

TALKING POINTS – EMERGENCY RENTAL ASSISTANCE

WHY IS EMERGENCY RENTAL ASSISTANCE NEEDED?

Emergency rental assistance is urgently needed to ensure housing stability and prevent low-income renters from facing evictions and homelessness. Emergency rental assistance is needed to avoid creating a financial cliff for renters when eviction moratoriums are lifted and back-rent is owed, and to ensure the continued viability of our country's essential affordable housing infrastructure.

How Many People Are at Risk of Evictions?

- Between [19-23 million](#) renters are at risk of evictions by September 30, according to the [COVID-19 Eviction Defense Project](#).
- [31% of renters](#) have slight or no confidence in their ability to pay next month's rent; that number increases to 44% for Black renters, according to the U.S. Census.
- 26 million people will have trouble coming up with the rent by September, reports [Politico](#).

Where Are Eviction Moratoriums Expiring?

- By July 25, Congress will have let the federal moratoriums in the CARES Act expire.
- As of July 1, 26 states have let eviction moratoriums expire, including AK, AL, AR, CA, CO, CT, FL, HI, IA, ID, KS, LA, MS, NC, ND, NE, NH, OK, RI, SC, TN, TX, UT, VA, WI, and WV.
- By August 3, eviction moratoriums will expire in 9 additional states, including AZ, IN, IL, ME, MD, MI, NV, PA, and WA.

Where Are Evictions Surging?

- **AL:** [According to a weekly survey by the Census](#), 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
 - Jefferson County: 8-10 evictions are being conducted per day in Jefferson County since the state moratorium was lifted on June 1st. County officials say they have [425 pending evictions](#).
- **AK:** [Hundreds of households are at risk of eviction](#) due to thousands owed in back rent due to COVID-19. [According to a weekly survey by the Census](#), 1 in 4 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.

- Anchorage: The United Way of Anchorage has seen a [300% increase in calls to their 211 number, the majority of which concern rental assistance](#). As of May 22, they had distributed over \$335,000 in COVID-19 assistance to 389 households through their rental assistance program AK Can Do, which existed before the pandemic.
- **AZ:** The Aspen Institute estimates that [578,000 renters in Arizona could face eviction by the end of September. According to a weekly survey by the Census](#), 1 in 4 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
 - Pima County: [52 eviction cases in Tucson, Arizona are being processed per day](#), compared to normally 10 to 30 cases. Research from local lawyers found that [almost 200 eviction cases went forward in Pima County after the passage of the CARES Act, even though the properties had federally backed mortgages](#).
 - Phoenix: [Some 22% of renters in Phoenix](#) doubt they can make July's rent. The state moratorium ends July 22.
- **AR:** [Arkansas is the only state in the nation that makes failure to pay rent a criminal violation](#), and one of only eight states that made no action to suspend evictions during the pandemic. At least [100 unlawful detainer suits](#)--precursors to evictions--were filed in the month of April, [177 were filed in May, and 287 in June](#). These numbers understate the true nature of the evictions crisis in Arkansas because they only encompass courts that post their filings to the [state's online search engine](#). [According to a weekly survey by the Census](#), 1 in 4 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **CA:** [Thousands of California families](#) are doubling up. And if they aren't able to stay where they are, they're going to be forced out onto the streets. [According to a weekly survey by the Census](#), 27% of adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
 - LA County: A recent UCLA study found that about [365,000 renter households in the county are in imminent danger of eviction](#) once the Judicial Council moratorium on eviction filings is lifted. The study also found that 120,000 of those households would likely become homeless soon after eviction.
 - Oakland: Landlords are using [intimidation and lockouts to attempt to illegally evict tenants](#).
- **CO:** [400,000 Coloradans](#) are at risk of evictions. After [allowing their eviction moratorium to expire in June](#), Governor Polis released an executive order to require a 30 day notice before eviction, which legal aid experts claim will only delay the inevitable. [According to a weekly survey by the Census](#), 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.

- **CT:** [140,000 Connecticut tenants weren't able to cover their June rent](#). 75% of those tenants are people of color. [According to a weekly survey by the Census](#), 28% of adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **DE:** [According to a weekly survey by the Census](#), 23% of adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **FL:** [More than one-third of Florida residents reported being unable to pay their June rent or mortgage payment or will be unable to pay July's](#). 2,672 evictions have already been filed throughout the state.
 - Broward, Miami-Dade, and Palm Beach counties: Approximately 250,000 tenants in Broward, Miami-Dade, and Palm Beach counties are protected by the federal eviction moratorium, which will expire in less than a month. [Nearly 50% of renters in Miami](#) doubt they can make July's rent.
 - Orange County: Renters in [Orange County](#) are struggling; the county had to close down its assistance program after 30,000 renters filed applications for [\\$1,000 in rental assistance](#).
- **GA:** [According to a weekly survey by the Census](#), 1 in 3 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
 - Fulton County: [2,000 eviction cases](#) are pending in Fulton County.
- **HI:** [21,500 renter households](#) in Hawaii are at-risk of losing their homes, with 7,500 of these households at "extreme risk." An estimated backlog of [800 eviction cases](#) will begin being processed on August 1. [According to a weekly survey by the Census](#), 29% of adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **ID:** [15% of households haven't been able to pay rent during the pandemic](#) and/or have little confidence they will be able to do so moving forward. Local advocates predict a "[a lineup in the courts of folks being evicted](#)" after federal aid expires at the end of July.
- **IL:** [According to a weekly survey by the Census](#), 1 in 4 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
 - Chicago: Requests for eviction assistance have [doubled in Chicago](#), compared to last year.

- **IN:** As many as [258,000 Hoosiers](#) are at risk of eviction. [According to a weekly survey by the Census](#), about 1 in 3 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **IA:** [663 pending eviction cases](#) began being processed when Iowa's eviction moratorium was lifted on May 27. 443 hearings were scheduled for the week of June 15.
- **KY:** [340,000 people in Kentucky](#) are at risk of evictions. [According to a weekly survey by the Census](#), 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **ME:** In interviews with low-income renters in Maine, [nearly half sought aid from food pantries to save money on groceries, and about 42 percent have fallen behind on utilities and other bills in order to keep up with rent](#). Local officials expect a [flood of evictions](#) when the courts reopen in early August. [According to a weekly survey by the Census](#), 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **MD:** An estimated [20% of Maryland residents are behind on their rent](#). [According to a weekly survey by the Census](#), 29% of adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **MA:** During the height of the pandemic, between March 16 and April 13, [602 new eviction cases were filed statewide](#). [According to a weekly survey by the Census](#), 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
 - Boston: [120,000 households in Boston](#) are at risk of being unable to make their housing payments, according to a study by the Metropolitan Area Planning Council.
- **MI:** Michigan's statewide eviction moratorium expired on July 15th. State officials are bracing for an estimated [80,000 eviction cases to be filed in the coming months](#). [According to a weekly survey by the Census](#), 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
 - Detroit: Though the statewide eviction moratorium expired, Detroit extended their moratorium until August 15th. The District Judge reports that there are [450 outstanding eviction cases which will become enforceable on August 16th](#).
- **MS:** [According to a weekly survey by the Census](#), 38% of adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment - MS has one of the highest rates in the country.

- **MO:** [According to a weekly survey by the Census](#), 1 in 3 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **NB:** [According to a weekly survey by the Census](#), 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **NV:** Experts in [Nevada expect a flood of evictions](#) when the moratorium is lifted. [According to a weekly survey by the Census](#), 28% of adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **NJ:** [According to a weekly survey by the Census](#), 28% of adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **NM:** [According to a weekly survey by the Census](#), 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **NY:** [According to a weekly survey by the Census](#), 37% of adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
 - New York City: New York City expects [50,000 to 60,000 eviction cases](#).
- **NC:** A [9,000-case backlog of evictions](#) resumed on June 21. Landlords filed [over 2,000 eviction cases statewide in April and May alone](#). The order preventing sheriffs from [carrying out writs of possession, the physical task of removing people from their homes during an eviction, expired on June 30th](#). [According to a weekly survey by the Census](#), 1 in 4 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **ND:** [According to a weekly survey by the Census](#), 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.

- **OH:** The Census estimates [565,000 Ohio households](#) didn't pay their rent in May, including 336,000 with children. Ohio never instituted a moratorium.
 - Franklin County: [Franklin County, Ohio](#) is processing 100 eviction cases a day. In Columbus, Ohio, eviction hearings are taking place in a [convention center](#) in order to accommodate the number of cases and adhere to social distancing guidelines.
- **OK:** According to a weekly survey by the Census, 1 in 4 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment. Oklahoma never instituted a statewide moratorium.
 - Tulsa County: The Tulsa County Courthouse reopened for hearings on June 1 with more than [1,200 cases pending](#).
- **PA:** [13,000 households applied for assistance](#), but the state's \$10M fund could only serve 4,000 households. [According to a weekly survey by the Census](#), nearly 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
 - Philadelphia: [One in 5 renters in Philadelphia](#) doubt they can make July's rent.
- **RI:** As of early July, [4,512 people have filed for rental assistance through the state's Housing Help RI rental assistance program. Due to its significant restrictions and high barrier application process, many are excluded. So far, the program has only distributed funds to 25 applicants.](#) The Federal Reserve Bank of Boston released a report in May that suggests [13% of renters and 33% of homeowners in Rhode Island are at risk of missing housing payments](#) when federal unemployment aid expires at the end of July. [According to a weekly survey by the Census](#), nearly 1 in 4 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **SC:** [South Carolina - already the #1 state for evictions](#) - is bracing for a surge in eviction cases. [According to a weekly survey by the Census](#), 27% of adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
 - Charleston: By May 17, [120 evictions](#) were filed in Charleston. "Self-help" evictions are increasing.
- **TN:** [According to a weekly survey by the Census](#), 1 in 3 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
 - Shelby County: There are more than [9,000 eviction cases pending in Shelby County](#).

- **TX:** [According to a weekly survey by the Census](#), 1 in 3 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
 - Harris County: In Houston, a [\\$15 million rent relief fund](#) was depleted within 90 minutes of opening. About [40% of renters in Houston](#) doubt they can make July's rent. [2,300 evictions were filed in Harris County in June](#). [An estimated 7.5% of evictions filed in Harris County last month violated the CARES Act](#) by not having an affidavit on file.
 - Dallas: About [23% of renters in Dallas doubt they can make July's rent](#).
- **UT:** In the first month after the eviction moratorium was lifted on May 15th, [224 eviction cases were filed](#). [Somewhere between 45-70% of rental units in Utah are covered by the CARES Act eviction protections](#), which expire at the end of July. [According to a weekly survey by the Census](#), nearly 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
- **VA:** Given historically high levels of evictions, experts are predicting [tens of thousands of Virginia families](#) will face eviction without emergency rental assistance. Some [30% of the 1.67 million renter households](#) in Virginia have little or no confidence in their ability to pay rent on July 1. [According to a weekly survey by the Census](#), 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
 - Richmond: Over [1,900 households in Richmond](#) face eviction.
- **Washington State:** [According to a weekly survey by the Census](#), 1 in 5 adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
 - Seattle: [One in 5 renters](#) in Seattle doubt they can make July's rent.
- **WV:** [Utility shut-offs](#) resumed on July 1. [According to a weekly survey by the Census](#), 29% of adults in the state either missed their last housing payment or have little/no confidence of being able to make next month's housing payment.
 - Charleston: A Charleston-based resource center for homeless individuals reported a [25% increase in their caseload since March](#), with many individuals and families facing homelessness for the first time.
- **WI:** Eviction filings are [up 40% in Wisconsin](#) compared to last year. [Applications outpace available assistance](#).

What Is the Impact of Evictions on Families and Communities?

Evictions are often [the cause - not just a symptom](#) - of poverty:

Tenants who experience an eviction face barriers to housing because landlords often will not rent to households with an eviction record and because evictions negatively impact credit scores.

- Matthew Desmond, sociologist and author, found that evictions almost always [lead to a downward move](#) to a more disadvantaged, higher-crime neighborhood.
- Evictions can cause unemployment, residential instability, homelessness, academic decline and [negative health consequences](#) for adults and children, including [respiratory diseases](#), increased mortality, depression and suicidal ideation, among other poor health effects.

How Much Emergency Rental Assistance Is Needed?

Evictions are often the cause - not just a symptom - of poverty:

- NLIHC estimates that at least [\\$100 billion in emergency rental assistance is needed](#) to ensure housing stability for America's lowest-income renters. State-level estimates can be found [here](#).
- NLIHC's estimate is in line with research from leading institutions:
 - The Turner Center at the University of California Berkeley estimates that nearly 50 million people live in a renter household likely experiencing immediate job or income losses and collectively face [\\$19.5 billion each month](#) in rent payments due.
 - The Joint Center for Housing Studies at Harvard University estimates that [up to \\$7.5 billion a month](#) is needed in emergency rental assistance.

Support for Emergency Rental Assistance and Other Housing Resources and Protections

- [More than 800 organizations](#) signed on to a national letter supporting the "Emergency Rental Assistance and Rental Market Stabilization Act."
- [More than 600 organizations](#) signed on to a national letter supporting the full scope of housing provisions in the "HEROES Act" and H.R. 7301.
- A [new Pew poll](#) shows 88% of people want government action to prevent evictions and foreclosures.

HOW DOES EMERGENCY RENTAL ASSISTANCE WORK?

NLIHC supports the “Emergency Rental Assistance and Rental Market Stabilization Act” (S. 3685/H.R. 6820), introduced by Senator Sherrod Brown (D-OH) and Representatives Maxine Waters (D-CA) and Denny Heck (D-WA), to provide \$100 billion in emergency rental assistance.

For more details on the legislation, see NLIHC’s [factsheet](#). Find a list of current cosponsors [here](#). Show your support by signing your organization onto [this letter](#) and sharing it widely.

Who is eligible?

Under the bill, emergency rental assistance funds can be provided to households experiencing homelessness and those at risk of homelessness, defined as households that are unable to maintain housing stability or unable to afford their rent and utilities.

Of the \$100 billion provided under the bill, 40% of the funds must be used for households with incomes below 30% of area median income (AMI). No less than 70% of the funds must be used to serve households with incomes below 50% of AMI. The remaining funds can serve households up to 80% of AMI, though the bill provides the HUD Secretary with the authority to waive this spending requirement to allow funds to serve households with higher incomes up to 120% of AMI as long those households with incomes below 80% of AMI are sufficiently served.

Income is determined on the day the household applies for assistance. This allows resources to be prioritized for individuals who have lost jobs or wages and individuals at the greatest risk of evictions and homelessness.

What assistance can be provided?

- **Short- and Medium-Term Rental Assistance.** State and local grantees may use the funds to provide short- and medium-term rental and utility assistance for up to 24 months or to cover up to 6 months of back rent and late fees. Rental assistance payments are made directly to the housing provider on behalf of the tenant. Rental assistance is capped at 120% of the Fair Market Rent or Small Area Fair Market Rent, but the bill gives the HUD secretary the ability to raise this limit if needed to cover market rents in a community.
- **Housing Relocation or Stabilization Activities.** Up to 25% of each community’s funds may be used for housing relocation and stabilization activities, including rental application fees, security deposits, utility deposits and payments, last month’s rent, and moving costs, as well as other services a household may need, including assistance with housing searches and placements, case management, mediation, legal services, and credit repair. These funds are to be used to serve households with incomes below 50% of AMI. The funds may be used to reimburse the grantee expenditures made after March 27, 2020.

None of the funds may be used to require participants to receive treatment or perform any other prerequisite activities as a condition for receiving assistance.

How quickly must HUD release these funds?

Under the bill, HUD must allocate 50% of funds to states and communities within 7 days of enactment using the existing formulas under the McKinney-Vento Homeless Assistance Grants.

These funds must be obligated and disbursed to grantees within 30 days. The remaining funds will be allocated to states and communities within 45 days of enactment using a formula developed by the HUD Secretary based on need, including severe housing cost burden among extremely low- and very low-income renters and disruptions in housing and economic conditions caused by coronavirus, including unemployment.

These funds must be obligated and disbursed to grantees within 30 days of allocation.

How will funds be distributed?

Two percent of the funds will be allocated to benefit Native American tribes and Native Hawaiians.

Both state and local governments can partner with public housing agencies, state housing finance agencies, Community Action Agencies, or other entities to distribute the funds, providing communities the opportunity to tap into existing networks and capabilities.

What happens to unspent funds?

Given the clear need, we anticipate that all the funds will be spent as intended. However, any funds that are not expended after 3 years will be reinvested in affordable rental housing. Of this amount, 65% will be directed to the national Housing Trust Fund, which is used to build, preserve, and operate rental homes affordable to people with the greatest, clearest needs. The remaining 35% will be directed to the Capital Magnet Fund.