



The Network has been busy advocating along with our members and our allies for Federal and State officials to take action to prevent anyone from losing their home during this pandemic. While there is still a lot more that still needs to be done, we want to share what we have accomplished thus far:

Laws passed to stem the housing impact of the Coronavirus, Federal:

Funding for HUD Programs (\$12 billion):

- \$4 billion for Emergency Solutions Grants for homelessness assistance,
- \$5 billion in Community Development Block Grants,
- \$1.25 billion for the Housing Choice Voucher program,
- \$1 billion for project-based rental assistance,
- \$685 million for public housing,
- \$300 million for tribal nations,
- \$65 million for Housing for Persons with AIDS,
- \$50 million for Section 202 Housing for the Elderly
- \$15 million for Section 811 Housing for Persons with Disabilities.

Go to nlihc.org for further information.

Emergency Solutions Grants

- Help prevent an outbreak among sheltered and unsheltered people experiencing homelessness and very low-income households (earning less than 50% of Area Median Income) who are at risk of homelessness. The funds can also be used for eviction prevention assistance, including rapid rehousing, housing counseling, and rental deposit assistance will mitigate the adverse impacts of the pandemic. Funds may also be used for temporary emergency shelters, to cover staff costs, training, and hazard pay.
- \$2 billion may be distributed according to allocations made in FY20 within 30 days of enactment.
- \$2 billion will be distributed within 90 days to communities with the greatest needs, based on criteria determined by the HUD Secretary, such as risk of transmission, rates, and numbers of unsheltered and sheltered homeless populations, and economic and housing market conditions. The bill dispenses of any existing match requirements.

CDBG:

- \$2 billion will be allocated to states and units of local governments that received an allocation under the FY20 formula. Another \$1 billion will go directly to states and insular areas based on public health needs, the risk of transmission, the number of coronavirus cases, and economic and housing market disruptions. The remaining \$2 billion will be allocated to states and units of local government based on the prevalence and risk of COVID-19 and related economic and housing disruptions resulting from coronavirus.
- The bill gives broad authority to expedite the use of these funds to prevent and respond to coronavirus that could allow jurisdictions to use CDBG funds to provide emergency rental assistance or address the needs of people experiencing homelessness, for example.

Moratoriums on Evictions and Foreclosures

- The bill institutes a **moratorium on foreclosures for all federally-backed mortgages**, including those covered by HUD, USDA, FHA, VA, Fannie Mae, and Freddie Mac, for 60 mortgage experiencing financial hardship due to coronavirus may also request a forbearance for up to 180 days, which may be extended for another 180 days at the request of the borrower.
- The law allows **multifamily housing owners with a federally-backed mortgage** to request a forbearance for up to 30 days, which can be extended by another 60 days at the request of the borrower, on the condition that they agree not to evict tenants or charge tenants' late fees.
- The bill also institutes a **moratorium on filings for evictions for renters** in homes covered by a federally-backed mortgage for 120 days of enactment.
- The bill provides a **temporary moratorium on evictions for most residents of federally subsidized apartments**, including those supported by HUD, USDA or Treasury (Low Income Housing Tax Credit developments). The bill also institutes a moratorium on filings for evictions for renters in homes covered by federally-backed mortgages for 120 days of enactment.

Laws passed to stem the housing impact of the Coronavirus, NJ:

Under Governor Murphy's proposal, New Jerseyans who are struggling financially as a result of COVID-19 may be eligible for the following relief upon contacting their financial institution:

- **90-Day Grace Period for Mortgage Payments:** Financial institutions will offer, consistent with applicable guidelines, mortgage payment forbearances of up to 90 days to borrowers economically impacted by COVID-19. In addition, those institutions will:
 - Provide borrowers a streamlined process to request a forbearance for COVID-19-related reasons, supported with available documentation;
 - Confirm approval of and terms of forbearance program; and
 - Provide borrowers the opportunity to request additional relief, as practicable, upon continued showing of hardship due to COVID-19.
- **No Negative Credit Impacts Resulting from Relief,** Financial institutions will not report derogatory tradelines (*e.g.*, late payments) to credit reporting agencies, consistent with applicable guidelines, for borrowers taking advantage of COVID-19-related relief.
- **Moratorium on Initiating Foreclosure Sales or Evictions,** For at least 60 days, financial institutions will not initiate foreclosure sales or evictions, consistent with applicable guidelines.
- **Relief from Fees and Charges,** For at least 90 days, financial institutions will waive or refund at least the following for customers who have requested assistance: Mortgage-related late fees; and Other fees, including early CD withdrawals (subject to applicable federal regulations).

Governor signed on March 9, Executive Order No. 106, which imposed a **moratorium on removing individuals from their homes pursuant to an eviction or foreclosure proceeding** while the Order is in effect. Tenants cannot be asked to leave their homes for nonpayment of rent during this time. <https://nj.gov/infobank/eo/056murphy/pdf/EO-106.pdf>