



TREASURY RECOVERY PROGRAMS

SUPPORTING HOUSING STABILITY AND SUPPLY



October 2023

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The central goal of the Biden-Harris Administration’s [housing](#) policy is an economy where everyone has access to a safe and affordable home. The goal is to help renters who are struggling with high rental costs, with a particular focus on building and preserving rental housing for low- and moderate-income families as well as bringing homeownership within reach for Americans who, today, cannot find an affordable home because there are too few homes for sale in their communities. Three programs within the American Rescue Plan -- the Emergency Rental Assistance Program (ERA)¹, the Homeowner Assistance Fund (HAF), the State and Local Fiscal Recovery Funds (SLFRF) -- support families by providing much needed resources to keep them in safe, stable, healthy homes in thriving communities. These programs are at the center of the Department of the Treasury’s (Treasury) efforts to support renters and homeowners as part of the economic recovery from the COVID-19 pandemic.

Since access to affordable and stable homes remains a critical challenge, the purpose of this guide is to assist local, state, territorial, and Tribal governments in effectively using American Rescue Plan funds to help more households stay in their homes now and in the future. Within the guide there are examples of how communities across the country are using ERA², HAF, and SLFRF funds (either individually or in combination) to provide emergency shelter, wraparound services, utility relief, home repairs, and new homes. Additionally, the guide includes ways program administrators and recipient governments can layer American Rescue Plan funds with other federal sources and their own funds to spur further investments in housing security. By following the examples and best practices in this guide local, state, territorial, and Tribal governments can identify opportunities to use different funding sources in complementary ways to help ensure that their residents have stable homes for years to come.³

Treasury Recovery Housing Programs		
Emergency Rental Assistance (ERA): Financial assistance and housing stability support for eligible tenants; a portion of funds may be used for affordable housing purposes.	Homeowner Assistance Fund (HAF): Financial assistance and other housing assistance for eligible homeowners.	State and Local Fiscal Recovery Fund (SLFRF): Flexible funds for governments to respond to and recover from the COVID-19 public health emergency, including for emergency housing and affordable housing purposes.

- 1 Treasury administers two separate ERA programs, ERA1 and ERA2: the ERA1 program is authorized by the [Consolidated Appropriations Act, 2021](#) and provided \$25 billion for assistance to eligible households. The ERA1 program ended in late 2022. The ERA2 program is authorized by the [American Rescue Plan Act of 2021](#) and provides \$21.55 billion for assistance to eligible households. The ERA2 program remains ongoing. ERA1 and ERA2 funds were provided directly to states, the District of Columbia, U.S. territories, certain local governments, and, in the case of ERA1 only, Indian Tribes or their Tribally Designated Housing Entities (TDHEs), and the Department of Hawaiian Homelands (DHHL).
- 2 Tribes, TDHEs, and DHHL are not eligible entities under the ERA2 program authorized by the American Rescue Plan Act, therefore the Tribal examples in this guide are meant to showcase efforts of how these entities used their ERA1 award funds authorized by the Consolidated Appropriations Act, 2021 in conjunction with the funding they received from programs authorized by the [American Rescue Plan Act](#) to maximize the assistance for eligible households.
- 3 The investments, commitments, and expenditure figures in this guide represent data submitted to Treasury by recipients of ERA, HAF, and SLFRF awards through June 30, 2023. For the SLFRF program, Tribally reported information is included in aggregate statistics (e.g., the total number of governments using funds for a specific eligible use, and total projects reported); however due to privacy considerations, Treasury does not release complete information on all Tribal projects.

American Rescue Plan Supporting the Housing Continuum

Emergency Rental Assistance, Homeowner Assistance Fund, and State and Local Fiscal Recovery Funds programs can provide support for a household at multiple points of the housing continuum and relieve pressure on services by keeping households in their homes through direct financial assistance. These American Rescue Plan-funded programs have allowed communities to be innovative in finding housing solutions and exploring ways to improve existing housing stability and affordable housing infrastructure.

Housing Continuum



** Many communities have built prior housing infrastructure on the model of the housing continuum, which support a variety of housing stability needs and presents a path towards housing stability.*

Treasury is committed to supporting housing stability for renters and homeowners by:

- Delivering flexible aid to state, local, Tribal, and territorial governments to respond to the pandemic.
- Promoting critical investments in a strong and equitable recovery, with a focus on ensuring that those with the greatest need have access to relief.
- Encouraging the development and preservation of affordable housing, especially through layering American Rescue Plan dollars with other available sources of federal funding.





SUPPORTING HOUSING STABILITY


Treasury funds have supported tens of billions of dollars in housing stability services across the areas of rental assistance, mortgage assistance, utility assistance, housing counseling, and eviction or foreclose prevention services. Through providing these services to tenants and homeowners most in need of assistance, jurisdictions are helping provide housing stability to low- and moderate - income households and socially disadvantaged individuals. The following examples illustrate how communities have successfully used American Rescue Plan funding from ERA, HAF, and SLFRF to provide similar services to residents.


States


Icon Legend:  ERA Program  HAF Program  SLFRF Program


 **The State of Alabama's HAF Program** developed a lien extinguishment program to assist owners of manufactured homes. Eliminating these liens removed a burden on homeowners who were facing financial hardship related to the COVID pandemic and were vulnerable to displacement, helping many remain in their homes. A high percentage of the manufactured housing properties in the lien-extinguishment program were in persistent poverty counties. As of June 30, 2023, the state had expended approximately \$60 million in HAF funding.


 **The State of Alaska** has expended over \$230 million of **ERA** funds serving over 25,000 households providing rental and utility assistance and housing stability services. The Alaska Housing Stabilization and Recovery Program, starting in February 2022, has served households experiencing homelessness find stable and long-term rental housing.


 **The State of Indiana's HAF program**, implemented by the state's Housing and Community Development Authority (IHCD), reduced application burden on low-income homeowners by developing a process to use an applicant's proof of receiving federal benefits as a proxy to verify an applicant's income. Program administrators used "lessons learned" from Indiana's ERA program to inform its implementation of this more efficient and equitable application process, which has helped Indiana's HAF program expend approximately \$61 million in HAF funding as of June 30, 2023.

 **The State of Kansas** created a division within its **ERA** program to address evictions, shared information about available ERA funds to district courts and partnered closely with the Kansas Bar Association and legal services. The state continues to be involved in the Kansas Supreme Court's ad hoc committee on best practices in evictions, which was established in October 2021 and is continuing to work on various issues that come up in evictions in Kansas.

 **The State of Minnesota's HAF Program** contracted with nearly a dozen non-profits that had existing relationships in different underserved communities and housing developments. These non-profits knocked on doors, put up flyers, and hosted in-person events and workshops to increase awareness and build trust among interested homeowners. In turn, the state helped these grantees build capacity and provided training to ensure compliance with federal requirements of the HAF program.




 **The State of Nebraska's HAF Program**, in response to advocacy from community organizations and the program's application reviewers, expanded to include utilities (water, electricity, propane, oil, gas, and internet) as a program offering in September of 2022. The Nebraska HAF Program also coordinates with the Low-Income Home Energy Assistance Program (LIHEAP) to reach to eligible homeowners with incomes too high to qualify for LIHEAP.


 **The State of New Jersey** is committing nearly \$790 million of **SLFRF** funds to rental and utility assistance for households affected by the pandemic. The State is also funding an Office of Eviction Prevention to provide services to support housing stability and help households avoid eviction. Over 24,000 households have been assisted.


 **The State of West Virginia's HAF Program** is addressing the need to ensure accessibility for its aging population to age in place and avoid unsafe living conditions. The State has added home repairs as an option to homeowners as a result of data analysis and other evidence from its city centers and persistent poverty areas. Many applicants had indicated that a critical home repair was necessary to stay in the home. West Virginia has a high rate of grandparents raising their grandchildren. Additional family members in aging homes can add stress to the structure of the home, making critical home repairs a necessity to keep the young and aging alike in a safe, habitable environment.


Territories:

The Commonwealth of Puerto Rico


-  **The Puerto Rico HAF Program** prioritized outreach to the most vulnerable homeowners through partnerships to increase awareness of HAF and utilized outreach events that were pivotal in reaching socially disadvantaged communities that enabled on-site enrollment. Puerto Rico's internal reporting shows that, to date, the HAF program has disbursed 100% of its \$75.6 million HAF allocation. Puerto Rico's HAF program estimates it assisted 8,983 homeowners overall, including 1,014 homeowners who were previously on a waiting list, allowing the program to extend its support to an even larger number of individuals and families.
-  To serve renters, the Commonwealth used **ERA** funds to deliver rental and utility assistance to residents negatively impacted by the pandemic. The financial assistance is intended to avoid service suspension, reconnect utilities services, pay for temporary housing for displaced families, and prevent evictions for renters. Additionally, staff were placed within the courts to process applications and disburse funding more efficiently for those at imminent risk of eviction.
-  The Commonwealth committed \$50 million in **SLFRF** funding to the Low-Income Housing Repairs Program to improve the living conditions of Puerto Rican families by removing health and safety hazards from housing units. This program will provide funds to help low-income homeowners to afford necessary repairs or replace deteriorated roofing systems that cause a serious threat to their health, safety, and welfare.


 **The Arecibo Municipality of Puerto Rico** will provide temporary housing for people who have experienced displacement from their homes due to economic problems, health, inadequate housing, lack or loss of employment, and other reasons, while they are referred to relevant agencies and/or support services and relocated to appropriate permanent housing. In addition, the Municipality will provide health, psychological and other support services to enable them to re-integrate into society in a dignified and acceptable manner. They have budgeted over \$600,000 of **SLFRF** for this program.


 **The Caguas Municipality of Puerto Rico's** Household Assistance Utility Aid Program is aimed at families who have been negatively economically impacted since the pandemic and had utilities payments overdue between March 1, 2022, until March 31, 2023. The financial assistance is intended to avoid service suspension or to reconnect utilities services, including by providing the security deposit. The municipality budgeted \$1 million in **SLFRF** for this program.


 **The U.S. Virgin Islands** conducted in-person **HAF** outreach in various neighborhoods through "pop-up centers" to ensure that homeowners were aware of the program and could apply for assistance on-site with the help of HAF staff. The Virgin Islands supported outstanding expenses for delinquent mortgages, property taxes, hazard insurance, and homeowner association fees.

Counties:

 **Gwinnett County, GA** has expended over \$90 million in **ERA** funds to operate a program known as RESET 2.0, which has seen success processing financial assistance ensuring that over 10,000 households did not have to face an eviction or utility disconnection. RESET 2.0 embedded a court liaison for the ERA program among court staff to ensure courtrooms have a direct line to rental assistance information to help ensure that eligible renters could receive assistance.

 **Jefferson County, Alabama** has established a strong eviction prevention and housing stability infrastructure that did not exist before **ERA** developing a landlord/tenant meeting which is a partnership among the district courts, local legal aid services, the volunteer lawyers, landlord attorneys, Jefferson County Sheriff's Office, Jefferson County Department of Community Services, and community-based organizations. Additionally, mediation clinics have been implemented and ERA program information has been added to tenants' seven-day eviction notice.







 **Polk County, Iowa** has expended over \$70 million in **ERA** funds contracting with its local community action agency to process applications and leveraging existing resources to provide wraparound services, such as housing stability case management and direct connection to rental housing specialists. The county has also worked closely with the local judicial system to provide real-time data to judges about ERA application status, prompting tenant/landlord mediation services with the goal of preventing court-ruled evictions.

 **St. Louis County, Missouri** is using \$5 million of **SLFRF** funds to supplement its emergency rental assistance program, expanding rent and utility assistance.

Cities:

-  **Chicago, Illinois** was highlighted by the [White House](#) for its innovations in preventing eviction. Since October 2021, Chicago's Department of Housing has coordinated with Cook County and the Cook County Courts to allow tenants who are facing eviction apply for **ERA** on site at the courts. Free legal services to tenants in eviction court are offered through the Right to Counsel Pilot Program, a three-year partnership with the Law Center for Better Housing and Beyond Legal Aid, obligating \$3.2 million of housing stability services funding through ERA.
-  **Columbus, Ohio** has invested **ERA** funds to contract with over 30 agencies providing application assistance and wrap-around services for tenants. In addition, they've partnered with legal and mediation services to help tenants develop payment plans or moveout plans with landlords, as well as have staff directly in the courts to check real time application data and facilitate continuations. In 2023 the City of Columbus and Franklin County established the Central Ohio Stable Housing Network to provide a community-wide coordinated approach to keep individuals and families stably housed, utilizing housing resource specialists to assist tenants in a housing crisis connect to available resources.
-  **North Miami, Florida** is committing **SLFRF** program funds to assist nearly 1,000 households with rent and mortgage payments.
-  **Oakland, California** partnered with nine community-based organizations to conduct outreach for their **ERA** program to renters and provide tenant protection and other wraparound services, such as financial counseling and landlord-tenant mediation. Through developing a relationship with Stanford University, the city plans to identify and develop long term solutions for servicing vulnerable households and keeping more Oakland families in their homes. Additionally, Oakland has leveraged its experience with ERA to pilot a homelessness prevention program that complements its eviction prevention efforts.
-  **Union City, New Jersey** is committing \$2.1 million in **SLFRF** for rent and utility assistance and has served over 1,000 households to date.

Tribes:

-  **The Bering Straits Regional Housing Authority in Alaska** The Bering Straits Regional Housing Authority in Alaska expended \$8 million in **ERA** funds, serving over 750 households, executing a multi-phase program to deliver rental, utility, fuel, and internet assistance to its tribal and non-tribal community members .
-  **The Blackfeet Housing Authority** has used a large portion of their \$5.3 million **HAF** allocation for housing stability by funding home repairs to prevent overcrowding or homeowner displacement, a common use of funds among Tribes participating in HAF. While mortgage payment assistance represents another large portion of Blackfeet Housing Authority's budget, payment assistance for utilities, internet, insurance, and taxes are other uses of funds made available for eligible Tribal members to ensure that homeowners are on a path towards housing stability.
-  **The Fort Peck Assiniboine and the Sioux Tribes** are using their **SLFRF** program funds to provide emergency assistance to households for home repairs and weatherization. Priority is given to elders in the community and those with a low-to-moderate income.
-  **The Keweenaw Bay Indian Community in Michigan** expended \$1.5 million in **ERA**, serving 260 households with utility and rent assistance. Additionally, ERA was used to provide emergency housing options for nearly 20 households while they obtained permanent housing.
-  **The Northern Circle Indian Housing Authority (NCIHA)** in California expended over \$7.4 million in **ERA** funds, serving 570 households. The housing authority executed an extensive outreach strategy, holding Tribal listening sessions and webinars, partnering with PALA Housing Resource Center, and marketing with Butte and Mendeocino County Social Services. In addition, NCIHA provided housing counseling services to prevent evictions.
-  **The Turtle Mountain Band of Chippewa Indians** is located in an area where temperatures often dip below -20°F. The Tribe budgeted **SLFRF** program funds to ensure that Tribal members have a reliable water supply line and to assist with other emergency plumbing services.

Layering and Braiding Funds to Support Housing Stability

Utilizing multiple American Rescue Plan program funds and combining them with other state, local, and federal resources strengthen existing infrastructure to help prevent eviction and provide services to support housing stability. Layering flexible SLFRF funds with ERA initiatives has enhanced the impact of these funds, expanding the lifespan of initiatives started under ERA and fortifying longer term housing stability infrastructure. The following examples illustrate how communities layered and/or braided American Rescue Plan funding, or other state and local funding, to promote and implement housing stability strategies.

States

Icon Legend: 🏠 ERA Program 📍 HAF Program 🏠 SLFRF Program

🏠 **The State of Connecticut** expended over \$375 million in **ERA** funds to provide rental/utility assistance, and to improve eviction prevention services across the state, serving nearly 70,000 households. For example, the right to counsel program, launched in January 2022, provides free legal representation to income-eligible tenants in certain zip codes facing eviction or the loss of a housing subsidy. Layering additional federal and state funding has allowed the state to prioritize households most at risk of eviction and homelessness.

🏠 🏠 **The State of New Jersey** has spent over \$800 million in **ERA** funds and has committed an additional \$790 million through **SLFRF**, bringing rental and utility assistance to eligible renters. The State is also using SLFRF to fund an Office of Eviction Prevention to provide services supporting housing stability and helping households avoid eviction. Over 24,000 households are being assisted.

🏠 🏠 **The State of Oregon** has supplemented its **ERA** funding with \$100 million of **SLFRF** funding, as well as state funds, to operate the Eviction Prevention Rapid Response Program, which provides rapid financial assistance to prevent eviction and homelessness.

Cities:

🏠 **Atlanta, Georgia** Atlanta, Georgia worked with counselors integrated into the school system to identify low-income renter households where children were not attending their classes through remote platforms. Braiding **ERA** with other funding, local officials were able to offer these households funds for internet services and computer equipment for their children to access the remote classroom, in addition to providing financial support for rent and utilities.

🏠 🏠 **Denver, Colorado** supplemented its **ERA** program with an additional \$5.5 million in **SLFRF** funds in 2023. Leveraging its experience with ERA, the city is planning to increase the annual budget of its locally funded temporary rental and utility assistance program primarily funded through Denver's Affordable Housing Fund and other city resources.

🏠 **Louisville, Kentucky** has expended over \$71 million in **ERA** funds to help residents with rent and utility assistance, as well as utilized a multi-pronged approach to eviction diversion. Since 2021, the city has allocated ERA and general funds to enact a right to counsel program for tenants with children who are facing eviction. To aid tenants who “self-evict”, moving when they receive an eviction notice, the city has put in place a rapid-rehousing program that provides a rental deposit and first month's rent to help people relocate.

🏠 🏠 **Washington, D.C.** added \$5.5 million in **SLFRF** to its **ERA** program, serving over 8,600 households. Additionally, it leveraged \$43 million in local funds to continue a rental assistance program, and recently worked with a task force of community leaders across sectors to release a framework for further efforts to strengthen eviction prevention.

🏠 🏠 **Wichita, Kansas:** The City of Wichita leveraged \$250,000 in **SLFRF** with its **ERA** program to develop and implement landlord incentives including a lease signing bonus and risk mitigation fund. To date, over \$150,000 has been spent and nearly 500 low-income households have been assisted with securing tenancy.

Counties:

Franklin County, Ohio Franklin County, Ohio has administered its **ERA** funds through two primary partner agencies, the Department of Job and Family Services, and a local community action agency. The Department of Job and Family Services primarily serves households with children and can braid funding resources to offer additional rent and utility assistance if necessary. The Department also contracts with several community partners to offer services ranging from behavioral health, workforce, and food insecurity to refer and secure additional wrap-around resources for families.

Maricopa County, Arizona has expended over \$150 million in **ERA** funds to provide rental/utility and eviction prevention services. These services include navigators in the courts to prevent evictions, as well as a landlord coordinator to work with landlords to prevent the eviction process from starting, and a coordination of services with the help of community legal services.

Montgomery County, Pennsylvania, has a coordinated housing crisis response system administering the **ERA** program. This means that tenants applying for ERA can also have access and referrals to a variety of other programs that can help prevent homelessness and maintain housing stability. Similar to nearby Philadelphia, this region has been highly successful in using ERA funds to build and strengthen infrastructure for eviction prevention programs that will likely continue long after ERA funding has been exhausted.

Pierce County, Washington conducted far-reaching outreach to stand up its **ERA** program, as the county had not previously invested in rental assistance infrastructure. The county conducted more than 200 outreach events at libraries, sent postcards to residents in 45 languages with information on rental assistance, and pursued targeted outreach to underserved communities. Washington State has now funded a permanent rental assistance program.



Construction and Preservation of Affordable Homes

Using American Rescue Plan funds, communities across the country have invested billions in housing supply in areas such as construction, preservation, acquisition, and rehabilitation. The following examples illustrate how communities use funding from ERA and SLFRF, either separately or in combination, to invest in expanding and preserving housing supply.

States

Icon Legend: 🏠 ERA Program 📍 HAF Program 🏠 SLFRF Program

🏠 **The State of Maryland** plans to use **ERA** funds to expand affordable housing supply, leveraging ERA with 9% Low-Income Housing Tax Credits (LIHTC) for 12 projects slated to create or preserve almost 800 units, with over 600 of the units assisting households at 50% AMI or below.

🏠 **The Commonwealth of Massachusetts** plans to use **SLFRF** to expand affordable housing supply in Boston. This initiative will combine SLFRF with 4% LIHTC, Federal Housing Administration (FHA) Risk-Sharing, HUD project-based rental assistance, and other state and local resources to preserve and redevelop two affordable properties. When complete, this initiative will provide 223 new homes for households ranging from 30-100% Area Median Income.

Cities:

🏠 **Detroit, Michigan** is using **SLFRF** funds to invest in housing preservation and homeownership incentives. The Renew Detroit program provides free major home repairs to qualifying homeowners. The goal is to provide roof or window repairs to over 2,000 households, with a focus on those with the greatest need, primarily low-income senior citizens and homeowners with a disability.

🏠 **Fort Worth, Texas** is using \$4.2 million of **SLFRF** funding to purchase 36 properties in a low-income neighborhood, as part of a \$70 million redevelopment investment to include affordable housing in addition to retail, commercial units, parks, and other public spaces.

🏠 📍 **St. Petersburg, Florida** plans to use both its **ERA** and **SLFRF** funds toward the construction of a 75-unit affordable housing development named Burlington Post II.

Counties:

📍 **Cuyahoga County, Ohio** Cuyahoga County, Ohio will invest \$6.5 million in **ERA** funds for the construction, preservation, and rehabilitation of affordable housing units spanning 8 projects. The projects are located primarily in the city of Cleveland and will serve a variety of households, including transition aged youth aging out of foster care.

📍 **Spokane County, Washington** will invest **ERA** funds for the preservation of 50 units at Pine Villa Apartments, including the construction of 4 additional units. The funds will be used to replace building exteriors, unit interiors, and accessibility, providing safe and affordable housing for families with children.

🏠 **Faulkner County, Arkansas** is leveraging **SLFRF** funds to build CoHO Hope Village, a small home community development for unhoused individuals and veterans who will be provided general and mental health services, workforce training, and case management.

Territories:

🏠 **The Commonwealth of Puerto Rico** has committed \$50 million in **SLFRF** funding to improve the living conditions of Puerto Rican families by removing health and safety hazards from housing units. The program provides funds for homeowners to make necessary repairs or replace deteriorated roofing systems.

Tribes:

🏠 **The Menominee Indian Tribe of Wisconsin** is using **SLFRF** to implement a tiny homes project intended for low-income elders, Tribal members in transitional living situations, or those facing homelessness. With housing costs rising, the Tribe saw tiny homes as a solution to get people in homes safely, especially during the winter months.

🏠 **The Omaha Tribe of Nebraska** is using **SLFRF** to address overcrowding and housing shortages. The Pe'zhitu Village Project will provide more than 20 homes to individuals and encourage gainful employment through a partnership with social services. Tribal citizens facing homelessness and other at-risk populations will be prioritized.

Investing for the Future

The American Rescue Plan provided funding to implement recovery programs supporting one of the most equitable recoveries on record. The infusion of funds for emergency and affordable housing complements an existing set of federal programs to help keep people in their homes. Utilizing promising practices encouraged by Treasury, communities across the country have built an infrastructure promoting housing stability for both renters and homeowners. Through partnerships, collaborations, and layering funds, this infrastructure will continue to strengthen, providing a long-term response system for households in need.

Treasury released several resources to help communities effectively utilize American Rescue Plan funding to support the housing continuum for the long term. In addition, using American Rescue Plan funds, recipients can augment existing investments from other federal programs to further build and strengthen infrastructure. Treasury's federal partners continue supporting this growth with a variety of resources.

For More Information:

U.S. Department of the Treasury Resources

State and Local Fiscal Recovery Funds: www.treasury.gov/SLFRF

Please see the [SLFRF Affordable Housing How-To Guide](#), [fact sheet](#), and visit the [State and Local Fiscal Recovery Funds website](#) for more information. All questions can be sent to slfrf@treasury.gov.

Emergency Rental Assistance: www.treasury.gov/ERA

Please visit the [Emergency Rental Assistance website](#) for [Guidance](#), [Program and Service Design](#), and [Promising Practices](#). All questions can be sent to emergencyrentalassistance@treasury.gov.

Homeowner Assistance Fund: www.treasury.gov/HAF

Please visit the [Homeowner Assistance Fund website](#) for [Guidance](#), [Program and Service Design](#) and [Promising Practices](#). All questions can be sent to haf@treasury.gov.

Department of Housing and Urban Development (HUD) Resources

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| <ul style="list-style-type: none">◆ Low-Income Housing Tax Credit◆ Mortgage Insurance for Purchase or Refinancing of Existing Multifamily Rental Housing◆ Housing Finance Agency Risk Sharing◆ HOME Investment Partnerships Program◆ Housing Trust Fund◆ Project Based Vouchers | <ul style="list-style-type: none">◆ Recapitalization of Public Housing through HUD's Rental Assistance Demonstration (RAD)◆ Community Development Block Grants◆ Section 108 Loan Guarantee Program◆ HOME-ARP◆ Housing Counseling - HUD Exchange |
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Consumer Financial Protection Bureau (CFPB) Resources for Households

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| <ul style="list-style-type: none">◆ Housing Insecurity resources◆ Find a Housing Counselor interactive tool◆ Get Help Paying Rent or Bills | <ul style="list-style-type: none">◆ Homeowner Assistance Fund◆ Submit a Complaint about a financial product or service |
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