



October 9, 2020

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Re: The Need for Rental Assistance Is Urgent

Ladies and Gentlemen:

The undersigned organizations are writing to ask that you urge the state, county, and municipal policymaker members of your organizations to allocate available federal funds to provide rental assistance to the tenants in their states that are having trouble paying rent due to the COVID-19 pandemic.

The need for rental assistance is urgent. On September 4, 2020, the Centers for Disease Control (CDC) published an Agency Order that halts evictions nationwide.<sup>1</sup> Many states have implemented similar measures. While these moratoriums temporarily delay evictions for Americans who are unable to pay their rent during the pandemic, they do not relieve tenants from the obligation to pay their rent. Without rental assistance, tenants may find themselves with unmanageable backlogs of unpaid rent at the end of the moratorium period.

The CDC Agency Order and other eviction moratoriums also put tremendous financial pressure on the owners of rental housing who must meet their obligations to pay taxes, insurance, mortgage payments, and most importantly maintain a safe and habitable housing that tenants deserve. Without rental assistance, those obligations may be unmet, creating adverse ripples in the economy, and ultimately leaving owners, through no fault of their own, with inadequate resources to maintain properties.

The federal Coronavirus Aid, Relief, and Economic Security (CARES) Act provided funds that states may use to supply rental assistance to COVID-19 affected Americans. The CDC Order specifically notes that states are permitted to use allocated funds from the \$150 billion Corona Relief Fund (Fund) established under the CARES Act for rental assistance.

We applaud the states and localities that have created rental assistance programs to utilize these funds, and we have urged Congress to provide additional funding that can be used for rental assistance. In the meantime, we strongly urge elected leaders and other policymakers to target any remaining portions of their allocations from the Fund, and any other available funding, to rental assistance. Rental assistance would make a big difference in the lives of thousands of COVID-19 affected renters and would also provide stability to the buildings and communities in which they live.

We recognize that states are working to address a wide variety of issues arising directly and indirectly from the COVID-19 pandemic, and that policymakers in communities across the country have to make many hard choices as to how to use all available funds. Our organizations urge policymakers to prioritize rental assistance.

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<sup>1</sup> *Temporary Halt in Residential Evictions To Prevent the Further Spread of COVID-19*, 85 Fed. Reg. 55292 (Sept. 4, 2020); available at: <https://www.govinfo.gov/content/pkg/FR-2020-09-04/pdf/2020-19654.pdf>

If you have questions, or would like more information, please contact Mike Flood ([mflood@mba.org](mailto:mflood@mba.org)), Senior Vice President, Commercial/Multifamily Policy and Member Engagement at the Mortgage Bankers Association.

Respectfully,

Mortgage Bankers Association  
CCIM Institute  
CRE Finance Council  
Council for Affordable and Rural Housing  
Institute of Real Estate Management  
Manufactured Housing Institute  
National Affordable Housing Management Association  
National Association of Affordable Housing Lenders  
National Association of Housing Cooperatives  
National Association of Homebuilders  
National Association of REALTORS  
National Housing Conference  
National Leased Housing Association  
National Multifamily Housing Council