

Protecting Renters from Evictions and Fees Act

Even before the coronavirus disease 2019 (COVID-19) pandemic, 25% of renters had housing costs greater than half of their income.¹ Families already living on the margin are now facing increased economic vulnerability due to COVID-19. Housing is a human right, and a public health necessity during the COVID-19 pandemic. Congress recognized that fact when it included a federal eviction moratorium in the *Coronavirus Aid, Relief, and Economic Security Act*. However, that moratorium only covers an estimated less than 30% of renters,² and it expires on July 24, 2020.

Eviction is destabilizing for individuals and families, and can have a negative impact on health, economic security, and ability to access housing in the future. Eviction also puts families at risk of homelessness, and which increases their vulnerability to contracting COVID-19.

Experts are warning that ending the moratorium now could lead to “an avalanche of evictions” as Americans continue to face high unemployment rates³ - which are as high as 16.8% for Black Americans and 17.6% for Latinx Americans, and 13.3% overall. The latest U.S. Census Bureau Household Pulse Survey finds that 30% of renters have no or little confidence they can make their next housing payment; and renters of color are disproportionately more likely to be concerned about making their next housing payment.⁴

The *Protecting Renters from Evictions and Fees Act* helps ensure renters will not lose their housing if they experience economic hardship during this crisis and need additional time to make their housing payments. The bill extends the federal eviction moratorium to March 27, 2021, one year after the date of enactment of the CARES Act, and expands the moratorium to cover substantially all renters. The bill also prohibits fees, fines, and extra charges due to nonpayment of rent. The HEROES Act, already passed by the House of Representatives, includes the same extension and universal expansion of the federal eviction moratorium.

The *Protecting Renters from Evictions and Fees Act* is endorsed by the National Low Income Housing Coalition, National Housing Law Project, and Action Center on Race and the Economy.

¹ Joint Center for Housing Studies of Harvard University, “America’s Rental Housing 2020,” https://www.jchs.harvard.edu/sites/default/files/Harvard_JCHS_Americas_Rental_Housing_2020.pdf.

² Urban Institute, “The CARES Act Eviction Moratorium Covers All Federally Financed Rentals—That’s One in Four US Rental Units,” Laurie Goodman, Karan Kaul, and Michael Neal, April 2, 2020, <https://www.urban.org/urban-wire/cares-act-eviction-moratorium-covers-all-federally-financed-rentals-thats-one-four-us-rental-units>.

³ New York Times, “An ‘Avalanche of Evictions’ Could Be Bearing Down on America’s Renters,” Sarah Mervosh, May 27, 2020, <https://www.nytimes.com/2020/05/27/us/coronavirus-evictions-renters.html>.

⁴ U.S. Census, Household Pulse Survey: June 11 - June 16, “Housing Table 2b. Confidence in Ability to Make Next Month's Payment for Renter-Occupied Housing Units, by Select Characteristics: United States,” June 25, 2020, <https://www.census.gov/data/tables/2020/demo/hhp/hhp7.html>.