

# COVID-19 RESOURCES FOR LOCAL GOVERNMENTS – HOUSING



	PROGRAM	FUNDING SOURCE	HOW DOES IT WORK	LEARN MORE
TOOLS	<b>Community Development Block Grant (CDBG) – CARES Act</b>	<b>Federal funding</b>	<b>\$532M in funds</b> be allocated to states and units of local government per CARES Act provisions. These funds will assist the state and local jurisdictions in acquiring housing for people experiencing homelessness, as well as securing housing in response to Covid-19.	Qualifying cities and counties have already received direct CARES Act allocation as a result of their size in the amount of <b>\$5.8B</b> . The Coronavirus Relief Act addresses cities that did not receive a direct allocation. Currently, CDBG-DR has a Notice of Funding Availability that was recently released by HCD. However, where there is more flexibility with the CDBG Covid-19 funds, the usual requirements still apply to the current NOFA. Each CDBG-DR award/allocation method is published in a Federal Register Notice. For more information, continue <a href="#">here</a> .
	<b>Emergency Solutions Grant (ESG) – CARES Act</b>	<b>Federal funding</b>	<b>\$4B in funding</b> can be used for activities like creating a rental assistance program, eviction prevention assistance, rapid rehousing, housing counseling, and rental deposit assistance. Disbursement of funds will be done in accordance with THE CARES Act provisions.	HUD has begun allocating funds to eligible ESG recipients (states, metropolitan cities, urban counties, and territories) based on HUD's FY 2020 formula allocation. A second round of funding is expected to be distributed within the next 90 days. ESG subrecipients (units of general-purpose local government or private nonprofit organizations are encouraged to contact their local government for information about applying for ESG-CV funding, as some of the funding requirements have been changed to accommodate the current circumstances.
	<b>Coronavirus Relief Fund – CARES Act</b>	<b>Federal funding</b>	<b>\$9.5B</b> in funding to California, with <b>\$5.8B</b> directly allocated to 21 cities and counties (15 counties, city and county of San Francisco, and 5 cities) with populations over 500,000 from the U.S. Treasury. The State has allocated <b>\$500M</b> to cities that did not receive a direct allocation from the Federal Government, allowing cities to receive a direct allocation of funds with a minimum of \$50,000. Of the \$500M, <b>\$225M</b> has been allocated to populations greater than 300,000 that did not receive a direct CARES Act allocation. <b>\$275M</b> has been allocated to cities with populations under 300,000. An additional <b>\$1.3B</b> has been allocated to counties to distribute to cities based on their relative population sizes.	More information to follow from the State and counties.
	<b>FEMA Disaster Relief Fund</b>	<b>Federal funding</b>	<b>\$1.8B</b> in funding allocated to the Disaster Relief Fund which serves as the primary funding source for FEMA disaster recovery programs, including direct federal assistance to states, municipalities, and tribes, as well as Public Assistance (PA), Individual Assistance (IA), the Disaster Unemployment Program, and more. Of this funding, the state has used to a portion of the funds for housing, food, and other assistance for the State's vulnerable populations.	For more information on how to apply, visit FEMA's Coronavirus (COVID-19) Pandemic: Public Assistance Simplified Application page found <a href="#">here</a> .
	<b>Project Roomkey and Homekey</b>	<b>State funding</b>	<b>Project Roomkey</b> <b>\$50M</b> in funding has been distributed to the Department of Social Services for the acquisition of hotel and motel rooms, and trailers. To qualify, individuals must be 65 years of age or older, or have underlying medical conditions or be medically compromised.	The State has provided dedicated support teams to counties to help assist with the project. For more information, <a href="#">here</a> is a summary of what Project Roomkey entails. For more detailed information,

			<p>State and local governments will receive up to 75 percent cost-share reimbursement from FEMA for the project.</p> <p><b>Homekey</b></p> <p><b>\$550M</b> of the state's direct allocation of federal Coronavirus Relief Fund (CRF) resource in relation to Project Roomkey. The funding is proposed to be allocated to local governments to purchase and lease hotels and motels to address homelessness. The CFR funds must be expended by December 30, 2020. Additionally, <b>\$50M</b> will be provided by the state's general fund and used for operating subsidies for Homekey sites. The supplemental funds must be spent by June 30, 2022.</p>	<p>please reach out to the dedicated support in your county.</p> <p>The Department of Housing and Community Development has developed Project Homekey program details and may be found <a href="#">here</a>.</p>
	<b>California Housing Financing Agency (CALHFA)</b>	<b>State funding</b>	<p><b>\$331M</b> in funds for housing counseling, mortgage assistance, and renter legal aid services, with a breakdown of <b>\$300M</b> for housing counseling and mortgage assistance, and the remaining <b>\$31M</b> to the Judicial Council to provide grants to legal aid service organizations.</p>	<p>For more information on the \$300M in funds for housing counseling and mortgage assistance, up to date information from CalHFA can be found <a href="#">here</a>. For more information on funding for grants to legal aid service organizations, up to date information from the Judicial Council can be found <a href="#">here</a>.</p>
<b>CONSIDERATIONS</b>	<ul style="list-style-type: none"> <li>• <b>Section 290 of National Affordable Housing Act of 1990 (NAHA): Suspension of HOME statutory requirements</b> – To assist in disaster recovery based on the Presidential major disaster declaration under Title IV of the Stafford Act, the follow HOME statutory requirements can be suspended: 10% Administration and Planning Cap, CHDO Set-aside Requirement, Limits and Conditions on CHDO Operating Expense Assistance, and Matching Contribution Requirements.</li> <li>• <b>24 CFR 5.110: Regulator Waivers to All Participating Jurisdictions</b> – The following regulatory waivers are available to all participating jurisdictions. The Home regulatory requirements can be waived: Citizen Participation Reasonable Notice and Opportunity to Comment, Income Documentation, On-Site Inspections of HOME-assisted Rental Housing, Annual Inspection of Units Occupied by Recipients of HOME Tenant-Based Rental Assistance (TBRA), Four-Year Project Completion Requirement, Nine-Month Deadline for Sale of Homebuyer Units, Use of HOME Funds for Operating Reserves for Troubled HOME Projects, and Timeframe for a Participating Jurisdiction's Response to Findings of Noncompliance.</li> <li>• <b>IRS Notice 2020-53 Monitoring and Recertifications</b> – The notice explains temporary relief from certain requirements of the LIHTC Program. Projects are relief of performing all annual income recertifications for the period of April 1, 2020 through December 31, 2020, However, does not eliminate the requirement for initial income certification to determine eligibility. CTCAC will continue to perform desk audits as scheduled for 2020 All physical inspections are cancelled for 2020.</li> </ul>			

# COVID-19 RESOURCES FOR RESIDENTS – HOUSING



	PROGRAM	FUNDING SOURCE	HOW DOES IT WORK	LEARN MORE
<b>TOOLS</b>	<b>Federal foreclosure/eviction moratorium</b>	<b>Federally backed</b>	Federally, enacted on March 27, 2020, this will stay in place for <b>120 days</b> . This applies to all properties with a federally insured mortgage (Fannie Mae, Freddie Mac, FHA, HUD, VA) and properties participating in a covered housing program (Section 8, LIHTC, etc.). In addition to evictions, this applies to the application of late fees and other penalties. The federal eviction moratorium expired on July 25, 2020. As of July 28, 2020, this has not been extended.	If experiencing financial hardship, property owners and tenants will need to reach out to their loan servicers and landlords. More information on the moratorium can be found <a href="#">here</a> .  For more information about the Emergency Rules, they can be found <a href="#">here</a> . For more information on the Executive Order, that can be found <a href="#">here</a> .
	<b>Loan mortgage forbearance</b>	<b>Federally backed</b>	Borrowers can request up to <b>180 days</b> of forbearance with an option to request an additional 180-day extension. Additional fees, penalties and interest outside of regular interest will not be incurred.	Those in need of loan mortgage forbearance should contact their lender/loan servicer.
	<b>California rent/eviction moratorium</b>	<b>State backed</b>	The state adopted the Emergency Rules of the California Rules Court on April 6. Rule No. 2 suspended all judicial foreclosures.  Also, Executive Order N-28-20 from Governor Newsom, effective March 31, 2020, suspended state preemption of local government regulation of evictions, including post-foreclosure evictions. Localities may restrict evictions in cases where nonpayment was caused by income reduction or increased household expenses. This order bans the enforcement of eviction orders for renters unable to pay rent as a result of COVID-19. The initial eviction moratorium was dated through June 30, 2020, but extended through <b>September 30, 2020</b> , although localities may extend bans past this date, or have their own locally mandated eviction moratoriums.	Tenants should reach out to their landlords in writing (7) days prior to rent being due. For more information about the Emergency Rules, they can be found <a href="#">here</a> . For more information on the Executive Order, that can be found <a href="#">here</a> . For more information on if your city has implemented their own restrictions, please reach out to your dedicated local support.
<b>CONSIDERATIONS</b>	<p><b>Emergency rent assistance programs</b> – Some local governments have taken to creating their own rental assistance programs or hardship programs. For example, LA County has approved a proposal to create an <a href="#">Emergency Rent Assistance Program</a> during the COVID-19 crisis. This program is expected to provide up to \$1000 per month for three months to renters who have lost income due to the coronavirus pandemic. Funding for the program will come from funding Los Angeles County expects to receive from the Federal Coronavirus Aid, Relief, and Economic Security Act (CARES Act) with additional funding sources possibly including philanthropic and private sources.</p>			

