

# Eviction Crisis Act (S. 2182)

## Summary

The bipartisan Eviction Crisis Act (S. 2182), introduced by Senators Michael Bennet (D-CO) and Rob Portman (R-OH), provides an innovative approach to increasing housing stability by creating a new, national \$3 billion Emergency Assistance Fund (EAF).

Building on the success of the COVID-19 Emergency Rental Assistance program, the EAF would be a permanent program to help families stay housed, and help communities and households avoid the significant financial and psychic costs of homelessness.

## Overview

Most families in poverty who rent spend at least half of their incomes on housing, leaving virtually no margin for unexpected expenses. Broken-down cars, unreimbursed medical bills, or temporary declines of income – such as those widely experienced during the COVID-19 pandemic – can quickly send households down the spiral of housing instability, eviction, and even homelessness. The EAF is a permanent program, funded at \$3 billion annually, to help stabilize households experiencing an economic shock before it causes instability and homelessness – which often requires more prolonged and expensive housing assistance.

Limited public resources, coupled with the growing costs of housing, has led to a crisis of evictions, homelessness, and housing instability. The COVID-19 economic recession accelerated this existing crisis – at its peak in April 2020, the national unemployment rate hit 14.8%, with some industries reporting rates of almost 40%. More than 20 million renters lived in households that experienced a COVID-19-related job loss, and Black, Latino, and Native renters were disproportionately impacted.

The pandemic has underscored the inextricable link between housing and health. Improving housing stability is not just about keeping people in their homes; it is also about providing them with the foundation they need for success in many other areas of life. Stable, affordable homes are linked with better educational and health outcomes and greater food security. Reducing homelessness lowers costs to the taxpayer, such as avoidable emergency department visits, jail time, and shelter stays. People can more readily escape poverty, climb the income ladder, and achieve the American Dream. And our nation is more just and equitable when housing resources are targeted at populations most in need.

## Current Status

S. 2182 is pending before the Senate Committee on Banking, Housing, and Urban Affairs.

## Recommendation

At a July hearing, the Alliance strongly recommended the bipartisan legislation to members of the Housing Subcommittee. Senators should be encouraged to cosponsor the bill. Similar legislation, The Stable Families Act (H.R. 8327), has been introduced in the House by Representative Ritchie Torres (D-NY), and it is being considered by the House Committee on Financial Services. Representatives should be encouraged to cosponsor the bill.

