

March 24, 2020

The Honorable Dianne Feinstein
United States Senate
331 Hart Senate Office Building
Washington, D.C. 20510

The Honorable Kamala Harris
United States Senate
112 Hart Senate Office Building
Washington, D.C. 20510

Dear Senators Feinstein and Harris,

As a member of the affordable housing sector in San Diego and an advocate for our region's lower income population, I write to you regarding the proposed federal stimulus measures aimed at addressing the economic crises brought on by the coronavirus and COVID-19. The San Diego Housing Federation supports the housing provisions within the Take Responsibility for Workers and Families Act, H.R. 6379, and respectfully requests that such provisions are included in a final, reconciled stimulus bill.

While there are needs across the economy, the affordable housing sector should be of particular concern, as affordable housing residents are one of San Diego's and our nation's most vulnerable populations. Additionally, economic disruption destabilizes the affordable housing sector, putting jobs and affordable housing covenants at risk.

Many actions at the state and local level seek to address the unprecedented situation. The San Diego City Council approved a resolution to explore, among other things, a moratorium on evictions. With assistance from the County Board of Supervisors, the San Diego Foundation established an emergency fund to help meet community needs, and Governor Gavin Newsom allocated \$150 million to protect homeless Californians during the crisis.

These actions are encouraging and helpful to many residents, but unfortunately, they are not enough. Deferring rent and mortgage payments, for example, is helpful in the midst of the crisis, but this means affordable housing residents will face even greater housing costs as the deferred rent comes due, which is exacerbated if there was a job loss or loss of income. Furthermore, deferred payments for the tenant can pose challenges to affordable housing developers if lenders and investors continue to charge full, on-time payments.

The federal government is uniquely suited to rise to the challenge and meet the needs of both residents and affordable housing providers throughout San Diego County. With this in mind, I'd like to highlight the specific provisions of H.R. 6379 that are essential measures to ameliorate the immediate crisis:

- **Emergency rental assistance** – Direct emergency assistance is the most important solution for keeping people in their homes – and keeping affordable housing properties solvent. The \$100 billion in emergency assistance included in H.R. 6379 is essential.

- **Expand HUD entitlement programs** – The CDBG, HOME, ESG, and HOPWA programs should be expanded by at least \$30 billion dollars. The \$15 billion and \$130 million for CDBG and HOPWA, respectively, called for in H.R. 6379 is important for preserving and expanding the affordable housing stock for those affected by COVID-19. However, the NLIHC estimates an additional \$15 billion in ESG funds are needed to adequately address homelessness in our nation's communities, and H.R. 6379 allocates just \$5 billion. ESG allocation should adequately address the scale of homelessness in the U.S.
- **Long-term rental assistance** – While emergency rental assistance is essential, it is not sufficient in the long-term. There will be a persistent need for assistance as we recover from the coronavirus outbreak. H.R. 6379 funds a range of rental assistance programs. We ask that Congress adequately funds these programs to meet the need of all lower income renters.

This crisis reveals how critical safe, stable homes are to San Diego's physical and economic health. One person's wellness depends on everyone else's, and we weather this emergency by uniting behind policies that ensure all San Diegans have safe, stable housing that they can afford.

We are grateful for your leadership on Capitol Hill during this time and are confident that with your tireless efforts and with the work of Governor Newsom and our local elected leaders, we will weather this storm. We appreciate your consideration of these requests and are grateful for your partnership.

Sincerely,



Stephen Russell
Executive Director, San Diego Housing Federation