



#RENTRELIEFNOW MEDIA TOOLKIT

RESPONDING TO HOUSING AND HOMELESSNESS
NEEDS DURING COVID-19 PANDEMIC

May 2020

TABLE OF CONTENTS

- 1 ABOUT THE TOOLKIT**
- 2 KEY MESSAGES & TALKING POINTS**
- 4 SOCIAL MEDIA**
 - 4** Social Media – Sample Posts
 - 5** Social Media – Sample Images
- 6 SAMPLE OP-ED**
- 8 SAMPLE MEDIA ADVISORY**
- 9 ADDITIONAL RESOURCES & CONTACTS**

ABOUT THE TOOLKIT

The National Low Income Housing Coalition (NLIHC) is advocating for a broad array of resources and protections - including \$100 billion in emergency rental assistance, a national moratorium on evictions and foreclosures, and \$11.5 billion to protect people experiencing homelessness, as well as support for public housing authorities and housing providers, among other recommendations - in the next coronavirus response legislation.

This toolkit was developed to support our partners in your efforts to raise awareness around the need to include much-needed funding and other provisions to ensure housing stability for the lowest-income people during and after the pandemic.

CONTACTS

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KEY MESSAGES & TALKING POINTS

The passage of the CARES Act, which provided about \$12 billion for housing and homelessness programs along with a limited federal eviction moratorium, was an important first step. But much more is needed to ensure the housing stability of the lowest-income people during and after the pandemic. Even before the coronavirus, [8 million of America's lowest-income households](#) were struggling to pay rent and make ends meet. Now, they face an even greater risk of evictions and homelessness. People of color are far more likely to experience evictions and homelessness, and without additional and intentional support they will be most severely impacted by housing instability as a result of this public health crisis.

Use the following talking points to urge Congress to provide much-needed housing and homelessness resources in the next coronavirus relief package. Our top policy priorities are

- \$11.5 billion in Emergency Solutions Grants (ESG) to protect people experiencing homelessness during and after the coronavirus outbreak. <https://tinyurl.com/yadhb9me>
- A national, uniform moratorium on evictions and foreclosures to ensure that everyone remains housed during the public health emergency. <https://tinyurl.com/y8hvc6ou>
- \$100 billion in emergency rental assistance, as provided in the “Emergency Rental Assistance Act and Rental Market Stabilization Act,” to ensure the housing stability of low-income renters. <https://tinyurl.com/vqyr29u>

TALKING POINTS:

Emergency Solutions Grants (ESG): At least \$11.5 billion. Congress provided \$4 billion in ESG funds in the CARES Act; [additional funds are needed to respond to coronavirus](#) among people experiencing homelessness. People who are homeless and contract coronavirus are twice as likely to be hospitalized, two to four times as likely to require critical care, and two to three times as likely to die than others in the general public. If unchecked, as many as 20,000 people who are homeless could require hospitalization and nearly 3,500 could die. This has enormous implications for individuals, their communities, and our already overstretched hospital systems. Funds are needed to minimize the number of people living in homeless encampments and congregate shelters and identify alternative space, including hotels, for isolation and self-quarantine, as well as funding for short-term rental assistance and housing stabilization services. ESG funds should also be used to provide medical respite care, outreach, and street medicine for people experiencing homelessness.

A national, uniform moratorium on evictions and foreclosures. In the CARES Act, Congress instituted a temporary moratorium on new filings for foreclosures and evictions due to nonpayment for renters and homeowners in all federally subsidized housing, including Low Income Housing Tax Credit (LIHTC) properties and people living in properties with a federally-backed mortgage from providers including Fannie Mae, Freddie Mac, and the Federal Housing Administration (FHA). Several [states and localities have also instituted their own eviction and foreclosure moratoriums](#). This patchwork of responses provides relief to only some and creates confusion for all. Congress should implement a uniform policy that ensures renters will not lose their homes during a pandemic where our collective health depends on each of us staying home. Although tenants will be responsible for paying back unpaid rent, the law should prohibit rent arrears accumulated during the period covered by the moratorium from forming the basis of an eviction.

Emergency rental assistance and eviction prevention: \$100 billion. A moratorium on evictions, on its own, is not enough. Congress must also provide tens of billions of dollars in rental assistance to avoid creating a financial cliff for renters will fall off of when eviction moratoriums are lifted and back-rent is owed, and to ensure the continued viability of our country's essential affordable housing infrastructure.

Congress should include the "Emergency Rental Assistance and Rental Market Stabilization Act" in the next coronavirus spending bill.

[Research](#) from NLIHC estimates \$100 billion is needed to prevent evictions and homelessness through emergency rental assistance.

- Support letter from [industry groups](#), including CCIM Institute, Council for Affordable and Rural Housing, Institute of Real Estate Management, Institute for Responsible Housing Preservation, Manufactured Housing Institute, National Affordable Housing Management Association, National Apartment Association, National Association of Affordable Housing Lenders, National Association of Home Builders, National Association of Housing Cooperatives, National Association of REALTORS, National Leased Housing Association, and the National Multifamily Housing Council;
- Support letters from state and local government officials and agencies, including [National Council of State Housing Agencies](#) and nearly [40 local mayors and government officials](#);
- Support letter from 32 [national advocacy organizations](#), including NLIHC, National Alliance to End Homelessness, Bipartisan Policy Center Action, Up for Growth Action, Evangelical Lutheran Church in America, Hispanic Federation, Heartland Alliance, LatinoJustice PRLDEF, LISC, UNITE HERE International Union, The Arc of the United States, and Funders Together to End Homelessness, among others; and
- Support letter from [cross-sector leaders](#) in the *Opportunity Starts at Home* campaign, including Catholic Charities USA, Children's Defense Fund, Children's HealthWatch, Food Research & Action Center, Just Leadership USA, NAACP, National Alliance on Mental Illness, National Association of Community Health Centers, National Association of Social Workers, National Education Association, National League of Cities, National LGBTQ Task Force, National Women's Law Center, UnidosUS and others.

SOCIAL MEDIA – SAMPLE POSTS

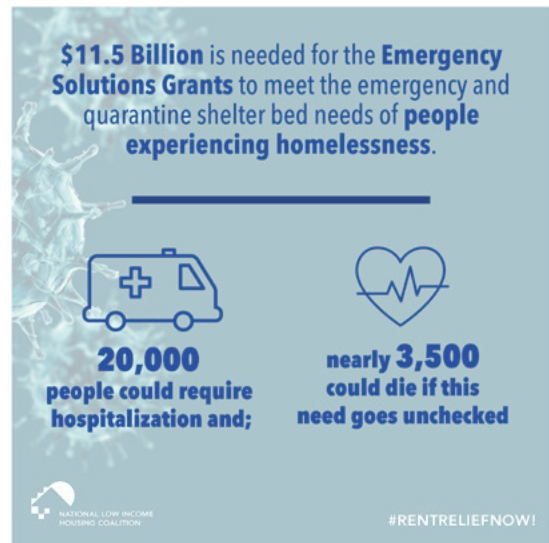
Research shows that reporters and policymakers use social media as a resource for news and issues to track, and this is especially true during this pandemic. Amplify key messages and talking points on social media platforms such as Twitter, Facebook, and Instagram. Use #RentReliefNow, #HousingStability

- Homelessness and housing instability are a growing problem, especially during #COVID19. We can do better. Let Congress know they must ensure #housingstability in next spending bill <https://tinyurl.com/y9mmz9hv>
- The next #COVID19 relief package must include critical protections & #rentalassistance for people on the brink of homelessness. Tell Congress millions of people in America need #RentReliefNow <https://tinyurl.com/y7hdl9zb>
- Millions of the lowest-income families couldn't afford to pay rent this month & are still unable to pay. #RentReliefNow is needed to stably house families during and after the #COVID19 pandemic. Tell Congress to include it in next relief bill <https://tinyurl.com/y7hdl9zb>
- Our country can't contain #COVID19 if millions of us are without homes or on the brink of homelessness. #Rentalassistance allows families to keep roofs over their heads during & after this pandemic. We need #RentReliefNow <https://tinyurl.com/y7hdl9zb>
- Prior to #COVID19, 8M of the lowest-income families were struggling to pay rent. Now more than ever, #rentalassistance is needed for the lowest-income families to ensure #housingstability during & after the pandemic. Tell Congress to support #RentReliefNow <https://tinyurl.com/y7hdl9zb>
- Millions of people in America are out of work & fearing eviction from their homes. #Rentalassistance ensures #housingstability for the lowest-income renters during #COVID19. Join us in calling for #RentReliefNow to keep families stably housed <https://tinyurl.com/y78fv8fc>
- It's never been clearer that #HousingIsHealthcare. #Rentalassistance will not only keep the lowest-income families housed, but also help to curb the spread of #COVID19 & save lives. Urge Congress to support #housingprotections in the next bill <https://tinyurl.com/y7hdl9zb>
- A temporary moratorium on evictions provides relief to some but creates confusion for all. Congress must implement a national, uniform moratorium on evictions & foreclosures to ensure families will have #housingstability during #COVID19 <https://tinyurl.com/y9mmz9hv>
- Congress must do more to address the dire housing needs of people struggling from #COVID19. We need a national, uniform moratorium on evictions & foreclosures & support for other vital protections. Congress must support #housingstability in the next bill <https://tinyurl.com/y7hdl9zb>
- 8M renters were struggling to pay rent before #COVID19. We support @SpeakerPelosi's bill to provide #RentReliefNow, protect people experiencing homelessness, & create a uniform eviction moratorium. TAKE ACTION if you agree <https://tinyurl.com/y7hdl9zb>
- TY @SpeakerPelosi @MaxineWaters @RepDennyHeck & all original cosponsors of the Emergency Rental Assistance Act for prioritizing #RentReliefNow & homeless assistance funding in the House bill! Let's ensure #housingstability in the next spending bill! <https://tinyurl.com/y7hdl9zb>
- 140+ representatives & 30+ senators cosponsored the "Rent Relief Act" ensure #housingstability for all during #COVID19. We support their efforts & urge other members of Congress to do so too! We need #RentReliefNow! <https://tinyurl.com/yd4g9bnk>

- Vital resources to protect low-income renters at high risk with #COVID19, must be incl. in the next relief bill. We support @SpeakerPelosi's bill that includes #RentReliefNow <https://tinyurl.com/y7hdl9zb>
- Millions of Americans are out of work & fearing eviction from their homes. Unemployment Insurance doesn't cover lost wages. Support #RentReliefNow proposal from @SpeakerPelosi @SenSherrodBrown @RepDennyHeck @RepMaxineWaters <https://tinyurl.com/y7hdl9zb>
- Incl. hsg & homelessness resources in the #CARESAct was an important 1st step, but Congress must do more to address the dire needs of people struggling from #COVID19. Tell Congress to support @ SpeakerPelosi's bill that incl. #RentReliefNow <https://tinyurl.com/y7hdl9zb>

SOCIAL MEDIA – SAMPLE IMAGES

Additional shareable images can be found at: <https://tinyurl.com/ydc4nkqu>



SAMPLE OP-ED (*793 WORDS)

*CHARACTER LIMIT VARIES BY OUTLET, THE WORD LIMIT FOR OP-EDS IS USUALLY 700-900

CONGRESS MUST PROVIDE EMERGENCY RENTAL ASSISTANCE TO PROTECT [STATE RESIDENTS] EXPERIENCING A FINANCIAL SHOCK DURING PANDEMIC

The economic fallout of the coronavirus pandemic threatens to significantly exacerbate housing instability and homelessness throughout the U.S., including in [STATE]. Congress must take bold action to help people already struggling to make ends meet by including emergency rental assistance in the next coronavirus-response package.

Even before coronavirus, far too many of America's lowest-income households—seniors, people with disabilities, low-wage workers—were just one financial shock away from falling behind on their rent and threatened with eviction, and in worst cases, homelessness. With too many renters living paycheck-to-paycheck, a broken-down car, a sick child, or missed days at work can put someone at imminent risk of losing their home. According to the National Low Income Housing Coalition (NLIHC), [nearly 11 million households](#) – primarily renters with low incomes – pay more than half of their limited incomes on rent, leaving very little for other basic needs such as groceries, childcare, or medicines. Affordable housing was already [out of reach for millions of people](#), and the economic disruption they are currently experiencing because of coronavirus adds to the many nearly insurmountable challenges low-income renters were already trying to navigate. They are at extreme risk of joining the more than a half million people who on any given night in America have no home at all, unable to “shelter in place.”

Before coronavirus, there were only [# OF AFFORDABLE HOMES AVAILABLE] rental homes affordable and available for every 100 of the lowest-income renters in [STATE]. Working at the minimum wage of [STATE MINIMUM WAGE] per hour in [STATE], a wage earner needed to work [#FULL-TIME JOBS AT MINIMUM WAGE] full-time jobs or [#WORK HOURS PER WEEK AT MINIMUM WAGE] hours per week to afford a modest one-bedroom apartment. They must work [#FULL-TIME JOBS AT MINIMUM WAGE] full-time jobs or work [#WORK HOURS PER WEEK AT MINIMUM WAGE] hours per week to afford a two-bedroom apartment. The reduction in wages or lost jobs millions of low-wage workers are experiencing during the pandemic will be catastrophic, unless Congress acts immediately to provide emergency rental assistance.

The CARES Act was an important first step but did not provide the resources needed to prevent low-income renters from losing their homes. In the last month, an unprecedented [#OF PEOPLE IN STATE] have applied for unemployment insurance (UI) benefits, but many are being [locked out](#) of the process. An estimated 8.9 to 13.9 million people nationally have been unable to use their UI, and only approximately half of all people who qualify for unemployment are receiving benefits. And for those who do receive UI, the benefits – which [vary](#) from state-to-state - are often insufficient to relieve the housing cost burdens of the lowest-income households.

For far too long, Congress has underfunded critical, income-targeted programs such as the national Housing Trust Fund, Housing Choice Vouchers, and programs to repair public housing, worsening the nation's affordable housing crisis. Congress must act now to mitigate the economic shock millions of Americans are currently facing due to coronavirus. NLIHC estimates that [AMOUNT NEEDED] in emergency rental assistance is needed in [STATE] to keep families stably housed. At least \$100 billion is needed nationally. In early May, Senator Sherrod Brown (D-OH), Representatives Maxine Waters (D-CA) and Denny Heck (D-WA), and more than [140 representatives and 30 senators](#) introduced the “[Emergency Rental Assistance and Rental Market Stabilization Act](#)” to invest that level of funding for such emergency rental assistance. On May 12, Speaker of the House Nancy Pelosi (D-CA) unveiled the Democratic proposal for the next coronavirus relief package, which included three top priorities to ensure housing stability during and after

the pandemic: emergency rental assistance, more homelessness response funding, and a uniform, national eviction moratorium. Congress must support this important legislation and ensure it is included in the next coronavirus-response package.

It is not just housing advocates calling for emergency rental assistance. Leaders in health, education, hunger, faith, civil rights, environmental protection, and others are calling for the same. Groups like **[2 NON-HOUSING GROUPS IN OR AROUND YOUR STATE THAT SIGNED THE OSAH LETTER]** understand that stable housing is the foundation for one's wellbeing and is desperately needed now.

At a time when our collective health depends on people's ability to stay at home, it has never been clearer that housing is healthcare. Without emergency rental assistance, we will likely see even more people become homeless or be forced to double or triple up with other families. Overcrowding of households, sleeping in congregate shelters, and living outside exposed to the elements all lead to increased infections. Lives are at risk.

During this pandemic, the least Congress must do is ensure everyone is stably housed. This is not just an economic necessity, but a moral and health imperative. We must protect those who are most at risk during this pandemic.

SAMPLE MEDIA ADVISORY

A media advisory is shared with reporters to invite them to cover an event/press call. Partners are encouraged to schedule press calls to spotlight content for reporters, foster media relations, and share new resources/data to support a national initiative.

[DATE]

FOR MORE INFORMATION CONTACT: [Organization's Media Contact]

[ORGANIZATION NAME] IDENTIFIES THE CONNECTIONS BETWEEN STATE & FEDERAL EFFORTS TO SECURE HOUSING & HOMELESSNESS RESOURCES IN THE NEXT CORONAVIRUS SPENDING PACKAGE

[Organization Name] is calling for extraordinary interventions from federal, state and local governments to mitigate the progressive spread of COVID-19 in marginalized communities.

WHAT: On [Date & Time], [Organization Name] will host a press call on the [State] actions needed to respond to the coronavirus pandemic. [Organization Name] experts will share local, state and national information, resources and data related to addressing the unique housing needs of marginalized populations during and after the pandemic.

WHEN: [Date and Time]

WHO: [State-level and Organization Experts]

WHERE: Register at: [Link to Zoom meeting, GoTo meeting, WebEx, etc.] *note: include instructions on accessing a recording of the call after the live broadcast

WHY: Even before coronavirus, 11 million renters – including 8 million of America's lowest-income seniors, people with disabilities, low-wage workers and other individuals – were paying more than half of their limited incomes to keep roofs over their heads, leaving them one financial crisis away from eviction and, in worst cases, homelessness. For many, this pandemic is that financial crisis. Lost jobs and wages – combined with rents that were unaffordable even before coronavirus – will leave millions of people struggling to make rent and threatened with eviction. Without government intervention, we will see a major rash in evictions and a spike in homelessness around the country.

The CARES Act provided some additional funding to state and local governments to address housing instability & homelessness. Policymakers must maximize state and federal resources to slow the trajectory of the pandemic and ensure an equitable and just recovery. Far more resources are needed, and new proposals have recently been introduced in Congress respond to that need.

For more information, go to: <https://tinyurl.com/wdqcja>

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ADDITIONAL RESOURCES & CONTACTS

KEY RESOURCES FOR NATIONAL AND STATE DATE

COVID-19 & Housing/Homelessness

The National Low Income Housing Coalition (NLIHC) provides the latest news, guidance, and resources on the COVID-19 as it relates to housing and homelessness. <https://bit.ly/2USxrbv>

The Gap: A Shortage of Affordable Rental Homes

NLIHC's *The Gap* presents data on the affordable housing supply and housing cost burdens at the national, state, and metropolitan levels. <https://bit.ly/TheGAP20>

Out of Reach 2019

NLIHC's *Out of Reach* documents the gap between renters' wages and the cost of rental housing everywhere in the U.S. The report's Housing Wage is the hourly wage a full-time worker must earn to afford a modest rental home without spending more than 30% of his or her income on housing costs. <https://bit.ly/2zziPp5>

Unemployment Claims by State

NBC News provides a comparison of weekly unemployment claims reported by the Department of Labor to the same period last year. <https://bit.ly/UIClaims>

Emergency Rental Assistance Needed by State

Many cities and states have established rental assistance programs to support individuals and families impacted by COVID-19. NLIHC has [estimated a need](#) for no less than \$100 billion in emergency rental assistance nationwide and broken down for each state. <https://tinyurl.com/yauzbtka> (download Excel spreadsheet).

Opportunity Starts at Home Multi-Sector Letter to Congress on COVID-19 Relief Package

NLIHC's *Opportunity Starts at Home* multi-sector affordable homes campaign sent a letter on April 13 to congressional leaders urging critical housing and homelessness resources in the next coronavirus relief package. <https://bit.ly/2WJG0VK>



CONTACTS

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