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As America progresses down the road to economic recovery from the COVID-19 pandemic, we must end emergency measures in the housing sector and instead focus on the distribution of the nearly \$50 billion in federal Emergency Rental Assistance Program ("ERAP") provided by Congress earlier this year. The undersigned national associations, representing for-profit and non-profit housing owners, operators, developers, lenders, property managers and cooperatives involved in the provision of affordable and conventional rental housing, are strongly opposed to an extension of the federal eviction moratorium. The moratorium unfairly shifts economic hardships to the backs of housing providers who have jeopardized their own financial futures to provide essential housing to renters across the country. We are advocating for an end to unsustainable nationwide federal restrictions on property operations, and instead encourage focus on implementing workable solutions for renters facing housing instability to help the entire country recover.

While well-intentioned, the national eviction moratorium has made providing rental housing unaffordable for many property owners. It has been especially difficult for "momand-pop landlords" who have had to continue to pay mortgages, taxes, insurance, and maintain the safety of their properties for tenants with less or, in many cases, no rental income. Rather than continuing a nationwide restriction through an eviction moratorium, Congress should prioritize working with the Administration and motivating states and localities to remedy jurisdictional delays and obstacles to ERAP distribution.

Our organizations are extremely supportive of and have helped widely distribute the Administration's recent awareness campaign that highlights a new a multi-functional toolkit to help both renters and housing providers learn about available aid, who qualifies, and how to apply for it. We recognize that this essential financial assistance combined with the expiration of the nationwide federal eviction moratorium are critical to returning renters to a predictable payment schedule and thus providing stability to the housing providers who have been damaged by revenue losses and who may be struggling to pay their mortgages, finance property operations, and meet their own financial obligations

Throughout the pandemic, we have worked to both help our residents resolve their hardships and to advance policies to provide renters with essential resources to meet their housing needs. Evictions have and will always remain a last resort as housing providers continue to help those impacted by COVID-19 with rent repayment arrangements, deferments, offering extended or flexible lease periods, waiving fees, and connecting them with social service and financial assistance.

We urge Congress to reject further extensions of federal eviction moratoria and, instead, continue to work with the Administration on focusing on providing rental assistance implementation resources and on helping grantees with the disbursement of those funds to those residents and housing providers in need. Our organizations are committed to working with the Administration and Congress to ensure that ERAP is a success, to help our residents regain housing stability, and to preserve the viability of the rental housing sector.

All of our organizations share the goal of keeping as many renters in their homes as possible and it is critically important to understand that the end of a federal eviction moratorium does not diminish our commitment to our residents. We look forward to working with you to achieve this goal and ensure the availability and affordability of rental housing nationwide.

## Sincerely,

CCIM Institute
Commercial Real Estate Finance Council
Council for Affordable and Rural Housing
Institute of Real Estate Management
Manufactured Housing Institute
Mortgage Bankers Association
National Affordable Housing Management Association
National Apartment Association
National Association of Home Builders
National Association of Housing Cooperatives
National Association of REALTORS®
National Association of Real Estate Investment Trusts
National Multifamily Housing Council
The Real Estate Roundtable

cc: The Honorable Janet L. Yellen The Honorable Marcia L. Fudge The United States Senate