

REALTORS® & Smart Growth

on common ground

SPRING 2020

Reinventing How Communities Work

IN THE AGE OF COVID-19

**PRESERVING
HOMEOWNERSHIP
ADAPTING THE
BUILT ENVIRONMENT
CORONAVIRUS ECONOMY**



NATIONAL
ASSOCIATION OF
REALTORS®

Navigating a Changing Environment

Dear Reader:

As states and localities work towards getting to a new normal after the COVID-19 pandemic, REALTORS® stand ready to play a pivotal role in helping communities rebuild and recover.

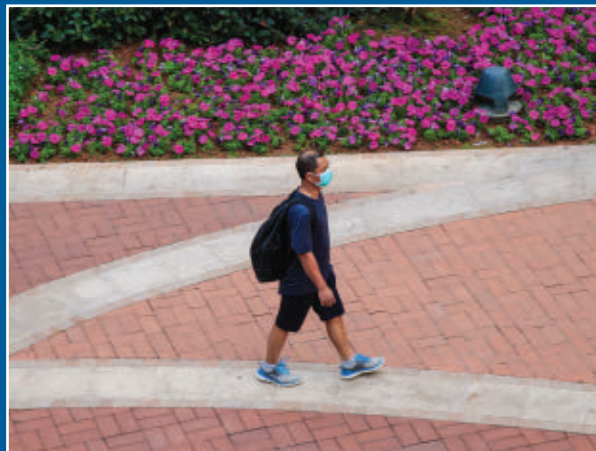
We have been heartened by the countless ways that REALTORS® across the country have shown continuous examples of being good neighbors in their communities, even in the face of this national health and economic emergency.

In South Carolina, a REALTOR® raised money to buy laptops for children without home computers so they could participate in distance learning. And in another part of the country, the Hawaii Association of REALTORS® donated \$50,000 to state food banks.

The examples are endless and shine a spotlight on REALTORS® commitment to the communities they call home.

In this special issue of *On Common Ground*, we take a deeper dive into:

- how homeownership will evolve post-pandemic;
- what nonprofits and local governments are doing to help preserve homeownership; and,
- what a unique public-private partnership is doing to create resources for those experiencing housing insecurity.



We also use this special issue to look at how local governments are re-tooling public spaces to accommodate social distancing, as well as spotlight how businesses are adapting to the new landscape.

Housing is the backbone of our nation and the most powerful catalyst to restart economies.

THE NATIONAL ASSOCIATION OF REALTORS® and its 1.4 million members stand ready to work with communities across the country to rebuild the economy and continue to be protectors and defenders of the American dream.



Vince Malta, 2020 President,
NATIONAL ASSOCIATION
OF REALTORS®



Bob Goldberg, CEO
NATIONAL ASSOCIATION
OF REALTORS®

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PRESERVING HOMEOWNERSHIP

LOCAL GOVERNMENTS, FEDERAL PROGRAMS, HOUSING COUNSELING AGENCIES, PHILANTHROPISTS, AND MORTGAGE LENDERS ARE HELPING TO KEEP PEOPLE IN THEIR HOMES

By Brian E. Clark

As the coronavirus pandemic walloped the nation and non-essential businesses were shuttered from New York to California — and pretty much everywhere in between — more than 26 million people found themselves out of work from late March through the week ending April 24. And millions more will likely be filing for unemployment benefits in coming weeks before stay-at-home orders are lifted and the economy begins to recover.

Those staggering jobless numbers from the U.S. Labor Department, which occurred over the short span of roughly four weeks, dwarf layoff figures from the last recession. And they mean many Americans are concerned

about their ability to remain in their homes as they figure out how to pay bills of all kinds.

Likewise, if tenants can't pay rent, landlords are worried about paying mortgages on the buildings they own.

To keep people in their homes and businesses solvent, federal, state and local government agencies, banks, philanthropies and other groups are providing aid and guidance to consumers and companies.

Megan Booth, director of Federal Housing, Valuation, Commercial Real Estate Policy and Programs for the NATIONAL ASSOCIATION OF REALTORS® (NAR), said NAR “is on the front lines fighting for our members, independent contractors, small business owners and the



industry by working with the administration to ensure they have vital access to essential resources and financial aid, assistance and information through the CARES Act and stimulus package.”

But there remains uncertainty, in large part because researchers are uncertain how soon they will be able to come up with widespread testing, to say nothing of an effective vaccine for the virus.

Navigating the uncertain

“It’s scary,” said Marietta Rodriguez, president and chief operating officer of NeighborWorks America, a public, non-profit with a Congressional charter that works with more than 240 community development and affordable housing organizations in the United States and Puerto Rico.

“We are just starting to see the economic impact of COVID-19 and the literal shutdown of large parts of

our economy that’s now rippling through our communities,” she said during an interview the second week of April. “We don’t have a complete picture yet, but clearly communities are feeling this in a very acute way.

“I’m very concerned about the long-term impact that the pandemic will have, particularly on communities of color and low-wealth. They are the ones that will feel ripples in the faltering economy first and longest and hardest.

“I also worry about service, small business, hotel and restaurant workers. The longer they are out, the harder it will be for them to return to their jobs. Restarting the economy is going to be difficult. It’s not just flipping a switch.”

The CARES Act, signed into law on March 27 provides \$1,200 for most adults and 120 days of eviction relief for tenants in federally backed housing, which means people won’t be put on the street if they can’t pay their rent.

The eviction relief is widely lauded as a compassionate move, but Rodriguez said the lack of rent payments is causing problems for the affordable housing landlords her agency works with.

“That’s because they typically need revenues coming in from rent to maintain their properties and to service the debt on any loans they may have on their buildings,” she said. “So on the affordable side, people are really feeling it right now.”

Rodriguez’s group works with organizations that own and manage about 175,000 rental units. “In the Twin Cities alone, one of our organizations owns and runs about 5,000 rental units,” she said.

“With a 20 percent reduction in rent, they could see a \$1.1-million loss of revenue a month. And 20 percent is probably pretty conservative, so they will likely see more than that as the pandemic sweeps through the economy. We are trying to make sure that lenders who have loans against these properties are being as flexible as possible.”

She said federal, state and local governments are issuing guidance to lending institutions that encourage them to work with affordable housing agencies that aid low- and moderate-income communities.

“Lenders should receive Community Reinvestment Act (CRA) credits if they do this,” she said. “Everyone is trying to figure out the layering of guidance and what is permitted and not permitted, where resources are and how they are going to be flowing, so it’s pretty confusing right now.”

She said she has no idea when things will return to a pre-COVID normal, or even what that will look like. “I’m



Photo courtesy of NeighborWorks America



Photo courtesy of NeighborWorks America

trying to orient our 240 organizations and advise them that ‘normal’ — whatever that will mean — won’t happen until almost everyone has access to testing and a vaccine. And a vaccine could be 18 months or more from now.

“I’m not an epidemiologist, so I don’t know. But I suspect the rules on which businesses can be open will loosen as we work through the ‘flattened curve.’ How to pivot to that new normal, whatever that is, is all part of the confusion.”

She said NeighborWorks had sent out grants for member organizations to “weather the coronavirus storm so they can continue to operate and provide services and programs from a virtual environment as their workforces shelter in place. In some cases, they’ve had to beef up their technology and buy hardware so they can interact with their customers and clients virtually.

“For those groups that we support that run food banks, homeless shelters and rental properties, they’ve had to spend a lot of money on cleaning supplies and face masks and other personal protective equipment for staff who are still at these locations. We’ve tried to alleviate this financial burden as much as we can.”

She said one organization in Arizona spent more than \$50,000 during the first two weeks of March on cleaning supplies. “And these were all un-budgeted expenses. Our first plan of action was to hear from organizations about what they were experiencing on the ground and try to help them. We are sharing this information with a lot of our financial partners and stakeholders and many have told us they want to help.

“As we learn more, we will start to develop tools that are more consumer facing for the networks we use, both in terms of rental assistance and mortgage assistance.

“I think most lenders are operationalizing the moratorium on foreclosures, getting call centers up to capacity to respond to questions that are coming in. We want to be sure we are sending borrowers to the right places at these financial institutions.”

Housing counseling agencies serve a critical role in communities because they are trusted advisors.

She said she's also quite concerned about unsavory predators who are using financial scams to prey on the unwary. "We saw this uptick during the foreclosure crisis. We're already seeing it again with people charging for vaccinations that aren't real and scams around the treasury payments to people or charging to negotiate with landlords or banks. We want to develop some consumer-facing tools, but we are probably a couple of weeks out of getting those on line. We want to share those widely to make sure that consumers are getting the best information and protecting themselves against scams."

Housing Counseling

She also wants consumers to know that there is a "strong network of U.S. Department of Housing and Urban Development (HUD) approved housing counseling agencies out there who can help them with rental assistance, foreclosure and financial capability counseling.

"Many of them serve a critical role in communities because they are trusted advisors," she said. "They were there before this crisis and they will be there afterwards. They can triage resources.

"It is hard for people in crisis to figure out which programs and services that are out there are relevant and appropriate to them. These counselors are abreast of those.

"So I would really encourage consumers and REALTORS® to use these counselors, which they can find through our website at neighborworks.org and also the housing counseling page on the HUD.gov website to find a directory of their counseling agencies."

In fact, NAR released a "Protect Your Investment" brochure that encourages homeowners to work with REALTORS® and housing counselors and offers guidance on options provided by lenders.

Wendy Penn, Housing Opportunity Program Manager for the NATIONAL ASSOCIATION OF REALTORS® said NAR "created the brochure to help REALTORS® and Associations easily share important resources with homeowners who are struggling to meet their loan obligations during these challenging times." For more information, visit <https://realtorparty.realtor/community-outreach/housing-opportunity/resources/protect-your-investment>.

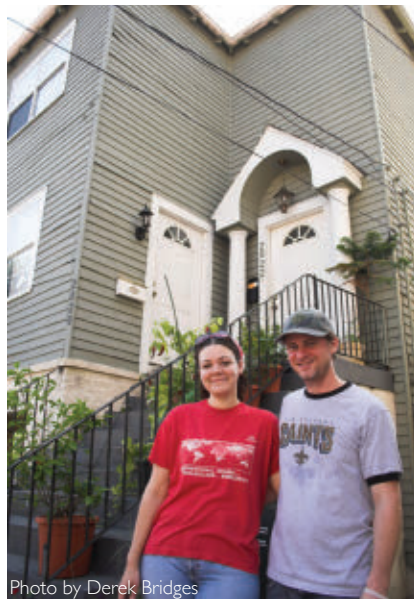
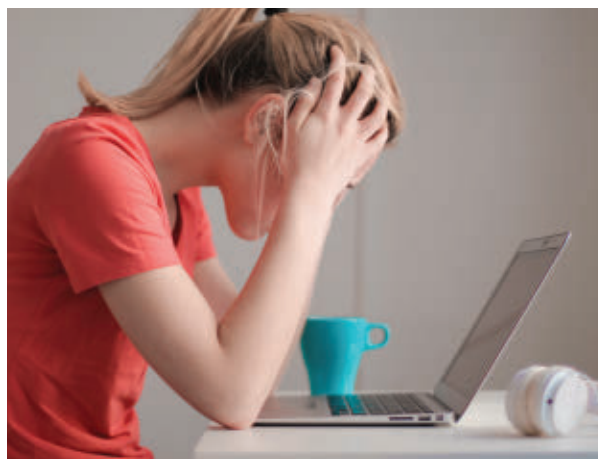


Photo by Derek Bridges



GUIDANCE FOR RENTERS





Courtesy of USDA; Photo by Lance Cheung



Courtesy of USDA; Photo by Lance Cheung



Courtesy of USDA; Photo by Ben Cohen

Philanthropy aid

At the Robert Wood Johnson Foundation, managing director Abbey Cofsky said her organization — the nation's largest philanthropy focused on health — has a long history of working in housing.

“Initially, that meant focusing on using healthy building materials and addressing issues dealing with explicit connections between health and housing, like exposure to lead poisoning.

“But in the past decade or so, we’ve focused even more on issues around housing affordability and the importance of housing stability for overall health, well-being and access to healthcare.”

She said the philanthropy is encouraging people to stay home and self-isolate. “But for some, that is not an option,” she said. “And because of the economic crisis caused by the pandemic, people’s ability to afford rents and mortgages is becoming even more precarious. And that is a threat for health, beyond the immediate threat posed by COVID-19.”

In early April, the New Jersey-based foundation made a \$50-million donation to a variety of agencies, mostly

dealing with food, shelter and income assistance in communities of color, low-income and disabilities.

This largesse included the Fair Share Housing Center in Cherry Hill, N.J., a leading fair-housing advocate in the Garden State; and the Disaster Housing Recovery Coalition, a national organization with 800 members.

“As the largest [philanthropic] funder in New Jersey, we have a special commitment to our home state,” she said. “That was part of the rationale for selecting the Fair Share Housing Center, which did great work post Hurricane Sandy, and really stepped up during other calamities in the past.”

She said the Disaster Housing Recovery Coalition was started after Hurricane Katrina and partners with many other groups, working to prevent homelessness. It was

We want to be part of the conversation, to hear from folks on the ground and to encourage other philanthropies to work a little differently in this moment.



Photo by Tim Deneill



Courtesy of USDA; Photo by Preston Keres

chosen because it connects “frontline providers with advocates and policymakers to really understand what the need is, what are the policy responses and where the resources go.”

Cofsky said she has no idea how much longer her group will need to make donations. “I have no crystal ball,” she said. “I can’t speculate about when a vaccine will arrive or if it’s even possible. We are hoping this type of humanitarian response from us is a one-time infusion of resources.

“We did it because we want to be part of the conversation, to hear from folks on the ground and to encourage other philanthropies to work a little differently in this moment.

“It’s really a way for the foundation to say we know the scale of need is really quite breathtaking and that our funding abilities pale in comparison to the resources that are needed. This crisis shows how fragile the reality is for so many renters, especially in communities of color because only 41 percent of black households own their own homes versus 73 percent of white households.

“Meanwhile, we’ll continue our strategic grant making that is more around research, advocacy, policy tracking and a whole realm of other issues — housing and community development being one of them.”

Local government action

Teryn Zmuda, chief economist for the National Association of Counties, said county leaders are taking their own steps to keep people in their homes during this pandemic.

“They are responding to the health and safety needs of their residents because of the hardships that the coronavirus is having on people across the nation,” she said. “So many have lost their jobs.”

She said some counties are foregoing late fees or even formally extending property tax deadlines.

“Depending on their fiscal year, counties collect property taxes at different times. Some collect in first quarter and are not expecting to collect again until early 2021.

“But we’re also seeing a wave of property taxes due in June. California is in the middle of collecting them now and some counties there issued deadline extensions to help residents deal with the economic burden of the pandemic.”

In addition, she said counties have put a hold on evictions and foreclosures until the pandemic has subsided. They include Alameda County in Northern California, Hudson County in New Jersey, Miami-Dade and Orange counties in Florida and Multnomah in Oregon.

Likewise, other counties — such as King County in Washington State — are providing grants to small businesses so they can continue to pay employees so they can cover their bills, mortgages and rent.

“Our organization has been convening meetings with county leaders virtually,” she said. “County officials are asking one another what they can do to help their residents. If they aren’t in the thick of it yet, they are seeking advice to prepare for the pandemic hitting them. For our part, we are sending out emails three times a week with updates about federal policies that are in the pipeline.

“County leaders are at the forefront of this response right now. It’s a big task, but they are being innovative as they balance the appropriate responses for the safety and health care of their residents, while also understanding the pandemic’s significant financial impact.”

County leaders are at the forefront of this response right now.



Photo by Elvert Barnes



Courtesy of HUD



CDFIs are integral to the development and sustainment of small businesses as well as the financing of affordable housing and economic development projects.

various relief programs that will keep them in their homes until things return to normal.”

Altran said the bank has paused foreclosure sales, evictions and repossessions. For clients with our mortgages, the bank is offering three-month deferrals, with payments added to the end of the loan term. That period may be extended, she said, if clients continue to need relief, until the crisis is over.

Likewise, loans owned or guaranteed by other entities, including Fannie Mae, Freddie Mac or FHA, offer consumers three months of deferrals. Clients with small business and consumer loans can also seek payment deferrals and refunds on late fees from the Bank of America.

She said the bank will provide up to \$250 million in capital to community development financial institutions (CDFIs) by funding loans through the newly established federal Paycheck Protection Program. In addition, Bank of America will provide up to \$10 million in philanthropic grants to help fund the operations of CDFIs.

“Small businesses are the backbone of our communities,” Anne Finucane, vice chairman of Bank of America, said. “CDFIs are integral to the development and sustainment of small businesses, health care centers, schools and other community facilities, as well as the financing of affordable housing and economic development

projects. CDFIs will be critical in the response to the unprecedented challenges our communities are facing as a result of the coronavirus.”

In addition, Altran said the Bank of America is committing \$100 million to support communities in need “as the world faces unprecedented challenges from the coronavirus. The funds will help increase medical response capacity, address food insecurity, increase access to learning as a result of school closures, and provide support to the world’s most vulnerable populations.

“We must all work together as one global community — public and private sectors, as well as individuals — to address this health care and humanitarian crisis,” Brian Moynihan, chairman and CEO of Bank of America said in an email.

“As the needs in our local communities continue to rapidly escalate, we must take swift action to provide resources where there are gaps, and help local communities protect their most vulnerable populations.” ●

Brian E. Clark is a Wisconsin-based journalist and a former staff writer on the business desk of The San Diego Union-Tribune. He is a contributor to the Los Angeles Times, Chicago Sun-Times, Milwaukee Journal Sentinel, Dallas Morning News and other publications.

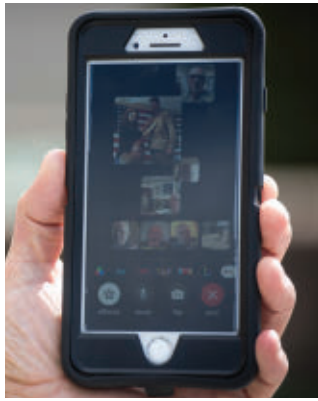


Photo by Staff Sgt. Tony Harp

THE IMPORTANCE OF **TECHNOLOGY** DURING CRISIS

Websites, online resources and communication tools assist in preventing homelessness and housing insecurity

By Julie Buss

It's one of the seminal moments in our collective history. In the months and years to come, people will recall how they hunkered down and stayed safe at home during the coronavirus pandemic. But too many people don't have a secure place to call home. These are the people hit especially hard by a devastating disruption such as a pandemic or other natural disaster.

The NATIONAL ASSOCIATION OF REALTORS® (NAR) has always been at the forefront in protecting homeowners and continues to provide strong leadership, grants and resources during these current challenges.

San Diego Area REALTORS® help develop website for the homeless

In San Diego, collaborations, meticulous research, and the drive to roll up sleeves and get the work done led to the development of ECAssist.org — a website that serves as a clearing house of vital information for East San Diego County's homeless and vulnerable citizens. The site provides links to resources concerning shelter, public assistance, food resources, healthcare and veterans' services. The site is searchable by community and updated regularly.

"Members of the Pacific Southwest Association of REALTORS® (PSAR) had been attending the East County Homeless Task Force (ECHTF) meetings for two years trying to get our arms around the issues that contribute to homelessness," explained Tracy Morgan Hollingworth, PSAR's government affairs director. "After a couple of years of collecting information about the homeless in East County and the resources that we identified that were available to both the homeless and borderline homeless,

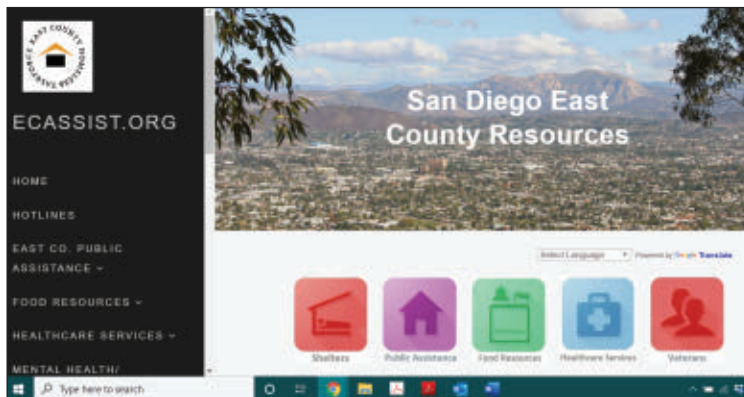
we thought it would be great to try to develop a phone app that would give the homeless details about where to find and access services."

PSAR folks, working with ECHTF and the El Cajon Collaborative, discovered that a majority of homeless individuals had access to cell phones and the internet. But developers also learned that a phone app was likely not the best way to reach their intended audience because of difficulties in app distribution. So, plans were shifted to creating a website. PSAR received a NAR grant to help with the development and maintenance of the website and, with that, ECAssist.org was on its way to becoming a reality. The next task was populating the site and the job of gathering resource information was massive. Organizers sought out some willing help.

"We tapped into a local community college to ask students to help us research where all of the food pantries and churches were that offer meals and food banks in East San Diego County," Morgan Hollingworth said. "The El Cajon Collaborative wanted to break out the resources by different communities in East San Diego so the website is searchable by city or community names and by the types of services located in those areas."

East San Diego County covers a vast area of smaller cities, unincorporated communities and rural expanses. ECAssist.org benefits many sectors of the area's diverse

**ECAssist.org went live in 2019
and response has been
overwhelmingly positive.**



population. The website can translate into dozens of languages and includes links to useful information that might be accessed by a variety of people. That information includes colleges and adult schools, youth and teen services and mental health assistance.

The website went live in 2019 and response has been overwhelmingly positive. In fact, its use has expanded since it was first launched. What began as an online resource to help connect the homeless with essential community resources has become a lifeline for not only the homeless but for vulnerable groups throughout the area. Nonprofit and government agencies recognize its value, especially during this time of pandemic.

“The County Board of Supervisors approved several million dollars in county funding to help connect the homeless to more resources through ECAssist.org and to also avoid being the most recent victims of the COVID-19 pandemic,” Morgan Hollingworth said. “But it’s not just the homeless who are using it, it’s become a lifesaver for so many people at risk.”

National organizations provide online resources

Mark Fenton, a nationally recognized public health and planning expert, adjunct associate professor at Tufts University, and Centers for Disease Control consultant, says the pandemic is a time to look beyond the familiar to identify and assist those in need of help. “We can’t look at the pandemic only through the lens of the wealthy and white. In public health we know that social determinants of health are heavily biased based on economics and race. We need to take a lesson and rethink.”

Many national organizations have added resources to their websites to address the coronavirus, especially as it pertains to the homeless and housing insecurity. The National

Housing Conference (NHC), The U.S. Interagency Council on Homelessness, the National Low-Income Housing Coalition and the National Alliance to End Homelessness, to name a few, have all added COVID-19 resource areas to their websites. NAR has aggregated many public-agency links at <https://www.nar.realtor/coronavirus-resources-for-property-owners>. Resource links include guidance on community planning and action implementation that serve the homeless and most vulnerable populations. The NHC website links to a plethora of resources for a wide array of possible users, including homeless service providers, homeowners, single-family mortgage lenders, renters, rental property owners, multifamily financiers and state and local governments.

State and local United Ways provide information on a host of social services through their 211-phone service. Nearly 95 percent of American’s have access to 211. Users can search online by zip code, city or state to connect with their local United Way 211 and learn where to find services. United Way Worldwide reports its 211 system usually handles about 12 million calls a year across the United States, but as of the beginning of April, it was fielding as many as 75,000 calls a day.

The coronavirus pandemic has illustrated stark inequities in access to services and resources for the homeless and those living with housing insecurity and have illustrated the necessity of being better prepared for the future.

Many national organizations have added resources to their websites to address the coronavirus.



PSAR presented a check to the East County Chamber of Commerce Foundation to assist with the development of ECAssist.org.

(Left to right)

Tracy Morgan Hollingworth, PSAR GAD;
Robert McKay, Interim Chamber CEO; Robert Calloway, 2019 PSAR President;
Kay LeMenager, REALTOR®; Carol Lewis, El Cajon Collaborative;
and Anna Marie Piconi Snyder, Task Force Program Manager

In her recent article entitled America's inequitable housing system is completely unprepared for coronavirus, Jenny Schuetz, a fellow in the Metropolitan Policy Program, Future of the Middle Class Initiative of the Brookings Institution, points out that "sheltering at home requires good housing" but that isn't possible for large and diverse swaths of the population. More than a half million Americans are homeless, with roughly 60 percent living in temporary shelters or doubled up with family and 40 percent with no shelter whatsoever. Approximately 20 percent of the nation's poorest families spend more than half of their monthly income on rent and are at constant risk of homelessness. For many of these families it's a challenge just to connect with information and available assistance.

"For far too long, policymakers at all levels of government have failed to provide decent-quality, stable, and affordable housing to millions of Americans," Schuetz writes. "In COVID-19, we're only starting to see the devastating consequences of that failure."

Emergency help to keep people in their homes

The primary government response concerning the coronavirus pandemic's impact on housing has been to provide far-reaching, but temporary protections to help keep people in their homes. On March 18, the U.S. Department of Housing and Urban Development (HUD) issued an immediate 60-day foreclosure and eviction moratorium for single-family homeowners with FHA-insured mortgages. The federal moratorium covers the roughly 8 million single-family homeowners with FHA loans — primarily used by lower-income homebuyers who often can't afford a traditional down payment. Many state and local governments issued similar eviction and foreclosure moratoriums.

"These actions will allow households who have an FHA-insured mortgage to meet the challenges of COVID-19 without fear of losing their homes and help steady market concerns," said HUD Secretary Ben Carson at the time the moratorium was issued. "The halting of all foreclosure actions and evictions for the next 60 days will provide homeowners with some peace of mind during these trying times."

Sound planning will depend on dedicated and visionary leadership from all sectors.





Courtesy of USDA; Photo by Preston Keres

That eviction and foreclosure moratorium also applies to U.S. Department of Agriculture (USDA) loans for single-family dwellings. Some of those homeowners may also qualify for payment assistance through a direct loan program. The USDA also provides up to 12 months in reduced or suspended payments for some qualified borrowers who were in default or faced immediate default of their loans. Like the HUD program, the USDA moratorium extends to renters. The USDA reports it may be possible for renters who use Rural Tenant Development Vouchers to increase their voucher amounts and it has relaxed some regulations affecting those who receive rental assistance.

The USDA's website links to numerous resource guides, which include factsheets, information on funding opportunities, notifications for various stakeholders and frequently asked questions. One online resource provides links to a variety of information in the areas of technical assistance, training and management; financial assistance; general state and local resources for a variety of groups, including businesses; ag producers and ranchers; local, county and state governments; nonprofits; cooperatives; and individuals and households.

There is also assistance for investors and developers working on projects in Qualified Opportunity Zones. The zones were created by the 2017 Tax Cuts and Jobs Act and are designed to stimulate economic development and job creation in designated distressed communities across the country by providing tax cuts to investors. Opportunity Zones aren't specifically designed for the development of affordable housing, but are supposed to provide an economic boost to underserved communities. Disaster declarations as a result of COVID-19 have extended deadlines for investments related to Opportunity Zones. This means investors will likely be able to delay meeting some required development and tax obligations.

Local governments and service providers from coast to coast are opening temporary homeless shelters to try to meet social distancing guidelines. Shelters are opening in convention and community centers and hotels. But not all of the homeless want to enter a shelter and unique

methods are being used to make sure people continue to have access to services. In East San Diego County, police distribute rubber wrist bands emblazoned with the ECAsist.org web address to the homeless who chose not to enter an emergency shelter but still seek services.

Looking to the future

Once the immediate pandemic threat has passed, local, state and federal agencies and governments will need to turn their attention from crisis management to preparedness. A foreclosure and eviction moratorium provides two months of housing security to many thousands, but long-term housing solutions are essential if communities are to be prepared for the next major disruption.

Fenton says now is the time to consider the future. "People I work with are thinking differently. I think this is a huge moment of opportunity. But it is a finite time and we can't let the window of opportunity close. The big question is can we turn our experiences into collective action. Housing needs must be considered in all future planning."

Sound planning will depend on dedicated and visionary leadership from all sectors — public and private. Government agencies, service providers and businesses will need to work together to ensure that the country's most vulnerable individuals and families have access to adequate and equitable housing. NAR and its 1.4 million REALTORS® across the country will continue to lead the way in helping people find, afford and protect their homes.

Tracy Morgan Hollingworth sums it up. "A lot of organizations have gotten very organized during the pandemic in sharing more resource information and that has helped each community to weather through the stay-at-home orders. I'm hoping various communities will continue to try to keep an emergency preparedness plan in place for other disasters that often occur with earthquakes, floods, etc., and help local residents to understand where they can go to get assistance when these disasters occur. ECAsist.org will continue to assist both the homeless and near homeless [in East San Diego County] for some time into the future." ●

Julie Buss is a frequent contributor to On Common Ground. She is a news journalist who worked for more than 20 years in Wisconsin and Texas.

CHANGING THE BUILT ENVIRONMENT: THE NEW NORMAL FOR PUBLIC AND PRIVATE SPACES?



Opening Streets to Pedestrians and Bicycles

WITH THE COVID-19 RESTRICTIONS, MORE CITIES ARE OPENING UP THEIR LIGHTLY USED STREETS TO WALKERS, RUNNERS, AND CYCLISTS. HOW DOES THAT LOOK TODAY AND FOR THE FUTURE WITH MORE PEOPLE WORKING FROM HOME?

By Tracey C. Velt

It's a sign of the times: A stretch of Martin Luther King Drive in Philadelphia was closed indefinitely to motorized vehicles to provide a way for residents to distance while exercising safely. New York City added protected bikeways to several areas of the city to allow essential workers another way to get to work safely. Berlin, Germany, did the same. Bogota, Columbia, closed off some streets to allow for bike and foot traffic only; other streets had one lane for bikes only, while the other lane allowed motorized vehicles. Boston, Jamaica Plain, and Watertown in Massachusetts closed down segments of three parkways to vehicles.

Cities around the country are taking measures to ensure its residents have the freedom to safely bike, walk, and run, whether it be for mental health or a way to avoid

mass transportation to get to work. "Physical activity and time outside of the house are essential for humans to maintain our physical and emotional health," says Jennifer Toole, president of Toole Design, in a webinar called *Rebalancing Streets for People*. "There are volumes of scientific research that tell us that being outside and experiencing nature brings a wide variety of physical and mental benefits to humans, in fact, boosting our immune system," she says. She notes that "with many parks and trails creating conditions where the virus could spread, we need more safe space for people to walk, bike, and run using safe distancing strategies."

According to an article in CityLab, an online publication, essential workers such as nurses, doctors, grocers, pharmacists, delivery drivers, and others are still commuting, and



local governments are taking action to help that critical movement happen more easily. Says the article, “They’re striping new bike lanes, retooling traffic signals, suspending transit fares, closing some streets to vehicular traffic and taking other temporary measures.”

Many cities are concerned about the congestion on trails and sidewalks. Opening up streets and using design strategies to separate motorized vehicles from pedestrians and cyclists is vital to allowing that to happen.

“The COVID-19 crisis brings this other layer as places look to close or limit roads to motorized vehicles to improve bike, pedestrian, and micro-mobility access. Many essential workers may not have access to a private vehicle and find it difficult to access transit because it’s limited where they are,” says Jennifer Vey, senior fellow, and director of The Anne T. and Robert M. Bass Center for Transformative Placemaking at Brookings Institution.

Walkable communities

Creating walkable communities is nothing new. “We’ve seen an incredible increase in the number of communities that are interested in becoming more walkable places,” says Kate Kraft, Ph.D., executive director of America Walks, a national organization devoted to making America a great place to walk. America Walks offers small grants to those wanting to improve walkability in their communities. Kraft notes that safety concerns are urgent right now, and “we hope to see incredible improvements in safe, active transportation. We have to have more protected bike lines and well-defined and connected sidewalks. How we allocate street space may change because of the coronavirus,” she says.

“Our infrastructure wasn’t adequate to accommodate people walking and biking, but when you couple that with a need for social distancing, the sidewalks weren’t wide enough,” says Jeremy Chrzan, LEED AP, multimodel design practice lead for Toole Design. “They’re forcing people out into the streets, and this is a growing trend that we see in pretty much every neighborhood — the streets are naturally being taken over by people without any real definition of the use of the space or protection of those users.” He notes that the obvious solution is to “change some of those lane configurations to accommodate these users, and the lowest hanging fruit of all of these are standard four-lane roads because they can be closed or changed to two-way or two-lane operations.”

Liz Thorstensen, vice president, Trail Development for the Rails-to-Trails Conservancy in Washington, D.C., agrees. “Trail use around the country was going up an average of 200 percent. Trail managers want to mitigate overcrowding. They first started talking to each other to find out what practices they were implementing,” she says. “Not every neighborhood has a trail, and if it did, it was getting overcrowded. Philadelphia took the plunge, and it was a good pivot for the neighborhood.”

How we allocate street space may change because of the coronavirus.



Courtesy of Randy LoBasso

Philly's MLK Drive, closed to cars during COVID-19.



The evolution of street closures

For places like Philadelphia, the change to MLK Drive may be permanent if The Bicycle Coalition of Greater Philadelphia gets its way. Even after coronavirus shelter-in-place orders are lifted, it's likely more people will work from home and continue daily exercise using the already overcrowded trails. However, "People who wanted to get some fresh air were clogging the trails along the river," according to Randy LoBasso, policy director of the Bicycle Coalition.

"The city was accommodating and opened up the four-lane road to people, closing it to motor vehicles," he said. Because that stretch of MLK Drive was closed to cars on weekends between April and October, the street was equipped with a gate that they could easily close. "We've continued to see many people use the street and the city's trail system, so we've continued to advocate, with other groups, for opening up other streets in the city to allow for safer social distancing. Closing the street essentially turned a 12-foot-wide corridor (the trail next to the street) into a 60-foot-wide corridor." And, since there are no businesses on that stretch of road, the decrease in motorized vehicles hasn't had an impact.

The trend at the beginning was to do traffic calming in areas that surrounded a park or trail, says Thorstensen. "However, cities like Denver, Oakland, and Des Moines, went beyond those park streets, meeting people where they are in their neighborhoods." Instead of closing streets, these cities are using traffic-calming measures, such as traffic cones and signage, allowing residents and emergency vehicles on the roads, but closing them to through traffic.

Opportunities and challenges

Chrzan notes that the issue with a lot of road diets is that "they're often trying to go four lanes to three lanes, and that often means some changes in the signal operations. That's a lot of work that we don't have time to implement in a crisis." There are opportunities to "repurpose some parking lanes in locations where retail is no longer functioning," he says. "I'm not suggesting that we close parking where we need it for drop-off and pick-up areas or commercial purposes, but there are some locations where that parking can be repurposed."

That's what was done in Montreal, Canada, says Thorstensen. "For the section of road that was closed to motor

Having space on our streets and sidewalks will be necessary.

vehicles, they converted a parking lane, and that created an extension of the sidewalk.” And, many cities are using supplies they have on-hand to achieve this, such as traffic cones, barrels, and flex posts.

In New York City, the challenges related to policing caused them to shut down a pilot program shortly after it was started. The pilot program temporarily closed four streets to vehicular traffic to provide more space for social distancing. These pedestrian-only corridors were in Manhattan, Brooklyn, Queens, and The Bronx. According to Mayor De Blasio’s office, police were stationed at the four streets to monitor closures and ensure social distancing protocols were followed. However, the program was quickly ended, citing challenges due to police staffing the car-free zones.

Chrzan warns that there are other things to consider when closing streets. “Are there existing land uses along a road that is causing queues to form?” But, he says, “it’s relatively easy to look to areas that already have regular events where they close lanes.”

The future

Looking to the future, says Toole, “After the stay-at-home orders are lifted, there’s likely to be an extended period when this disease will still be with us, so we will gradually re-open society, but we’ll still need to maintain physical separation. People won’t be able to ride on crowded buses and subways, but will still need to get from place to place.” As such, having the space on our streets and sidewalks will be necessary.

Researchers from the Harvard T.H. Chan School of Public Health warned that, in the absence of vaccines or other treatments of COVID-19, social-distancing measures might be required through 2022.

“Rails-to-Trails is already thinking about the future and how we can help,” says Thorstensen. “Right now, we’re thinking about how to keep people moving to improve mental health during the stay-at-home orders. But, in the future, we’ll be working toward commuter routes to give people options if they don’t want to use public transportation,” she says.



Courtesy of Ben Kaufman

Street closure in
Oakland, Calif.

“We have to recognize that this will eventually pass, but we don’t know when, and we don’t know how this is all going to play out,” says Chrzan. “This could likely be cyclical, and we may have to do social distancing again.” He notes that understanding what works and making adjustments so cities will be ready to implement these changes again, or make permanent, is vital.

The rebalancing efforts may be seen as beneficial beyond the current health crisis. Gwen Shaw, an engineer for Toole Design, says, “It would be good to use this crisis as an opportunity to broaden communities’ minds about the possibility of using our streets differently.”

Most agree that safe, active transportation is essential, no matter what the climate. However, social distancing doesn’t look like it will end anytime soon. “We’ll start to have more protected bike lanes, well-defined sidewalks, and connected sidewalks. We must rethink where and how we allocate our street space,” says Kraft. “Traditionally, streets have been for cars, but that was not the case when streets were first put down, and I think we have to go back. They’re our largest source of public space, so I think we have to rethink how we use that public space so that it can accommodate everyone’s needs.” ●

Designing for a New Environment

HOW WILL COVID-19 IMPACT
HOME AND OFFICE SPACES
OF THE FUTURE?

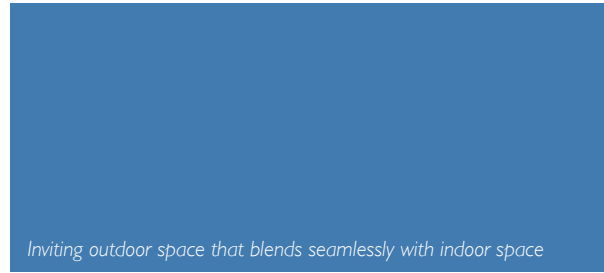


While it's too soon to tell just how home and office design will change due to the coronavirus pandemic, it's clear that the home of the future will be more amenable to work-from-home professionals.

According to Global Workplace Analytics, a research-based consulting firm dedicated to preparing employers for future of work, they estimate that 56 percent of the U.S. workforce holds a job that is compatible (at least partially) with remote work.

"We know that, currently, only 3.6 percent of the employee workforce works at home half-time or more. The longer people are required to work from home, the greater the adoption we will see when the dust settles," says Kate Lister, company president. "Our best estimate is that 25 to 30 percent of the workforce will be working from home multiple days a week by the end of 2021."

Not only that, but social distancing guidelines may be in effect for quite some time, which makes open space and outdoor areas that much more important. Add to that the desire for viral-resistant surfaces and cleaner indoor air, and the home of the future will be more functional and efficient than today's homes.



“Healthy homes were already growing in popularity,” says Joanna Frank, president and CEO for The Center for Active Design in New York City. “I think we are going to see an explosion of people who want to make those healthy changes.”

“The COVID-19 epidemic will undoubtedly yield more changes to new home offerings; the issue is when. Obviously, homes that are already under construction have little prospect of making structural changes. It takes time for plans to be redesigned, verified, approved and then finally built,” says Tim Costello, chairman and CEO of Builder Homesite, Inc., in Austin, Texas. “The first level response is to offer new finishes and materials, because these don’t require a redesign of the entire home. [That] could include a selection of naturally sanitizing surfaces for door and cabinet hardware, faucets and countertops, hands-free faucets and lighting, UV-treated HVAC systems, and more. These changes could be offered up quickly, and I would expect to see this happening in the coming months.”

According to Jamie Gold, a wellness design consultant, speaker and author with Jamie Gold Kitchen, Bath and Wellness Design in San Diego, trends toward healthier spaces and materials, pandemic protection, nature

connectivity, and improved home office spaces and technology will be even more important post-COVID-19. And, she says, some of these elements aren’t just for wealthy homeowners. “I don’t believe wellness design should only be for the affluent,” says Gold. Costello agrees, “Touchless fixtures can be adapted to every price point,” as can adding touches of nature to a home.

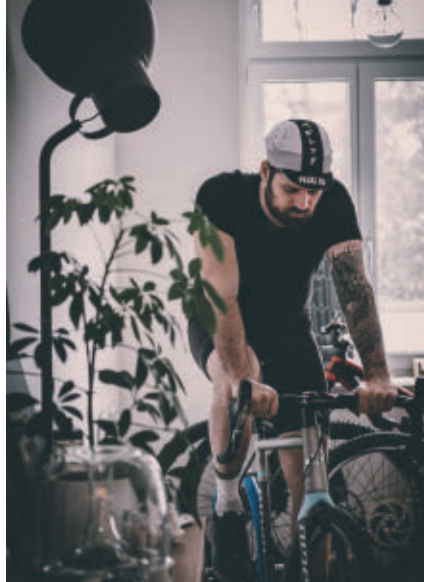
A home is always thought of as a sanctuary, but with more people potentially working, exercising and finding entertainment at home, homebuilders and designers are looking to incorporate healthy aspects into the homes of tomorrow. Here are some possible design and construction elements:

Viral-resistant elements and low-maintenance finishes – Many post-COVID-19 homeowners will want to keep their homes germ-free. Thus, there will be elements such as viral resistant countertops and flooring, as well as self-sanitizing door handles and toilets. “Surfaces such as porcelain slab and engineered stone for countertops, low-maintenance finishes for cabinetry and doors have all been trending but will be in high demand now,” says Gold.

Hands-free remotes and switches – When you think about the number of times someone touches a light switch, television remote or appliance panel, it’s only



Courtesy of BDx; www.THEBDX.com



natural to have those hands-free. The move toward smart homes was already happening pre-coronavirus and will likely be even more popular now.

“Items that respond to movement, body temperature, electric static and are touch-free will be huge,” says Joe Whitaker, president of Thoughtful Integration, a company that does smart technology for homes and businesses based in St. Louis and Dallas.

“Voice control will be at the forefront. It’s going to be a necessity rather than a nice-to-have,” he says. “People want to cut the lights, start the oven, adjust the house temperature, and turn on faucets without touching buttons and switches.”

Better indoor air quality – “The old idea of a net-zero home, where air is recirculated will have to be rethought,” says Whitaker. “We know that it’s a bad idea due to how viruses and bacteria spread. We need to bring in fresh air from the outside, so HVAC technology will evolve.”

Indoor/outdoor space – “Outdoor kitchens and entertaining space aren’t new trends,” says Costello.

However, he and other experts think the demand for functional outdoor space will be great. “I think you’re going to see a greater emphasis on spaces that facilitate nature, gardening and views to nature,” says Gold. “Community gardens for tenants on a rooftop or in a common area will be more popular.”

Not only that, but bringing the outdoors inside with plants, countertop gardens and more are available for all homeowners and renters. “People want more exposure to nature, so the extension of connectivity to the outside will be a huge trend,” says Whitaker.



Courtesy of Richmond Association of REALTORS®

Multipurpose rooms – With more people setting up exercise areas in their homes and watching movies, multipurpose rooms are an easy way to incorporate these activities. “We’re seeing fewer dedicated home theater spaces and more spaces that multitask and include home entertainment and wellness area,” says Gold.

Private or semi-private workspace – “I think home offices are now going to be something that’s considered a necessity. The kitchen table’s not going to suffice anymore,” says Steve Cunningham, owner of Cunningham Contracting Inc. in Williamsburg, Va.

“The open floor plan that is so popular doesn’t lend itself to multiple people working from home,” says Whitaker. “Walls now look like a really good idea with kids at home and multiple adults working.”

He says that building small nooks into rooms to house a desk may be part of the layout of future homes. For example, a built-in desk in a guest room, above a garage or in a kitchen.

Many of the same healthy home design features will transfer to offices and the workplace. “Touchless, pure, safe, monitored, distanced — I think all of these will manifest into new buildings, as well as a rash of renovation projects, precipitated by the pandemic ...” says Costello.

“When you think about all of the things we touch in an office — doors, railings, elevator buttons, faucets — the trend will certainly be toward touchless devices and self-healing surfaces. We have seen touchless faucets in restrooms for years, but the current condition will ensure that these touchless devices spread to every aspect of the building.”

“Whether from natural materials like copper, modern anti-microbial treatments, or UV exposure, surfaces will

be re-engineered to reduce the spread of potential contagions,” Costello adds. “Our air and environmental systems in commercial buildings will get serious upgrades with both active, real-time monitoring of air quality and proactive treatment of the air itself. UV treatment and HEPA filtration will become the standard talking point in tomorrow’s commercial environment.”

Whitaker, who focuses on smart technology for both homes and businesses, agrees. “I see a remapping happening, changing how offices are designed and used. You’ll see wider aisles between cubicles and office doors. On the tech side, I see more cameras at work stations for virtual conference meetings, and a trend toward sealed keyboards or keyboard covers so they are easier to disinfect.”

“I think the dynamics of the board room will change, limiting the number of people allowed in a room and spacing side-by-side chairs around a wide conference room table,” he says. “The biggest shift will be [more] employees working remotely. While this is obviously healthier for the workspace, it also drastically reduces corporate overhead. I believe corporations may look at funding home huddle spaces with direct connections to corporate infrastructure. This will change the dynamic of the home network, and the use of space within the home. For corporations, this may maximize worker efficiency, create lower overhead, and create a healthier employee environment.”

“All of these aspects of our built environments affect our health,” says Frank. “I think there’s a growing awareness from the general public [because of COVID-19].” ●

[Tracey C. Velt is an Orlando-based freelance writer who specializes in real estate.](#)



Main Streets, Business Improvement Districts and Downtowns Lead the Way

By Steve Wright

Hundreds of nonprofit organizations have worked for decades to advocate for small businesses, authentic places and vibrant activity in the urban core of America's cities.

Now, in a time of record job loss and forced closures of countless beloved small businesses deemed “non-essential” in the time of COVID-19, the little guy needs more help than ever. The organizations fighting for their survival are called Business Improvement Districts (BIDs), Main Street alliances and Downtown Development Authorities (DDAs). They often self-tax to provide funding for extra security, cleanup crews, marketing, entertainment and other support of classic corridors, downtowns and urban business clusters.

In areas where sit-down restaurants are reduced to curbside pickup or delivery only, in a challenging time when shops that relied on foot traffic are trying to adapt to online sales, BIDs, DDAs and Main Streets are using creativity and community collaboration to keep small businesses afloat.

Dionne Baux is director of UrbanMain, a program of the National Main Street Center (NMSC) to empower under-resourced older and historic neighborhood commercial districts to restore economic vitality and promote quality of life. NMSC is a subsidiary of the National Trust for Historic Preservation.

“The primary concern has to be the health and wellbeing of people. That being said, if businesses are in a position to move aspects of their business to e-commerce shopping opportunities, that is certainly encouraged, as is delivery, curbside pickup, (encouraging patrons to buy) gift cards, etc.,” she said. “But until stay-at-home orders and congregation limitations are lifted, it will be difficult for non-essential small businesses to sustain themselves during this time.”

Baux quoted NMSC's Main Street Small Business survey that underscored the simple fact that minimizing permanent business closures is critical to downtown and district recovery.

COMMERCE IN THE TIME OF CORONAVIRUS

CREATIVITY AND COMMUNITY
TEAM TO OVERCOME DAUNTING
TIMES FOR SMALL BUSINESSES

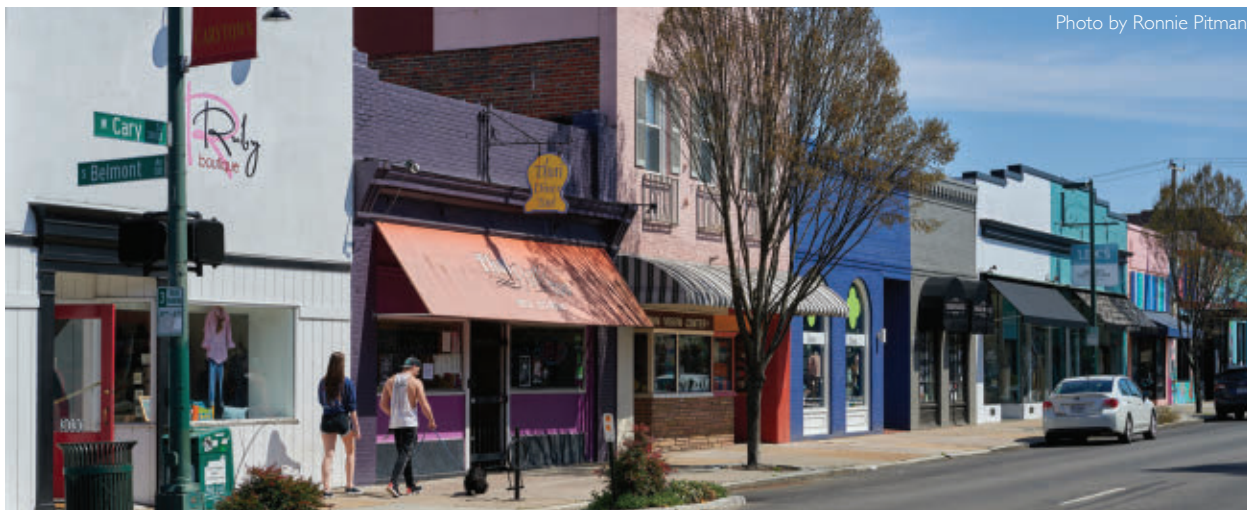


Photo by Ronnie Pitman

“Small business financial assistance programs should not only address revenues, but expenses as well. The survey reveals 60 percent of respondents have less than 5 months remaining of likely business survival. Thus, there is the need to not only address the revenue side of the income statement, but find ways to reduce expenses,” the survey states.

Baux noted 66 percent of survey responders indicated a need to suspend some expenses in the interim while they are mandated to be closed. These typically consist of rents, utilities and other operating fees.

“Main Street programs should engage with city officials on programs at the local level, in which there may be influence and/or control over utility operations, parking fees, etc.,” the survey advises. “In addition, while small business operations are being negatively impacted during this time, property owners represent a key stakeholder group. Main Street programs are also encouraged to dialogue with property owners as partners to help retain small business tenants, and continue as a connector and educator on programs at the federal level designed to suspend mortgage payments.”

Bill Fuller, co-founder and co-managing partner of the urban development company Barlington Group, has played a huge role in elevating Miami’s famous Calle Ocho in Little Havana from a careworn corridor to a vibrant center of art, culture and retail that draws nearly three million visitors per year. As one of the area’s largest landlords, and co-founder of the Little Havana Merchant Alliance, he and his tenants have been hit hard by Coronavirus stay-at-home and closure-of-business orders.

Main Streets are using creativity and community collaboration.



Photo by Steve Wright

Havana Market on Miami’s famous Calle Ocho in Little Havana placed virus masks on its musician frogs to show it is open for carryout.

“From a landlord’s perspective, I have taken the time to understand webinars and literature on loan programs. My CFO is helping tenants secure loans, access grants and understand any federal, state or local assistance to small businesses,” Fuller said. “Everybody should be funded by end of May.”

Fuller, through Barlington and the separate Madroom Hospitality, has invested in many of the restaurants, bars, shops and cultural activities he and his partners have recruited to Little Havana. So, he is feeling the impact not just as a landlord but as a business owner that employs cooks, bartenders, waiters, bussers and other hospitality staff.

The Ball & Chain, a food and beverage hotspot that has been written about in The New York Times, has retained 25 percent of its staff. Another Madroom concept, the revived historic Taquerias El Mexicano, also is operating with a reduced crew.



The Ball & Chain on Calle Ocho Street in Little Havana has shifted from all dine and drink in to curbside pickup of Cuban classics, beer and mojitos. Photos by Steve Wright



Cups of Goodness smoothies are donated to nurses and doctors in the Oakland community in Pittsburgh, Pa.

“We never had relationships with all the Uber Eats and Postmates delivery companies,” he said, noting that onsite dining and drinking drove revenue at the two Calle Ocho fixtures. “But we decided to stay open to provide as much employment as we could, via curbside pickup and delivery.

The Ball & Chain has a promotion that patrons get back 50 percent of money spent during the crisis, by submitting receipts, — toward purchases when the home of Latin food, music and culture fully reopens. There also is a promotion that \$40 spent buys a \$50 gift certificate and \$80 buys a \$100 plus a free t-shirt. The promotions generate buzz and much-needed revenue during the pandemic.

“I have found over 90 percent of our tenants, whether open or not, have come in saying ‘I can pay 20 percent, 30 percent’ — not saying ‘I’m giving you nothing.’ You know who your real friends are,” he said, noting his mom and pop tenants are making good faith efforts.

NMSC’s Baux said Main Street programs and BIDs are helping their retail constituents and customers navigate the changing environment, citing best practices examples such as:

- Chicago’s Morgan Park Beverly Hills Association is connecting small businesses to local, state and federal resources. It’s marketing features local businesses that are providing curbside pickup, delivery services and online sales.
- Tenleytown Main Street in Washington, D.C., is providing members with technical assistance to set up online sales and services while obtaining permits to support restaurant pick-up and carry-out zones. Tenleytown is helping businesses apply for government grants and disaster assistance loans while issuing emergency small grants.
- In the San Diego area, the Leucadia 101, Encinitas 101 and Cardiff 101 Main Street organizations have a goal to raise \$100,000 to provide grants to local small businesses. To create the Encinitas Support Fund, the trio is partnering with the Cardiff by the Sea Foundation and the Harbaugh Foundation.
- Our Town Coshocton, NMSC’s partner in Coshocton, Ohio, helped two local businesses join forces to sew more than 1000 Personal Protective Equipment (PPE) masks. The two mom and pop businesses — Mercantile on Main and Rose of Sharon Retreat — saw an increase in online and curbside pick-up sales.

Future commerce may look different

“NMSC believes there will remain a craving, and perhaps due to social isolation, a greater appreciation for the social engagement aspects of shopping. From that stand point, the dynamic of experiential shopping may even expand,” Baux said of an ultimate silver lining.

“However, there will undoubtedly be some additional migration to e-commerce. As our survey shows, many small businesses (63 percent) have no e-commerce sales. This will need to change and traditional brick and mortar stores will need to build out a place-based and e-commerce experience for post-COVID-19 shoppers,” Baux advised. “There may be a call for more convenience-oriented shopping, such as home delivery and curbside, which may not disappear as consumers adapt to this experience.”

Georgia Petropoulos is the executive director of the Oakland Business Improvement District (OBID), which describes itself as Pittsburgh’s most ethnically diverse and lively neighborhood that is home to prestigious universities and museums; world-class hospitals; grand architecture; quaint coffee shops; international cuisine; and specialty shops.

“Like many cities across the country, our business district has been greatly impacted by the COVID-19 pandemic and our business owners have put out a herculean effort for survival,” she said. “Restaurants shifted service hours and redesigned menus to focus on takeout and delivery. Business owners have been creative with new promotions such as Salúd Juicery Oakland’s ‘Cup of Goodness’ program where the public can purchase smoothies for hospital doctors and nurses.”

“Our business owners are the life of our community and they need our help,” Petropoulos continued.

She said the BID stays in constant communication with its district community — by phone, text, survey, website, e-newsletter blasts and social media — while researching and communicating COVID-19 crisis help that is available. The BID promotes the message to the public that Oakland is open for business.

“With the universities moving to online learning and the closure of our museums and library, we saw a huge decline in the university student, faculty and staff customers and the visitor population so we focused our efforts on the hospitals and on area residents. In partnership with our hospitals, we set up a food delivery program called Support Oakland, where restaurants gain access to deliver to hospital employees,” Petropoulos said.



Photo by Chris MacIntosh



Courtesy Oakland BID

(Above) Safe delivery practices within Central Square BID Cambridge, Mass.

(Left) The Oakland BID is keeping its main street center disinfected.

OBID also is providing a lot of cleanups of streetscapes and disinfecting of pedestrian “walk” light buttons — to make the area safe for those patronizing the neighborhood.

“We are a dense urban district with no drive-through opportunities, but our restaurants have adapted wonderfully. Many have removed tables and chairs to make room for customers waiting to maintain the required minimum 6-foot social distance inside while others with smaller spaces have restricted interior access and have set the tables up at the main entrance for quick and easy pick up,” she said.

Petropoulos said the Oakland and BIDs nationwide must create a new narrative of how density and the built environment impacts people, in respect to staying safe during a pandemic.

A new look for downtowns?

Charles Marohn is the founder and president of Strong Towns, a nonprofit making communities across the United States and Canada financially strong and resilient, and the author of “Strong Towns: A Bottom-Up Revolution to Rebuild American Prosperity.”

“What the current crisis is exposing is not, as some commentators have suggested, some previously unknown flaw

in the traditional development pattern that humans have used for thousands of years and that has endured many infectious disease outbreaks. If anything, it is more likely to reveal the extreme fragility of the modern suburban experiment, and the financialized economy on which it depends,” said Marohn, an engineer, land planner and advocate of compact development.

He said when a local restaurant with a local landlord and a much more local supply chain cannot pay rent, it is in the interest of everyone involved to work it out. National chains that are announcing they cannot pay rent, “sets off a much more disruptive cascade of events that wipes out investors and jeopardizes bond markets.”

“Places with strong local economic ecosystems will endure and recover,” said Marohn. “The current crisis will also put a large strain on cities’ budgets, and this will be felt most acutely in those places where finances were already stretched by decades of low-returning development choices and deferred maintenance of overbuilt infrastructure.

“We’ve observed time and time again that the walkable, human scale, traditional pattern of development is the most financially productive approach to building human settlements, and these cities will be the most able, in the long recovery to come, to provide the services essential for their residents’ health and well-being.”

Tracy Sayegh Gabriel is an urbanist, planner and place-maker who serves as president and executive director of the Crystal City Business Improvement District, which enhances the vibrancy of Arlington — Virginia’s largest downtown.

“We are working with fitness studios and cultural institutions in the neighborhood to develop a line-up of BID-sponsored virtual programming,” she said. “It is a lifeline for our small businesses that are struggling to make ends meet. These online events provide residents with new avenues to stay both mentally and physically healthy as they adjust to life spent predominantly at home.”

The BID has organized drives, produced informational webinars and launched a “Hometown Heroes” initiative that rewards the efforts of helpful community members with gift cards to local small businesses.

“We are actively encouraging and empowering the community to support those local businesses that have remained open for carry-out and delivery. We set up a webpage that aggregates operational information so that area residents can easily access it,” Gabriel said. “We have



also partnered with local government to designate nearly a dozen pick-up/delivery zones throughout the community to make it easier — and safer — for people to patronize these local establishments.

Local support for small businesses

Robert Gibbs is a professional planner, landscape architect, real estate advisor and author of “Principles of Urban Retail Planning.” Based in Birmingham, Mich., he has consulted on more than 1,000 projects spanning all 50 states, including retail evaluations of all design, planning, parking, signage, management and policy issues to improve the shopper experience and improve sales.

“DDAs are essential for competitive shopping districts, especially now. Cities without DDAs will face a slower recovery than others,” he said of development authorities. “DDAs can offer marketing for restaurant carry-out, online shopping and especially their service businesses.

He said DDAs throughout the nation must prepare extensive post-recession/pandemic marketing plans to launch the moment things start to return to normal.

To endure the crisis, Gibbs said landlords must offer free rent for several months and then reduce rents to 10 percent of gross sales.

“There is a glut of vacant shopping centers and office parks, and they need to be repurposed into dense, walkable, mixed-use centers,” he said. “As regional malls are closing, many of their prime retailers are seeking downtowns to remain in the market. There are opportunities for cities to attract those prime retailers if they implement a business recruitment plan.”



Onda Santa Monica has added breakfast options plus delivery and pickup to serve customers in the time of the pandemic.



Joe's Pizza in downtown Santa Monica switches from counter service to window take-out only.

The Central Square Business Improvement District in Cambridge, Mass., partnered with two other small business organizations to create Grassroots Relief for Main Streets, a statewide campaign for legislation to support small businesses, arts organizations and nonprofits.

The BID quickly partnered with local restaurant owners to provide food for the social service providers within its boundaries. In one week, Tracy Chang (James Beard award nominee) and her team at PAGU made 900 meals for the shelters in Central Square. Chang quickly helped launch Off Their Plate, a nonprofit dedicated to restoring restaurant jobs and feeding the frontlines. It raised \$2 million in a month.

The International Downtown Association underscores the importance of partnerships with local government, which can ensure quick turnaround on temporary rule changes to allow more ease of conducting business during COVID-19 restrictions. Downtown Santa Monica instituted a temporary change in parking ordinances around restaurants to allow for easier pick up.

BIDS from Milwaukee to West Palm Beach have created lists of dozens of virtual events and activities to do, many powered by the local community. Milwaukee Downtown is working with museums, performing arts centers and universities to stream performances and lectures to strengthen community ties online.

Adapting quickly

Chad Emmerson, president and chief executive officer of Downtown Huntsville, Inc., said a quick lesson learned is that small businesses able to quickly evolve in crisis will do better.

“We’ve found that the restaurants who create the most predictable and consistent experience are the ones that are rewarded with return business,” he said. “Are your online menus and hours of operation accurate? Do you answer phone and online orders in a timely way? When a customer chooses you to spend their scarcer dining dollars ... when you say you’ll have it ready curbside, they don’t need a James Beard-level meal — they just need James Beard-level customer service.”

Emmerson said it is often easier and less expensive to have groceries delivered and cook at home, so small business owners should challenge themselves and their teams to make the curbside delivery a simple yet fun experience.

“This means that you need to make restaurant take-out more than a commodity. It needs to offer an emotional reprieve from the isolation we’re all experiencing,” he said. “Can you bring the meal to their car curbside in a unique way? Guests are looking for a human connection and a reason to smile. You can do that while still delivering a predictable and consistent experience.”

Level the playing field

Kennedy Smith is a senior researcher with the Independent Business Initiative at the Institute for Local Self-Reliance, a nonprofit that champions the need for humanly scaled institutions and economies. She said Congress, state and local governments, foundations, civic institutions, crowd-funders and customers must get cash to small, locally owned businesses to keep them afloat — because most have less than a month of cash reserves on hand.

“It is vital to level the playing field between small, locally owned businesses and big box stores. Main Street

Cherry Creek North BID cleaning crews



businesses are largely shuttered now and are conducting business in new and innovative ways to minimize person-to-person contact and to keep everyone safe. But, because they sell groceries and pharmaceuticals, big box stores have continued to let people in — and to let them in to all their departments, while Main Street bookstores, toy shops and clothing stores are scrambling to find innovative ways to continue serving their customers and to bring in revenue.”

Smith said small, locally owned businesses are finding very innovative ways to keep moving forward:

- A hair salon in Alexandria, Va., is delivering a small bottle of hair coloring solution, plus some shampoo and conditioner, to customer homes, then following up with Zoom meetings to walk them through the process of touching up their roots.
- A bar in San Antonio is offering drive-through cocktails and bottled beer and wine. With a \$30 purchase, customers get a free hot dog from the hot dog stand next door and a free bottle of Stella Artois.
- A personal chef and caterer in Metuchen, N.J., now makes family-style meals serving four to six people, and, when delivering them, offers to deliver products from other downtown businesses as well.
- A professional photographer in Cincinnati is donating her services to other small businesses to take photos of their merchandise for their websites.

The Cherry Creek North (CCN) BID, the first BID created in the state of Colorado, represents a neighborhood five minutes north of downtown Denver that touts the largest and most diverse shopping space between Chicago

and San Francisco. Out of the 260 retail and service businesses in the BID, 70 percent — just more than 175 — are small retail businesses.

“It is imperative that we provide accurate information about available grant and loan programs to our constituents. We have created a Slack portal and opened it to the entire business community,” said Jenny Starkey, senior director of Marketing & Community Relations for CCN BID.

The BID invited critical resource providers to the virtual platform to ensure businesses have direct communication with representatives from the mayor’s office, city council, the Denver Metro Economic Development Office, Denver Chamber, Cherry Creek Chamber, Small Business Administration and Denver Police.

“Small businesses have long been the backbone of our national economy and of Cherry Creek North,” said Nick LeMasters, CCN BID president and CEO. “With the largest concentration of independent business in the intermountain west, Cherry Creek North has long served as an example of a unique, diverse and highly personalized neighborhood experience. It is our highest priority to ensure that our community retains relevancy in this ever-changing market so when the time comes to welcome back those that visit, work and play in Cherry Creek North, we can do so as a strong and resilient neighborhood.” ●

NATIONAL ASSOCIATION OF REALTORS® New Resources for Revitalizing a Downtown

- NAR’s Main Street® Downtown Assessment How-To Guide available at, https://realtorparty.realtor/wp-content/uploads/appsDocs/community-outreach/walkable/Walkable_Communities_MainStreet.pdf, will help you to organize and conduct an on-site analysis of the challenges, issues and opportunities in a community to initiate the revitalization of its downtown or commercial district. The guide contains examples of past projects.
- NAR’s Transforming Neighborhoods program works with the Center for Community Progress to train REALTORS® alongside local partners to tackle the future need-to-rebuild neighborhood issues as a result of COVID-19. Please visit: <https://realtorparty.realtor/community-outreach/housing-opportunity/resources/transforming-neighborhoods>.



Courtesy of USDA. Photo by Lance Cheung



REALTOR® RESILIENCY

CUSTOMIZED SERVICE AND SUPPORT IN THE TIME OF COVID-19

The coronavirus pandemic is rapidly changing the way REALTORS® conduct business. Virtual tours and app-based conferencing have played a major role while brokerages scramble to balance excellent client service with social distancing, stay-at-home orders and other elements of the new normal.

Perhaps the most profound lesson, in the view of leading residential and commercial REALTORS® around the nation, is that COVID-driven changes will make lasting impressions on the industry — even after there is a vaccine, a drop in cases and a general return to life before the virus.

Virtually every REALTOR® contacted for this story believes virtual technology will play an even larger role — in a field already known for online video walkthroughs of houses and properties. Many feel remote work will greatly increase, changing the way firms large and small measure their need for formal office space.

John Rosshirt, associate broker/co-owner of Stanberry REALTORS® in Austin, Texas, said more visuals are being added to many listings. He said agents are using high- and low-tech to add video.

“Some agents are just walking through their listing with a simple wordless video on their smart phone to have something extra to upload,” he said of low-tech solutions.

“Photographers are adding 3D-technology for agents. Agents are using Zoom to stay in touch with their clients.

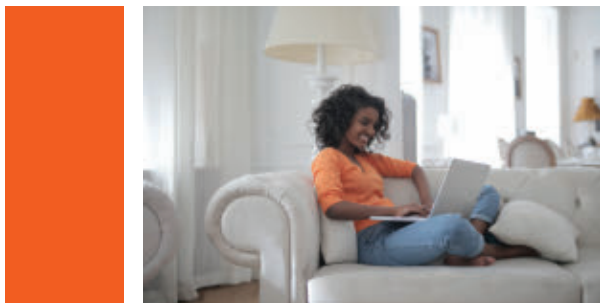
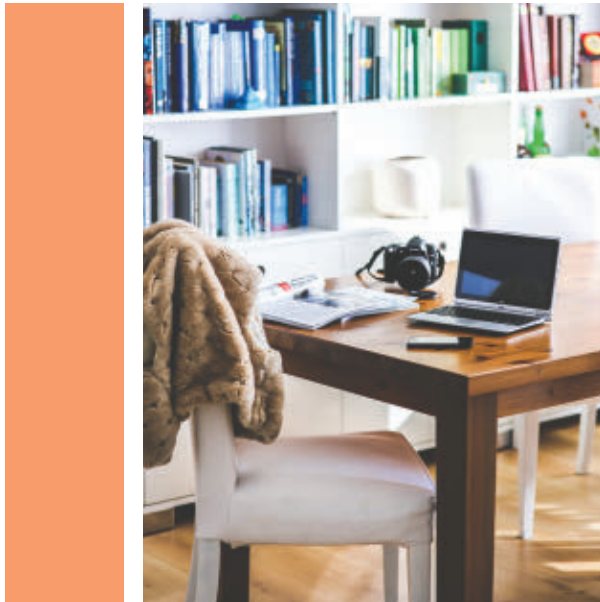
“I have set up special lighting and rearranged what is behind me so I make a professional impression. People who are isolated love this contact and I find they like to talk,” reminding REALTORS® that the personal touch is needed — even if it is virtual.

Rosshirt added, “Calls do seem to take longer because people have a need to talk about the new challenges in their life as well as the new challenges in achieving their real estate goals.”

COVID-driven changes will make lasting impressions on the industry.



*John Rosshirt,
associate broker/
co-owner of
Stanberry REALTORS®
in Austin, Texas*



He sees the pandemic focusing some homebuyers on high-performance, healthier homes — noting a house with a tighter seal and better air exchange and filters may now be well worth the expense. These are features of high-performance homes that may be called energy efficient or green by some builders. As homeowners respond to difficult times, their house serves as the office/boardroom, classroom, coffee shop, movie theater, gym and safe sanctuary to shelter in place.

Ohio REALTORS®, a statewide association, is conducting weekly member surveys to track the market's condition in an effort to provide further insight to members. Equally important, Ohio REALTORS® are sharing the data with Governor Mike DeWine's Administration (lauded for quick action to stop the virus spread), the Economic Recovery Task Force of the Ohio House and other key policymakers to be influential partners in identifying initiatives to stabilize the real estate sector during the pandemic.

Ohio was one of the first states to adopt remote notarization three years ago. The legislation requires notaries to obtain a separate certification, but the opportunity to process documents and finalize deals exists. Closings in Ohio are now occurring with only one party present to ensure social-distancing compliance.

"Ohio's REALTOR® community has dramatically changed its individual and collective business practices — using proper social-distancing protocols, tapping into technology to conduct virtual showings and remote meetings with customers," said Chief Executive Officer Scott Williams. "Throughout, we've stressed to our membership that, while the state deemed real estate as an essential service, this is not a time for business as usual. It's imperative that the industry make necessary adjustments to find the proper balance of serving our clients, while also protecting society's greater good."

Ohio REALTORS® has created a coronavirus resources page on its website, providing members with important links and top headlines from lawmakers, agencies and related groups in Ohio and across the nation. Its best practices include conducting virtual meetings with its local boards and associations, as well as with elected REALTOR® leadership — since the onset of the pandemic.

Rosshirt said with so many people working remotely, there likely will be a permanent change to facilitating virtual work in home design. "A company may realize they



U.S. Air Force photo by Staff Sgt. Teresa J. Cleveland



Sara Briseno Gerrish,
broker/owner of a
family-operated real
estate office in
San Antonio

do not need expensive real estate if their employees can be effective remotely. Developers are already moving to multi-use plans where the office component is matched with nearby appropriate living and retail/entertainment.”

Rosshirt added that prolonged work from home will show the weakness or benefits of current living arrangements. “Flex space may be less desirable than a dedicated work area. Internet reliability, capacity and speed will be critical for some jobs. Areas with Google Fiber may earn a premium,” he observed. “If two people are working at home, a shared work space may not be practical.

“One couple I just closed with on a new house have been both forced to work at home. Her counseling work is transferring to the internet well enough, but she must maintain privacy in her work. His work is high tech and he has been capable of working at home for a long time but now it is full-time and it can be loud (gaming). So, the floor plan they chose provided two workspaces very separate from the other.”

The Houston Association of REALTORS® (HAR) has member coronavirus FAQs on its website and has published columns that address business in the pandemic era. With more consumers home-bound, there has been a surge in traffic to its award-winning HAR.com website.

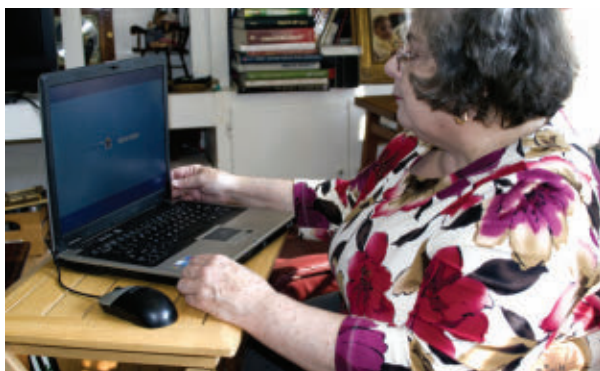
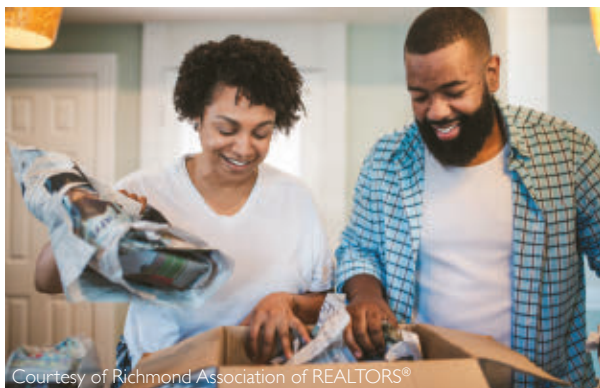
“What’s about to happen to Houston real estate reminds me of Hurricane Harvey in that we are bracing for impact, but don’t yet know what the full extent on the market will be,” said HAR Chairman John

Nugent with RE/MAX Space Center. “There are consumers out there for whom finding a home is critical, however, HAR has urged all REALTOR® members to conduct as much business as possible online, using technology such as virtual open houses, virtual tours and electronic signature documents, in the interest of protecting everyone’s health.”

On March 20, all in-person open houses were removed from HAR.com out of an abundance of caution. The website introduced a virtual tour feature, allowing REALTORS® to host and post virtual open houses and conduct virtual showings. Consumers can watch them live on HAR.com at scheduled times and REALTORS® can then share the recordings on their own websites and social media platforms.

Sara Briseno Gerrish is broker/owner of a family-operated, boutique ReMax real estate office in San Antonio. She assists buyers, sellers and tenants, as well as managing the agents in her office.

It’s imperative that the industry make necessary adjustments to find the proper balance of serving our clients, while also protecting society’s greater good.



*Will Doerlich, broker/CEO,
Realty One Group in
Pleasanton, Calif.*

“Although real estate was deemed an essential service in Bexar County, it has not been business as usual. We have chosen to close our office for the safety and health of our employees and agents and work 100 percent remotely,” she said. “As expected, we are leveraging technology heavily. We are communicating with our agents via Facebook group to share tips/resources, motivational posts and giving updates on the almost daily changes in our market/industry and hosting office meetings via Zoom.”

Gerrish said tech will be an increasingly crucial tool in the industry, but she does not think it will be the be-all, end-all in residential real estate. “I believe most people will still want to walk through what may be their largest purchase of their lives. These tools will not replace the knowledge and expertise that a REALTOR® can provide in a transaction.”

“We assist a lot of first-time home buyers and many have had their jobs affected. They are coming to us for guidance about how the CARES (Coronavirus Aid, Relief, and Economic Security) Act, which is allocating \$2.2 trillion in federal support to individuals and businesses affected by the pandemic and economic downturn, can help them,” Gerrish said, noting that REALTORS® — in good times and challenging ones — help people find, afford, and protect their homes. “This is not the right time for everyone to buy or sell — but if it is, we are trying to equip our agents with tech tools to be safe but also effective in this climate.”

NC REALTORS® (NCR), the statewide association in North Carolina, has an online coronavirus platform that supports “Selling Homes from Home.” The resources, gathered from numerous sources including the NATIONAL ASSOCIATION OF REALTORS®, discusses topics such as virtual showings and how to host virtual meetings.

“Throughout the state, real estate has been both designated as, and as not, an essential business activity through

Education and on-going training are fundamental requirements in the business — so downtime is a great time to take advantage of distant-learning opportunities.



The Beatrice Briseno Team with RE-MAX San Antonio holds a video conference meeting to serve clients in these challenging times.



Courtesy of The Beatrice Briseno Team

local governments' stay-at-home orders. This has resulted in a significant amount of disparity in how REALTORS® are able to conduct business in different areas of North Carolina," said Seth Palmer, NCR's director of Regulatory Affairs and External Communications. "In support of those who are able to conduct business in their area, we have created a best practices guide for members with important information about how to conduct any activities in compliance with health and safety guidelines."

Regarding remote closings, we remain in continued communication with organizations representing real estate attorneys, financial institutions and title insurers to ensure that closings can continue across the state," he added. "This has included recommending clarifications to local orders to require that Register of Deeds offices remain open in some fashion, as well as any additional allowances for closings to be completed in a timely fashion."

Will Doerlich is broker/CEO of Pleasanton, Calif.,-based Realty One Group Today in the eastern San Francisco Bay Tri-Valley area.

"As REALTORS®, we need to support the efforts to contain and maintain the health of our communities — the economic as well as the physical and mental health of our communities. Each of these are intertwined together," he said. "And right now, a healthy community will be a strong economic community sooner when the market is fully opened and available to our clients."

Doerlich said the channels are now virtual versus in-person, but it still is vital for him as a broker to keep in

contact to encourage and mentor agents for continued engagement and returning to full productivity.

"On-line messaging and social media access were 'nice-to-haves' — now it's essential to maintain continuity, communication and camaraderie among the agents and staff," he said.

"We have started a weekly web conference with all the agents in our offices. It keeps the team in sync and is encouraging to hear the activity of our agents. We can also answer questions about new protocols and it maintains the enthusiasm in a difficult market time," Doerlich added.

Doerlich finds the silver lining in possible slowdowns. He noted that education and on-going training are fundamental requirements in the business — so downtime is a great time to take advantage of distant-learning opportunities that increase effectiveness in meeting client expectations.

"Everyone was touting 'Virtual Tours' and 'Virtual Open Houses' as the wave of the future! Well, it's not 'virtual' anymore — it's here and virtually impossible to sell a house without them!" he quipped about the full-on use of technology required to survive the COVID-19 era. ●

Miami-based Steve Wright is an award-winning writer, public policy expert and communications consultant. He has contributed to On Common Ground for more than a decade. Visit his daily blog at <http://urbantravelandaccessibility.blogspot.com>. Follow his 10,000 urban policy tweets @ [stevewright64](#).



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