**Covid-19 Response Counseling Member Virtual Meeting Notes**

**April 21, 2020**

* Starting to see increase in requests for assistance. Poll results show an increase in call volume from our last call. Only 5% of attendees at our first Housing Counseling call (March 25th) reported an increase in call volume, on our recent call, 52% of attendees reported an increase in call volume. On our first call, 68% of attendees reported a decrease in call volume, only 35% of attendees are now reporting a decrease.
* CHN has done significant work renters through their own lease-to-own model where they check in 2 times per year with renters. Then in 2014 created Family Stability Initiative supported by United Way. Goal to keep children stable and in school. They have been serving 250 families per year. As moved to rental counseling [National Standards for rental counseling](https://www.homeownershipstandards.org/Uploads/Rental%20Housing%20Counseling%20Draft%20Standards_May%202015.pdf) has been critical to helping counselors shift to rental counseling.
* Significant demand for rental assistance. CHN indicated that over the next year they want to increase from 250 to 2,500 families. Program funded with local block grant dollars providing people with 3 months of rental assistance. Using HEAP staff, which serves 30,000 families/year to do in-take, to manage increased requests for assistance. These staff help determine who needs more intensive counseling. The counselors are helping them to negotiate with landlords, help families complete paperwork.
* Cassi (Housing Assistance Corporation) also shared information on their spike in volume. Mid-March calls doubled for financial assistance. Have some state resources for rental assistance. Allowing for up to $4,000 for housing, but given high cost of housing won’t go far.
* Seemed to be other local rental/mortgage assistance funds starting locally. Altrea (Charlotte Mecklenburg Housing Partnership) also reported that locally they have CDBG and other funds for mortgage relief assistance. However, all report that the money goes fast.
* On the ground, CNH counselors that do HECM are also seeing a huge spike in calls—3x higher.
* Cassi (HAC) also reported that calls quadrupled for foreclosure assistance. Recent state legislation place a moratoria on foreclosure. Delaying the wave.
* Continued concern about people understanding what forbearance means. Altrea (CMHP) reported that people do not understand that at the end of the forbearance period (90 days) you have to pay what is due—seemed to be general agreement about this confusion. Overall concern for how people will be able to make back payments.
* Starting to see the credit box tighten for new borrowers. Maddie (Avesta) reported that some lenders may not be offering first time homebuyer products. Others also noted that JP Morgan increased its credit score requirement to 700. Others reported that servicers are looking at ability to pay 5 days post-closing.
* Chris (Penquis) raised concerns about major lenders/servicers in the area not following forbearance regulations, and having trouble. Wants to make sure HPN plays an active role in communicating issues they are seeing on the ground and holding them accountable
* Cheryl (HAC) mentioned the transition to virtual education and wanted to hear about other experiences doing that. Other members seemed to be interested. Julie Gugin from Minnesota asked about how people were evaluating the effectiveness of these classes.
* Highest interest for future discussion topics were Emergency Budgeting and Leveraging Social Media for outreach and marketing.