

# COVID-19: Financial Relief and Assistance Resources for Renters

September 10, 2020

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. These resources provide information on COVID-19 related renter protections and resources at federal, state, and local levels.

## Renter Protections at the Federal Level

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act; P.L. 116-136) provided a temporary 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 had to vacate the property (not before August 23, 2020). 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 CARES Act protections for tenants, see CRS Insight IN11320, *CARES Act Eviction Moratorium*.
- For an analysis of CARES Act mortgage provisions, see CRS Insight IN11334, *Mortgage Provisions in the Coronavirus Aid, Relief, and Economic Security (CARES) Act*.

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.

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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.

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.

**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 Mac 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 continuing 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. Some state and local governments and nongovernment organizations have also made available emergency rental assistance.

**To locate state and local resources related to COVID-19 and rental housing:**

- [COVID-19 State Legislation Database: Housing and Homelessness](#) (National Conference of State Legislatures)  
This allows users to search state housing legislation introduced in response to COVID-19. It includes bill status and bill summary and is updated daily.
- [State Housing Finance Agency COVID-19 Notices and Statements](#) (National Council of State Housing Agencies [NCSHA], an advocacy group)  
This is a state-by-state list of resources published by state housing agencies in response to the pandemic.
- [State Housing Finance Agency Emergency Rental Assistance Programs](#) (NCSHA)  
This lists COVID-19 rental assistance programs implemented by state agencies only. It includes eligibility criteria for participants and provides links to relevant state websites.

- [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 and update the spreadsheet.
- [State and Local Emergency Rental Assistance](#) (National Low Income Housing Coalition [NLIHC], an advocacy group)  
This 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 formats.
- [Find Local Rental Resources](#) (HUD)  
This allows users to locate state and local housing agencies that may provide rental assistance or other resources. To locate resources by state:
  - Select state
  - Scroll down to the “I Want To..” header
  - Click “Get Rental Help”

## 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)
- [Protections for Renters](#) (Consumer Financial Protection Bureau)

## Where to Seek Help

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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