

#CANCEL THE RENT !!!

The beginning to *true* stability, beyond pandemic.

Presentation by the Cancel the Rent Committee, Community Alliance of Tenants (CAT)

Goals and agenda

GOAL: Stop displacement of tenants during a pandemic, implement long term housing stable housing strategies

Why Cancel the Rent?

What's happening for tenants

Assistance insufficient

How do we Cancel the Rent?

Renters, owners, housing

. . . with sorrow I look at how many of our neighbors and acquaintances are being harmed with eviction from their homes, and the reasons may be many, but I can also tell you that any day, any time, someone I will arrive at the doors of the house of some of those present here, and with remorse and pain they will be handed an eviction notice, and then what?


Delfina A. Andrade, Member of CAT

Our communities can demand **real solutions**

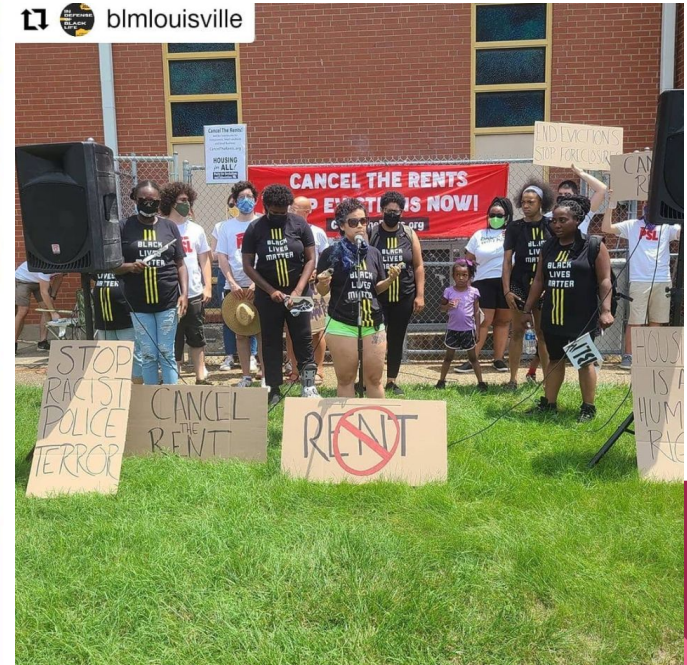
“Hope is the belief in the plausibility of the possible as opposed to the necessity of the probable.” --Maimonides

What do we mean by Cancel the Rent?

Big picture

- ✓ Cancel All Rent, Late Fees, and rent debt for all renters
 - ✓ Suspend Mortgage Payments for vulnerable homeowners and for small landlords
 - ✓ Increase Emergency Housing for anyone who is/becomes houseless
 - ✓ Start strategies to create housing that supports communities. buy out buildings, fix health, safety, and accessibility, and stop private equity takeovers
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#CancelTheRent is a national movement



#CancelTheRent is the real solution



SIGN THE CALIFORNIA PETITION

Governor Newsom: Cancel Rents, Mortgages and Provide Aid to the Undocumented



canceltherents.org

#CancelTheRent is a national movement

HR 6515 - Rent & Mortgage Cancellation Act (Rep Ilhan Omar) - introduced and currently in review by House Committee on Financial Services.

Denver, CO, Ithaca, NY, New Orleans, LA, and San Francisco, CO - all passed a local resolutions to urge their state and federal bodies to pave the way to cancel rent and mortgages. San Francisco passed an ordinance making their local moratorium permanent through the end of the pandemic.

New Jersey - AB 4226 passed through the assembly on June 30, 2020 with bipartisan support to suspend rents and mortgages during the period of the pandemic and generous payback period.

California - AB 1436 passed through the assembly last week, and being discussed in Senate Judiciary Committee now. Session ends on August 31. Bill would ban evictions for 90 days after the end of the pandemic, and provide mortgage forbearance to homeowners and landlords.

Illinois - HB 5574 introduced to cancel rent and mortgages for up to 180 days after the pandemic.



Why cancel?

Tenant experiences

Insufficient resources

Public health

What is happening for renters in our communities?

PSU and CAT survey : 460 renters statewide : 40% BIPOC : through July 23

Most renters (77%) paid full or partial rent every month

They make the rent by

Cutting food/meds (52%)

Using up savings (52%)

Unemployment (33%)

Emergency assistance (30%)

Borrowing from friends/family (20%)

Collecting recyclables (20%)

1/3 of all respondents

1/2 of BIPOC respondents

owe some back rent

As of the end of July, most renters said they could not pay it back



84%

**Renters experiencing mental or physical
health stress due to their housing situation!**

Are landlords doing the right thing?

22% of landlords are being hostile, harassing, or threatening

23% of landlords aren't communicating at all



Why Cancel Rent vs Rent Assistance?

There is not enough money to address the rent debt that renters have accrued.

PHB calculations: If 12% nonpayment rate holds true for all renters, how many are missing monthly payments and how much is needed to help?

124,110 renters
x 12% nonpayment
14,893 renters



14,893 renters
x \$1,500 average rent
\$22.3 million

**Portland
Renters**
124,110



Why Cancel Rent vs Rent Assistance?

The statewide system of funds distribution is uneven and ineffective for BIPOC and immigrant communities, especially outside of Portland metro



Solutions

Cancel the Rent

Cancel Mortgages

Cancel Displacement

Our Principle: Equity with Dignity!

- **Universal for any renter regardless if they are;**
 - undocumented,
 - don't have a bank account or
 - Don't have a permanent address
 - informally employed
 - over pre-Covid income limits for "affordable housing"
- **Applies to all types of rental housing**, including space-rent for mobile/manufactured homes.
- **No Means testing**

We don't have to prove we're needy or worthy

Overview:

Cancel Rent, Mortgages, and Displacement

- ✓ Cancel All Rent, Late Fees, and Debt Related to Failure to Pay Rent for the pandemic +++.
- ✓ Cover All Renters
- ✓ Support all renters with eviction moratorium, rent freeze, and other tenant protections
- ✓ Suspend Mortgage Payments for vulnerable homeowners and for small landlords
- ✓ Increase Emergency Housing for anyone who is/becomes houseless
- ✓ Fund Habitability Repairs and Accessibility Conversions
- ✓ Buy Out Homes, with opportunities for tenant and community ownership, stopping out-of-state buyers and private equity firm buyers

Renters side: Rent, debt, protection

- No late fees, back rent, or any debt that is related to failure to pay rent because of the pandemic.
- An end to all (nonpayment) evictions during the period of the pandemic.
- A rent freeze for the economic recovery period after the pandemic ends.
- A right to lease renewal during the pandemic.
- Ensure enforcement and protect tenants against retaliation and harassment



We Oppose Means Testing:

“Means Testing” = Declarations and other means to intimidate and harass those seeking help making the policy option only available to people who meet certain requirements which serve as proof that they need rent forgiveness.

- Modern means testing was standardized under the Reagan administration in an explicitly racist campaign against “welfare queens”
- Significantly reduces access especially for BiPOC folks, non-english speakers, and rural communities and creates an application/documentation burden for all
- Scares tenants out of their housing
- “We are tired of having to prove over and over that we are struggling”

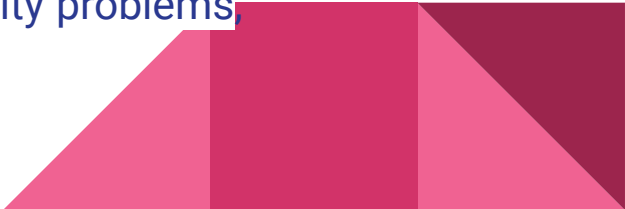
Though means testing is sold as being aimed at centering most impacted folks by statements like “I want to make sure this is going to the people who actually need it.” It has a long history of having the exact opposite effect.

For Homeowners and Property Owners...

- Mortgage payments to zero and suspend interest accrual.
- Prioritizing
 - owner-occupied homes (low-income and working class),
 - nonprofit affordable housing providers, Project-Based Section 8, HUD housing, LIHTC,
 - and small landlords who are “natural persons,” i.e., not corporations.



Stop displacement by preserving and expanding low-cost and affordable housing

- Make relief available to nonprofit and deed-restricted affordable housing providers
 - Require all landlords accessing mortgage forbearance or forgiveness to cancel rent, automatic lease renewal, and rent freeze.
 - Fund habitability repairs and accessibility conversions.
 - Give tenants the right to purchase and fund preservation buy-outs
 - Increase emergency housing for all unhoused people; any evictees; people released from detention; and tenants forced to leave due to habitability problems, safety concerns, and domestic violence.
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Next steps:

Community Alliance will seek sponsors of Cancel the Rent Legislation similar to other states.

