

March 20, 2020

Speaker Nancy Pelosi  
House of Representatives  
H-232, the Capitol  
Washington, DC 20515

Minority Leader Kevin McCarthy  
House of Representatives  
H-222, the Capitol  
Washington, DC 20515

Majority Leader Mitch McConnell  
U.S. Senate  
S-230, the Capitol  
Washington, DC 20510

Minority Leader Chuck Schumer  
U.S. Senate  
S-221, the Capitol  
Washington, DC 20510

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

The undersigned organizations, representing both the housing advocacy and housing provider communities, write with great urgency as our nation confronts the COVID-19 outbreak. Like all Americans, the risk posed by this crisis to our nation's renters and their housing providers is profound and why we join together to call upon Congress and the Administration to take bold action to protect our nation's renters and the stability of our nation's rental housing stock.

As you continue your critical work to forge bipartisan compromise on relief measures to protect the American people and our economy, we respectfully urge Congress to provide direct and needed assistance to renters and affordable rental housing providers. It is imperative that Congress take steps to increase protections and funding for our most vulnerable populations, specifically the homeless and low-income renters; but we must acknowledge that this crisis has the ability to impact families, individuals and small businesses across all income levels.

While each of our organizations have additional requests to Congress to be included in any response to Coronavirus, together we agree on the following:

### **Direct Housing Payment Assistance**

The COVID-19 outbreak has and will continue to cause great financial harm to workers in America and their families for the foreseeable future. To help stave off the negative impacts caused by the crisis, we encourage Congress to establish an emergency rental housing assistance fund to prevent the unnecessary loss of housing for those people in America facing economic hardship as a result of the COVID-19 outbreak. Providing direct financial assistance to renter households will better allow them to fulfill their financial obligations and prevent delinquencies that otherwise would lead to them losing their home. At a time of major housing affordability challenges across the nation, this type of assistance could mean the difference between keeping families housed and them falling into homelessness.

Even if rental relief were provided to large numbers of residents, it is likely that property owners will nonetheless suffer significant financial shortfalls. The inability of housing providers to meet their financial obligations, many of whom are small businesses owners or may struggle to support their employees, undermines the stability of the rental housing market. In particular, property owners now face increased and unusual property management and maintenance needs as Americans urged to telework, self-quarantine and shelter in place return to their homes. To ensure that affordable rental properties remain operational, targeted federal financial assistance

– combined with appropriate protections for renters - should be considered for housing providers to mitigate the gap between any renter assistance and expected shortfalls in rental income.

### **Housing and Infrastructure Investments**

Housing affordability was already a national problem demanding federal attention before the onset of the COVID-19 outbreak. Recent NMHC and NAA research finds that we need to build 4.6 million new apartments by 2030 to meet the nation’s housing needs. Research from the NLIHC shows there is a shortage of seven million affordable homes for the nation’s lowest-income renters; for every 10 of these renters, there are fewer than 4 affordable homes available to them. Therefore, we urge Congress to mitigate sustained, unnecessary disruption to ongoing housing construction efforts or otherwise ensure the rental housing market can return to construction projects as soon as possible. We encourage policymakers at all levels to recognize that the availability of housing is essential, and its continued construction is similarly situated to other critical infrastructure. In addition, to the extent that federal efforts to mitigate this crisis address infrastructure investment, we urge policymakers to include housing needs and strategies to support the rehabilitation and development of new affordable housing, particularly for the lowest-income renters, those with the greatest needs.

The challenges posed by the COVID-19 outbreak to our nation and our economy are immense. Together as both housing providers and advocates for our nation’s renters we stand ready to assist Congress in its important work to provide stability for American families in the wake of this unprecedented crisis.

Sincerely,

The National Low Income Housing Coalition  
The National Multifamily Housing Council  
The National Apartment Association  
The National Housing Conference