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Resources to Address the Housing Needs of Survivors in the American Rescue Plan Act 2021

The American Rescue Plan Act provides a broad array of housing resources and assistance for domestic violence and sexual assault survivors, and the programs that serve them. The law includes \$50 billion in essential housing and homelessness assistance, including \$21.55 billion for emergency rental assistance, \$5 billion for homelessness assistance, and \$5 billion for emergency housing vouchers. Domestic violence and sexual assault 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 and their families.

Domestic & Sexual Violence Specific Resources - \$450 million

The law provides:

- ★ \$180 million for The Family Violence Prevention and Services Act (FVPSA) for desperately needed emergency shelter and flexible funding, which allow domestic violence programs to quickly house and support vulnerable survivors. Available to subgrantees until the end of 2025;
- ★ \$18 million for tribes in addition to the 10% allocated to tribes in the \$180 million FVPSA fund;
- ★ \$49.5 million for <u>Culturally Specific Services for Domestic Violence and Sexual Assault Survivors</u> to respond to the disproportionate impact of COVID-19 on survivors of color;
- ★ \$198 million to assist rape crisis centers in transitioning to virtual services and meeting the emergency needs of survivors; and
- ★ \$2 million for the <u>National Domestic Violence Hotline</u>, \$1 million of which is to be allocated to the Stronghearts Native Helpline.

Housing Vouchers

The law provides \$5 billion for housing vouchers, with funds available through September 30, 2030.

★ Households are eligible if they are or at risk of experiencing homelessness; are fleeing or attempting to flee domestic violence, dating violence, stalking, sexual assault, or human trafficking; or are recently homeless and rental assistance will prevent the family's homelessness or having a high risk of housing instability.



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- ★ Public housing agencies will be notified of the number of vouchers allocated to them within 60 days. Vouchers will be distributed by a formula that includes capacity and ensures geographic diversity.
- ★ Funds must be used to provide and renew emergency vouchers, to cover administrative costs, and to make adjustments for public housing agencies that would otherwise be required to terminate rental assistance due to a significant increase in voucher per-unit costs due to extraordinary circumstances.
- ★ After September 30, 2023, these emergency vouchers may not be reissued by public housing agencies when assistance for the family assisted ends.
- ★ DV/SA Coalitions and local victim service providers are encouraged to contact their housing authorities as soon as possible to develop a plan to survivors in their communities access these emergency vouchers.

Homelessness Assistance

The law provides \$5 billion to offer rental assistance and supportive services, to develop affordable rental housing, to help acquire non-congregate shelter to be converted into permanent affordable housing or used as emergency shelter. Estimate state and local allocation amounts can be found here.

- ★ Funds are to primarily benefit individuals or households that are or are at risk of experiencing homelessness; people who are fleeing or attempting to flee domestic violence, dating violence, stalking, sexual assault, or human trafficking; or populations for whom supportive services would prevent the family's homelessness or having a high risk of housing instability; or households with a veteran family member that meets one of these criteria.
- ★ Funds will be allocated within 30 days of enactment using the <u>HOME</u> Investment Partnerships program formula.

Other Housing Resources and Assistance

The law provides the following resources that with help individuals and organizations respond to the pandemic and related economic hardship. The <u>National Low Income Housing Coalition</u> compiled American Rescue Plan Act language for housing resources.



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Emergency Rental Assistance

\$21.55 billion of the <u>rental assistance</u> will be funded through the Coronavirus Relief Fund (CRF) and administered by the U.S. Department of the Treasury. \$305 million is set aside for territories. There is a small state set-aside of \$152 million. A total of \$2.5 billion will be distributed to high-need communities based on populations of low-income renter households, rental market costs, and employment changes since February 2020.

- ★ Funds will be distributed based on the number of very low-income renter households paying more than 50 percent of income on rent or living in substandard or overcrowded conditions, rental market costs, and employment trends.
- ★ Households are eligible if one or more individuals experience financial hardship such as unemployment, reduction in household income; can demonstrate a risk of experiencing homelessness; or has a household income is below 80% Area Median Income (AMI).
- ★ Assistance can be provided for 18 months and funds must be used for financial assistance, including back and forward rent and utility payments and other housing expenses.
- ★ States and localities must prioritize households below 50% of AMI or those who are unemployed and have been unemployed for 90 days. States and localities can provide additional prioritization of funds.
- ★ The Advancing Racial Equity in Emergency Rental Assistance Programs resource provides lessons and recommendations, as Black, Latino, and Native American renters face high rent burdens and rates of eviction, even during the pandemic. Communities are also encouraged to use the Framework for an Equitable COVID-19 Homelessness Response for rental assistance programs.

Tribal and Rural Assistance

- ★ \$100 million in rental assistance to assist rural households living in USDAfinanced properties. Funds are available until September 30, 2022. Funds may be used to cover back rent and ongoing rental assistance.
- ★ \$750 million to tribal nations through the Native American Housing Block Grants, Native Hawaiian Housing Block Grants, and Indian Community Development Block Grants programs.

Homeowner Assistance

- ★ \$9.96 billion to help homeowners avoid foreclosure through the Homeowner Assistance Fund administered by the U.S. Department of the Treasury.
- ★ \$39 million to assist rural homeowners through USDA's Section 502 and Section 504 direct loan programs.



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Housing Counseling and Fair Housing

- ★ \$100 million for housing counseling through NeighborWorks America. No less than 40% must be provided to housing counseling organizations that target minority and low-income homeowners, renters, and individuals experiencing homelessness or provide services in neighborhoods with high concentrations of minority and low-income homeowners, renters, and individuals experiencing homelessness.
- \$20 million to support fair housing activities.

Utility Assistance

- ★ \$4.5 billion for utility assistance through the Low-Income Home Energy Assistance Program (LIHEAP).
- ★ \$500 million for water assistance through the Low-Income Household Drinking Water and Wastewater Emergency Assistance Program.

Pandemic Emergency Assistance

★ \$1 billion in emergency cash assistance to eligible families.

Improved Access to Supplemental Nutrition Assistance Program (SNAP)

★ Increased maximum benefit that extends the 15% increase through September 2021.

Direct impact payment \$1,400 per individual

★ Up to \$1,400 per individual and dependent. Single filers earning an <u>adjusted gross income</u> up to \$75,000 and heads of household earning up to \$112,500 will receive \$1,400, and married couples earning up to \$150,000 are eligible for \$2,800. Those taxpayers will also receive \$1,400 for each dependent.

Unemployment Insurance

- ★ Extends enhanced unemployment insurance until September 6, 2021, including extension of the federal unemployment insurance bump added to all unemployment benefits (Federal Pandemic Unemployment Compensation, or FPUC), at the current amount of \$300.
- ★ Includes extensions of the Pandemic Unemployment Assistance (PUA) program, which expands eligibility for the self-employed, gig workers, freelancers and others in non-traditional employment who do not qualify for regular unemployment insurance, as well as the Pandemic Emergency Unemployment Compensation (PEUC) program, which makes additional weeks of benefits available to workers who exhaust their state benefits.
- ★ Creates a \$10,200 tax exclusion for unemployment compensation income for tax year 2020 for households with incomes under \$150,000.



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Earned Income Tax Credit (EITC) and Child Tax Credit (CTC)

- ★ Nearly triple the maximum EITC for childless workers, increase the amount of the CTC, from \$2,000 to \$3,000 (with \$3,600 credit for children under the age of 6).
- ★ The CTC will also be fully refundable, ensuring it is available to the lowest-income households.

State and Local Fiscal Aid

★ \$350 billion to States, territories, Tribes, and local governments to be used for responding to the COVID-19 public health emergency, to offset revenue losses, bolster economic recovery and to provide premium pay for essential workers.

For more information, please contact Debbie Fox at dfox@nnedv.org or Karlo Ng at kng@nashta.org and visit the Safe Housing Partnerships website at safehousingpartnerships.org.

This resource will be updated as information becomes available.







Visit <u>SafeHousingPartnerships.org</u> to access a comprehensive collection of online resources and to request technical assistance.