



August 6, 2020

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

The Honorable Nancy Pelosi
1236 Longworth House Office Building
Washington, DC 2051

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

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

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

We, the undersigned organizations, urge Congress to include vital housing resources and protections in the final negotiated COVID-19 relief package. As leaders in the health sector, we understand that **now, more than ever, housing is health.**

During a time when our health systems depend on people staying safe at home in order to protect public health and flatten the curve of infection, we are concerned by reports of a looming rise in evictions and homelessness. Even before the pandemic, we saw the short and long-term health impacts of housing instability, eviction, and homelessness in the nation's hospitals, clinics, emergency rooms, and mental health centers daily. Research consistently shows that when adults and children live in stable, affordable homes, they have better physical and mental health outcomes, are at lower risk of hospitalization, and are less likely to experience other economic hardships like food insecurity. For example, pre-COVID [research](#) has shown that stable housing reduces overall healthcare expenditures by 12% for Medicaid recipients, increases the use of primary care services by 20%, and decreases emergency room visits by 18%. Young children in families who live in unstable housing are 20% more likely to be hospitalized, and those who are forced to move frequently are at increased risk of poor child health, developmental delays, and being underweight for their age. Moreover, housing instability and homelessness have been linked to increased risks of depression and mental illness for both adults and children over their lifetimes.

The arrival of the coronavirus has made matters much worse and the associated economic shocks have created unprecedented concern about housing instability. Up to 23 million renters are now on the brink of eviction, and every day of inaction puts more of them at imminent risk of losing their homes. Evictions are already on the rise; state and local moratoriums have already expired; and local rental assistance programs are being depleted in mere hours due to overwhelming demand. A mass wave of evictions would increase homelessness, risk lives, cause an array of negative and long-lasting health outcomes, drive families deeper into poverty, further burden overstretched hospital systems, and make it more difficult to contain the virus itself. Families and individuals across the country, especially those with the lowest incomes and people of color, are struggling to meet basic needs due to circumstances beyond their control, which will have immediate and long-term effects on health.

To ensure struggling households can stay in their homes and to get people experiencing homelessness rapidly housed, Congress should include the following housing resources and protections in the next relief package:

- **Emergency Rental Assistance:** Emergency rental assistance enables people to shelter in place and avoid housing instability. Temporary moratoria on evictions certainly help but still allow rent arrears to accumulate. People who have lost income because of the pandemic will struggle to cover large sums of back-rent once moratoriums are lifted. While the necessary unemployment insurance (UI) "plus-up" has helped many low-income households continue to pay their bills, it is insufficient to ensure housing stability during and after the pandemic. Low-wage workers, who are most likely to experience unemployment, are among those individuals least likely to receive standard UI benefits. Millions who have endured income loss through pay cuts, hour reductions, or other earning losses may not be eligible for UI benefits and will greatly struggle to afford monthly rent. A recent estimate from the

National Low Income Housing Coalition shows that \$100 billion in emergency rental assistance is required to keep the lowest-income households stably housed over the next year during and in the immediate wake of the pandemic. 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.

- **National, Uniform Moratorium on Evictions:** Earlier this spring, through 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, but it has now expired. Many state and local moratoriums have also expired too. Rather than a patchwork of responses that 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 being stably housed.
- **Expanded Funding for Homeless Assistance:** 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. Estimates show that at least \$11.5 billion is 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. These funds should also be used to provide medical respite care, outreach, and medicine for people experiencing homelessness.

These solutions are critical for supporting housing stability, for promoting good health among the population, and for reducing risk factors that lead to higher health care utilization. Without action from Congress, we are going to see a tsunami of evictions, and its fallout will directly impact the healthcare system and harm the health of families and individuals for years to come. Thank you for considering our recommendations.

If you have any questions, please contact Mike Koprowski at mkoprowski@nlihc.org, National Director of the *Opportunity Starts at Home* campaign.

Sincerely,

American Academy of Pediatrics
America's Essential Hospitals
Beth Israel Lahey Health System
Blue Cross Blue Shield of Rhode Island
Boston Medical Center
Cambridge Health Alliance
Catholic Health Association of the United States
Children's HealthWatch
Cleveland Clinic
CommonSpirit Health
Community Care Cooperative
Community Catalyst
Trinity Health
Unity Health Care

Healthcare Anchor Network
Intermountain Health Care
Mass General Brigham
Massachusetts General Hospital Center for Community
Health Improvement
Mount Carmel Health System
National Alliance on Mental Illness
National Health Care for the Homeless Council
National MLTSS Health Plan Association
National Nurse-Led Care Consortium
Nationwide Children's Hospital
RWJBarnabas Health
University of Utah Health

CC:

Sen. Mike Crapo (R-ID), Chair, Senate Committee on Banking, Housing and Urban Affairs
Sen. Sherrod Brown (D-OH), Ranking Member, Senate Committee on Banking, Housing and Urban Affairs
Rep. Maxine Waters (D-CA), Chair, House Financial Services Committee

Rep. Patrick McHenry (R-NC), Ranking Member, House Financial Services Committee

Sen. Susan Collins (R-ME), Chair, Senate Appropriations Subcommittee on Transportation, Housing and Urban Development

Sen. Jack Reed (D-RI), Ranking Member, Senate Appropriations Subcommittee on Transportation, Housing and Urban Development

Rep. David Price (D-NC), Chair, House Appropriations Subcommittee on Transportation, Housing and Urban Development

Rep. Mario Diaz-Balart (R-FL), Ranking Member, House Appropriations Subcommittee on Transportation, Housing and Urban Development