



April 13, 2020

The Honorable Mitch McConnell  
317 Russell Senate Office Building  
Washington, DC 20510

The Honorable Nancy Pelosi  
1236 Longworth House Office Building  
Washington, DC 20515

The Honorable Chuck Schumer  
322 Hart Senate Office Building  
Washington, DC 20510

The Honorable Kevin McCarthy  
2468 Rayburn House Office Building  
Washington, DC 20515

**SUBJECT: Addressing Housing Instability and Homelessness During and After the COVID-19 Crisis**

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

We applaud Congress for recently enacting the “Coronavirus Aid, Relief, and Economic Security Act (CARES Act)” to respond to the COVID-19 pandemic. This response package included [\\$12 billion in housing and homelessness resources](#) to help prevent an outbreak of the virus among people experiencing homelessness, as well as needed resources and protections for America’s lowest-income renters. **This was an important first step, but far more resources are needed to meet the urgent needs of people who are currently experiencing homelessness and people who are now on the brink.**

*Most Urgent Remaining Needs to Address Housing Instability and Homelessness*

To address the most urgent housing and homelessness needs in the next coronavirus package, Congress must include the following which were not fully addressed in the CARES Act:

- **At least \$11.5 billion for Homeless Assistance:** Congress provided \$4 billion in Emergency Solutions Grants (ESG) in the CARES Act, but [additional funds are needed](#) to respond to coronavirus among people experiencing homelessness. Initial reports indicate that people who are experiencing homelessness and contract COVID-19 are much more likely to be hospitalized and require critical care and are much more likely to die than the general public. If unchecked, as many as 20,000 people who are experiencing homelessness could require hospitalization, further straining our already overstretched hospital systems, and nearly 3,500 could die. At least \$11.5 billion in ESG funds are needed to help service providers and crisis managers on the front lines: 1) minimize the number of people living in homeless encampments and congregate shelters; 2) create alternative space, such as hotels, for isolation and self-quarantine; and 3) provide short-term rental assistance and housing stabilization services. ESG funds should also be used to provide medical respite care, outreach, and street medicine for people experiencing homelessness.
- **Uniform Moratorium on Evictions + Emergency Rental Assistance**
  - ***National Moratorium:*** In the CARES Act, Congress instituted a temporary moratorium on new filings for foreclosures and evictions due to nonpayment for renters and homeowners in all federally subsidized housing, including the Low Income Housing Tax Credit (LIHTC), and people living in properties covered by Fannie Mae, Freddie Mac, and the Federal Housing Administration (FHA). Several [states and localities have instituted eviction and foreclosure moratoriums](#). This patchwork of responses provides relief to only some and creates confusion for all. Congress should implement a uniform, nationwide policy that clearly assures people that they will not lose their homes during a pandemic where our collective health depends on each of us staying home to minimize community spread.
  - ***Emergency Rental Assistance:*** The nation is experiencing an unprecedented spike in unemployment, and job losses are expected to grow dramatically in coming months. Before the pandemic, millions of extremely low-income renters were already precariously housed, and their numbers are likely to grow significantly due to the unemployment spike. Emergency rental assistance enables people who have lost jobs to shelter in place and avoid housing instability. Temporary moratoria on evictions will help but still allow rent arrears to accumulate. People who have lost income as a result of the COVID-19 outbreak will struggle to cover large sums of back-rent once it comes due. During a pandemic, evictions and other types of housing instability worsen public health risks as well as increase hardship for individual families. To avert an unmitigated

surge in evictions and avert the related health risks, Congress should provide a substantial amount of emergency rental assistance in the forthcoming bill. While the CARES Act's stimulus checks and expanded unemployment benefits will certainly help, they only last a short duration, some people will fall through the cracks even in the short term, and the vast majority of extremely low income renters will still remain cost-burdened by rent and at-risk of homelessness as they were before the outbreak. Clearly, the COVID-19 pandemic has made these longstanding housing challenges much more urgent. Finally, emergency rental assistance is also necessary so that landlords continue to receive rental income, which, in turn, enables them to operate their properties and ensures the continued viability of our country's essential affordable housing infrastructure. A recent [estimate](#) from the National Low Income Housing Coalition shows that \$100 billion is required to keep the lowest-income households stably housed over the next year during and in the immediate wake of the COVID-19 pandemic. For reference, [H.R.6379](#), introduced on March 23, included \$100 billion in emergency rental assistance, which could serve as a starting point for lawmaker negotiations.

- **Emergency funds for public housing and other HUD housing providers:** In the CARES Act, Congress provided some resources to help public housing agencies, HUD housing providers, and tribal housing authorities to keep residents safe and healthy during this crisis, but no funds were included for USDA rural housing providers. Considering the significantly worsening economic outlook, additional funds are likely needed for HUD and USDA federally assisted providers and to adjust rental burdens for tenants who see a decline in income.

*Long-Term Investments to Promote Housing Stability, Resiliency Against Future Pandemics,  
Economic Stimulus, and Strong Infrastructure*

The lowest income people needed housing assistance prior to the coronavirus outbreak and their needs will persist after. The current pandemic makes clear that housing and health are inextricably linked, and it should serve as a clarion call for Congress to invest now in solutions that promote housing stability over the long run. The investments listed below would not only ensure housing stability and address the underlying cause of homelessness (which is the severe lack of rental homes affordable and available for extremely low income people), but also help [stimulate](#) the economy, bolster our nation's troubled [infrastructure](#), and increase our preparedness for and resiliency against future pandemics and natural disasters:

- **Expand Vouchers and/or Create Renters' Tax Credit:** Despite the large gaps between wages and housing costs, only one in four households that qualify for federal rental assistance gets the help they need due to chronic under-funding. To meet the large unmet need, Congress should enact a major expansion of the Housing Choice Voucher (HCV) program and/or the creation of a [targeted renters' tax credit](#), which would reduce rents in housing developments designated by states to levels the lowest-income families can afford. This would help families keep more of their income for other essentials like food, medicine, education, and transportation.
- **Increase investments in the national Housing Trust Fund (HTF):** In markets where vacancies in existing buildings are scarce, "supply-side" approaches are also essential to produce more affordable homes. An estimated \$45 billion in funding for the national Housing Trust Fund can help address the market failure which has resulted in the severe shortage of rental homes affordable to people with the lowest incomes, including people experiencing homelessness. An [analysis](#) from Moody's Analytics estimates that investments of \$45 billion in the HTF to build, preserve, and operate rental housing for extremely low income people would create more than 231,000 rental homes targeted to people with the greatest needs and generate 928,000 jobs in the process.
- **Create permanent Emergency Assistance Fund:** Most families living in poverty who rent are spending at least half of their incomes on housing, leaving virtually no margin for an unexpected expense. Temporary declines of income, broken down cars, and unreimbursed medical bills can quickly send them down the spiral of housing instability, eviction, and even homelessness. An Emergency Assistance Fund would provide both short-term financial assistance and stability services to help households with the lowest incomes overcome an unforeseen economic shock that threatens their housing stability. [Research](#) is clear that providing short-term crisis assistance to keep individuals and families stably housed is much cheaper to the taxpayer than incurring the myriad of long-term costs associated with housing instability, eviction, and homelessness. Congress should enact legislation to create a standing, permanent Emergency Assistance Fund like the one proposed by Senators Michael Bennet (D-CO), Rob Portman (R-OH), Sherrod Brown (D-OH), and Todd Young (R-IN) in the bipartisan [Eviction Crisis Act](#). Emergency assistance programs have a strong track record of success in states and localities across the country and are among the most effective policy tools available to the federal government to stabilize people in times of crisis.



- **Preserve public housing:** Congress has underfunded public housing for decades, resulting in a backlog of capital repair needs of as much as \$70 billion. Communities can quickly deploy these funds to make critical infrastructure repairs, such as fixing leaky roofs, replacing outdated heating systems, and remediating mold to improve the health and living conditions for millions of residents. This is essential to protect a key piece of America's affordable rental housing stock.
- **Provide new incentives and resources for the Low Income Housing Tax Credit (LIHTC):** LIHTC is the largest source of new affordable housing in the nation and has provided much needed assistance to millions. Congress should provide new incentives and/or resources for a significant share of LIHTC units to be 1) affordable to those with the lowest incomes who are most in need; and 2) strategically sited to foster economically and racially inclusive communities.

Thank you for considering our recommendations to address housing instability and homelessness during and after the COVID-19 pandemic. We are members of the Steering Committee and Roundtable of the [Opportunity Starts at Home](#) campaign, and we stand ready to work with you to ensure that future coronavirus responses include these vital housing needs. For further information, please feel free to contact Mike Koprowski, National Director of the *Opportunity Starts at Home* campaign at [mkoprowski@nlihc.org](mailto:mkoprowski@nlihc.org).

Sincerely,

Catholic Charities USA  
Children's Defense Fund  
Children's HealthWatch  
Food Research & Action Center  
JustLeadershipUSA  
NAACP  
National Alliance on Mental Illness  
National Alliance to End Homelessness

National Association of Community Health Centers  
National Association of Social Workers  
National Education Association  
National League of Cities  
National LGBTQ Task Force Action Fund  
National Low Income Housing Coalition  
National Women's Law Center  
UnidosUS

American Psychological Association  
Autism Housing Network  
Catholic Health Association of the United States  
Coalition on Human Needs  
Community of Hope  
Community Solutions International  
Community Stabilization Project  
Consortiums for Citizens with Disabilities Housing Task Force  
Family Promise  
Healthcare Anchor Network  
Housing Choice Partners  
Housing on Merit  
Legal Action Center  
National Coalition for the Homeless  
National Community Action Partnership

National Health Care for the Homeless Council  
National Housing Law Project  
National Nurse-Led Care Consortium  
National Resource Center on Domestic Violence  
Natural Resources Defense Council  
NETWORK Lobby for Catholic Social Justice  
Next Step Network  
Poverty & Race Research Action Council  
RESULTS  
StriveTogether  
The Arc of the United States  
The Leadership Conference on Civil and Human Rights  
Unity Health Care  
YWCA USA  
ZERO TO THREE