



COVID-19: Financial Relief and Assistance Resources for Renters

Updated January 11, 2021

This Insight highlights resources from selected federal agencies and other organizations that may aid renters at risk of eviction due to circumstances related to the Coronavirus Disease 2019 (COVID-19) pandemic.

Renter Protections at the Federal Level

On September 4, 2020, the Centers for Disease Control and Prevention (CDC) published an order ([2020-19654](#)) in the *Federal Register*, temporarily halting residential evictions nationwide through December 31, 2020, for covered renters. The CDC published an [FAQs document](#) related to this order.

On December 27, 2020, the Consolidated Appropriations Act, 2021 (P.L. 116-260) was enacted. Division N of the act extends the CDC eviction moratorium order through January 31, 2021 (§502) and provides \$25 billion for emergency rental assistance to be administered by state and local governments (§501).

These actions follow the expiration of a previous federal eviction moratorium. The Coronavirus Aid, Relief, and Economic Security Act (CARES Act; P.L. 116-136) provided a temporary federal moratorium on eviction filings for nonpayment of rent against renters residing in federally assisted properties or properties with federally backed mortgages. This moratorium went into effect upon enactment of the CARES Act on March 27, 2020, and lasted for 120 days (through July 24, 2020). Landlords were required to provide at least 30 days' notice before renters must vacate the property (not before August 23, 2020).

- For more information, see CRS Insight IN11516, *Federal Eviction Moratoriums in Response to the COVID-19 Pandemic*, by Maggie McCarty and Libby Perl

Additionally, the CARES Act contained mortgage relief provisions for properties with federally backed mortgages, including the availability of mortgage forbearance. Property owners with federally backed multifamily mortgages that receive forbearance are required to abide by certain protections for renters for the duration of the forbearance. *Multifamily mortgages* are mortgages on properties with five or more housing units.

- For an analysis of mortgage provisions in the CARES Act, see CRS Insight IN11334, *Mortgage Provisions in the Coronavirus Aid, Relief, and Economic Security (CARES) Act*, by Katie Jones and Andrew P. Scott

On June 29, 2020, the Federal Housing Finance Agency (FHFA) [announced](#) that multifamily property owners with existing mortgages in forbearance may extend forbearance for an additional three months, beyond the 90 days provided for in the CARES Act, for a total of up to six months of forbearance on mortgages backed by Fannie Mae or Freddie Mac. Required renter protections must continue during the extended forbearance period.

On July 1, 2020, the Department of Housing and Urban Development (HUD) issued [Notice H 20-07](#), which announced that renter protections in place for HUD-insured or HUD-held multifamily mortgages in forbearance would continue for the duration of the forbearance period, including any extensions. Multifamily property owners must notify renters of the protections to which they are entitled.

On August 5, 2020, the U.S. Department of Agriculture (USDA) [reminded](#) stakeholders that renter protections in place for Rural Housing Service (RHS) multifamily properties in forbearance would continue for the duration of the forbearance period, including any extensions.

As of August 6, 2020, FHFA [requires](#) multifamily owners with Fannie Mae- or Freddie Mac-backed mortgages who enter into new or modified forbearance agreements to notify renters of the protections to which they are entitled.

To identify HUD-insured or HUD-held multifamily properties:

- [Federal Housing Administration-Insured Multifamily Properties](#)
- [HUD Multifamily Assisted Properties](#)

To identify multifamily properties financed by Fannie Mac or Freddie Mac:

- [Fannie Mae Rental Property Lookup](#)
- [Freddie Mac Rental Property Lookup](#)

To identify multifamily properties financed or held by RHS:

- [USDA RHS Multifamily Housing Rentals](#)

These tools do not identify properties that are currently receiving forbearance and thus subject to related renter protections.

Renter Protections at State and Local Levels

Many state and local governments have implemented legislative or legal measures to provide eviction protections to renters affected by the pandemic. Additionally, state and local governments have used federal COVID-19 relief funding, as well as their own funding, for emergency rental assistance for tenants and their landlords.

Information on state and local eviction moratoriums:

- [COVID-19 Eviction Moratoria by State, Commonwealth, and Territory](#) (National Housing Law Project [NHLP], an advocacy group)
This spreadsheet, located under the State and Local Eviction Moratoria header, outlines eviction measures by state and when these measures expire. Faculty and students of Columbia Law School and students of Columbia University Mailman School of Public Health and University of Pennsylvania Law School compiled the spreadsheet and keep it updated.

Information on emergency rental assistance:

- [State Housing Finance Agency Emergency Rental Assistance Programs](#) (National Council of State Housing Agencies [NCSHA], an advocacy group)
This resource lists COVID-19 rental assistance programs implemented by state agencies only. It includes eligibility criteria for participants and provides links to relevant state website.
- [State and Local Emergency Rental Assistance](#) (National Low Income Housing Coalition [NLIHC], an advocacy group)
This resource allows users to view COVID-19 emergency rental assistance programs implemented by state and local governments. NLIHC compiles information regarding relevant programs and data are available in map and table format.

Guidance for Renters

The following resources provide additional information to renters regarding the COVID-19 pandemic.

Information for renters in federally related properties:

- [Renters in Public Housing or with Housing Choice Vouchers](#) (HUD)
- [Renters in HUD Multifamily Housing](#) (HUD)
- [Renters in Fannie Mae Multifamily Housing](#) (Fannie Mae)
- [Renters in Freddie Mac Multifamily Housing](#) (Freddie Mac)
- [Renters in RHS Multifamily Housing](#) (USDA)
Note: Scroll down to FAQs, see “Multi-Family Housing”
- [Protections for Renters](#) (Consumer Financial Protection Bureau)

Renters facing eviction may seek assistance from housing counselors or legal services organizations for help in resolving housing issues.

- [Locate Housing Counseling Agencies](#) (HUD)
HUD-approved housing counseling agencies can provide assistance with rental issues. Some agencies may also provide assistance with financial budgeting and credit issues.
- [Find Legal Help by State](#) (Legal Service Corporation [LSC])
This lists legal services organizations funded by LSC, a private, nonprofit, federally funded corporation that helps provide legal assistance to low-income populations in civil matters by distributing grants to local legal services providers.

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