

April 21, 2020

The Honorable Todd Young
United States Senate
185 Dirksen Senate Office Building
Washington, DC 20510

Dear Senator Young:

The undersigned organizations, representing Hoosier housing advocates and housing providers, write to thank you for including critically needed housing and homelessness resources in the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) to help prevent an outbreak of coronavirus among people experiencing homelessness and to help keep current residents of federally assisted rental properties stably housed. This spending bill was an important first step. But given the profound risk posed by this crisis to Hoosier renters and their housing providers, Congress must take further bold action by providing direct emergency rental assistance to help renters – particularly those with the lowest incomes – remain in their homes. While each of our organizations have additional requests to Congress to be included in any response to coronavirus together we agree that the proposal introduced by Congressman Denny Heck (D-WA) and Senator Sherrod Brown (D-OH) to provide direct emergency rental assistance, should be a top priority in any future bill. **We look to you to demonstrate leadership on behalf of Indiana and the nation’s housing community by asking Senate leadership to include this request for \$100 billion in emergency rental assistance in the next coronavirus response stimulus bill.** This ask is directly tied to known housing costs and anticipated needs nationwide.

The COVID-19 outbreak has and will continue to cause great financial harm to businesses, workers, and communities in Indiana for the foreseeable future. Since the passage of the CARES Act, an additional 245,194 Hoosiers have [filed for unemployment](#), at a rate more than 4000% higher than a year before. Estimates show that [Indiana may lose over 400,000 total jobs](#) due to the pandemic and reach an unemployment rate of 15 percent by July. [Nearly a third of tenants](#) did not pay rent in the first week of April, according to national estimates. These indicators are a clear sign that additional government action will be needed to ensure people remain in their homes rather than overwhelm the homeless system.

To help stave off the negative impacts caused by the crisis, we encourage Congress to dedicate funds to emergency rental housing assistance to prevent the unnecessary loss of housing for Americans facing COVID-19 related economic hardship. Providing direct financial assistance to renter households will enable them to fulfill their financial obligations and prevent

delinquencies that otherwise would lead to them losing their home. At a time of major housing affordability challenges across the nation, this type of assistance could mean the difference between keeping families housed and them falling into homelessness.

State-level estimates from the National Low Income Housing Coalition find that 205,837 extremely low-income and very low income Hoosier renter households will need to be assisted with short-term rental assistance as a result of the COVID-19 pandemic and economic after-effects. With an average cost of \$6,494 per affected household, Indiana’s total annual cost of meeting unmet rental assistance needs will be \$1.34 billion.¹ While it will take Hoosiers #INthistogether to address the state’s response, Congress must come through to meet Indiana’s short term emergency rental assistance needs.

This is why an estimated [\\$100 billion in emergency rental assistance](#) is needed to avoid a financial cliff for renters – once eviction moratoria are lifted and back-rent is owed – and ensure the continued viability of our country’s essential affordable housing infrastructure. This direct rental assistance could ultimately prevent the current public health and economic crisis from morphing into a broad-scale financial market collapse like we saw in 2008.

The challenges posed by the COVID-19 outbreak to our nation and our economy are immense. Together, as both housing providers and advocates for our state’s renters, we stand ready to assist Congress in its important work to provide stability for American families in the wake of this unprecedented crisis.

Sincerely,

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¹ State-level estimates provided by the authors of [“NLIHC Research Note: The Need for Emergency Rental Assistance During the COVID-19 and Economic Crisis,”](#) April 13, 2020.

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