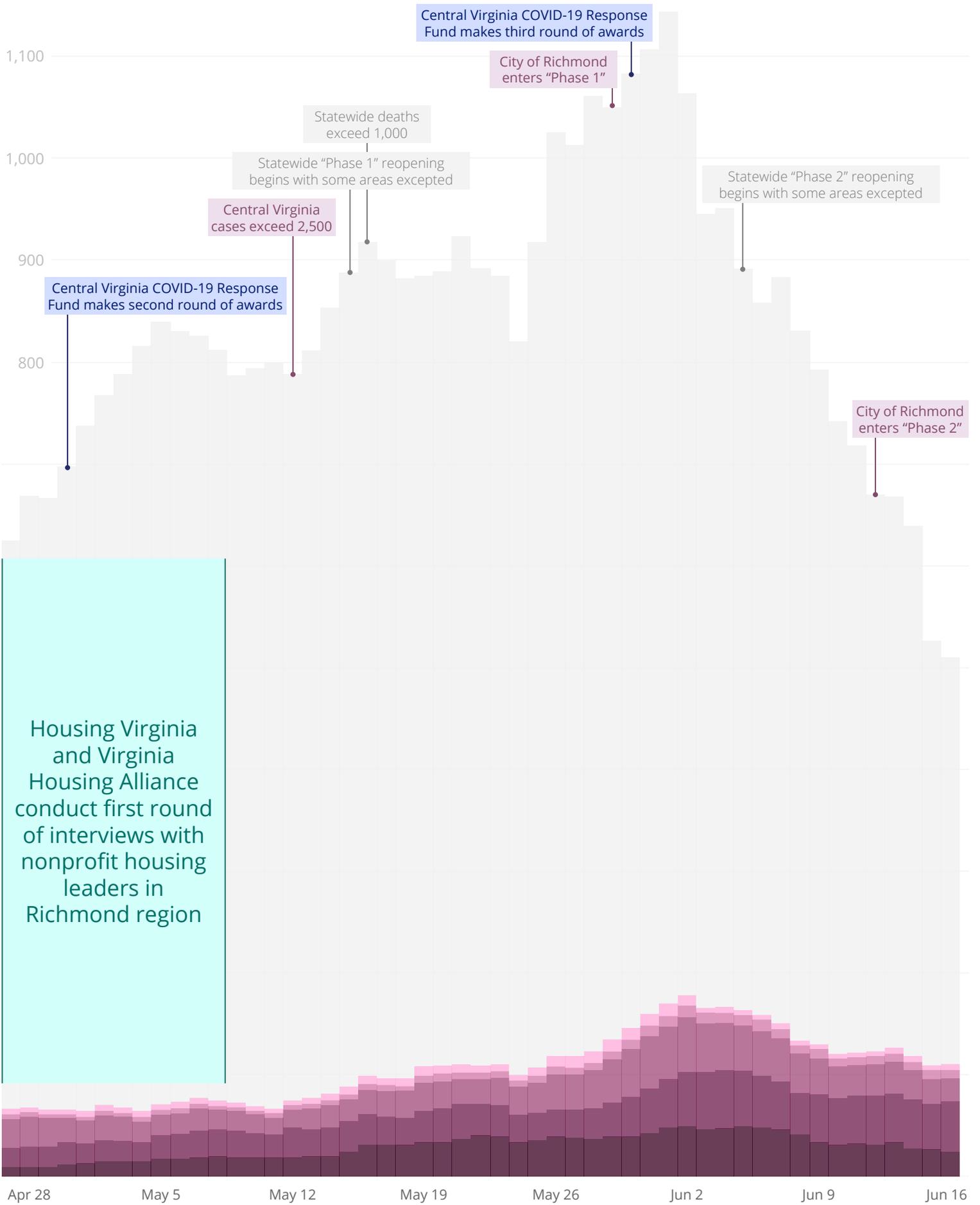
COVID-19 timeline in Virginia and the Richmond region

Confirmed new daily COVID-19 case count (7-day moving average)



Virginia Department of Health COVID-19 Public Use Dataset





Housing Virginia and Virginia Housing Alliance conduct first round of interviews with nonprofit housing leaders in Richmond region

The ripple effect onto the housing market was immediate. On April 1, one in five renters across the country did not make rent on time (78%).⁴ It was nearly the exact same story when May 1 rolled around—just 80% of renters paid in full the first week rent was due. For June, the percent of renters that had made rent payments by the middle of the month reached 89%—on par with one year earlier.

These numbers, however, do not include assisted housing or small property owners where many of the nation's lower-income renters are housed. Good data is still not available for these apartments and concerns also center around the impact on renter's incomes when expanded unemployment benefits end later this summer.

While a patchwork of direct federal assistance, eviction and foreclosure moratoriums, and other measures has kept widespread housing instability at bay, the reprieve is temporary. This summer, families will have used their one-time stimulus payments. Payroll loans for businesses will expire, and many workers may not be rehired. And renters with lost income will face the evictions as moratoriums expire and courts reopen. According to the most recent week of the Census Bureau's Household Pulse Survey, nearly *half* of all renters with incomes below \$25,000 express "no" or only "slight" confidence they will make rent next month.⁵

While these challenges are not unique to the Richmond region, they will amplify our systemic housing inequality if proactive measures are not taken. For this reason, it is very important to continue to evaluate how the housing support infrastructure in our community is handling this crisis and planning for its continued impacts.

How this work started

In early April, Housing Virginia and the Virginia Housing Alliance began speaking with several Richmond-area philanthropic organizations about COVID-19's impact on the region's affordable housing and homelessness infrastructure. Many providers were struggling with making difficult decisions about their workforce, programs, and services as the world around them changed.

Though organizations shared many status updates amongst each other, it was clear no one had a full understanding of how housing nonprofits were responding to COVID-19. In order to gather a complete picture of their challenges, adaptations, and concerns, we proposed a two-phase survey process consisting of "Phase 1" interviews followed by a deeper "Phase 2" engagement scheduled later in the summer.

This report details the findings of our Phase 1 surveys with CEOs, executive directors, and other staff from over twenty housing and homelessness providers across the Richmond region. These findings will help funders evaluate needs, gaps, and opportunities.

⁴ National Multifamily Housing Council, "Rent Payment Tracker"
(<https://www.nmhc.org/research-insight/nmhc-rent-payment-tracker/>)

⁵ US Census Bureau, "Housing Pulse Survey" (Table 2B, Week 5: May 28–June 2)

Why this is important information to collect

COVID-19 presents both providers and funders with unprecedented challenges. Many of the core missions and programs that have been slowly—but successfully—increasing housing opportunities in our neighborhoods are paused. Nonprofit staff face frontline risks as well as remote work challenges, but remain dedicated to helping their clients. And long-term funding prospects for nonprofits remain uncertain due to concerns over donor fatigue and shrinking municipal budgets.

Taking the pulse of the region’s nonprofit housing community throughout this pandemic will help the region’s philanthropic foundations address immediate needs, and gear up for long-term challenges. And while nonprofits and funders regularly share updates with one another, there is added value when reports from the “front lines” are aggregated and critically analyzed. This process allows us to find common trends, identify opportunities, and make comprehensive recommendations for assisting the entire sector.

Plans for Phase 2 and beyond

In July, Housing Virginia and the Virginia Housing Alliance will conduct the second phase of this research. As with Phase 1, Phase 2 will involve direct interviews with the leaders of nonprofit organizations. It will also incorporate survey instruments to collect quantitative data on funding streams, financial challenges, and forecasted impacts to service. We will coordinate this second effort with the delivery and utilization of the bulk of the federal aid that was authorized by the CARES Act.

While we do not anticipate a “return to normal” by the end of 2020, we hope for a reduction in the volatility of our public health and economic status and a clearer picture of what the future holds. We hope that results from our Phase 2 research will provide funders with a meaningful roadmap for adapting their support to the needs of 2021 and whatever else may lie ahead.

METHODS

Phase 1: Preliminary interviews

The study is designed with the intent of collecting data at two points in time. The first data collection period was carried out during the last week of March and the first week of April. This was in the first two to three weeks of the pandemic being fully recognized. Governor Northam issued a state of emergency order on March 12 and stay-at-home order on March 30, although many organizations had already begun remote work and social distancing in the previous two weeks before the Governor's order.

The initial data collection was done via phone interviews. A copy of the interview is attached as an addendum to this report. A total of 21 nonprofit organizations in the Richmond area were interviewed during this first phase. Nine of these were organizations principally engaged with homeless services; the remainder administer a wide variety of affordable housing programs. The initial interviews were conducted with the CEOs of these organizations; however, in some instances other program or finance staff also participated. Most of the data was collected during the interview but some was collected later through email exchanges.

The intention of conducting the interviews so early in the pandemic was to assess how the housing organizations were reacting in the very early stages of adjusting their operations to the changing conditions. We also wanted to understand how quickly clients were being affected by the pandemic and what the scope of those impacts were. Questions in the interview were grouped into four categories:

1. Administration and General Operations
2. Staff and Workforce
3. Financial Impacts
4. Health and Wellness

There were twenty questions asked during the interviews—some of which had follow-up questions. On average, the interviews lasted approximately 60 minutes. The initial findings from these interviews are contained in the following pages.

Phase 2: Comprehensive surveys

The second cycle of data collection will occur in 10 to 12 weeks (mid to late summer). We will collect information from the same 21 organizations. The second round of data collection will be conducted primarily through a more detailed survey. We also anticipate additional interviews, as needed, in order to clarify and expand on data in the survey.

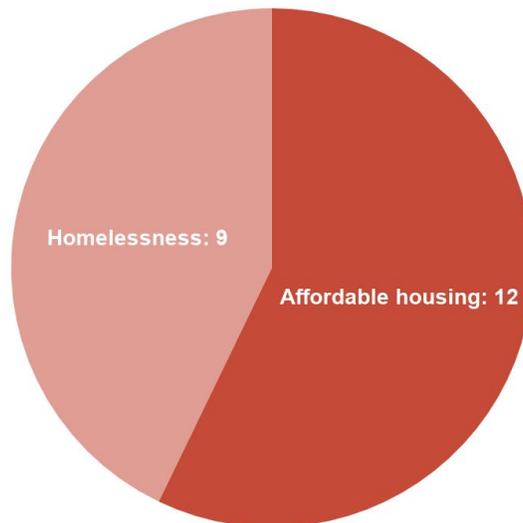
While the initial data collection measured immediate responses of the nonprofit housing providers, the goal for the second round is to understand how organizations have adjusted over a longer term and what impacts are still occurring with housing and services to clients. It was clear from the initial interviews that many organizations are still in transition and still trying to find the best path to respond to these unusual circumstances.

More importantly, we want to understand how well organizations have been able to access federal and state funding that will be flowing to the local level to help address the housing impacts of the pandemic. While a significant amount of federal money had already been approved by Congress and signed by the president, much of it had not made its way into the hands of local housing providers as of the time of our initial interviews.

The speed at which housing issues developed also varied dramatically. For example, increases in demand for homeless services was immediate and urgent. Federal Emergency Shelter Grant (ESG) funds were available very quickly and fully in use by providers during the period of our interviews. Rental assistance, on the other hand, is in the design stage at the Virginia Department of Housing and Community Development (DHCD) right now. The impacts on rental housing are anticipated to not be fully apparent until the summer months. The pandemic's impact on homeownership delinquency and foreclosure may be delayed even more.

For these reasons we expect the second round of data collection to tell a much more complete picture about the impacts of the pandemic on both organizations and on clients as well as the effectiveness of the responses.

Primary organization mission for providers interviewed:



FINDINGS

1. Mission, Programs, and Workflows

The focus of this portion of the study was to determine the core services and/or programs of each organization and assess the most immediate impacts of the COVID-19 pandemic, particularly the correlation between impact and client service delivery. Overall, responses varied according to the core activities of each organization.

“Unprecedented collaboration” among homelessness providers:

- Organizations providing homelessness, rental housing, and related services reported having to immediately scale up to meet increased demands related to ensuring the physical health of their clients.
- A recurring theme among this group was unprecedented collaboration which has allowed the ability to rapidly expand housing and services through the implementation of health and safety protocols, use of technology, and working to secure non-congregate housing for clients having to quarantine.
- The number of homeless being served has risen 150% during this period according to an experienced practitioner, including nearly 400 being served in hotels. In addition, several new temporary shelters were placed in service.

Housing rehab and construction scaled back:

- Organizations providing home repair and rehab programs have been forced to cease operations while many rental housing providers noted an increase in services due to the demands of enhancing communication with residents and implementing safety protocols.
- New housing construction is continuing, with the exception of volunteer-driven construction, which has nearly stopped. In fact, numerous organizations commented on the reduction in volunteers. This has impacted service delivery in some situations, but has enabled others to benefit—particularly in the procurement of masks and cleaning supplies.

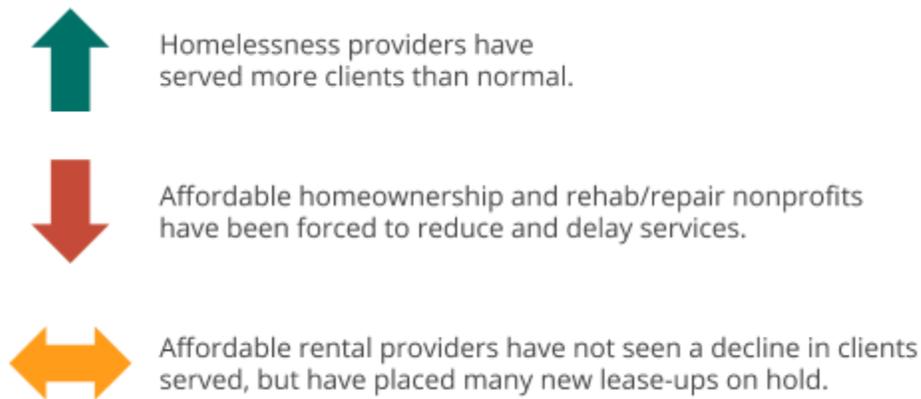
Widespread adaptations to the new normal:

- All organizations reported changes in the way that programs and services are delivered. There has been a significant shift to virtual service delivery and remote work. Organizations providing shelter and rental housing still require essential, front-line workers to be onsite; administrative and management has largely shifted to remote work.
- However, the delineation is not hard and fast—many organizations noted the implementation of rotating schedules for management and the necessity of remaining flexible, using technology as much as possible to ensure staff and client safety.

More information needed to understand full client impacts:

- The impact on client services was varied and difficult to quantify. There was near universal concern about the coming months—the unknown impact of the expiration of the eviction stay which has been extended and will end on June 28th. The Cares Act eviction moratorium on federally assisted rental housing ends a month later in late July.
- Homeless service providers described a system that has somewhat stalled; clients are exiting out of shelter at a reduced rate, while the number of new clients has likewise slowed. However, there has been significant work on providing non-congregate temporary housing for those that are unsheltered—this has been a largely new effort.

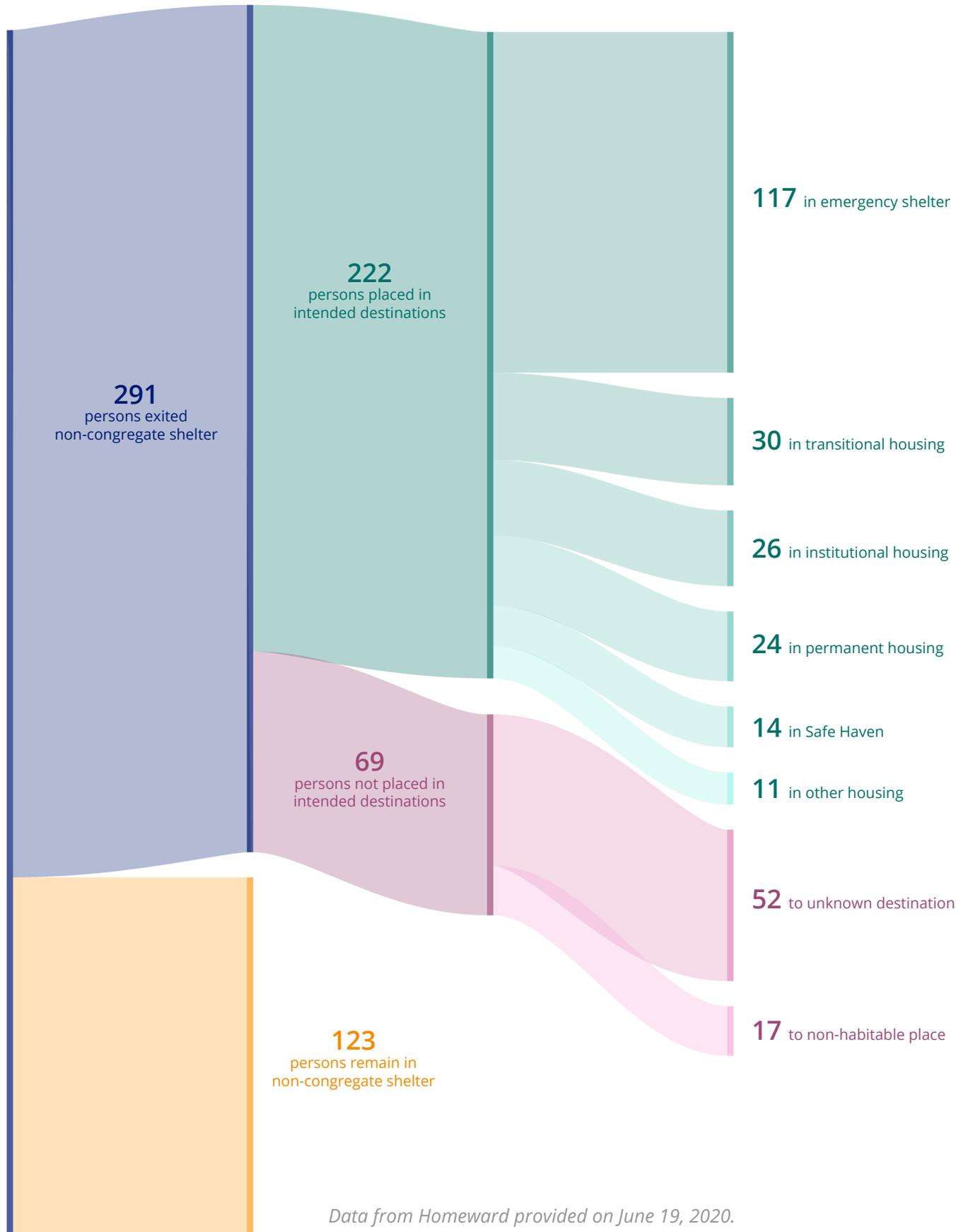
Overall impact of COVID-19 on clients served, as of May 2020:



Pivoting to the future:

- Rental housing and assistance providers are planning for an increase in the need for assistance in the coming months as renters who have experienced job loss or wage reductions burn through their savings and come to the end of unemployment benefits. Organizations involved in construction/repair were concerned about timelines to safely resume, as well as capabilities to implement needed safety protocols.

Status of 414 persons placed in non-congregate shelter (motels) since March 15, 2020



Data from Homeward provided on June 19, 2020.

2. Workforce and Payroll

Across the country, workers have felt the brunt of the pandemic's economic toll. While the nonprofit housing sector in the Richmond region is not immune from these trends, our interviews revealed it was well-positioned to take advantage of relief programs and avoid major long-term disruptions to payroll and staff capacity. But, despite a collective sigh of relief among organizational leadership, long-term concerns about staff capacity remain.

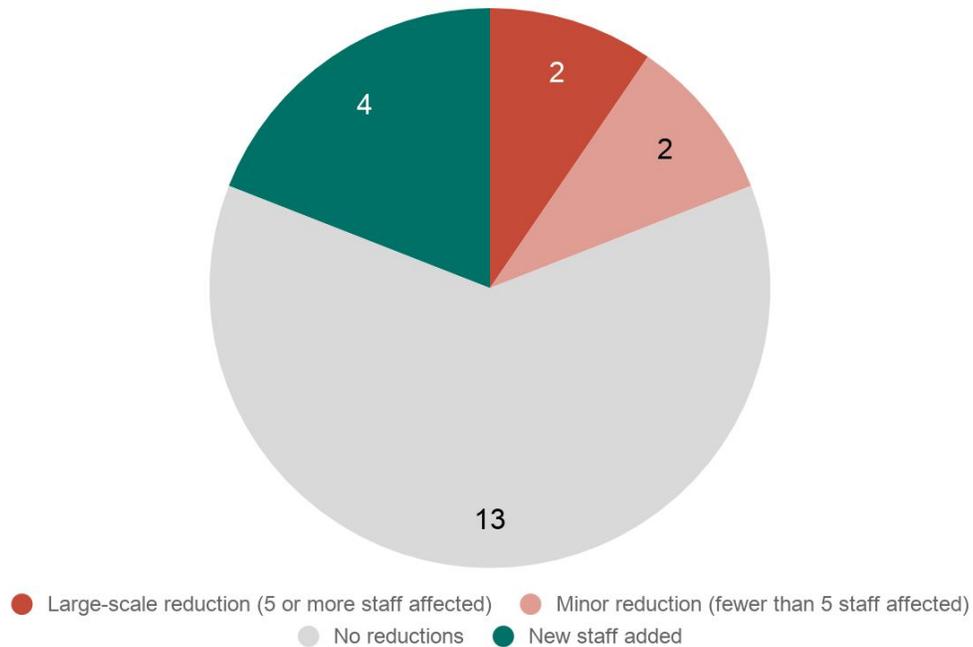
Near universal payroll relief, but many concerns about forgiveness eligibility and process:

- Every nonprofit we interviewed that sought a Payroll Protection Program (PPP) loan received one. For some CEOs, the PPP funds were a “must-have” to keep paychecks flowing; for others, PPP funds were a “nice-to-have” and will proactively help their organization with long-term sustainability into 2021. The few organizations that did not receive PPP funds made early, intentional decisions to not apply for reasons specific to their current funding and operations.
- The 100% success rate for PPP applications is very likely due to long-standing relationships housing providers have with local/regional community banks. These smaller financial institutions provided nonprofits with a much easier and efficient application process compared to larger national banks. Interviewees who applied for PPP funds consistently praised their banking partners, especially Virginia Community Capital.
- Organizations that received PPP loans have many questions and worries about how forgiveness will work. To date, federal guidance on forgiveness eligibility has been piecemeal and inconsistent. Providers with unique financial and structural arrangements (e.g., multiple legal corporations/entities) were particularly concerned.

While rehiring is underway, some immediate staff reductions were unavoidable:

- Overall, organizations were able to avoid widespread furloughs and layoffs. Unfortunately, some executive directors were forced very early on to partially reduce staff hours, or furlough some staff entirely. Both Habitat for Humanity affiliates in the region were acutely affected; each operates a retail “ReStore” operation to raise unrestricted income—these stores shut down immediately and staff were furloughed.
- In some cases, nonprofits continued the hiring process for positions that were posted prior to the pandemic; some others actually advertised new positions that were created either in part or in full to address programmatic needs related to COVID-19. (These positions were typically in homelessness services, often supported by a particular grant.)

Scale of staff reductions for all organizations interviewed, as of May 2020:



In the long-term, CEOs see both challenges and opportunities:

- Some directors expressed worries about maintaining current staff and payroll levels when their PPP loans expire in late June and July, especially if similar funds are not made available again. Other interviewees had longer-term concerns about staffing needs if overall operational funds decline and programs are forced to cut back.
- At the same time, the widespread shift to remote work has given many CEOs an opportunity to drastically rethink their workflows for the foreseeable future—with an eye on increased flexibility and efficiency. Transitioning meetings, communications, and client services to fully digital methods may be an immediate challenge, but once these systems are in place, there is a distinct possibility they will allow organizations to expand their long-term capacity.

3. Financial Concerns

One of the most surprising findings coming from the questions regarding the financial impacts of the coronavirus shut down was that nearly every executive director that we spoke with was not alarmed or overly anxious about the short term impacts on clients or on their organizations. They felt in control and were managing well. When the discussion shifted to longer-term concerns, the views that we heard were nearly the complete opposite of their short-term perspectives. Primary findings regarding financial impacts include the following:

Confidence about short-term solvency:

- Most organizations are very confident that they will respond well and overcome the challenges presented by COVID-19—at least in the short run. The great majority of housing providers interviewed had sufficient reserves to carry them through a financial downturn, provided it was not sustained (over three months). Access to the Payroll Protection Program gave many organizations the cushion they believed would carry them through a short-term downturn.
- Of the 12 organizations that provided an estimate for the number of months available in operational reserves:
 - Four reported fewer than three months.
 - Six reported four to six months.
 - Two reported six to nine months.

Major concerns about long-term sustainability:

- When the perspective shifted from short term to longer term, however, financial concerns were acute. CEOs cited three main concerns:
 1. **Donor fatigue:** First, they had seen a rapid response from donors to the current situation—philanthropy, corporations, and individual donors. A number of organizations have seen their donations rise significantly in the previous two to three weeks. CEOs worry that donor fatigue could set in if the crisis carries on for a year or more.
 2. **Reduced corporate donations:** There were also concerns that corporate giving could decline significantly if the nation entered into a deep recession affecting corporate profitability.
 3. **Reduced public funding:** Finally, and this was probably the most widely stated concern, there are serious fears about the likelihood that state and local government budgets will be profoundly impacted over the next several years by reduced tax revenues.

Uncertainty about federal housing relief funds:

- CARES Act funding had already begun to reach providers by the end of our interview cycle, even though the law had only been signed by the president on March 27. The first funds to flow were Emergency Shelter Grants (ESG). The first \$1 billion (of a total of \$4 billion) of ESG funding was allocated on April 1. The first \$2 billion (of a total of \$5 billion) of Community Development Block Grant (CDBG) funding was allocated on April 1. Providers were generally pleased with the focus of this first round of funding.
- These supplemental funding levels from the CARES Act are significantly higher than the annual appropriations to these programs and will eventually hit the ground and offer substantial opportunities for housing providers. For a comparison of scale, CARES Act ESG was nearly double the entire FY2020 ESG budget. CARES Act CDBG (also referred to as "CDBG-CV") was nearly 50% higher than the FY2020 CDBG budget. As with stimulus funds from nearly a decade ago, the challenge may be whether these funds can be expended rapidly and wisely.

Flexibility of funds is key:

- The most important sentiment expressed about funding, whether from private or public sources, was the need for flexibility. These concerns had to do with both substance and speed. Public funding, in particular, is frequently burdened by regulations that make it difficult to respond quickly to new and emerging needs.
- An example of this has played out with respect to utilization of CDBG funding for emergency rental assistance. The regulations governing this are complex and have not been frequently used in the past, therefore there was a lack of familiarity. Different localities in the Richmond region had different interpretations with respect to this issue. This complicates responses for a problem that is region-wide.
- In addition, with respect to funding for organizational operations, CEOs requested flexibility and simplicity that would enable them to not be diverted from their most urgent responsibilities: serving households facing challenges to their housing stability. Virginia Housing's (formerly VHDA) COVID response grant was singled out for praise in this regard, as was the Central Virginia COVID-19 Response Fund (administered by the Community Foundation for a greater Richmond).

Major interventions are needed now to prevent widespread housing stability later:

- From a programmatic financial needs perspective, there were two key concerns: one from homeless service providers and the second from affordable housing organizations.
 1. **For homelessness providers**, the initial response which included placing significant numbers of homeless in motels was viewed very positively in the short run but was seen as unsustainable in the long run. This was true from both a financial and a services perspective.

The challenge described by the CEO's was: *What comes next? How do we transition individuals and families out of motels and into permanent housing? Where will the money come from to accomplish that?*

2. **For affordable housing providers**, there was a clear distinction between the effect on renters and homeowners.
 - a. **Renters:** Housing providers anticipate a sharp increase in the inability of tenants to make rent payments starting by early-mid summer. The feeling is that this will be a lagging indicator due to access to unemployment benefits, including the special supplemental \$600 in unemployment benefits per week that was made available through the CARES Act. For many, those benefits will start to disappear in July. At the same time, the moratoriums on evictions established by the Governor and by the CARES Act will be expiring in June and July.
 - b. **Homeowners:** The same issue exists for homeowners, but in their case, there may be an additional delay because those households may have access to greater savings than renters. Forbearance programs for homeowners may actually be more beneficial than similar efforts for renters because the terms for repayment in mortgage forbearance programs are generally much longer.
- Both of these issues will require substantial financial resources to address. CEOs were concerned that these resources have yet to be identified and that the housing community has no consensus yet on the design and funding for such efforts. As of this writing, the Governor has announced that Virginia will launch a temporary rental assistance program in the next two weeks. The funding is from the state's CARES Act allocation and DHCD is developing the program.

4. Client and Organizational Health

Assessing the health of both clients and staff proved difficult to meaningfully quantify. More follow-up questions in our Phase 2 research will help understand this issue more clearly. However, several discernible trends are worth noting.

The coronavirus has not yet taken a significant physical toll on clients and staff:

- Fortunately, few organizations reported COVID-19 infection among staff, and there were only a handful of cases reported among clients. Among the homeless providers, there was nearly unanimous praise for the work of the Daily Planet and organizational collaboration.
- However, there was sincere concern about the mental health of both clients and staff. Primarily, these concerns took the form of increased stress and anxiety among frontline staff and the stress and unfamiliarity of working remotely. Of particular note, older employees or those with pre-existing conditions that may make them more vulnerable to the virus seemed to have the highest levels of anxiety. Seniors isolated in their apartments were also vulnerable to anxiety, stress and loneliness.

Client mental health is a concern, but needs more attention:

- In terms of client mental wellness, many organizations were unable to fully ascertain the impact of COVID-19. This was due largely to reduced program capacity limiting client/staff interaction. At a minimum there was awareness that the additional stress and anxiety was negatively impacting client mental wellbeing. One interviewee stated, "our clients are already in crisis and have been for a while; for many of them, this just seems like another day."
- Shelters discussed the additional stress of curfews for teens and prolonged, proximate living spaces creating additional stress among families, most particularly teens. Likewise, there were instances in which non-congregate settings were exacerbating mental issues among a small group of clients living in hotels, primarily due to the limitations of additional support services.
- While specific evidence of increases in domestic violence cases is not apparent yet, several interviewees stated that the quarantine and stay-at-home orders will likely lead to a measurable increase in the coming weeks.

Employees are getting by, but need support now and in the future:

- Nearly all organizations reported being keenly aware of increased stress and anxiety among employees. Much of this was centered on heightened fear about the virus and changes to normal routines. Impact is obviously difficult to quantify as responses were varied.
- Many executive directors assumed that employees were able to address their physical and mental health needs while others noted that they were taking some measures to check in on staff. These efforts ranged from increased communication to virtual meetings and additional time off.

- Beyond remaining as flexible as possible in responding to employee concerns and needs, several executive directors reported initiatives such as providing (or wishing they could provide) hazard pay to frontline workers. This was perceived more as a way to acknowledge the essentialness of employees, as opposed to aiding in general well-being.

While PPE needs vary, access and distribution are common concerns:

- Access to PPE was identified as a challenge. It was made clear that there was no centralized access to PPE; rather, each organization was responsible for securing their own PPE and cleaning supplies.
- Some organizations reported being able to procure PPE through personal networks; others relied on volunteers for homemade masks and cleaning supply donations.

Patchwork of safety protocols:

- Nearly all organizations reported implementing safety protocols—homeless providers were further along due to the immediacy of implementing protocols to continue to provide services. Other organizations were undergoing the process of implementing protocols upon reopening. While some referenced best practices and/or guidance from public authorities, others relied primarily on their own experience and expertise.
- A few executive directors speculated about the ongoing need for protocols and how they may be implemented on a permanent basis: Would virtual intakes become the norm? Will clients be served from behind plexiglass or other barriers in person?

RECOMMENDATIONS FOR IMMEDIATE ACTION

A complete set of recommendations will be included in our final report following our Phase 2 research. However, based on our interviews, there are a number of actions funders should begin without delay. These include:

1. **Begin to monitor and track federal assistance.** Strive to have program planning done collaboratively with providers to simplify and reduce unnecessary paperwork. Waive restrictions where possible; address needs directly and effectively. The state, primarily DHCD, should provide guidance to preclude a patchwork of priorities. Localities within the region (and regions throughout Virginia) should coordinate their plans.
2. **Develop initiatives to address staff stress.** Recognize and laud staff efforts in the face of extreme conditions. These may be as simple as meals, gift cards, personal notes from board members and elected officials, mental wellness sessions and counseling via video conferencing, and bonus pay. A simple mental health evaluation may aid in connecting clients and staff to additional resources. The Richmond Community Development Alliance (RCDA) could serve as a coordinating entity for some or all of these efforts.
3. **Monitor rental delinquency rates as well as requests for mortgage forbearance.** Identify resources and develop rental and mortgage assistance interventions now. Ensure a simple, accurate source for information about eviction moratoria, homeowner forbearance, federal funding, state programs, and other resources.
4. **Develop resources and strategies to transition homeless from hotels into longer term living situations.** One interviewee stated that the current situation—where dozens, if not hundreds, of homeless persons are now in temporary shelters—is a once in a lifetime opportunity to get this population swiftly into permanent housing options. However, this effort will require serious funding and coordination, and should therefore begin as soon as possible.
5. **Sustain emergency funding opportunities for the few organizations that may experience short term, critical financial challenges.** Nonprofits with higher levels of fiscal stress at this time are likely smaller but still provide critical services. Funders should make sure these organizations are not victims of this pandemic by providing emergency assistance.

ACKNOWLEDGEMENTS

On behalf of all staff and board members of our two organizations, we want to express our awe and gratitude for the nonprofit workers going above and beyond to help Richmonders stay safely housed during this pandemic.

We also greatly appreciate all the precious time organizations' leaders selflessly gave us for interviews. Their commitment and dedication deserves tremendous praise.

Finally, this work would not have been possible without the proactive support of The Community Foundation for a greater Richmond, the Richmond Memorial Health Foundation, and the Bob and Anna Lou Schaberg Foundation.

Brian Koziol, Executive Director, Virginia Housing Alliance
Bob Adams, Executive Director, Housing Virginia
Jonathan Knopf, Senior Associate, Housing Virginia

