

## PROVIDE EMERGENCY RENTAL ASSISTANCE TO HOUSEHOLDS IN CRISIS

**E**mergency rental assistance can stabilize households experiencing economic shocks before they cause instability and homelessness, which often require more prolonged and extensive housing assistance.

A National Housing Stabilization Fund would provide emergency assistance to cover the gaps between income and rental costs during a financial crisis. Resources could also be used to provide housing stability services, such as counselors and legal aid. When combined, emergency housing assistance and support services can significantly reduce evictions and homelessness.

During the pandemic, Congress provided \$46 billion in emergency rental assistance to help millions of struggling renters at risk of losing their homes. Congress should build on the successes and lessons learned from this program by creating a permanent National Housing Stabilization Fund.

**Congress should enact the Eviction Crisis Act, introduced by Senators Bennet (D-CO) and Portman (R-OH).** The bill would create a National Housing Stabilization Fund to provide short-term, emergency assistance to help renters avoid eviction and remain stably housed.

### Other needed solutions include:

- Providing housing resources to all income-eligible households, regardless of immigration status.
- Ensuring survivors of domestic violence, dating violence, sexual assault, or stalking have access to these resources so they can leave unsafe housing situations without risking possible homelessness.
- Encouraging partnership with and building the capacity of community-based organizations, including those led by Black and Asian people, Native Americans, and Latinos.
- Prioritizing outreach to marginalized communities to ensure equal access to emergency resources.

### Why?

- Today, tens of millions of households are one crisis away from major economic hardship that could quickly spiral out of control.
- Most families in poverty who rent spend at least half of their incomes on housing, leaving virtually no margin for an unexpected expense. Broken-down cars, unreimbursed medical bills, or temporary declines of income can quickly send vulnerable households down the spiral of housing instability, eviction, and even homelessness.
- After major disasters, displaced survivors struggle to access FEMA assistance, leading to greater

housing instability and often homelessness. Because climate change is causing more deadly and devastating disasters, there will be an increased need for emergency rental assistance for survivors.

- Limited public resources, coupled with the growing costs of housing, have led to a crisis of evictions, homelessness, institutionalization, and other types of housing instability, particularly for people with extremely low incomes.
- Black women face the greatest threat of losing their homes to eviction. Black women renters are **twice as likely** as white renters to have evictions filed against them. Families with children are also at particularly high risk of eviction.
- Eviction is not just a condition, but a **cause**, of poverty. An eviction record makes it harder for a family to find decent housing in a safe neighborhood and it negatively impacts employment, as well as physical and mental health.

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