



## State HFA Emergency Rental and Housing Assistance Program Matrix

Updated: July 31, 2020 | Note: NCSHA is continuing to add to the matrix as states establish programs. | \*NCSHA Associate Member

State Agency	Name of Program	Eligibility Criteria	Eligible Activities	Length of Rental Assistance	Maximum Assistance Available	Household Contribution Requirements	Funding Source	Total Funding Available
Alaska HFC	Alaska Housing Assistance for Alaskans (AHAR)  <a href="#">Program Details</a>	To be eligible for AHAR, households must provide documentation showing their inability to make monthly rent or mortgage payments due to circumstances related to COVID-19. Applicants income must not exceed 80 percent of AMI. After the application deadline, a lottery will be conducted by Alaska HFC to select recipients.	Rent, including rental arrearages; mortgage assistance, including mortgage arrearages.	One time payment	\$1,200 per household	None	Funding is provided through the Coronavirus Relief Fund under the CARES Act.	\$10 million
Arizona DOH	Rental Eviction Prevention Assistance  <a href="#">Program Link</a>	Arizona's Rental Eviction Prevention Assistance program is for renters who have suffered a substantial loss of income resulting from the COVID-19 pandemic, including job loss or reduction in compensated work hours. Applicants are required to provide documentation showing an impact on their income that is attributed to the health crisis.  Eligibility is restricted to households with income levels at 100 percent of the AMI.	Rent	Currently no maximum assistance period	\$2,000 per household	30 percent of the tenant's gross income per month	Arizona's State Housing Trust Fund	\$5 million
Connecticut HFA	The Temporary Rental Housing Assistance Program (TRHAP)  <a href="#">Program Details</a>	The Temporary Rental Housing Assistance Program (TRHAP) provides relief to renters economically impacted by COVID-19. Applicants must be current in their rental payments and provide documentation showing an adverse impact on their income beginning on or after March 1, 2020. Eligible beneficiaries must not be receiving any other federal or state rental assistance, nor is currently under an eviction order for non-payment of rent before March 11, 2020.  Income eligibility is limited to households with income levels at or below 80 percent of the AMI.	Rent	Up to 12 months	Up to \$4,000 per household (no more than \$1,000/month)	A minimum 30 percent of the household's gross income per month	Funding is provided through the Coronavirus Relief Fund under the CARES Act.	\$10 million
District of Columbia DHCD *	COVID-19 Tenant Based Rental Assistance Program  <a href="#">Program Details</a>  COVID-19 Housing Assistance Program (CHAP)  <a href="#">Program Details</a>	The District of Columbia DHCD has created the COVID-19 Tenant-Based Rental Assistance Program and the COVID-19 Housing Assistance Program (CHAP) to assist renters economically impacted by the coronavirus pandemic. Each program has slightly different components, with minor eligibility differences depending on the funding source. The COVID-19 Tenant-Based Rental Assistance Program helps tenants residing in a rental property of 50 units or less remain current with monthly rent payments. This program can also be used retroactively to pay April and May rental costs. In contrast, CHAP is primarily geared to assist low-income renters who are in arrears for up to three months in any property unit size. The COVID-19 Tenant-Based Rental Assistance Program is funded through the HOME Tenant-Based Rental Assistant Program, while CHAP is funded through supplemental CDBG funding from the CARES Act. Both funding sources require that DC residents are delinquent on their rental payments and have resided in their units since February 29, 2020.  <b><u>Income Eligibility for the COVID-19 Tenant-Based Rental Assistance Program Include:</u></b> o Tenants earning no more than 60 percent of the Median Family Income (MFI) based on HOME Investment Partnerships Program income limits.  <b><u>Income Eligibility for CHAP Include:</u></b> o Tenants earning no more earn 80 percent of the Median Family Income (MFI) or below based on the COVID-19 Income & Rent Schedule.	<b>COVID-19 Tenant Based Rental Assistance Program:</b> Rent, including arrearages  <b>CHAP:</b> Rent arrearages	<b>COVID-19 Tenant Based Rental Assistance Program:</b> At least six months from April 2020 depending on available funds.  <b>CHAP:</b> Up to 3 months from April 2020 depending on available funds.	<b>COVID-19 Tenant Based Rental Assistance Program:</b> Not specified  <b>CHAP:</b> Not specified	<b>COVID-19 Tenant Based Rental Assistance Program:</b> None  <b>CHAP:</b> None	<b>COVID-19 Tenant Based Rental Assistance Program:</b> HOME Investment Partnerships Program for Tenant-Based Rental Assistance  <b>CHAP:</b> Supplemental CDBG funding from the CARES Act.	<b>COVID-19 Tenant Based Rental Assistance Program:</b> \$1.5 million  <b>CHAP:</b> \$ 6.2 million



## State HFA Emergency Rental and Housing Assistance Program Matrix

Updated: July 31, 2020 | Note: NCSHA is continuing to add to the matrix as states establish programs. | \*NCSHA Associate Member

State Agency	Name of Program	Eligibility Criteria	Eligible Activities	Length of Rental Assistance	Maximum Assistance Available	Household Contribution Requirements	Funding Source	Total Funding Available
<b>Delaware SHA</b>	Delaware Housing Assistance Program (DE HAP)  <a href="#">Program Link</a>	To be eligible for DE HAP, applicants must reside in Delaware and have a maximum household income at or below 80 percent of the AMI. The applicant must also provide documentation showing an impact on their employment or income beginning March 10, 2020, or later that is attributed to the COVID-19 pandemic. Examples include job layoff, reduced work hours, or the need to take unpaid leave due to childcare or other issues arising as a result of the health crisis.	Rent and utilities (electric and gas only)	Currently no maximum assistance period	\$1,500 per household	None	Funding is provided through State housing trust funds and local government contributions, which the state intends to reimburse using the Coronavirus Relief Fund provided under the CARES Act.	Approx. \$5 million
<b>Florida HFC</b>	State Housing Initiatives Partnership (SHIP): Housing Assistance Program  <a href="#">Program Link</a>	SHIP is an existing Florida Housing program, which provides funds to local governments to produce and preserve affordable multifamily and single-family housing for very low- and moderate-income families. As of May 2020, Florida's governor extended the eligibility criteria to cover direct assistance to individuals impacted by the COVID-19 pandemic. Households at 140 percent of the AMI or below are eligible to receive assistance from their local government.	Rent, mortgage assistance, and housing counseling.	Not specified	Varies based on market rate rent levels in different communities and on the length of time for which assistance is provided.	None	State Housing Trust Fund	Approx. \$5 million
<b>Idaho HFA</b>	Housing Preservation  <a href="#">Program Details</a>	Idaho's Housing Preservation program provides financial assistance to renters who cannot afford to pay their rent due to circumstances related to the COVID-19 health crisis.  Eligibility requirements include: <ul style="list-style-type: none"> <li>o Households residing in Idaho</li> <li>o Household income must not exceed 80 percent of AMI.</li> <li>o Households residing in an income-based property with affordable rent (i.e., Housing Credit properties).</li> </ul> Not Eligible: <ul style="list-style-type: none"> <li>o Renters receiving any other federal rental assistance payment or subsidy.</li> </ul>	Rent, utilities, including rental arrearages, utility arrearages, and late fees. Victims of domestic violence are eligible for security deposit assistance.	Up to 6 months	Not specified	None	State HFA Foundation funded with Idaho HFA-generated revenues.	As of May 2020: \$520,000



## State HFA Emergency Rental and Housing Assistance Program Matrix

Updated: July 31, 2020 | Note: NCSHA is continuing to add to the matrix as states establish programs. | \*NCSHA Associate Member

State Agency	Name of Program	Eligibility Criteria	Eligible Activities	Length of Rental Assistance	Maximum Assistance Available	Household Contribution Requirements	Funding Source	Total Funding Available
Illinois HDA	<p>Emergency Rental Assistance (ERA)</p> <p><a href="#">Program Details</a></p> <p>Emergency Mortgage Assistance (EMA)</p> <p><a href="#">Program Details</a></p> <p><i>Please Note: Both programs are tentatively scheduled to launch the first week of August.</i></p>	<p><b>The Emergency Rental Assistance (ERA)</b> program aims to provide financial support to renters economically impacted by COVID-19 beginning on March 1, 2020. Eligible beneficiaries include renters that are in arrears beginning on March 1, 2020.</p> <p><b>Income Eligibility for ERA:</b> Household income at 80 percent or less than the AMI prior to March 1, 2020.</p> <p><b>The Emergency Mortgage Assistance (EMA)</b> program provides assistance to homeowners experiencing a loss of income beginning on or after March 1, 2020, due to circumstances relating to COVID-19. Eligibility is limited to homeowners residing in a property consisting of no more than two units, whose mortgage was current as of February 29, 2020, and the balance for which does not exceed \$425,000. The homeowner must also provide documentation that their mortgage is in the first lien position and that the property is their primary residence place. To be considered for assistance, the home mortgage lender must be willing to accept payments on mortgages that are delinquent or in active forbearance beginning on or after March 1, 2020.</p> <p><b>Income Eligibility for EMA:</b> Household income at 120 percent or less of the AMI prior to March 1, 2020.</p>	<p><b>ERA:</b> Rent assistance, including rental arrearages</p> <p><b>EMA:</b> Mortgage assistance, including mortgage arrearages</p>	<p><b>ERA &amp; EMA:</b> Up to 3 months depending on funding availability</p>	<p><b>ERA :</b> \$5,000 per household</p> <p><b>EMA:</b> \$15,000 per household</p>	<p><b>ERA &amp; EMA:</b> None</p>	<p><b>ERA &amp; EMA:</b> Funding is provided through the Coronavirus Relief Fund under the CARES Act.</p>	<p><b>ERA:</b> \$150 million</p> <p><b>EMA:</b> \$150 million</p>
Indiana HCDA	<p>Indiana COVID-19 Rental Assistance Program</p> <p><a href="#">Program Details</a></p>	<p>The Indiana COVID-19 Rental Assistance Program aims to decrease evictions and aid Indiana renters who cannot afford to pay their rent because of circumstances related to the coronavirus pandemic. Examples include being laid off, furloughed, or reduced hours of work. Applicants must provide documentation that their household income, including all unemployment compensation, decreased as a result of COVID-19 beginning on March 6, 2020.</p>	<p>Rent, including rent arrearages or late fees.</p>	<p>Four months</p>	<p>\$2,000 per household</p>	<p>None</p>	<p>Funding is provided through the Coronavirus Relief Fund under the CARES Act.</p>	<p>\$25 million</p>
Iowa FA	<p>COVID-19 Iowa Eviction and Foreclosure Prevention Program</p> <p><a href="#">Program Details</a></p>	<p>This program provides short-term assistance to renters and homeowners.</p> <p>Eligibility requirements include:</p> <ul style="list-style-type: none"> <li>o Households at risk of eviction or foreclosure due to a documented COVID-19-related loss of income on or after March 17, 2020.</li> <li>o Households with an income at or below 80 percent of the Median Family Income (MFI).</li> </ul> <p>Not Eligible:</p> <ul style="list-style-type: none"> <li>o Applicants receiving the \$600 additional weekly CARES Act stimulus unemployment benefits.</li> </ul>	<p>Rent, mortgage assistance, including rental arrearages, mortgage arrearages and late fees.</p>	<p><b>Rental Assistance:</b> Up to 4 months (this includes up to two months in arrearages).</p> <p><b>Mortgage Payment Assistance:</b> Up to 4 months (this includes up to two months in arrearages).</p>	<p><b>Rental Assistance:</b> \$3,200 per household</p> <p><b>Mortgage Payment Assistance:</b> \$3,000 per household</p>	<p>None</p>	<p>Funding is provided through the Coronavirus Relief Fund under the CARES Act.</p>	<p>As of June 2020: \$20 million</p>



## State HFA Emergency Rental and Housing Assistance Program Matrix

Updated: July 31, 2020 | Note: NCSHA is continuing to add to the matrix as states establish programs. | \*NCSHA Associate Member

State Agency	Name of Program	Eligibility Criteria	Eligible Activities	Length of Rental Assistance	Maximum Assistance Available	Household Contribution Requirements	Funding Source	Total Funding Available
Louisiana HC	Louisiana Emergency Rental Assistance (LERAP)  <a href="#">Program Details</a>	The Louisiana Housing Corporation (LHC), in partnership with the State of Louisiana Office of Community Development (OCD), created the Louisiana Emergency Rental Assistance Program (LERAP) to provide rental assistance to residents facing financial hardships or who is at imminent risk of eviction due to circumstances related to the COVID-19 pandemic. Eligible beneficiaries include the elderly, persons with disabilities, single parents, rent-burdened households, or rent-burdened households required to isolate or self-quarantine due to of the health crisis.  Eligibility is restricted to households with an income at or below 30 percent AMI. Renters residing in Public Housing or housing funded by HUD or USDA, or that receive rental assistance are not eligible. Renters are not eligible if their landlord is a relative.	Rent, including rental arrearages	<b>Monthly Rental Cost:</b> 3 months  <b>Rental Arrearages:</b> One-time payment	o Maximum assistance must not exceed the FMR for a designated area.  o Rental payments will be made in the amount of \$900 a month per household.	None	HOME Investment Partnerships Program Tenant-Based Rental Assistance, CDBG cover monthly rental costs up to 3 months. ESG supplemental funding from the CARES Act is used for a lump sum payment for rental arrearages.	\$24 million
MaineHousing	COVID-19 Rental Relief Program  <a href="#">Program Link</a>	The MaineHousing COVID-19 Rent Relief Program is for renters who cannot afford to pay their rent due to circumstances related to the coronavirus pandemic. Examples include being laid off, having your place of employment closed, reduced hours of work, having to stay home to care for children, or other loss of income due to the pandemic. This program can be used retroactively to pay April, May and June rental cost.  Applicants that can afford to pay rent from income, savings, or other liquid assets, are not eligible for this program. Applicants living in housing that receives any subsidy, including Section 8, rental assistance from USDA and residents of housing developed with a mortgage financed by MaineHousing or a federal agency, or those living in Housing Credit developments or public housing are not eligible.	Rent, including arrearages	Up to 3 months	Up to \$1,200 a month per household	None	Supplemental CDBG funding from the CARES Act.	\$2.2 million
Maryland DHCD	Assisted Housing Relief Program  <a href="#">Program Link</a>  Maryland Eviction Prevention Partnership  <a href="#">Program Details</a>	<b>The Assisted Housing Relief Program</b> provides relief to renters who have become delinquent on their payments between April 1, 2020 and July 31, 2020. Eligibility is restricted to tenants who are not beneficiaries of other rental assistance programs (e.g. Housing Choice Voucher, Project-Based Rental Assistance, Section 202, Section 811, or similar), reside in multi-family projects financed by Maryland DHCD, and can certify that loss of income is COVID-19-related. Payment is made directly to property management who must apply on behalf of their tenants.  <b>The Maryland Eviction Prevention Partnership</b> allocates federal CDBG funding to local jurisdictions to prevent evictions. Eligibility is limited to households with income levels at or below 80 percent of the AMI. Additional restrictions are subject to local jurisdictions.	<b>Assisted Housing Relief Program &amp; Maryland Eviction Prevention Partnership:</b> Rent, including arrearages	<b>Assisted Housing Relief Program:</b> 4 months  <b>Maryland Eviction Prevention Partnership:</b> 3 months	<b>Assisted Housing Relief Program:</b> Not specified  <b>Maryland Eviction Prevention Partnership:</b> Maximum assistance is subject to the FMR for the area the tenant resides in for each month the assistance is requested.	<b>Assisted Housing Relief Program:</b> None  <b>Maryland Eviction Prevention Partnership:</b> Subject to local requirements	<b>Assisted Housing Relief Program:</b> Funding is provided through the Coronavirus Relief Fund under the CARES Act.  <b>Maryland Eviction Prevention Partnership:</b> Supplemental CDBG funding from the CARES Act covers rental payments for 3 months.	<b>Assisted Housing Relief Program:</b> \$10 million  <b>Maryland Eviction Prevention Partnership:</b> \$20 million



**State HFA Emergency Rental and Housing Assistance Program Matrix**  
 Updated: July 31, 2020 | Note: NCSHA is continuing to add to the matrix as states establish programs. | \*NCSHA Associate Member

State Agency	Name of Program	Eligibility Criteria	Eligible Activities	Length of Rental Assistance	Maximum Assistance Available	Household Contribution Requirements	Funding Source	Total Funding Available
<b>Michigan SHDA</b>	The Eviction Diversion Program (EDP)  <b>Program Details</b>	The Eviction Diversion Program (EDP) provides financial support to renters adversely impacted by the COVID-19 pandemic and aims to resolve eviction filings with settlement agreements or conditional dismissals. The tenant is eligible to apply once they have received a Notice to Quit or Demand for Possession from the landlord. The landlord will forgive renters late fees as well as up to 10 percent of their total rental payments due beginning on March 1, 2020. Eligibility is structured based on the household's income. Households earning 50 percent or less of the AMI are eligible to have 90 percent of their rental arrearages paid. Households who fall between 50 and 80 percent of the AMI are eligible to receive up to \$3,000 in rental arrearages paid. Priority will be given to households earning no more than 50 percent of the AMI. Households at 50 percent or below of AMI will be offered case management services for up to three months to connect them with other beneficial programs and services. All tenants are offered legal representation.	Rent, including arrearages	One-time payment	<b>Household earning 50 percent or less of the AMI:</b> <ul style="list-style-type: none"> <li>o Up to \$3,500 for rental arrearages</li> <li>o Up to \$1,200 for one-month rent</li> </ul> <b>Household earning between 50 and 80 percent of the AMI:</b> <ul style="list-style-type: none"> <li>o Up to \$3,000 for rental arrearages</li> <li>o Households earning between 80 and 100 percent of the AMI</li> <li>o Up to \$3,000 for rental arrearages</li> </ul>	<ul style="list-style-type: none"> <li>o Households with an income at 50-80 percent of the AMI contribute 16 percent of the rent arrearage.</li> <li>o Households with an income at 81-100 percent of the AMI contribute 28 percent of the rent arrearage.</li> </ul>	Funding is provided through the Coronavirus Relief Fund under the CARES Act.	\$60 million
<b>Minnesota HFA</b>	COVID-19 Housing Assistance Program (CHAP)  <b>Program Details</b>	The COVID-19 Housing Assistance Program (CHAP) provides financial assistance to renters and homeowners that are unable to pay their rent or mortgage payments due circumstance related to COVID-19. The program will be administered through local organizations awarded funding through an RFP process. The programs also offers help to renters and homeowners that are in arrears beginning on March 1, 2020. Homeowners are eligible to receive assistance should an outstanding payment occur between March 1, 2020 and December 30, 2020.  Renters must have an household income at 300 percent or below of federal poverty guideline, with priority given to applicants with incomes at 200 percent or below federal poverty guideline. Homeowners must have an income at 300 percent or below of federal poverty guidelines to qualify for assistance.	Rental cost, including rental arrearages; mortgage assistance, including mortgage insurance; contract for deed payment; manufactured home park lot rents; manufactured home payments; utility payments; association fees; homeowner's insurance; and any additional housing related costs approved by Minnesota Housing.	Subject to available funding, eligible applicants may receive one month of housing assistance, with subsequent month(s) of housing assistance contingent on meeting the eligibility criteria and having eligible expenses.	Not specified	None	Funding is provided through the Coronavirus Relief Fund under the CARES Act Fund	Up to \$100 million



## State HFA Emergency Rental and Housing Assistance Program Matrix

Updated: July 31, 2020 | Note: NCSHA is continuing to add to the matrix as states establish programs. | \*NCSHA Associate Member

State Agency	Name of Program	Eligibility Criteria	Eligible Activities	Length of Rental Assistance	Maximum Assistance Available	Household Contribution Requirements	Funding Source	Total Funding Available
<b>Montana Housing</b>	Emergency Housing Assistance Program  <a href="#">Program Link</a>	The Emergency Housing Assistance Program is designed for Montanans who have suffered substantial financial hardship as a result of the Coronavirus pandemic. Households experiencing a loss of income must provide documentation showing their inability to make monthly payments due to circumstances related to the health crisis.	Rent, mortgage payments, security deposits, and hazard insurance (if not paid directly by the mortgage servicer).	Eligible applicants may receive one month of emergency rent assistance, with subsequent month(s) of rent assistance contingent on completion of a monthly Housing Assistance Self-Certification form attesting to the need for on-going assistance, subject to available funding.	Up to \$2,000 per household	30 percent of household monthly gross income	Funding is provided through the Coronavirus Relief Fund under the CARES Act.	As of May 2020: \$50 million
<b>Nevada HD</b>	CARES Housing Assistance Program (CHAP)  <a href="#">Program Link</a>	The CARES Housing Assistance Program (CHAP) serves residents of Nevada who have suffered substantial financial hardship and now lack sufficient income or resources available to pay their housing costs due to circumstances relating to COVID-19. Households experiencing a loss income must provide documentation showing their inability to make monthly payments. Applicants with liquid resources (i.e., combined checking and/or savings account) exceeding \$3,000 are not eligible for assistance. Other assets that are not readily available as cash are not considered when determining eligibility.  Income eligibility is limited to household with income at 120 percent or below of the AMI. Households receiving federal housing voucher assistance are not eligible.	Rent, including rental arrearages	Not specified	Varies based on tenants monthly rental payments and the length of time for which assistance is provided.	None	Funding is provided through the Coronavirus Relief Fund under the CARES Act	\$30 million
<b>New Hampshire HFA</b>	Emergency Housing Program  <a href="#">Program Details</a>	The Emergency Housing Program is an existing program funded through New Hampshire's Community Action Agencies (CAA) to provide emergency rental assistance to tenants at risk of facing eviction and homelessness, which New Hampshire HFA has expanded due to the COVID-19 pandemic. While the program generally has a longer list of eligibility factors, households impacted by the current health crisis are required only to meet the following criteria: 1. Household income must be at or below 50 percent of the AMI. 2. The household must be a New Hampshire resident. 3. The household cannot be receiving federal rental assistance or living in public or publicly-subsidized housing.	Rent and rental arrearages	Up to 6 months	Up to \$3,000 per household	30 percent of the tenant's gross income per month	New Hampshire Housing Operating Fund	As of May 2020: A total of \$412,000 (this includes \$212,000 in annual funding and \$200,000 explicitly added because of COVID-19).



### State HFA Emergency Rental and Housing Assistance Program Matrix

Updated: July 31, 2020 | Note: NCSHA is continuing to add to the matrix as states establish programs. | \*NCSHA Associate Member

State Agency	Name of Program	Eligibility Criteria	Eligible Activities	Length of Rental Assistance	Maximum Assistance Available	Household Contribution Requirements	Funding Source	Total Funding Available
<b>New Mexico MFA</b>	New Mexico Housing Trust Fund Rental Assistance Program  <b>NOFA and Application</b>	The New Mexico Housing Trust Fund (NMHTF) provides flexible funding for affordable housing initiatives in the state. A portion of NMHTF funds has now been extended to provide short-term rental assistance to tenants of income-restricted properties monitored by the New Mexico Mortgage Finance Authority, who are experiencing financial hardship as a result of the COVID-19 pandemic.  Eligible tenant's incomes cannot exceed 80 percent of AMI. Rental assistance may be provided to tenants who (1) are not currently receiving full rental assistance from another program, and (2) must be experiencing a reduction in household income due to circumstances related to the health crisis.  Tenants residing in any unit in an income-restricted property monitored by MFA are eligible for rental assistance, regardless of whether the unit is income-restricted if the tenant meets the above requirements.	Rental cost, including rental arrearages	Eligible tenants may receive one month of rental assistance. Subsequent payment(s) are subject to available funding.	Not specified	30 percent of the tenant's gross income per month	New Mexico Housing Trust Fund	\$3 million
<b>New York State HCR</b>	COVID-19 Rent Relief Program  <b>Program Details</b>	The COVID-19 Rent Relief Program provides relief to renters financially impacted by COVID-19 during the period of April 1, 2020, to July 31, 2020. Eligible households can receive a one-time rental subsidy that covers the difference between their "rent burden" on March 1, 2020, and their "rent burden" for the months they are applying for assistance. Income eligibility is limited to households earning 80 percent or less of the AMI at the time of application and prior to March 1, 2020. To be eligible, households must be paying more than 30 percent of their gross monthly income on rental payments at the time of application and prior to March 1, 2020. Applicants must have less monthly income in any month from April 2020 to July 2020 than they did prior to March 2020. Households receiving Section 8 rental assistance or residing in public housing are not eligible.	Rent, arrearages	Up to 4 months	Maximum assistance is no more than 125 percent of the FMR for the area the tenant resides in for each month the assistance is requested.	30 percent of the tenant's income	Funding is provided through the Coronavirus Relief Fund under the CARES Act Funds.	\$100 million
<b>North Dakota HFA</b>	COVID-19 Emergency Rent Bridge  <b>Program Details</b>	The COVID-19 Emergency Rent Bridge program is for North Dakota renter households who cannot afford to pay their rent because of circumstances related to the coronavirus pandemic. Examples include being laid off or furloughed due to mandated business closure, a decrease in business demand due to stay-at-home orders, and reduced hours of work, including applicants that are self-employed.  Eligibility is restricted to households with an income at or below 60 percent of AMI. Income determination includes earned, and unearned income received, including unemployment benefits.	Rent	3 months, (this includes a one-time payment on past due rent).	Varies based on tenants' month rental payments.	30 percent of the tenant's gross income per month	Annually appropriated CDBG funding and supplemental CDBG funding from the CARES Act.	\$5 million





### State HFA Emergency Rental and Housing Assistance Program Matrix

Updated: July 31, 2020 | Note: NCSHA is continuing to add to the matrix as states establish programs. | \*NCSHA Associate Member

State Agency	Name of Program	Eligibility Criteria	Eligible Activities	Length of Rental Assistance	Maximum Assistance Available	Household Contribution Requirements	Funding Source	Total Funding Available
Ohio HFA	Emergency Housing Assistance Grant Program  <b>Program Guidelines</b>	In response to COVID-19, Ohio HFA established the Emergency Housing Assistance Grant Program which is administered through Ohio's Continuum of Care (CoC) and includes the eight large Continuum and the Balance of State Continuum of Care.  The program has two different components to assist households economically impacted by the health crisis:  1. Homelessness Prevention Rapid Rehousing (HPRR) o Aids in the prevention of homelessness and rapid re-housing efforts to slow the transmission of COVID-19. o Eligibility includes individuals and households experiencing homelessness with priority given to individuals that are at greater risk of contracting COVID-19.  2. Emergency Rental Assistance (ERA) o Eligibility includes individuals who are unable to pay their rent and are at risk of imminent eviction. o Applicants experiencing job loss, reduction in work hours, and all other economic challenges related to the health crisis are eligible.  Eligibility for both programs is restricted to individuals with incomes at or below 50% of AMGI, with priority given to households with income at or below 30% of AMGI.	<b>HPRR:</b> o Rental cost, including arrearages, security deposits, landlord verification services, housing case management and moving cost assistance.  o On a limited basis, funds may be used for hotel or motel stays for high-risk individuals, including seniors over the age of 60, pregnant women, and persons with underlying health conditions.  <b>ERA:</b> Rental cost, including rental arrearages, housing case management, security deposits, and landlord verification services.	<b>HPRR:</b> Maximum hotel/motel occupancy for high risk individuals is no more than 30 days.  <b>HPRR &amp; ERA:</b> Up to 6 months	<b>HPRR &amp; ERA:</b> Maximum assistance is no more than 120 percent of the FMR for the CoC service area, unless waived by the OHFA.	<b>HPRR &amp; ERA:</b> None	<b>HPRR &amp; ERA:</b> Funding is provided through Ohio's HFA-generated revenues.	<b>HPRR &amp; ERA:</b> \$7.5 million
Oregon HCS	COVID-19 Rent Relief (CARES) Program  <b>Program Guidelines</b>  COVID-19 Rent Relief Program  <b>Program Guidelines</b>	Oregon Housing & Community Services (OHCS) has created the COVID-19 Rent Relief Program (CVRRP) to assist renters impacted by COVID-19 and to aid in the prevention of homelessness. The program has two slightly differing components, with minor eligibility differences depending on the source of funding. The original CVRRP is funded with state general funds, whereas CVRRP (CARES) is funded with federal resources from the CARES Act. Both funding sources are intended to help households that have had a loss of income due to COVID-19 related factors, have compromised health status, or elevated risk of infection or vulnerability due to COVID-19 factors. To qualify, households must be unstably housed, homeless, at imminent risk of homelessness, or fleeing domestic violence.  <b>Income Eligibility for CRVPP:</b> Household income at or below 50 percent of AMI  <b>Income Eligibility for CRVPP (CARES):</b> Household income at or below 80 percent of AMI	Homelessness prevention rent assistance and rapid re-housing rent assistance. Rental assistance may include arrearages; manufactured housing "lot rents;" utility payments and utility arrearages; moving costs, security and utility deposits, and application fees; and housing relocation assistance.	Not specified	Not specified	None	<b>COVID-19 Rent Relief (CARES) Program:</b> Funding is provided through the Coronavirus Relief Fund under the CARES Act.  <b>COVID-19 Rent Relief Program:</b> OHCS state general fund allocation	<b>COVID-19 Rent Relief (CARES) Program:</b> \$52,250,000 million  <b>COVID-19 Rent Relief Program:</b> \$8.5 million





State HFA Emergency Rental and Housing Assistance Program Matrix

Updated: July 31, 2020 | Note: NCSHA is continuing to add to the matrix as states establish programs. | \*NCSHA Associate Member

State Agency	Name of Program	Eligibility Criteria	Eligible Activities	Length of Rental Assistance	Maximum Assistance Available	Household Contribution Requirements	Funding Source	Total Funding Available
Pennsylvania HFA	<p>CARES Rent Relief Program (RRP)</p> <p><b>Program Details</b></p> <p>Pandemic Mortgage Assistance Program (PMAP)</p> <p><b>Program Details</b></p>	<p><b>The CARES Rent Relief Program (RRP)</b> provides financial support to renters who cannot afford to pay their rent due to circumstances related to the COVID-19 pandemic.</p> <ul style="list-style-type: none"> <li>o Applicants must have either become unemployed after March 1, 2020 or have had a reduction in income of at least 30 percent.</li> <li>o Eligibility is restricted to applicants with an income at 100 percent of AMI or below.</li> </ul> <p><b>The Pandemic Mortgage Assistance Program (PMAP)</b> aids in foreclosure prevention by assisting homeowners who are delinquent on their mortgage payments due to job loss or reduced work hours related to COVID-19.</p> <ul style="list-style-type: none"> <li>o Homeowner must have become unemployed after March 1, 2020 or have had a reduction in income of at least 30 percent.</li> <li>o Homeowner must be delinquent on their mortgage payment for at least 30 days, but not actively in forbearance.</li> <li>o Eligibility is restricted to homeowners with an income at 100 percent of AMI or below.</li> </ul>	<p><b>CARES RRP:</b> Rent, including rent arrearages</p> <p><b>PMAP:</b> Mortgage cost, including mortgage arrearages</p>	<p><b>CARES RRP and PMAP:</b> Up to 6 months</p>	<p><b>CARES RRP:</b> Maximum \$750 per household per month</p> <p><b>PMAP:</b> Maximum \$1,000 per month per mortgage</p>	<p><b>CARES RRP &amp; PMAP:</b> None</p>	<p><b>CARES RRP &amp; PMAP:</b> Funding is provided through the Coronavirus Relief Fund under the CARES Act.</p>	<p><b>CARES RRP:</b> At least \$150 million</p> <p><b>PMAP:</b> \$25 million</p>
Rhode Island Housing	<p>HomeSafe Program (HSP or the Program)</p> <p><b>Program Guidelines</b></p> <p>HousingHelpRI</p> <p><b>Program Details</b></p>	<p><b>The HomeSafe Program</b> provides temporary financial assistance to eligible Rhode Island residents for short-term emergency needs, which may or may not be associated with COVID-19. While COVID-19 will have impacted most applicants, that is not a requirement to receive funds. Households can apply for assistance through a RIHousing approved Participating Agency serving the city or town in which the applicant household is located or moving to. A Participating Agency may approve an application for assistance explaining that the applicant has resided in Rhode Island for no less than one year, or a lesser period in the case of a household fleeing domestic violence, and satisfies the following income guidelines and criteria for an eligible temporary housing crisis:</p> <p>The income of a household shall not exceed 50 percent of the Rhode Island statewide median income limit. Applicants must have a documented temporary emergency housing crisis. For more information on the definition of temporary emergency housing crisis, see the link to the program description. Rental households must provide a five-day demand notice for non-payment of rent with the application.</p> <p><b>HousingHelpRI</b> is a state wide initiative designed to provide housing assistance to low-income renters at immediate risk of homelessness due to circumstances relating to the COVID-19 pandemic. The program has two funding sources. The ESG portion is being administered by Crossroads Rhode Island, a local non-profit, while RIHousing is administering the Coronavirus Relief Fund portion of the program.</p> <p>Income eligibility is limited to households with incomes at or below 80 percent of the AMI prior to the start of COVID-19. Households must have resided in the state for at least one year, demonstrate loss of income due to the COVID-19 emergency, and lack alternative resources to pay for housing costs. Applicants must have a documented temporary emergency housing crisis. For more information on the definition of emergency housing crisis, so the link to the program description.</p>	<p><b>HSP:</b> Rental arrearages only</p> <p><b>HousingHelpRI:</b> Rent, including rental arrearages; late fees; moving cost</p>	<p><b>HSP &amp; HousingHelpRI:</b> One time payment</p>	<p><b>HSP:</b> Up to \$2,000 per household</p> <p><b>HousingHelpRI:</b> \$5,000 per household</p>	<p><b>HSP &amp; HousingHelpRI:</b> None</p>	<p><b>HSP:</b> Rhode Island's State Housing Trust Fund</p> <p><b>HousingHelpRI:</b> Funding is provided through the Coronavirus Relief Fund and ESG supplemental funding from the CARES Act.</p>	<p><b>Rhode Island's State Housing Trust Fund:</b> \$400,000</p> <p><b>HousingHelpRI:</b> \$6.5 million</p>



## State HFA Emergency Rental and Housing Assistance Program Matrix

Updated: July 31, 2020 | Note: NCSHA is continuing to add to the matrix as states establish programs. | \*NCSHA Associate Member

State Agency	Name of Program	Eligibility Criteria	Eligible Activities	Length of Rental Assistance	Maximum Assistance Available	Household Contribution Requirements	Funding Source	Total Funding Available
<b>South Carolina SHFDA</b>	COVID-19 Rental Assistance Program  <a href="#">Program Details</a>	The COVID-19 Rental Assistance Program is administered through SC Thrive in partnership with South Carolina's SHFDA to provide help to South Carolinians experiencing financial hardships as a result of the coronavirus pandemic. The applicant must provide documentation showing an adverse impact on their employment or income beginning on March 10, 2020, or later that is attributed to the health crisis. Examples include job lay off due to mandated shutdowns and business closure, reduced hours of work, or unpaid leave. Eligibility is restricted to applicants that are past due on their rent. Household income must be at or below 80 percent of the AMI.  Applicants currently receiving any subsidized rental assistance are not eligible. Applicants approved for or is now a recipient of the Federal Pandemic Unemployment Compensation (\$600 additional weekly benefit) do not qualify for emergency rental assistance.	Rent arrearages only	A one-time payment	Up to \$1,500 per household	None	South Carolina's SHFDA's Disaster Fund, funded with agency-generated revenues.	\$5 million
<b>Texas DHCA</b>	COVID-19 Tenant-Based Rental Assistance  <a href="#">Program Link</a>	Eligible beneficiaries include households at or below 80 percent AMI based on their current circumstances, and who have been economically impacted by COVID-19, as determined by meeting one or more of the following conditions: o Since March 13, 2020, the household has had a loss of household income of more than 20 percent; or o Since March 13, 2020, the household has had increased household costs of more than 20 percent due to school closures or medical expenses; or o Since March 13, 2020, the household has had both a loss of household income and increased household costs due to school closures or medical expenses, for a loss of income that is at least 20 percent.	Rent and utilities	Up to 6 months	Not specified	None	HOME Investment Partnerships Program for Tenant-Based Rental Assistance	\$11.3 million
<b>Vermont HFA</b>	Vermont COVID Emergency Mortgage Assistance Program  <a href="#">Program Link</a>	The Vermont COVID Emergency Mortgage Assistance Program provides financial assistance to stabilize low- and moderate-income homeowners who have been unable to make more than two mortgage payments. Households with lower incomes and are at imminent risk of foreclosure will be prioritized due to the program's limited funds. The program is limited to households with incomes in the last 90 days of no more than \$15,000 (\$18,000 for households with homes in Chittenden County).  The program is limited to primary home mortgages, including government and conventional loans (loans do not have to be VHFA loans). Mortgages must have been entered into prior to March 1, 2020.	Mortgage assistance for arrearages (this includes principal, interest, and escrow payments such as property taxes, homeowner's insurance and private mortgage insurance.	Up to 3 months depending on available funds	Not specified	Applicants are responsible for any amounts not covered by the grant.	Funding is provided through the Coronavirus Relief Fund under the CARES Act.	\$5 million
<b>Wyoming CDA</b>	Wyoming Mortgage and Rent Protection Program  <a href="#">Program Details</a>	Eligible beneficiaries include Wyoming residents who cannot afford to pay their mortgage or rent due to suffering a substantial loss of income related to the COVID-19 health crisis. Examples include job lay off due to mandated shutdowns and business closure, reduced hours of work, and all other circumstances resulting directly from the health crisis.	Rental cost, including rental arrearages, mortgage payments, security deposits, and hazard insurance.	Not specified	\$2,000 per household	30 percent of household monthly gross income	Funding is provided through the CARES Act.	\$15 million