



Campaign for Housing and Community Development Funding

Working to ensure maximum federal resources for housing and community development

April 23, 2020

The Honorable Mitch McConnell
Senate Majority Leader
U.S. Senate
Washington, DC 20510

The Honorable Nancy Pelosi
Speaker of the House
U.S. House of Representatives
Washington, DC 20515

The Honorable Charles Schumer
Senate Minority Leader
U.S. Senate
Washington, DC 20510

The Honorable Kevin McCarthy
House Minority Leader
U.S. House of Representatives
Washington, DC 20515

To Senate Majority Leader McConnell, Senate Minority Leader Schumer, House Speaker Pelosi, and Minority Leader McCarthy:

On behalf of the Campaign for Housing and Community Development Funding (CHCDF), we write to urge Congress to include resources for affordable housing and community development programs in the next coronavirus emergency response package. While we are incredibly grateful for the funding provided to address these needs in the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), there remains substantial need for resources and policies to ensure the immediate and long-term concerns of people experiencing homelessness, low-income renters, providers of affordable housing and community services, and low-income communities — both urban and rural — are addressed.

CHCDF is an education, strategy, and action coalition dedicated to ensuring the highest allocation of resources possible to support accessible, affordable housing and community development for lower-income families and communities. The coalition is comprised of more than 70 national organizations, with members representing a full continuum of national housing and community development organizations including faith-based, private sector, public sector, and advocacy groups.

Congress should address the urgent, immediate needs facing people experiencing homelessness and low-income renters and homeowners, including seniors, people with disabilities, families with children, veterans, survivors of domestic violence and sexual assault, formerly incarcerated people, and other individuals. People of color and members of historically marginalized communities — already disproportionately represented among homeless and housing insecure populations due to structural racism and discrimination — are also most severely impacted by the coronavirus outbreak. It is crucial to provide ample funds to ensure people who are most affected have both short- and long-term support to remain stably housed during and after this crisis.

Centers for Disease Control and Prevention (CDC) data show the coronavirus has a disproportionate impact on older adults and people with underlying health conditions. More than two million seniors live in federally-assisted apartment buildings or receive some other form of

housing assistance. Research from the Department of Health and Human Services indicates that seniors living in HUD-assisted housing are significantly more likely to have five or more chronic conditions than seniors without housing assistance (54.5% compared to 43.1%). Additionally, people with disabilities and their families faced a national shortage of accessible and affordable housing even before the current crisis, particularly the lowest-income people with disabilities. Many people with disabilities are at higher risk for severe illness or death when they contract the novel coronavirus. Given that COVID-19 presents considerable risks to seniors and people with disabilities, we urge Congress to ensure that these populations have the resources they need to support their health and safety and remain in the community.

Homelessness

While the CARES Act provided funding to assist people experiencing homelessness, additional funding is needed to help prevent the spread of coronavirus among this population. If infected, people experiencing homelessness are twice as likely to be hospitalized, two to four times as likely to require critical care, and two to three times as likely to die from the disease compared to the general public. Numerous congregate shelters are already experiencing outbreaks. Additional resources for people experiencing homelessness, both currently sheltered and unsheltered, would help ensure they receive shelter and housing in accordance with CDC guidelines.

Emergency Rental Assistance

While the moratorium on evictions for federally subsidized housing included in the CARES Act is a vital first step, low-income renters may fall off a financial cliff once moratoria are lifted and back-rent is owed. Nearly ten million extremely low- and very low-income renters were severely cost-burdened, spending over half of their income on rent, before the coronavirus outbreak; that number is expected to increase by 1.5 million due to the economic devastation caused by the pandemic. Emergency rental assistance – especially for renters with the lowest incomes and those experiencing job loss and a loss of income – would ensure these renters can remain stably housed after moratoria are lifted while also stabilizing affordable housing owners.

HUD and USDA Housing Providers

Federal rental housing programs also require additional funding to maintain current levels of assistance and keep residents safe and healthy during the crisis. Since many residents are experiencing job loss and decreased incomes, providers are receiving less rental income to cover even regular costs. Public Housing Authorities (PHAs), HUD and USDA-Rural Housing Service (RHS) housing providers, and tribal housing authorities are also facing additional costs for short term mitigation and operations, emergency staffing, communications, retrofits, and supportive services. While the CARES Act provided some funding, it did not provide any resources for RHS housing providers, and additional funding for both HUD and USDA programs will likely be needed as the crisis continues.

Other Housing Assistance

Congress should also provide financial assistance to homeowners struggling to pay their mortgage due to the coronavirus. Such assistance would help homeowners with mortgage and utility payments and provide support to prevent mortgage delinquency or default, loss of utility

services, and evictions. In addition, resources for other HUD programs, such as fair housing and housing counseling, will help ensure distressed tenants and homeowners have the resources and knowledge to work with their landlord or lender and access justice if they experience COVID-19-related discrimination.

Affordable Housing and Community Development Infrastructure

Recent discussions of a possible infrastructure package to address the economic impact of the coronavirus have, unfortunately, ignored the importance of affordable, accessible housing and community development infrastructure. To sufficiently address housing insecurity and ensure the long-term wellbeing of low-income communities and communities of color, Congress should include investments in community development programs, the production and preservation of affordable, accessible housing, rural capacity building, and the provision of community-based services in any infrastructure package.

As the nation continues to grapple with the impacts of the coronavirus pandemic, the necessity of affordable, accessible housing and community development programs has never been more apparent. We urge Congress to include these supports in the next supplemental bill addressing the impact of the coronavirus crisis.

Sincerely,

American Association of Service Coordinators
Center for Community Progress
Center for Disability Rights
Consortium for Citizens with Disabilities Housing Task Force
Corporation for Supportive Housing
Council of Large Public Housing Authorities
Council of State Community Development Agencies
Enterprise Community Partners
Evangelical Lutheran Church in America
Fahe
Funders Together to End Homelessness
Grounded Solutions Network
Habitat for Humanity International
HomeSight CDC, CDFI
Housing Assistance Council
LeadingAge
Local Initiatives Support Corporation
Low Income Investment Fund
National Affordable Housing Management Association
National Alliance of Community Economic Development Associations
National Alliance on Mental Illness
National Alliance to End Homelessness

National Association for County Community and Economic Development
National Association for Latino Community Asset Builders
National Association of Housing and Redevelopment Officials
National Association of Local Housing Finance Agencies
National Center for Housing & Child Welfare
National Coalition for Asian Pacific American Community Development
National Coalition for the Homeless
National Council of State Housing Agencies
National Disability Rights Network
National Fair Housing Alliance
National Health Care for the Homeless Council
National Housing Law Project
National Housing Trust
National Law Center on Homelessness & Poverty
National Leased Housing Association
National Low Income Housing Coalition
National NeighborWorks Association
National Network to End Domestic Violence
NETWORK Lobby for Catholic Social Justice
Poverty & Race Research Action Council
Public Housing Authorities Directors Association
Stewards of Affordable Housing for the Future (SAHF)
The Arc of the United States
The United Methodist Church - General Board of Church and Society
True Colors United
Union for Reform Judaism