

# VIRTUAL LOBBY DAY ADVOCACY TOOLKIT

NOVEMBER 19, 2020

#RENTRELIEFNOW



NATIONAL LOW INCOME  
HOUSING COALITION

# PREFACE FROM DIANE YENTEL

## DEAR ADVOCATES,

Renters across America have been hard hit by COVID-19 and its financial fallout, and they are struggling to make ends meet. Federal, state, and local efforts to keep low-income people stably housed are overwhelmed by the tremendous needs in our communities; available resources are quickly depleted. While the federal eviction moratorium issued by the Centers for Disease Control (CDC) gives essential short-term relief to some renters, it expires at the end of the year. When it does, tens of millions of renters – disproportionately Black, Latino, and Native American people – will owe tens of billions of dollars in back rent, more than they can possibly pay. Their homes – and their family’s ability to stay safe and healthy – are at risk.

The National Low Income Housing Coalition (NLIHC), and our Disaster Housing Recovery Coalition (DHRC) and *Opportunity Starts at Home* (OSAH) multisector affordable homes campaign, invite advocates across the country to participate in a **National Call In Day on Thursday, November 19** to urge Congress to take immediate action to ensure housing stability for people experiencing homelessness and the lowest-income renters. Congress must act quickly to provide emergency housing resources and protections to prevent a spike in housing instability, evictions, and homelessness – and with it, and increased spread of COVID-19 – this winter.

Congress needs to hear from you about the urgency of providing these housing resources and protections to your community. Struggling renters and people experiencing homelessness cannot wait any longer!

We encourage all advocates to participate in making phone calls to your representatives and senators leading up to and on Thursday, November 19.

Together, we will urge Congress to include our top priorities for housing stability in the next coronavirus relief package, including the “Emergency Rental Assistance and Rental Market Stabilization Act” to provide at least \$100 billion in emergency rental assistance to help low-income renters avoid evictions and homelessness. We will also call for a strengthened national moratorium on evictions; \$11.5 billion to help local communities address the pressing health and safety needs of people experiencing homelessness; and additional funding for HUD and USDA housing programs to ensure housing stability during and after the pandemic.

The tools on this webpage are the key resources you’ll need to participate in the National Call-In Day on November 19. The tools include background information, sample talking points, and social media messages.

We hope you will join us in demanding that Congress take immediate action to ensure housing stability for low-income renters and people experiencing homelessness.

For more information, please contact Sarah Saadian, vice president for public policy at [ssaadian@nlihc.org](mailto:ssaadian@nlihc.org), or Joey Lindstrom, director of field organizing, at [jlindstrom@nlihc.org](mailto:jlindstrom@nlihc.org).

Sincerely,



Diane Yentel  
President and CEO  
National Low Income Housing Coalition

# NOVEMBER 19 NATIONAL CALL-IN DAY TIPS AND SCRIPT

**T**hank you for agreeing to make phone calls to your members of Congress encouraging them to pass a COVID-19 relief package that includes robust resources for housing and homelessness including in the House-passed "[HEROES Act](#)." We cannot wait until next year for Congress to address the COVID-19 housing crisis; the need is urgent! NLIHC and other experts estimate that without federal intervention, [30 to 40 million renters](#) are at risk of losing their homes when the federal eviction moratorium expires at the end of the year – during the holiday season. The potential confluence of a looming eviction crisis, colder temperatures, and alarming increases in coronavirus cases underscore the urgent need for Congress to pass a comprehensive relief bill now that addresses the urgent housing and health needs of people experiencing homelessness and the lowest-income renters.

## POINTERS FOR MAKING CALLS:

- You can find your members of congress and their contact information [here](#).
- When you make the call, make sure to ask to speak to your member of Congress. If they aren't available, you can ask to speak to the legislative staff that handles housing. If they also aren't available, you can leave your message with the staff that answered.
- Keep your call brief and to the point. Explain your connection to the issue, and why it is so important that Congress act now to pass a relief bill with essential rent relief and homelessness resources and protections.

## CALL SCRIPT

- Hello! My name is (First Name , Last Name) and I am a constituent/work in the district of (member of Congress).
- I'm calling today to ask (you/member of Congress) to act quickly to provide emergency housing resources and protections to prevent a spike in housing instability, evictions, and homelessness this winter.
- Where I live, I see the need for more resources for housing, especially during this time of crisis. EXPLAIN (Use [Out of Reach](#) Report, [Gap Report](#), and/or your personal experiences)
- Up to [30 million to 40 million renters](#) are at risk of losing their homes by the end of the year when the federal eviction moratorium ends.
- To address the needs of people experiencing housing insecurity and homelessness, I ask that you pass a coronavirus package as soon as possible that includes the following:
  - \$11.5 billion in ESG homelessness services grants
  - A national, unified moratorium on evictions
  - \$100 billion in emergency rental assistance
  - Additional funding for HUD and USDA housing programs to ensure housing stability during and after the pandemic
- The lowest-income people desperately need help, especially during the upcoming cold season. Please push for a coronavirus relief package that includes funding for our lowest-income renters and people experiencing homelessness.

# TOP PRIORITIES FOR A CORONAVIRUS RELIEF PACKAGE

**B**elow are NLIHC's top 4 priorities to ensure housing stability in the next coronavirus relief package. These priorities were included in the HEROES Act and other legislation approved by the House of Representatives. For more information on NLIHC's priorities for the next coronavirus relief package, visit: <https://nlihc.org/responding-coronavirus>.

## \$100 BILLION IN EMERGENCY RENTAL ASSISTANCE

NLIHC supports S. 3685/H.R. 6820, the "[Emergency Rental Assistance and Rental Market Stabilization Act](#)," which would provide \$100 billion in emergency rental assistance to help low-income renters avoid evictions and homelessness. It was introduced by Senator Sherrod Brown (D-OH) and Representatives Maxine Waters (D-CA) and Denny Heck (D-WA), and it has the support of more than 40 Senate cosponsors and 160 House cosponsors. Emergency rental assistance is needed to avoid a financial cliff 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.

For more details on the legislation, see NLIHC's [factsheet](#). Find a list of current cosponsors [here](#). Show your support by signing your organization onto [this letter](#) and sharing it widely.

## NATIONAL, UNIFORM MORATORIUM ON EVICTIONS

NLIHC supports S. 4097/H.R.7402, the "Protecting Renters from Evictions and Fees Act," introduced by Senator Elizabeth Warren (D-MA) and Representatives Jesus "Chuy" Garcia (D-IL) and Barbara Lee (D-CA) to create an eviction moratorium to protect all renters for a full year when our collective health depends on each of us staying home.

The Centers for Disease Control issued a temporary eviction moratorium for nonpayment of rent to help renters stay in their homes. The moratorium has helped keep renters in their homes, but it has many shortcomings that have allowed landlords to evict families before renters know about the moratorium and the steps they must take to be protected. The CDC moratorium ends on December 31, leaving millions of renters at risk of losing their homes when back rent and late fees are owed.

## \$11.5 BILLION IN EMERGENCY RESOURCES FOR PEOPLE EXPERIENCING HOMELESSNESS

NLIHC supports S. 3856/H.R. 6724, the "Public Health Emergency Shelter Act," introduced by Senator Elizabeth Warren (D-MA) and Representative Ayanna Pressley (D-MA) to provide an [additional \\$11.5 billion](#) to respond to and prevent 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. If unchecked, as many as 20,000 people who are homeless could require hospitalization and nearly 3,500 could die. Such an occurrence would have 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 spaces, including hotels, for isolation and self-quarantine, as well as funding for short-term rental assistance and housing stabilization services.

## ADDITIONAL FUNDS TO ENSURE HOUSING STABILITY

NLIHC supports provisions in the HEROES Act to provide resources to public housing agencies, HUD and USDA housing providers, and tribal housing authorities to help keep residents safe and healthy during this crisis. NLIHC also supports providing \$26 billion to issue new emergency Housing Choice Vouchers for individuals with the greatest needs.

# TALKING POINTS: EMERGENCY RENTAL ASSISTANCE

## WHY IS EMERGENCY RENTAL ASSISTANCE NEEDED?

Emergency rental assistance is urgently needed to ensure housing stability and prevent low-income renters from facing evictions and homelessness. Emergency rental assistance is essential to avoid creating a financial cliff 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.

## HOW MANY PEOPLE ARE AT RISK OF EVICTIONS?

Up to [30 million to 40 million renters](#) are at risk of losing their homes by the end of the year when the federal eviction moratorium ends. You can find [statewide information](#) about the risk of evictions on NLIHC's website.

## WHAT IMPACT DO EVICTIONS HAVE ON FAMILIES AND COMMUNITIES?

Evictions are often [the cause - not just a symptom](#) - of poverty:

- Renters who experience evictions face barriers to housing because landlords often will not rent to households with an eviction record and because evictions negatively impact credit scores.
- Matthew Desmond, sociologist and author, found that evictions almost always [lead to downward moves](#) to more disadvantaged, higher-crime neighborhoods.
- Evictions can cause unemployment, residential instability, homelessness, academic decline and [negative health consequences](#) for adults and children, including [respiratory diseases](#), increased depression and suicidal ideation, among other poor health effects, as well as increased mortality.

## HOW MUCH EMERGENCY RENTAL ASSISTANCE IS NEEDED?

NLIHC estimates that at least [\\$100 billion in emergency rental assistance is needed](#) to ensure housing stability for America's lowest-income renters. NLIHC's estimate is in line with research from leading institutions and experts:

- Mark Zandi of Moody's Analytics estimates that renters could owe as much as \$70 billion by the end of the year.
- The Turner Center at the University of California Berkeley estimates that nearly 50 million people live in a renter household likely experiencing immediate job or income losses and collectively face [\\$19.5 billion each month](#) in rent payments due.
- The Joint Center for Housing Studies at Harvard University estimates that [up to \\$7.5 billion a month](#) is needed in emergency rental assistance.

## SUPPORT FOR EMERGENCY RENTAL ASSISTANCE AND OTHER HOUSING RESOURCES AND PROTECTIONS

- [More than 800 organizations](#) signed onto a national letter supporting the "Emergency Rental Assistance and Rental Market Stabilization Act."
- [More than 600 organizations](#) signed onto a national letter supporting the full scope of housing provisions in the HEROES Act and HR 7301.
- A [Pew poll](#) shows 88% of people want government action to prevent evictions and foreclosures.

# HOW DOES EMERGENCY RENTAL ASSISTANCE WORK?

NLIHC supports the “Emergency Rental Assistance and Rental Market Stabilization Act” (S. 3685/H.R. 6820), introduced by Senator Sherrod Brown (D-OH) and Representatives Maxine Waters (D-CA) and Denny Heck (D-WA), to provide \$100 billion in emergency rental assistance.

For more details on the legislation, see NLIHC’s [factsheet](#). Find a list of current cosponsors [here](#). Show your support by signing your organization onto this [letter](#) and sharing it widely.

## WHO IS ELIGIBLE?

Under the bill, emergency rental assistance funds can be provided to households experiencing homelessness and those at risk of homelessness, defined as households that are unable to maintain housing stability or unable to afford their rent and utilities.

Of the \$100 billion provided under the bill, 40% of the funds must be used for households with incomes below 30% of their area median income (AMI). Not less than 70% of the funds must be used to serve households with incomes below 50% of AMI. The remaining funds can serve households up to 80% of AMI, though the bill provides the HUD secretary with the authority to waive this spending requirement to allow funds to serve households with higher incomes, up to 120% of AMI, as long as those households with incomes below 80% of AMI are sufficiently served.

Income is determined on the day the household applies for assistance, allowing resources to be prioritize individuals who have lost jobs or wages and individuals at the greatest risk of evictions and homelessness.

## WHAT ASSISTANCE CAN BE PROVIDED?

- **Short and Medium-Term Rental Assistance.** State and local grantees may use the funds to provide short- and medium-term rental and utility assistance for up to 24 months or to cover back rent and late fees. Rental assistance payments are made directly to the housing provider on behalf of the tenant. Rental assistance is capped at 120% of HUD’s Fair Market Rent or Small Area Fair Market Rent, but the bill gives the HUD secretary the ability to raise this limit if needed to cover market rents in a community.
- **Housing Relocation or Stabilization Activities.** Up to 25% of each community’s funds may be used for housing relocation and stabilization activities, including covering rental application fees, security deposits, utility deposits and payments, last month’s rent, and moving costs, as well as other services a household may need, including assistance with housing searches and placements, case management, mediation, legal services, and credit repair.

Funds used for these purposes are to serve households with incomes below 50% of AMI.

The funds may be used to reimburse the grantee expenditures made after March 27, 2020.

None of the funds may be used to require participants to receive treatment or perform any other prerequisite activities as a condition for receiving assistance.

## HOW QUICKLY MUST HUD RELEASE THESE FUNDS?

Under the bill, HUD must allocate 50% of funds to states and communities within 7 days of enactment using the existing formulas under the McKinney-Vento Homeless Assistance Grants.

The funds must be obligated and disbursed to grantees within 30 days. The remaining funds will be allocated to states and communities within 45 days of enactment using a formula developed by the HUD secretary based on need, including severe housing-cost burdens among extremely low- and very low-income renters and disruptions in housing and economic conditions caused by coronavirus, including unemployment. These funds must be obligated and disbursed to grantees within 30 days of allocation.

## HOW WILL FUNDS BE DISTRIBUTED?

Both state and local governments can partner with public housing agencies, state housing finance agencies, CAP agencies, or any other entity to distribute the funds, providing communities the opportunity to tap into existing networks and capabilities.

Two percent of the funds will be allocated to benefit Native American tribes and Native Hawaiians.

## WHAT HAPPENS TO UNSPENT FUNDS?

Given the clear need, we anticipate that all the funds will be spent as intended. However, any funds that are not expended after 3 years will be reinvested in affordable rental housing. Of this amount, 65% will be directed to the national Housing Trust Fund, which is used to build, preserve, and operate rental homes affordable to people with the greatest, clearest needs. The remaining 35% will be directed to the Capital Magnet Fund.



# TALKING POINTS: HOUSING AS HEALTHCARE

**N**ow more than ever, housing is healthcare. Congress must take immediate action to ensure housing stability for people experiencing homelessness and the lowest-income renters during and after the coronavirus pandemic. Unless Congress acts quickly to provide emergency housing resources and protections, our nation will see a spike in housing instability, evictions, and homelessness. This has a directly impact on the health and well-being of low-income people and their communities.

- **Housing instability and homelessness threatens our collective, public health during and after the pandemic.**
  - Renters who are evicted from their homes and are forced to double or triple up with other low-income families face challenges in practicing social distancing. This challenge is heightened for people experiencing homelessness - whether in shelters or encampments - who often sleep one to two feet apart from other individuals.
  - Because of underlying health issues, 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 homeless people could require hospitalization and 3,500 could die.
- **Congress should enact emergency rental assistance and other resources and protections for low-income renters. These investments can be a “vaccine” to prevent long-term health problems and promote healthy, productive lives.**
  - Young children in families who live in unstable housing are 20% more likely to be hospitalized than those who do not worry about frequent moves or have anxiety over rent.
  - Families behind on rent are more likely than families with stable housing to compromise coving basic living expenses to pay medical bills and vice versa and have greater food insecurities. In 2011, families living in affordable housing spent nearly 5 times more on healthcare and one-third more on food compared to their severely cost-burdened peers.
- **Congressional inaction may cause and perpetuate health disparities while also ballooning healthcare costs.**
  - Children’s HealthWatch estimates the U.S. spends \$111 billion in avoidable health costs over ten years because of housing instability.
  - Research shows that for people that have access to good, affordable housing, primary care visits increase 20%, emergency room visits decrease 18%, and total Medicaid expenses drop 12%.

For more information on the intersection between housing and health, see the *Opportunity Starts at Home* campaign [factsheet](#).



# TALKING POINTS: FOR EDUCATION ADVOCATES

Educators know that children learn better and are more likely to graduate when they live in stable, affordable homes. Congress must take immediate action to ensure housing stability during and after the coronavirus pandemic. Unless Congress acts quickly to provide emergency housing resources and protections, our nation will see a spike in housing instability, evictions, and homelessness, directly impacting educational outcomes for low-income children and their communities.

- **Housing instability and homelessness will harm educational outcomes for students during and after the pandemic.**
  - Emergency rental assistance and other resources and protections for renters are needed to help students remain stably housed. Students experiencing housing instability and homelessness will face additional challenges in keeping up with their schooling. Evictions can cause students to move from school to school, undermining their ability to learn.
  - Congress should take every action to prevent evictions and homelessness, especially for children. Low-income children who switch schools frequently due to housing instability or homelessness tend to perform less well in school, have learning disabilities and behavioral problems, and are less likely to graduate from high school. When they grow up, they are also more likely to be employed in jobs with lower earnings and skill requirements.
- **Congress should provide emergency rental assistance and other resources and protections for low-income renters. These investments can also help drive stronger student outcomes.**
  - Low-income children in affordable housing score better on cognitive development tests than those in unaffordable housing. Researchers suggest that is partly because parents with affordable housing can invest more in activities and materials that support their children's development. Parents also are able to save more money for their children's college tuition when they are not rent burdened and are more likely to attend a parent teacher conference.
  - Students who attend schools with large populations of hypermobile children (due to unstable and unaffordable housing) also suffer academically since more time must be devoted to reviewing and catching up on work.
  - Children who live in a crowded household at any time before age 19 are less likely to graduate from high school and tend to have lower educational attainment at age 25.
  - Living in poor-quality housing and disadvantaged neighborhoods is associated with lower kindergarten readiness scores.

For more information on the intersection between housing and education, see the *Opportunity Starts at Home* campaign [factsheet](#).

# TALKING POINTS: RACIAL JUSTICE AND HOUSING JUSTICE

The coronavirus pandemic is exacerbating preexisting racial inequities entrenched in our nation's health and housing systems. Due to structural racism and discrimination, people of color are more likely to experience higher health risks from the pandemic, as well as homelessness and housing instability. Unless Congress acts quickly to provide emergency housing resources and protections, our nation will see a spike in housing instability, evictions, and homelessness, harming Black and Native renters most severely.

- **Housing instability and homelessness stemming from the pandemic will disproportionately harm people of color.**
  - In addition to facing greater health disparities, including adverse social determinants of health, at-risk comorbidities, and the inability to social distance, people of color are also significantly more likely than white people to experience evictions and homelessness, the result of centuries of institutional racism and economic inequity.
  - In the aftermath of the pandemic, people of color will likely experience greater economic risks of job insecurity, food insecurity, and housing instability and homelessness.
  - While [31 percent of renters nationwide](#) have slight or no confidence in their ability to pay next month's rent, 44% of Black renters are worried about their next rent payment, according to the U.S. Census.
- **Congress should provide emergency rental assistance and other resources and protections for low-income renters and people experiencing homelessness. These investments can be deployed to address long-standing, structural racial inequities.**
  - Congress must take every step to prevent housing instability and homelessness as a result of the coronavirus pandemic and should center racial equity when making the investments and systemic reforms needed to address the short- and long-term impacts of the coronavirus pandemic.
  - The housing and homelessness resources and protections included in the HEROES Act will help state and local governments meet the urgent housing needs of lowest-income renters and people experiencing homelessness, who are more likely to be people of color.
  - Access to healthcare, housing, food assistance and other services provided in response to the coronavirus should be available to everyone, regardless of income, immigration status, involvement with the criminal justice system, or insurance.

For more information, see the NLIHC [FAQ on COVID-19 and Racial Equity](#) and the *Opportunity Starts at Home* campaign [factsheet](#) on the intersection of housing and racial equity. For guidance on how communities can strategically use federal funds, see the [Framework for an Equitable COVID-19 Homelessness Response](#) produced by NLIHC, the National Alliance to End Homelessness, the Center on Budget and Policy Priorities, and the National Health Care for the Homeless Council.

# TALKING POINTS FOR GENDER EQUITY ADVOCATES

**W**omen and families across the nation need policymakers to focus both on immediate housing assistance for people experiencing homelessness and low-income renters and on structural fixes to address underlying causes of our nation's persistent housing crisis.

- **The pandemic will lead to even higher rates of housing insecurity and homelessness for women and families.**
  - Because women, and particularly women of color, are overrepresented in the low-paid workforce, many women and families already struggled to afford rent before the pandemic. Now, hundreds of thousands of people have already lost their jobs, making it even more difficult for women and families to make rent. This puts them at risk of eviction or foreclosure.
  - The number of women, girls, transgender people, and gender non-conforming people experiencing homelessness is expected to rise as COVID-19 spreads, especially for populations like survivors of domestic violence and sexual assault, LGBTQ people, people with disabilities, and immigrant women and families who face higher rates of economic insecurity.
- **Congress should enact emergency rental assistance and other resources and protections to help keep low-income families in their homes.**
  - Congress must take every step to prevent housing instability and homelessness as a result of the coronavirus pandemic. The housing and homelessness resources and protections included in the HEROES Act will help state and local governments meet the urgent housing needs of women and families with low incomes.
  - Housing stability help families stay healthy. Families who are evicted from their homes and forced to double or triple up with other families will face greater challenges in practicing social distancing. This challenge is heightened for people experiencing homelessness - whether in shelters or encampments - who find it impossible to self-quarantine. Young children in families who live in unstable housing are 20% more likely to be hospitalized than those who do not worry about frequent moves or making rent.
  - Housing stability is central to promoting strong families. Families behind on rent are more likely than families with stable housing to compromise living expenses and have greater food insecurities. In 2011, families living in affordable housing spent nearly five times more on healthcare and one-third more on food compared to their severely cost-burdened peers.

For more information on the intersection between housing and gender equity, see the [factsheet](#) from the National Women's Law Center and NLIHC.

# SAMPLE TWEETS AND SOCIAL MEDIA IMAGES

You can find social media images/graphics [here](#). Sample tweets are below:

Millions of the lowest-income Americans can't afford to pay their monthly rent & the @CDCgov moratorium is about to expire. We need members of Congress to provide #RentReliefNow to keep families stably housed.

We need #RentReliefNow to protect low-income renters from falling off a financial cliff once the @CDCgov moratorium ends. Call your members of Congress to ensure the next relief package includes the emergency #rentalassistance people need to live.

Tell Congress millions of Americans are worried about the tsunami of evictions that will take place in just a few weeks without a relief package. We need members of Congress to provide #RentReliefNow to stably house families.

The @CDCgov eviction moratorium order was a vital step forward, but Congress must provide #RentReliefNow to address the dire needs of people who will be struggling after the moratorium w/o a relief package.

As the @CDCgov eviction moratorium comes to an end, many renters will not have enough \$ to pay rent. Congress must pass a relief package to ensure residents who are out of work & fearing eviction are housed.

#RentisDue Jan 1 & millions of the lowest-income families who have been protected by the @CDCgov eviction moratorium will be at risk for eviction once again. I have contacted my member of Congress to provide #RentReliefNow and you should too!

Our country can't contain #COVID19 if millions are without homes or on the brink of homelessness in the middle of winter. Contact your member Congress to help ensure they provide #RentReliefNow to keep families housed after the @CDCgov moratorium ends.

Call on your members of Congress to ensure the next relief package includes protections & emergency #rentalassistance for low-income households once the @CDCgov eviction moratorium has ended.

Congress must enact #RentReliefNow & protections in the next #COVID19 spending bill to ensure millions of the lowest-income Americans will be able to avoid falling off a financial cliff once the @CDCgov moratorium ends.

The @CDCgov eviction moratorium has protected millions of families on the verge of losing their homes but the back rent & rent for Jan 1 will be due. We need Congress to provide #RentReliefNow.

We are urging our congressmembers to take action NOW to prevent millions of people from losing their homes once the @CDCgov moratorium ends. #RentReliefNow