

**RENTAL ASSISTANCE PROGRAMS AND A
BRIEF UPDATE
ON THE STATUS OF EVICTIONS DURING
THE CORONAVIRUS-19 PANDEMIC**

Open Hands Legal Services

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1. CALIFORNIA

(I). Summary of Current Status:

California Legislature has passed the COVID-19 Tenant Relief Act of 2020 that provides certain protections from eviction for tenants who have been affected by the pandemic through February 2021.

(II). Rental Assistance/ Rent Relief Programs:

A. COVID-19 Tenant Relief Act of 2020

- Tenants must prove the following:
- Tenants have experienced financial hardship due to COVID-19
- Tenants must pay partial rent
- Tenants who meet the criteria will be protected by this act through February 2021

B. Check local counties for COVID-19 rental relief programs at:

- Spreadsheet, under California the programs are organized by counties:
<https://docs.google.com/spreadsheets/d/1hLfybfo9NydIptQu5wghUpKXecimh3gaoqT7LU1JGc8/edit#gid=79194074>
- Map, scroll over the red dots that represent local government programs:
<https://nlihc.org/rental-assistance>

(III). Eviction Protections:

- California does the following to protect tenants from eviction:
 - Landlords are required to deliver a form to tenants, who are behind on rent, asking about financial hardships due to the pandemic
 - Court deadlines are tolled
 - Eviction records are sealed if the action is denied by the courts, case dismissed, or parties stipulate to sealing of records
 - No utility disconnections of water service
 - Utility companies under CPUC jurisdictions are mandated by executive order to not disconnect services for energy, water, sewer and communications
- California does not provide the following protections:
 - Landlords can still give eviction notices to tenants
 - If tenant does not return a signed COVID-19 financial impact declaration, their landlord can file to evict based on nonpayment

For states not covered in this document, go to the Resources section for the links. 3

- Landlords can file to evict tenants based on non-emergency reasons
- No CARES certification required
- Evictions hearings are not suspended
- Judgements of possessions are not stayed
- Law enforcement are not directly prohibited from enforcing an order to remove a tenant who has experienced financial hardship due to pandemic, but no orders *should* be ordered for these tenants
- Law enforcement can still enforce evictions for nonpayment of rent during the pandemic and for non-emergency reasons, unless financial hardship due to pandemic applies
- No grace period for back rent
- Not clear if there is free utility reconnection (check on CPUC June vote)
- Landlords can still report late rent to credit agencies
- Foreclosure moratorium expired (Emergency Rule 2)
- Landlords can still charge late fee
- No freezing of rent or new housing subsidies
- No guarantee of legal counsel
- No protections against landlords from raising the rent when renewing leases
- Resources for tenants wishing to contact legal services or housing assistance organizations:
<https://justshelter.org/community-resources/#ca>

2.CONNECTICUT

(I). Summary of Current Status:

Governor issued a couple of executive orders that prevent the filing of most evictions during the pandemic, but some of the earlier protections expired. One of the strongest orders protecting tenants during the pandemic in the country. However, tenants are still vulnerable to evictions after the state of emergency ends.

(II). Rental Assistance/ Rent Relief Programs:

A. Temporary Rental Housing Assistance Program

- Closed, but if more funding comes in, this program might get restarted
- For more information on this program and updates, check here:
<https://portal.ct.gov/DOH/DOH/Programs/Temporary-Housing-Assistance-Initiatives>

B. Temporary Mortgage Assistance Program

- For more information about the program, eligibility and the application visit:
<https://www.chfa.org/covid19-updates/>

- Information available in Spanish:
https://www.chfa.org/assets/1/6/TMAP_flyer_Spanish.pdf

(III). Eviction Protections:

- Connecticut does the following to protect tenants from eviction:
 - Landlords cannot give notices to evict before October 1, 2020, except in limited circumstances
 - No filing for eviction before October 1st, 2020, if tenant has faced hardships due to the pandemic
 - Landlords cannot file for evictions based on nonpayment before October 1st, 2020
 - Except for emergency reasons!!!
 - Eviction hearings are suspended (TBA)
 - Deadlines are extended or tolled until full judiciary operations resume
 - No utility disconnection
 - State & federal funding: \$33 million for rent relief and assistance for homelessness
 - Security deposit may be applied towards April, May or June rent
- Connecticut does not do the following to protect tenants from eviction:
 - No CARES certification protection
 - Judgement of possession are not stayed (were stayed until September 1, 2020-now expired)
 - Eviction records are not sealed
 - No protection against removal if tenant has COVID-19 hardship, if the tenant was already behind on rent before February 29th, 2020 and an eviction order was issued before March 19th, 2020.
 - Law enforcement can enforce orders to evict tenants for non-emergency reasons, if the eviction was ordered before March 19th
 - Not clear if orders mandate free utility reconnection
 - No current grace period to pay back rent (2-month grace period given for April rent. If tenant requested, a 2-month period is given for May, but that is it)
 - No protection against landlords reporting to credit bureau for late rent (gave the protections for back rent for April or May with at least 2 months after the due dates for those two months. But additional time was not given for late payments for the period after).
 - No protection against foreclosure after August 22, 2020
 - No protection for late rent fees (Protection expired after the grace periods for April and May)
 - No protections against rent raises during lease renewals
 - No guarantee of legal counsel for tenants facing eviction proceedings—pending matter
- Resources for tenants wishing to contact legal services or housing assistance organizations:
<https://justshelter.org/community-resources/#ct>

3. DISTRICT OF COLUMBIA

(I). Summary of Current Status:

Residents cannot be evicted for the duration of the public health emergency plus sixty days; nor can they be charged late fees for the duration of the public health emergency. Renters are encouraged, to the best of their ability, to stay current on rent. Rent increases are also prohibited during the COVID-19 public health emergency plus 60 days.

(II). Rental Assistance/ Rent Relief Programs:

A. COVID-19 Housing Assistance Program (CHAP):

- The Department of Housing and Community Development (DHCD) developed the COVID-19 Housing Assistance Program (CHAP), a \$6.2 million program offering rental assistance to low-income renters who are in arrears. Financial assistance will be based on income and household size. Assistance can be applied for rent from April 2020 onward for up to three months of overdue rent depending on available funds and eligible applicants may be able to apply for additional assistance. Learn more: <https://coronavirus.dc.gov/node/1483516>

B. DHCD Rental Assistance:

- The Department of Housing and Community Development (DHCD) developed a \$1.5 million program funded by federal HOME dollars to offer tenant-based rental assistance to low-income renters. Rental assistance will allow tenants to remain current with monthly rent payments. The fund is estimated to assist 400 households for a minimum of six months and up to two years based on financial need and available funds. Learn more: <https://coronavirus.dc.gov/page/dhcd-tenant-based-rental-assistance-program>

C. 202 Assist

- Washington Wizards All-Star guard John Wall, in collaboration with the John Wall Family Foundation (JWFF), launched the “202 Assist” program in late May. 202 Assist is aimed at providing rent assistance to Ward 8 residents impacted most by the COVID-19 pandemic. Applications opened on June 1 at <https://www.lh4us.org/forms>.

4. FLORIDA

(I). Summary of current status:

By the Governor’s Executive Order, evictions orders where tenants faced pandemic-related financial hardships are not enforceable until after October 1st, 2020. Landlords are still able to: file for evictions, eviction hearings are not necessarily postponed, and some eviction order may be enforced.

(II). Rental Assistance/ Rent Relief Programs:

A. Florida Housing's Coronavirus Relief Fund for Impacted homeowners and Renters

- Note: local governments and State Housing Initiatives Program (SHIP) office might not be ready to accept applications yet, tenants and/or attorneys may need to contact their local SHIP housing offices for more information.
- To find local SHIP office click here: <https://floridahousing.org/programs/special-programs/ship---state-housing-initiatives-partnership-program/local-government-information>
- To check when funds become available, depending on your local government, check here: https://www.floridahousing.org/docs/default-source/aboutflorida/coronavirus-relief-funds/local-government-application-start-date-list.pdf?sfvrsn=64cbfb7b_2
- Household income limits for Florida Housing Relief Fund, organized by county: https://www.floridahousing.org/docs/default-source/aboutflorida/coronavirus-relief-funds/by-county-maximum-income-limits-for-eligible-households.pdf?sfvrsn=1cadfb7b_2
- For more information check here: <https://www.floridahousing.org/about-florida-housing/coronavirus-relief-fund-for-florida-housing-s-impacted-homeowners-and-renters>
- Check this Benefits Finder link to see what other benefits tenants may be eligible for: <https://www.benefits.gov/benefit-finder>
 - Note: this is not a link for the actual applications for benefits

(III). Eviction Protections:

- Florida provides the following protections for tenants:
 - Law enforcement cannot enforce an eviction order if tenant is behind on rent because of financial hardships due to the pandemic until after October 1st, 2020.
 - CARES Act will be funded by \$120million
 - Some foreclosures protected: single- family homes if they can prove financial hardship is pandemic-related
- Florida does not provide the following protections for tenants:
 - Landlords can still give eviction notices, even if tenant has faced pandemic-related financial hardships, but these eviction orders cannot be enforced until October 1st, 2020 (includes nonpayment)
 - Landlords can file to evict even on non-emergency reasons
 - CARES certification is not required
 - Eviction hearings are not suspended and can be held remotely if they are not pandemic related
 - Deadlines are not tolled, except for enforcement of eviction under certain circumstances
 - Judgement of possession is not stayed, unless the eviction order is related to COVID-19
 - Eviction records are not sealed
 - Law enforcement is not prohibited from evicting tenants to enforce non-emergency eviction orders or from nonpayment (cannot be pandemic related)

For states not covered in this document, go to the Resources section for the links. 7

- No protections against utility disconnections and no free utility reconnection
- No protections against landlords reporting to credit agencies
- No grace periods
- Some foreclosures are not protected
- No protections against late fees, rent raises during lease renewals
- No guarantee of legal counsel
- Resources for tenants wishing to contact legal services or housing assistance organizations: <https://justshelter.org/community-resources/#fl>

(IV). Assistance Programs that can help supplement rent:

A. Reemployment Assistance benefits:

- DEO has an online application available on phones for people applying for a new Reemployment Assistance claim. To apply for Pandemic Unemployment Assistance benefits, Floridians need to apply first for Reemployment Assistance benefits. Link for Reemployment Assistance Claim here: <https://fileclaim.myflorida.com/app/1>
- There is a paper option. Application available in English, Spanish and Creole. Link here: <https://floridajobs.org/Reemployment-Assistance-Service-Center/reemployment-assistance/claimants/rapaperapplication>
- Tenants can elect whether to receive communications from DEO either through email or by mail
- DEO determines on a quarterly basis, whether individuals who are receiving Pandemic Unemployment Assistance or Pandemic Emergency Unemployment Compensation (expired on July 25, 2020) are ineligible for Florida's Reemployment Assistance
- Reemployment Assistance Waivers—waived through December 5, 2020. <https://floridajobs.org/Reemployment-Assistance-Service-Center/reemployment-assistance/claimants>
- Information and docs needed for application:
 - English is on page 1; Spanish is on page 2; and Creole is on page 3
 - Link: http://floridajobs.org/docs/default-source/reemployment-assistance-center/document-needed-for-application.pdf?Status=Temp&sfvrsn=65db46b0_4
- Possible reasons why applicant *may* be unable to receive this benefit:
 - English: https://floridajobs.org/docs/default-source/reemployment-assistance-center/reasons-for-state-or-federal-reemployment-assistance-ineligibility.pdf?sfvrsn=239346b0_20
 - Spanish: https://floridajobs.org/docs/default-source/reemployment-assistance-center/reasons-for-state-or-federal-reemployment-assistance-ineligibility-spanish.pdf?sfvrsn=3e9746b0_6
 - Creole: https://floridajobs.org/docs/default-source/reemployment-assistance-center/reasons-for-state-or-federal-reemployment-assistance-ineligibility--creole.pdf?sfvrsn=3a9746b0_6
- Diagram of Steps for this Benefit: <http://www.floridajobs.org/docs/default-source/office-of-the-inspector-general/ra-steps-to-payment-graphic789d27a4cbbb61cbb02aff01004f56df.pdf?>
- More resources for Reemployment Assistance: <https://floridajobs.org/Reemployment-Assistance-Service-Center/reemployment-assistance/claimants>

B. Pandemic Unemployment Assistance (PUA):

- Duration: 39 weeks of assistance (beginning February 2, 2020 through the end of December 26, 2020) to people who are self-employed, independent contractors, some non-profit organizations, gig economy workers, part-timers, or individuals who would not qualify for the state or federal Reemployment Assistance benefits
- Individuals may be eligible for up to \$275 in weekly benefits
- Individuals first must apply to receive benefits under the Florida's State Reemployment Assistance program before applying for PUA (see program above under Section A)
- If individual is determined ineligible for State Reemployment Assistance Benefits, then the individual will be asked to complete a PUA application
- After submitting the final PUA application, PUA benefits should take about a week for eligible applicants to receive PUA benefits
- PUA Eligibility Flowchart: https://floridajobs.org/docs/default-source/reemployment-assistance-center/cares-act/pua-cares-act-need-to-know-flowchart.pdf?sfvrsn=a3b746b0_8
- PUA Scenarios and Benefits Available (goes into more detail than the flowchart link above): http://floridajobs.org/docs/default-source/reemployment-assistance-center/cares-act/covid-19-pandemic-scenarios-and-benefits-available-4-27-20.pdf?sfvrsn=98b746b0_4
- PUA Guide:
 - English: https://floridajobs.org/docs/default-source/reemployment-assistance-center/cares-act/pua-guide.pdf?sfvrsn=638846b0_21
 - Spanish: <https://floridajobs.org/docs/default-source/reemployment-assistance-center/cares-act/pua-guide-claimants-update-spanish.pdf?>
 - Creole: N/A

C. Pandemic Emergency Unemployment Compensation (PEUC)

- Once an individual has exhausted their Reemployment Assistance Benefits, individual can apply for PEUC benefits
- Duration: PEUC can provide benefits for individuals for up to 13 weeks beginning March 29, 2020 through the week ending December 26, 2020
- Eligible candidates may receive up to \$275 in weekly benefits.
- Individuals need to certify bi-weekly that they remain unemployed and able and available to work during the time they receive PEUC
- Applying for PEUC:
 - English: https://floridajobs.org/docs/default-source/reemployment-assistance-center/cares-act/applying-for-peuc-and-faqs.pdf?sfvrsn=5cdc46b0_4
 - Spanish: http://floridajobs.org/docs/default-source/reemployment-assistance-center/cares-act/peuc-eligibility-spanish.pdf?Status=Temp&sfvrsn=890748b0_2
 - Creole: http://floridajobs.org/docs/default-source/reemployment-assistance-center/cares-act/peuc-eligibility-creole.pdf?sfvrsn=8d0748b0_8
- How to request payments:
 - English: https://floridajobs.org/docs/default-source/reemployment-assistance-center/guide-for-reemployment-assistance-claiming-weeks.pdf?sfvrsn=928046b0_22
 - Spanish: N/A

For states not covered in this document, go to the Resources section for the links. 9

- Creole: N/A
- More resources: <https://floridajobs.org/cares-act>

D. Community Development Block Grants 9CDBG- CV)

E. Emergency Solutions Grants (ESG- CV)

5. INDIANA

Governor's Executive Orders: <https://www.in.gov/gov/2384.htm>

Indiana Courts breakdown/links to assistance: <https://www.in.gov/judiciary/5758.htm>

Rental assistance/relief -- <http://indianahousingnow.org/Resources.html> (outside Indianapolis, IN)

<https://indyrent.org/> (Indianapolis, IN)

6. MICHIGAN

(I). Summary of Status:

The state's eviction moratorium expired on 7/16. Since then the Eviction Diversion Program launched, awarding payments to landlords who agree not to evict tenants for housing debt accrued during COVID-19.

(II). Rental Assistance/ Rent Relief Programs:

A. Eviction Diversion Program (EDP)

- Provides rental assistance in the amount of \$50 million is available in the form of lump sum payments to landlords in exchange for allowing tenants to remain in their homes, forgiving late fees and up to 10% of amount due. The Michigan State Housing Development Authority is administering the financial help portion of this program and working with a network of nonprofit homeless service providers to determine eligibility and financial assistance amounts.

7. NEW JERSEY

(I). Summary on Status:

High Impact policies, but tenants are still vulnerable after the state of emergency ends. State's moratorium on evictions & foreclosures will continue for 60 days after the end of the public health emergency or state of emergency, whichever is later. Court mandated suspension of landlord- tenant calendars.

(II). Rental Assistance/ Rent Relief Programs:

1. Small Landlord Emergency Grant Program

- If tenants have had difficulty paying rent, this grant is given to make up for lost revenue between April- July 2020 as long as the Small Landlord agrees to forgive outstanding back rent and late fees for that period
- Application closed
- <https://www.njhousing.gov/rentals/sleg/>

(III). Eviction Protections:

- New Jersey provides the following protections to tenants:
 - Eviction hearings are suspended until 2 months after the end of the COVID-19 pandemic is declared.
 - Eviction orders are stayed until 2 months after the end of the pandemic is declared
 - Law enforcement cannot enforce an order to evict a tenant who: has experienced financial hardship due to the pandemic; for nonpayment during the pandemic; or for non-emergency reasons. The latter will hold for 2 months after the state of emergency ends or until order is revised or revokes.
 - Moratorium extends past the emergency declaration for a period of 2 months after the end of the state of emergency
 - Executive order mandates that Internet and voice services cannot be disconnected for nonpayment until 30 days after the public health emergency has concluded. If disconnected, it must be reconnected.
 - NJ law enacted that prevents water and sewerage providers from discontinuing services for the duration of this emergency.
 - Electric & natural gas utilities have suspended shutoffs
 - Courts are not hearing foreclosure cases
 - \$100 million fund to aid renters due to the pandemic
- New Jersey **does not** provide the following protections to tenants:

For states not covered in this document, go to the Resources section for the links. 11

- Landlords can still give notice of eviction to tenants
- Landlords can still file to evict tenants for nonpayment
- CARES certification protection not mandated
- No protections for tenants against landlords who file to evict tenants who experienced financial hardship due to pandemic
- Landlords can file to evict tenants for non-emergency reasons
- Court deadlines are not extended or tolled
- Eviction records are not sealed
- No free utility reconnection for water, electric, and natural gas service.
- No protection against landlord from reporting to credit agencies on late or missing rent.
- No grace period
- Landlords can still charge late fee, can raise the rent during lease renewals. However, NJ Housing and Mortgage Finance Agency has suspended rent increases for certain properties (~36,000 units).
- No guarantee of legal counsel

8. OKLAHOMA

(I). Summary on status:

Oklahoma has not really put in place statewide orders that would have protected tenants from evictions and foreclosures during this pandemic. This might change with the federal eviction moratorium.

(II). Rental Assistance/ Rent Relief Programs:

A. CDC Federal Eviction Moratorium

- Through December 31, 2020
- For more information, go to: <https://www.cdc.gov/coronavirus/2019-ncov/covid-eviction-declaration.html>

B. State Eviction Prevention Program

- Statewide
- Eligibility and Information: <https://okcommunitycares.org/>
- Application in English: <https://okcommunitycares.org/apply-en>
- Application in Spanish: <https://okcommunitycares.org/apply-es>

C. Tulsa Housing Authority Emergency Rental Assistance Program

- Tulsa residents
- Deadline: September 30, 2020
- Information: <https://tulsahousing.nanmckay.com/>

For states not covered in this document, go to the Resources section for the links. 12

- FAQs: <https://tulsahousing.nanmckay.com/en-US/Home/FAQ>
- Application for tenants: <https://tulsahousing.nanmckay.com/en-US/Home/ApplicationForm>
- Do not forget to upload documents. You need your application number to submit documents: <https://tulsahousing.nanmckay.com/en-US/Home/UploadDocuments>

D.Oklahoma City Emergency Rent/ Mortgage Assistance Program

- For residents of either Oklahoma or Canadian counties
- Funds are limited
- Application: <https://www.caaofokc.org/coronavirus-aid-relief-application/>
- To make an appointment for an application or for information contact the Community Center closest to you: <https://www.caaofokc.org/about/contact-us/>

(III). Eviction Protections:

As of now, there is few protections for tenants facing evictions. But the CDC order might change protections against eviction in Oklahoma.

- Oklahoma provides the following protections to tenants:
 - Potentially the CDC order might be the only source of protection against evictions
 - Landlords are required under the CARES Act to certify a dwelling is not subject to the provisions of the act when filing to evict a tenant
- Created an Eviction Mitigation program with \$10million in funding to give to non- profits to pay up to \$3,600 in rent directly to landlords on behalf of eligible tenants
- Oklahoma *does not* provide the following protections to tenants:
 - Landlords can still file to evict tenants based on nonpayment & for other non-emergency reasons
 - Financial hardship due to pandemic does not protect tenants from evictions,
 - Law enforcement can enforce an eviction order
 - Utility providers can still disconnect people from services for nonpayment and are not required to reconnect
 - Landlords are no prohibited from reporting to credit agencies late rent payments
 - No grace period for tenants' past rent
 - Foreclosures not addressed
 - Landlords can still charge late fees
 - Landlords are not prohibited from raising the rent when leases are renewed during the pandemic
 - No guarantee of legal counsel for tenants who are about to enter eviction proceedings

9. PENNSYLVANIA

(I). Summary of Status:

Prior orders on eviction have expired. This might change with the federal eviction moratorium.

(II). Rental Assistance/ Rent Relief Programs:

A. The CARES Rent Relief Program (RRP)

- The funding allocating to this program must be exhausted by November 30, 2020. They are still accepting applications.
- Application Checklist:
 - English: <https://www.phfa.org/pacares/rent.aspx>
 - Spanish: <https://www.phfa.org/forms/pacares/rental/lista-de-verificai%C3%B3n.pdf>
- Note: Income eligibility varies between counties : <https://www.phfa.org/forms/pacares/rental/RRP-County-Income-Limits.pdf>
- Note: 3 separate applications the tenant needs to complete with the help of their landlord (landlord applications; landlord/ property certification; and lessee household certification/ renter application).
- These applications may request supplementary documents, such as:
 - a. Proof of sources of income
 - b. A copy of lease
 - c. Proof of residence at your address (ex: utility bill)
 - d. Proof of unemployment compensation
 - e. Other documents
- Make sure you make copies of all 3 applications and the supporting documents
- Make sure you submit all 3 applications with supporting documents
- 3 APPLICATIONS- Print these 3 forms **UNLESS** you live in **Philadelphia** OR **Allegheny** County. For Philadelphia and Allegheny county, you can submit online (see subsection named Philadelphia and Allegheny below). For other counties, you can email them to ask if you can submit it online. **ALL** 3 APPLICATIONS NEED TO BE COMPLETED!!! The landlord needs to help fill out 2 out of the 3 applications. Landlord needs to fill out Applications #1 and #2.
 - a. **Landlord Application:**
 - English: <https://www.phfa.org/forms/pacares/rental/RRP-Landlord-Application.pdf>
 - Spanish: <https://www.phfa.org/forms/pacares/rental/solicitud-del-arrendador.pdf>
 - b. **Landlord- Property Certification Application**
 - English: <https://www.phfa.org/forms/pacares/rental/rrp-landlord-property-certification.pdf>
 - Spanish: <https://www.phfa.org/forms/pacares/rental/Certificaci%C3%B3n-del-arrendador-propietario.pdf>

- c. **Lessee Household Certification- Renter Application**
- English: <https://www.phfa.org/forms/pacares/rental/rrp-lessee-household-certification-renter-application.pdf>
 - Spanish: <https://www.phfa.org/forms/pacares/rental/certificaci%C3%B3n-de-hogar-del-arrendatario--solicitud-del-inquilino.pdf>
- d. **Submit** application packet to local county organization on this County Contact List:
- English: <https://www.phfa.org/forms/pacares/rental/rrp-county-contact-list.pdf>
 - Spanish: <https://www.phfa.org/forms/pacares/rental/lista-de-contactos-del-condado.pdf>
- e. More info:
- English: <https://www.phfa.org/pacares/rent.aspx>
 - Spanish: <https://www.phfa.org/es/>
- f. **Philadelphia:**
- See income eligibility requirements and application here: <https://phlrentassist.org/phase-2/>
- g. **Allegheny County:**
- *****Deadline to apply is September 30th, 2020**
 - Check requirements and begin application here: <https://covidrentrelief.alleghenycounty.us/>

B. Programs for tenants in Pittsburgh

- a. **Housing Opportunity Fund**
- Currently not accepting applications, but might reopen soon
 - Check if tenant's zip code applies: <https://gis.pittsburghpa.gov/pghneighborhoods/>
 - Check for updates on application eligibility and for the date it reopens: <https://www.ura.org/pages/housing-opportunity-fund-programs>
- b. **Housing Stabilization Program**
- Contact United Way of Southwestern Pennsylvania
 - One-time or short term (3months) worth of financial assistance to tenants facing temporary, non-reoccurring housing crisis
 - For more info in English: https://www.ura.org/media/W1siZiIsIjIwMjAvMDcvMDcvNHE4OG9vZHNvY19lU1BfNy4yMDIwLnBkZiJdXQ/HSP_7.2020.pdf
 - For more information in Arabic, Chinese, Nepali, Spanish, or Swahili go here: <https://www.ura.org/pages/housing-opportunity-fund-programs>
 - Interpreter services available in more than 140 languages
- c. **Down Payment and Closing Cost Assistance Program:**
- For first time homebuyers in Pittsburgh
 - Program information available in English: https://www.ura.org/media/W1siZiIsIjIwMjAvMDcvMDMvOGt5cTV0enJ0NV9EUENDXzcuMjAyMC5wZGYiXV0/DPCC_7.2020.pdf

For states not covered in this document, go to the Resources section for the links. 15

- Program information available in Arabic, Chinese, Nepali, Spanish, and Swahili: <https://www.ura.org/pages/housing-opportunity-fund-programs>
 - Not accepting applications at this time, but tenants can check if it reopens by visiting <https://www.ura.org/pages/housing-opportunity-fund-programs> and scrolling down
- d. **Homeowner Assistance for Independence Program (HAPI)**
- Grant that helps homeowners with permanent disabilities make accessibility modifications and repairs
 - Information: https://www.ura.org/media/W1siZiIsIjIwMjAvMDcvMDMvNzI1aTN3ZG5maF9IQVBJXzcuMjAyMC5wZGYiXV0/HAPI_7.2020.pdf
 - Application: https://www.ura.org/media/W1siZiIsIjIwMjAvMDcvMjIvMm9qbzlwanBhZ19Ib21lX1JlcGFpcl83LjIwMjAucGRmIl1d/Home%20Repair_7.2020.pdf
- e. **Housing Legal Assistance:**
- Tangled Title—person needs deed transferred to their name
 - Legal Assistance of up to \$5,000
 - Eviction Prevention: Legal assistance of up to \$3,000
 - Information: https://www.ura.org/media/W1siZiIsIjIwMjAvMDcvMTMvOGJvZm8zNW1naV9MZWdhibF9TZXJ2aWNlc183LjIwLnBkZiJdXQ/Legal%20Services_7.20.pdf

C. **York County**

- York County COVID-19 Relief Fund
 - Seems to go through periodical rounds, tenants should check website to see if they reopen applications: <https://www.unitedway-york.org/covid-19>

D. **Allentown County**

- Allentown COVID Rental Assistance Program
 - Application closed because of limited funding
 - More information: <https://www.allentownpa.gov/Community-and-Economic-Development/Housing-Federal-Grants/COVID-Rental-Assistance-Program>

E. **City of Reading**

- **Emergency Rental Assistance Program**
 - Must live in Reading
 - Subject to funding
 - Application and Guidelines: <https://www.readingpa.gov/content/rental-assistance-application>

(III). Eviction Protections:

The state moratorium recently expired, but the CDC order might become the only source of protection against eviction in Pennsylvania.

- Pennsylvania provides the following protections to tenants:
 - Unclear, but the CDC order might be the only source of protection against evictions
 - Pennsylvania's Public Utility Commission has ordered that utilities under their jurisdiction cannot disconnect electricity, natural gas, water, wastewater, telecommunications, and steam services
 - Established a program to help tenants with aid through the Pennsylvania Housing Finance Agency
- Pennsylvania *does not* provide the following protections to tenants:
 - Beginning on September 1, 2020 evictions hearings can occur again. *Might* be impacted by CDC order
 - Landlords can still file to evict tenants based on nonpayment & for other non-emergency reasons
 - CARES certification is not required of landlords before filing to evict a tenant
 - Law enforcement can enforce eviction orders.
 - Not clear if utility providers are required to restore services for free to tenants whose utilities were shut off before the emergency began
 - Landlords are not prohibited from reporting to credit agencies missing or late rent payments.
 - No grace period for tenants pay past rent
 - Foreclosures not addressed
 - Landlords can still charge late fees
 - Landlords are not prohibited from raising the rent when leases are renewed during the pandemic
 - No guarantee of legal counsel for tenants who are about to enter eviction proceedings, unless tenants are at or under 200% of the Federal Poverty Level

11. TEXAS

(I). Summary on Status:

Limitations in eviction proceedings in Texas began expiring in mid- May, and Texas courts did not stop eviction hearings even if tenant faced financial hardship due to COVID-19. Eviction hearings were able to commence on May 19th, 2020. Evictions orders were able to commence on May 26th, 2020. But, CARES certification required prior to filing to evict a tenant. Texans might be covered by federal eviction moratorium through December 31. Tenants MUST complete a self-declaration form and give it to their landlord. Form: <https://www.tdhca.state.tx.us/pdf/covid19/cmcm/CDC-Declaration.pdf>

(II). Rental Assistance/ Rent Relief Programs:

- Click on link for a directory organized by counties: <https://rentassistance.org/texas-programs.html>

(A).CDC Federal Eviction Moratorium

- Through December 31, 2020
- Financial difficulties because of COVID-19
- Tenants must complete a self- declaration form and hand it to landlord. Link: <https://www.tdhca.state.tx.us/pdf/covid19/cmcm/CDC-Declaration.pdf>

(B).Tenants can also go to Texas Department of Housing and Community Affairs website

- <https://www.tdhca.state.tx.us/texans.htm> for contact information relevant to the help they need.
Note: TDHCA assistance and funds goes to local provider organizations and not individuals.
- The steps to contact your local provider, based on the TDHCA link above are basically:
 - Step 1: Select the type of help you need. The options are:
 - Find reduced rent apartments
 - Home Repair/ Accessibility Modifications
 - Long term Rent Payment Help
 - Utility Bill Payment Help
 - Emergency & Homelessness Services
 - Weatherization
 - Tenant Help
 - Help me Buy a Home
 - Disaster Relief Resources (COVID-19 does not fall under this category)
 - Homebuyer Education and Counseling
 - Step 2: After selecting the type of help you need, enter your city or county onto the website.
 - Step 3: Click “Find Help”
- More information on programs: <https://www.tdhca.state.tx.us/texans.htm>

C. Home and Homelessness Programs

- HOME Investment Partnerships Programs (HOME): <https://www.tdhca.state.tx.us/home-division/home.htm>
- Emergency Solutions Grants (ESG) Program: <https://www.tdhca.state.tx.us/home-division/esgp/index.htm>
- Homeless Housing and Services Program (HHSP): <https://www.tdhca.state.tx.us/home-division/hhsp/index.htm>

D. Texas COVID-19 Relief Funds:

- Some aid or assistance depends on neighborhood/county tenant lives in
- **The Colony COVID-19 Relief Fund:**

For states not covered in this document, go to the Resources section for the links. 18

- Only for residents of The Colony
- Next Steps is one of the local organizations helping people with the process of applying for this relief fund
- Link for application questions: <https://nextstepstc.org/the-colony-covid-19-relief-fund/>
- **Salvation Army of Lubbock Rent & Utility Assistance**
 - Not much information on website on assistance program
 - Interested tenants need to submit an inquiry form on their website at: <https://www.salvationarmytexas.org/lubbock/>
 - Might be limited assistance and only to people of Lubbock, Texas
- **Rental, Mortgage or Utility Assistance in response to COVID- 19**
 - Only for citizens of Amarillo, TX
 - Only if directly affected by COVID-19, such as: loss of wages, due to company shutdown, hours cut due to COVID-19, having to self- quarantine
 - **ONLY** for the first **100** qualified applicants (began **May 26, 2020**, so there is more likely than not no more funding for this assistance)
 - Call 806-378-3098 for more information on what is the status of this assistance
 - Link to Guidelines for this assistance: <http://comdev.amarillo.gov/home/showdocument?id=26163>
 - Link for application: <http://comdev.amarillo.gov/home/showdocument?id=26165>
- **Harlingen Hardship Assistance Program**
 - Helps residents of Harlingen
 - Tenants facing financial hardship due to the pandemic
 - Program has \$225,000 in funding for tenants who have overdue utility, rent or mortgage bills
 - Harlingen tenants may qualify for up to 3 months of assistance for over-due accounts starting March 1, 2020 through December 30, 2020
 - Amounts will not exceed \$1,500 per month for eligible tenants
 - No income qualifications
 - Assistance is not limited to one overdue bill
 - Bills will be paid directly to the utility provider and landlords/ property managers or mortgage companies
 - Businesses not eligible for this assistance
 - Tenants will have to call **Loaves and Fishes at 956-423-1014** to request an **appointment** to fill out a **paper application** at **no charge**.
 - After receiving an appointment, interested tenants need to go to **Loaves and Fishes 514 South E. Street**, and **must** bring the **following documents**:
 - Copy of TDL or State ID Card or other state or federally issued ID for all household members over age 18
 - Copy of proof of citizenship or legal residency for all household members
 - Copy of the last two bi-weekly pay stubs or last four pay stubs for weekly pay for household members over age 18
 - Copy of most recent unemployment payment

- Copy of most recent Payroll Protection Program payment
 - Copy of award letter for SSA, SSI, VA or VA Disability, retirement & pension funds
 - Copy of most recent bank statement for all accounts held by household members
 - Copy of current child support order and statement of amounts received
 - Copy of award letter for Food Stamps
 - Copy of most recent utility bill for which assistance is being requested
 - Copy of notice form employer relating to the reduction of work hours/employment/business closure due to COVID-19
 - Copy of current rental/lease agreement executed before March 1, 2020
 - Copy of mortgage loan executed before March 1, 2020
- **El Paso County General Assistance Program:**
 - For individuals who live outside the City limits of El Paso
 - Tenants must show loss of income due to the pandemic AND
 - Tenants must meet 150% of Federal Poverty Level
 - This assistance will be for rent/ mortgage, and limited water utility assistance from CARES Act funding for area outside of the city limit of El Paso.
 - Find out if your zip code is eligible:
<https://www.epcounty.com/famcom/careactassistance.htm>
 - Link for application: https://docs.google.com/forms/d/e/1FAIpQLScmHZ-AzKao5AwoTBtVlk4HUby0phVpoWig2B7v-B_m09A9PA/viewform
- **Bexar County Temporary Rental Assistance Measure (TRAM):**
 - To qualify:
 - Household income must be at or below 100% of the Area Median Income
 - 2020 Area Median Income: <http://www.habctx.org/wp-content/uploads/2020/04/AMI.png>
 - **AND**
 - Must live in unincorporated Bexar County **OR** one of its 26 suburban cities
 - 26 suburban cities: <http://www.habctx.org/wp-content/uploads/2020/04/AMI.png>
 - **Must** provide proof of unemployment **OR** a reduction of income **due to COVID-19**
 - List of required documents for application:
 - 1. Proof of current income and/ or loss of income for all sources named in the application. Example: employer verification of loss, unemployment claim, current pay stubs, etc.
 - 2. Copy of current complete lease
 - 3. Proof of delinquent rent balance: can be a landlord's request for payment, or notice to vacate. Must state amount of rent in arrears
 - Preparing for TRAM ONLINE application: <http://www.habctx.org/wp-content/uploads/2020/04/Preparing-for-TRAM-Online-Application.pdf>
 - Application for Housing Choice Voucher (HCV) or Section 8 or TRAM available in English and in Spanish : <https://habc.myhousing.com/?abandon=False>
 - To send applicant information, contact TRAM@habctx.org
- **San Antonio Fair Housing/ COVID- 19 Emergency Assistance Program:**

- Program expired on July 31, 2020:
<https://www.sanantonio.gov/Portals/0/Files/NHSD/Programs/FairHousing/policyEHAP.pdf>
- Other counties that provide their own rental assistance programs:
 - Killeen; Waco; Fort Worth; Denton; Dallas; Collin; City of Denison; Galveston; Harris; Montgomery
 - Click here for more information on the above mentioned counties and city to find out what COVID-19 rental assistance programs are available: <https://nlihc.org/rental-assistance>
 - Note the areas mentioned above (Killeen, etc) might have had programs that have expired or have run out of funding

(III). Eviction Protections:

Unclear, but the CDC order might be the only source of protection against eviction in Texas (see above for the federal moratorium). Furthermore, in reference to utilities, there is no utility disconnection because the Texas Public Utility Commission has ordered utility companies under their jurisdiction to not shut off water or electricity to tenants impacted by COVID-19.

- Texas provides the following protections to tenants:
 - Unclear, but the CDC order might be the only source of protection against evictions
- Texas *does not* provide the following protections to tenants:
 - No extension of state moratorium—evictions hearings were able to begin in Texas again on May 19th, 2020. The following *might* be impacted by CDC order:
 - Landlords can still file to evict tenants based on nonpayment & for other non-emergency reasons
 - Financial hardship due to pandemic does not protect tenants from evictions,
 - Law enforcement can enforce an eviction order beginning May 26th, 2020.
 - Not clear if utility providers are required to restore services for free to tenants whose utilities were shut off before the emergency began
 - Landlords are no prohibited from reporting to credit agencies missing or late rent payments.
 - No grace period for tenants pay past rent
 - Foreclosures not addressed
 - Landlords can still charge late fees
 - Landlords are not prohibited from raising the rent when leases are renewed during the pandemic
 - No guarantee of legal counsel for tenants who are about to enter into eviction proceedings
 - No housing stabilization—there is no rent freeze or no introduction of new housing subsidies that would address the debt from rent not paid during the pandemic

12. VIRGINIA

(I). Summary of Current Status:

The Governor launched the Virginia Rent and Mortgage Relief Program, which will provide \$50 million in federal CARES funding for households facing eviction or foreclosure due to COVID-19.

(II). Rental Assistance/ Rental Relief Programs:

- The Governor's eviction moratorium expired on 6/28 with the passage of a \$50 million rent and foreclosure relief program. However, the Virginia Supreme Court on 8/6 issued a temporary moratorium on cases and the issuance of writs of eviction, that expired on 9/7. During the crisis period, electricity, natural gas, water and sewage utilities regulated by the State Corporation Commission must suspend service disconnections and charge no late fees or reconnection charges because of COVID-19 issues through 8/31.

A. Virginia Rent and Mortgage Relief Program (RMRP):

- Depending on availability of funds and household needs, the RMRP may provide financial assistance for rent or mortgage payments for eligible households. This includes financial assistance for rent or mortgage payments past due beginning April 1, 2020 and onward. This is a one-time payment with opportunity for renewal based on availability of funding and household's need for additional assistance. Learn more at <https://www.dhcd.virginia.gov/rmrp>.

RESOURCES

1. The information used for the sections labelled “Eviction Protections” have been based off the research done by Professor Emily Benfer from the Eviction Lab and Wake Forest University Law School. Some states have scorecards made for them that evaluate the state’s housing policies during COVID-19. For more information on the scorecards of other states, please go here: <https://evictionlab.org/covid-policy-scorecard/#scorecard-resources>

2. The information used to find out what state and local protections exist to help tenants during COVID-19 was found on this map created by the National Low Income Housing Coalition. For more information on what state and local governments are offering in terms of rental assistance, please go here: <https://nlihc.org/rental-assistance>