



June 29, 2020

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**National Taxpayers Union urges all Representatives to vote “NO” on H.R. 7301, the “Emergency Housing Protections and Relief Act.” This overly prescriptive partisan wishlist will balloon spending to programs that will not provide immediate relief to American renters and homeowners.**

To address the economic realities resulting from COVID-19, Congress passed the bipartisan CARES Act, which delivered significant relief to millions of renters and homeowners. The CARES Act included many important housing provisions such as forbearance for federally backed mortgages, eviction protections and rules relating to late rent payments, and increased funding to the Community Development Block Grant program.

Despite these relief measures, NTU recognizes added measures may be necessary to ensure the housing system remains stable and individuals can afford to pay their bills. However, H.R. 7301 is not a fiscally responsible approach to keeping people in their homes. Specifically, this legislation spends \$200 billion without offsets, threatens property rights, creates disincentives for people to not pay their bills, and doubles down on effective programs that fail to make housing affordable.

Nearly all of the \$200 billion price tag of the Emergency Housing Protections and Relief Act stems from the creation of two new government programs. Of this amount, \$100 billion would be allocated to short- or medium-term assistance with rent for individuals making up to 120 percent of an area's median income. Another \$75 billion aims to help homeowners cover mortgage payments, property taxes, utility payments, or other expenses associated with owning a home. HUD is only required to spend 60 percent of these funds within two years, so the lack of timely distribution of funds threatens the immediate relief for renters and homeowners.

Additionally, H.R. 7301 essentially codifies radical calls to “cancel rent” by prohibiting evictions for thirteen months, with no requirement for individuals to make a single payment. It would also expand the forbearance program for mortgages to include virtually all mortgages, not just federally backed loans, with the maximum forbearance period remaining at 360 days. In other words, people who can afford to make payments, but choose not to, cannot be penalized by property owners.

NTU supports targeted, immediate, and temporary measures to ensure struggling homeowners and renters stay in their homes in the midst of this unprecedented health crisis, so Congress should work to provide relief to those who are most in need, not wealthier individuals who likely don't need relief. In addition to more relief measures, Congress should reform all federal housing programs and work to incentivize localities to address the root causes of the housing affordability crisis.

**Roll call votes on H.R. 7301 will be included in NTU's annual Rating of Congress and a “NO” vote will be considered the pro-taxpayer position.**

*If you have any questions, please contact NTU Policy and Government Affairs Manager Thomas Aiello at [Thomas.Aiello@ntu.org](mailto:Thomas.Aiello@ntu.org)*