

Dear NAHMA Members,

Many Americans continue to suffer a loss of income as a result of the COVID-19 outbreak, including current residents and property management staff. Congress is considering additional relief, including housing assistance to address the urgent need in our industry. We urge you to contact your Senators and request that adequate relief be provided, including fully funding all rental assistance and increases to vital affordable housing programs. Congress must meet the need for robust assistance, as they consider additional economic stimulus packages. Members can find additional details to support their advocacy efforts in the attached NAHMA letter to Congressional leadership.



## **As Congress continues to provide additional assistance in response to the COVID-19 pandemic:**

---

- 1. Ask your Senators to Fully Fund Rental Assistance and Housing Programs to Offset Tenant Loss of Income from the COVID-19 Pandemic** Congress should provide full financial assistance for both HUD and Rural Housing Service (RHS) programs to ensure that sufficient funds are available for tenants to meet their housing and utility obligations, helping to alleviate financial hardships that result from economic displacement or job-loss due to COVID-19. Current appropriations for rental assistance will not be sufficient as tenant incomes are dramatically reduced or eliminated as a result of the anticipated loss of employment income or lack of sufficient paid leave.

***TELL SENATORS: Fully fund HUD and USDA-RHS Rental Assistance Programs to offset the loss of tenant contributions and increased operating costs due to COVID19:***

- Increase existing HUD funding for Project-based Rental Assistance; Section 202 Program; and Section 811 Program and Public Housing Operating Fund, to cover increased operating costs for staffing, PPE, security, and resident services and other resources related to COVID-19;***
- Increase Rural Rental Assistance under USDA Rural Housing Service's Section 521 program to provide sufficient project based rental assistance to offset the tenant's loss of income and prevent displacement. Funding for supplemental rental assistance for the Rural Rental Assistance was not included in the CARES Act; and the Rural Housing voucher program (Section 542) can be modified to provide short term vouchers for rural families through the existing distribution platform.***

- 2. Urge Senators To Provide Emergency Rental Assistance:** As Congress deliberates how best to respond, urge Members to include an emergency rental assistance fund to help families, currently unassisted by federal programs

and struggling to afford rent and utilities because of a pay cut or job loss associated with COVID-19. It is imperative that such emergency assistance be quickly dispatched and be available in urban, suburban, and rural communities.

***REQUEST SENATORS: Support and Enact Emergency Rental Assistance to help struggling families, including:***

- ***Section 8 Housing Choice Voucher program which can be modified to utilize the 2200 state and local agencies that currently administer and distribute funding for 2 million families to establish and fund short term emergency vouchers***
- ***In order to meet multiple short and long-term affordable housing needs, we recommend the Home Investment Partnerships (HOME) program. HUD's HOME program can empower States and Localities to Provide Immediate Rental Assistance for residents of Non-Assisted Units; and Provide States and Localities a Flexible Tool to Address Emerging Housing Needs Related to COVID-19.***

**3. Protect the Low Income Housing Tax Credit (LIHTC):** With federal borrowing rates recently slashed in response to the pandemic, the “4 percent” Housing Credit rate is dropping precipitously – 3.07 percent in June– and will likely decline even further, threatening the viability of many critical properties. Every day, many developments already underway have become financially infeasible due to the falling rate and are now coming to a halt. Enacting a minimum 4 percent Housing Credit rate would provide parity to the 9 percent Housing Credit rate, for which Congress enacted a minimum rate as part of the response to the 2008 economic collapse in recognition of the critical role of affordable housing in the recovery. This would help ensure projects remain financially viable and that these much-needed homes will move forward.

***REQUEST SENATORS: Enact a minimum 4 percent Housing Credit rate; and Lower the “50 percent test” Bond financing threshold for 4 percent Housing Credit developments. Setting a minimum 4 percent Housing Credit rate would create 126,000 additional affordable homes and over 157,000 construction and related jobs over the next decade. Additional Information is available [HERE](#).***

**4. Clarify and Further Target Eviction Moratorium Protections:** Under the CARES Act, Congress approved a 120-day moratorium on eviction filings, late fees and other penalties ending on July 25. The moratorium applies to all properties with a federally insured mortgage (Fannie Mae, Freddie Mac, and FHA) and properties participating in a covered housing program such as those administered by the United States Department of Agriculture’s (USDA’s Rural Development (RD)). However, this protection was not limited to those financially impacted by COVID-19. If Congress decides to extend this policy, please provide clarification that the national eviction moratorium be limited to those negatively impacted by COVID-19. Protections offered should also require residents to officially notify the property owner of their temporary financial hardship and request temporary assistance/relief from the property owner and acknowledge the contractual terms of the lease remain in effect. Further, while the intent of the CARES Act was to maintain the ability of property owners to move forward with evictions in cases of criminal activity or other activities that endanger the community, there is confusion among local governments, residents, and housing providers in this regard, and we urge Congress to strengthen this language to specifically identify the ability of property owners to move forward with necessary evictions, where tenants’ activities endanger the health and safety of rental housing communities and other residents.

***URGE SENATORS TO: Strengthen eviction language to specifically identify the ability of property owners to move forward with necessary evictions, where tenants endanger the health and safety of rental housing communities and other residents.***

**Please take a moment to contact your lawmakers.**

---

**How to Find Your Congressional Representatives**

- Write directly to your Senators and Representatives by using this grassroots tool: <https://democracy.io/#/>

- Locate your [U.S. senators'](#) website and contact information or Find your [U.S. representative's](#) website and contact information.

**Your legislators want to hear from you.** [Reach out](#) to NAHMA Government Affairs staff for assistance with advocacy.