

RESPONDING TO CORONAVIRUS: ENSURING HOUSING STABILITY DURING A CRISIS



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An emergency COVID-19 relief measure enacted in December 2020 included \$25 billion in emergency rental assistance and an extension of the federal eviction moratorium through January 31. While the relief bill provided essential and desperately needed protections for renters, additional resources and protections are needed to address the health and housing needs of America's lowest-income renters and people experiencing homelessness.

To ensure housing stability for the lowest-income renters during the pandemic, Congress must:

- **Extend, Strengthen and Enforce Federal Eviction Moratorium - as proposed by President-elect Biden.** To prevent the spread of COVID-19 and help keep millions of renters stably housed, Congress should extend and improve the federal eviction moratorium issued by the Centers for Disease Control and Prevention (CDC) and extended by Congress in the emergency relief bill. The moratorium must be extended through the duration of the public health emergency, and it should be improved to address the many shortcomings that have prevented some renters from making use of its protections. The moratorium should provide an automatic, universal protection to keep more renters in their homes; the moratorium should apply to all stages of eviction; and federal agencies must enforce its protections.
- **Provide Emergency Rental and Utility Assistance - \$30 billion, as proposed by President-elect Biden.** Emergency rental assistance (ERA) and utility assistance is needed to avoid creating a financial cliff that renters will fall off when eviction moratoriums are lifted and back-rent is owed and to ensure the continued viability of our country's essential affordable housing infrastructure. An additional \$30 billion in emergency rental and utility assistance administered through HUD will help eliminate back rent and utilities owed by low-income renters, build capacity of program administrators to get the money out quickly to those most in need, and provide legal and other services to help renters avoid unnecessary and unlawful evictions.
- **Fund Housing Vouchers - \$28 billion.** While an additional \$30 billion in ERA is needed to wipe out the rent and utilities arrears that low-income renters have accrued during the pandemic, ongoing rental assistance is needed to avoid further debt arrears and ensure continued housing stability. \$28 billion would provide 5-year funding for 500,000 new Housing Choice Vouchers, assuring housing stability for some of the lowest-income renters and making a down payment towards President-elect Biden's commitment to universal housing assistance.
- **Provide Cash to Low-Income Renters and Others.** President-elect Biden and others have proposed \$2,000 stimulus checks (plus \$600 per eligible child) for eligible households. NLIHC estimates this would result in an average payment of \$4,600 going to the estimated 6.8 million renter households with incomes below \$75,000 who have reported that they have fallen behind on rent for a total of \$31 billion could be used, in part, for some rent arrears or partial rent payments.
- **Protect Renters.** Congress should ensure renters cannot be evicted for back rent accumulated during the pandemic, provide renters a reasonable time to repay back rent accumulated during the pandemic, prohibit late fees and penalties, and prevent evictions from being reported to consumer agencies.

To ensure health, safety and housing stability for people experiencing homelessness during the pandemic, Congress should:

- **Fund [Emergency Solutions Grants](#) - \$6.1 billion (\$1.1 billion above President-elect Biden's proposal).** These funds are needed to help prevent and respond to outbreaks 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. These hospitalizations, critical care needs and deaths have significant implications for individuals, their communities, and our already overstretched hospital systems. President Biden signed an executive order increasing the federal cost share from 75% to 100% for FEMA Public Assistance (PA) funds, which can help address some of these needs. Despite this positive development, additional ESG funds are needed to move people living in homeless encampments and congregate shelters to safe alternative spaces, including hotels, and to provide short-term rental assistance and housing stabilization services.
- **Provide [Exit Solutions for People Experiencing Homelessness in Noncongregate Shelter](#) - \$44 billion.** During the pandemic, states and localities worked quickly and creatively to move individuals experiencing homelessness into non-congregate settings, including hotels and motels. Now, these communities need resources to help individuals exit these facilities to permanent housing solutions, rather than allowing them to be pushed back into homelessness. NLIHC estimates that \$44 billion in Housing Trust Fund resources are needed to help states and localities acquire and convert non-traditional properties, including hotels, motels, and commercial real estate, into long-term housing solutions for people experiencing homelessness and to reconfigure shelters into healthier environments. Operating support and supportive services will also be needed.

After Congress and the White House enact the next COVID relief bill, they must quickly turn their attention to a larger stimulus/infrastructure package.

To address needed structural reforms and provide longer-term housing stability for the lowest-income and most marginalized people, congress should, in an infrastructure or stimulus package:

- **Provide Universal Housing Vouchers.** Making rental assistance available to all income-eligible households in need - a core element of President-elect Biden's housing platform - is central to any successful strategy to solve the underlying causes of the affordable housing crisis. If universal housing vouchers had been available prior to the pandemic, tens of millions of renters would not have been at risk of losing their homes and with them, the ability to keep themselves and their families safe.
- **Expand Housing Supply for People with the Greatest Needs.** President-elect Biden's plan to invest \$20 billion in the national Housing Trust Fund (HTF) would be a vital first step forward in addressing the national shortage of affordable rental housing for people with the greatest needs. At least \$70 billion is needed to rehabilitate, preserve, and begin to build public housing throughout the country.
- **Prevent Evictions.** As we have seen during the pandemic, temporary assistance can stabilize households experiencing economic shocks before they spiral into housing instability and homelessness, which often require more prolonged and extensive housing assistance. Congress should enact legislation to create a permanent National Housing Stabilization Fund that incorporates best practices and lessons learned from the use of emergency rental assistance during the pandemic.
- **Protect Renters.** Congress must extend resources and protections needed to ensure housing stability for renters through a national right to counsel, "just-cause" eviction protections, and other measures. Congress should expand the Fair Housing Act to ban discrimination based on sexual orientation, gender identity, marital status, and source of income, and provide robust resources to vigorously enforce fair housing protections.

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