- 11:12:31 From Nevada Merriman: What about CDBG?
- 11:24:06 From Paul Ainger: FDIC dropped out, Joseph Otting has resigned, and the regulations will never survive lawsuits.
- 11:34:28 From David Beck, Self-Help: Sounds like we also need to nail down whether what the banks are saying about Dodd Frank is actually true
- 11:34:49 From Chad Martin: For those of you who have been advocating for rent assistance at local and state levels as well, any advice on messaging when all of these are in play at the same time, but few outside of major metro areas are finalized? That is, every policymaker can point to someone else who is "about to" make substantial pots of money available (CDBG, etc) for rent assistance which gives them an out not to provide assistance. Across our portfolio we are just now beginning the process of accessing local CDBG and HOME dollars...
- 11:36:20 From lisa alberghini : Great point, Chad. Let's chat about that.
- 11:43:04 From Chad Martin: Thanks everyone.
- 11:43:29 From Chris Linder: Shannon on landlords and evictions here in Maine there are not a lot of large landlords many are small Mom and Pop landlords in terms of Coalitions you may want to look at it from a small business perspective and how they need support and how you can build support form them and rent support too they all have mortgages too
- 11:48:55 From lisa alberghini: Thanks, Chris, understanding the dynamics for smaller landlords is really important and you're right, it's a different situation. Thanks for pointing that out and we'll look at ways to advocate for them as well.
- 11:49:58 From Chad Martin: PA Housing Alliance has done a ton of work in recent weeks on how to support smaller landlords during this time.
- 11:50:54 From lisa alberghini: Good to know, Chad. Abi, can you take a look at that?
- 11:51:32 From Abigail Santos: Happy to look into that Chad. Thanks for sharing. We know PA Housing Alliance is very active.
- 12:08:51 From lorraine kindred: California backlog in unemployment benefits to residents greatly impacts our California portfolio. Most all residents have not received any benefit.
- 12:09:50 From Robert Cox: Watching the fed/treasury hearing, some R senators were focused on getting additional help to commercial real estate owners. Perhaps support for CRE owners could be linked to support for residential owners.
- 12:11:23 From Jonathan Harwitz: Not sure if others have had this experience, but given that all DC Congressional staff are teleworking, we've been able do virtual meetings that include Member DC and locally-based staff, and local constituents which have been quite effective (and are nearly impossible to pull off in normal times). A time-limited window to make our case compellingly.

- 12:12:35 From Chad Martin: @Lorraine... Wow. The stat in PA is that 30% of UI applicants as of the first week of May had not received confirmation of benefits. Some of our residents are getting benefits, some are still waiting.
- 12:18:24 From Dan Valliere: Oregon UI system is also struggling to process benefits. Both US Senators released a joint letter to Oregon's Employment Dept yesterday publicly criticizing the implementation. We've had a significant drop in rent payment from April to May.
- 12:18:36 From Chad Martin: We've overhauled our EPP process in the last two months. Going forward we'll be tracking what the cause of financial hardship is, are they receiving unemployment, etc. But up to now our info is all anecdotal. And we won't be tracking this for residents who pay rent on time.
- 12:21:24 From Robert Cox: I wonder whether additional unemployment is being temporarily suppressed as the result of continued technical employment under PPP.
- 12:21:57 From Jonathan Harwitz: Others may have heard this story on NPR https://www.npr.org/2020/05/21/859991317/underfunded-unemployment-offices-leave-many-workers-still-waiting-for-checks Senate Rs and Administration may be waiting to see if/how these bottlenecks recede and subsequent impact