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Emergency Rental Relief is Overdue

For six months, Americans have sheltered, worked, and studied at home to stay safe and healthy. Tens of millions of our neighbors, however, have also lost jobs and wages due to COVID-19 and risk losing the safety of their homes, even with a recent eviction moratorium from the Centers for Disease Control (CDC). We urge Congress and the Administration to provide rental assistance, paired with financial support for affordable housing providers, to avoid widespread homelessness and the loss of affordable homes. Earlier this month, after negotiations between Congress and the White House failed, the CDC took the unprecedented step of issuing an order banning evictions for nonpayment of rent for some renters through December 31, 2020. The CDC's eviction moratorium is a public health measure to prevent the spread of COVID-19 by enabling renters to practice social distancing and comply with stay-at-home orders.

While the CDC's action provides important temporary protections for certain renters across the country, it represents only a partial step toward housing stability. In addition to barring evictions, any effective housing stability policy must also include rental assistance for renters and owners. Help is needed for renters because accumulating arrearages of back rent, penalties, and fees only sets them up for widespread failure on January 1, 2021. Help is needed for owners because their lenders, utility providers, and property services providers still fully expect payments to continue regardless of any eviction moratorium.

We represent mission-driven nonprofit organizations that provide high-quality affordable housing to renters with low incomes across the country. Over the past six months, nonprofit housing owners have assisted residents who are facing financial and health challenges by helping them secure limited, short-term financial and food assistance, and connecting them to other critical services. They have intensified their cleaning protocols, reorganized operations, and provided necessary PPE to ensure residents and staff remain safe, all of which have increased operating costs. Some of them have been able to access reserves and utilized debt forbearance to continue serving residents and maintain properties but many have not.

Meanwhile, the virus continues impacting our nation, and we are deeply concerned about the months ahead, as residents of nonprofit owned affordable housing fall further behind and the ability to continue maintaining these properties without a consistent revenue stream is challenged. We worry about the long-term impact of deferred maintenance and capital improvements, as resources are further shifted to respond to the ongoing crisis.

Some small landlords of [affordable unsubsidized rental properties](#) are already facing foreclosure risk, as reports show only 37 percent of their tenants were able to pay rent in July. We fear for renters of these unassisted properties, who may not be able to certify that they meet the criteria of the short-term CDC

eviction moratorium, and who will face accrued rent and arrearages even if they do. In the absence of rental assistance, we know some renters will sacrifice paying for medicine or nutritious food in order to pay the rent.

The nation's portfolio of lower cost apartments is on the brink of tremendous loss if affordable housing owners are left without the resources, which would normally come from rents, to maintain their apartments, exacerbating the already worrying loss of low-cost apartments from the national rental stock.ⁱ

It's been four months since the House passed the HEROES Act, which would authorize a national, uniform moratorium on all evictions for nonpayment of rent during the COVID-19 crisis, provide \$100 billion in emergency rental assistance, and includes additional housing relief funds as a result of the pandemic. But since then no movement has been made.

As organizations dedicated to providing affordable rental homes to low-income Americans, we urge Congress and the Administration to come together to provide emergency rental assistance to help struggling households with back and future rent; implement a national, uniform eviction moratorium for nonpayment of rent in conjunction with that assistance; and provide financial support for all affordable housing providers to remain solvent throughout the crisis. Relief is overdue and we can't afford to wait any longer.

ⁱ *America's Rental Housing 2020*, page 31, Joint Center for Housing Studies, Harvard University