

The Housing Emergencies Lifeline Program (HELP) Act

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BACKGROUND

Housing is a fundamental human right. As a result of soaring housing costs, for the first time in over 20 years, the average tenant spends at least 30% of their income on housing.¹ Additionally, eviction rates have soared as a result of critical resources and eviction protection programs expiring. The average weekly filings for eviction are over 50% higher than they were prior to the pandemic.²

New research released by Harvard's Joint Center for Housing Studies revealed that more than 60% of renters behind on their housing payments lived in communities of color while 40% of them lived in high poverty or lower-income neighborhoods.³ 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.⁴

THE HOUSING EMERGENCIES LIFELINE PROGRAM (HELP) ACT

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

- Prohibit credit reporting of evictions 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 Solutions 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.

¹ *The average American tenant is rent-burdened. Here's what that means for the economy*, 2023, The Hill, <https://thehill.com/changing-america/sustainability/infrastructure/3866947-renters-paying-30-percent-of-income-for-housing-crisis/#:~:text=The%20average%20American%20renter%20is,million%20homes%20in%20some%20estimates.>

² *Eviction filings are 50% higher than they were pre-pandemic in some cities as rents rise*, 2023, AP, <https://apnews.com/article/evictions-homelessness-affordable-housing-landlords-rental-assistance-dc4a03864011334538f82d2f404d2afb>

³ *RENTER FINANCIAL DISTRESS HAS BEEN CONCENTRATED IN HIGH-POVERTY NEIGHBORHOODS AND COMMUNITIES OF COLOR*, 2023, Joint Center for Housing Studies of Harvard University, <https://www.jchs.harvard.edu/blog/renter-financial-distress-has-been-concentrated-high-poverty-neighborhoods-and-communities>

⁴ *Clearing the Record: How Eviction Sealing Laws Can Advance Housing Access for Women of Color*, 2020, ACLU, <https://www.aclu.org/news/racial-justice/clearing-the-record-how-eviction-sealing-laws-can-advance-housing-access-for-women-of-color>