

11:15:06 From Walter Moreau : Austin used \$1.2m of supplemental CDBG to do a local "RENT" fund. Residents had to apply in a 72 hour window to be in a lottery. Very oversubscribed. Rents being paid by end of this week for May. I think less than 10 of our residents got lucky. City is looking for more money to add to the program and future months

11:17:02 From Walter Moreau : Austin took local \$15m to create "RISE" fund that can pay rent and other emergency costs for families not eligible for federal funds (mainly undocumented). The funds were distributed to eight local nonprofits to distribute to families. Chaotic and oversubscribed.

11:21:12 From Walter Moreau : Foundation Communities also created an "Emergency Assistance Fund" for donations to help with rent, food, supplies. We've raised \$500k+ from 1000 donors (large and small). Used \$125k to pay off rent owed in April by our residents that we're on a payment plan. Expect to use \$200k in May. Highest priority has been to cover rent for lowest income residents in supportive housing

11:28:41 From Jeffrey Beam : A major benefit of distributing emergency rental assistance funds through housing providers is maintaining social distancing. Resident intake and screening is done through regular certifications -- allowing for providers to document eligibility while minimizing new physical contact.

11:29:06 From Bart Mitchell : good point jeff

11:29:07 From Joe Pimmel : how do people recommend messaging to tenants - once tenants become aware of possibility of assistance, why would they pay rents? We have small pot of money for assistance to residents in our units, but we are struggling with how to communicate.

11:30:08 From David Asame : Has any community been creative with the CARES ACT funds received by jurisdictions with 500K or more?

11:32:26 From Bart Mitchell : I like if tenant responsibility is related to their drop in income, not to whether they choose to dig deep and pay full rent or completely skip paying rent. So tenant #1 gets a refund because they paid fully despite an income drop, tenant #2 still owes partial rent still because they paid nothing but only had a partial drop in income.

11:32:34 From Thomas Bledsoe : Bart and Aaron - seems like you are trying to leverage the existing LIHTC delivery system rather than building one that serves a much broader universe. Like the argument that this frees up capacity for the retail tenant model to serve others.

11:33:26 From Chris Neary : I'm curious how these various programs came together at the state level. Did the state come to you, or did an advocacy group come to the state?

11:34:03 From Julie Porter : We have messaged tenants in their late payment notices. Its an online application. Because the income disruption must be COVID related, they have to upload via phone or email their proof - such as a termination notice. We also do a budgeting session with the tenants and encourage them to use our CDBG rental assistance fund as opposed to unemployment. People were using all their cash to pay rent, leaving nothing to buy food, etc.

11:37:10 From Bart Mitchell : In MA the major affordable housing owners thought it up and then began brainstorming it with the heads of the quasipublic lenders and public agency leaders.. Of course it helps that Aaron used to run the state housing agency and is so highly respected to know what will likely work. Sounds from Jeff Beam that in Columbus it was also the major housing providers who thought it up -- I'm sure in conversation with major public agency staff - and pitched it to local officials.

11:41:43 From Daniel Cunningham : One "complication" of where we are is that short-term declines for April —and now it appears May—are not as significant as had been projected/feared. This means short-term v. medium-term v. Long-term solutions start to bunch up.

11:42:08 From Donna VanNess : why is there no discussion about assistance to homeowners for mortgage assistance? low income homeowners are at significant risk which we know from 2009 has detrimental effects on neighborhoods.

11:42:37 From Chad Martin : In PA the Housing Alliance of PA is currently championing a rent assistance bill that has been introduced by state legislators, but no other state level rent assistance has been made available to date.

11:43:01 From Thomas Bledsoe : Seems like another benefit of focusing this on the LIHTC properties and the higher capacity housing providers is that it addresses the public agency concern (at least the federal policy level) about if \$ goes to the landlords the dishonest ones one ensure tenant rights and benefit

11:43:10 From Julie Porter : Charlotte has a similar program for mortgage assistance also approved with CDBG. It only goes to those who received down payment assistance provided by the City of Charlotte.

11:48:21 From Julie Porter : Charlotte's agreement is with the landlord...but the application is by the resident

11:48:49 From Joe Pimmel : With our program, we are trying to get owners to share in the pain so long as their debt coverage / expenses can handle it. For example, for 10 tenants not paying \$1000 in rent, we would pay the owner \$8000 and the owner would forgive 10 residents \$1000 rent absorbing \$2000 of the pain

11:51:54 From Bart Mitchell : Joe that makes sense

11:52:45 From yvette holmes to Omayra Colon(Privately) : after the call, will you copy and share comments posted in chat?

11:52:53 From Michael Monte : Lisa: We are doing that in Vermont

11:53:48 From Kathy Ebner : Are others having issues with their states grappling with the need given April rent collection was better than expected and so far May data looks promising?

11:54:08 From David Asame : National Neighborworks Assoc and NHC..also advocating for rental assistance in next stimulus package

11:54:19 From Omayra Colon to yvette holmes(Privately) : Lisa will be sending out an email with the recording and it should include the chat but I'll send you the chat separately just in case.

11:54:37 From Julie Porter : How would a working group's output be used?

11:54:41 From yvette holmes to Omayra Colon(Privately) : thank you and good discussion

11:55:08 From Warren Hanson : It would be helpful to set up a library of these programs

11:55:12 From Dee Walsh : Given the programs vary from state to state, we developed a framework to guide how our regional offices distribute the funds to ensure a consistent approach across the company.

11:55:50 From Bart Mitchell : Kathy - the point I've been making is how variable have been our rent collections. Of 150 properties, most were less than 10% decline in tenant rent in April, but 20 properties were over 10% including 7 over 20% drop in tenant paid rent, and May may well be significantly worse. When you look at which properties had big drops, they were moderate income households without operating subsidy in areas very hard hit on jobs ending.

11:56:11 From Walter Moreau : Hard to know next step because this is still unfolding. May and June may be sorta okay...given stimulus funds and unemployment benefits. But late Summer and Fall could be bad as unemployment runs out and if there is another wave/hot spots

11:58:44 From Bart Mitchell : Dee we'd love to see the guidance you've shared with staff across regions. Navigating access to local sources of rent assistance was an obscure art already with crazily differing rules and timetables...and now with a few philanthropic and local new sources it's serious work to help residents get such assistance quickly and successfully.

11:59:15 From Dee Walsh : Happy to share Bart.

11:59:23 From Laura Hall : Yes - another call.

11:59:36 From Walter Moreau : In a month we will have a snapshot of June rent collections

11:59:43 From Warren Hanson : meet again in 2 weeks -- good timetable

11:59:51 From Warren Hanson : or a month

12:00:42 From Aaron Gornstein : Urban Institute is collecting information on state and local programs so worth checking in to see what they have.

12:01:27 From Julie Porter : Exactly right Tom...we have an agency that was THE delivery system for RA...and they have failed to adjust to the new environment.

12:01:44 From Warren Hanson : thanks!!

12:01:58 From Laura Hall : Thanks all

12:02:00 From Peter Elkowitz : Thank you