AUGUST 30, 2021 STATE AND FEDERAL OUTLOOK: EVICTIONS, FORECLOSURES AND RENTAL ASSISTANCE

Key Takeaways - Evictions

Federal:

- On Thursday night, the U.S. Supreme Court struck down the CDC's existing evictiton moratorium, effective immediately. The order is now expired.
- In the 6-3 ruling, the court ruled that the CDC did not have the authority to extend the order, finding that only the U.S. Congress could do so.

States:

- Eviction moratoriums remain active in only 7 jurisdictions nationwide, with 4 of these also prohibiting foreclosures.
- States continue to show little appetite for renewing eviction bans, leaving the issue to the federal government.

Rental/Mortgage relief programs remain available in all jurisdictions.

IN THIS ISSUE

- STATE LEVEL EVICTION AND FORECLOSURE **MORATORIUMS (2)**
- RENTAL/MORTGAGE RELIEF PROGRAMS (3)
- STATE DATA ON EVICTION/FORECOSURE **MORATORIUMS (4-6)**
- STATE DATA ON RELIEF PROGRAMS (7-8)







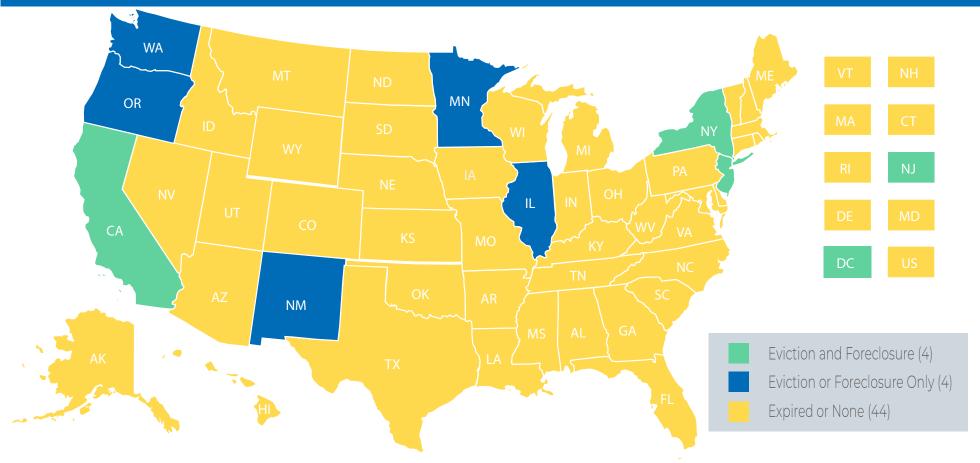
STATE-LEVEL EVICTION AND FORECLOSURE MORATORIUMS

AT A GLANCE

- 43 States and tthe federal government currently have no eviction or foreclosure moratorium in place.
- 7 states and the District of Columbia currently have an eviction moratorium in place, with 3 states and DC also prohibiting foreclosures at this time.
- State-by-state data can be found in the table below.

Recent updates:

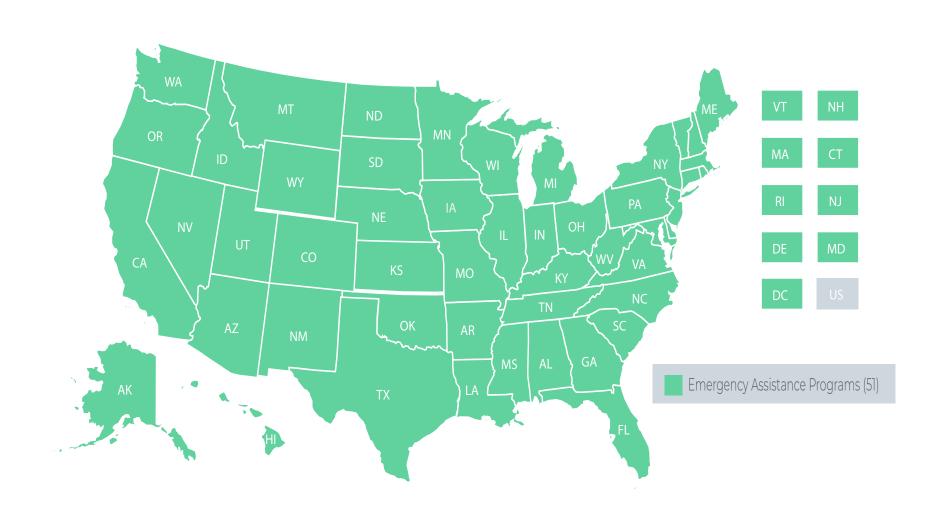
- Illinois' eviction moratorium was extended through September 19.
- Maryland's eviction moratorium expired on August 15.
- Minnesota's eviction moratorum began to phase out on August 13, landlords will be able to file evictions on September 12.
- New York's eviction and foreclosure moratorium will expire August 31.
- New Mexico's eviction moratorium has been <u>extended indefinitely</u> by the state Supreme Court.
- Oregon's foreclosure moratorium was extended through December 31, 2021.



National Outlook - Eviction and Foreclosure Moratorium | August 30, 2021 Prepared for National Association of Realtors by FOCUS - A Leonine Business

RENTAL/MORTGAGE RELIEF PROGRAMS

Access to emergency rental or mortgage relief programs remains available in all 50 states, according to data from the <u>National Council of State Housing Agencies</u>. In total, over \$45 billion has been allocated by Congress to provide such assistance to the states. Information on state level programs can be found in the table below, beginning on page 8.



STATE DATA ON EVICTION AND FORECLOSURE MORATORUMS

State	Eviction Moratorium?	End Date	Foreclosure Moratorium?	End Date
Alabama	No - Expired	June 1, 2020	No - Expired	June 1, 2020
Alaska	No - Expired	June 30, 2020	No - Expired	June 30, 2020
Arizona	No - Expired	October 31, 2020	No	-
Arkansas	No	-	No	-
California	Yes	September 30, 2021	Yes	90 Days after end of SOE - Indefinite.
Colorado	No	December 31, 2020	No - Expired	June 15, 2020
Connecticut	No - Expired	June 30, 2021	No - Expired	September 9, 2020
Delaware	No - Expired	July 13, 2021	No - Expired	July 13, 2021
District of Columbia	Yes	End of SOE - Phases out beginning July 25, 2021.	Yes	End of SOE - Phases out beginning July 25, 2021.
Florida	No - Expired	October 3, 2020	No - Expired	October 3, 2020
Georgia	No	-	No	-
Guam	No - Expired	July 1, 2021	No - Expired	July 1, 2021
Hawaii	No - Expired	August 6, 2021	No	-
Idaho	No	-	No	-
Illinois	<u>Yes</u>	September 19, 2021	No - Expired	May 29, 2020
Indiana	No - Expired	August 14, 2020	No - Expired	August 14, 2020
Iowa	No - Expired	May 27, 2020	No - Expired	May 27, 2020
Kansas	No	May 28, 2021.	No - Expired	May 31, 2020
Kentucky	No - Expired	June 30, 2021	No - Expired	August 25, 2020
Louisiana	No - Expired	June 15, 2020	No	-
Maine	No - Expired	August 3, 2020	No - Expired	August 3, 2020
Maryland	No - Expired	August 15, 2021	No - Expired	August 15, 2021
Massachusetts	No - Expired	October 17, 2020	No - Expired	October 17, 2020
Michigan	No - Expired	July 15, 2020	No	-
Minnesota	Yes	July 14, 2021.	No - Expired	April 30, 2021

State	Eviction Moratorium?	End Date	Foreclosure Moratorium?	End Date
Mississippi	No - Expired	June 1, 2020	No	-
Missouri	No - Judicial Discreation Required	-	No	-
Montana	No	May 24, 2020	No	May 24, 2020
Nebraska	No	-	No	-
Nevada	No - Expired	May 31, 2021	No - Expired	August 31, 2020
New Hampshire	No - Expired	July 1, 2020	No - Expired	July 1, 2020
New Jersey	<u>Yes</u>	January 21, 2022, or earlier if rescinded.	<u>Yes</u>	January 21, 2022, or earlier if rescinded.
New Mexico	<u>Yes</u>	Court Order - Indefinite	No	-
New York	<u>Yes</u>	August 31, 2021	<u>Yes</u>	August 31, 2021
North Carolina	No - Expired	June 30, 2021	No - Expired	June 29, 2020
North Dakota	No - Expired	April 22, 2020		
Ohio	No - Governor Requests No Evictions	-	No	-
Oklahoma	No	-	No	-
Oregon	No - Expired	June 30, 2021	Yes	December 31, 2021
Pennsylvania	No - Expired	August 31, 2020	No - Expired	August 31, 2020
Puerto Rico	No - Follows Federal Guidance	-	No - Follows Federal Guidance	-
Rhode Island	No - Expired	May 15, 2020	No	-
South Carolina	No - Expired	May 15, 2020	No - Expired	May 15, 2020
South Dakota	No	-	No	-
Tennessee	No - Expired	June 1, 2020	No	-
Texas	No - Expired	May 18, 2020	No	-
Utah	No - Expired	May 15, 2020	No	-
Vermont	No - Expired	June 15, 2021	No - Expired	June 15, 2021

State	Eviction Moratorium?	End Date	Foreclosure Moratorium?	End Date
Virginia	No	December 31, 2020	No	-
Virgin Islands	No - Follows Federal Guidance	-	No - Follows Federal Guidance	-
Washington	<u>Yes</u>	September 30, 2021	No	-
West Virginia	No	-	No	-
Wisconsin	No - Expired	May 26, 2020	No - Expired	May 26, 2020
Wyoming	No - Expired	May 31, 2020	No	-

STATE DATA ON RENTAL RELIEF PROGRAMS

State	Rental or Mortgage Assistance Program
Alabama	Alabama Housing Finance Authority
Alaska	Alaska Housing Relief
Arkansas	Arkansas Department of Human Services
Arizona	Arizona Emergency Rental Assistance Program
California	California COVID-19 Tenant Relief Act
Colorado	Colorado Emergency Rental and Mortgage Assistance
Connecticut	Connecticut Rental Assistance Program
Delaware	Delaware Rental Assistance Program
District of Columbia	District of Columbia Housing Assistance Program
Florida	Florida Department of Children and Families
Georgia	Georgia Rental Assistance
Guam	Guam Emergency Rental Assistance Program
Hawaii	State of Hawaii Department of Budget and Finance
Idaho	Idaho Housing Protection Program
Illinois	Illinois Rental Payment Program
Indiana	Indiana Emergency Rental Assistance Program
Iowa	Iowa Rent and Utility Assistance Program
Kansas	Kansas Emergency Rental Assistance Program
Kentucky	Kentucky Healthy at Home Eviction Relief
Louisiana	Louisiana Emergency Rental Assistance Program
Maine	Maine Emergency Rental Assistance Program
Maryland	Maryland Eviction Partnership Program
Massachusetts	Massachusetts Rental Assistance Programs
Michigan	Michigan COVID Emergency Rental Assistance
Minnesota	Minnesota COVID-19 Emergency Rental Assistance
Mississippi	Rental Assistance for Mississippians Program
Missouri	Missouri State Assistance for Housing Relief

State	Rental or Mortgage Assistance Program
Montana	Montana Rental Assistance Programs
Nebraska	Nebraska Emergency Rental Assistance Program
Nevada	Nevada Housing Assistance Program
New Hampshire	New Hampshire Emergency Rental Assistance
New Jersey	New Jersey Department of Community Affairs
New Mexico	New Mexico Department of Finance and Administration
New York	New York State Office of Temporary and Disability Assistance
North Carolina	Housing Opportunities and Prevention of Evictions (HOPE) Program
North Dakota	North Dakota COVID-19 Emergency Rent Bridge
Ohio	Ohio Home Relief Grants
Oklahoma	OK Community Cares Partners
Oregon	Oregon Supporting Tenants Accessing Rental Relief
Pennsylvania	Pennsylvania Emergency Rental Assistance Program
Puerto Rico	Puerto Rico Rent Assistance Program
Rhode Island	Rent Relief Rhode Island
South Carolina	South Carolina SHFDA
South Dakota	South Dakota Housing Assistance Program
Tennessee	Tennessee COVID-19 Rent Relief
Texas	Texas Rent Relief Program
Utah	<u>Utah Rent Relief</u>
Vermont	Vermont Emergency Rental Assistance
Virginia	<u>Virginia Rent Relief Program</u>
Virgin Islands	VI Emergency Rental Assistance Program
Washington	Washington Rent Assistance and Homelessness Prevention Programs
West Virginia	West Virginia Mountaineer Rental Assistance Program
Wisconsin	Wisconsin Emergency Rental Assistance Program
Wyoming	Wyoming Emergency Rental Assistance Program