

Responding to the Housing Challenges Posed by the Pandemic



LISC

Presenters

Callie Seltzer, Director of Housing, [LISC](#)

Lillyanne Alexander, Senior Program Officer of Housing, [LISC](#)

Mark Kudlowitz, Policy Director, [LISC](#)

Anselmo Telles, Senior Housing Specialist, [HAC](#)

Leslie Strauss, Senior Policy Analyst, [HAC](#)



Agenda

- ✓ Impacts of COVID-19 on Affordable housing
- ✓ Available Resources
- ✓ Creating a COVID-19 Housing Strategy
- ✓ Examples from small cities and rural communities



The Big Picture: CV-19 is exacerbating housing instabilities for the most vulnerable in our communities

- 1) The availability of quality, affordable housing was the biggest challenge facing lower-income communities prior to this public health crisis
- 2) CV-19 is exacerbating vulnerabilities that people in small cities and rural communities already faced, including:
 - A large share of the population who were already experiencing housing and income instability, before CV-19
 - A large share of population who are at higher risk for severe illness, notably the elderly and the poor
 - Less diversified economies and "hot spot" vulnerabilities in particular economic sectors (ex: meatpacking)
 - Lower incomes and lower savings may have forced rural people to continue to work and/or not visit the hospital when needed
 - A large digital divide, with lower accessibility to internet



CV-19 has disproportionate impact on most vulnerable communities

- Prolonged joblessness disproportionately affecting service sector and low-income renters
- Low-income households more likely to be employed in the 5 industries that have shed the most jobs (45% of renters <30% AMI work in Accommodation/Food, Construction, Entertainment, Retail, Other service)
- COVID-related losses in income have been remediated by large scale unemployment benefits but many of these resources are set to end by August
- Americans owe billions in rent as of July; 77% of multifamily rent so far in July (NMHC)
- Eviction protection for renters included in CARES ends July 24th
- So far, federal relief packages not sized to meet the housing needs across the country



Housing Stability Risk: How does loss of income effect housing stability?



Section 8 Renters

Live in Project-Based Section 8 properties (not vouchers)

Section 8 Tenant-Based Voucher Holders

Rent from private owners, both single-family and multifamily buildings

Section 8 Project-Based Voucher Holders

Live in multifamily properties

Public Housing Residents

Live in public housing

Low Income Housing Tax Credit Tenants

Live in LIHTC or "tax credit" properties

Homeowners

Live everywhere, single-family and multifamily condo owners, pay a monthly mortgage; foreclosure concern

Non-Assisted Renters

Live everywhere, in single-family and multifamily, rent from private owners on the private market; major eviction concern



Resources to help you Assess Housing Needs and Set Priorities

DCTA Resource page: <https://www.hudexchange.info/programs/dcta/resources/#resources-and-guidance>

U.S. Census Bureau weekly HOUSEHOLD PULSE SURVEY: <https://www.census.gov/householdpulsedata>

[The Eviction Lab](https://evictionlab.org/covid-policy-scorecard/#scorecard-resources) : EVICTION TRACKING SYSTEM for each state that distills the emergency orders and legislation and you can check how eviction policies are changing for your municipality, including information about utility shut-offs. <https://evictionlab.org/covid-policy-scorecard/#scorecard-resources>

Eviction Lab : EVICTION TRACKING SYSTEM to track evictions across cities and towns and the top "evictors" (more data forthcoming on foreclosures) <https://evictionlab.org/eviction-tracking/>

[JustShelter](#) : resource to help identify local eviction prevention services and housing counseling



Housing Resources

FEMA

National Emergency Declaration – March 13

- FEMA can cover costs for:
 - Management, control and reduction of immediate threats to public health and safety
 - Medical sheltering
 - PPE
 - Etc.: <https://www.fema.gov/news-release/2020/03/19/coronavirus-covid-19-pandemic-eligible-emergency-protective-measures>

Major Disaster Declarations

- Governor requests declaration from President
- In place for all 50 states plus territories: <https://www.fema.gov/coronavirus/disaster-declarations>
- FEMA will reimburse 75% of "Category B" expenses for emergency protective measures by state, local gov'ts, tribes and sometimes nonprofits
- Category B costs:
 - ✓ Provide congregate shelter
 - ✓ Evacuation
 - ✓ Generators
 - ✓ Etc.



FEMA cont'd

CARES Act

- No new FEMA programs
- \$45 billion for FEMA's Disaster Relief Fund, which can cover:
 - Public Assistance (PA) - direct federal assistance to states, municipalities, and tribes
 - Individual Assistance (IA) - but not authorized under any of the Major Disaster Declarations
 - And more
- \$200 million for the Emergency Food and Shelter Program (EFSP) (not related to HUD's ESG program)
 - Shelter, food, and supportive services through local service organizations, run by local boards usually involving United Way
 - Eligible aid includes one-time rent or utility payments; 30 days shelter or hotel cost
 - Divided among many states and counties based on population and poverty, so some receive very small amounts

Coronavirus Relief Fund

Part of CARES Act

Distribution of \$\$

- Allocated to states, territories (including DC) and tribes by Treasury Department based on population
- \$1.25 billion minimum per state
- Local governments with population 500,000+ could apply for direct allocations (which would be subtracted from state totals) by April 17
- Any level of government that receives CRF \$\$ can allocate it to sub-jurisdictions but is **not** required to

Uses of \$\$

- Very flexible: housing, health, economy
- Must be "necessary expenditures incurred due to the [Covid-19] public health emergency"
- Must not have been in the most recently adopted pre-Covid budget
- Must be for expenses incurred March 1 – December 30, 2020
- If state or county is passing \$\$ through to local governments, must be on cost reimbursable basis



CRF cont'd

Examples

- Washington state: 4 counties plus Seattle got \$\$ directly. State allocated part of its funds to cities and counties under 500,000 population @ \$30 per capita, minimum of \$250,000 per county and \$25,000 per city/town. Localities apply for reimbursement.
- Georgia: 4 counties got direct allocations, cities in those counties must ask the counties for \$\$\$. Others can apply for an advance from the state's funding (Phase 1), and then document that it was used for eligible purposes. Later they can apply for reimbursement of other eligible expenditures (Phase 2). 30% of available funding in Phase 1, 70% in Phase 2.
- Louisiana: the total allocation went to the state, which then allocated funds to parishes based on population and confirmed Covid-19 cases. Parishes, municipalities, towns, other local gov'ts can apply for reimbursement periodically.



Community Development Block Grant (CDBG)

\$5 billion in CARES Act

The Community Development Block Grant (CDBG) Program provides annual grants on a formula basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons.



Resources

- CDBG COVID-19 Guidance

<https://www.hudexchange.info/programs/cdbg/disease/>

Questions

- CPD Field Offices

https://www.hud.gov/program_office/comm_planning/staff#fieldoffices

- CPDQuestionsAnswered@hud.gov

Community Development Block Grant (CDBG)

Allocations under Cares Act and Action Plan Amendment

For additional information see:

- **CPD PROGRAM FORMULA ALLOCATIONS AND CARES ACT SUPPLEMENTAL FUNDING FOR FY 2020**
- https://www.hud.gov/program_offices/comm_planning/budget/fy20

- The CARES Act provides CDBG Supplemental Funding.
- CDBG grantees must amend their Consolidated Annual Action Plan when there is a change to the allocation priorities or method of distribution of funds; an addition of an activity not described in the plan; or a change to the purpose, scope, location, or beneficiaries of an activity (24 CFR 91.505).
- If changes meet the criteria for a “substantial amendment” in the grantee’s citizen participation plan, the grantee must follow its citizen participation process for amendments (24 CFR 91.105 and 91.115).



Community Development Block Grant (CDBG)

Examples of Eligible Activities to Support Coronavirus and Other Infectious Disease Response

For additional information see:

- **Quick Guide to CDBG Eligible Activities to Support Infectious Disease Response**

- <https://www.hudexchange.info/resource/5988/quick-guide-to-cdbg-eligible-activities-to-support-infectious-disease-response/>

- Buildings and Improvements, Including Public Facilities
- Assistance to Businesses, including Special Economic Development Assistance
- Provision of New or Quantifiably Increased Public Services
- Planning, Capacity Building, and Technical Assistance



Community Development Block Grant (CDBG)

CARES Act Flexibilities for CDBG Funds Used to Support Coronavirus Response

For additional information see:

- **CPD Memo: CARES Act Flexibilities for CDBG Funds Used to Support Coronavirus Response and plan amendment waiver**

<https://files.hudexchange.info/resources/documents/CARES-Act-Flexibilities-CDBG-Funds-Used-Support-Coronavirus-Response.pdf>

- Public Service Activities
- Reimbursement of Costs
- Citizen Participation and Public Hearings for Consolidated Plans (including Action Plans)
- Deadline to Submit Consolidated Plans (including Annual Action Plans)
- Waiver and Alternative Requirement Authority



HOME Investment Partnership Program

“While HOME program funds are primarily a resource for the physical development of affordable housing, the Department recognizes that the COVID-19 pandemic has caused widespread economic damage and created an unprecedented need for housing assistance among individuals and families directly affected by these unanticipated economic changes.”



Resources

- HOME COVID-19 Guidance

<https://www.hudexchange.info/programs/home/covid-19>

Waiver Requests

- CPD Field Offices

<https://files.hudexchange.info/resources/documents/CPD-Office-Mailbox-Names-and-Owners.xlsx>

- HOMECOVID19@hud.gov



HOME Investment Partnership Program

Availability of Waivers and Suspensions of the HOME Program Requirements in Response to COVID-19 Pandemic

For additional information see:

- **CPD Memo: Availability of Waivers and Suspensions of the HOME Program Requirements in Response to COVID-19 Pandemic**

- <https://www.hudexchange.info/resource/6016/cpd-memo-availability-waivers-suspensions-home-requirements-covid-19/>

Statutory Suspensions and Regulatory Waivers Available Only to Major Disaster Areas

1. 10% Administration and Planning Cap
2. CHDO Set-aside Requirement
3. Limits and Conditions on CHDO Operating Expense Assistance
4. Matching Contribution Requirements



HOME Investment Partnership Program

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Regulatory Waivers Available to All Participating Jurisdictions

1. Citizen Participation Reasonable Notice and Opportunity to Comment
2. Income Documentation
3. On-Site Inspections of HOME-assisted Rental Housing
4. Annual Inspection of Units Occupied by Recipients of HOME Tenant-Based Rental Assistance (TBRA)
5. Four-Year Project Completion Requirement
6. Nine-Month Deadline for Sale of Homebuyer Units
7. Use of HOME Funds for Operating Reserves for Troubled HOME Projects
8. Timeframe for a Participating Jurisdiction's Response to Findings of Noncompliance



Emergency Shelter Grant (ESG)

Coronavirus Disease (COVID-19) Response necessitates cooperation between public health authorities, homeless service systems, and other strategic partnerships at the local level. To support these partnerships and the vulnerable households served, HUD and its partners have issued tools and resources from subject matter experts on best practices and lessons learned.



Resources

- Covid-19 Response and Homelessness: An Action and Resource Guide
https://www.hud.gov/homelessness_resources
- Disease Risks and Homelessness
<https://www.hudexchange.info/homelessness-assistance/diseases/>
- Disaster Response Rehousing
<https://disaster-response-rehousing.info/>

USDA Rural Development at a Glance

“USDA Rural Development is the lead Federal agency helping rural communities grow and prosper. USDA increases economic development and improve the quality of life in rural places and small towns.”

For additional information please contact your Rural Development State Office:
<https://www.rd.usda.gov/contact-us/state-offices>

- Single Family Housing Direct Loans (including Self-Help Loans)
- Self-Help Housing Technical Assistance Grants
- Single Family Housing Loan Guarantees
- Single Family Housing Repair Loans/Grants
- Housing Preservation Grants

Single-Family
Housing Programs



- Rural Rental Housing Direct Loans
- Rural Rental Housing Loan Guarantees
- Farm Labor Housing Loans/Grants

Multi-Family
Housing Programs



- Community Facilities Direct Loans, Loan Guarantees, Grants

Community
Facilities



USDA Rural Development:

Immediate Measures to Support Rural Communities Affected by COVID-19

Single Family Program

- Foreclosure moratorium on all USDA Single Family Housing Direct and Single-Family Housing Guaranteed Loans;
- Borrowers experiencing reduction of income can request payment assistance or for more assistance than currently received;
- Moratorium assistance for up to 180 days with option to extend for an additional 180 days
- Relaxed or waived certain parts of the application process, including site assessments, and has extended the time period that certificates of eligibility are valid.
- Expiring certificate of eligibility can be re-issued for a new 45 days, then extended two more times for 30 days each.



USDA Rural Development:

Immediate Measures to Support Rural Communities Affected by COVID-19

Multi-Family Program

Section 514 FLH and Section 515 RRH properties may utilize operating and funds from reserve account to meet emergency shortfall in operating expenses;

Properties with a Section 538 Loan Guarantee - The lender controls reserve accounts has the discretion to use the reserves if it is in the best financial interest of the property.

Guaranteed Loans Program

- USDA is granting lenders temporary exception authority to offer payment deferrals for Agency guaranteed loan programs due to the COVID-19 pandemic.
- Effective until September 30, 2020, lenders may offer 180-day loan payment deferrals without prior agency approval.



USDA Rural Development:

Immediate Measures to Support Rural Communities Affected by COVID-19

Community Facilities Direct Loan Program

- USDA will temporarily allow direct loan borrowers to request payment deferrals to assist those that are experiencing temporary cash flow issues due to the pandemic. Effective May 12, 2020, through September 30, 2020
- USDA will provide the option of principal and interest payment deferrals to borrowers impacted by COVID-19 for up to one year due to hardship.

Strategic Partnerships

- Bring together networks, expertise, organizational capacity and collective resources.



Eviction Protections for Renters

CARES Act Moratorium on Evictions for Nonpayment

- Covers properties with federal assistance –but how do you know if a property has federal assistance? Searchable database: <https://nlihc.org/federal-moratoriums>
- Ends July 24
- After 30-day wait period, evictions could start on August 23

State and Local Moratoria (many are now ending)

- Collected on sites including:
 - ✓ <https://docs.google.com/spreadsheets/d/e/2PACX-1vTH8dUIbfnt3X52TrY3dEHQCAm60e5nqo0Rn1rNCf15dPGeXxM9QN9UdxUfEjxwvfTKzbCbZxJMdR7X/pubhtml>
 - ✓ <https://evictionlab.org/covid-eviction-policies/>

CARES Act Mortgage Forbearance for Owners of Rental Property

- 30 days + two 30-day extensions, starting late March, so ended in late June except:
 - ✓ Fannie Mae and Freddie Mac extended another 3 months: <https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Provides-Tenant-Protections.aspx>
 - ✓ USDA RD extended another 3 months: <https://www.rd.usda.gov/coronavirus>



Forbearance and Foreclosure/Eviction Protections for Homeowners

Forbearance

- Pause in mortgage payments
- Payments are not cancelled
- Required by CARES Act for 180 days, with option to extend for another 180 days

Foreclosure/Eviction Protections currently in effect through end of August, issued by:

- FHA: <https://www.hud.gov/sites/dfiles/OCHCO/documents/2020-19hsngml.pdf>
- VA: https://www.benefits.va.gov/HOMELOANS/documents/circulars/26_20_22.pdf
- USDA: <https://rd.usda.gov/coronavirus>
- Fannie Mae and Freddie Mac: <https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Extends-Foreclosure-and-Eviction-Moratorium-6172020.aspx>
✓ <https://www.consumerfinance.gov/ask-cfpb/how-can-i-tell-who-owns-my-mortgage-en-214/>



Creating a COVID Housing Strategy

Why Build a COVID Housing Strategy?

- To help focus dollars where the need is greatest.
- To help secure financial support from the private sector.
- To increase support from the community.
- To improve long-term recovery in areas of focus.
- To garner support for permanent housing solutions.



The COVID Housing Strategy:

Building a short-term strategy based on long-term goals.

Think outside the box to address unresolved housing needs exacerbated by the pandemic.

- Consider changing housing priorities or focus on a particular housing need or community.
- Redirect funding and staffing to areas of need.
- Garner support from community stakeholders and government leaders to make hard decisions now in favor of permanent housing solutions.

Tools developed during the emergency stage can be used in the recovery and post-recovery phases.

- Gain thorough understanding of federal funds and how to leverage private dollars.
- Establish new partnerships and collaborations.
- Develop more efficient technological and delivery systems.



Elements of the COVID Housing Strategy

-
- Outline most pressing long-term goals
 - Gather Information
 - Prioritize Needs
 - Poll Community Stakeholders, including outsider organizations
 - Develop Community Priorities
 - Allocate Funding to Community Priorities



Data: Gather Information

What groups have been impacted by COVID and how have they have been impacted.

- What demographic is losing/lost jobs?
- Who is requesting food from food banks/Churches?
- What is the eviction rate? What demographic is being evicted? Have courts started hearing evictions?
- Are multifamily property owners paying their mortgages? What type of assistance do they need?
- Who is behind on utility payments and why?
- Who has broadband and who doesn't?

What assistance is already being provided by the private sector?

- Are there organizations providing eviction assistance? Can you encourage organizations to help?
- Are there organizations currently providing rental/foreclosure assistance? Can you encourage organizations to help?
- What are anchor institutions already doing in the communities to help – waiving fees, providing discounts, providing moratorium on utility payments, providing food.



Data: Gather Information II

Determine Availability of Funds.

- What local funding can be redirected to COVID Assistance?
- What state funds/programs are available?
- What private dollars can be leveraged?
- What funding sources are flexible?
- What funding sources have very specific uses?



Prioritize Needs and Community Engagement

What type of help is needed the most?

- Rank the demographic most in need.
- Rank the areas of greatest need within each demographic.

Poll community stakeholders to determine community priorities

- Churches
- Non-profit organizations
- Community leaders
- Banks and other business leaders

Examples from the Field

ULSTER COUNTY, NEW YORK

Population: 178,599

*“Housing has long been an obstacle for far too many Ulster County families,” **Ulster County Executive Pat Ryan** said. “No one who works full-time should have to make the decision between putting food on the table or paying their rent. COVID-19 has further exacerbated and amplified many of these housing concerns, including for our frontline workers who are working to serve and protect us all. This rental assistance program is a crucial step in ensuring all residents have access to decent affordable housing.”*

Ulster County Covid-19 Response: The Ulster County Recovery Task Force

To ensure a coordinated and compassionate response to the devastating socioeconomic impacts of the COVID-19 pandemic on county residents.

Rental Assistance Program

Reallocated \$150K CDBG funds from Home Repair Rehabilitation Contract to rental assistance

Existing subrecipient administering the program.

Up to \$3,000 for 3 months of rent (average rent for 1 bedroom)

A County-wide Land Bank

Proposal to extend a city land bank county-wide to promote the use of county land for work-force housing

A Housing Study

A housing study to be commissioned will look at the impacts of COVID-19 on housing and present a clear strategy to encourage the production of more workforce housing throughout the County. It will also provide an analysis of the existing rental and owner occupied housing units in the County demographic data on the jobs and incomes available that can support housing costs, and interviews with individuals closely associated with housing issues and affordability.



California Coalition for Rural Housing

CCRH is one of the oldest state low-income housing coalitions in the country. Through advocacy, organizing, research, and technical assistance, strengthen the capacity of the nonprofit and public sectors to provide affordable housing and related facilities.

The CCRH COVID Relief Fund

A *Collaboration* of health foundations, banks, donors, and own reserves.

Initially seeded by \$30,000 from the National Low Income Housing Coalition, CCRH was able to raise a total of \$330,000 from health foundations, banks, a private donor and \$50,000 of its own resources.

Data – Information Gathering significant to success:

CCRH surveyed its members who identified 16,000 low income residents at risk in units owned and managed. High percentage of residents are Latino and farmworkers.

CCRH distributed funds to 23 member organizations, 19 nonprofits and 3 Tribal Housing Entities. Use of funds is flexible and members designed their own programs/uses, including food assistance, health care assistance, PPEs, transportation to testing, contract tracing programs, supplies for home schooling, including tablets and notebook computers, and internet upgrades for access.



Discussion & Questions



Additional Resources



Unassisted Households: How does loss of income effect housing stability?

Type of Low Income Household	Landlord?	Summary of Program/ Resource	COVID-related housing stability concern
Low Income Housing Tax Credit Tenants Live in LIHTC or “tax credit” properties	LIHTC sponsors, can be for-profit or non-profits; serve as the owner, landlord and also manager (aka “sponsor,” “provider”)	The LIHTC program supports the project development, and does not include long-term rental assistance for the tenants. The financing structure enables owners to provide housing to eligible tenants at LIHTC rents (typically below 80% AMI for 30 years). LIHTC rent setting is NOT based on a tenant’s actual income. Instead, rent is set by the use restriction tied to the unit and the prevailing Area Median Income. <u>LIHTC tenants’ rent will not change even if their income changes significantly due to joblessness or other COVID hardship. Projects typically have at least 3 months of operating reserves but not sized for significant rent losses. Many of the owners are mission-oriented or non-profits, unlikely to evict tenants, but the property health and financial stability of the sponsors is of concern.</u>	OF CONCERN
NOAH/ Non-Assisted Renters Live everywhere, single-family and Multifamily, rent from private owners	Private landlords	Many jurisdictions have eviction moratoria still in place, many of which will expire in July or August if not extended. As of now, LLs will have to negotiate individually with their mortgage holder for forgiveness or extension of mortgage, and tenants will have to negotiate with their LLs. <u>For properties with a Fannie Mae / Freddie Mac or FHA backing, FHFA announced forbearance extensions for up to three more months; tenants protected from evictions.</u> <u>NOTE: Many undocumented workers live in NOAH and non-assisted housing and cannot qualify for federal assistance or relief.</u>	OF SERIOUS CONCERN
Homeowners	Self, with mortgage holder or servicer	Typical homeowners who pay monthly mortgage to a servicer. <u>For homeowners with a mortgage backed by Fannie Mae/ Freddie Mac or FHA, CARES calls on lenders and servicers to allow payment delays for up to 360 days. CARES is not specific about what happens after forbearance period ends. Without forgiveness, balloon payments once forbearance ends and the requirement to repay any delayed payments in lump sum. Owners must negotiate with lender or servicer.</u>	OF SERIOUS CONCERN



Assisted Households: How does loss of income effect housing stability?

Type of Assisted Household	Assistance Allocated/ Administered by:	Summary of Program/ Resource Structure	COVID-related housing stability concern
Section 8 Renters Live in Project-Based Section 8 properties (not vouchers)	HUD Office of Multifamily Housing Landlords are private owners, many are non-profits, CDCs, CHDOs	Assistance in form of a private contract between HUD and the building owners, who agree to provide housing to eligible tenants in exchange for long-term tenant rental subsidies. Tenant contributes 30% of income. When their income changes, their rent is adjusted. <u>CARES provides additional rental assistance \$ to cover increased HUD-paid portion of rent due to loss of income but demand for new rental assistance will likely exceed what has been allocated.</u>	LOW
Section 8 Tenant-Based Voucher Holders Rent from private owners, both single-family and multifamily buildings	HUD Office of Public and Indian Housing (PIH) Landlords are private owners	A portable voucher, allocated to individual household as a rental subsidy, limiting the tenant contribution to 30-40% of the household's adjusted income. When their income changes, the HUD paid portion of the rent is adjusted. <u>CARES provides additional rental assistance \$ to cover increased HUD-paid portion of rent due to loss of income but demand for new rental assistance will likely exceed what has been allocated.</u>	LOW
Section 8 Project-Based Voucher Holders Live in multifamily properties	HUD PIH, via local Housing Authority Landlords are private owners	Voucher program allows local housing authorities to contract with property owners to ensure that Section 8 voucher holders will occupy a designated percentage of a private rental property. When their income changes, their rent is adjusted. When their income changes, the HUD paid portion of the rent is adjusted. <u>CARES provides additional rental assistance \$ to cover increased HUD-paid portion of rent due to loss of income but demand for new rental assistance will likely exceed what has been allocated.</u>	LOW
Public Housing Residents	HUD PIH, via Public Housing Authority (PHA) Landlords is the PHA	Rental housing managed by a Public Housing Authority eligible tenants in exchange for long-term tenant rental subsidies. Tenant contributes 30% of monthly adjusted income income. When tenant income changes, their rent is adjusted and the PHA covers the difference in operating costs.	LOW



Housing Resources

Federal Resource	Eligibility	How to Access Funds	Uses of Funds	Long term/ Short term assistance
<p>FEMA</p>	<p>The 4 basic components of eligibility are: The applicant must be a state, territory, tribe, local government, or private nonprofit organization. A facility must be a building, public works, system, equipment, or natural feature.</p> <p>Work is categorized as either emergency or permanent. It must be required as a result of the declared incident, located within the designated disaster area, and the legal responsibility of the applicant.</p> <p>Cost is the funding tied directly to eligible work, and must be adequately documented, authorized, necessary, and reasonable.</p>	<p>Contact the local or state emergency manager to begin the process and submit a Request for Public Assistance Form. Applicants are highly encouraged to submit their forms through the online FEMA Grants Portal for faster processing.</p>	<p>Medical sheltering, Purchase and distribution of food, water, ice, medicine, and other consumable supplies, to include personal protective equipment and hazardous material suits and the movement of supplies and persons</p>	<p>Short Term Assistance</p>
<p>Coronavirus Relief Fund (created in CARES Act)</p>	<p>Federal Government allocated to states, tribes, and some localities with over 500,000 population. At this point, eligibility to receive part of their funding is determined by those entities and they are not required to pass any of it through to others. So it varies from state to state.</p>	<p>Requires an application through the State or county, if they have decided to distribute funds to other jurisdictions.</p>	<p>Broad options for uses: "necessary expenditures incurred due to the [Covid-19] public health emergency" that (1) were not accounted for in the budget most recently approved as of March 27, 2020 (date of CARES Act) for the State or government; and (2) are incurred between March 1 and December 30, 2020. For housing, uses could include financial assistance to prevent eviction and assist in preventing homelessness, shelter for people experiencing homelessness, utility fees, etc.</p>	<p>Short term assistance</p>

Housing Resources

Federal Resource	Eligibility	How to Access Funds	Uses of Funds	Long term/ Short term assistance
Emergency Shelter Grant (ESG)	<p>Eligible ESG recipients generally consist of states, metropolitan cities, urban counties, and territories, subrecipients may include units of general purpose local government or private nonprofit organizations.</p>	<p>Grantees have to submit an amendment to their Consolidated and Annual Action plans-</p>	<ul style="list-style-type: none"> • Shelter expansion and deconcentration (CDC Guidelines) • Non-congregate shelter backing up FEMA (e.g. help operate shelters, provide essential services to shelter residents) • Connection with permanent housing (e.g. rapidly rehouse homeless individuals and families, prevent families/individuals from becoming homeless) • Landlord outreach (e.g. improve the number and quality of emergency shelters for homeless individuals and families) • Rental assistance up to 2 years 	<p>Short term assistance</p>
Community Development Block Grant (CDBG)	<p>Each State the opportunity to administer CDBG funds for non-entitlement areas. States develops funding priorities and criteria for selecting projects.</p>	<p>Grantees have to submit an amendment to their Consolidated and Annual Action plans- this is where the decisions get made. Under the CARES Act, CDBG grantees may amend their citizen participation and Con Plans concurrently with a comment period of no less than 5 days.</p>	<ul style="list-style-type: none"> - Construction of buildings/improvements and public facilities - Assistance to businesses to create or retain jobs including “special economic development” - Public services (subject to 15% cap) - Planning, capacity building and technical assistance (subject to 20% cap) 	<p>Short term assistance</p>

Housing Resources

Federal Resource	Eligibility	How to Access Funds	Uses of Funds	Long term/ Short term assistance
<p>HOME</p>	<p>Localities can only become PJs if they are metropolitan cities or urban counties, a metropolitan area with a population of at least 50,000 people</p>	<p>In order to receive HOME funding, a state or locality must submit a Consolidated Plan to HUD for approval</p>	<p>Eligible uses of funds include tenant-based rental assistance; housing rehabilitation; assistance to homebuyers; and new construction of housing. HOME funding may also be used for site acquisition, site improvements, demolition, relocation, and other necessary and reasonable activities related to the development of non-luxury housing.</p>	<p>Long term assistance</p>

