



April 23, 2020

The Honorable Mark Calabria  
Director  
Federal Housing Finance Agency  
400 7th Street S.W.  
Washington, D.C. 20024

To Director Calabria:

I write on behalf of the National Low Income Housing Coalition (NLIHC) and its members across the nation to express deep concern that Fannie Mae and Freddie Mac have not yet made publicly available critical information needed for renters to make use of vital protections enacted by Congress in the Coronavirus Aid, Relief, and Economic Security (CARES) Act against unlawful evictions during our current public health emergency. Every day that Fannie Mae and Freddie Mac deny the public this information puts more renters at risk of wrongful evictions and, in worst cases, homelessness – the lack of this information has enormous, negative, and long-lasting consequences for individuals, their communities, and our public health system. I urge you as director of the Federal Housing Finance Agency (FHFA), the entity responsible for regulating Fannie Mae and Freddie Mac, to take immediate action to make publicly available the information renters need to protect themselves from unlawful evictions during the coronavirus pandemic.

It has never been clearer that housing is healthcare, and our collective health depends on everyone's ability to stay at home. To help ensure housing stability during the pandemic and prevent any increase in homelessness, Congress enacted in the CARES Act a temporary, 120-day moratorium on eviction filings for residents of federally subsidized apartments, including those homes covered by federally backed Federal Housing Administration (FHA), Fannie Mae, and Freddie Mac mortgages.

Despite these protections, it has been extremely difficult for renters to know whether their homes are covered by the CARES Act moratoriums and if they are protected from evictions. To help some renters learn whether they are protected, NLIHC released on April 17 a [searchable database and interactive map](#) of multifamily rental properties covered under the CARES Act. The database and map contain data on millions of apartments in multifamily housing with mortgages insured by the FHA or securitized by Fannie Mae or Freddie Mac, and millions more supported by the Low Income Housing Tax Credit and programs at the U.S. Departments of Housing and Urban Development (HUD) and Agriculture (USDA).

NLIHC's database and map serve a vital role in protecting tenants. Since the enactment of the moratoriums, landlords are continuing to unlawfully evict renters from their homes. NLIHC has learned of dozens of cases where tenants and their advocates were able to stop unlawful evictions thanks to the database and map NLIHC created.

The database is, however, incomplete. It does not include mortgaged properties of fewer than 5 units or mortgaged multifamily properties with non-securitized Fannie Mae and Freddie Mac mortgages. These

data are currently collected and maintained by Fannie Mae and Freddie Mac but have not yet been made publicly available; rather, the data are only available for those entities willing and able to pay for it. Because Fannie Mae and Freddie Mac are withholding the information, renters – particularly those with the lowest-incomes – are unable to protect themselves against landlords seeking to unlawfully evict them in violation of CARES Act protections.

All renters should be provided the information they need to make use of the eviction protections provided by Congress and to remain stably housed during this crisis. FHFA should immediately act to make publicly available these data maintained by Fannie Mae and Freddie Mac so that no renter is wrongfully and unlawfully evicted from their homes.

Sincerely,

A handwritten signature in black ink that reads "Diane Yentel". The signature is written in a cursive, flowing style.

Diane Yentel  
President and CEO  
National Low Income Housing Coalition