

As your constituent and a supporter of Habitat for Humanity, I urge you to ensure everyone has a stable place to call home and that nonprofits that serve our communities are supported during the coronavirus pandemic. I ask that in any COVID-19 stimulus package, you please support proposals to:

- Offer mortgage payment forbearance, which would provide time for families to receive unemployment insurance or other assistance, for businesses to reopen and for the health crisis to pass.
- Provide grants to bona-fide nonprofit lenders, which would enable them to offer extended-period-of payment forbearance to the low-income homeowners they serve.
- Issue a national moratorium on foreclosures and evictions, which would protect renters and homeowners from losing their stable place to live during these uncertain times.
- Offer a short-term basic income supplement to directly support housing expenses and other basic necessities for low-to-moderate income workers, individuals and families affected by reduced work hours and unforeseen expenses.
- Relax grant performance requirements in federally assisted housing grants, which would ensure the long-term success of projects that will create stable, affordable homes for more families.
- Provide an immediate infusion of \$60 billion in capital for nonprofits to maintain operations, expand scope to address increasing demands, and stabilize losses from closures throughout the country.
- Establish a robust universal charitable deduction and allow post March 1, 2020 donations to be claimed on 2019 and future tax returns.
- Allow for nonprofits of all sizes to access Small Business Administration loans to continue payroll during the pandemic.

With housing costs already consuming more than half of monthly income for 18 million households across the U.S., millions of individuals and families who have lost income or incurred new health costs due to the COVID-19 pandemic may not be able to afford the place they call home, putting them at risk of foreclosure or eviction even after the pandemic subsides. Ensuring renters and homeowners across the housing spectrum remain stably housed is critical, as our capacity to mitigate the coronavirus pandemic is greatly impaired when people lose their homes. Additionally, the risk to low-income individuals and families is even greater if nonprofits, like Habitat for Humanity, do not have the resources to play a role in helping communities recover.

Thank you for your consideration of Habitat for Humanity's priorities to promote housing stability and to provide relief for nonprofits as you work to address the many needs facing this nation. Together, we can ensure no one has to choose between the #CostOfHome and their most basic needs during these uncertain times.

-Board of Directors & Marisa Sorensen, Executive Director
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