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Pandemic-Related Housing Assistance, July 2021

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The COVID-19 disease has resulted in a worldwide pandemic. Over 177 million confirmed cases of COVID-19 have been reported globally, with more than 3.8 million of those cases resulting in death. The United States reported over 34 million confirmed cases during the pandemic with over 600,000 deaths. The COVID-19 public health crisis has resulted in widespread government response including event cancellations and prohibitions, stay-at-homes orders, the closure of nonessential businesses, and more. In Ohio, Governor Mike DeWine declared a state of emergency on 3/9/2020 immediately following the first case reported in the state. On 3/13/2020, President Donald Trump declared the pandemic a national emergency. On 3/27/2020, the Coronavirus Aid, Relief, and Economic Security (CARES) Act was signed into law; a \$2.2 trillion federal economic stimulus bill meant to respond to the social and economic upheaval the disease has caused. The CARES Act is the largest stimulus package passed in the United States to date. On 12/27/2020, the Consolidated Appropriations Act was passed, providing \$900 billion in stimulus relief. Another 1.4 trillion in spending helped plan the 2021 federal fiscal year. On 3/11/2021, the American Rescue Plan passed providing an additional \$1.9 trillion in economic stimulus to further aid the country through the ongoing pandemic.

The pandemic has damaged not only health systems, but social and economic systems as well. One effect of COVID-19 has been mass housing instability, which is predominantly due to evictions. Many people have lost their jobs, in part or altogether, due to COVID-19, leaving residents with little income to pay their bills, including rent or mortgage and utilities, and forcing them to face consequences such as eviction or utility shutoffs. As a result of these housing issues, federal, state, and local governments have all passed legislation to mitigate housing instability. The following timelines displays how the Federal Government, the State of Ohio, Cuyahoga County, and the City of Cleveland responded to housing issues during the COVID-19 pandemic.

Housing Support																				
2020/2021	March	April	May	June	July	August	September	October	November	December	January	February	March	April	May	June	July	August	September	→
National/ Federal	CARES Act: Enacted 3/27/2020 Eviction Moratorium - 7/25/2020				Eviction Moratorium Extensions: Enacted 6/17/2020 - 12/31/2020						Consolidated Appropriations Act: Enacted 12/27/2020 - Expired 1/31/2021		American Rescue Plan Act: Enacted 3/11/2021 - Expired 6/30/2021							
	Cares Act: Enacted 3/27/2020 - Runaway and Homeless Youth Programs - Expires 9/30/2021																			
	Cares Act: Enacted 3/27/2020 - Family Violence Prevention and Services - Expires 9/30/2021																			
	Cares Act: Enacted 3/27/2020 - Community Development Fund - Expires 9/30/2022																			
	Cares Act: Enacted 3/27/2020 - Homelessness Assistance Grants - Expires 9/30/2021																			
	Cares Act: Enacted 3/27/2020 - Housing Opportunities for Persons with AIDS - Expires 9/30/2022																			
	Cares Act: Enacted 3/27/2020 - Fair Housing Program - Expires 9/30/2021												American Rescue Plan Act: Extended through 9/30/2023							
	Cares Act: Enacted 3/27/2020 - Project Based Rental Assistance - Expires when funds are fully expended																			
	Cares Act: Enacted 3/27/2020 - Housing for the Elderly - Expires 9/30/2023																			
	Cares Act: Enacted 3/27/2020 - Housing for Persons with Disability - Expires 9/30/2023																			
	Cares Act: Enacted 3/27/2020 - Tenant-Based Rental Assistance - Expires when funds are fully expended																			
	Cares Act: Enacted 3/27/2020 - Public Housing Operating Fund - Expires 9/30/2021																			
	Cares Act: Enacted 3/27/2020 - Native American Programs - Expires 9/30/2023 (American Rescue Plan - Enacted 3/11/2021 added additional funding)																			
	FEMA Rent Suspension: Enacted 3/27/2020 - Expired															American Rescue Plan Act: Enacted 3/11/2021 - Assistance Program - Expires 9/30/2021				
														American Rescue Plan Act: Enacted 3/11/2021 - Low Income Water and Wastewater Emergency Assistance Program - Expired 4/27/2020						
														American Rescue Plan Act: Enacted 3/11/2021 Emergency Housing Vouchers - Expires 9/30/2030						
														American Rescue Plan Act: Enacted 3/11/2021 Homeowner Assistance Fund - Expires 9/30/2027						
														American Rescue Plan Act: Enacted 3/11/2021 - Housing Counseling - Expires 9/30/2025						
														American Rescue Plan Act: Enacted 3/11/2021 - Emergency Assistance for Rural Housing Expires 9/30/2025						

FEDERAL HOUSING PROGRAMS

Eviction Moratorium- The [CARES Act](#) prevented landlords from initiating eviction proceedings or charging for a tenant's nonpayment of rent. These protections were enacted on 3/27/2020 and were set to expire on 7/25/2020. The moratorium's expiration date was extended to 8/31/2020 on 6/17/2020. On 9/4/2020, the Center for Disease Control and Prevention (CDC) announced the issuance of an Order under the Public Health Service Act to temporarily prohibit residential evictions in order to prevent the further spread of COVID-19. This extended the moratorium to 12/31/2020. The American Rescue Plan Act further extended this moratorium until 6/30/2021.

Runaway and Homeless Youth Programs- The [CARES Act](#) provided \$25 million in additional assistance to current grantees of the Runaway and Homeless Youth program which provides critical services and housing for runaway and homeless youth. The amounts were to be used to supplement existing funds in order to better respond to COVID-19. The [American Rescue Plan](#) added \$800 million in funding to identify and provide services to homeless children and youths.

Family Violence Prevention and Services- The [CARES Act](#) provided \$45 million to give additional support to family violence shelters, and \$2 million in additional support for the National Domestic Violence Hotline. The funds were available to provide temporary housing and assistance to victims of family, domestic, and dating violence; as well as for providing hotline services remotely. The [American Rescue Plan](#) awarded an additional \$200 million to support the Family Violence Prevention and Services Act.

Community Development Fund- The CARES Act made \$5 billion available in supplemental CDBG (Community Development Block Grant) funding to be used to prevent, prepare for, and respond to the COVID-19 pandemic. Grantees were permitted to use the funds for a range of eligible activities such as providing facilities and housing options that allow for the maintenance of social distancing due to medical vulnerabilities.

Homeless Assistance Grants- The [CARES Act](#) program made \$4 billion available to respond to COVID-19. The grant supports individuals and families who are homeless or receiving homeless assistance and supports additional homeless assistance and homelessness prevention activities to mitigate the impacts created by COVID-19 under the Emergency Solutions Grants (ESG) program. The [American Rescue Plan](#) an additional \$5 billion was made available for the HOME Investment Partnerships Program to provide housing and services for people facing or at risk of homelessness.

Housing Opportunities for persons with AIDS- Housing Opportunities for Persons with AIDS (HOPWA) made \$65 million available through the [CARES Act](#). These funds are for carrying out its programs, to maintain operations, and for rental assistance, supportive services, and other necessary actions in order to prevent, prepare for, and respond to COVID-19.

Fair Housing Program- Fair Housing and Equal Opportunities Activities had \$2.5 million available through [CARES Act](#) funding for contracts, grants, and other assistance to address fair housing issues related to COVID-19. The [American Rescue Plan](#) provided \$20 million of additional funding to continue supporting fair housing programs.

Project based Rental Assistance- Project-Based Rental Assistance received \$1 billion to respond to COVID-19. This includes maintaining normal operations and taking other actions as deemed necessary while the program is impacted by COVID-19. This funding aids owners or sponsors of properties in receipt of project-based assistance.

Housing for the Elderly- To the extent tenant incomes and required rental payments decrease, the Department of Housing and Urban Development (HUD) increased monthly rental subsidy payments to owners, thereby allowing property rent receipts to remain consistent. A portion of [CARES rental assistance funding](#) may also be used to address critical funding needs for properties experiencing exceptional operating cost increases and financial hardship as a direct result of COVID-19. \$50 million was made available.

Housing for persons with Disabilities- HUD accordingly increased monthly rental subsidy payments to owners, thereby allowing property rent receipts to remain consistent, to the extent that incomes and required rental payments decrease. A portion of [CARES rental assistance funding](#) also was used to address critical funding needs for properties experiencing exceptional operating cost increases and financial hardship as a direct result of COVID-19. \$15 million is available.

Tenant-based rental assistance- The CARES Act provided \$850 million to public housing agencies to enhance their systems and Housing Choice Voucher operations to ensure they can establish new and alternate lines of communication with program participants to include, but not limited to, minimizing in person visits to their offices. The program also provided \$400 million in additional resources to public housing agencies administering the HCV and Mainstream Programs to respond to higher program costs due to COVID-19 including, but not limited to, reduced tenant incomes and disruptions in the rental market.

Public Housing Operating Fund- The [CARES Act](#) provided \$685 million in funds to be used to maintain normal operating levels and to cover some capital expenses, as well as prevent, and respond to, incidents of COVID-19 among public housing staff and public housing resident families.

Native American Programs- The [CARES Act](#) provided \$200 million to maintain normal operations and fund eligible affordable housing activities under the Native American Housing Assistance and Self-Determination Act of 1996 during the period the program is impacted by the COVID-19 pandemic. The [American Rescue Plan](#) provides \$750 million to support Native American Housing Assistance.

Federal Emergency Management Agency (FEMA) Rent Suspension- To continue to ease the financial burden created by the pandemic on disaster survivors, FEMA will continue the temporary suspension on rent for survivors in California, Florida, and Texas who are living in FEMA temporary housing. The rent suspension applies to owners of home impacted by a Major Disaster declaration, such as wildfires and other weather-related emergencies.

Low Income Home Energy Assistance Program (LIHEAP)- The American Rescue Plan provides \$4.5 billion in funding to the Low Income Home Energy Assistance Program. This program helps with heating and cooling energy costs to low income households.

Low Income Household Drinking Water and Wastewater Emergency Assistance Program- The American Rescue Plan provides \$500 million to the Low Income Household Water Assistance Program to assist low-income families with water utility bills.

Emergency Housing Vouchers- The American Rescue Plan provides \$5 billion to the Emergency Housing Voucher program. This program run by the US Department of Housing and Urban Development provides 70,000 housing choice vouchers to local Public Housing Authorities to support individuals and families facing homelessness; fleeing or attempting to flee violence, stalking, or human trafficking; or a high risk of housing instability.

Emergency Rental Assistance Program- The American Rescue plan provides \$21.6 billion in funding toward emergency rental assistance. These funds help families maintain rent payments and remain in their homes during the pandemic.

Homeowner Assistance Fund- \$10 billion in funding is made available to help prevent mortgage delinquencies and defaults, foreclosures, loss of utilities, and displacement of homeowners experiencing financial hardship after 1/21/2020. This fund prioritizes homeowners who have experienced the greatest hardships, leveraging local and national income indicators to distribute funds. Each state, as well as the District of Columbia and Puerto Rico, are allocated a minimum of \$50 million in assistance from this fund.

Housing Counseling- The American Rescue Plan provides \$100 million to NeighborWorks America to provide housing counseling programs. These funds support counseling for households facing housing instability, evictions, foreclosures, loss of income, or homelessness.

Emergency Assistance for Rural Housing- \$100 million of funds are available to assist residents in rural communities keep their homes during the pandemic.

Housing Support																					
2020/2021	March	April	May	June	July	August	September	October	November	December	January	February	March	April	May	June	July	August	September	→	
State of Ohio		Emergency Housing Assistance Grant Program : Enacted 4/1/2020 - Expired 12/30/2020																			
		Emergency Investment Fund : Enacted 5/8/2020 - Expired 6/30/2020							Home Relief Grant : Enacted 11/2/2020 - Expires 12/31/2021												
		Pandemic Emergency Fund - Announced in March 2020 - Distributed April 2020																			
Cuyahoga County and the City of Cleveland			ReStartCLE Rental Assistance / Now Northeast Ohio Rent Help : Enacted 5/1/2020 - Continuing																		
			ReStartCLE Special Needs Assistance : Enacted 5/1/2020 - Expires when funds are fully Expended																		
																		Legal Aid Society of Cleveland - Renter Assistance: 3/23/2021 - Expires when funds are fully expended			

STATE HOUSING PROGRAMS

Emergency Housing Assistance Grant Program- \$750,000 of funds were made available to supplement local Homelessness Prevention and Rapid-Rehousing efforts to help slow the transmission of COVID-19; also supported the prevention of evictions or housing loss due to nonpayment of rent caused by COVID-19 related decline in income, wage reduction, job loss, health challenges, or similar circumstances. The Ohio Housing Finance Agency will distribute these funds to Ohio's HUD-approved Continua of Care.

Emergency Investment Fund- Emergency Investment Funds were made available through the Ohio Housing Finance Agency to 501(c)3 nonprofit organizations. The maximum amount of funds an organization could receive is \$50,000. The purpose of the funds was to support relief funds or programs designed to address emergency housing issues related to the COVID-19 pandemic throughout the state. Funds can be used to pay for emergency rental assistance, homelessness prevention activities, operating assistance for housing providers, and emergency shelter provision. \$250,000 is available.

Pandemic Emergency Fund- \$500,000 in state funds were made available to local homeless agencies to provide immediate stopgap assistance. The funds targeted preventing the spread of COVID-19 within homeless shelters. Local homeless agencies desperately needing funding to reduce their population density and continue operating safely could utilize these funds. This was intended to aid shelters until federal funding became available in May of 2020.

Home Relief Grant- The state of Ohio will allocate \$50 million through Coronavirus Relief Funds from the CARES Act to 47 Community Action Agencies to help Ohioans that have experienced economic hardship as a result of the COVID-19 pandemic. Ohioans who are behind on rent, mortgage, and water or sewer utility bills may be able to receive assistance. Assistance can be applied to outstanding rent, mortgage, water, or sewer bills back to April 1, 2020. Ohioans can receive monthly assistance until the program ends. Ohio [extended](#) this program through 12/31/2021.

CUYAHOGA COUNTY AND THE CITY OF CLEVELAND BUSINESS ASSISTANCE

ReStartCLE- Rental Assistance- Run by Cleveland Housing Network (CHN) Housing Partners and Emerald Development and Economic Network (EDEN), Inc and funded by the City and County, the COVID-19 Rental Assistance Program was designed to help residents of Cleveland and Cuyahoga County who are having difficulty making rental payments due to the economic impact of the pandemic and who meet income eligibility requirements. \$11.3 million of funds were available. In March of 2021, an additional [\\$10 million of funding](#) was added to keep the program running.

ReStartCLE- Special Needs Assistance- This funding targets individuals who are homeless and those with HIV/AIDS. The Cuyahoga County Homeless Service has seen immediate cost increases due to the coronavirus and this funding supports their existing efforts. Activities under this category include, but are not limited to, deconcentrating of shelters through the renting of hotel rooms; increases to sanitation costs and port-o-let rentals; increased staffing costs due to hazard pay; and increased costs to quarantine individuals with compromised immune systems.

Legal Aid Society of Cleveland Renter Assistance- \$1 million in funding to the Legal Aid Society of Cleveland provides legal representation for suburban renters facing evictions due to lost income. This free legal representation made available to low-income individuals aims to deter mass evictions of tenants unable to pay rent due to the financial hardships presented by the pandemic.

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Your comments and questions are valued and encouraged.

Please share them with Dr. Iryna V. Lendel at i.lendel@csuohio.edu

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