Date

The Honorable Chuck Schumer

U.S. Senate

Washington, D.C.

The Honorable Mitch McConnell

U.S. Senate

Washington, D.C.

The Honorable Nancy Pelosi

U.S. House of Representatives

Washington, D.C.

The Honorable Kevin McCarthy

U.S. House of Representatives

Washington, D.C.

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

We, the X undersigned organizations, urge you to enact the bipartisan “Eviction Crisis Act” ([S.2182](https://www.congress.gov/bill/117th-congress/senate-bill/2182)), introduced by Senators Michael Bennet (D-CO) and Rob Portman (R-OH), and its House companion, the “Stable Families Act” from Representative Ritchie Torres (D-NY). The Eviction Crisis Act would create a permanent emergency rental assistance program that builds on the many successes and lessons learned from the historic efforts by Congress to keep renters stably housed during the pandemic and to protect individuals, families, and communities from the devastating impacts of eviction. When enacted, the bill would create a permanent resource to provide direct financial assistance and stability services to low-income households facing an unexpected economic shock to ensure these households are stabilized quickly and effectively before facing the risk of eviction and, in worst cases, homelessness.

Even before the pandemic, the country was in the grips of an affordable housing crisis that put the lowest-income and most marginalized households at risk of eviction. Overall, [70%](https://reports.nlihc.org/sites/default/files/gap/Gap-Report_2021.pdf) of the nation’s nearly 11 million extremely low-income renter households spend more than half of their limited incomes on rent, leaving them without the resources they need to make ends meet. Even relatively small, unexpected costs can quickly send these households down the spiral of housing instability, eviction, and in worst cases, homelessness. Before the pandemic, for example, households faced eviction for [an average of $600](https://www.nytimes.com/2019/12/12/upshot/eviction-prevention-solutions-government.html) in rental arrears, with some owing as little as $127 in back rent. Because of ongoing, systemic racism and discrimination, Black renters, particularly [Black women](https://www.usatoday.com/in-depth/news/nation/2022/04/04/eviction-rates-black-women-at-risk/6901242001/), are more likely face eviction.

The pandemic and its resulting economic fallout left millions of renters out of work and struggling to keep a roof over their heads. Congress responded to this historic threat by enacting [over $46 billion](https://nlihc.org/era-dashboard) in emergency rental assistance, which, to date, has successfully helped more than [3.2 million households](https://nlihc.org/news/nlihc-statement-new-era-spending-numbers-and-updated-guidance-era2-reallocation-process) behind on rent [avoid eviction](https://evictionlab.org/us-eviction-filing-patterns-2021/) and remain stably housed. Emergency rental assistance has been vital to ensuring housing stability throughout the pandemic, but these programs are temporary; emergency funds will soon run out, and millions of renters will continue to face the challenges of housing instability and eviction.

The “Eviction Crisis Act” would establish a permanent Emergency Assistance Fund – funded at $3 billion per year – to provide short-term financial assistance and stability-related services to extremely low-income tenants at risk of eviction. The bill builds on the infrastructure state and local governments have created to administer emergency rental assistance programs during the pandemic, and it incorporates [important lessons learned](https://nlihc.org/sites/default/files/HIP_NLIHC_2022_3-10_FINAL.pdf) to ensure funds are quickly, equitably, and effectively distributed.

Evictions have [long-term impacts](https://www.law.nyu.edu/sites/default/files/upload_documents/evictions_collinson_reed.pdf) on individuals, families, and communities, risking lives and pushing families deeper into poverty. [Following an eviction](https://www.healthaffairs.org/do/10.1377/hpb20180313.396577/full/), a person’s likelihood of experiencing homelessness increases, mental and physical health is diminished, and the probability of maintaining or obtaining employment declines. Evictions are linked to [numerous poor health outcomes](https://www.rwjf.org/en/library/research/2011/05/housing-and-health.html), including depression, anxiety, and suicide, and make it [more expensive and more difficult](https://www.law.nyu.edu/sites/default/files/upload_documents/evictions_collinson_reed.pdf) for tenants to rent safe, decent housing in the future. Housing instability caused by eviction is [particularly harmful to children](https://journals.sagepub.com/doi/pdf/10.3102/0013189X12442239), who suffer in ways that can impact their educational development and wellbeing for years.

It is critical that Congress enact the “Eviction Crisis Act” to create new, permanent, effective tools to provide the lowest-income and most marginalized households with the cost-effective emergency assistance they need to remain safely, stably housed.

Sincerely,