

Maryland Department of Housing and Community Development Homelessness Solutions- Homelessness Rate Reduction & COVID-19 Response

Maryland Department of Housing and Community Development
Special Needs Housing: Combating Homelessness

HFA Staff Contact

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Maryland Department of Housing and Community Development

Homelessness Solutions - Homelessness Rate Reduction & COVID-19 Response

Special Needs Housing: Combating Homelessness

Created by consolidating multiple programs, the State of Maryland's Homelessness Solutions Program administers federal and state resources to local service providers. Under the restructured program, access to funding was streamlined and its eligible uses were expanded which significantly contributed to a 9.5% decrease in homelessness in Maryland since 2017. The program also encourages strong cooperation with local partners, which proved important in responding to the COVID-19 pandemic.

Background

Combating homelessness is an important aspect of the Maryland Department of Housing and Community Development's mission. Historically, the agency has operated a number of housing finance programs specifically for the development of transitional and permanent housing opportunities for Maryland's homeless and at-risk populations. In addition to the housing finance programs, the department also administered federal and state resources that supported care and services at the local level. Concurrently, the Maryland Department of Human Resources managed similar programs to support homelessness services. By 2016, the state operated six distinct homelessness service programs, and all of these programs had separate application tracks and timelines.

Seeking to eliminate redundancy and waste in state government, in 2017, Governor Larry Hogan signed legislation to consolidate the majority of the state's homelessness service programs into a singular program to be administered by the Maryland Department of Housing and Community Development, the Homelessness Solutions Program. The program administers federal and state resources to 16 local service partners known as Continuums of Care. By creating this program, several key goals were accomplished. Supportive housing options were expanded. State funding requirements were better aligned with federal requirements and national best practice trends. This provided Continuums of Care with more efficient processes for both applying for funding and program reporting. Most importantly, the program now gave more flexibility and control of spending to the local partners who, as the front-line service providers in their communities, are the best judges of current and future needs. The new program flexibility enabled local entities to pursue innovative programs and initiatives with financial and technical support from the state.

Homelessness Rate Reduction

Combined with the expansion of supportive housing, Homelessness Solutions Program resources and their targeted deployment contributed to a 9.47% reduction in Maryland's overall homelessness rate since 2017, according to data from the 2019 Point-in-Time Count. The number of chronically homeless individuals dropped by 14.8% and veterans experiencing homelessness declined by 8.58%. Conducted by Continuums of Care and supported by the Maryland Department of Housing and Community Development, the Point-in-Time Count is a count and survey of homeless persons on a single night in January by local homelessness service providers. The count serves as a snapshot of the scope and scale of homelessness in Maryland's communities and is required as a condition of funding by the U.S. Department of Housing and Urban Development.

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Due in large part to the program improvements, during Governor Hogan's first term, the State of Maryland provided over \$47 million for services to more than 76,000 people who are homeless or in danger of becoming homeless statewide. In Fiscal Year 2019, the Homelessness Solutions Program provided \$9.8 million to local Continuums of Care. Specific projects and activities supported by the Homelessness Solutions Program and other housing and community development programs that contributed to the significant reduction of homelessness in Maryland include:

- The opening of the Lower Shore Shelter in Somerset County, previously the only county in Maryland without a shelter.
- The financing of HELP Veterans Village, which provides 75 units of newly renovated and newly constructed housing for at-risk and formerly homeless veterans at the Perry Point VA Medical Center in Cecil County and was named Special Needs Housing Project of the Year in 2019 by *Affordable Housing Finance Magazine*.
- Support for local initiatives that assisted Montgomery County in placing chronically homeless individuals into permanent housing, becoming one of the largest communities in the country to effectively end chronic homelessness.
- A grant award to expand emergency cold-weather sheltering for homeless individuals in Charles County.
- Project C.O.R.E. support for Restoration Gardens 2 in Baltimore City, which provides 42 efficiency units for homeless youth and those aging out of foster care coupled with supportive services including case management, life skills training, and workforce development.
- A recent symposium which attracted over 200 providers and youth from across the state to strategize on how to effectively address youth homelessness.

COVID-19 Response

Over the past three years, the new framework of the Homelessness Solutions Program has enabled the Maryland Department of Housing and Community Development to strengthen its partnerships with the Continuums of Care and other local and nonprofit homelessness service providers. These partnerships became vitally important as part of the State of Maryland's response to the COVID-19 pandemic, specifically concerning the containment of potential outbreaks in homeless shelters.

The department's Homelessness Solutions Program team worked and continues to work directly with local partners to coordinate efforts and deployment of resources. The state quickly responded to the pandemic by lifting budget amendment restrictions on program grantees, allowing local Continuums of Care to appropriately shift funding to deal with immediate needs caused by the health crisis. For example, the department worked collaboratively with the Maryland Emergency Management Agency and Maryland Department of Health to help local jurisdictions navigate the process to use Federal Emergency Management Agency funds for sheltering, enabling local partners to maintain their levels of federal funding for permanent housing assistance.

The department coordinated informational and planning calls with local partners and stakeholders and a number of sister agencies, including the Maryland Departments of Health, Human Services, Labor and the

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Maryland Emergency Management Agency. The Homelessness Solutions Program team also participated in the governor's task force on vulnerable populations. To keep partners and stakeholders up to date with the most current information during the pandemic, the department created a weekly Community Services Connection email newsletter and a new website with information relevant to homeless populations and service providers.

Attachments Provided

- Attachment A- [Press Release: The Hogan Administration Announces Expansion of Cold-Weather Sheltering for the Homeless in Charles County](#)
- Attachment B- [Press Release: Maryland Department of Housing and Community Development Hosts Inaugural Maryland Youth Homelessness Symposium](#)
- Attachment C- [Press Release: Governor Hogan Announces Drop in Homelessness Rate in Maryland](#)
- Attachment D- [Press Release: HELP Veterans Village Receives National Award](#)
- Attachment E- [Press Release: Governor Hogan Announces Homelessness Prevention Awards for Carroll, Cecil, and Charles Counties](#)
- Attachment F- Community Services Connection Newsletters



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The Hogan Administration Announces Expansion of Cold-Weather Sheltering for the Homeless in Charles County

February 26, 2019

The Hogan Administration Announces Expansion of Cold-Weather Sheltering for the Homeless in Charles County

Lifestyles of Maryland to provide sheltering services for up to 75 individuals

New Carrollton, Md. (February 26, 2019) – The Maryland Department of Housing and Community Development today announced a grant award of \$242,924 to expand cold-weather sheltering for homeless individuals in Charles County. The grant will be administered through the Maryland Department of Housing and Community Development's Homelessness Solutions Program. This fiscal year, the program awarded \$9.1 million in grants to support homeless shelters and services statewide.

First Lady Yumi Hogan visited a shelter in Charles County in fall of 2018 and has been an advocate for increased support for these facilities.

"When I visited southern Maryland and learned of the gap in resources available for the homeless, I knew we needed to provide any help we could," said First Lady Yumi Hogan. "I am proud that our administration is working to address the needs of this especially vulnerable community."

While each jurisdiction in Maryland has a cold-weather sheltering plan, Charles County's capacity is insufficient for the growing demand. Charles County currently maintains 44 year-round shelter beds and access to approximately 50 cold weather beds – provided through a Warm Nights program hosted by local churches – for a total of 94 beds available from October through April. There are an estimated 125 people waiting for shelter in the county due to a lack of shelter space. Lifestyles of Maryland, based in La Plata, will use the grant to open a facility to bring the unsheltered in from nearby encampments to receive emergency supportive services.

"Preventing homelessness is one of the Administration's top priorities, and a personal priority for myself, the Governor, and the First Lady," said Housing Secretary Kenneth C. Holt. "No one in Maryland should be forced to sleep outside during periods of extreme cold, and this funding will greatly help vulnerable homeless individuals and families find safe and warm shelter in Charles County."

The expanded shelter services are expected to be available later this week. For those living in Charles or St. Mary's counties that want more information, call Lifestyles of Maryland at 301-609-9900 ext. 204.

Through the [Homelessness Solutions Program](#), the Maryland Department of Housing and Community Development administers federal and state funding to the 16 local Continuums of Care to support homeless shelters and homeless services programs across the State of Maryland. The program funds cold weather shelters, year-round emergency shelters, Rapid Re-Housing, homeless outreach activities and case management for those in permanent supportive housing. In Fiscal Year 2019, the program is expected to serve approximately 15,000 Marylanders. The Governor's proposed FY2020 budget increases investment in the program by an additional \$1 million.

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Maryland Department of Housing and Community Development Hosts Inaugural Maryland Youth Homelessness Symposium

May 3, 2019

Maryland Department of Housing and Community Development Hosts Inaugural Maryland Youth Homelessness Symposium

Two Day Event Connects Service Providers and Local Governments



During the State of the State Agency Panel at the inaugural Maryland Youth Homelessness Symposium, state agency representatives discuss important strategies each agency is implementing to address the issue of youth homelessness. (From left to right): Valerie Ashton-Thomas, Maryland State Department of Education; Pat Flanigan, Maryland Department of Juvenile Services; Temitope Owwoeye, Maryland Department of Human Services; Erin Roth, Maryland Department of Labor, Licensing and Regulation; and Stuart Campbell, Maryland Department of Housing and Community Development.

ANNAPOLIS, Md. (May 3, 2019) – The Maryland Department of Housing and Community Development this week kicked off the inaugural Maryland Youth Homelessness Symposium, held May 1-2 at the Westin Hotel in Annapolis.

"Homeless youth are a critically under-noticed and under-served demographic of a population that is already marginalized," said Secretary Kenneth C. Holt during the opening program. "I hope our work together over the next two days helps all of us to better understand strategies to serve this population and to build the capacity of local organizations to do so."

Through the work of the Youth REACH initiatives supported by the Maryland Department of Housing and Community Development, it is estimated that there are between 1,000-1,500 unaccompanied youth and young adults under the age of 25 experiencing homelessness in Maryland. The Hogan Administration has increased the focus of addressing youth homelessness by setting aside funds for youth-specific programs. In Fiscal Year 2020, Governor Hogan included an additional \$1 million of funding to address this need. The Governor's new funding allocation significantly expands the department's ability to support innovative services to homeless youth.

The department sponsored the inaugural Maryland Youth Homelessness Symposium in conjunction with the University of Maryland School of Social Work's Institute for Innovation and Implementation. Attendees included representatives from a wide range of State and local government agencies and nonprofit service providers, as well as youth who are experiencing or have experienced homelessness directly. Topics focused on removing barriers to housing, education, family reunification, and employment for youth, as well as strategies to better connect affected individuals to resources.

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COVID-19 Health Resources

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Governor Hogan Announces Drop in Homelessness Rate in Maryland

Point-in-Time Count Reveals Nearly 9.5% Decrease in Homelessness Since 2017

ANNAPOLIS, MD—Governor Larry Hogan today announced that overall homelessness in Maryland has been reduced by 9.47% since 2017, according to data from the 2019 Point-in-Time Count. The number of chronically homeless individuals dropped by 14.8% and veterans experiencing homelessness declined by 8.58%. Conducted by the state's 16 designated Continuums of Care and supported by the Maryland Department of Housing and Community Development, the Point-in-Time Count is a count and survey of homeless persons on a single night in January by local homelessness service providers. The count serves as a snapshot of the scope and scale of homelessness in Maryland's communities and is required as a condition of funding by the U.S. Department of Housing and Urban Development.

"We have made significant progress in preventing homelessness in Maryland by partnering with local housing and community development programs, and their good work and dedication are integral to our efforts," said Governor Hogan. "We have improved the administration and delivery of state and federal resources, and have supported

significant projects that have contributed to this impressive reduction.”

In 2017, the Maryland General Assembly approved Governor Hogan’s proposed legislation to streamline administration of the majority of the state’s homelessness service programs. Previously, the six programs serving Maryland’s homeless were spread between the Department of Human Services and the Department of Housing and Community Development. All six programs were consolidated into one Homelessness Solutions Program, creating a more efficient process for funding and reporting; aligning state funding goals with federal requirements and national best practice trends; providing more local flexibility and control over spending; and expanding supportive housing options. Due in large part to the program improvements, during Governor Hogan’s first term, the State of Maryland provided over \$47 million for services to more than 76,000 people who are homeless or in danger of becoming homeless statewide.


Specific projects and activities supported by the Homelessness Solutions Program and other housing and community development programs include:

- The opening of the Lower Shore Shelter in Somerset County, previously the only county in Maryland without a shelter.
- The financing of HELP Veterans Village, which provides 75 units of newly renovated and newly constructed housing for at-risk and formerly homeless veterans at the Perry Point VA Medical Center in Cecil County.
- Support for local initiatives that assisted Montgomery County in placing more than 416 chronically homeless individuals into permanent housing since January 1, 2016, becoming one of the largest communities in the country to effectively end chronic homelessness.
- A grant award to expand emergency cold-weather sheltering for homeless individuals in Charles County.
- Project C.O.R.E. support for Restoration Gardens 2 in Baltimore City, which provides 42 efficiency units for homeless youth and those aging out of foster care coupled with supportive services including case management, life skills training, and workforce development.
- A recent symposium which attracted over 200 providers and youth from across the state to strategize on how to effectively address youth homelessness.

“The state’s responsive and responsible investment has played a pivotal role in serving homeless and potentially homeless Marylanders,” said Housing Secretary Kenneth C. Holt. “Our agency will continue to deploy its resources thoughtfully and compassionately to do the most good for the most people.”

For more information about the Homelessness Solutions Program, visit: <https://dhcd.maryland.gov/HomelessServices>.

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HELP Veterans Village Receives National Award

November 25, 2019

HELP Veterans Village was recently named the Special Needs Housing Project of the Year by *Affordable Housing Finance Magazine*. Developed through a partnership between the VA Maryland Health Care System, the Maryland Department of Housing and Community Development, HELP USA, Cecil County, and the Town of Perryville, HELP Veterans Village provides housing for at-risk and formerly homeless veterans in the village area of the Perry Point VA Medical Center. The department provided nearly \$19 million in financing for this vital project that has contributed to the reduction of veterans homelessness in Maryland.

Located just outside of the Town of Perryville in Cecil County, HELP Veterans Village features 75 newly renovated and newly constructed homes located in the village area of the Perry Point Veterans Affairs (VA) Medical Center. The Village was awarded 75 Project Based VA Supportive Housing Vouchers from the Department of Housing and Urban Development and the Department of Veterans Affairs, which are administered by the Maryland Department of Housing and Community Development. These vouchers provide subsidized rent for all the homes in the Village to support at-risk and formerly homeless veterans and their family members. These veterans and their families receive safe, stable, energy-efficient housing located near the full range of VA support programs and services provided by the medical center, as well as convenient access to local transportation resources. The Village also achieves net zero-energy consumption thanks to a 4-acre, 420-kW solar-array field that feeds back into the power grid.



Housing for homeless veterans at HELP Veterans Village near the Perry Point VA Medical Center.

The selection of HELP Veterans Village for this award highlights Maryland's ongoing efforts to support local veterans. Earlier this year, Governor Larry Hogan proclaimed 2019 as the Year of the Veteran in Maryland to recognize the state's 380,000 veterans for their service and raise awareness of the unique challenges they still bravely face, including homelessness. HELP Veterans Village has contributed to the reduction of veterans homelessness in the state. Based on data from the 2019 Point-in-Time Count, the number of veterans experiencing homelessness declined by 8.58% compared to 2017 data. Conducted by the state's 16 designated Continuums of Care and supported by the Maryland Department of Housing and Community Development, the Point-in-Time Count is a count and survey of homeless persons on a single night in January by local homelessness service providers that serves as a snapshot of the scope and scale of homelessness in Maryland's communities.

Department financing for HELP Veterans Village was provided through a variety of resources, including short-term and long-term bonds, 4% Low-Income Housing Tax Credits, a Rental Housing Works loan, and energy efficiency funds. The department's Community Legacy program also provided funding to the Town of Perryville to upgrade the wastewater treatment plant system to support the creation of the Village. Additional financing for the development came from philanthropic support from the Home Depot Foundation, the Citi Foundation and Northrop Grumman. The Village's sponsor is HELP Development Corporation, the development arm of HELP USA, a national homeless service and low-income housing nonprofit.

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Governor Hogan Announces Homelessness Prevention Awards for Carroll, Cecil, and Charles Counties

\$1.4 Million Awarded For Three Counties

ANNAPOLIS, MD – Governor Larry Hogan today announced \$1.4 million to assist Maryland's homelessness prevention efforts through the Maryland Department of Housing and Community Development's Community Development Block Grant program (CDBG).

"We have made significant progress to reduce homelessness in Maryland by enhancing the way we administer essential resources to those in need, and by partnering with dedicated programs and organizations across our state," said Governor Hogan. "Our administration will continue working hard to ensure the safety and security of our most vulnerable citizens."

The department is awarding grants to nonprofits in three different counties to support their fight against homelessness, including:

their fight against homelessness, including:

- **Family and Children's Services of Central Maryland (Carroll County):** \$800,000 to construct a 10,000-square-foot addition onto a building in Westminster, which will include a shelter for victims of elder abuse and domestic violence and offices for case management, counseling, and operations.
- **Meeting Ground, Inc. (Cecil County):** \$376,656 to hire staff to implement a coordinated point of entry for persons needing services and for as-needed emergency sheltering.
- **Catholic Charities of the Archdiocese of Washington, Inc. (Charles County):** \$200,000 to hire staff to serve persons living in their newly constructed shelter in Waldorf.

"Thanks to Governor Hogan's commitment, we have seen a historic reduction in homelessness throughout our state," said Maryland Housing Secretary Kenneth C. Holt. "These awards will help counties sustain this momentum as winter approaches and there is greater need for resources."

Earlier this year, Governor Hogan **announced** that overall homelessness has been reduced by more than 9% since 2017, according to data from the 2019 Point-in-Time Count. The number of chronically homeless individuals dropped by nearly 15% and veterans experiencing homelessness declined by nearly 9%. Conducted by the state's 16 designated Continuums of Care and supported by the Maryland Department of Housing and Community Development, the Point-in-time Count is a count and survey of homeless persons on a single night in January by local homelessness service providers.

In Fiscal Year 2020, the state's housing department allocated nearly \$7.8 million in CDBG funding by the U.S. Department of Housing and Urban Development. In addition to the homelessness awards, CDBG funding is being used for **previously announced community development and infrastructure projects** and special projects across the state.

For more information on Maryland's homelessness reduction initiatives, visit: <https://dhcd.maryland.gov/HomelessServices/>.

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Community Services Connection Newsletter - COVID-19 Resources and Updates

1 message

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To: ;

Thu, Mar 19, 2020 at 12:43

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Community Services Connection

COVID-19 Resources and Updates

Support for Residents and Families

Governor Larry Hogan recently announced the following actions to provide relief to individuals and families affected by the coronavirus:

Prohibition on Evictions: Governor Hogan has issued an emergency order that prohibits Maryland courts from ordering the eviction of any tenant who can show that their failure to pay rent was the result of COVID-19. Examples might include lost or reduced unemployment, caring for a school-aged child, or because they are diagnosed with, or under investigation for, COVID-19. [Read the Governor's executive order.](#)

Prohibition on utility shutoffs: Governor Hogan has issued an emergency order that prohibits electric, gas, water, sewage, phone, cable TV, and internet service provider companies from shutting off any residential customer's service, or charging any residential late fees. [Read the Governor's executive order.](#)

Expansion of available school meals: State Superintendent of Schools Karen Salmon announced that the Maryland State Department of Education (MSDE) applied for a federal waiver and beginning today, has the capability to provide three meals a day, and a snack, to students impacted by the statewide closure of schools. MSDE has 138 meal distribution centers across the state, which can be found at mdsummerschools.org.

State Agency Resources

The Department of Aging is issuing additional information on the [Senior Call Check program](#) as a free resource to MD residents over 65+ and recommending

all seniors use the program as a resource during the COVID-19 global pandemic. Senior Call Check phone lines are open M-F 8 am-5 pm and Saturday 9 am-3 pm. During these hours, seniors can call toll-free 1-866-50-CHECK (1-866-502-0560) and register. Registration is also available online at aging.maryland.gov.

Attorney General Brian Frosh is warning Maryland residents to be on guard against scams involving COVID-19. Scams include websites selling fake health products claiming to prevent or cure the virus. Scams can be reported to the Consumer Protection Division by calling 410-528-8662 or by filing a report with WHO or the FTC. Read more [here](#).

The Maryland Access Point (MAP) is a single point of entry for individuals seeking support services. The MAP provides an online resource directory to serve the public and professionals in identifying, connecting and accessing private and public resources. More information can be found on their [website](#).

Maryland Health Connection opened a new special enrollment period for uninsured Marylanders. The coronavirus [emergency special enrollment period](#) will begin Monday, March 16 and will end April 15.

Preparing Workplaces for COVID-19

The U.S. Department of Labor's Occupational Safety and Health Administration (OSHA) today published [Guidance on Preparing Workplaces for COVID-19](#) to help companies respond in the event of coronavirus in the workplace.

National and Federal Resources

[The National Council of State Housing Agencies](#) has compiled a [resource page](#) providing updates from State specific responses to COVID-19 along with national and Federal resources.

[The Federal Housing Finance Agency](#) has directed Fannie Mae and Freddie Mac to suspend foreclosures and evictions for at least 60 days. The foreclosure and eviction suspension applies to homeowners with an Enterprise-backed single-family mortgage. More information can be found [here](#). The FHFA also announced that hardship forbearance is an option for borrowers unable to make their mortgage payment. Borrowers are encouraged to reach out to their servicer for more information.

[HUD's Office of Special Needs Assistance Programs](#) is holding an Office Hours session for homeless assistance providers and their partners to discuss COVID-19 planning and response on **March 20, 2020 from 2:30 - 4:00 PM EDT**. Click [here](#) for more information and a link to join the session.

Updates on Supplemental Funding

Congress is currently considering a supplemental funding bill to address the COVID-19 pandemic. [The National Alliance to End Homelessness](#) is working with Congress to include funds that would meet the needs of homeless people

and support the organizations and community structures that help them. Please complete this [survey](#) to provide the Alliance your feedback.

The [National Community Action Foundation](#) has reported that three supplemental bills are in the works and there's a possibility for a fourth. The total funding that will become available is somewhere around \$45 billion. Assistance to Community Action Agencies could range between \$250 million and \$1 billion.

Also, news reports indicate the [Maryland General Assembly](#) passed an Emergency bill giving the Governor more authority if he declares a "catastrophic health emergency." The bill addresses unemployment benefits, job protections, and costs of testing, among other issues. For a comprehensive list of legislation passed by the Maryland General Assembly most relevant to the coronavirus, click [here](#).

As we work together during and through the COVID-19 pandemic, it is also important to manage anxiety and stress. [Here](#) are some helpful tips provided by the CDC.

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Fri, Mar 27, 2020 at 2:20

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Community Services Connection

COVID-19 Resources and Updates

DHCD has created a [COVID-19 resource page](#) with information relevant to our grantees. Please follow the link to learn more.

We also encourage you to stay in touch with Governor Hogan's regular updates on [Maryland's overall response to Covid-19](#). This week the Governor has announced the closure of all nonessential businesses and a \$175 million relief package for workers and small businesses affected by COVID-19:

- **Closure of all nonessential businesses:** In addition to what is already closed by prior orders, this order required the closure of anything that is not included in the new federal guidelines for critical infrastructure sectors. For more information, refer to the [Office of Legal Counsel's Interpretive Guidance](#).
- **Economic Relief Package:** The Maryland Department of Commerce will offer up to \$125 million in loans and grants to small businesses and nonprofits through the Maryland Small Business COVID-19 Emergency Relief Fund. A \$75 million loan fund and a \$50 million grant fund, with \$1 million in grants dedicated to non-profits, will provide working capital to be used for payroll, rent, fixed-debt payments and other mission critical cash operating costs. Additional guidance can be found [here](#).
- **COVID-19 Layoff Aversion:** In an effort to help businesses keep employees on the payroll as social distancing and teleworking is implemented, the Department of Labor has created a COVID-19 Layoff Aversion Fund of up to \$50,000 per applicant. That funding can be used to cover the costs of purchasing remote access equipment and software, sanitization services to enable small businesses to keep employees at work on site, liability insurance for restaurants that convert to delivery, and more. You can learn more and apply [here](#).

Support for Residents and Families

Assistance for Households Experiencing Financial Hardship Related to Covid-19

Major regional utility companies have devised plans for customer support and assistance to be sure customers are not left without services vital to maintaining their families health and safety while people are out of work and encouraged to remain at home whenever possible. If households you serve are at risk due to disconnected utilities or unable to pay bills, we encourage providers to help them identify what provisions for support and accommodation are already offered by major utilities, and to call and communicate with their utility company to request assistance based on individual circumstances. Major utility companies have already put in place plans and provisions to ensure utility access is maintained for households in need and protect the public health.

Companies offering this support include but are not limited to:

Exelon companies [Delmarva power](#) and [Pepco](#)

These providers are "suspending service disconnections and waiving new late payment charges at least until May 1 and will be working with customers on a case-by-case basis to establish payment arrangements and identify energy assistance options." According to a press release from Delmarva, assistance can also include working to reconnect households that may have already been disconnected so families can be safe during the Covid-19 crisis.

[Washington Gas](#) is suspending service disconnections and waiving late fees. They are also offering payment arrangements.

[WSSC Water](#) will be suspending water service disconnections and waiving late fees. They are also offering support to households on a case by case basis and customers should contact them about any account issues, such as requests to restore an already disconnected water service.

[Verizon](#) is offering a variety of services and supports for Residential, small business and lifeline providers. These include suspension of service disconnection and late fees for households and new internet access options for low income households.

[Comcast Xfinity](#) is expanding internet connection options and services for low income households and suspending disconnection of services among other supports for the community in response to Covid 19.

Maryland Unemployment Insurance: beginning March 20th, Maryland has temporarily waived the work search requirement for individuals receiving unemployment insurance benefits. Additionally, Maryland does not require a lapse between unemployment and eligibility for benefits. Please share this [link](#) with your clients to learn more and to file for unemployment insurance.

Homeless Service Providers

[Immediate Impact Grants](#) are available to help your organization serve people without homes in the COVID-19 pandemic. Apply for unrestricted grants of \$25,000-\$50,000 by 5 p.m. CT on March 30.

We encourage providers to utilize the resources related to preparing for and responding to the Covid-19 pandemic's impact on sheltered and unsheltered homeless populations and services staff. A [new resource guide](#) has been released by CDC with guidance specific to safety and infection prevention for homeless service providers.

Housing Counseling Service Providers

Fannie Mae is communicating temporary policies to enable servicers to better assist borrowers impacted by COVID-19. The policies are effective immediately and are effective until Fannie Mae provides further notice, unless otherwise stated. In particular, this communication provides all servicers with instructions and support on how to assist borrowers who have experienced a hardship resulting from COVID-19 which has impacted their ability to make their monthly mortgage loan payment. Read more [here](#).

FNMA issued a Lender Letter (LL-2020-05) introducing payment deferral, a new home retention workout option jointly developed with Freddie Mac at the direction of the Federal Housing Finance Agency. This workout option enables servicers to assist eligible borrowers who have resolved a temporary hardship and resumed their monthly contractual payments but cannot afford either a full reinstatement or repayment plan to bring the loan current. Click [here](#) for a list of requirements for the payment deferral.

HUD is providing Immediate relief for homeowners and suspending all foreclosure and evictions for the next 60 days. Read more [here](#).

The Chief Judge of the MD Court of Appeals issued an order that effectively suspends foreclosures and evictions during the COVID-19 emergency. Read more [here](#).

Industry guidance from the Office of the Commissioner of Financial Regulation on COVID-19 can be found [here](#).

Updates on Supplemental Funding

The CARES Act: Wednesday the Senate passed HR 748, the Coronavirus Aid, Relief, and Economic Securities (CARES) Act. More than 80 percent of the total funding provided in the coronavirus emergency supplemental appropriations division of the package will go directly to state and local governments. The relief package includes a significant expansion of the unemployment insurance program, expanded resources for the health care system, support for state and local governments, direct cash assistance to Americans, as well as supplemental appropriations to various programs across the government.

The Act includes, \$1 billion in supplemental appropriations for carrying out sections 674 through 679 of the Community Services Block Grant Act. Additionally the Act includes administrative funding for states and expands service eligibility from 125% to 200% of poverty. The Act has also appropriated \$750 million for Head Start. A summary of the appropriations can be found [here](#).

Paid Leave in Coronavirus Package: HR 6201, the Families First Coronavirus Response Act (FFCRA) contains an extensive paid leave component: new emergency sick leave, as well as an expansion of the existing Paid Family and Medical Leave Act (FMLA). [CAPLAW](#) has put together guidance for CAA's. Please note the effective date has been changed to April 1, 2020.

For more information, please refer to the [Department of Labor's Q&A](#).

Other Resources and Information

Tax Filing Deadline Extended

Earlier this week, U.S. Treasury secretary announced that Tax Day has been moved to July 15th, extending the tax season amid the COVID-19 Coronavirus outbreak. The deadline for Maryland state individual tax filings and payments will be extended to July 15th, as well. Taxpayers now have an additional 90 days to file their federal and MD state income tax returns and make payments if they owe.

Domestic Violence Rise Amid Coronavirus Pandemic

As the coronavirus outbreak confines more people to their homes, contributes to job losses and causes other financial hardships, it will also spur a rise in domestic violence, experts warn. Read the full article [here](#).

Maryland Emergency Management Agency

MEMA maintains a list of [Local Emergency Management Directors](#) along with [Local Emergency Center Contacts and Hotlines](#). Please follow the links to learn more.

HUD is advertising for the Deputy Assistant Secretary for Housing Counseling

For more information, click [here](#).

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Resources from Maryland Nonprofits

[Maryland Nonprofits](#) has curated resources for nonprofits to address the impact of COVID-19. They have also shared an information sheet from the [Department of Labor](#) regarding the Families First Coronavirus Response Act paid sick leave and expanded family medical leave. For information on how the CARES Act impacts nonprofits, please read this [analysis of the CARES Act](#).

Support for Residents and Families

Utility Shut Off Moratorium Information and Resources for People in Need of Utility Assistance

An Informational ALERT from the Office of People's Counsel has been released in response to COVID-19. [This alert](#) addresses how the Governor's Executive Order impacts your clients' utility services.

Stimulus Funds for Individuals and Families

[Maryland Volunteer Lawyers Service](#) has compiled an FAQ regarding stimulus funds as part of the CARES Act for individuals and families.

National and Federal Resources

Guidance from the Administration for Children and Families

Earlier this week, the Administration for Children and Families released Information Memorandum [IM-ACF-OA-2020-01](#) concerning grant flexibilities in conducting human service activities related to or affected by COVID-19. This memorandum provides short-term relief for administrative, financial management, and audit requirements, Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards.

Operational Guide from HUD

HUD has released a consolidated Covid-19 response [Operational Guide](#) encompassing HUD and CDC guidance for providers into one comprehensive document in response to provider requests.

National Housing Law Project's Analysis of Federal CARES Act Eviction Moratorium

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) includes important, immediate protections for tenants and homeowners. A summary of the federal eviction moratorium for tenants living in certain types of housing can be found [here](#). NHLP is working on a separate analysis regarding the provisions for homeowners.

NLIHC CARES Act Funding Guidance for Housing and Community Service Providers

A CARES Act webinar, hosted by NLIHC and featuring Sen. Reed (D-RI), Rep. Waters (D-CA), NAEH, NLCHP, NHLP, Oxfam, offered critical information about how funding streams like FEMA, ESG, and CDBG can be programmatically woven together to simultaneously address the COVID crisis and the longer-term housing affordability challenges. The recording is [here](#) and slides [here](#).

CAPLAW Guidance on Claiming Tax Credits for CAAs

CAPLAW has released information from the IRS providing [guidance on claiming tax credits for paid leave](#). CAAs should read this FAQ closely and work with their finance departments and tax advisors to ensure they are able to take full advantage of the tax credits.

Community Action Partnership Policy Resources for CAAs

The Partnership has created two documents that summarize the bills Congress has passed in response to the pandemic and how the new laws will affect the Community Action Network. The [First Summary](#) covers funding for and changes to Community Services provided by CAAs. The [Second Summary](#) outlines new provisions that will affect nonprofits as employers.

Other Resources and Information

Implication of the March 30th Stay at Home Order by Governor Hogan to People Experiencing Homelessness

Please note that Section VI of the [Stay at Home Order](#) clarifies that the order does not apply to persons experiencing homelessness or persons who leave home because their home has become unsafe due to domestic violence. Providers of shelter and domestic violence services are strongly encouraged to continue making housing and services available in alignment with guidelines for social distancing and disease prevention, to help keep community members safe. People traveling to work or volunteer at nonprofits and other entities providing these types of essential services are also excluded from the Stay at Home order.

Resources for Planning and Responding to the Service Needs of People with Substance Addiction and Mental Health Conditions

Agencies serving populations with needs such as chronic mental health conditions and addictions may see the Covid- 19 crisis impact their staff wellbeing and morale at the same time as stressors on clients, families, and communities drive need higher. Providers are encouraged to think about ways to increase care and connection and attend to the emotional health and morale of services staff as well as service recipients. Additional information can be found [here](#).

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Financial Relief for Consumers and Small Businesses

On April 3, Governor Hogan issued an [Executive Order](#) and announced a series of financial relief initiatives to provide assistance to consumers and small businesses facing economic hardships due to COVID-19.

Summary of the Emergency Solutions Grant Funding within the Coronavirus Aid, Relief, and Economic Security (CARES) Act

On Friday, March 27, 2020, President Trump signed H.R. 748, the Coronavirus Aid, Relief, and Economic Security (CARES) Act into law. A downloadable and searchable PDF copy of the legislation can be found [here](#). Information about Homelessness Assistance Grants can be found beginning on page 328.

The Homelessness Solutions Team at DHCD has provided a [summary](#) of the ESG Funding to assist providers in accessing available resources.

Support for Residents and Families

Resources from the CASH Campaign of Maryland

The [CASH Campaign of Maryland's COVID-19 resource page](#) offers an abundance of information on how to lessen the financial impact faced by individuals and families. They also provide information related to housing and meals assistance in light of the pandemic.

National and Federal Resources

HUD Regulatory Waivers & Guidance

HUD issued guidance regarding [17 Waivers available](#) under the ESG, CoC, and HOPWA programs that recipients can take advantage of for COVID response.

Highlights:

Continuum of Care Program Waivers (partial list):

- Disability - now have 6 months to obtain medical documentation from date of application to PSH.
- Rental and Utility Arrears - now eligible costs under Housing Search and Counseling (up to 6 months of arrears in rent and 6 months of arrears in utilities).
- RRH/PSH Case Management Frequency - Monthly visit requirement waived for two months
- HQS New Units - Video inspection allowed for 6 months. Must physically reinspect within 3 months after the state of emergency is lifted.
- HQS Annual Inspection - Inspection requirements waived for one year
- PSH Leases - For one year, PSH clients can enter into any length lease as long as it is more than one month

Emergency Solutions Grant Funding

- FMR - RRH or Homeless Prevention rental assistance can be above FMR as long as they still meet rent reasonableness standard
- RRH/PSH Case Management Frequency - Monthly visit requirement waived for two months
- HP Re-evaluation - Eligibility re-evaluation requirement changed from every 3 months to every 6 months, for a two year period

How to Request a Waiver:

CoC or ESG Recipient (not subrecipient) email HUD field office at CPD_COVID-19WaiverBAL@HUD.gov per instructions in HUD guidance. (Prince George's and Montgomery County requests need to be sent to the DC Field Office).

DHCD needs feedback from CoCs about ESG waivers that they would like DHCD to request on their behalf - please send to Steve at stephen.holt@maryland.gov.

Latest HUD COVID-19 Response Assistance and Support Resources

Below are a list of upcoming Office Hours with HUD's Office of Special Needs Assistance Programs (SNAPS) for homeless assistance providers and their partners.

- COVID-19 planning and response on Fridays from 2:30 - 4:00 PM EDT. Click [here](#) to join.
- Mega-Waiver and the Coronavirus Aid, Relief, and Economic Security (CARES) Act. Click [here](#) to join.

For up to date information for homelessness service providers, please visit the [SNAPS Disease Risks and Homelessness](#) resources page.

Youth Homelessness Demonstration Program and COVID-19 [Questions and Answers](#)

HUD Recommended National Partner Resources

[National Health Care for the Homeless \(HCH\) Council: COVID-19 Resources](#)

- [Responding to COVID-19 Among People Experiencing Unsheltered Homelessness](#)
- [How to Use Personal Protective Equipment: A Quick Reference Guide for Frontline Clinical Providers](#)

HUD Recommended State and Local Partner Resources

- [Ohio Balance of State: COVID-19 Updates](#)
- [Guidelines for Establishing Hotel/Motels as Isolation, Quarantine, Respite or Emergency Shelters](#)

Other Resources and Information

It's More Important Than Ever to be Counted

The COVID-19 pandemic is providing a stark reminder of the importance of federal funding that is distributed based on formulas. Many federal formula grants are informed by Census data, making an accurate Census count essential to our ability to meet the needs of community residents. Community providers are encouraged to remind people to complete the census, which can be done online and takes only a few minutes. To complete the Census online go to: <https://2020census.gov/>.

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Support for Residents and Families

IRS Economic Stimulus Check Portal for Non-Filers

For people, such as possible clients in homeless programs, who may not have filed a 2018 and/or 2019 tax return this [link](#) can be used to register for their economic stimulus check. People can use this link to submit banking or address information to which they can receive their economic stimulus payment. This link is just for non-filers. Please check this same site periodically for an additional link for those who may need to update their banking or address information.

State and Regional Resources

Federal Reserve Bank of Richmond's Investment Connection Program

The Federal Reserve Bank of Richmond's [Investment Connection Program](#) creates a platform for regional funders to hear from organizations seeking funding to support low- and moderate-income individuals and distressed and underserved communities. The portal will be open from March 30-May 1.

National and Federal Resources

New Toolkit from NLIHC

The National Low Income Housing Coalition has released a toolkit titled

"Working with FEMA to Address COVID-19 Housing and Homelessness Needs." The toolkit provides an overview of the structure of FEMA, gives background information on its role in the COVID-19 response, and summarizes assistance types.

HUD Offers Distressed Cities Assistance Program

The Distressed Cities Technical Assistance (DCTA) program supports small units of general local government (UGLGs) that are distressed and have recently been impacted by a natural disaster. Specifically, the DCTA program is designed to improve the fiscal health and administrative capacity of small UGLGs. The DCTA [webpage](#) provides more information about the program, they also provide this [resource page](#) with additional guidance.

FHA's Updated Guidance for Home Equity Conversion Mortgages During the COVID-19 National Emergency Webinar

This [webinar](#) will provide a detailed overview of options available to HECM servicers and borrowers affected by the COVID-19 national emergency in accordance with the CARES Act.

OCS Guidance on CSBG Supplemental Funding

The Office of Community Services has released [CSBG IM 2020-157 Immediate Guidance on COVID-19 Response](#). This information memorandum provides emergency guidance for eligible entities providing community support as part of a national effort to address the public health and economic impacts of COVID-19. A few key points to note include:

- The federal poverty line amendment to 200% for eligibility determination applies to both regular CSBG funds as well as CARES Act funds for services provided in FFY 2020 and 2021.
- CSBG grantees may continue to charge salaries and benefits to currently active CSBG awards consistent with the recipients' policy of paying salaries from all funding sources - both federal and non-federal.

NCAP Community Assessment Tool

The National Community Action Partnership has provided a [Community Assessment Tool](#) for use by local Community Action Agencies as an addendum to their full Community Needs Assessment in response to COVID-19.

New Funding Opportunities

COVID-19 Response Funding Collaborative of Greater Baltimore

The United Way of Central Maryland has joined forces with a group of ten other funders to launch the COVID-19 Response Funding Collaborative of Greater Baltimore. The collaborative provides a streamlined opportunity for nonprofit organizations to apply for funding to sustain, deepen, or pivot their operations to address critical needs in local communities resulting from the pandemic. Together, these philanthropic organizations and families have

committed to deploying \$1.2 million to meet a wide range of urgent challenges communities are facing.

Funding is now available for non-profits serving Baltimore City and Anne Arundel, Baltimore, Carroll and Harford Counties. Applications will be reviewed on a rolling basis through May 29, 2020. The application can be found [here](#).

Amalgamated Foundation and Partners Create COVID-19 Response Fund to Help Families

The Ford Foundation, Schmidt Futures, Open Society Foundations, The JPB Foundation, W.K. Kellogg Foundation, the Annie E. Casey Foundation, Amalgamated Foundation, and others have come together to start a rapid response fund dedicated to helping workers, families, and communities impacted by the COVID-19 pandemic.

The fund has already generated commitments of over \$7 million and plans to raise \$20 million to fund organizations helping prevent workers and families from sinking deeper into poverty during the initial months of the pandemic. The fund will provide direct cash grants and loans to people and businesses who are at risk of being left out of the government policy response. More information can be found [here](#).

Community Partner Spotlight

Community Assistance Network

Community Assistance Network (CAN) has remained fully operational serving Baltimore County. Their Outreach Team is fielding calls from people who were already behind in rent before the pandemic and are now in need of immediate support to stay safely in their homes. CAN's staff field 100 to 150 calls per day requesting eviction assistance as the agency's Eviction Prevention program remains a vital lifeline for families in the weeks and months to come.

Their dedicated homeless shelter staff are working 24/7, serving children and families in new ways as we all shelter in place. Their Food Pantry remains open every weekday to serve the growing numbers of those in need of extra support right now. CAN has seen an increase in visitors to their food pantry - in just over two weeks, 539 people visited the food pantry; and, 105 of them were first-time visitors.

Visit CAN's [website](#) to learn more about the amazing work they are doing on the frontlines to respond to critical community needs.

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DHCD will continue to update its COVID-19 resource page that can be found [here](#).

State Agency Resources

Financial Regulation Guidance from the Office of the Commissioner of Financial Regulation

The Office of the Commissioner of Financial Regulation recognizes the impact of the new coronavirus/COVID-19 public health emergency on the customers and operations of financial institutions and financial services businesses in Maryland. The Office has compiled regulatory guidance and assistance including a foreclosure data tracker on this [page](#). Additionally, consumers can find information regarding student loan relief, mortgage relief, and scams and fraud.

MEMA Rumor Control Page

The Maryland Emergency Management Agency (MEMA), in partnership with the Maryland Department of Health (MDH), and the Maryland Department of Information Technology (DoIT), launched the [Maryland Coronavirus \(COVID-19\) Rumor Control Page](#) to empower Marylanders to call out false information and promote facts.

National and Federal Resources

Information on Scams from NCAF and FCC

Earlier this week, the National Community Action Foundation and the Federal Communications Commission hosted a [webinar](#) to discuss COVID-19 scams. The

webinar provided important information on how consumers can avoid potential scams and [report scams](#) to FCC. The commission is also working with the telecommunication industry to ensure better caller ID authentication. More information on ID authentication can be found [here](#).

Latest HUD Recommended Resources

[COVID-19 HMIS Workflow: Symptom and Shelter Screening](#)

The National Health Care for the Homeless Council is hosting a [Town Hall](#) on April 24, 2020 to discuss civil detention. A full list of resources from the HCH Town Hall series can be found [here](#).

Community Partner Spotlight

Howard County Community Action Agency

The Howard County CAC has provided food to more than 6,000 people over the last two months, both at the Food Bank and at pop-up pantries across Howard County. They typically serve around 2,000 people during the same time frame. They are also working with COAD and Neighbor Ride to deliver groceries to people who cannot access the Food Bank or pop-up pantries.

Howard County CAC has also launched e-learning for students in their Head Start Program. They've delivered 50 tablets to families who did not have a computer in their home, so their child can participate in the online lessons. At the same time, they are delivering behavioral health, speech, language e and occupational therapy through tele-health visits and their Family Service Team is conducting virtual home visits.



Montgomery County Outreach Services

On April 16, Montgomery County's Services to End and Prevent Homelessness set up an outdoor food distribution site. In partnership with the City of Gaithersburg, this distribution site is ensuring individuals experiencing homelessness in Montgomery County have a nearby place 7 days a week to pick up a meal. With access to food and transportation limited due to the Stay at Home order and reduced bus routes, this site is a lifeline for many.

Outreach teams have and will continue to work hard to engage clients and offer unsheltered persons hotels to get them off the street and into safe locations. As some remain fearful or concerned about hotel placements, this outdoor distribution site provides them an opportunity to receive free food and information about services. Currently, 25 meals are prepared each day. Each bag includes a breakfast sandwich procured from local restaurants with donated funds, a bottle of water, and one breakfast bar. For those that aren't able to make



it to the distribution site our outreach providers are taking meal bags, information on how to access shelters and other soup kitchens, and safety supplies to distribute to those in the community.

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Please note that starting May 1, 2020, DHCD will be sending out COVID-19 related updates on a bi-weekly basis. We will continue to update the COVID-19 resource page that can be found [here](#).

[Maryland Strong: Roadmap to Recovery](#)

Maryland took early, aggressive, and unprecedented actions to contain and slow the spread of COVID-19. Thanks to these efforts, and the incredible sacrifices of Marylanders who stayed home and practiced physical distancing, we have successfully flattened and lengthened the curve.

The "Maryland Strong: Roadmap to Recovery" has been developed based on the recovery plans issued by the federal government, the National Governors Association, and premier institutions like Johns Hopkins and the American Enterprise Institute; shaped by the expert advice of the scientists and public health officials on Maryland's Coronavirus Response Team; and tailored to our situation here in Maryland. The result is a responsible, gradual, safe path forward for our state. Read the Maryland Strong: Roadmap to Recovery [here](#).

State and Regional Resources

Maryland Mortgage Program

The Maryland Mortgage Program is continuing to accept and process loan reservations through their network of approved lenders. If you have any questions or concerns, please contact singlefamilyhousing.dhcd@maryland.gov.

National and Federal Resources

CARES Act Expanded Eligibility

The National Association for State Community Services Programs has created this [one-pager](#) providing information about the provisions in the CARES Act that allow for expanded CSBG eligibility, as well as considerations for states who are crafting policies around eligibility.

New Funding Opportunities

The Fund for Educational Excellence

The Fund for Educational Excellence (Fund) established the COVID-19 Food Stability Fund through the generous contributions of 11 local corporations. The purpose of the fund is to help ensure food stability for children, their families, and senior citizens in Baltimore City during this health crisis.

As part of this initiative, the Fund is partnering with the City of Baltimore to deploy a portion of the COVID-19 Food Stability to Fund to community organizations who have the capacity to reach children and senior citizens in high-need neighborhoods.

With a maximum award of \$15,000, applicants must be able to demonstrate a capacity to serve children and/or senior citizens in our focused geographic areas. More information can be found [here](#).

Paycheck Protection Program and Health Care Enhancement Act

The Paycheck Protection Program and Health Care Enhancement Act includes assistance for nonprofits and funding for COVID-19 testing. The legislation includes an additional \$310 billion for the Paycheck Protection Program, and \$25 billion for COVID-19 testing which includes \$11 billion to states, localities, territories, and tribal organizations. More information and guidance can be found [here](#).

Community Partner Spotlight

Carroll County Outreach Services Continue To End Homelessness and Provide Safe Care Through Covid 19 Crisis

Carroll County Outreach Services have successfully leased up 3 additional RRH Youth in just the past 3 weeks; they have worked very closely with their outreach team from Human Services Program Inc. In particular, they want to shout out Carly Long and Matt Thornton for all their hard work. To help with sanitation, they have stationed sanitation needs at their 2 largest encampments. Carly and Matt are routinely taking out fresh water, fresh food and hygiene products as well. The team has created a communication method to ensure the safety of Human Services Staff, signs were provided to each encampment that display either a green "go" meaning they can safely come into the site and everyone is feeling well or a red "stop" indicating someone is not feeling well and the possibility of COVID related illness. When this is discovered the outreach team works with the local

health department to have healthcare workers disbursed to identify if any medical needs are required.

Continuing to Serve in Times of Crisis

In response to COVID-19, the Harford Community Action Agency (HCAA) has adopted new operating procedures but remains open for business and fully operational. As a result, hundreds of individuals and families across the county continue to be served each month. In March, HCAA processed 181 energy assistance applications, with 46 being for crisis situations.



In addition, HCAA's Food Pantry and Bank services have provided emergency food to more than 720 food insecure residents of Harford County. They have continued to work with other non-profit agencies through Retail Rescue with Feeding America and the Maryland Food Bank, TEFAP administration, SNAP benefit services and their food advocacy classes.

The True Meaning of Caring for your Community from United Communities Against Poverty

United Communities Against Poverty, Inc. (UCAP) are proud to share a story of a recipient, Rodger Key, of their Community that Cares! program. Mr. Key assists UCAP in driving seniors from their senior program for appointments and other needs as well as coordinated moves and picking up donations. During the COVID-19 pandemic, Mr. Key has continued assisting his community despite his potential health risks due to his age.



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DHCD will continue to update its COVID-19 resource page that can be found [here](#).

[MHFEC Foreclosure Assistance Webinar](#)

The Poverty Solutions Team at DHCD will be hosting a webinar on **May 29 at 1:00pm**, to provide updates on foreclosure and mortgage relief, scams and fraud related to COVID-19, the status of tax sales, and resources on requesting assistance from lenders or creditors. This webinar will include presenters from DHCD's Maryland Mortgage Program, Office of the Commissioner of Financial Regulation, OAG Consumer Affairs, and the Maryland Volunteer Lawyers Service.

State and Regional Resources

COVID-19 Financial Relief Guide for Marylanders

This [guide](#) briefly describes COVID-19 related relief programs and consumer protections, with links to more information and resources.

Updates and Resources from the Maryland Volunteer Lawyer Services

- Maryland Volunteer Lawyer Services (MVLS) will be hosting a webinar to discuss the basics of estate planning, free and low-cost legal services for estate planning, and how to create or update an estate plan during the COVID-19 pandemic. Follow this [link](#) to join the webinar on **May 28 at noon**.
- Additionally, MVLS has created this [guide](#) for older adults to provide information including estate planning, how to spot scams and available resources in their area.

National and Federal Resources

Updates and Resources from the Federal Housing Administration

- The Federal Housing Administration, Department of Agriculture, and Department of Veteran Affairs, have created an [Interagency COVID-19 Forbearance Fact Sheet for Servicers](#) providing guidance to assist borrowers seeking forbearance on their mortgage loans that are insured or guaranteed by these Agencies. A separate [Interagency COVID-19 Forbearance Fact Sheet for Consumers](#) is also available. This fact sheet outlines the steps borrowers need to take to request forbearance for their FHA-insured or USDA- or VA-guaranteed mortgages due to the COVID-19 National Emergency.
- This pre-recorded [webinar](#) provides a detailed overview of the loss mitigation policies available to Single Family borrowers, affected by COVID-19.
- FHA has announced a [Foreclosure and Eviction Moratorium Extension](#) to June 30, 2020. This action extends a moratorium authorized by the Secretary of the Department of Housing and Urban Development and continues to help minimize the pandemic's financial impact on individuals and families.

FHFA Announces Payment Deferral as New Repayment Option for Homeowners in COVID-19 Forbearance Plans

The Federal Housing Finance Agency (FHFA) has announced that Fannie Mae and Freddie Mac are making available a new payment deferral option. The payment deferral option allows borrowers, who are able to return to making their normal monthly mortgage payment, the ability to repay their missed payments at the time the home is sold, refinanced, or at maturity. Read more [here](#).

CFPB, FHFA & HUD Launch Joint Mortgage and Housing Assistance Website

To ensure homeowners and renters have the most up to date and accurate housing assistance information during the COVID-19 national emergency, the Consumer Financial Protection Bureau (CFPB), Federal Housing Finance Agency (FHFA), and the Department of Housing and Urban Development (HUD) launched a new mortgage and housing assistance [website](#).

New resources for tenants to learn about eviction protections

To help people who have lost their jobs because of the coronavirus pandemic and can't pay rent, new tools let users look up apartment buildings where evictions are temporarily prohibited through the federal Cares Act. Under the Cares Act, renters living in a property with a government-backed mortgage are protected from eviction until July 25. [Read more](#) about these tools.

NLIHC FAQs on Eligibility for Assistance Based on Immigration Status

In response to the COVID-19 pandemic, Congress has passed several emergency measures that provide assistance to struggling individuals and families. However, some of these programs restrict eligibility based on immigration status and may have implications under the Department of Homeland Security's new public charge rule. The National Low Income Housing Coalition answer some [frequently asked questions](#) about immigrants' eligibility for these various programs in addition to implications for public charge determinations.

COVID-19 Online Learning Series from the National Alliance to End Homelessness

The National Alliance to End Homelessness and the National Health Care for the Homeless Council have developed the [COVID-19 Online Learning Series](#). This online course curriculum is designed to provide training and materials to aid in community responses to COVID-19 among people experiencing homelessness, and can support broader CoC homeless response.

Community Partner Spotlight

Young Adults Continue to Receive Services and Realize Success in Washington County With Help from Dedicated Providers

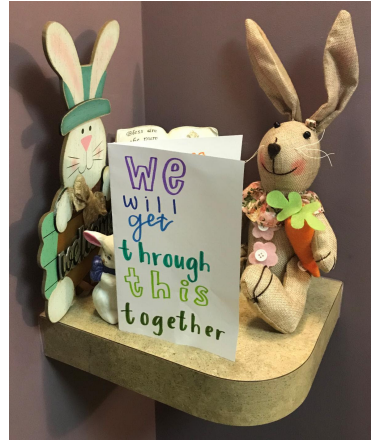
The Young Adult Solutions Center, managed by Horizon Goodwill Industries and funded in part by the Homelessness Solutions Program, continues to provide critical services and case management support to youth experiencing or-at-risk of homelessness in Washington County, Maryland. To date, all youth that have obtained permanent housing through services at the Young Adult Solution Center have remained housed. Staff are working with youth who have been laid off to determine their financial needs to pay rent and utilities with support from the State Homelessness Solutions Program. One youth (who is currently laid off) received his stimulus check and used it to pay his rent through June.

In spite of the increase in lay-offs and rising unemployment, several youth in the program have gained or maintained new employment during this time. One youth was hired for a full-time competitive position, gaining a pay increase from a previous position, and another youth started a new job the week the crisis hit in Maryland and remains employed. Both are doing well in their new positions.

Outreach Efforts of the Housing Initiative Partnership, Inc. Creating Significant Impact

As the COVID-19 pandemic continues to impact our local communities across Maryland, the Housing Initiative Partnership's (HIP) counselors, case managers and resident service coordinators continue to work remotely and take calls every day from clients and residents. A growing number of HIP's low-income multifamily tenants and rental counseling clients are reporting loss of hourly jobs and gig income as a result of the Coronavirus health crisis and social distancing restrictions.

In response to these challenges, HIP has established an Emergency Rent & Food Assistance Fund to address the evolving needs of tenants and clients who are particularly hard hit financially. During the month of March, HIP's program staff were able to place seven homeless families into safe and permanent apartments across Prince George's County. HIP also continues to check in on the residents living in the affordable multifamily properties that we manage or provide resident services programs to. HIP's Deputy Director, Stephanie Proestel, recruited a group of artsy teens who are creating a series of cheerful greeting cards to lift the spirits of the 78 seniors residing at Birchwood at Newton Green Apartments in Bladensburg. She then placed the colorful cards and messages of hope inside care packages left at their doors and filled with canned goods, cleaning supplies, word puzzles and other items to help them pass the time.



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Community Services Connection

COVID-19 Resources and Updates

DHCD will continue to update its COVID-19 resource page that can be found [here](#).

State and Regional Resources

Resource for Prince George's Seniors from the Pro Bono Resource Center of Maryland

Pro Bono Resource Center of Maryland is a nonprofit organization that trains lawyers to provide pro bono legal assistance in the state of Maryland. The organization recently began a program for Prince George's County seniors who are interested in receiving help over the phone to complete an advance medical directive and a financial power of attorney. The free legal consultations will start May 27, 2020 through the end of June. More information can be found on their [website](#).

National and Federal Resources

CAPLAW Guidance on Reopening for Community Action Agencies

To assist organizations as they begin to reopen their doors to resume operations and services, CAPLAW has developed this [Building Readiness: Reopening Our Doors Frequently Asked Questions](#) resource. The FAQ provides answers to questions on the forefront of CAAs' planning efforts. These questions provide guidance in the following areas: planning, prevention, response, liability issues, and resources for additional guidance.

Catalogue of Online Resources from the NCAP

The National Community Action Partnership has created online resources and virtual training at no cost for the Community Action Network. They offer webinars, toolkits, and resource guides that can be accessed on demand. More information on these resources can be found [here](#). Follow this [link to sign-up](#) for online training.

Waivers for Community Planning and Development Grant Programs

On May 22, the U.S. Department of Housing and Urban Development released a memorandum regarding information on the availability of waivers of certain regulatory requirements and one NOFA requirement associated with Community Planning and Development grant programs. The memorandum covers program specific waivers for Housing Opportunities for Persons with AIDS, Continuum of Care, Youth Homelessness Demonstration Program, and the Emergency Solutions Grants Program. Read more [here](#).

Community Partner Spotlight

Montgomery County TESS Team

The bilingual team (Spanish and Amharic speaking) at the Takoma East Silver Spring (TESS) Community Action Center continues to play a vital role in delivering critical services during the pandemic. After the COVID-19 shut-down order, the team quickly mobilized to serve the community virtually, losing only one day of service in the transition. MCAP 2G Pilot funding from Maryland's Department of Human Services, originally intended to initiate coaching, was redirected to add staffing hours at TESS. Working remotely, TESS staff enroll people in SNAP, Medicaid, emergency housing assistance, address legal needs, and connect people to food and nutrition programs. Staff also are supporting families who have been quarantining, are hospitalized, or who have passed away due to the pandemic.

Food assistance providers, many of whom are Community Action partners with contracts administered through the agency, in the last week alone, distributed 234,265 pounds of food and 8,397 prepared meals to over 15,500 community members, with staff, partners and volunteers providing language assistance in Amharic, French/French-Creole, Chinese, Korean, Spanish, and Vietnamese.

TESS and other agency staff remain at the forefront of the County's Department of Health and Human Services' response and recovery planning, working on food and shelter teams, the COVID public health phone line, expediting info and referral resources to partners, and distributing the County's Emergency Assistance Response funding. Staff are engaged in designing a new model to support wraparound services for impacted residents. The agency's VITA program is restarting with a virtual model to remotely provide free tax assistance to residents who had appointments cancelled. The Community Action Board and Head Start Parents Policy continue to meet virtually, maintaining quorum to support decision making and advocacy.

A virtual Community Action Month celebration was held to recognize volunteers, partners and the Community Action Institute graduates: www.montgomerycountymd.gov/communityaction

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State and Regional Resources

Loss Mitigation Tools for Housing Professionals - State and Local Resources

The FHLBank Atlanta, the Federal Deposit Insurance Corporation, the Federal Reserve Bank of Richmond, the Office of the Comptroller of the Currency, and the U.S. Department of Agriculture-Rural Development will be hosting a [webinar](#) on **June 17** regarding loss mitigation tools from the state, county and city level.

My Home My Deed Virtual Home Owner Clinic

My Home My Deed is beginning virtual home owner clinics to provide clients basic explanations of deed issues and provide resources to guide them on decisions they need to make. If the client is not named on the deed, the attorney will discuss how to open an estate and the client is encouraged to come back to MVLS to record their new deed. In either scenario, the client can potentially receive ongoing legal representation to either record a new deed or to plan their estate free of charge for those who qualify. Participants can register by visiting myhomemydeed.org or by calling 443-451-4082.

Protect Week - Protecting Older Americans from Financial Exploitation

[Protect Week](#) is a week long campaign beginning June 15 through June 21 with the goal of providing resources for older individuals to avoid

financial exploitation. This campaign is put together by the Maryland Office of the Attorney General, the Maryland Department of Aging, the Maryland Department of Aging, the Maryland Office of the Commissioner of Financial Regulation, the Maryland Department of Human Services and other leading consumer groups.

Urban Institute's Homeowner's Guide to Mortgage Solutions During COVID-19

The Urban Institute has created a [guide for homeowners](#) who are worried about making their mortgage payments to provide information on available resources and how to obtain them.

National and Federal Resources

Impact of Federal CARES Act Eviction Moratorium on ESG and CoC Programs

In late May, HUD provided questions and answers with guidance on Section 4024 of the Coronavirus Aid, Relief, and Economic Security (CARES) Act. Section 4024 of the CARES Act imposes a temporary moratorium on evictions. The eviction moratorium went into effect on March 27, 2020 and will be in effect for 120 days from that date. The temporary eviction moratorium applies to the Emergency Solutions Grants (ESG) and Continuum of Care (CoC) Programs. More information can be found [here](#).

HUD FY 20 Supplemental Comprehensive Housing Counseling Grant Program

The FY 2020 Supplemental Comprehensive Housing Counseling Grant Program makes \$3.5 million in FY 2020 funding available to eligible housing counseling agencies that were not awarded direct grants under the FY 2019 CHC NOFA. Please visit www.grants.gov to view the FY 2020 Housing Counseling NOFA. On **June 16** HUD will be providing a [webinar](#) to share guidance on how to apply for this grant.

Scams and Frauds Related to COVID-19 and Grant Funding

Due to cases of scams and frauds, HUD grantees are asked to be cautious of erroneous grant funding opportunities requesting up-front fees to disseminate the funding.

HUD does not contact grantees asking for up-front costs or fees to disseminate grant funding. Additionally, HUD does not send grant announcement notifications via informal channels such as a personal email to an individual. If you suspect that communication you have received could be a scam, contact your local field office to verify the information before responding or clicking on any links.

Avoid clicking on hyperlinks to websites asking for personal information or direct deposit information, even if the communication looks official. Report potential scams or suspicious communications to:

- HUD Office of the Inspector General (OIG): hotline@hudoig.gov
- Federal Trade Commission (FTC): Complaint Assistance: spam@uce.gov

- Financial Fraud Enforcement Task Force (FFETF): ffetf@doj.gov

NeighborWorks' Training for Housing Counselors

Below is a list of upcoming webinars from NeighborWorks:

- June 16, 2020: HO033 Protecting Credit and Avoiding Scams During the COVID-19 Financial Crisis
- June 18, 2020: HO031 Avoiding Rental Eviction amid COVID-19
- June 23, 2020: HO023 Foreclosure Intervention Services During Disaster Recovery
- June 25, 2020: HO021 Stress Management for Housing Counselors
- June 30, 2020: HO034 Student Loan CARES Act Relief in Response to COVID-19

Visit their training and services [website](#) for more information about available courses and scholarships.

NCAP Releases Resources to Address Structural Racism

The National Community Action Partnership has released resources to assist Community Action Agencies in addressing structural racism. They provide a list of [action items](#) agencies can take along with a [list of resources](#) providing information on how communities of color are disproportionately affected by COVID-19.

Network Job Announcement

Open Position with Garwyn Oaks Northwest Housing Center

Position: Housing Counseling Manager

GO Northwest Housing Resource Center is seeking an energetic, skilled, solution oriented self-starter to join our team as our Housing Counseling Manager to conduct and manage homeownership and financial education and counseling services and activities. Responsibilities include conducting workshops, counseling, client data input , and file maintenance; maintaining effective relationships with clients, lending and real estate partners; knowledge and use of standard housing counseling programs and protocols per HUD guidelines and work independently and with the team to help people purchase and retain their homes successfully.

Expectations for this position include: excellent interpersonal , communications, and organizational skills; effective problem solver, experienced in working with diverse clientele; possess strong computer proficiency and operations skills , working experience with using client management/reporting systems, knowledge of homeownership incentive and mortgage programs and able to work independently and as part of a team, demonstrating strong time management skills.

Interested applicants can email a cover letter and resume to Mereida Goodman at mgoodman@go-northwesthrc.org.

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State and Regional Resources

MCAP Webinar: Utilizing A Culturally Responsive and Racial Equity Lens in Strategic Engagement and Evaluation

The Maryland Community Action Partnership will be hosting a webinar building on work by Public Policy Associates and Michigan Public Health Institute to focus on the practical use of a racial equity lens when conducting evaluation in human services organizations and programs. Follow this [link](#) to join the webinar on **June 26 at 3:30pm**.

National and Federal Resources

FHA's Foreclosure and Eviction Moratorium Extended

The Federal Housing Administration has published [Mortgagee Letter \(ML\) 2020-19](#), Extension of Foreclosure and Eviction Moratorium in connection with the Presidentially-Declared COVID-19 National Emergency. This ML announces a second extension of the foreclosure and eviction moratorium through August 31, 2020.

National Survey on Universal Testing

The Center for Disease Control in conjunction with the National Healthcare for the Homeless Council are sponsoring a survey to collect data from homeless program sites that have hosted universal testing events of all program clients/participants. The purpose of the survey is to inform national

efforts to address COVID-19 among persons experiencing homelessness. If you have done universal testing at a homeless services site and/or know of a site that has done such, please take the time to complete the [survey](#).

GAO Whole Family Poverty Reduction Report

In May, the US Government Accountability Office released a report regarding the use of a Whole Family approach in the reduction of poverty. The report covers how HHS can improve information to assist states and localities in adopting approaches that serve whole families. Read the full report [here](#).

NCAP's #MyVoiceMatters Webinar Series

The National Community Action Partnership, in an effort to promote civic engagement that allows every voice to be heard, began a [#MyVoiceMatters Webinar Series](#). They will cover a range of topics including voter registration, public policy, advocacy, and redistricting. Follow this link to register for upcoming webinars.

Free PPE for Community Based Organizations

The HHS Partnership Center is supporting HHS and FEMA's efforts to make face coverings widely available in order to limit the spread of COVID-19. The face coverings are being made available to community-based organizations at no cost and while supplies last. Click [here](#) for more information.

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