

# National Organization for Women



October 15, 2021

Honorable Secretary Marcia L. Fudge  
U.S. Department of Housing and Urban Development  
451 Seventh Street SW  
Washington, DC 20410

Honorable Deputy Secretary Adewale O. Adeyemo  
Department of the Treasury  
1500 Pennsylvania Avenue,  
N.W. Washington, D.C. 20220

Dear Secretary Fudge and Deputy Secretary Adeyemo,

I write on behalf of the signatories of this letter to request a meeting to discuss the national housing crisis, identified unintended complications with the Emergency Rental Assistance program (phase 1 and phase 2), and to propose a probable strengths-based solution to help rectify the delay in ERA funding accessibility. The need is even more acute now that state and localities have been asked to return funds to the Treasury Department that have not been spent or committed within a certain period of time.

Foremost, we thank you for your leadership in guiding our nation through the Covid-19 pandemic. As our nation moves toward passing promising legislation that gears our country in a direction of recovery, we would be remiss if we did not acknowledge the many continued challenges presented to our communities, particularly our marginalized and communities of color. People of color, women, and children are most harmed by the housing crisis. Black households account for 40% of people experiencing homelessness. Latino households account for 22% of people experiencing homelessness, while Native Americans/ Indigenous households are disproportionately identified as a community with high rates of homelessness<sup>i</sup>. According to a recent study by National Women's Law Center, 41% of Black Non-Hispanic women and 45% of Latina women face housing insecurities/homelessness<sup>ii</sup>.

The signed signatories on this letter represent leaders in nonprofit, progressive, and direct delivery spaces, with decades of experience in policy analysis, legislative advocacy, service delivery to underserved and marginalized communities experiencing housing and financial insecurities. From our collective experience, we know that many individuals and families in our communities have become relegated by their municipalities and states, shifting a perception of their value as disposable because of housing and financial insecurities. The Covid-19 pandemic greatly contributed to the detrimental crisis in housing, but the crisis of housing Americans began before. According to a study conducted by HUD, 14% of the 44 million renters in the United States were experiencing economic hardship resulting in delinquencies in paying rent<sup>iii</sup>.

Furthermore, our country is in crisis of unhousing 3.6 million members of our communities at the expiration of the Eviction Moratoriums, regardless of if all ERA funds have been successfully disbursed to renters and landlords in need. Although the Department of Treasury has disbursed funding to states to help provide aid, there remains a disconnect between disbursement and award to dissolve pending evictions. Many households have reported there remains the inability to access aid that has already been distributed to their local governments. While the federal government has allocated \$46 billion in emergency rental relief to circumvent our national housing crisis, only a fraction has been disbursed nationwide.

Additionally, communication and messaging to inform tenants of their rights to seek funding assistance, or process to apply for ERA is nominal and inconsistent state to state, creating a heightened vulnerable and precarious position for many already in crisis. Additional factors that have contributed to the barriers around communication include

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accessibility to completing a portal application via smartphone vs computer, limited internet access, and access to facsimile/scanners to submit required paperwork to process completed applications

We turn to you because we believe in your commitment and pledge to use “every tool at our disposal to protect those people whose health and well-being are now in jeopardy.” The signed signatories further believe that your agencies will join President Biden in holding state and local officials accountable for adequate disbursement of the ERA funds, with all legal flexibilities to serve the people and guarantee a secure home for all. We believe that modeling effective programs to assist renters in crisis navigate effectively through the application process is a critical and plausible step. We ask that as a starting point that the appropriate agencies and the Biden Administration emulate the success of the Affordable Care Act onboarding and enrollment phase by developing Emergency Rental Assistance navigators<sup>v</sup>.

These navigators can be used by municipalities, states, and local social service agencies to hire and train a taskforce of specialists to help renters navigate the application process to a successful conclusion. With effective utilization of an ERA Navigator model, the agency would be working to eliminate the disparate impact this housing crisis will exacerbate for women, children, elderly, the disabled, and all other marginalized communities fighting for their basic human rights. Housing is a fundamental human right. We ask for your assistance in empowering our community, restoring dignity, safety, and stability. Thank you for your time and consideration of this request, and we look forward to meeting to discuss our detailed description of an ERA Navigator model program.

Sincerely,

Christian F. Nunes,  
National President  
National Organization for Women

Joel R. Segal  
Convenor  
National Justice Roundtable

James Fukuda  
NY/NJ State Director  
LULAC

Alan Minsky  
Executive Director  
Progressive Democrats of America

Mike Hersch  
Communications Director  
Progressive Democrats of America

Fredette West  
Executive Director  
African American Health Alliance

Rudy Arredondo  
President and CEO  
National Latino Farmers & Ranchers Trade Association

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Vern Goff  
CEO  
Emerald City Communications and Marketing

DonnaMarie Woodson  
Steering Committee Member  
Progressive Action Coalition

Donald H. Whitehead Jr.  
Executive Director  
National Coalition for the Homeless

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<sup>i</sup> [https://nlihc.org/sites/default/files/Solution\\_Rental\\_Assistance.pdf](https://nlihc.org/sites/default/files/Solution_Rental_Assistance.pdf)

<sup>ii</sup> <https://nwlc.org/blog/housing-is-a-human-right-womens-lives-depend-on-it/>

<sup>iii</sup> <https://www.huduser.gov/portal/pdredge/pdr-edge-trending-042621.html>

<sup>iv</sup> <https://www.whitehouse.gov/briefing-room/statements-releases/2021/08/25/fact-sheet-biden-administration-takes-additional-steps-to-prevent-evictions-as-the-delivery-of-emergency-rental-assistance-continues-to-increase/>

<sup>v</sup> <https://www.hhs.gov/about/news/2021/04/21/hhs-announces-the-largest-ever-funding-allocation-for-navigators.html>