



The Housing Emergencies Lifeline Program (HELP) Act

Introduced by Congresswoman Ayanna Pressley (MA-07), Chairwoman Rosa DeLauro (CT-03), Congresswoman Cori Bush (MO-01)

Background: The 2008 financial crisis was a Great Depression-level event for Black Americans, wiping out decades of gains in Black homeownership, now at its lowest rate since the passage of the 1968 Fair Housing Act. Black borrowers were 76% more likely to have lost their home to foreclosure than white borrowers during the foreclosure crisis¹. As a result, both Black and Latinx households continue to be about twice as likely as white households to rent their homes.²

Today, families are up against dual economic and public health crises and critical supports and eviction protections have been allowed to expire. Against that backdrop, as a result of the COVID-19 pandemic, over 30% of Americans report having little to no confidence they will make next month's rent—for Black Americans, that number is 46%.³ It is clear, the eviction crisis is foremost a matter of racial justice.

The Eviction Crisis:

- Prior to the pandemic, it was estimated that around 3.7 million evictions are filed every year — a rate of around **seven every minute**.⁴
- The ACLU's analysis of Eviction Lab data found that "Black renters had evictions filed against them at nearly twice the rate of white renters" and Black women specifically were filed against at "double the rate of white renters or higher in 17 of 36 states."⁵
- In Massachusetts, Black renters are 2.4 times more likely to have an eviction filed against them and Black women are three times as likely to have evictions filed against them that are ultimately dismissed, leaving a negative mark that remains on their credit report for 7 years.⁶

The Housing Emergencies Lifeline Program (HELP) Act provides critical support to those facing evictions. Specifically, the legislation would:

- Prohibit credit reporting of evictions and rent and utility debt;
- Require covered landlords to inform their tenants of their rights and responsibilities and to disclose reasons for an eviction in writing to crack down on illegal evictions;
- Authorize \$10 billion in Emergency Solution Grants (ESG) to fund legal counsel for those facing or at risk of eviction; and
- Direct the Secretary of Housing and Urban Development to establish a database of eviction information gathered from all State and local entities that receive covered housing assistance.

Endorsements: NETWORK Lobby for Catholic Social Justice, Coalition for Economic Survival, Boston Tenant Coalition, National Low Income Housing Coalition, Human Service News and Information CCTV Program (Cambridge, MA), City Life / Vida Urbana, A. Philip Randolph Square Neighborhood Alliance, NYC HDFC, National Housing Law Project, Belnel Family Neighborhood Association, IBA-Inquilinos Boricuas en Accion, Sarah Zettek, New Jersey Tenants Organization, National Women's Law Center, National Association for Latino Community Asset Builders, Community Action Agency of Somerville, Inc., RESULTS, Massachusetts Law Reform Institute

¹ Debbie Gruenstein Bocian, Wei Li, and Keith S. Ernst, "Center for Responsible Lending 1www.ResponsibleLending.orgForeclosures by Race and Ethnicity: The Demographics of a Crisis" (Center for Responsible Lending, 2010), <https://www.responsiblelending.org/mortgage-lending/research-analysis/foreclosures-by-race-and-ethnicity.pdf>.

² Anthony Gilluffo, A.W. Geiger, and Richard Fry, "More U.S. Households Are Renting than at Any Point in 50 Years," Pew Research Center (Pew Research Center, May 30, 2020), <https://www.pewresearch.org/fact-tank/2017/07/19/more-u-s-households-are-renting-than-at-any-point-in-50-years/>.

³ "Week 11 Household Pulse Survey: July 9 - July 14," Household Pulse Survey (United States Census Bureau, July 22, 2020), <https://www.census.gov/data/tables/2020/demo/hhp/hhp11.html>.

⁴ Eviction Lab, "Eviction Map & Data" Eviction Lab (Princeton University), accessed July 27, 2020, <https://evictionlab.org/map/>.

⁵ Sophie Beiers, Sandra Park, and Linda Morris, "Clearing the Record: How Eviction Sealing Laws Can Advance Housing Access for Women of Color," American Civil Liberties Union, accessed July 27, 2020, <https://www.acLU.org/news/racial-justice/clearing-the-record-how-eviction-sealing-laws-can-advance-housing-access-for-women-of-color/>.

⁶ Ibid