



## RESOLUTION

Resolution No. 20-23

PATRON: Hon. E. Bennett-Parker  
Hon. J. Chapman  
DATE: April 23, 2020

**Resolution to call on the U.S. Congress and the Governor of Virginia to address the immediate crisis of rent and mortgage payments through a potential moratorium and to suspend the reporting of negative credit information by credit bureaus.**

**WHEREAS**, Our society, at every level, is facing extreme hardships caused by the unprecedented impact of the current public health crisis, the Novel Coronavirus (COVID-19); and

**WHEREAS**, COVID-19 first appeared in December 2019 and has spread throughout the world, and on March 11, 2020, the World Health Organization declared the outbreak a global pandemic; and

**WHEREAS**, On March 12, 2020, Virginia Governor Ralph Northam declared a state of emergency to help the Commonwealth prepare for broader spread of COVID-19; and

**WHEREAS**, the jurisdictions of Northern Virginia are responding in strong and definitive ways to slow the spread of COVID-19 and save lives in our community and across the Commonwealth; and

**WHEREAS**, Virginia Governor Ralph Northam issued Executive Order 55 on March 30, 2020, to instruct residents to stay at home and cease non-essential activities; and

**WHEREAS**, Because of these orders and the impact on our service industries and other sectors, thousands of Northern Virginia residents are facing unemployment and underemployment; with the increase in unemployment filings due to COVID-19 ranks Virginia third in the nation; and

**WHEREAS**, Those workers who are eligible for unemployment insurance are in some cases drawing only a fraction of what they would earn on the job and many workers are not eligible for any unemployment benefits at all; and

**WHEREAS**, 47 percent of renters spend more than a third of their income on rent, while 25 percent of renters give more than half of their income to their landlord; and 40 percent of Americans do not have cash on hand to cover an unexpected expense of \$400 and 78 percent of American workers said they live paycheck to paycheck; and

**WHEREAS**, The Virginia Supreme Court has declared a Judicial Emergency and ordered a moratorium on residential and commercial evictions as a result of COVID-19, but renters are still obligated to pay landlords, and mortgage-holders are still obligated to pay lenders; and

**WHEREAS**, Retaining the obligation to pay during this challenging economic time would mean that those who are forced to defer payments will accumulate significant personal debt with months of back-payments and fees, as well as damaged credit; and

**WHEREAS**, It is critically important that Northern Virginia residents who currently have housing are not made homeless or destitute because of this public health crisis; and

**WHEREAS**, While Virginia Governor Ralph Northam proclaimed a State of Emergency on March 12, 2020, opening the opportunity to use certain emergency powers; and Congress acted swiftly to pass legislation to stabilize the economy; and

**WHEREAS**, To date no mandatory rent relief program is in place; and mortgage forbearance remains subject to individual banks to decide how and if to implement; and

**WHEREAS**, The Northern Virginia Regional Commission requests all banks, mortgage companies, as well as rental property owners and landlords to consider the financial impact that the COVID-19 outbreak has had on residents of our City; and

**NOW, THEREFORE, BE IT RESOLVED**, That the Northern Virginia Regional Commission calls on Governor Northam to address the rental crisis through whatever powers or influence he may have to ensure that no resident who has lost income should be required to pay rent during this public health emergency, nor should they accumulate debt for unpaid rent; and

**BE IT FURTHER RESOLVED**, That the Northern Virginia Regional Commission calls on our Congressional delegation to take action on the rental and mortgage crisis, to ensure that no resident suffering from loss of income should be unable to pay rent or their mortgage, nor should they accumulate debt or adverse credit reporting, including missed or late payments, during this public health emergency; and

**BE IT FURTHER RESOLVED**, That the Northern Virginia Regional Commission calls on our Congressional delegation to ensure that those Northern Virginia residents ineligible for current Federal assistance, particularly our undocumented population, be made eligible for assistance to ensure housing stability during this unprecedented time; and

**BE IT FINALLY RESOLVED**, That the Northern Virginia Regional Commission shall transmit this Resolution to U.S. Senators Mark Warner and Tim Kaine, Representatives Don Beyer, Jennifer Wexton, and Gerry Connolly, and Governor Ralph Northam.



**CERTIFICATION**

The undersigned certifies that the foregoing is a true and correct copy of a resolution adopted at a legally convened meeting of the Northern Virginia Regional Commission on April 23, 2020.

  
ROBERT W. LAZARO, JR. CERTIFYING OFFICER