April 7, 2020

Dear Governor Northam, Attorney General Herring, and Secretary Thomasson,

The last month has been a time of profound and monumental solutions to counter an unprecedented crisis. Under the guidance of your Administration, we continue to navigate this historic challenge. Once more, we are asking for bold action.

Before the COVID-19 crisis, most Americans and Virginians already faced significant economic challenges. For years, the majority of Americans have struggled financially. A survey conducted by Harris Poll found that 78% of Americans in 2017 stated they lived paycheck-to-paycheck. Americans in the last decade also found it difficult to cover unforeseen expenses. The Federal Reserve's *2018 Report on the Economic Well-Being of U.S. Households* (2019) found 40% of Americans surveyed were unable to cover an unexpected expense of $400 with cash, credit, or the sale of personal property.

Beyond the general economic hardships faced by Americans throughout the country, several Virginian cities suffered from eviction rates higher than the national average of 2.3%, according to reporting from Eviction Lab. Richmond, Hampton, Newport News, Norfolk, Chesapeake, and Virginia Beach in 2016 had eviction rates exceeding 7% per year. Our capital city, Richmond, had an eviction rate of 11.4%. Richmond’s eviction rate ranked second highest in the United States amongst cities with a population of over one-hundred-thousand persons.

In 2016, twenty-three Virginian cities with populations between 20,000-99,999 had eviction rates higher than the national average. This included Petersburg, Hopewell, Portsmouth, Suffolk, Chester, Roanoke, Danville, Waynesboro, Marumsco, Salem, Fredericksburg, Christiansburg, Dale City, Lincolnia, Rose Hill, Cave Spring, Tuckahoe, Annandale, Mechanicsville, Lake Ridge, Staunton, Bailey’s Crossroads, and Linton Hall.

On behalf of the working families of the Commonwealth struggling to pay their rent as a result of the COVID-19 epidemic, we ask for a moratorium on the payment of rent and mortgages, a moratorium on utility payments, and the authorization of localities to enforce these protections for renters and homeowners. We urge the Administration to enact the following executive orders:

1. Issue an executive order to enact a moratorium on the payment of rents on residential dwelling units until July 10, 2020, or 30 days past the effective date of Executive Order 55.

   Forced relocation or homelessness further exacerbates the transmission of COVID-19, undoing the success of existing prevention measures.

2. Enact a moratorium on the payment of residential mortgages until July 10, 2020, or 30 days past the effective date of Executive Order 55.

3. Enact a moratorium on the payment of mortgages owed by landlords on leased or rented residential properties until July 10, 2020, or 30 days past the effective date of Executive Order 55.
This consecutive freeze on mortgage payments owed by landlords will prevent the economic burden from resting solely on landlords.

4. Enact a moratorium on property foreclosures until July 10, 2020, or 30 days past the effective date of Executive Order 55.

5. Enact a moratorium on the issuing and/or collecting of fees on late or partial rent until August 9, 2020, or 60 days past the effective date of Executive Order 55.

6. Require landlords and banks to accept late rent and mortgage payments or to negotiate a repayment program after the rent and mortgage moratorium orders are lifted.

7. Enact a moratorium on utility payments, including electric, gas, water, internet, landline telephone, and cell phone service until July 10, 2020, or 30 days past the effective date of Executive Order 55.

8. Authorize local governments to halt the filing and serving of unlawful detainers for renters and homeowners.


The large-scale shutdown of our state spotlighted how at-risk working-class Americans and Virginians truly are in our economy. Working families dipped into poverty during periods of relative economic stability. Now, however, all working-class people are poised to face poverty simultaneously. As we enacted “social-distancing” policies to “flatten-the-curve” and reduce the demand on our medical resources, we must enact economic protections for working-people to “flatten-the-curve” on our economy. A spike in evictions and debt will stifle any long-term economic recovery; aiding our economic base, the workers of Virginia, will prevent our state from facing a complete financial collapse.

We thank all of you for the continued efforts of the Administration to steer our Commonwealth through these difficult times. We are eager to support you in providing this critical relief to the working families of the Commonwealth.

Sincerely,

Joshua G. Cole
Member, House of Delegates
28th District
Fighting for us.