

# THE EVICTION CRISIS ACT OF 2019

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In 2016, according to the best available data, 2.3 million eviction filings were made in courthouses across the United States—a rate of four every minute. That same year, one in 50 renters was evicted from his or her home.

This eviction crisis is driven by a national housing affordability crisis that is particularly acute for low-income renters. Since 1960, median rents have risen 61 percent, adjusted for inflation. Nationwide, America faces a shortage of 7.2 million affordable rental units for low-income households. Nearly 40 million households are "cost-burdened," spending more than 30% of their income on housing, including 18 million households that pay more than half of their income toward the rent or the mortgage. For these Americans, even small unexpected financial events can threaten their housing stability and result in an eviction. An eviction can then be a scarlet letter, as individuals with a prior eviction can struggle to find new housing, leading to homelessness. One study found that 47 percent of all families in New York City homeless shelters were there as a result of eviction.

This housing affordability and stability crisis has crippled families' economic security, led to the immense hardship of eviction for countless families, and placed enormous costs on the nation's health care system, courts, schools, and local governments.

The Eviction Crisis Act is designed to improve data to better understand the contours of the national eviction crisis, to expand support for efforts to prevent evictions, and to mitigate the consequences when an eviction is unavoidable.

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## Summary of the Eviction Crisis Act

#### Improve Data and Analysis on Evictions

- Creates a national database to standardize data and track evictions, in order to better inform policy decisions.
- Establishes a Federal Advisory Committee on Eviction Research to make recommendations related to data collection, as well as policies and practices that can prevent evictions or mitigate their consequences.
- Authorizes funding for a comprehensive study to track evictions, analyze landlord-tenant law, and assess varying factors in urban, suburban, and rural areas.

#### Reduce Preventable Evictions and Mitigate Eviction-Related Consequences

Co-invest in state and local government programs:

- Creates a program to fund state and local governments, expanding the use of landlord-tenant community courts and increasing the presence of social services representatives for tenants, which help both tenants and landlords avoid the high cost of eviction.
- Establishes an Emergency Assistance Fund to provide short-term financial assistance and housing stability-related services to eviction-vulnerable tenants.

#### Support increased legal representation for tenants:

• Expresses support for substantially increasing funding for the Legal Services Corporation, a public-private partnership that provides legal services to low-income Americans.

#### **Improve Information on Tenant Screening Reports**

- Requires consumer reporting agencies to provide consumers with tenant screening reports when they are requested as part of a rental application process, so tenants can contest and correct inaccurate or incomplete information.
- When a court rules in favor of a tenant in an eviction proceeding, requires those judgments and eviction filings related to that proceeding to be removed from tenant screening reports.

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