Congress of the United States

Washington, DC 20510

March 17, 2020

David Howard Executive Director National Rental Home Council P.O. Box 9660 Washington, DC 20016

Dear Mr. Howard:

We are writing to urge the National Rental Home Council (NRHC) to coordinate with its member partners, who, combined, own over 200,000 rental homes, to ensure that families suffering from economic hardship from the coronavirus disease 2019 (COVID-19) outbreak are not evicted from their homes.

To do so, we ask that you issue an immediate moratorium on all eviction proceedings in rental homes and offer deferred rent payment options with no late fees to tenants impacted by the COVID-19 outbreak. Housing is a basic need for families as they seek to remain safe during this public health emergency. Evicting families puts their health at risk, imposes trauma on and disrupts the education of their children, and exacerbates the risk of outbreak in their communities. NRHC should work with its members to avoid making an unprecedented public health emergency worse by evicting families from their homes during this pandemic.

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. 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. Nearly every state has already declared a state of emergency.

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,⁴ and may lack the ability to

¹ Johns Hopkins University, "Coronavirus COVID-19 Global Cases by Johns Hopkins CSSE," accessed March 17, 2020, https://www.arcgis.com/apps/opsdashboard/index.html#/bda7594740fd40299423467b48e9ecf6.

² The New York Times, "Local and State Officials Unlock Sweeping Powers to Fight Coronavirus," *Michael Levenson, March 14*, 2020, https://www.nytimes.com/2020/03/14/us/national-state-emergency.html.

³ 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.

⁴ Pew Research Center, "As coronavirus spreads, which U.S. workers have paid sick leave – and which don't?" Drew Desilver, March 12, 2020, https://www.pewresearch.org/fact-tank/2020/03/12/as-coronavirus-spreads-which-u-s-workers-have-paid-sick-leave-and-which-dont/.

take days off work without being fired.⁵ Early reports indicate that the outbreak has already "prompt[ed] hundreds of layoffs over the past week alone." This is especially concerning because a large percentage of people in the United States are already "financially fragile" — about forty percent of American families don't have sufficient savings to cover an unexpected expense of \$400.⁷ 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. 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. 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." Evictions would add strain on hospitals at a moment when public health experts are expressing concern about medical facilities being overwhelmed. ¹⁰

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. ¹¹ 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." ¹² Homeless individuals may also be unable to practice recommended social distancing in shelters or encampments, and lack access to running water to protect themselves from infection and prevent spread. ¹³ Even as government actors work to get the necessary resources to our neighbors experiencing homelessness, private sector partners should avoid exacerbating the problem by evicting tenants during a pandemic.

⁵ USA Today, "As coronavirus spreads, businesses announce nearly 900 layoffs and the total could rise sharply, Paul Davidson, March 13, 2020, https://www.usatoday.com/story/money/2020/03/13/coronavirus-firms-announced-nearly-900-layoffs-because-pandemic/5043049002/.

⁶ Washington Post, "The first U.S. layoffs from the coronavirus are here," Abha Bhattarai, Heather Long, and Rachel Siegel, March 11, 2020, https://www.washingtonpost.com/business/2020/03/11/layoffs-coronavirus/.

⁷ Board of Governors of the Federal Reserve System, "Report on the Economic Well-Being of U.S. Households in 2018," May 2019, pp. 21, https://www.federalreserve.gov/publications/files/2018-report-economic-well-being-us-households-201905.pdf.

⁸ Joint Center for Housing Studies, "Nearly a third of American households were cost-burdened last year," Sean Veal and Jonathan Spader, Decemeer 7, 2018, https://www.jchs.harvard.edu/blog/more-than-a-third-of-american-households-were-cost-burdened-last-year/.

⁹ American Psychological Association, "Health and Homelessness," https://www.apa.org/pi/ses/resources/publications/homelessness-health.

¹⁰ The Hill, "Hospitals brace for coronavirus onslaught," Peter Sullivan, March 12, 2020, https://thehill.com/policy/healthcare/487151-hospitals-brace-for-coronavirus-onslaught.

¹¹ 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/.

¹² Institute of Medicine. 1988. *Homelessness, Health, and Human Needs*. Washington, DC: The National Academies Press. Available at: https://www.ncbi.nlm.nih.gov/books/NBK218236/.

¹³ National Low Income Housing Coalition, "Responding to Coronavirus: Ensuring Housing Stability During a Crisis," https://nlihc.org/sites/default/files/Response-to-Corona.pdf.

NRHC members, including Invitation Homes, American Homes 4 Rent, Progress Residential, FirstKey Homes and Tricon Capital, own and manage more than 200,000 single-family rental homes across the country. ¹⁴ Many of these companies are also owned by private equity or other large institutional investors that are financially capable of shouldering costs to ease the burden for families struggling to cope with the outbreak. In 2019, during the federal government shutdown that affected nearly 800,000 federal employees, NRHC announced its members would defer rent payments and waive late fees for impacted tenants – expressing a commitment to helping all residents affected by the shutdown. ¹⁵ It is imperative that NRHC take similar steps now in order to assist tenants experiencing wage loss as a result of the outbreak and related public health emergency policies.

Slowing the spread of COVID-19 and mitigating its impact will require unprecedented cooperation between government and the private sector. It is critical that single family rental homeowners play their part by suspending evictions and offering deferred rent payment options with no late fees for tenants not able to pay rent as a result of the COVID-19 outbreak. To confirm how you will help these families, we ask that you please provide information about your member partners' plans to cease evictions and protect communities from further outbreak and families from losing their homes due to a coronavirus-related economic shock. We request this information no later than March 27, 2020.

Thank you for your attention to this matter.

Sincerely,

Elizabeth Warren

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United States Senator

Jeffrey A. Merkley

United States Senator

Bernard Sanders

United States Senator

Ayanna Pressley Member of Congress

¹⁴ National Rental Home Council, "Who We Are," https://www.rentalhomecouncil.org/about-the-nrhc/; National Rental Home Council, "National Rental Home Council Members Offer Rent Deferrals, Waive Late Fees for Residents Impacted by Government Shutdown," press release, January 10, 2019,

https://www.prnewswire.com/news-releases/national-rental-home-council-members-offer-rent-deferrals-waive-late-fees-for-residents-impacted-by-government-shutdown-300776594.html.

¹⁵ National Rental Home Council, "National Rental Home Council Members Offer Rent Deferrals, Waive Late Fees for Residents Impacted by Government Shutdown," press release, January 10, 2019, <a href="https://www.prnewswire.com/news-releases/national-rental-home-council-members-offer-rent-deferrals-waive-late-home-council-members-deferrals-waive-home-council-members-deferrals-waive-home-council-membe