

COVID-19: Financial Relief and Assistance Resources for Renters

Updated April 12, 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.

Federal-Level Protections

On September 4, 2020, the Centers for Disease Control and Prevention (CDC) published an [order](#) temporarily halting residential evictions nationwide through December 31, 2020, for covered renters.

Division N of the Consolidated Appropriations Act, 2021 (P.L. 116-260; enacted December 27, 2020) extended the CDC eviction moratorium through January 31, 2021 (§502) and provided \$25 billion for Emergency Rental Assistance (ERA) to be administered by state and local governments (§501).

On January 29, 2021, the CDC [extended](#) the eviction moratorium through March 31, 2021, and extended the moratorium's application to American Samoa, which the previous order did not cover.

The American Rescue Plan Act of 2021 (P.L. 117-2; enacted March 11, 2021) included an additional \$21.55 billion for ERA (§3021). (For information about how states and localities may use their ERA allocations, see "Renter Protections and Assistance at State and Local Levels," below.)

On March 29, 2021, the CDC [extended](#) the eviction moratorium through June 30, 2021.

These actions follow the expiration of a previous federal eviction moratorium in the Coronavirus Aid, Relief, and Economic Security Act (CARES Act; P.L. 116-136), which temporarily halted eviction filings for nonpayment of rent against renters residing in federally assisted properties or properties with federally backed mortgages. (See CRS Insight IN11516, *Federal Eviction Moratoriums in Response to the COVID-19 Pandemic*, by Maggie McCarty and Libby Perl.)

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

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(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 continued during the extended forbearance period. In March 2021, FHFA [announced](#) that multifamily forbearance will remain available through June 30, 2021.

On July 1, 2020, the Department of Housing and Urban Development (HUD) [announced](#) that renter protections 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 for Rural Housing Service (RHS) multifamily properties in forbearance would continue for the duration of the forbearance period, including any extensions.

Since August 6, 2020, the FHFA has [required](#) 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.

Identify HUD-insured or HUD-held multifamily properties:

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

Identify Fannie Mae- or Freddie Mac- financed multifamily properties:

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

Identify RHS-financed or -held multifamily properties:

- [USDA RHS Multifamily Housing Rentals](#)

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

State- and Local-Level Assistance and Protections

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

- For more on the ERA program, see CRS Report R46688, *Emergency Rental Assistance through the Coronavirus Relief Fund*, by Grant A. Driessen, Maggie McCarty, and Libby Perl.
- For more on CARES Act funding, see CRS Insight IN11319, *Funding for HUD in the CARES Act*, coordinated by Maggie McCarty.

State and local eviction moratoriums:

- [COVID-19 Eviction Moratoria by State, Commonwealth, and Territory](#) (National Housing Law Project, an advocacy group)
This spreadsheet, located under the “Map of State Eviction Moratoriums” header, outlines eviction measures by state and when these measures expire. Faculty and students from Columbia Law School, the Columbia University Mailman School of Public Health, and the University of Pennsylvania Law School created and maintain the spreadsheet.

State and local emergency rental assistance:

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

Guidance for Renters

Renters in federally related properties:

- [Renters in HUD 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 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 assist with rental issues. Some agencies also may assist with financial budgeting and credit issues.
- [Find Legal Help by State](#) (Legal Service Corporation [LSC], a private, nonprofit, federally funded corporation)
LSC-funded legal services organizations provide legal assistance to low-income populations in civil matters by distributing grants to local legal services providers.

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