The Honorable Mitch McConnell 317 Russell Senate Office Building Washington, DC 20510

The Honorable Nancy Pelosi 1236 Longworth House Office Building Washington, DC 20515 The Honorable Chuck Schumer 322 Hart Senate Office Building Washington, DC 20510

The Honorable Kevin McCarthy 2468 Rayburn House Office Building Washington, DC 20515

Dear Majority Leader McConnell, Minority Leader Schumer, Speaker Pelosi, and Minority Leader McCarthy:

We, the undersigned organizations, write to urge you to address in the next coronavirus relief package the urgent health and housing needs of America's lowest-income renter households – 8 million of which were struggling to pay rent and make ends meet before the current coronavirus pandemic and who now are facing increased risks of evictions and homelessness. To avert a surge in evictions and homelessness, we urge you to include in any comprehensive coronavirus relief package the *Emergency Rental Assistance and Rental Market Stabilization Act* proposed by Senator Sherrod Brown (D-OH), Congressman Denny Heck (D-WA), and Congresswoman Maxine Waters (D-CA) to provide \$100 billion in emergency rental assistance to help keep America's low-income seniors, people with disabilities, families with children, low-wage workers, and others stably housed during this crisis.

The "Coronavirus Aid, Relief, and Economic Security Act (CARES Act)" included \$12 billion in housing and homelessness resources and other critical protections for low-income renters. This bill was an important first step, but far more resources are needed to protect those individuals living on the brink. While the CARES Act's stimulus checks and expanded unemployment benefits will certainly help, they only last a short duration, many people with the greatest needs are facing challenges in accessing these resources, and even those who were successful in receiving these benefits will still be severely rent-burdened and at risk of homelessness unless Congress provides targeted emergency rental assistance. Research from the National Low Income Housing Coalition estimates that at least \$100 billion in emergency rental assistance is needed.

Even before the pandemic, people of color were significantly more likely than white people to experience evictions and homelessness, the result of centuries of institutional racism and economic inequity. People of color will also likely experience greater burdens in the aftermath of the acute crisis. In addition to facing higher mortality rates in their communities, the economic impact of COVID-19 will likely increase rates of job insecurity, food insecurity, housing instability and homelessness.

Emergency rental assistance provides direct support to people who have lost jobs to help them shelter in place and avoid housing instability during and after the pandemic. Temporary moratoria on evictions offer temporary protections for some renters, but rent arrears will accumulate. People who have lost income as a result of the COVID-19 outbreak will struggle to cover large sums of back-rent once it comes due. Without emergency rental assistance, these households will face the destabilizing impacts of evictions and, in worst cases, homelessness, with enormous negative consequences for individuals, their communities, and our economy. Emergency rental assistance is also necessary to ensure the continued viability of our country's essential affordable housing infrastructure.

If enacted, the *Emergency Rental Assistance and Rental Market Stabilization Act* would provide states, localities, territories, and tribes with flexible resources to provide direct support to households in need with short- and medium-term rental assistance or to cover up to 6 months of back rent and late fees. The funds may also be used to stabilize households by helping to address the cost of security deposits and utility deposits and payments, among other expenses. These funds are designed to reach people in need quickly and directly; half of the funds must be allocated to states and local governments within 7 days. The Emergency Solutions Grants program utilized in this legislative proposal was modelled by Congress on the Homelessness Prevention and Rapid Re-housing (HPRP) program created and used successfully in the aftermath the 2008 financial crisis.

We urge you to include in any comprehensive coronavirus relief package the *Emergency Rental Assistance and Rental Market Stabilization Act* to prevent evictions and homelessness and promote housing stability among those individuals with the greatest needs during and after this crisis.

Sincerely,