

Millions of Americans Vulnerable to Eviction

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During the most severe Main Street economic collapse in US history — with over one-fourth of working-age Americans jobless — additional calamity looms in the coming weeks.

According to Census Bureau estimates, 30 to 40 million Americans face possible eviction in 2021 for lack of income to pay rent or service mortgages.

Without federal aid or an extended rent moratorium, a calamity of biblical proportions may unfold in the coming months.

CARES Act legislation that protected vulnerable households from eviction expired at end of July.

In September, a CDC order extended the moratorium through yearend.

The ruling protected millions of Americans from being dispossessed of a roof over their heads.

It applies to individuals earning \$99,000 annually or less, and couples earning up to double this amount.

Eligible households had to demonstrate an inability to pay rent or service mortgages during the current hard times.

Landlords can argue against tenants in a housing court to have final say on the issue if things go that far, a process that can take weeks or months.

The CARES Act and CDC order were stopgap measures, leaving the issue of likely protracted economic collapse unresolved for millions of hard-pressed Americans.

In January, payment for deferred rent and mortgage obligations will come due.

It'll be up to landlords and tenants to work out debt payments — that may include late fees, other penalties, or interest on mortgages.

Public health officials and housing advocates warned of an approaching eviction crisis without federal intervention to prevent it.

According to National Low Income Housing Coalition president Dianne Yental and other housing advocates, it's vital for congressional legislation to provide at least \$100 billion in emergency rental assistance in the coming weeks.

Tenants and landlords both have rights. The former need a residence to live in.

The latter need rent payments to service mortgages, pay property taxes, and cover other expenses.

If Republicans control the Senate and Dems the House for the next two years, it's unclear if agreement can be reached on providing emergency rental assistance that most likely will be needed throughout 2021 and beyond.

According to a National Council of State Housing Agencies report titled, "Analysis of Current and Expected Rental Shortfall and Potential Evictions in the US:" a

An Apartment List monthly survey begun in June found that about "33% of American rental households did not make on- time rent payments."

Because of accumulated indebtedness, about "66% of renters expressed concern about eviction within the next six months."

As of mid-September, from "9.7 million (to) 14.2 million renter households in the (US) may be unable to pay rent and at risk of eviction."

"That translates to (from) 23.3 million (to) 34 million individual renters."

By January 2021, arrears on rent payments may be up to \$34 billion. At yearend 2021 without federal aid, it could be up to double this amount.

At the same time, up to 30 million renters could face eviction.

Millions of landlords will be vulnerable to foreclosure if unable to service their mortgages.

Nothing remotely like what's going on ever happened in the US before — with no relief in prospect so far.

Without jobs, there's no income. Without income, no ability exists to pay rent, buy food, pay medical expenses, and cover other costs of day-to-day living.

For millions of vulnerable Americans, if evicted they'll have no place to go if unable to live with other family members.

Mass unemployment, growing poverty and deprivation, food insecurity and widespread evictions next year reflect the dire state of things in the US.

What's happening is likely to be protracted because covid and economic collapse were planned, not accidental.

What's going on is part of a diabolical plot to transform the US and other Western nations into ruler/serf societies.

The only possible antidote is mass activism in the streets for equity and justice — staying the course, paying the price for positive change, or abandon all hope henceforth.

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