Democrats have proposed $100 billion for struggling renters. It may not be enough.

The plan was part of their $1.9 trillion coronavirus relief bill, which Republicans quickly rejected.

By Karen Tumulty

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With jobless claims mounting and unemployment at historic highs, Nevada is taking six million from a state settlement with Wells Fargo for a renter assistance program, while the city of Austin is determining who is eligible for its $2 million program through a lottery. Philadelphia is offering struggling renters up to three months or 50 percent of help but has warned upfront “Funding is limited. Not every applicant will receive assistance.”

Across the country, dozens of state and local programs have emerged to prevent a potential wave of evictions as the country’s unemployment rate reaches historic highs and moratoriums that prevent landlords from removing tenants from their homes begin to expire.

But these patchwork measures are not likely to be enough to prevent millions of people from losing their homes in the coming months, housing industry officials and economists say. And between a lack of federal relief and economic uncertainty, many communities were already suffering a housing affordability crisis that made renters more vulnerable to financial shocks from the coronavirus pandemic, they say.

“Rental assistance is a short-term measure,” said Tara Kughnower, thehoice Guarantee campaign director at People’s Action, a national tenants rights group. As the economy deteriorates, Kughnower said, “we will have a come-to-bear moment. There will be a moment when we realize that what we need is a more comprehensive solution.”

The number of Americans struggling to pay their rent or mortgage has exploded since March as unemployment rates have reached heights unseen since the Great Depression. As of May 7, nearly 4.1 million homeowners were receiving mortgage relief, up 7 percent from the end of April and 2.66 percent from the beginning of March, according to Black Knight, a mortgage technology and data provider.

The problem is most acute among renters, who are more likely to hold the kinds of jobs that have been lost during the pandemic, economists say. Thirty-three percent of renters still have not paid their May rent at all or in full, compared with about 23 percent during the same period in April, according to a survey by Apartment List, an online rental marketplace. More than 30 percent of renters said they were worried about covering their next month’s rent, while only 15 percent of homeowners shared the same concern about their mortgage, according to a survey by the Urban Institute released last week.

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In the meantime, local officials say they are scrambling to bridge the gap.

Under the Unemployment program, renters affected by the coronavirus and ineligible for unemployment benefits could receive $1,200 a month under the program. “We know there are individuals and families in Utah who may be falling through the cracks,” said Jonathan Hardy, director of the state’s Housing and Community Development Division. “We don’t want anyone to lose their housing as a result of this pandemic.”

Arizona has received nearly 11,000 applications from renters seeking help from a new $45 million rental assistance program. But by Friday, only $324,751 had been distributed to 751 renters, according to the Arizona Department of Housing. Thousands of renters submitted incomplete applications, the state said.

Washington state’s King County, which includes Seattle, was already struggling with a homeless problem when the coronavirus hit, said Gordon McHenry Jr., president and chief executive of United Way of King County. In mid-April, the organization raised about $1 million for a rental assistance program in hopes of helping tenants cover their housing expenses. But 72 hours after the program was launched, United Way received 7,000 applications and had to shut down the application process, McHenry said.

The nonprofit group is still working through that backlog but also is getting applications from people seeking help with their May rent, McHenry said. In April, the money was distributed on a first-come, first-served basis, he said. For May, the group may need to be more strategic and focus on those in most need of help, he said.

“We’re trying to raise more money and going through this very tough process of deciding who gets help,” McHenry said. “We’re spending it as it comes in.”

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**House View**

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