**The bill includes significant funding for HUD programs. These funds generally address the needs of sheltered and unsheltered people experiencing homelessness, including those who have been infected**; provide funds for existing housing programs for any additional COVID-19 related needs/costs and to make-up for funds lost dues to tenant changes in income; and protect some homeowners from immediate foreclosure and tenants from immediate eviction. The specific allocations include:

* $4 billion for Emergency Solutions Grants (ESG) for homelessness assistance
  + The local match requirement on ESG is waived and that the funds can be used for motel vouchers for homeless individuals that need to self-isolate or quarantine.
* $5 billion in Community Development Block Grants
  + Public service caps are waived for FY19 and FY20 monies and new funding
  + Congress also provided an additional $150 billion in a Coronavirus Relief Fund that can cover many of the same uses as CDBG
* $1.25 billion for the Housing Choice Voucher program
  + $850 million for both administrative expenses and other expenses of public housing agencies for their section 8 programs, including Mainstream vouchers
  + $400 million for adjustments in the calendar year 2020 section 8 renewal funding allocations, including Mainstream vouchers, for public housing agencies that experience a significant increase in voucher per-unit costs due to extraordinary circumstances or that, despite taking reasonable cost savings measures, as determined by the Secretary, would otherwise be required to terminate rental assistance for families as a result of insufficient funding
* $1 billion for Project-Based Rental Assistance
* $15 million for Section 811 Housing for Persons with Disabilities
* $50 million for Section 202 ‘Housing for the Elderly’
* $65 million for Housing Opportunities for Persons with AIDS (HOPWA) program
* $2.5 million for fair housing
* $685 million for Public Housing Operating Fund

Eviction and Foreclosures: There’s a broad moratorium on eviction for tenants with subsidized rent (including the Low-Income Housing Tax Credit). The bill includes time-limited foreclosure protection for homeowners with federally-backed mortgages. (Note: It’s broad, and covers most, including mortgages backed by the Federal Housing Administration, Fannie Mae, Freddie MAC, the VA & USDA.) If owners request forbearance (for a reduced or suspended mortgage payment), they must commit to not evicting tenants. This applies to both multifamily and single family units.

What the current COVID bill does not do:

* Provide a blanket moratorium on all residential evictions and foreclosures. Some renters and homeowners are not still protected unless there’s a moratorium at state or local level.
* While the bill allows waiver of many administrative processes, this is not automatic, and  we don’t know what will be waived. For example, tenants in HUD programs must currently still go through the administrative process regarding a change in income.

National Low-Income Housing Coalition (NLIHC) [full analysis](https://nam10.safelinks.protection.outlook.com/?url=https%3A%2F%2Fnlihc.us4.list-manage.com%2Ftrack%2Fclick%3Fu%3De702259618becdc3f0451bd5d%26id%3D83f589c166%26e%3Dc151d7197c&data=02%7C01%7Cburgdorf%40thearc.org%7Cadd7b0d071ce485f440e08d7d122bfbb%7C1508d6ca4350484cbe3aea487e334b0e%7C0%7C0%7C637207819493109364&sdata=rAqZtXlQeXkaLfBBqzWzLUjqSJd%2FdeVGz31BmW863js%3D&reserved=0) and [chart](https://nam10.safelinks.protection.outlook.com/?url=https%3A%2F%2Fnlihc.us4.list-manage.com%2Ftrack%2Fclick%3Fu%3De702259618becdc3f0451bd5d%26id%3De8b9ffec50%26e%3Dc151d7197c&data=02%7C01%7Cburgdorf%40thearc.org%7Cadd7b0d071ce485f440e08d7d122bfbb%7C1508d6ca4350484cbe3aea487e334b0e%7C0%7C0%7C637207819493119321&sdata=l2vn4QptRI6I8pHOiAXRonNAVgETX2ULkXOOVsdsUSo%3D&reserved=0).

Resources from The National Housing Law Project (NHLP) to protect renters and homeowners:

* [Model state law eviction moratorium to stop all five phases of the eviction process](https://www.nhlp.org/wp-content/uploads/2020.03.20-Model-Eviction-Moratorium-Act_FINAL.pdf)
* [Coronavirus Eviction Moratoria: Considerations and Best Practices](https://docs.google.com/document/d/14rz4hhMbIRbShHWccsFtIWV2FXn6NcgW0IBh9UTdM54/edit)
* [Database of COVID-19 Eviction Moratoria by State, Commonwealth and Territory](https://docs.google.com/spreadsheets/d/e/2PACX-1vTH8dUIbfnt3X52TrY3dEHQCAm60e5nqo0Rn1rNCf15dPGeXxM9QN9UdxUfEjxwvfTKzbCbZxJMdR7X/pubhtml) *(c*[*ontinuously updated)*](https://nam10.safelinks.protection.outlook.com/?url=http%3A%2F%2Fr20.rs6.net%2Ftn.jsp%3Ff%3D001bpQ_bPZ7I15oAKKtg3IVuvjz17DUleuoQa8tgPTcAYRFP12i0lbXXT8xA9Xxyiq9wxPLty1_Z5JZtmHJCUNG-3aiRFKAuq5x7dBjXWbj73k1HwHSKEFwPwf3c0QCw4V4kNhcP9dAtClHxFDsGKk78o5mJR7Cd_SbO4yL5EFClVui-GZiwmjU8ymb7CNspUe2Xt-0HlvVlekiG6K7HbWA8tEPQl7Wfu-Apm9SuqpNOslo8MVm6rYRK1_6hvdMVPPkIHh9ay_DaDZB3ZI3CbiK2UaQqz6k2r-cEfonEoPICqJqRtLzt1be7A%3D%3D%26c%3D6lpr2uxSAZNnHdITb4I30iox_nqKdO88_vaM1HV8kUBF5q8xwgH4Wg%3D%3D%26ch%3DEZ1iDQJv3Xu3q0tg6COQG_wmivUAtTuM1aeuN3Yg6Z3vPmE6-wEQzA%3D%3D&data=02%7C01%7Cburgdorf%40thearc.org%7Cff64369980b24c153eea08d7d0f501ff%7C1508d6ca4350484cbe3aea487e334b0e%7C0%7C0%7C637207623033110121&sdata=Z%2F4LjTVQdypBxijf%2BuwXwD1xmxZmZrBlzkQ4RXSSiBw%3D&reserved=0)