

**Congress of the United States**  
**House of Representatives**  
Washington, DC 20515-1013

March 20, 2020

The Honorable Nancy Pelosi  
Speaker of the House  
U.S. House of Representatives

The Honorable Kevin McCarthy  
Minority Leader  
U.S. House of Representatives

Dear Speaker Pelosi and Leader McCarthy,

Thank you for your ongoing leadership as you work to develop the third proposal to provide support and relief to communities across the country. I write as a Congressional representative from Georgia, where my constituents have received mortgage assistance through the Hardest Hit Fund. As the global coronavirus pandemic increases in impact and severity, I am greatly concerned about the cascading repercussions felt by homeowners across the country.

In recent days and weeks, communities across our nation have taken the grim but necessary steps needed to protect the health and safety of their constituents. Unfortunately, as an unavoidable consequence, we have seen steep drop-offs in economic activity that are already causing job interruptions, losses or pay uncertainty for American workers in every state. As you develop further actions to support workers and families living in the midst of this crisis, I respectfully urge you to reauthorize the Hardest Hit Fund with new funding. This concrete action will allow homeowners who have experienced sudden, serious economic shocks as a result of the coronavirus to seek housing stability.

The housing crisis that began in 2007 caused severe declines in home values and sharply increased unemployment. As part of Congress' economic stabilization efforts, the Hardest Hit Fund was established to provide targeted relief to states experiencing high rates of unemployment and foreclosure. Through state programs, these funds served to provide struggling homeowners with mortgage assistance in the form of principal reduction, loan modification, payment assistance, and transition assistance. Since the Fund's establishment in 2010, \$9.6 billion has been allocated across the 18 states and the District of Columbia that were impacted most significantly by the crisis. Without these efforts, it is certain that more families would have suffered foreclosure and homelessness.

Unfortunately, the Hardest Hit Fund is a temporary program that expires at the end of 2020. In light of the global pandemic, I believe that one of the most immediate and significant steps Congress can take to provide assistance to workers and families is to extend and renew this proven program, allowing families who may be just beginning to feel the full magnitude of this crisis to access critical resources that could keep them in their homes. I respectfully ask that you please

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COMMITTEE ON  
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consider this among the many proposals designed to aid communities, workers, and families in need.

I appreciate the enormity of this crisis and the scale of the task you face, and stand ready to work with you in accomplishing the important goals before us.

Sincerely,



David Scott  
Member of Congress