



Preventing Evictions in Senior Housing

With the end of the federal eviction moratorium for non-payment of rent, millions of renter households remain behind on rent across the country, including older adults with low incomes. LeadingAge calls on senior housing providers to exhaust all options before moving to evict residents for non-payment of rent.

How big is the problem?

- According to Census Bureau data, as of summer 2021, 6.5 million renter households are behind on rent
- Collectively, \$20 billion in back rent is owed to housing providers across the country

Who is at risk for eviction? What about older adults?

- 14% of adult renters owe rent payments (an estimated 10.5 million people)
- An estimated 12% of renters aged 55+ were not caught up on rent as of June, 2021

Are there disparities in risk?

- Race matters: 24% of Black renters were behind on rent, compared to 10% of white renters
- Geography matters: States in the southeast US rank highest, topped by Alabama at 27% of renters behind on rent

Stable Housing: A Pandemic-Fighting Tool

The Delta variant is more contagious than ever, and housing stability is critical in as the country fights off another surge. In fact, a report from [Princeton's Eviction Lab](#) shows that eviction filings are happening predominantly in communities with low vaccination rates.

The Supreme Court has denied the validity of the CDC's eviction moratorium, calling instead for new legislation by Congress to establish continued moratoria. With only about a third of the country offering renter protections at the state level, the loss of federal level protections sets up a major housing and health crisis.

Resources for Renters and Housing Providers

Every housing provider has a role to play in promoting housing stability during the pandemic.

Emergency Rental Assistance

The Treasury Department's Emergency Rental Assistance Program (ERAP) offers financial support to cover outstanding back rent and future rent payments, as well as unmet utility and internet costs. HUD-assisted renters are eligible for the assistance funds to help cover the tenant portion of the rent. A tool to find rent relief is available [here](#), and an ERAP Q&A for HUD-assisted properties is available [here](#).

Repayment Agreements

[Repayment plans](#) are a helpful tool where residents have fallen behind on rent. Tenants can repay outstanding rent balances in a lump sum, through a repayment agreement, or through a combination, and the monthly payment has to be affordable to the household, as outlined in Chapter 8 of HUD's occupancy handbook. HUD has also published a COVID-19 tenant guide on repayment plans; the guide includes a sample repayment agreement and a sample email/letter script that a resident can send to their housing provider requesting repayment options.

Local Resources and Legal Assistance

Housing providers and residents can contact [Congressional Representatives and Senators](#). District office staff can direct you to local or state resources, and they can pass on your input to lawmakers about the challenges of housing instability. Renters can also get further guidance from a [legal aid attorney](#).