



CARES Act & Other COVID-19 Response Funding Chart for Housing Counselors

The [Coronavirus Aid, Relief, and Economic Security \(CARES\) Act](#), the [American Rescue Plan \(ARPA\)](#), and various FY 2021 Federal appropriations legislation have been geared toward addressing the COVID-19 health and economic emergency. Understanding the funding that may be available for housing assistance enables housing counselors to identify state/local programs and determine grantees to contact. Some of the available key programs by Federal agency include:

Federal Agency	Program and Allocation	Description of Funding	Applicable Eligible Activities	Housing Counseling Related Uses	Contact
Treasury (Treasury Department) 	Coronavirus Relief Fund (CRF) \$150 billion	Treasury disburses payments to states and eligible units of local government, D.C. and U.S. Territories, and tribal governments to cover necessary expenses incurred due to the COVID-19 public health emergency. Each unit of government is responsible for making determinations regarding which expenses are necessary due to the public health emergency.	Eligible expenses may include: • Medical expenses • Public health expenses • Payroll expenses for public safety, public health, health care, human services, and similar employees • Expenses to facilitate compliance with COVID-19-related public health measures • Expenses associated with the provision of economic support	Uses specific to housing counseling include: • Payment of overdue rent or mortgage payments related to the public health emergency • Eviction prevention related to the public health emergency • Utility fees to maintain essential services, related to the public health emergency	View CRF allocations (search by state, county, and/or city/metro).

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	Emergency Rental Assistance Program \$25 billion (ARPA added \$21.6 billion)	Passed on December 21, 2020 the Emergency Rental Assistance program makes available \$25 billion to assist households that are unable to pay rent and utilities due to the COVID-19 pandemic. The funds are provided directly to States, U.S. Territories, local governments, and Indian tribes. Grantees use the funds to provide assistance to eligible households through existing or newly created rental assistance programs.	Eligible expenses include: - At least 90 percent of the funds must be used to provide financial assistance, including back and forward rent and utility payments incurred due to the pandemic. Assistance can be provided for 12 months. States and localities can provide an additional 3 months of assistance if necessary, to ensure housing stability for a household. Update: The March 5, 2021 ARPA allocation allows for up to 18 months in assistance. - When providing forward rent, assistance can only be given for 3 months, though households can subsequently reapply for additional assistance. - Recipients can use up to 10 percent of funds to provide case management and other services related to the pandemic.	Uses specific to housing counseling include: - Payment of back and forward rent, utility payments, and other housing expenses incurred due to the pandemic - Case management and other services related to the pandemic to help keep households stably housed	The Treasury Department has issued its methodology for allocations and eligible units of local government. Update: March 5, 2021 ARPA allocations TBD
	Homeowner Assistance Fund \$10 billion	The fund will provide money to the states, territories, and tribes to establish foreclosure-avoidance and other homeowner-relief programs for homeowners experiencing financial hardship after January 21, 2020. Once the programs are set up, at least 60 percent of the funds must be used to serve household at or below 100 percent of area median income, the balance can be determined by the entity to serve those who are socially disadvantaged individuals. There is also \$39 million to assist rural homeowners through USDA's Section 502 and Section 504 direct loan programs.	Eligible expenses related to mortgage relief are expected to include: - Mortgage payment assistance - Financial assistance to allow a homeowner to reinstate a mortgage or to pay other housing related costs related to a period of forbearance, delinquency, or default - Principal reduction - Facilitating interest rate reductions - Utilities, internet (including broadband), insurance and association/condo fees	Uses specific to housing counseling include: Mortgage and other related housing expenses (e.g., utility assistance)	TBD

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HUD (Department of Housing and Urban Development)  View CPD Program Formula Allocations and CARES Act Supplemental Funding for FY 2020 to explore how grantees are implementing the program funds.	Community Development Block Grant – CARES Act (CDBG-CV) \$5 billion	Congress provided \$5 billion in the CARES Act for CDBG programs to states, metropolitan cities, urban counties, and insular areas. Jurisdictions have a lot of flexibility in how they use their block granted funding, so eligible activities may vary among grantees.	To be eligible for CDBG-CV, all funded activities must be carried out to prevent, prepare for, and respond to coronavirus. Eligible CDBG Entitlement and CDBG State activities include: - Public service activities - Housing-related activities - Public improvements and facilities - Activities to acquire real property - Economic development activities - General administrative and planning activities Activities must benefit residents within the jurisdiction of the grantee or as permitted by the CARES Act.	Uses specific to housing counseling include: - Emergency rent or mortgage assistance and utility payments for up to six consecutive months. - Housing counseling is an eligible activity.	Find a grantee by HUD program (search by state and/or HUD program).
	Emergency Solutions Grant – CARES Act (ESG-CV) \$3.96 billion	ESG recipients typically consult with their local Continuums of Care to determine how to use ESG-CV funds in their communities for homeless prevention. Jurisdictions have a lot of flexibility in how they use their block granted funding, so eligible activities may vary among grantees.	To be eligible for ESG-CV, all funded activities must be carried out to prevent, prepare for, and respond to coronavirus. The ESG program provides funding to: - Engage homeless individuals and families living on the street - Improve the number and quality of emergency shelters for homeless individuals and families - Help operate these shelters - Provide essential services to shelter residents - Rapidly re-house homeless individuals and families - Prevent families and individuals from becoming homeless Funds can be used for eligible activities such as emergency rental assistance. ESG-CV funding cannot be used for emergency rental payments until after the CDC eviction moratorium expires.	Uses specific to housing counseling include: - Funds may be used to pay for incentivizing landlords to rent to individuals or families experiencing homelessness or at risk of homelessness, including up to three times the rent charged for the unit, signing bonuses, security deposits, repairing damages, and costs of extra cleaning or maintenance. - Funds can be used for emergency rental assistance. - Housing counseling is an eligible activity.	Find a grantee by HUD program (search by state and/or HUD program).

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	Housing Opportunities for Persons with AIDS – CARES Act (HOPWA-CV) \$65 million	HUD grants funds to local communities, States, and nonprofit organizations for projects that benefit low-income persons living with HIV/AIDS and their families.	HOPWA grantees offer eligible activities to HOPWA eligible households in need of housing services related to COVID-19.	Uses specific to housing counseling include: • Permanent housing placement • Housing counseling is an eligible activity • Emergency rental assistance	Find a grantee by HUD program (search by state and/or HUD program).
	Fair Housing Initiatives Program (FHIP) \$1 million (ARPA added \$20 million) Fair Housing Assistance Program (FHAP) \$1.5 million	Supplemental COVID-19 FHIP and FHAP funds were awarded to help organizations address potential fair housing issues related to COVID-19 and create and disseminate fair housing education and outreach materials as a result of the COVID-19 pandemic. Update: An additional \$20 million is available until September 30, 2023.	FHIP eligible activities developing and distributing educational material and conducting educational activities that inform people of their rights and responsibilities under the Fair Housing Act. FHAP eligible activities include partnering with community organizations to conduct COVID-19 related education and outreach to people of different backgrounds, contracting with qualified organizations to conduct fair housing testing, and establishing hotlines or websites for fair housing issues. Read the FHAP CARES Act press releases from September 2020 and June 2020 .	Housing counselors can search for FHIP and FHAP organizations to learn how funding is being applied in their community.	Find FHIP organizations and FHAP agencies (search by state).

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	Indian Housing Block Grant (IHBG) and Indian Community Development Block Grant (ICDBG) \$300 million (ARPA added \$750 million, \$5 for Native Hawaiian Housing Block Grant Programs)	The IHBG program allocates formula funding to Tribes or Tribally designated housing entities (TDHEs) for the delivery of a range of affordable housing opportunities and housing-related activities to low- and moderate-income members of Federally recognized Indian tribes, Alaska Native villages, and native Hawaiians. The ICDBG Program provides eligible grantees with direct grants for use in developing viable Indian and Alaska Native Communities, including decent housing, a suitable living environment, and economic opportunities, primarily for low- and moderate-income persons.	Eligible activities could include: - Housing activities - Public facilities and infrastructure - Public services	Uses specific to housing counseling include: - Up to six months of emergency rental assistance and utility assistance (including internet access to allow children to engage in distance learning) - Up to 3 months of mortgage assistance - Housing counseling is an eligible activity	Find tribes and TDHES (search by region). Find ARPA Allocations. Find Native Hawaiian (NHHBG) contacts.
	Housing Counseling \$100 million	Congress appropriated funding through ARPA, 40 percent of which shall be provided to counseling organizations that: - Target housing counseling services to minority and low-income populations facing housing instability; or - Provide housing counseling services in neighborhoods having high concentrations of minority and low-income populations.	Eligible activities include: - Housing counseling provided directly to households facing housing instability, such as eviction, default, foreclosure, loss of income, or homelessness - Education, outreach, training, technology upgrades, and other program related support - Operational oversight funding for grantees and subgrantees	Uses specific to housing counseling include: - Housing counseling - Group education	TBD - NeighborWorks will be administering this program.
	Housing Choice Voucher Program (Section 8) \$5 billion	Congress appropriated funding through ARPA to be used for incremental emergency vouchers and renewals of these vouchers, fees for the cost of administering the voucher program and leasing expenses, such as security deposit related to housing retention, and increases in voucher per-unit costs.	Eligible activities include housing vouchers for those who are: - Homeless, recently homeless who need rental assistance, at risk of homelessness as defined under the McKinney-Vento Act - Fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, as defined by HUD	Uses specific to housing counseling include: Emergency rental assistance vouchers	Find your local public housing authority.

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	Homelessness Assistance and Supportive Services Program (Distributed through the HOME Investment Partnerships (HOME) Program) \$5 billion	Congress provided funding through ARPA via the HOME Program for homelessness assistance, supportive services, and affordable housing for people experiencing or at risk of homelessness. Funding will be allocated pursuant to the 2021 HOME formula to states, metropolitan cities, urban counties, and insular areas. HUD will allocate funds within 30 days of enactment of ARPA. Eligible activities include housing activities pursuant to the HOME Program and housing and supportive services activities under the McKinney-Vento Homeless Assistance Act.	Eligible activities include: • Tenant-based rental assistance (TBRA) • Rental housing development • Supportive services including housing counseling and homeless prevention services • The acquisition and development of non-congregate shelter units (all or a portion of which may be converted to permanent housing)	Uses specific to housing counseling include: • Up to two years of tenant based rental assistance • Housing counseling is an eligible activity	Find a grantee by HUD program (search by state and/or HUD program).
HHS (Department of Health and Human Services) 	Community Services Block Grant (CSBG) \$1 billion	CSBG funds are a block grant to states, 90 percent of which goes to local designated Community Action Agencies. These agencies provide a broad array of programs and services to help low-income communities and individuals or families with incomes at or below 125 percent of the Federal poverty threshold to address the causes and conditions of poverty. Jurisdictions have a lot of flexibility in how they use their block granted funding, so eligible activities may vary among grantees.	Eligible activities include helping clients obtain and maintain adequate housing and emergency assistance to address and prevent economic instability.	Uses specific to housing counseling include: • Housing counseling is an eligible activity	Find your State Official and Program Coordinator (search by state). Find a Community Action Agency (search by name, zip code, state, or county).

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	Low Income Home Energy Assistance Program (LIHEAP) \$4.5 billion	Congress appropriated funding through ARPA. LIHEAP helps households with energy costs, including those associated with home energy costs. For this supplemental allocation, Home Energy Grants will be granted to states. In addition, supplemental payments to states will also be made.	Eligible activities include help for home energy bills, energy crises, weatherization, and energy-related minor home repairs.	Eligible activities include help with utility bills.	See a list of grantees at the state and territory or tribal level. See a list of LIHEAP Local Providers for a list of local intake agencies in each county.
FEMA (Federal Emergency Management Agency) 	Emergency Food and Shelter Program (EFSP) \$200 million	This needs-based program administered by FEMA provides shelter, food, and supportive services to individuals, families, and households who are experiencing or at risk of hunger and/or homelessness. The program is governed by a National Board that uses a formula to allocate funds to counties and cities with the highest need for food and shelter assistance. Local Boards award funds to local recipient organizations that provide program services. View EFSP CARES Act Uses and Reporting.	Local private or public organizations that receive EFSP funds may use these funds to provide the following services: • Food in the form of served meals or groceries. • 30-days of lodging in a mass shelter, a hotel or motel or another off-site shelter facility. • Transportation costs associated food or shelter. • Minor emergency repairs of small equipment essential to mass feeding or sheltering (up to \$300 per item). • Emergency repairs to comply with building code citations and expenses to make facilities accessible for individuals with disabilities for mass care feeding or sheltering facilities (up to \$2,500). • Supplies and small equipment essential to feed or shelter people (up to \$300 per item).	Uses specific to housing counseling include: • One month rent or mortgage assistance to assist people leaving shelters to establish stable living conditions	Find your Local Board (search by state and jurisdiction – county or city). Learn more about state and local CARES Act allocations.
Other options to search for state or local program grantees	NCSHA State HFA Emergency Housing Assistance Programs : Search by state Housing Finance Agency. NLIHC COVID-19 Rental Assistance Database : Search by state, city, county, or locality. Legal Help FAQ on Evictions and Renter Protections (includes financial assistance): Search by state, county, or city.				