The Coronavirus Aid, Relief, and Economic Security (CARES) Act was passed by Congress in March. The CARES Act is a $6 trillion package, including $2 trillion in direct assistance to Americans and an investment of over $32 million in housing supports for Oregonians. This cheat sheet includes housing resources that will reach Oregon Housing and Community Services and partners to meet the housing needs of Oregonians during these challenging times.

**Emergency Solutions Grant**, $6.7 million in the first wave, $49.4 million in the second wave
- Uses: Hotel/motel vouchers, shelter operation, rental assistance, utility assistance

**Community Services Block Grant**, $8.155 million
- Uses: Hotel/motel vouchers, shelter operation, rental assistance, utility assistance

**Low Income Home Energy Assistance Program**, $9.5 million
- Uses: utility assistance and weatherization

**Project-Based Rental Assistance**, additional funds to cover income loses for existing tenants

**Homeowner Forbearance**
For those with government backed mortgages (Federal Housing Authority, the Veterans Administration, the US Department of Agriculture, Fannie Mae, and Freddie Mac), they can enter forbearance and delay payments.

**Multifamily Mortgage Forbearance**
Affordable housing developments with federally backed mortgages are also eligible for forbearance.
OTHER HOUSING RESOURCES

- Community Development Block Grant, $8 million for balance of state (does not include funds allocated to cities and counties, additional funding anticipated). **CDBG is allocated to cities, counties, and Business Oregon, two of many uses include rental assistance and hotel/motel acquisition**
- Native American Housing Programs, $300 billion nationwide
- Funds for Public Housing Agencies, $1.25 billion nationwide
- Housing for Persons with AIDs, $65 million nationwide
- Housing for the Elderly, $50 million nationwide
- Housing for Persons with Disabilities, $15 million nationwide
- Runaway and Homeless Youth, $25 million nationwide
- Veterans Health Administration, $17.2 billion nationwide with some resources serving veterans experiencing homelessness
- Fair Housing, $2.5 million to HUD

OTHER RESOURCES FOR OREGONIANS

- Direct assistance to American citizens, $1,200 for individuals (phases out for those earning >$75k), $2,400 for couples (phases out for those earning >$150k), and $500 per child under 17
- Unemployment Insurance, benefits expanded to self-employed people and independent contractors and increased allocations by $600/month through July 31, 2020
- Charitable Contributions, $300 in contributions can be counted as above-the-line deductions for the 2020 tax year.

*Not a comprehensive document.*