State Rent or Mortgage Relief Programs Using CARES Act Funding

At least 14 states and the District of Columbia have created rent or mortgage relief programs using CARES Act funding, including Colorado, Connecticut, Illinois, Iowa, Massachusetts, Mississippi, Nevada, North Carolina, New Hampshire, New Jersey, Pennsylvania, Utah, Washington and Wyoming.

Program details:

- **Colorado** used $20 million from the CARES Act to create a rent and mortgage assistance program. The Property Owner Preservation program, created through HB 1410, allows landlords and property owners to seek rental assistance on behalf of tenants experiencing financial need.
- **Connecticut** appropriated over $33 million in CARES Act funding towards emergency assistance for renters, homeowners and landlords. These programs, the Temporary Rental Housing Assistance Program and the Temporary Mortgage Assistance Program, provide funding for rental assistance and other housing costs for residents.
- The District of Columbia created a rental assistance program, the COVID-19 Housing Assistance Program, using $6.2 million in CARES Act funding. The program provides up to three month of rent assistance for low-income renters.
- The **Illinois** Emergency Rental Assistance program, funded through CARES Act grants, provides renters with a grant of up to $5,000 to be sent to a landlord and applied to rent payments from March to December 2020. The Emergency Mortgage Assistance Program provides homeowners with grants of up $15,000 for mortgage payments from March to December 2020.
- **Indiana**’s Emergency Solutions Grant CARES Act (ESG-CV) offers rental assistance. This program can provide up to 6 months in rental assistance to help cover past due and ongoing monthly rent payments for qualifying Indiana renters living outside of Marion County (Indianapolis).
- **Iowa** has allocated CARES Act funding towards both rental and mortgage assistance for those at risk of eviction or foreclosure due to COVID-19. The grant provides up to $3,200 in assistance for renters and up to $3,600 for homeowners.
- **Massachusetts** has used CARES Act grants to fund numerous housing programs in the state, including rental assistance for tenants and the elderly.
- **Michigan**’s Eviction Diversion Program (EDP) is designed to keep Michigan residents who fell behind on their rent during COVID-19 in their homes. The program utilizes a special court process to get fast rental assistance for renters who have been impacted.
- **Mississippi** has used over $15 million in cares act funding to assist households with rent and mortgage expenses, through the Rental Assistance Program. A bill, HB 1810, which was enacted on October 9 and will take effect January 1, 2021, will establish the Rental Assistance Grant Program, which will reimburse businesses for lost rental income.
- **Nevada**’s Housing Division has created a **$30 million fund** using money allocated to the state from the CARES act to provide rental assistance in the state for qualified individuals. This program is not available for mortgage assistance.
- **North Carolina** has allocated $66 million in CARES Act funding towards an eviction prevention and utility payment program. The program is targeted at households below 80 percent of an area’s median income in need of rental assistance.
- **New Hampshire**’s Republican Gov. Chris Sununu earmarked $35 million in CARES Act funding for rental assistance and stabilization programs in the state via the New Hampshire Housing Relief Program. The program provides grants to qualified renters who have fallen behind on rental payments up to a maximum of $2,500.
- **New Jersey**’s COVID-19 Emergency Rental Assistance Program is funded in part by $4 million from the CARES Act. The program provides temporary rental assistance to low and moderate-income households for up to six months.
- **New York**’s rental assistance program uses $100 million from CARES Act funds to provide eligible households with a one-time rental subsidy that will be sent directly to the household’s landlord.
- **Oklahoma**’s Housing Finance Agency has funds for rental assistance through Care’s Act funding.
- **Pennsylvania** allocated $175 million in CARES Act funding towards rental relief via the CARES Rent Relief Program. The program provides rent and mortgage assistance to qualifying households who have been financially affected by the pandemic.
- **Rhode Island**’s Safe Harbor Housing Program can help with up to six months of rent arrearages accumulated on or after March 1, 2020.
- **Utah**’s Housing Assistance Program has allocated $4 million in CARES Act funds towards individuals at or below 100 percent of an area's median income and have experienced a loss of income due to the pandemic. Qualifying renter can receive up to $2,000 per month from the program.
- **Washington**’s Department of Commerce has allocated $100 million in CARES Act funding towards rental assistance and anti-homelessness programs. The Eviction Rent Assistance Program will provide assistance by paying up to three months of past due, current and future rent obligations directly to landlords for qualifying participants.
- **Wyoming** has allocated $15 million in CARES Act funding towards the Wyoming Emergency Housing Assistance Program. The program provides rent or mortgage payments of up to $2,000 per month to qualifying individuals.