



# OREGON'S SENATOR JEFF MERKLEY

## *Coronavirus Resources: Housing*

Sen. Merkley, using his leadership position on the Senate Appropriations Committee, fought hard to make sure the \$2.2 trillion coronavirus relief funding stabilizes families, workers, small businesses, housing, education, agriculture, and health care. As these resources are distributed, Sen. Merkley's office will keep Oregonians up to date on what in the bill helps individuals and communities, and how to access the resources. He will continue to fight to make sure much-needed aid gets to the people who need it most.

### *Coronavirus relief to help with housing:*

Many Oregonians are nervous right now about making their rent or mortgage payments, and thousands of homeless Oregonians are among those at highest risk for contracting the virus. This bill makes significant investments in addressing these challenges, and includes strong provisions Sen. Merkley pushed for to protect families from evictions and foreclosures during this difficult time. The bill's provisions include:

**Eviction Protection for Tenants:** The relief package offers protections to tenants who are directly affected by COVID-19.

- The bill would put a temporary, nationwide eviction moratorium in place for any renters whose landlords receive federal subsidies such as public housing, Section 8 assistance, USDA rural housing programs, and Low Income Housing Tax Credits, as well as properties that have a mortgage issued or guaranteed by a federal agency (including FHA and USDA) or Fannie Mae or Freddie Mac.
  - This will last for 120 days after the bill passes.
  - Landlords can't charge any fees or penalties for nonpayment of rent.
  - This provision does not cover vacant or abandoned properties.
- Landlords who are on a forbearance plan cannot evict tenants during the forbearance period.
- Tenants will still be responsible for missed rent payments throughout the eviction ban, and must pay the balance of rent due when they're able to.

**Forbearance and Foreclosure Protection for Homeowners and Landlords:** The stimulus offers relief to homeowners and landlords who are directly affected by COVID-19.

- Owners of residencies, ranging from homeowners of single-family homes to owners of fourplexes, may request payment forbearance for up to 180 days from their loan providers, regardless of a homeowner's delinquency status.
  - Mortgage servicers are not to levy fees, penalties or interest that would not normally accrue if borrowers paid their monthly obligations.
- The bill halts foreclosures on federally backed multifamily mortgages.
- Owners of federally backed multifamily mortgages (more than 4 units) may request an initial mortgage forbearance period of 30 days with 2 additional 30-day extensions.
- Homeowners must *directly* contact their mortgage servicers for mortgage forbearance.

**Emergency Solutions Grants:** \$4 billion is included to address the impact of COVID-19 among individuals and families who are homeless or at risk of homelessness, and to support additional homeless assistance, prevention, and eviction prevention assistance. Eviction prevention includes rapid rehousing, housing counseling, and rental deposit assistance to help mitigate the adverse impacts of the pandemic on working families.

**Rental Assistance Protections for Low-Income Americans:** \$3 billion is included for housing providers to help more than 4.5 million low-income households made up of more than 9.6 million individuals currently assisted by HUD. This funding will help these families to safely remain in their homes or access temporary housing assistance in response to economic and housing disruptions caused by COVID-19.

- Funding will help low-income and working class Americans avoid evictions and minimize any impacts caused by loss of employment, child care, or other unforeseen circumstances related to COVID-19:
  - \$1.935 billion to make sure 3.2 million Section 8 voucher and public housing households can keep their housing even if their incomes drop. This funding covers people with Section 8 vouchers or living in public housing who will automatically pay lower rents if their income drops for any reason. This does not make any new people eligible for new rental assistance.
  - \$1 billion to allow the continuation of housing assistance contracts with private landlords for over 1.2 million Project-Based Section 8 households;
  - \$65 million to make sure 114,000 elderly households and 30,000 households of persons with disabilities can keep getting rental assistance, service coordinators, and support services even if their incomes drop. This is funding to ensure that HUD’s current programs for elderly and disabled people won’t run out of money because of resident income drops.
  - \$65 million for Housing Opportunities for Persons with AIDS in order to maintain rental assistance and expand operational and administrative flexibilities for housing and supportive service providers to assist nearly 61,000 households. Given that this population is particularly vulnerable, the bill includes temporary relocation services to contain and prevent the spread of COVID-19 for these at-risk households.

**Community Development Block Grant:** Oregon cities, counties, and other state entities will receive over \$20 million in additional funding for the Community Development Block Grant (CDBG) program to rapidly respond to COVID-19 and the economic and housing impacts caused by it, including the expansion of community health facilities, childcare centers, food banks, and senior services. Additional CDBG funding for Oregon’s communities is estimated to include:

Albany	\$220,911
Ashland	\$104,130
Beaverton	\$413,479
Bend	\$298,761
Corvallis	\$326,131
Eugene	\$840,346
Grants Pass	\$220,512
Gresham	\$641,435
Hillsboro	\$439,666
Medford	\$432,901
Portland	\$5,141,993
Redmond	\$151,087
Salem	\$776,213
Springfield	\$327,797
Clackamas County	\$1,329,366
Multnomah County	\$179,753
Washington County	\$1,311,667
Other Oregon funding	\$8,018,356

*For updates:* Visit [merkley.senate.gov/coronavirus](https://merkley.senate.gov/coronavirus) for updates on these and other resources as the relief bills are implemented.