

FAIRFIELD COUNTY'S CENTER FOR HOUSING OPPORTUNITY



May 6, 2020

Dear Senator Blumenthal, Senator Murphy, and Representative Himes:

Now more than ever, we must acknowledge that housing is health care and provides the foundation for economic recovery and long-term resilience to future disasters. **Policy priorities for responding to the novel coronavirus must include both urgent short-term responses to the current crisis and long-term solutions to ensure future housing stability.** Congress must take steps to address the underlying systemic causes of housing instability and homelessness before the next crisis rather than deal with them during the next crisis.

On behalf of your thousands of at-risk constituents in Fairfield County, we urge you to ensure that the next COVID 19 Congressional response package further addresses the needs of our lowest-income neighbors by including far greater investment in programs that provide deep subsidies for the nation's lowest-income households. Specifically,

1. **Expand the national Housing Trust Fund, which provides for the creation and preservation of deeply subsidized housing;**
2. **Sufficiently fund The HCV program with \$2 Billion to help all eligible renters afford housing in the private market;**
3. **Increase funding for public housing to \$70 Billion;**
4. **Establish a permanent emergency housing-assistance fund for families facing temporary financial hardships to prevent many households from eviction and possible homelessness.**
5. **Support Representatives Waters' and Heck's House Bill for Emergency Rental Assistance and Rental Market Stabilization Act; and Senator Brown's corresponding Senate Bill (yet to be named.)**

Sufficiently funded housing programs like these would ensure that the lowest-income households have stable housing and would help to create critical resiliency for the next crisis.

Our country's most marginalized and vulnerable people are at the greatest risk for negative health and economic impacts of the coronavirus. In Fairfield County, 51% of renter households¹ were housing cost-burdened before the start of the COVID-19 and economic crisis, spending more than one third of their income on rent. Data released on April 24th by the Turner Center at UC Berkeley show that an additional 21,000 households in Fairfield County are now also at imminent risk of housing instability due to COVID-19 related unemployment². That number will adjust upwards weekly as unemployment claims continue to rise in our region.

Housing stability will be crucial in the coming weeks and months, especially for low-income renters. **The \$12 billion in homelessness and affordable housing resources included in the "Coronavirus Aid, Relief, and Economic Security (CARES) Act" is an important first step but is still not enough to meet the estimated need.** The next coronavirus relief package must include at least \$11.5 billion for Emergency Solutions Grants, \$100 billion for emergency rental assistance, and a uniform national moratorium on all evictions and foreclosures.

The federal government's temporary increase in unemployment insurance benefits is ultimately not sufficient on its own to ensure stable housing for these at-risk renters. An economic recovery may not be quick, and some public

¹ https://www.ctdatahaven.org/sites/ctdatahaven/files/DataHaven_FairfieldCounty_Community_Wellbeing_Index_2019.pdf

² <https://turnercenter.berkeley.edu/blog/estimating-covid-19-impact-renters>

health experts project COVID-19 outbreaks may continue into the fall. While eviction moratoriums play an important role in protecting renters, tenants are still responsible for their rent payments and small landlords still need rent revenues to operate and maintain their housing units. **Providing temporary rental assistance to current and projected cost-burdened renters would keep at-risk tenants stably housed and protect and preserve our county's limited naturally occurring affordable housing.** The National Low-Income Housing Coalition estimates the cost to assist extremely and very low-income households who are severely cost-burdened renters to be \$76.1 billion nationally over twelve months. Extending rental assistance to cover all current and projected housing cost-burdened extremely and very low-income renters would cost approximately \$99.5 billion nationally.

Unemployment compensation will be absolutely vital for many households, though on its own, it will not be sufficient to bring low-wage workers in Fairfield County guaranteed housing stability during this crisis and subsequent recovery. The \$600 supplement to weekly unemployment benefits will help some households stay in their homes through the end of July. **Four months from now, though, the standard benefits will be insufficient to meet the housing costs of many low-income households in our region.** It is a short-term fix, and insufficient on its own to resolve the massive problems low-income households now face. Even if standard unemployment benefits were much more generous, replacing fully 100% of the wages these households typically earn, extremely low-income households would still be in dire circumstances, since three quarters of extremely low-income households in the labor force already spend more than half of their incomes on rent. The supplemental aid in the CARES Act offers much-needed assistance, but a system that requires Congress to step in every four months to renegotiate a program of social support is inefficient and vulnerable. **Families in Fairfield County and across the nation deserve more certainty about available social support during this crisis and subsequent recovery.**

We all benefit when we prioritize the needs of the lowest-income and most marginalized people in our communities throughout the country – people experiencing homelessness, undocumented immigrants, tribal communities, people with disabilities, low-income people of color and others. Doing so protects the health and lives of tens of millions of people, the front-line providers serving them, and our healthcare systems. It slows the trajectory and speed of the pandemic, improves the health of the entire country, and ensures an equitable and just recovery.

We urge you to pledge your full support for the significant federal funding that will be needed to stabilize the housing of low-moderate income households now and during the coming years. COVID 19 has shown the nation that essential workers deserve and must have the housing support that is essential to their well-being and to their critical contribution to this country's, and to Connecticut's, economic future.

Signed,

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Tom Wright, President, *Regional Plan Association*
Kiley Gosselin, Executive Director, *Partnership for Strong Communities*
David Rich, Executive Director, *Supportive Housing Works*
Vin Tufo, CEO, *Charter Oak Communities*
Kim Morgan, CEO, *United Way of Western CT*
Jeff Kimball, CEO, *United Way of Coastal Fairfield County*
Carol Martin, Executive Director, *Housing Authorities of Fairfield and Westport*
Adam Bovilsky, Executive Director, *Norwalk Housing Authority*
James Horan, Executive Director, *Local Initiatives Support Corporation (LISC)*
Helen McAlinden, Executive Director, *Homes with Hope*
Noah Gotbaum, CEO, *Bridgeport Neighborhood Trust*
William Healy, President & CEO, *New Neighborhoods, Inc.*
Renee Dobos, CEO, *CT Housing Partnership*
Carla Miklos, Executive Director, *Operation Hope*
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