



*April 10, 2020*

## **Resources to Address the Housing Needs of Survivors in the CARES Act**

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The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) provides a broad array of resources and protections, including [unemployment insurance](#) for laid-off workers. [The CARES Act](#) provides more than \$12 billion in funding for HUD programs and eviction moratoriums on federally-backed mortgages, and \$45 million in funding for the [Family Violence Prevention and Services Act \(FVPSA\)](#). Domestic violence organizations can apply for new funds, outlined below, and should be aware of additional resources in their communities and protections for low-income renters, including survivors.

### **Domestic Violence Specific Housing Resources**

Supplemental [FVPSA funds](#) (\$45 million) can be used to meet basic needs and provide rental assistance, hotel and motel rooms, and utilities for domestic violence survivors and their children. No direct payments can be made to victims, though some expenses incurred can be covered under a state's Crime Victims Compensation Fund. The CARES Act waives matching funds requirements, which should ease some financial and administrative burdens for local domestic violence organizations.

### **Housing Protections**

The law creates a [temporary prohibition on evictions and foreclosures](#) for all federally-backed mortgages for 60 days beginning on March 18, 2020.

- ★ A borrower with a federally-backed mortgage experiencing financial hardship due to coronavirus may request a forbearance for up to 180 days, which may be extended for another 180 days at the borrower's request
- ★ Multifamily housing owners with a federally-backed mortgage can request a forbearance for up to 30 days, which can be extended by another 60 days at the request of the borrower, on the condition that they agree NOT to evict tenants or charge tenants late fees.
- ★ The law includes a temporary prohibition on evictions and foreclosures for [renters](#) in homes covered by a federally-backed mortgage for 120 days after enactment.



- ★ The law also includes a temporary prohibition on evictions for most residents of federally- subsidized apartments for 120 days after enactment.

## **Direct Housing Assistance and Supports**

[Emergency Solutions Grants \(ESG\)](#) – The law provides \$4 billion in an ESG to help prevent an outbreak among sheltered and unsheltered people experiencing homelessness and people in very low-income households who are at risk.

- ★ Domestic and sexual violence programs are eligible to apply for ESG funds to address the needs of eligible survivors - those who are considered homeless.
- ★ The funds can be used for eviction prevention assistance, including rapid rehousing, housing counseling, and rental deposit assistance; funds can support temporary emergency shelters, and cover staff costs, training, and hazard pay.
- ★ Up to \$2 billion of the \$4 billion may be distributed within 30 days of enactment and can follow the same allocations made in fiscal year (FY) 2020. The remaining amount will be distributed within 90 days to communities with the greatest needs, based on criteria determined by the HUD Secretary, such as risk of transmission, rates of infection, numbers of unsheltered and sheltered homeless populations, and economic and housing market conditions.
- ★ The law provides broad authority to the HUD Secretary to waive or set alternative requirements for any policy or regulation, outside of those related to fair housing, nondiscrimination, labor standards, and the environment, if the Secretary finds good cause for the waiver and if the waiver is necessary to prevent and respond to coronavirus.
- ★ ESG funds allocated in previous fiscal years can also be used to cover costs that are incurred now due to the pandemic.

[Community Development Block Grants \(CDBG\)](#) – Congress has provided \$5 billion for CDBG.

- ★ In some jurisdictions, CDBG funds have been used to support domestic violence services and the law creates more flexibilities within CDBG, making it potentially more accessible to domestic violence programs.
- ★ Funds will be allocated to states, territories and units of local government and additional funds will be distributed based on public health needs, the risk of transmission, the number of COVID-19 cases, and economic and housing market disruptions.



[Housing for Persons with AIDS \(HOPWA\)](#) – The CARES Act provides \$65 million for HOPWA to address operations, rental assistance, and other actions to prepare and respond to COVID-19. These funds may be used to help individuals isolate and self-quarantine or relocate to hotels. Up to 2% may be used to increase technical assistance.

- ★ Of the \$65 million for HOPWA, \$50 million is to be provided via the formula used in FY 2020.
- ★ \$10 million can be used for one-time, non-renewable grants to permanent supportive housing providers, made proportionally to their existing grants.

[FEMA Disaster Relief Fund](#) – The law provides \$45 billion, including direct federal assistance to states, municipalities, and tribes, as well as Public Assistance (PA), Individual Assistance (IA), the Disaster Unemployment Program, and more. Of the funds, \$200 million is provided to the Emergency Food and Shelter Program.

[Coronavirus Relief Fund](#) – Congress provided a \$150 billion Coronavirus Relief Fund for state, tribal, and local governments to help broadly cover any “necessary expenditures incurred due to the public health emergency” created by COVID-19.

## **Housing System Resources**

Broader housing system resources have been increased to help maintain housing for low-income individuals and families.

[Tenant-Based Rental Assistance](#) – The law provides \$1.25 billion for tenant-based rental assistance to help public housing agencies maintain operations and take necessary actions to respond to COVID-19.

- ★ \$850 million can be used for a combination of administrative costs and expenses for activities, including those to “support and maintain the health and safety of assisted households” and to retain and support participating landlords.
- ★ \$400 million is available to adjust renewal funding for public housing agencies that experience a significant increase in voucher per-unit costs and would otherwise need to terminate rental assistance for families due to lack of funds.



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[Project-Based Rental Assistance](#) – The CARES Act includes \$1 billion to maintain operations and take necessary actions during the period that the program is impacted by coronavirus.

[Public Housing](#) – \$685 million was allocated to maintain operations and take necessary actions to address COVID-19 in public housing. Public housing agencies may combine capital and operating funds, including some funds from past fiscal years through the end of FY 2020. The HUD Secretary may extend this flexibility in 12-month increments if needed.

[Native American Housing Programs](#) – The package provides \$300 million to address tribal housing needs.

- ★ \$200 million would be for Native American Housing Block Grants, using the same formula as used in FY 2020.
- ★ \$100 million is for the Indian Community Development Block Grant to prioritize activities to prevent, prepare for, or respond to coronavirus.

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