

# PROTECTING LOW-INCOME FAMILIES FROM EVICTION AND HOMELESSNESS

The National Coalition for the Homeless is excited about the acknowledgment by Congress, through the Senate's "Eviction Crisis Act" and the House's companion bill the "Stable Families Act", that addressing our nation's eviction crisis will prevent homelessness for many people and families.

A decline of income, an unexpected medical expense or a car repair is all it takes for a family living in poverty to face housing instability, eviction, or homelessness. Homelessness has proven to cause a deeper financial strain on our nation's health care system, courts, schools, and local governments. Most families in poverty spend at least half of their incomes on housing, and NCH believes that no family should have to choose between paying the rent or buying school supplies or feeding their children. Focusing on stopping evictions through an emergency assistance fund will prevent families from entering into extended experience in homelessness.

A bipartisan group of senators—Michael Bennet (D-CO), Rob Portman (R-OH), Sherrod Brown (D-OH) and Todd Young (R-IN)—reintroduced the Eviction Crisis Act, and Representative Ritchie Torres (D-NY) and Rep. Jimmy Gomez introduced the companion bill the Stable Families Act. The legislation includes:

- Creation of an Emergency Assistance Fund, funded at \$3 billion annually that would help stabilize households with extremely low incomes experiencing an economic shock before it leads to eviction, housing instability, and in worst cases, homelessness. The Emergency Assistance Fund would operate as a grant program administered by HUD to eligible state, local, tribal, and territorial governments. Grants would be used to provide temporary financial assistance and stability services to extremely low-income households who are most at-risk of eviction after a financial shock.
- Improve data and analysis on evictions by creating a national database to standardize data and track evictions, to better inform policy decisions.
- Establishes a Federal Advisory Committee on Eviction Research to make recommendations related to data collection, as well as policies and practices that can prevent evictions or mitigate their consequences.

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- Creates a program to fund state and local governments expanding the use of landlord-tenant community courts and increasing the presence of social services representatives for tenants, which help both tenants and landlords avoid the high cost of eviction.
- Establishes an Emergency Assistance Fund at \$3 billion annually to provide financial assistance as well as housing stability-related services to eviction-vulnerable tenants.
- Requires consumer reporting agencies to provide consumers with tenant screening reports when they are requested as part of a rental application process, so tenants can contest and correct inaccurate or incomplete information.
- When a court rules in favor of a tenant in an eviction proceeding, requires those judgments and eviction filings related to that proceeding to be removed from tenant screening reports.

## Call To Action:

It is important that we, the people, band together to demand our voices be heard by urging our respective members of Congress to sign onto this needed bill. By doing so, we can initiate the change that we want to see within our communities.

## About National Coalition for the Homeless

The National Coalition for the Homeless is a national network of people who are currently experiencing or who have experienced homelessness, activists and advocates, community-based and faith-based service providers, and others committed to a single mission: To end and prevent homelessness while ensuring the immediate needs of those experiencing homelessness are met and their civil rights are respected and protected.

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