Congress of the United States

Washington, DC 20510

March 17, 2020

The Honorable Ben Carson Secretary U.S. Department of Housing and Urban Development 451 7th Street, SW Washington, DC 20410

Dear Secretary Carson:

We are writing to urge the Department of Housing and Urban Development to issue an immediate moratorium on evictions for individuals living in HUD-assisted rental housing¹, public housing, and for Housing Choice Voucher recipients. Evicting families from their homes in the middle of a pandemic is cruel and dangerous. HUD must avoid the risk of exacerbating a public health emergency and protect the safety of renters by issuing a moratorium on all eviction proceedings in facilities that receive HUD assistance until the public health emergency has passed and providing clear guidance to Public Housing Authorities (PHAs) regarding the availability of financial hardship exemptions for tenants and how they should educate residents about their options.

As of March 17, 2020, the Centers for Disease Control and Prevention has reported more than 4,600 confirmed COVID-19 cases in 49 states and the District of Columbia.² A growing number of local and state jurisdictions are implementing social distancing and self-quarantine protocols that will likely continue to have a direct impact on businesses and employees across the country.³ Nearly every state has already declared a state of emergency.⁴

Families already living on the margin are now facing the threat of increased economic vulnerability due to COVID-19 and may soon be in danger of missing a rent payment. Nearly a quarter of U.S. civilian workers have no access to paid sick leave,⁵ and may lack the ability to

 ¹ Inclusive of Section 8 Project Rental Assistance, Section 202 Supportive Housing for the Elderly, Section 811 Supportive Housing for People with Disabilities, and Housing Opportunities for Persons with AIDS assistance.
² Johns Hopkins University, "Coronavirus COVID-19 Global Cases by Johns Hopkins CSSE," accessed March 17, 2020, <u>https://www.arcgis.com/apps/opsdashboard/index.html#/bda7594740fd40299423467b48e9ecf6</u>.

³ The New York Times, "Local and State Officials Unlock Sweeping Powers to Fight Coronavirus," Michael Levenson, March 14, 2020, <u>https://www.nytimes.com/2020/03/14/us/national-state-emergency.html</u>.

⁴ Business Insider, "Almost all US states have declared states of emergency to fight coronavirus — here's what it means for them," Rosie Perper, Ellen Cranley, and Sarah Al-Arshani, March 17, 2020,

https://www.businessinsider.com/california-washington-state-of-emergency-coronavirus-what-it-means-2020-3. ⁵ Pew Research Center, "As coronavirus spreads, which U.S. workers have paid sick leave – and which don't?" Drew Desilver, March 12, 2020, <u>https://www.pewresearch.org/fact-tank/2020/03/12/as-coronavirus-spreads-which-u-s-workers-have-paid-sick-leave-and-which-dont/.</u>

take days off work without being fired.⁶ Early reports indicate that the outbreak has already "prompt[ed] hundreds of layoffs over the past week alone."⁷ Many families do not have a safety net to withstand the potential economic shocks that could come with coronavirus—about forty percent of American families don't have sufficient savings to cover an unexpected expense of \$400.⁸ And housing is already the largest expense for many families—more than one-third of Americans pay 30% or more of their income towards their housing, and 15% of Americans are paying more than half of their income towards housing.⁹ Given how squeezed these families' budgets are, for many, any interruption in income will likely translate into default on rent.

There is a clear and urgent public health need to stop evictions during this pandemic. More than 10 million Americans live in federally-assisted rental housing, and nearly one-fifth of those individuals are seniors,¹⁰ who are at higher risk of serious health complications from COVID-19.¹¹ Having safe and stable housing ensures individuals have a place to self-quarantine, or to take care of family members who may be sick. In addition, evictions lead to negative health problems for individuals, and individuals experiencing homelessness "have higher rates of hospitalizations [...] than other populations."¹² Evictions would add strain on hospitals at a moment when public health experts are expressing concern about medical facilities being overwhelmed.¹³

Eviction may also lead to families becoming homeless, increasing their risk of contracting COVID-19 through community spread and exacerbating the possibility of outbreak in their community.¹⁴ Individuals experiencing homelessness are "at relatively high risk for a broad range of acute and chronic illnesses," and face barriers to care for "even the most routine medical treatment."¹⁵ Homeless individuals may also be unable to practice recommended social distancing in shelters or encampments, and lack access to running water to protect themselves

⁶ USA Today, "As coronavirus spreads, businesses announce nearly 900 layoffs and the total could rise sharply, Paul Davidson, March 13, 2020, <u>https://www.usatoday.com/story/money/2020/03/13/coronavirus-firms-announced-nearly-900-layoffs-because-pandemic/5043049002/</u>.

^{2018,&}quot; May 2019, pp. 21, <u>https://www.federalreserve.gov/publications/files/2018-report-economic-well-being-us-households-201905.pdf</u>.

⁹ Joint Center for Housing Studies, "Nearly a third of American households were cost-burdened last year," Sean Veal and Jonathan Spader, Decemeer 7, 2018, <u>https://www.jchs.harvard.edu/blog/more-than-a-third-of-american-households-were-cost-burdened-last-year/</u>.

¹⁰ Center for Budget and Policy Priorities, "United States Federal Rental Assistance Fact Sheet," <u>https://www.cbpp.org/research/housing/federal-rental-assistance-fact-sheets#US.</u>

¹¹ Centers for Disease Control and Prevention, "Coronavirus Disease 2019 (COVID-19) in the U.S.," Updated March 16, 2020, <u>https://www.cdc.gov/coronavirus/2019-ncov/cases-in-us.html</u>.

¹² American Psychological Association, "Health and Homelessness,"

https://www.apa.org/pi/ses/resources/publications/homelessness-health.

¹³ The Hill, "Hospitals brace for coronavirus onslaught," Peter Sullivan, March 12, 2020,

https://thehill.com/policy/healthcare/487151-hospitals-brace-for-coronavirus-onslaught.

¹⁴ The Washington Post, "Fears mount about impact of coronavirus on homeless," Jeff Stein and Tracy Jan, March 15, 2020, https://www.washingtonpost.com/business/2020/03/15/fears-mount-about-impact-coronavirus-homeless/.

¹⁵ Institute of Medicine. 1988. *Homelessness, Health, and Human Needs*. Washington, DC: The National Academies Press. Available at: <u>https://www.ncbi.nlm.nih.gov/books/NBK218236/</u>.

from infection and prevent disease spread.¹⁶ HUD should be working urgently to connect individuals experiencing homelessness with shelter and basic necessities to slow the spread of COVID-19 while at the same time avoiding exacerbating the problem by evicting tenants during a pandemic.

HUD must also:

- 1. Provide clear, immediate guidance to PHAs about COVID-19 protocols, including cleaning and tenant protections;
- 2. Direct PHAs to proactively inform residents about requesting financial hardship exemptions; and
- 3. Direct PHAs to allow residents to request these adjustments over the phone rather than in person and provide instructions to PHAs about how to educate their residents on their options if their income goes down.¹⁷

HUD has provided support to homeowners following natural disasters, and should again now—but the agency must also protect renters from losing their homes during this pandemic, and protect the public from further spread of coronavirus.¹⁸ Municipalities across the country are suspending evictions to protect families and communities.¹⁹ Individuals living in federally-assisted rental housing and public housing need the certainty that they can take care of the health of themselves and their loved ones, and follow public health directives, without fear of losing their homes.

Sincerely,

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Elizabeth Warren United States Senator

Katie Porter Member of Congress

Jeffrey A. Merkley United States Senator

Bernard Sanders United States Senator

Ayanna Pressley Member of Congress

¹⁶ National Low Income Housing Coalition, "Responding to Coronavirus: Ensuring Housing Stability During a Crisis," <u>https://nlihc.org/sites/default/files/Response-to-Corona.pdf</u>.

¹⁷ Department of Housing and Urban Development, "HUD Occupancy Handbook," pp. 5-67, https://www.hud.gov/sites/documents/DOC_35649.PDF.

¹⁸ National Consumer Law Center, "Obtaining Mortgage Relief for Victims of Disasters: A Practice Guide for Advocates," February 2020, <u>https://www.nclc.org/images/pdf/pr-reports/report-mortgage-relief-for-victims-of-disasters.pdf</u>.

¹⁹ The Hill, "Multiple cities suspend evictions during coronavirus crisis," Justine Coleman, March 16, 2020, <u>https://thehill.com/policy/healthcare/public-global-health/487877-multiple-cities-suspend-evictions-during-coronavirus</u>.