COVID-19 Response Plans

In cities, towns, and counties across the U.S., the COVID-19 pandemic and accompanying economic downturn are precipitating a housing crisis of historic proportions. To assist localities in responding to this challenge, this page provides resources and a framework for developing COVID-19 Housing Response Plans. These materials are intended to help local leaders take a strategic approach to addressing their short-, medium- and long-term housing challenges, providing content that addresses some of the most common questions surrounding response plans to the pandemic.

Jump to: Learn | Plan | Analyze | Act | Fund | Refine | Bridge | Explore

How this page is structured

This page organizes policy solutions in the following categories to assist communities in any stage of the pandemic address their local housing needs:

- **CRISIS RESPONSE**: implement policies to respond to the immediate crisis (short-term)
- **STABILIZATION**: help stabilize the housing situations of residents and multifamily properties (medium-term)
- **RECOVERY**: restore the long-term ability of individuals, families, and housing providers to achieve their housing goals (long-term)

This page is designed to be read sequentially to help guide readers through the COVID-19 response planning process; however, the materials can be reviewed and accessed in any order. Click on any of the headers below to jump to that section:

- **Learn** about general information on housing-related effects of COVID-19
- **Plan** for a strategic response through a Local Housing Response Plans
- **Analyze** COVID-19 related housing data to inform your strategy
- **Act** by adopting specific policy responses to COVID-19
- **Fund** your COVID-19 Housing Policy Responses
- **Refine** your response plans to meet your community’s needs
- **Bridge** the gap between housing and other social policies to develop more effective solutions and broaden support for your response plan
- **Explore** external resources on the housing implications of COVID-19

The Local Housing Solutions team has created the following downloadable PDFs to...
Learn
This section describes the likely effects of COVID-19 on housing markets and policy and provides an overview of how localities can address the housing challenges posed by the pandemic and the associated economic crisis.

What are the housing-related effects of COVID-19
The COVID-19 pandemic has affected all 50 states, causing thousands of deaths, hospitalizations, and a loss of economic security for a large share of Americans due to lost jobs and income. As a result, an increasing number of households are struggling to afford their mortgage and rent payments, while others face eviction and even homelessness – all of which add to the mental and physical stress caused by this pandemic. The crisis is also disrupting the production of new housing and jeopardizing the safety of homeless individuals and families and the people who work with them.

A number of papers have outlined the potential housing implications of COVID-19, including these two (here and here) from members of the Local Housing Solutions team.

How does COVID-19 affect homeless service provision?
People experiencing homelessness often have a higher risk for exposure to communicable diseases, and are likely at a higher risk of infection from COVID-19. In addition, people experiencing homelessness often have less access to health care systems and treatment.

The Centers for Disease Control and Prevention (CDC) has developed recommendations for homeless service providers about how to protect their staff, clients, and guests. The Before, During, and After sections of this guidance offer suggested strategies to help homeless service providers plan, prepare, and respond to this emerging public health threat. Learn more.

This Local Housing Solutions brief discusses how to take a strategic approach to meeting the COVID-19-related needs of homeless individuals and families.

What is the role of localities in addressing the effects of COVID-19 on housing stability and housing markets?
While federal and state funding is critical for addressing COVID-19's negative housing
impacts, local governments are on the front lines of the pandemic and play a critical role in shaping the local policy response. In addition to implementing many federal and state programs, local governments have a deep understanding of local needs and housing market conditions, and tools at their disposal to shape medium- and long-term recovery. Local governments are thus uniquely positioned to weave together different funding sources and policies into a comprehensive and balanced COVID-19 Housing Response Plan.

**Additional resources**
- COVID-19 Frequently Asked Questions and Answers, CDC
- Situation Summary, CDC
- COVID-19 Information and Resources, HUD
- Coronavirus Disease 2019 (COVID-19) Frequently Asked Questions, HRSA
- Q&A on coronaviruses (COVID-19), WHO
- Is Your City Playing by the (New) Rules to Support a Pandemic Economy? NLC

**Plan**
A comprehensive and balanced local COVID-19 Housing Response Plan provides a guiding framework for cities, towns, and counties to identify and coordinate the many policy tools and stakeholders that will be required to address the immediate, medium- and long-term effects of the COVID-19 pandemic and associated economic crisis. While each community will structure these activities in different ways depending on the local context and extent of their COVID-19 outbreak, the discussion below provides big-picture guidance on how to approach the process of developing a COVID-19 Housing Response Plan.

This text below provides an overview of the process of developing a COVID-19 Housing Response Plan. For more detailed guidance, see our brief on Developing a COVID-19 Housing Response Plan.

**What can cities, towns, and counties do?**
In addition to implementing federal and state programs, local governments have unique tools at their disposal that other levels of government do not. Local governments are thus well positioned to weave together different funding sources and regulations into a comprehensive and balanced local COVID-19 Housing Response Plan.

**There is no one housing response plan that is right for every jurisdiction.** Responses will vary based on the level of impact that the virus spread has on a community, local economic and housing conditions, resources, and the political environment. A robust
local COVID-19 Housing Response Plan coordinates the actions of the numerous local
government agencies and divisions that administer policies and programs affecting
housing, public health, and economic development. As is the case with local housing
strategies more generally, the best COVID-19 Housing Response Plans utilize the full
set of tools that local governments have at their disposal and engage the private and
nonprofit sectors as key partners.

What should localities do to develop a COVID-19 housing response plan?
To develop a COVID-19 Housing Response Plan, localities should:

- Analyze the potential threats to the jurisdiction’s housing and rental markets
- Pay attention to the needs of all households, with a particular focus on the most
  vulnerable populations, including homeless persons, low-income renters, older
  adults, persons with disabilities, and immigrant communities
- Define the objectives and outcomes the jurisdiction hopes to achieve through the
  response plan
- Develop a comprehensive and balanced approach to meeting those objectives using
  the full resources available to local agencies in the community
- Develop a plan for implementing the recommended approaches
- Establish a way to track and monitor progress, as well as uncover shortfalls

What factors should be considered when designing COVID-19 policy responses?
Policymakers must focus both on providing immediate housing assistance for people
experiencing homelessness or housing insecurity and addressing the medium- and
long-term implications of the COVID-19 pandemic on housing stability and markets.
Important policy objectives include:

- Maintaining housing stability for renters and homeowners
- Maintaining housing quality and safety
- Preventing housing discrimination and promoting inclusivity
- Preserving the solvency of multifamily owners, managers, and developers
- Ensuring the safety of homeless individuals and families and the people who work
  with them
- Ensuring the health and safety of children, adults, seniors, and homeless individuals
- Ensuring all policy interventions are equitable, sustainable, and feasible

For a more complete discussion of the factors to consider in developing a COVID-19
housing policy response, see our brief on Developing a COVID-19 Housing Response
Plan.
How long of a time horizon should response plans cover?

It is unknown how long the pandemic will last, but the longer it lasts, the more robust the policy responses that will be required. Even after the pandemic and immediate economic crisis has abated, there are likely to be lingering economic and housing consequences for years to come. We recommend that localities plan now for three phases of response to the pandemic, which are discussed in more detail in this brief:

- **CRISIS RESPONSE**: implement policies to respond to the immediate crisis (short-term)
- **STABILIZATION**: help stabilize the housing situations of residents and multifamily properties (medium-term)
- **RECOVERY**: restore the long-term ability of individuals, families, and housing providers to achieve their housing goals (long-term)

**Future Phases**

As the immediate crisis recedes, localities should consider adding a fourth phase to their COVID-19 Housing Response Plans focused on helping individuals, families, and communities become more resilient to future housing shocks. Finally, as the COVID-19 crisis moves more clearly into the rear-view mirror, cities will want to re-examine their broader housing strategies in light of the “new normal” established by the post-COVID-19 housing situation to develop new comprehensive local housing strategies.

How can communities address the disparate effects of the COVID-19 pandemic on different neighborhoods and populations?

In developing their COVID-19 Housing Response Plans, cities, towns, and counties should consider and address disparities across neighborhoods and among people of different income levels, abilities, race, and ethnicity. Close attention to these disparities can help identify areas or populations with a particularly high level of need and/or distinct challenges and inform a more inclusive recovery.

Without applying an explicit equity lens to a local Housing Response Plan, policy interventions may perpetuate or exacerbate existing inequities for people of color, low-income individuals, people with disabilities, and other vulnerable and marginalized groups.

Resources on addressing the disparate impacts include:

- The Robert Wood Johnson Foundation released five principles as a compass to point leaders to an equitable and lasting recovery from the COVID-19 pandemic. Read them here: [https://rwjf.ws/364DRsd](https://rwjf.ws/364DRsd)
- Disparate Impacts of COVID-19 on Communities of Color (NLC)
• COVID-19 in Racial and Ethnic Minority Groups (CDC)
• Racial Disparities In COVID-19 Impact Emerge As Data Is Slowly Released (NPR)
• Duke professors call for more COVID-19 funds, help for black NC residents (NewsObserver)
• ‘Stark contrast’ in COVID-19 infection rates based on education, race in NYC (MSN)
• In NYC, ‘stark contrast’ in COVID-19 infection rates based on education and race (ABC)
• The Alliance’s Racial Equity Network Toolkit
• FAQs: COVID-19 and Racial Equity (NLIHC)
• Coronavirus Layoffs Have Bigger Impacts on Housing Security for Black, Latinx and Asian Households (Zillow)
• Engaging for Equity in a World of COVID-19 (SPARCC)
• Homeless System Response: Equity-Driven Changes to Coordinated Entry Prioritization (HUD Exchange)
• The COVID Racial Data Tracker (The COVID Tracking Project)
• Racial Data Transparency (Johns Hopkins)
• State of Homelessness: 2020 Edition (National Alliance to End Homelessness)
• Racial Equity Network Action Steps (National Alliance to End Homelessness)
• Stella P Race and Ethnicity Analysis Guide (HUD Exchange)

Examples in action:

• City Council to Hold Oversight Hearing on ‘Disparate Impacts of COVID-19 on Communities of Color’ (Gotham Gazette)
• Health Equity Taskforce Gets $500,000 to examine Disparate Impact COVID-19 on Black Louisianans (New Orleans Tribune)

Examples of local COVID-19 responses

Seattle-King County’s Health Care for the Homeless network are at the epicenter of the US outbreak and are rapidly and continuously producing guidance for service providers. Their website includes a variety of useful resources illustrating their planning and response strategy, including a COVID-19 Preparedness Planning Guide, Interim Guidance on COVID-19 for Homeless Service Providers, Response Assessments, Sanitation and Hygiene Guides, and more.

Additional resources

• Ensuring Housing Stability During a Crisis, NLIHC
• Pandemic Planning and Services that Support People Who are Homeless, OrgCode
• Planning and Preparing for COVID-19, USICH
• Hope for the Best, Plan for the Worst: Addressing the Aftermath Of The COVID-19
See also: While originally intended for developing affordable housing strategies, the following LHS resources provide useful information that can also be applied to housing responses.

Establishing goals for a local housing strategy and monitoring progress
Resources on building public support for affordable housing

**Analyze**

The analysis of readily-available data can provide important insights into the extent of your local housing needs. Data can help you: 1) make the case for developing your response plan, 2) determine what objectives you want the plan to pursue, and 3) guide how you can most effectively allocate your dollar and human resources in conjunction with information on the costs and benefits.

**COVID-19 trends to be aware of**

To develop and maintain a strong COVID-19 housing response plan, it is important for housing policymakers and practitioners to track evolving indicators of disease transmission and its economic impacts. Given the immediacy of the pandemic, every day brings new facts. Many changes to a community’s housing policy response are driven by overall economic conditions and actions by other levels of government, which may be well beyond the control or direction of individual localities. Yet with a thorough understanding of available metrics and data, localities can take prompt and precise action in the areas it can control, as well as inform state or federal policy agendas.

This brief outlines valuable sources of information for setting or adjusting local housing priorities, identifying policies best suited to local economic and housing conditions, and undertaking mid-course corrections. It highlights data that can help localities understand both what is happening at the community level, as well as potential changes in federal, state, and local government regulations, programs, and funding levels.

Read the full brief: [Analyzing and Monitoring Data to Inform Your COVID Housing Response Plan](#)

Furthermore, The National League of Cities also published a helpful [article](#) on Housing Market Indicators to watch.
**Sources of publicly-available COVID-19 data**

- COVID-19 Open Research Dataset (CORD-19)
- COVID-19 Databases (Penn IUR)
- COVID-19 Data Hub
- Mathematica’s COVID-19 Curated Data, Modeling, and Policy Resources
- Google COVID-19 Public Datasets
- Harvard’s Resources for COVID-19
- The COVID Tracking Project
- The Alliance’s Racial Equity Network Toolkit
- NMHC Rent Payment Tracker

Finally, LHS’s brief on *Analyzing and Monitoring Data to Inform Your COVID Housing Response Plan* contains dozens of publicly-available data sources organized by crisis recovery phase.

**Identifying and analyzing disparate impacts**

In developing their COVID-19 Housing Response Plans, cities, towns, and counties should consider and address disparities across neighborhoods and among people of different income levels, abilities, race, and ethnicity. Close attention to these disparities can help identify areas or populations with a particularly high level of need and/or distinct challenges and inform a more inclusive recovery.

Some indicators to pay attention to:

- Disparities among those who experience homelessness in shelters and on the street
- Disparities among those who experience household hardship: mortgage foreclosures, tax delinquency, and foreclosures; rental turnover, evictions
- Disparities among those who experience hospitalizations and death per capita

**Act**

It is helpful to consider three initial phases of response to the COVID-19 pandemic and accompanying economic crisis: Crisis Response (short-term), Stabilization (medium-term), and Recovery (long-term).

- **CRISIS RESPONSE**: implement policies to respond to the immediate crisis (short-
term)

- **STABILIZATION**: help stabilize the housing situations of residents and multifamily properties (medium-term)
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**CRISIS RESPONSE policy interventions**

Most immediately, local officials face the daunting tasks of helping homeless individuals and families to stay safe during the pandemic and preventing evictions and foreclosures due to loss of income. Other immediate challenges involve adapting to social distancing in administering government subsidy programs like public housing and Housing Choice Voucher program and addressing disruptions in housing production and preservation programs.

The following are some of the key policy objectives to consider for the CRISIS RESPONSE phase:

### Homelessness:

- **Ensure all sheltered homeless individuals and families have access to a safe shelter in which social distancing is possible and practiced**
  
  *Examples in action:* New Orleans | Boston

- **Ensure policies are in place for dealing with outbreaks at homeless shelters**
  
  *Examples in action:* Seattle | Los Angeles

- **Ensure on-the-street homeless individuals have access to the facilities needed to maintain adequate hygiene**
  
  *Examples in action:* Austin | Atlanta | Philadelphia

- **Ensure homeless individuals and families have access to medical care**
  
  *Examples in action:* Boston | Las Vegas | Dallas | Detroit | Private-sector innovation

- **Develop policies for handling the discharge of homeless individuals from the hospital**
  
  *Examples in action:* Texas CoC | California

- **Ensure the safety of individuals who work with the homeless**

### Rental housing:

- **Protect renters from eviction**
  
  Read the LHS brief on eviction moratoria
  
  *Examples in action:* Eviction moratoria across the country

- **Help rental property owners manage the loss of income associated with eviction moratoria and unpaid rent as well as potential increases in operating costs**
  
  *Examples in action:* Los Angeles | Illinois
• Develop procedures for administering public housing, the Housing Choice Voucher program, and other housing subsidy programs in light of COVID-19 and social distancing  
  Examples in action: Boston

**Homeownership:**

• Protect homeowners from foreclosure  
  Examples in action: Foreclosure moratoria across the country

• Help homeowners avoid utility shut-offs  
  Examples in action: Moratoria on utility shut-offs across the country

**Other:**

• Suspension of penalty fees (such as utility late fees, parking restrictions, code compliance, inspection, etc.)
• Establishing a recovery task force

To assist localities in anticipating the full range of possible implications, this white paper provides an overview of the potential implications of COVID-19 for U.S. housing policy.

**STABILIZATION policy interventions**

The process of helping to stabilize residents and multifamily properties begins once the immediate threats posed by COVID-19 recede. Eventually, shelter-in-place orders will end and large numbers of people will return to work. At the same time, hundreds of thousands (and potentially millions) of people are likely to remain unemployed or underemployed and to struggle paying their rent or mortgage. While rents may fall due to reductions in renter income, they generally cannot drop to the level that the lowest income people can afford, leading to rising unaffordability. Local governments will not be able to maintain eviction moratoria indefinitely. New solutions will be needed – particularly long-term rental assistance and longer-term mortgage forbearance – along with expanded eviction and foreclosure prevention programs.

The following are some medium-term policy objectives to consider during the STABILIZATION phase:

• Provide rental assistance to help struggling renters when eviction moratoria expire
• Help struggling homeowners avoid mortgage and tax foreclosure when the initial period of mortgage forbearance runs out  
  Examples in action: Rochester | Philadelphia
• Help owners of multifamily properties meet their operating expenses and debt service in the face of declining rent revenue
  Examples in action: Arizona
• Help small developers (both nonprofit and for-profit) remain in business to preserve development capacity
• Monitor maintenance issues in rental housing to ensure housing quality is maintained

To assist localities in anticipating the full range of possible implications, this white paper provides an overview of the potential implications of COVID-19 for U.S. housing policy.

RECOVERY policy interventions

Even after the economy has recovered and the jobless rate has declined substantially, there will still be lingering challenges associated with the COVID-19 downturn. For example, to the extent that people spend down their savings trying to stay afloat during the economic downturn, they will have less money available to manage unexpected financial emergencies, purchase homes, or fund their retirements. It’s likely that many individuals will also experience impaired credit and high debt levels and borrowing costs due to an inability to pay bills during the economic crisis. Some small builders and nonprofit developers may go out of business as a result of the economic slowdown, leading in some areas to long-term reductions in the supply of housing that ultimately foster higher rents and home prices. Over the long term, solutions will be needed to restore the ability of individuals, families, and housing providers to achieve their housing goals. Cities, towns, and counties will also need to analyze how things have changed in light of the COVID-19 pandemic and economic downturn to refocus and revitalize their housing policy for the future.

The following are some long-term policy objectives to consider during the RECOVERY phase:

Assist struggling renters and owners:
• Help renters with impaired credit and limited savings to improve their credit scores and pay for the security deposits needed to move into new rental homes
• Help renters with limited funds for a downpayment and impaired credit to purchase homes
  Examples in action: Philadelphia
• Provide financial coaching and other assistance to help individuals improve their credit and pay down debt
  Examples in action: Philadelphia
• Provide education and counseling to individuals whose retirement savings have declined

Ensure an adequate supply of housing:
• In high-cost regions and other places where housing supply has historically fallen short of demand, work with developers and advocates to identify steps for jumpstarting housing development once social distancing rules are relaxed, including reductions in regulatory barriers
• Assess the capacity of developers within the jurisdiction to meet production and rehabilitation needs and, if necessary, develop policies and support to expand this capacity

Adjust to changing circumstances:
• If property values decline, acquire well-located properties for use as affordable housing
• Work to root out any new forms of discrimination that emerge during and after the COVID-19 crisis
• Assess whether the COVID-19 crisis has affected residential patterns (e.g., are young people moving into cities at the same rate as before the crisis?) to determine if adjustments are needed to existing policies

To assist localities in anticipating the full range of possible implications, this white paper provides an overview of the potential implications of COVID-19 for U.S. housing policy.

Policy responses for future phases
As the immediate crisis recedes, localities should consider adding a fourth phase to their COVID-19 Housing Response Plans focused on helping individuals, families, and communities become more resilient to future housing shocks. Finally, as the COVID-19 crisis moves more clearly into the rear-view mirror, cities will want to re-examine their broader housing strategies in light of the “new normal” established by the post-COVID-19 housing situation to develop new comprehensive local housing strategies.

Additional resources
Coronavirus Responses around the U.S.
Bloomberg Philanthropies: Local Action Tracker
From the Great Recession to COVID-19: Land Banks are Critical to Long-Term Equitable Recovery

Examples of State and Local Responses
How to use this table

- To view a larger version of this table, click “View larger version” on the bottom-left of the table.
- To select a state, filter by “state” and select your state(s) of interest.
- To select a city, filter by “city” and search for “contains” or “is” to find the city.
- To view only Housing policy responses, filter by Policy Area, select “has any of” and then select your topic(s) of interest.
- To examine an action, hover over the action and click the blue expand arrow.

Information from National League of Cities

Eviction Moratoria

Eviction Lab has compiled an exhaustive list of national, state, and local eviction moratoria.

Fund

This section breaks down the various national stimulus packages and identifies possible funding sources for housing.

Federal funding assistance

Click on the links below to read an LHS brief on each of the following federal laws enacted to address the economic effects of COVID-19:

**H.R. 748** “Coronavirus Aid, Relief, and Economic Security Act” (“CARES Act”) [View summary](#).

**H.R. 6074** Coronavirus Preparedness and Response Supplemental Appropriations Act, 2020. [View summary](#).

**H.R. 6201** Families First Coronavirus Response Act. [View summary](#).

Other ways to fund a COVID-19 housing response

There are several things local stakeholders can do to free-up funding to ensure housing and economic stability in their communities:

Use existing grants and sources of revenue to address the crisis, such as:

- To the extent that states have federal or state Temporary Assistance for Needy Families (TANF) funds available, they can use them to provide temporary help to families impacted by COVID-19. [Click here to learn more](#).
- Community Development Block Grants (CDBG, additional $5 billion through CARES)
- Emergency Solutions Grants (ESG, additional $4 billion through CARES)
- Tenant-Based Rental Assistance (TBRA, additional $1.25 billion through CARES)
- Project-Based Rental Assistance (PBRA, additional $1 billion through CARES)
- Public Housing Operating Funds
- Section 202 (additional $50 million through CARES)
- Section 811 (additional $15 million through CARES)
- Housing Assistance for People with AIDS (additional $65 million through CARES)
- Continuum of Care (CoC) Program grant funds can be a useful resource to support communities’ public health outbreak preparedness and response efforts. Click here for more information.
- HUD also recently provided regulatory waivers of certain Continuum of Care (CoC), Emergency Solutions Grant (ESG), Housing for Persons With AIDS (HOPWA), and Consolidated Plan requirements to help provide additional supports to individuals and families eligible for CoC, ESG, and HOPWA assistance who are economically impacted by COVID-19.

Localities can also tap into local funding opportunities from philanthropic organizations. LISC has curated a list of funders organized by states that are now accepting – or soon will accept – applications from nonprofit organizations, businesses, and workers who need more support in this time of crisis.

Drexel University recently published a whitepaper on Emergency Fund typologies that can be utilized at the local level.

Local Housing Solutions has also put together this downloadable document on the different ways to fund homelessness responses.

Finally, this LHS section identifies possible funding sources for affordable housing, and describes the critical role that locally-generated revenue plays in supplementing federal resources.

Additional resources

NLHIC, the National Housing Law Project, and the National Immigration Law Center released a new FAQ regarding eligibility based on immigration status for CARES Act assistance.

Refine

In developing a comprehensive local housing response plan, jurisdictions will need to make a range of important policy decisions. Some of these decisions will involve difficult choices about how to allocate limited resources.

While there is no one-size-fits-all solution to any of these issues, the briefs listed below
can help policymakers and stakeholders craft an appropriate solution for their community by providing guidance on how to approach making these difficult judgments.

**Allocating resources between tenant-based and project-based rental assistance**
A discussion of scenarios in which it may be preferable to structure rental assistance as a tenant-based subsidy, which provides greater flexibility, or as project-based assistance, which helps to guarantee the availability of affordable units in specific locations. Learn more about allocating resources between tenant-based and project-based rental assistance.

**Allocating resources to address housing needs among older adults and families with children**
A discussion of the factors that local jurisdictions may wish to consider when determining how to allocate spending on housing for different populations. Learn more about allocating resources to address housing needs among older adults and families with children.

**Setting income eligibility levels for local housing programs**
Guidance on how to determine the income eligibility levels for local housing assistance programs and policies. Learn more about setting income eligibility levels for local housing programs.

**Additional resources**
In progress.

**Bridge**
Housing and neighborhood conditions shape outcomes across a variety of domains. Materials in this section describe some of these connections, and help to make the case for broadening the coalition of support for initiatives that increase housing stability during this time of crisis.

**Housing and health**
There are several aspects of housing that influence health: housing affordability, stability, quality and neighborhood conditions. Read more about health and housing.

**Housing Quality:**
Although housing quality has generally risen over the past few decades, many households, especially low income households, continue to live in homes that are in very poor condition. As families are encouraged to shelter in place, the physical
condition of housing plays an increasingly important role in our overall health and well-being. Housing officials should consider offering or supporting training resources and programs for housing managers to help them effectively address both building sanitation and maintenance. Housing officials might also incentivize management practices that can enhance health, such as reducing exposure to pests like mice and cockroaches, which are associated with asthma attacks.

**Affordability:**
Research shows that severely cost-burdened renters spend less each month on food and healthcare than do other renters with similar incomes that are not cost-burdened. Additionally, low-income households that face higher heating costs, typically because of colder than expected weather, spend less on food. It follows that affordable housing may improve health outcomes by increasing disposable income and freeing up resources for nutritious food, health care, and other critical expenditures that improve health.

During this time of economic uncertainty, many families are feeling particularly financially unstable. By helping individuals and families to afford their housing costs, government programs can increase the money low-income families have to spend on food, health, and other needs.

**Stability:**
Even during this time of social isolation, evictions and unplanned moves can tear people away from important social supports. Stable housing also protects people from the stress that can undermine both physical and mental health. Furthermore, frequent moves make it more difficult for individuals to maintain a stable relationship with a healthcare provider, which can be especially critical for older adults and those with chronic health conditions.

To help maintain residential stability during the COVID-19 crisis, there is a pressing need for programs that help residents make their rent and mortgage payments and help them avoid eviction and foreclosure. Examples of eviction prevention efforts include Massachusetts’ Residential Assistance for Families in Transition (RAFT) program and New York City’s provision of free legal assistance for renters facing eviction.

**Why housing matters**
Overview of the many ways in which investments in quality housing can enhance both local economic development and the health and well-being of individual residents, and steps that housing policymakers can take to further these broader objectives. Learn more about why housing matters.
Resources on building public support
List of selected publications, organizations, and initiatives focused on public opinion research and messaging on affordable housing and housing subsidy programs, including brief descriptions and links. Learn more about building public support.

Additional resources
In its latest paper, the Center for Community Investment discusses the economic effects of the pandemic, the disruptions it will cause for healthcare organizations and resulting implications for their housing investments, how these disruptions will affect children, and the local opportunities and challenges this sequence of events may generate for affordable housing partnerships.

Explore
Explore a running list of homelessness services guides, property management resources, and other housing-related advice that localities across the country have utilized during the COVID-19 crisis. We will continue to update this list as more information becomes available.

General resources

Resource Libraries
- COVID-19 Resources (National Health Care for the Homeless Council)
- Coronavirus Resources (National Housing Conference)
- COVID-19 Housing Resources (Joint Center for Housing Studies, March 23, 2020)
- COVID-19 and Housing (PRRAC, March 24, 2020)
- Coronavirus and Housing/Homelessness (National Low Income Housing Coalition)
- Coronavirus Disease 2019 (COVID-19) Resource Center (Ballard Spahr)
- Guidance for Dealing with the Coronavirus (National Apartment Association, March 18, 2020) COVID-19 Resources and Updates (NCSHA)
- Pandemic Response Repository (New America, April 2020)
- Aspen Institute COVID-19 Resources (The Aspen Institute, April 2020)
- COVID-19 Resources for Communities and Stakeholders (SPARCC, April 2020)
- Cities and COVID-19 Resource Library (Penn IUR, May 2020)
- IHS Covid-19 Resource Hub
- Poll: The Public Highly Concerned About Housing Instability During Covid-19; Expects Major Action from Congress (Opportunity Starts at Home, May 2020)
- Coronavirus Relief Fund Allocations to Tribal Governments (US Dept. of the Treasury, May 2020)
- The COVID-19 Response in Indian Country (Center for American Progress, June 2020)
Model Local Resolution Calling For Local Authority to Adopt Housing and Worker Protections and Expand Broadband Access During the COVID-19 Pandemic (Local Solutions Support Center, June 2020)

General Tools

- COVID-19 Responders Twitter List
- Identifying Critical Infrastructure during COVID-19
- COVID-19 Service Point
- Housing Policy Scorecard (Eviction Lab, April 2020)
- Rent Payment Tracker (NMHC, 2020)
- C40-Knowledge Hub
- C40 Knowledge Hub: Spotlight on Cities
- Cities for Global Health
- City Innovators Forum
- Mortgage Markets COVID-19 Collaborative
- Coronavirus Relief Fund Factsheet
- Community Development Block Grants – Coronavirus (CDBG-CV) Factsheet

For homelessness service providers

General Information

- Coronavirus and Homelessness (National Alliance to End Homelessness, March 5, 2020)
- Community-level COVID-19 Homelessness Planning & Response Dashboard (University of Pennsylvania, Boston University, and UCLA, 2020)
- Untapped Expertise: Strategies for Inclusive Stakeholder Engagement When Developing Your Coordinated Investment Plan (HUD Exchange, June 2020)
- Disaster Preparedness, Response, and Recovery Resources (USICH, June 2020)
- COVID-19 Infection Control Inventory and Planning (ICIP) Tool for Homeless Service Providers (CDC, June 2020)
- Leveraging Integrated Data to Support and Enhance COVID-19 Responses (HUD Exchange, August 2020)

Equity Resources

- COVID-19 Homeless System Response: Part 1: Equity as the Foundation (HUD)
- Increasing Equity in the Homeless Response System Through Expanding Procurement (HUD Exchange, July 2020)
- Advancing Racial Equity through Assessments and Prioritization (HUD Exchange, August 2020)
- Data & Equity: Using the Data You Have (HUD Exchange, July 2020)
- Homeless Prevention to Promote Equity (HUD Exchange, June 2020)

**Funding Resources**

- Five Things to Consider When Investing ESG in Homelessness Prevention (HUD Exchange, June 2020)
- Prioritizing ESG Resources During COVID-19 (National Alliance to End Homelessness, June 2020)
- Planning a Housing Surge to Accelerate Rehousing Efforts in Response to COVID-19 (HUD Exchange, June 2020)
- ESG Homelessness Prevention Eligibility During Eviction Moratoria (HUD Exchange, August 2020)
- IDIS Fact Sheet for ESG and ESG-CV Funds Setup (HUD Exchange, August 2020)
- HMIS Allowable Expenses for ESG (HUD Exchange, July 2020)
- Federal Funding Priority Order for Noncongregate Shelter During Covid-19 (HUD, June 2020)

**Videos and Webinars**

- Infectious Disease Preparedness Among Homeless Assistance Providers and their Partners (Community Planning & Development, March 10, 2020)
- COVID-19 Planning & Response for Homeless Assistance Providers Office Hours (HUD Exchange, March 27, 2020)
- COVID-19 Webinar Series (National Alliance to End Homelessness, April 1, 2020)
- National Low Income Housing Coalition Weekly Calls on Coronavirus and Housing/Homelessness
- Maximizing Funding for Non-Congregate Shelter Opportunities: California’s Project Roomkey (United States Interagency Council on Homelessness, April 23, 2020)

**Shelter Management Resources and Toolkits**

- Infectious Disease Toolkit for Continuums of Care: Preventing & Managing the Spread of Infectious Disease Within Shelters (HUD, March 2020)
- Infectious Disease Toolkit for Continuums of Care: Preventing & Managing the Spread of Infectious Disease for People Experiencing Homelessness (HUD, March 2020)
• Non-Congregate Approaches to Sheltering for COVID-19 Homeless Response *(HUD Exchange, March 1, 2020)*
• Specific Considerations for Public Health Authorities to Limit Infection Risk Among People Experiencing Homelessness *(HUD Exchange, March 5, 2020)*
• Essential Services for Encampments During an Infectious Disease Outbreak *(HUD Exchange, March 23, 2020)*
• Shelter Management During an Infectious Disease Outbreak *(HUD Exchange, March 23, 2020)*
• Rapid Expansion of HMIS: Things to Consider *(HUD Exchange, July 2020)*
• Strategies for Proactive Universal Testing *(National Health Care for the Homeless Council, July 2020)*
• Homeless System Response: Equity-Driven Changes to Coordinated Entry Prioritization *(HUD Exchange, May 2020)*
• COVID-19 Recommended Protocol for People Experiencing Homelessness *(United States Interagency Council on Homelessness, April 2020)*
• Interim Considerations for Health Departments for SARS-CoV-2 Testing in Homeless Shelters and Encampments *(CDC, July 2020)*

**Miscellaneous**

• [RESEARCH] Estimated Emergency and Observational/Quarantine Capacity Need for the US Homeless Population Related to COVID-19 Exposure by County... *(Culhane et al., March 25, 2020)*
• COVID-19 Response for People Experiencing Homelessness: Early Learnings from Seattle/King County *(United States Interagency Council on Homelessness, April 7, 2020)*
• Guidance for helping people experiencing homelessness access their economic impact payments *(National Low Income Housing Coalition, May 2020)*

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**For nursing homes/senior caregivers**

**General Information**

• [VIDEO] Coronavirus Daily Member Update *(Leading Age)*
• Coronavirus (COVID-19) Resources and Articles for Family Caregivers *(Family Caregiver Alliance, March 24, 2020)*
• Coronavirus Resources *(Leading Age, March 25, 2020)*
• Coronavirus Information for Nursing Homes *(Leading Age, March 2020)*
• Resources for Assisted Living *(Leading Age, March 2020)*
• COVID-19 Guidance for Supportive Housing Providers *(CSH, March 20, 2020)*
• Resources for Adult Day, PACE, and Senior Centers *(Leading Age, March 2020)*
• AARP + NLC COVID 19 Response *(AARP + NLC, May 26, 2020)*
Guides and Resources

- Guidance for Retirement Communities and Independent Living (CDC, March 2020)
- Preventing the Spread of COVID-19 in Retirement Communities and Independent Living Facilities (Interim Guidance) (CDC, March 2020)
- Coronavirus Crisis: Nursing Home Visitation Guidelines as of 3/12/20 (California Advocates for Nursing Home Reform, March 12, 2020)
- COVID-19 Guidance for Supportive Housing Providers (CSH, March 20, 2020)
- LeadingAge Need to Know: Coronavirus (Leading Age, March 24, 2020)
- Prevention, Containment, and Mitigation Measures for COVID-19 at Adult and Senior Care Centers (California Department of Social Services, March 13, 2020)
- Visitation Guidelines for Residential Care, Assisted Living, and Board and Care Facilities for the Elderly as of March 13, 2020 (California Advocates for Nursing Home Reform, March 13, 2020)
- Memo: Growing Number of Assisted and Unassisted Seniors (NLIHC, April 27, 2020)

For renters/homeowners

Preparation and General Information

- How the coronavirus will impact U.S. home prices (HW, March 23, 2020)
- National Association Of Realtors Survey Shows How Coronavirus Has Started To Impact The Real Estate Market (Forbes, March 23, 2020)
- [VIDEO] The Housing Finance System During the Pandemic and Beyond (Joint Center for Housing Studies, March 31, 2020)
- Eviction Lab (Eviction Lab, April 2020)
- Resources and Tools for Homeowners and Renters (Fannie Mae, June 2020)

For Renters

- COVID-19 Protections for Renters and Owners in NYC and NJ: An Updated List (StreetEasy, May 12 2020)
- Community Resources for Renters (Just Shelter, April 2020)
- What Tenants Need to Know in the Age of Coronavirus (Bklyner., March 13, 2020)
- Support for Renters: Fannie Mae Disaster Recovery Network (Enterprise Community Partners, March 2020)
- Tenant Talk | A Response to the Covid-19 Pandemic (NLIHC, June 2020)
- COVID-19 Tenant Guidance: Rent Repayment Plans (HUD Exchange, August 2020)

For Homeowners

- Get Your Home Ready (CDC)
- Get Your Home Ready: Checklist for Individuals and Families (CDC)
- Directory of Mortgage Servicer Telephone Lines and Online Intake Portals (NHRC, June 2020)
For property management

General Information

- COVID-19 guidance for owners and managers of multifamily residential properties (Nixon Peabody, March 23, 2020)
- Coronavirus/COVID-19: Considerations for Landlords and Property Managers (Holland & Knight, March 12, 2020)
- Questions and Answers for Office of Multifamily Housing Stakeholders (Office of Multifamily Housing Programs, March 13, 2020)
- Coronavirus: Resources and Updates (UHAB)
- Rent Payment Tracker (NMHC 2020)
- Landlord Engagement: Reset your Community’s Critical Partnerships During COVID Response (HUD Exchange, June 2020)
- Landlord Engagement and Assistance Program (LEAP) (San Diego Housing Commission, July 2020)

Guides and Resources

- How to Strengthen, Optimize, or Restructure COVID-19 Affected Operations (O’Connor Davies, March 2020)
- COVID-19-Related Relief for Small and Mid-Sized Businesses (O’Connor Davies, March 2020)
- Pandemic Guide for Real Estate Managers (IREM, March 2020)
- Best Practices: Property Management In The Time Of Coronavirus (BisNow, March 10, 2020)
- Coronavirus Guidance for Property Mangement (National Apartment Association, March 19, 2020)
- Inc. has curated a list of tools, resources, and financial help for businesses (Inc Magazine, April 2020)
- Paycheck Protection Program (SBA, April 2020)
- LIHTC Allocating Agencies Respond to Coronavirus (Novoco, March 13, 2020)
- How the coronavirus will impact U.S. home prices (HW, March 23, 2020)
- Landlord Engagement: Reset your Community’s Critical Partnerships During COVID Response (HUD Exchange, May 2020)
- COVID-19 Webinar 3.0 — Guidance and Updates for the Affordable Housing Industry (Nixon Peabody, May 2020)
- We Will Need Code Enforcement Now More Than Ever: Three COVID-19 Responses to Protect Neighborhoods (Center for Community Progress, May 12, 2020)
• Filling the Gaps: Helping Struggling Property Owners Connect to Rehab and Repair Resources (*Center for Community Progress, June 16, 2020*)
• Tools for Landlords with Tenants Impacted by COVID-19 (*HUD Exchange, August 2020*)

**Videos**

• [VIDEO] Stress Testing Your Portfolio: Asset Managers Coping with COVID-19 (*The Consortium for Housing and Asset Management*)
• [VIDEO] What Property Managers Need to Know (*IREM*)
• [VIDEO] The Housing Finance System During the Pandemic and Beyond (*Joint Center for Housing Studies, March 31, 2020*)
• [VIDEO] Managing Properties In The Age Of Coronavirus (*BisNow, March 19, 2020*)
• [VIDEO] COVID-19: What Real Estate Managers Need to Know (*Visto, March 10, 2020*)
• [VIDEO] Resident Relations Dos and Don’ts (*California Apartment Association, March 16, 2020*)
• [VIDEO] What shelter in place means for rental housing providers (*California Apartment Association, March 16, 2020*)
• [VIDEO] Challenges with Rent Collections due to COVID-19 (*California Apartment Association, March 16, 2020*)
• [VIDEO] Coronavirus and Housing/Homelessness (*NLIHC and Disaster Housing Recovery Coalition, April 6, 2020*)

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**For affordable housing and community development**

**Resource directories**

• Coronavirus Information for Affordable Housing (*Leading Age, March 2020*)
• COVID-19 Resources for the Affordable Housing, Community Development and Renewable Energy Communities (*Novoco*)
• COVID-19 Resources for Community Developers (*National Alliance for Community Economic Development Associations, March 2020*)
• Eviction Prevention and Stability Toolkit (*HUD, July 1 2020*)

**General Information**

• COVID-19 Guidance for Affordable Housing (*New York Housing Conference, March 2020*)
• COVID-19 Guidance for Owners and Managers of Multifamily Residential Properties (*Nixon Peabody, March 16, 2020*)
• HUD Issues Frequently Asked Questions for Owners of Multifamily Assisted Housing on Dealing with COVID-19 (*Nixon Peabody, March 16, 2020*)
• Helping Residents of Affordable Housing Cope with the COVID-19 Pandemic (*Case*
Western Reserve University, March 2020

- COVID-19 FAQs for Public Housing Agencies (HUD, March 31, 2020)
- Questions and Answers for Office of Multifamily Housing Stakeholders (Office of Multifamily Housing Programs, April 16, 2020)
- From the Great Recession to COVID-19: Land Banks are Critical to Long-Term Equitable Recovery
- COVID-19 FAQs for Public Housing Agencies (Ver. 4) (HUD Exchange, May 29 2020)
- Information for Public Housing and Voucher Tenants on the Eviction Moratorium (National Housing Law Project, June 2020)
- COVID-19 FAQs for Public Housing Agencies – updated (HUD, July 16 2020)
- Public Housing Authority Data Sharing Agreements (HUD Exchange, August 2020)

**Funding/Grant-Related Resources**

- FAQs for the Public Housing, Housing Choice Voucher (HCV) (HUD, March 13, 2020)
- Quick Guide to CDBG Eligible Activities to Support Infectious Disease Response (HUD Exchange, March 19, 2020)
- Availability of Waivers of CPD Grant Program and Consolidated Plan Requirements to Prevent the Spread of COVID-19 and Mitigate Economic Impacts Caused by COVID-19 for CoC, ESG, and HOPWA (HUD Exchange, April 2020)
- GLG is offering pro bono access to its expert platform for non-profits, foundations, and social enterprises on the frontlines of Covid-19 response (GLG, April 2020)
- CDBG-DR COVID-19 FAQs (HUD Exchange, March 2020)
- CDBG-DR COVID-19 FAQs – updated (HUD Exchange, July 10 2020)

**For local government**

**General Information**

- The National League of Cities has developed a landlord survey template for municipalities to adapt and administer to landlords in their communities.
- The Robert Wood Johnson Foundation released five principles as a compass to point leaders to an equitable and lasting recovery from the COVID-19 pandemic
- What Mayors Need to Know (Conference of Mayors, April 2020)
- Coronavirus Crisis Response: Resources for Your Community (ICMA, April 2020)
- Resources for Leaders to Keep Their cities Functioning in the Wake of Covid19 (National League of Cities)
- COVID-19 Response Resources for Local Leaders (National League of Cities)
- Taking Bold Action to Protect Tenants During the COVID-19 Outbreak (Enterprise Community Partners, March 16, 2020)
- Local Response Library (Bloomberg Philanthropies, April 2020)
- Local Government Response and Resource Bank (What Works Cities)
- Hope for the Best, Plan for the Worst: Addressing the Aftermath Of The COVID-19
**Examples of Local Responses**

- Coronavirus Responses around the U.S. *(The New Deal)*
- Next on the Horizon: The COVID-19 Response from State and Local Leaders *(Enterprise Community Partners, March 18, 2020)*
- Five Ways Local Governments are Supporting Small Businesses During COVID-19 *(National League of Cities, April 15, 2020)*
- Local Government Resources [Google Doc] *(National Housing Law Project)*
- About Eviction Moratoria [Google Doc] *(ELGL)*
- Local Action Tracker *(National League of Cities)*
- COVID-19 Eviction Defense Project *(Colorado)*

**Resources on Partnerships**

- State, Local and Federal Partnership: An Essential Tool in Addressing COVID-19 *(National League of Cities, April 14, 2020)*
- Partnerships for Healthy Cities *(Bloomberg Philanthropies, April 2020)*
- Private and Non-Profit Organization Resources for Coronavirus *(National League of Cities)*
- U.S. Digital Response is matching data and digital service volunteers with local and state governments to assist with rapid response Covid-19 projects. *(U.S. Digital Response)*
- Guidance on setting up an emergency rental assistance program *(MHP, April 1, 2020)*
- CHECKLIST: Guidance on setting up an emergency rental assistance program *(MHP, April 1, 2020)*
- Coronavirus Response *(Local Progress, March 2020)*
- How Do You Know if Your Local Government Has the Legal Authority to Adopt a Policy in Response to the Coronavirus Pandemic? *(Local Solutions Support Center, March 18, 2020)*

**Funding-Related Resources and Guidance**

- Emerging Typologies of Local Relief Funds *(Drexel, April 2020)*
- Analysis: When will your city feel the fiscal impact of COVID-19? *(Brookings, March 31, 2020)*
- HUD Publishes a CDBG Quick Guide to Support Infectious Disease Response *(HUD)*
Exchange, March 13, 2020)
- Small, Mid-Sized Cities Currently Cut Out of Direct Coronavirus Funding (Route Fifty, April 8, 2020)
- State and Local Funding Totals Under the CARES Act (Tax Foundation, April 1, 2020)
- Quick Guide to CDBG Eligible Activities to Support Infectious Disease Response (HUD Exchange, March 19, 2020)
- The U.S. Department of the Treasury launched a web portal to allow eligible state, local, and tribal governments to receive payments to help offset the costs of their response to the COVID-19 outbreak. (Treasury Department, April 14, 2020)
- CARES Act Suggestions for State, Local, Tribal, and Territorial Elected Officials (National Low Income Housing Coalition, National League of Cities, National Alliance to End Homelessness, and Mayors & CEOs for US Housing Investments, April 2020)
- Five Ways State and Local Governments Can Strengthen Their Capacity to Meet Growing Rental Assistance Needs (Urban Institute, April 29, 2020)
- 4 tips for city leaders on budgeting in uncertain times (Bloomberg Cities, May 11, 2020)

COVID-19 City Fiscal Tracking and Reimbursement (US Conference of Mayors, May 2020)

Foreclosure prevention/mortgage relief
- Coronavirus Disease (COVID-19 Foreclosure Prevention Resources) (MuniReg, March 26, 2020)
- FHA-Approved Mortgagees’ Loss Mitigation Home Retention Options for Assisting Borrowers (HUD, March 09, 2020)
- Get free foreclosure prevention help statewide [NY State] (CNYCN, March 2020)
- FHFA Suspends Foreclosures and Evictions for Enterprise-Backed Mortgages (FHFA, March 18, 2020)
- Veterans Affairs: Special Relief for those Potentially Impacted by COVID-19 (Veterans Benefits Administration, March 16, 2020)
- Mortgage Relief Tracker: Coronavirus (COVID-19) Relief For Homeowners (Forbes, March 24, 2020)
- Fannie Mae Lender Letter (Fannie Mae, May 13, 2020)
- Temporary Servicing Guidance Related to COVID-19 (Freddie Mac, May 14, 2020)

National developments and legislation
COVID-19 Legislation (passed)
- Legislation Tracking (NOVOGRADAC)
- H.R. 6074, Coronavirus Preparedness and Response Supplemental Appropriations Act, 2020 (Enacted March 6, 2020)
- H.R. 6201, Families First Coronavirus Response Act
Federal announcements

- **Availability of a Waiver and Alternate Requirement for the Consolidated Annual Performance and Evaluation Report (Performance Report) for Community Planning and Development (CPD) Grant Programs in Response to the Spread of Coronavirus** 
  
  *(HUD, May 7, 2020)*

- **HUD released a set of statutory and regulatory waivers** for the Public Housing, Housing Choice Voucher, Indian Housing Block Grant Program, Public Housing Assessment System and Section Eight Management Assessment Program. The rule allows PHA’s and Tribal Designated Housing Agencies to waive certain HUD requirements in the interest of slowing the spread of COVID-19. *(HUD, April 10, 2020)*

- **HUD has also implemented a series of waivers** for the Community Development Block Grant (CDBG) program allowing for greater flexibility in how those funds are administered and able to be used. The guidance details the process and use of the first $2 billion allocation of CDBG funding approved by the CARES Act. *(HUD, April 9, 2020)*

- **CPD Memo:** Suspending and Waivers to Facilitate Use of HOME-Assisted TBRA for Emergency and Short-term Assistance in Response to COVID-19 Pandemic *(HUD Exchange, April 2020)*

- **The IRS recently released** a “Tool to Help Non-Filers Register for Economic Impact Payments” *(IRS, April 2020)*

- **CPD Memo:** Availability of Waivers and Suspensions of the HOME Program Requirements in Response to COVID-19 Pandemic *(HUD Exchange, April 2020)*

- **COVID-19 Stimulus Package Stalled in the Senate** *(NLIHC, March 23, 2020)*

- **Senate Republicans and Congressional Progressive Caucus Release Proposals for Third Coronavirus Supplemental Package** *(NLIHC, March 23, 2020)*

- **Maxine Waters: Proposed Legislative Responses to COVID-19** *(March 18, 2020)*

- **Trump says HUD is suspending foreclosures and evictions** *(CNN, March 18, 2020)*

- **The Federal Housing Finance Agency directed Fannie Mae and Freddie Mac to suspend foreclosures and evictions** in connection with single-family mortgages for at least 60 days *(Federal Housing Finance Agency, March 18, 2020)*

- **60-Day Moratorium on Foreclosures for FHA-Insured Single-Family Homes** *(HUD, March 20, 2020)*

- **HUD Urging Public Housing Authorities to Halt Evictions** *(Multi-Housing News, March 20, 2020)*

- **FAQ: COVID-19 and Rural Communities** *(NLIHC, June 2020)*
LHS COVID-19 Housing Response Briefs

- Developing a COVID-19 response plan
- Analyzing and Monitoring Data to Inform Your COVID Housing Response Plan
- Homelessness responses
- Funding homelessness responses
- Eviction moratoria
- Rental assistance programs during a pandemic
- COVID-19 Emergency Rental Assistance Programs in Ten Localities
- Summary of H.R. 6074
- Summary of H.R. 6201
- Summary of H.R. 748