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

The Honorable Chuck Schumer 322 Hart Senate Office Building Washington, DC 20510 The Honorable Nancy Pelosi 1236 Longworth House Office Building Washington, DC 2051

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, urge you to immediately enact the critical housing investments and protections in the "Health and Economic Recovery Omnibus Emergency Solutions (HEROES) Act" to address the health and housing needs of America's lowest-income renters and people experiencing homelessness during and after the coronavirus pandemic. Every day that Congress waits to enact this vital legislation, policymakers put millions of low-income people – including seniors, people with disabilities, families with children, low-wage workers and other individuals who were already struggling to pay rent before the current pandemic – at risk of eviction and homelessness. Without the protections and resources in the HEROES Act, our nation will see an increase in homelessness as renters lose their homes.

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 assistance.

Even before the pandemic, people of color were significantly more likely than white people to experience housing instability, 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, people of color are more likely to be impacted by job insecurity, food insecurity, housing instability and homelessness.

## **Homeless Assistance Funds**

To address these challenges, the HEROES Act provides the full \$11.5 billion needed to prevent and respond to outbreaks among people experiencing homelessness, who are at a higher risk of severe illness and death due to the disease. 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. These 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.

## National, Uniform Moratorium on Evictions

The HEROES Act includes a uniform, 12-month eviction and foreclosure moratorium policy to protect all renters and homeowners at a time when our collective health depends on each of us staying home. In the CARES Act, Congress instituted a shorter, temporary moratorium for only some renters and homeowners in federally subsidized housing. NLIHC created a <u>searchable database and map</u> to help renters determine whether they are protected under the CARES Act, but these tools are not complete because not all data is publicly available. <u>States and localities have also instituted their own eviction and foreclosure moratoriums</u>, creating a patchwork of responses — many of which expire in the coming weeks — that provides relief to only some and creates confusion that has allowed some landlords to move forward with illegal evictions.

## **Emergency Rental Assistance**

To help keep low-income seniors, people with disabilities, families with children, low-wage workers, and other individuals stably housed, the HEROES includes the "Emergency Rental Assistance and Rental Market Stabilization Act" proposed by Senator Sherrod Brown (D-OH), Congresswoman Maxine Waters (D-CA), Congressman Denny Heck (D-WA) and 145 House cosponsors and 35 Senate cosponsors to provide \$100 billion in emergency rental assistance.

Research from the National Low Income Housing Coalition estimates that at least \$100 billion in emergency rental assistance is needed. Emergency rental assistance provides direct support to renters in need – including those who have lost jobs or wages due to the pandemic – to help them shelter in place and avoid housing instability. A moratorium on evictions offers renters some important protections, but rent arrears will accumulate. People who have lost income as a result of the pandemic 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.

The HEROES Act also provides an additional \$13 billion to further address housing instability, including 100,000 new emergency housing vouchers targeted to people with the greatest needs, including people experiencing or at risk of homelessness and survivors of domestic violence.

We urge you to immediately provide the critical resources and protections included in the HEROES Act to prevent evictions and homelessness and promote housing stability among those individuals with the greatest needs during and after this crisis.

Sincerely,