

1 [Urging State and Federal Governments to Enact a Moratorium on Rent and Mortgage
2 Payments]

3 **Resolution calling on Governor Newsom to impose an immediate moratorium on rent**
4 **payments and urging him to call on federal legislators and the Trump administration to**
5 **impose an immediate moratorium on mortgage payments; and calling on federal**
6 **legislators and the Trump administration to impose an immediate moratorium on rent**
7 **and mortgage payments.**

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

12 WHEREAS, On February 25, 2020, San Francisco Mayor London Breed declared a
13 state of emergency to ramp up the city's efforts to prepare for and respond to local cases of
14 coronavirus; and

15 WHEREAS, On March 4, 2020, California Governor Gavin Newsom declared a state of
16 emergency to help the state prepare for broader spread of COVID-19; and

17 WHEREAS, San Francisco and California are responding in strong and definitive ways
18 to slow the spread and save lives, with the San Francisco Health Officer issuing order C19-07,
19 ordering residents to shelter-in-place and cease non-essential activities as of March 17, 2020,
20 and California Governor Gavin Newsom following on March 19, 2020, to issue Executive
21 Order N-33-20 ordering residents to remain in their homes except for essential activities; and

22 WHEREAS, Because of these orders and the impact on service and other industries,
23 there are estimates that 80 percent or more of hospitality workers will lose their jobs
24 [[https://abcnews.go.com/Business/hospitality-labor-union-projects-90-lose-jobs-](https://abcnews.go.com/Business/hospitality-labor-union-projects-90-lose-jobs-coronavirus/story?id=69677732)
25 [coronavirus/story?id=69677732](https://abcnews.go.com/Business/hospitality-labor-union-projects-90-lose-jobs-coronavirus/story?id=69677732)]; along with thousands of entertainment, travel, retail, and

1 service workers; and filings for unemployment insurance in California have jumped in the
2 week preceding March 21 from 40,000 to 135,000 [[https://abc7.com/california-](https://abc7.com/california-unemployment-claims-surge-since-coronavirus-outbreak/6032727/)
3 [unemployment-claims-surge-since-coronavirus-outbreak/6032727/](https://abc7.com/california-unemployment-claims-surge-since-coronavirus-outbreak/6032727/)]; and

4 WHEREAS, Those workers who are eligible for unemployment insurance are drawing
5 only a fraction of what they would otherwise earn with a maximum of \$450 per week, and
6 many workers are not eligible for any unemployment benefits at all; and

7 WHEREAS, Forty percent of Americans do not have cash on hand to cover an
8 unexpected expense of \$400 [[https://www.federalreserve.gov/publications/2019-economic-](https://www.federalreserve.gov/publications/2019-economic-well-being-of-us-households-in-2018-dealing-with-unexpected-expenses.htm)
9 [well-being-of-us-households-in-2018-dealing-with-unexpected-expenses.htm](https://www.federalreserve.gov/publications/2019-economic-well-being-of-us-households-in-2018-dealing-with-unexpected-expenses.htm)], and 78 percent
10 of American workers said they were living paycheck to paycheck
11 [[http://press.careerbuilder.com/2017-08-24-Living-Paycheck-to-Paycheck-is-a-Way-of-Life-for-](http://press.careerbuilder.com/2017-08-24-Living-Paycheck-to-Paycheck-is-a-Way-of-Life-for-Majority-of-U-S-Workers-According-to-New-CareerBuilder-Survey)
12 [Majority-of-U-S-Workers-According-to-New-CareerBuilder-Survey](http://press.careerbuilder.com/2017-08-24-Living-Paycheck-to-Paycheck-is-a-Way-of-Life-for-Majority-of-U-S-Workers-According-to-New-CareerBuilder-Survey)]; and

13 WHEREAS, San Francisco Mayor London Breed has ordered a 30-day moratorium on
14 residential and commercial evictions for nonpayment of rent due to COVID-19 loss of income,
15 but renters are still obligated to pay landlords, and mortgage-holders are still obligated to pay
16 lenders; and

17 WHEREAS, The average monthly rent on an apartment in San Francisco is now
18 \$3,700, the highest in the country [[https://www.cnet.com/news/san-franciscos-outrageous-](https://www.cnet.com/news/san-franciscos-outrageous-rent-hits-a-new-peak-highest-in-the-us/)
19 [rent-hits-a-new-peak-highest-in-the-us/](https://www.cnet.com/news/san-franciscos-outrageous-rent-hits-a-new-peak-highest-in-the-us/)]; and

20 WHEREAS, Extremely low income San Franciscans (earning less than 30% of AMI)
21 and very low income households (earning less than 50% of AMI) continue to be the
22 overwhelming majority of households facing severe housing cost burdens of 50% or more of
23 income [[https://default.sfplanning.org/publications_reports/Housing-Needs-and-Trends-](https://default.sfplanning.org/publications_reports/Housing-Needs-and-Trends-Report-2018.pdf)
24 [Report-2018.pdf](https://default.sfplanning.org/publications_reports/Housing-Needs-and-Trends-Report-2018.pdf)]; and

1 WHEREAS, Retaining the obligation to pay would mean that those who defer
2 payments will accumulate significant personal debt; and

3 WHEREAS, When the public health crisis subsides, San Franciscans must be able to
4 resume everyday activities, including going back to service sector and other jobs; and

5 WHEREAS, It is critically important that San Franciscans who currently have housing
6 are not made homeless or destitute because of this public health crisis; and

7 WHEREAS, California's economy is the largest among individual US states, and, if it
8 were an independent country, would place fifth in the ranking of national economies, and its
9 ability to rebuild successfully will be integral to United States and worldwide economic
10 recovery after the health crisis has ended; and

11 WHEREAS, California Governor Gavin Newsom proclaimed a State of Emergency on
12 March 4, 2020, opening the opportunity to use certain emergency powers under the California
13 Emergency Services Act (California Government Code, Sections 8550-8668); and

14 WHEREAS, One of the first responses to the economic impact of the COVID-19 crisis
15 by the US federal government was to inject \$1.5 trillion on March 12, 2020, in loans to banks
16 to stabilize the economy; and

17 WHEREAS, To date no rent relief program is in place and mortgage forbearance
18 guidance for single-family homeowner mortgages has been issued by Freddie Mac, but
19 remains subject to individual banks to decide how and if to implement; and

20 WHEREAS, Banks are therefore able to withstand nonpayment of debt during this
21 emergency and work out extensions and other ways for debt to be refinanced when the health
22 emergency is over; and

23 WHEREAS, By halting mortgage payments during this time, the urgent need for
24 landlords to collect rent will be paused; now, therefore, be it

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1 RESOLVED, That the Board of Supervisors of the City and County of San Francisco
2 call on Governor Newsom to use emergency powers to impose an immediate moratorium on
3 rent payments, such that no San Franciscan should be required to pay rent during this health
4 emergency, nor should they accumulate debt for unpaid rent; and, be it

5 FURTHER RESOLVED, That Board of Supervisors of the City and County of San
6 Francisco call on Governor Newsom to call on federal legislators and President Trump's
7 administration to impose an immediate moratorium on mortgage payments, such that no
8 owner of San Francisco property should be required to pay mortgage during this health
9 emergency, nor should they accumulate additional debt for unpaid mortgage payments; and,
10 be it

11 FURTHER RESOLVED, That the Board of Supervisors of the City and County of San
12 Francisco call on members of the US Congress -- specifically Speaker Nancy Pelosi and
13 Financial Services Committee Chair Maxine Waters -- to impose an immediate moratorium on
14 mortgage payments and rents, such that no owner of property in the nation should be required
15 to pay mortgage during this health emergency, nor should they accumulate additional debt for
16 unpaid mortgage payments, and no renter in the nation should be required to pay rent during
17 this health emergency, nor should they accumulate debt for unpaid rent; and, be it

18 FURTHER RESOLVED, That Board of Supervisors of the City and County of San
19 Francisco call on President Trump to issue an executive order to impose an immediate
20 moratorium on mortgage payments and rents, such that no owner of property in the nation
21 should be required to pay mortgage during this health emergency, nor should they
22 accumulate additional debt for unpaid mortgage payments, and no renter in the nation should
23 be required to pay rent during this health emergency, nor should they accumulate debt for
24 unpaid rent; and, be it

1 FURTHER RESOLVED, That the Clerk of the Board shall transmit this Resolution to
2 Governor Gavin Newsom, members of US Congress Nancy Pelosi and Maxine Waters, and
3 President Donald Trump.

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