COVID-19 Housing Resource Roadmap

The purpose of the COVID-19 Housing Resource Roadmap (Roadmap) is to assist state, local, tribal, and territorial (SLTT) leaders and stakeholders with navigating some of the challenges, as well as the resources associated with the Coronavirus (COVID-19) pandemic.\(^1\) Specifically, the Roadmap describes how supplemental appropriated funds, in particular under the CARES Act,\(^2\) and certain ongoing annually funded federal programs, can be used to implement potential solutions.

Navigating the Roadmap

The Roadmap is based on challenges that federal departments and agencies who work directly with SLTT partners in housing and COVID-19 pandemic recovery have identified. Although not an exhaustive list, the identified challenges that follow fall within four topic areas:

- Nonpayment of Rent or Mortgage
- Housing and Service Needs of Homeless Populations
- Housing and Service Needs of Vulnerable Populations
- Reduced Temporary Housing and Shelter Capacity

Each topic area consists of a flowchart of specific challenges, potential solutions, and federal department or agency resources, including federal funding support and technical assistance (e.g., Figure 1). Federal funding resources are either universal or solution-specific. Universal resources, for purposes of this document, have broad applicability to the solutions presented within the topic area, whereas resources directly linked to specific solutions are limited to the challenge presented.

Although the solutions are general in nature, additional considerations may be necessary to support those who may be at an elevated risk for contracting COVID-19, including those who may have physical, sensory, behavioral,

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\(^1\) Note that there is an acronym list beginning on page 14.

\(^2\) It should be noted that the CARES Act provided millions of households with extensive Federal financial assistance in the form of unemployment compensation and stimulus payments that could be used to address housing-related needs. This document does not to elaborate on those resources, but users should recognize that future supplemental appropriations may provide additional assistance to further address household’s housing and shelter needs.
or intellectual disabilities affecting their ability to conform to infection control protocols such as masking, hand washing, or distancing.

The Roadmap also includes a Funding Index (Index) that provides an overview of resource structure and connection to the identified housing challenges. The Index is designed to help SLTT partners navigate resource availability, find opportunities to leverage assistance across federal programs, and avoid potential areas of duplication of benefits. For example, some of the resources, such as the Treasury Coronavirus Relief Fund, are federal resources allocated to state and local governments, and thus may be subject to state and local decision-making for eligible activities. This information can help inform decisions on how to apply funding to maximize recovery outcomes.

Please note that the information that follows is for general informational purposes only and are compiled with publicly available information or with information provided by sources that are publicly obtained and should be viewed as only a starting point for navigating challenges and available resources. The user should always directly consult the provider of a potential resource (i.e., the respective department or agency administering the federal program) for current program information, as well as to verify whether the user’s proposed activities would be allowable under a particular program.
Figure 1: Nonpayment of Rent or Mortgage

**Unemployed and Low and Moderate Income Persons**
Households experiencing unemployment or having income below 80% of area median income may have an increased risk of eviction or foreclosure due to loss of employment and income, creating an inability to make rent or mortgage payments. Tribal households facing financial hardship may qualify for financial assistance provided through HUD Public and Indian Housing Programs.

- **Eviction and Foreclosure Moratoriums**
- **Supportive Housing**
- **Housing Counseling**
- **Sustain existing subsidized housing programs**

**Treasury**
- Coronavirus Relief Fund

**HHS/ACF**
- Temporary Halt in Residential Evictions to Prevent the Further Spread of COVID-19*

**FEMA**
- Emergency Food and Shelter Program

**HUD**
- Community Development Block Grant
- HOME Program
- Indian Housing Block Grants
- Indian Community Development Block Grant

**USDA/USDA**
- Rural Housing Service

**HHS/ACF**
- Low-Income Home Energy Assistance Program
- Family Violence Prevention and Services

**VA**
- Supportive Services for Veterans Families Program

**HUD**
- Community Development Block Grant
- HUD Approved Housing Counseling Agencies*
- Foreclosure Avoidance Counseling*
- COVID-19 Emergency Information for Housing Counselors*
- Resources for Renters*

*Technical assistance resources
Figure 2: Housing and Service Needs of Homeless Populations

**HOUSING AND SERVICE NEEDS OF HOMELESS POPULATIONS**

**Homeless Populations**
To establish temporary housing and shelter sites providing appropriate and safe services, supplies, and staffing to homeless persons and families, including veterans. Some resources can support transitioning to more permanent housing solutions.

- **Continued operations with COVID-19 considerations**
- **Non-congregate sheltering for the homeless**
- **Nutritional assistance and alternate distribution methods**
- **Supportive services and counseling**
- **Provide public hygiene facilities and services**

**Treasury**
- Coronavirus Relief Fund

**HUD**
- **Emergency Solutions Grants**

**FEMA**
- **Public Assistance - Category B Emergency Protective Measures**
- **Runaway and Homeless Youth Program**
- **Guidance for Homeless Service Providers and Local Officials**
- **Checklist for Homeless Service Providers During Community Re-Opening**
- **COVID-19 Infection Control Inventory and Planning for Homeless Service Providers**

**HHS/ACF**
- **Public Assistance - Category B Emergency Protective Measures**
- **Frequently Asked Questions on Non-Congregate Shelters During COVID-19**
- **Runaway and Homeless Youth Program**
- **Hospitality for Hope Initiative**

**HUD**
- **Community Development Block Grant**
- **Veteran Affairs Supportive Housing**
- **Community Development Block Grant**
- **Aging and Disability Resources**

**HHS/ACF**
- **Community Services Block Grant**
- **Community Services Block Grant**
- **Aging and Disability Resources**

**USDHHS**
- **Food and Nutrition Service Programs**

**VA**
- **Grants and Per Diem Program**
- **Health Care for Homeless Veterans**
- **Supportive Services for Veterans Families Program**

**FEMA**
- **Public Assistance - Category B Emergency Protective Measures**
- **Community Development Block Grant**
- **Community Development Block Grant**
- **Community Services Block Grant**
- **Aging and Disability Resources**
- **Community Facilities Programs**

- **Specific challenges for the topic area**
- **Potential solutions to consider**
- **Universal Resources**
- **Solution-specific**

* Technical assistance resources
Figure 3: Housing and Service Needs of Vulnerable Populations

**Populations with Disabilities and Access and Functional Needs (AFN)**
The CDC indicates that adults with disabilities are three times more likely than adults without disabilities to have heart disease, stroke, diabetes, or cancer, potentially increasing their risk complications associated with COVID-19. Safe and secure housing is critical to reducing exposure. There are specific housing resources available for populations with disabilities and AFN.

- **Supportive Housing**
- **Home Health and Medical Care Support**
- **Nutritional Assistance and Alternate Distribution Methods**
- **Precautions Living with Others**
- **Eviction and Foreclosure Moratorium**

**Treasury:**
- Coronavirus Relief Fund

**HUD:**
- Community Development Block Grant

**FEMA:**
- Emergency Food and Shelter Program

**HUD:**
- Housing for the Elderly, Section 202
- Housing for Persons with Disabilities: Section 811
- Housing Opportunities for Persons with AIDS

**HHS/ACH:**
- Low-Income Home Energy Assistance Program

**HHS/ARPA:**
- Ryan White HIV/AIDS Program

**VA:**
- Grants and Per Diem Program
- Supportive Services for Veterans' Families Program

**HHS/NCL:**
- Aging and Disability Resources
- Rural Housing Service
- Housing Preservation Grants
- Health Care for Homeless Veterans

**HHS/ONRH:**
- Administration on Aging Nutrition Services

**USDA/ RHS:**
- Food and Nutrition Service Programs

**FEMA:**
- Public Assistance - Category B Emergency Protective Measures
- Emergency Food and Shelter Program

**HHS/ODA:**
- Living in Close Quarters
- Living in Shared Housing

**HHS/ODA:**
- Temporary Halt in Residential Evictions to Prevent the Further Spread of COVID-19*

- Specific challenges for the topic area
- Potential Solutions to consider
- Universal Resources
- Solution-specific

* Technical assistance resources
Figure 4: Reduced Temporary Housing and Shelter Capacity

Reduced Temporary Housing and Shelter Capacity

- Populations Requiring Socially-Distant and Non Congregate Sheltering due to Health Consideration
  Some individuals or households may need alternative housing options in support of public health mitigation measures, including social distancing, diminishing contact with high risk individuals, reducing shelter capacity, and accommodating retrofits that protect public health.

- Seasonal and Migrant Workers
  Housing capacity for seasonal and migrant workers may be reduced due to public health mitigation measures. Reduced housing may affect agricultural production, recreation, and key industrial capacity and cause economic disruption.

Supportive Housing
- Non-congregate sheltering and temporary lodging (e.g., hotel vouchers, leasing of hotels/motels/apartments)

Eviction and Foreclosure Moratorium

Safe Communal Housing

Treasury:
- Coronavirus Relief Fund

FEMA:
- Emergency Food and Shelter Program

HUD:
- Housing Opportunities for Persons with AIDS
- Community Development Block Grant
- Indian Community Development Block Grant
- Indian Housing Block Grant

HHS/CDC:
- Low-Income Home Energy Assistance Program

USDA/USDA Rural Housing Service

VA:
- Grants and Per Diem Program
- Health Care for Homeless Veterans
- Supportive Services for Veterans Families Programs

FEMA:
- Public Assistance - Category B Emergency Protective Measures
- Emergency Solutions Grants
- Community Development Block Grant
- Continuum of Care

USDA/USDA:
- Potential Resources for Seasonal Farmworker Housing

AHA:
- Hospitality for Home Initiative

HHS/CDC:
- Temporary Housing for Residential Evictions to Prevent the Further Spread of COVID-19

USDA:
- Resources for Seasonal Farmworker Housing

* Technical assistance resources

Specific challenges for the topic area
Potential Solutions to consider
Universal Resources
Solution-specific
# Funding Index

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* Items that may provide assistance but are not CARES Act funded.

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**State, local, tribal and territorial (SLTT) organizations
Technical Assistance

General
For certain populations, housing needs may require additional considerations and efforts during the COVID-19 pandemic. The U.S. Department of Housing and Urban Development (HUD) provides some general resources for COVID-19 related housing issues and challenges:

- General Coronavirus Resources Page
- Public and Indian Housing COVID-19 Resources

Nonpayment of Rent or Mortgage
HUD, through HUD approved housing counseling agencies, provides housing counseling to families and individuals across the Country. These agencies are able to help with challenges such as renting, credit issues, and foreclosure avoidance. The HUD Office of Counseling provides a database of HUD Approved Housing Counseling Agencies to help those in need locate the closest sponsored housing counseling agency. In addition, HUD provides another resource that helps locale sponsored housing counseling agencies focused on Foreclosure Avoidance Counseling. For Housing Counselors, COVID-19 Emergency Information related to program updates, waivers, best practices, and Frequently Asked Questions are available.

HUD also offers resources for renters impacted by COVID-19. Some of these resources include:

- Tips to communicate with landlords;
- Overview of CARES Act eviction protections; and
- Link to database of Coronavirus-related protections by state.

Effective September 4, 2020, the Centers for Disease Control and Prevention (CDC) announced the issuance of an Order under Section 361 of the Public Health Service Act to temporarily halt residential evictions to prevent the further spread of COVID-19.

Homeless and Non-Congregate Shelter Costs
The CDC has provided an interim guidance for homeless services providers and local officials. This includes recommendations for facility layout, staffing, and safety considerations. Additional resources and tools include:

- Checklist for Homeless Service Providers During Community Re-opening
- COVID-19 Infection Control Inventory and Planning (ICIP) Tool for Homeless Service Providers

An alternative housing solution to accommodate for social distance includes expanding and establishing non-congregate shelter. The Federal Emergency Management Agency (FEMA) provides an overview of frequently asked questions related to non-congregate sheltering during COVID-19. Additionally, American Hotel and Lodging Association (AHLA), in conjunction with the U.S.
Department of Health and Human Services (HHS), has developed a national database of hotels and hospitality facilities that can support with non-congregate sheltering.

Housing and Service Needs of Vulnerable Populations

CDC offers information for People at Increased Risk and Other People who Need to Take Extra Precautions. This includes information regarding people at increased risk for severe illness that include older adults and people with underlying medical conditions. The CDC also provides guidance for other people who need extra precautions that include:

- Racial and Ethnic Minority Groups;
- Rural Communities;
- People Experiencing Homelessness;
- Pregnancy and Breastfeeding;
- People with Disabilities; and
- People with Developmental and Behavioral Disorders

For these individuals, non-congregate sheltering is safer than living in communal settings. When this is not possible, guidance for households living in close quarters and people living in shared housing should be considered.

Reduced Temporary Housing and Shelter Capacity

To support demand for non-congregate sheltering, the American Hotel and Lodging Association (AHLA), in conjunction with the U.S. Department of Health and Human Services (HHS), has developed a national database of hotels and hospitality facilities that can support with sheltering. The AHLA also links to resources such as Hospitality Helps which connects lodging providers willing to provide available beds to hospitals and government agencies which need additional beds.

Seasonal and Migrant workers face unique challenges, as often workers are provided housing by their employers. These houses are typically communal thus at higher risk for COVID-19 transmission. The USDA provides a list of potential resources to support seasonal farmworker housing. The CDC shares considerations for agriculture workers. In circumstances where non-congregate housing is unavailable, housing providers and residents should take extra precautions as outlined in CDC guidance for Shared Housing, and guidance for households living in close quarters and people living in shared housing.
## Acronym and Agency Glossary

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