



## The Housing Emergencies Lifeline Program (HELP) Act

### 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 crisis.<sup>1</sup> As a result, both Black and Latinx households continue to be about twice as likely as white households to rent their homes.<sup>2</sup> Today, families are up against dual economic and public health crises and critical supports have been allowed to expire. Against that backdrop, over 30% of Americans report having little to no confidence they will make next month's rent—for Black Americans, that number goes up to 46%.<sup>3</sup> 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**.<sup>4</sup>
- 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."<sup>5</sup>
- 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.<sup>6</sup>

### The Housing Emergencies Lifeline Program (HELP) Act

Rep. Pressley's, Rep. DeLauro's and Senator Harris' *Housing Emergencies Lifeline Program (HELP) Act* provides critical support to those facing evictions. Specifically, the legislation would:

- Authorize \$10 billion in Emergency Solution Grants to fund legal counsel for those facing or at risk of eviction;
- 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;
- Restrict credit reporting of evictions to cases where the landlord won in a final judgement or the tenant was not a minor and limit the amount of time this adverse information can remain on a credit report to one year; and
- Requires covered landlords to inform their tenants of their rights and responsibilities.

**Endorsements:** The National Coalition for the Homeless, National Alliance to End Homelessness, National Housing Law Project, A Way Home America, A Way Home America Founding 8, The National Law Center For Homelessness and Poverty, Homestart Inc., National Legal Aid & Defender Association, National Coalition for a Civil Right to Counsel, and National Low Income Housing Coalition.

<sup>1</sup> 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>

<sup>2</sup> Anthony Cilluffo, 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/>

<sup>3</sup> "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>

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

<sup>5</sup> 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/>

<sup>6</sup> Ibid