



April 1, 2020 Update to the Field Re COVID-19 Response Housing Alliance of Pennsylvania

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Health and Safety Precautions and Guidelines for Clients, Residents, and Staff of Low Income Housing and Homeless Assistance Programs

Pennsylvania is number ten in the country among states for the highest number of coronavirus cases.¹

Low income households are more likely to have a chronic health condition and tend to develop chronic health conditions between five to fifteen years earlier in life. For those living in close quarters including homeless shelters, they may not have the ability to self-quarantine.

- [CDC Resources on Cleaning and Disinfection Recommendations for Facilities](#)
- [National Alliance to End Homelessness webinar series](#) will cover a wide variety of topics related to COVID-19 and homelessness. The first - covering [federal funding opportunities](#) - will be happening Wednesday April 1 at 3:00pm ET. The second – covering national protocol on [shelter operations](#) during the pandemic - will be happening this Thursday at 3:30pm ET. Additional webinars are planned, covering street outreach on April 7 and FEMA’s COVID-19 efforts on April 9.
- [Coronavirus \(COVID-19\) Information for Homeless Shelters and Homeless Service Providers](#) – National Health Care for the Homeless Council resource on how to reduce risk of exposure for clients / homeless shelter residents

¹ <https://www.nytimes.com/interactive/2020/us/coronavirus-us-cases.html> as of March 30 12 pm

- [CDC Resources to Support People Experiencing Homelessness](#) – The Centers for Disease Control and Prevention has [Interim Guidance for Homeless Shelters](#) and guidance to protect [People Experiencing Unsheltered Homelessness](#).

For more information, the [HUD Exchange](#) is sending via email a daily resource digest of resources for homeless service providers and updating its resources daily.

Evictions and Utility Shut-Offs – Updates and Status of Moratoriums

Pennsylvania and the rest of the nation is attempting to “flatten the curve” – the term used to explain the goal of preventing the surge in the number of new coronavirus cases that would potentially overwhelm the healthcare system’s ability to care for the severest cases. To flatten the curve, Pennsylvania Governor Tom Wolf along with the governors of 32 other states have issued stay at home orders.²

State and federal governments have taken action to prevent *some* evictions and foreclosures in the short term. The stay at home orders have resulted in the closures of many businesses and many employees being laid off. Without incomes, families are struggling to pay for their rent and utilities.

- On April 1, 2020, the Pennsylvania Supreme Court extended the moratorium on evictions to April 30 as part of the statewide judicial emergency and court closure [order](#).
 - On March 18 and effective until April 3, the Pennsylvania Supreme Court had previously prohibited eviction, ejection, or other displacement from a residence for failure to make payment. This action was part of the announcement that all non-essential functions of the courts would be halted. [Click here](#) for the Housing Alliance’s statement on this action.

The most recent and third federal stimulus bill prohibits evictions for a longer period of time than the current PA directive for some but not all rental housing tenants. It requires a moratorium on eviction filings of 120 days as of March 27 for people living in assisted housing (assisted by HUD, rural housing vouchers, and the Low Income Housing Tax Credit) and federally-backed properties.³

- The National Housing Law Project has [summarized the eviction moratorium](#) included in the third federal stimulus bill. <https://www.nhlp.org/wp-content/uploads/2020.03.27-NHLP-CARES-Act-Eviction-Moratorium-Summary.pdf>

² <https://www.nytimes.com/interactive/2020/us/coronavirus-stay-at-home-order.html>

³ March 27 email from CBPP

The eviction moratoriums do not change the fact that rent is still due to the landlord and the tenant will still owe any missed or partial payments.

The Housing Alliance's network is relatively diverse and we value all of our members including landlords. We acknowledge that if people struggle to pay rent, it could make it more difficult for landlords to pay their own bills including mortgages. We seek information from landlords on practices that you have put in place or are planning to put in place to work in partnership with tenants to address difficulty in paying rent.

- The state government has also taken action to prohibit utility shut-offs. The Pennsylvania Public Utility Commission (PUC) authorized an [emergency order](#) on March 13, 2020 prohibiting service terminations by electric, natural gas, water, wastewater, telecommunications and steam utilities.

Help to Pay Rent and Mortgage and Provide Other Types of Housing and Supportive Services Assistance

The third federal stimulus bill – the Coronavirus Aid, Relief, and Economic Security (CARES) Act, which passed on March 27 - includes resources for affordable housing, homeless services, and community development. Funding will be allocated to a range of federal programs that support people experiencing or at risk of experiencing homelessness, living in public housing, using housing vouchers and living in other public assisted housing.⁴ Many of these programs can help individuals pay rent through subsidies. It is not yet clear how much funding the programs in Pennsylvania will receive.

In addition, Pennsylvania will receive approximately \$4.9 billion of the \$150 billion for the Coronavirus Relief Fund to help states address massive, immediate budget problems.⁵

The following information on the stimulus funds was compiled from resources made available by Enterprise Community Partners and the Center on Budget and Policy Priorities.

- \$4 billion for Emergency Solutions Grants to support assistance to people experiencing or at risk of experiencing homelessness
- \$1.25 billion for tenant based rental assistance
- \$685 million for the Public Housing Operating Fund
- \$1 billion for project based rental assistance

⁴ Center on Budget and Policy Priorities

⁵ https://www.cbpp.org/research/how-much-each-state-will-receive-from-the-coronavirus-relief-fund-in-the-cares-act?utm_source=Connecting+the+Dots&utm_campaign=ff6e9f89c8-EMAIL_CAMPAIGN_2020_03_17_12_54&utm_medium=email&utm_term=0_c4fccaa672-ff6e9f89c8-111125053

- \$50 million for housing for the elderly
- \$15 million for housing for persons with disabilities
- \$65 million for HOPWA (Housing Opportunities for People with AIDS)
- \$5 billion for Community Development Block Grants
- \$425 million for grants and services to support people with mental health and substance use disorders as well as other flexibilities to promote the use of telehealth to deliver behavioral health services and expand access to mental health services
- \$1.32 billion in supplemental funding for community health centers
- More than \$4 billion in investments to support low-income families needing assistance with energy costs, childcare costs, and other programs
- Grant funding to help prisons and state and local law enforcement agencies reduce risks of exposure and respond to virus-related needs
- Opportunity to expand availability of home and community-based services and an extension to the Money Follows the Person Medicaid demonstration
- Funding for individuals:
 - A dramatic expansion in who qualifies for unemployment benefits, including a new Pandemic Unemployment Assistance program
 - A significant boost to the amount of unemployment benefits and additional weeks of benefits
 - One-time, direct economic stimulus payments to most households
 - A one-time \$1,200 check for an individual making up to \$75,000 per year or \$2,400 for couples earning less than \$150,000. After that, it will be scaled down until it reaches a \$99,000 income threshold for an individual or \$198,000 for a couple and then phased out altogether. It also provides an additional \$500 per child.

Unemployment Insurance

To stop the spread of the virus, Governor Wolf ordered the closure of all non-life-sustaining businesses as of March 19. Because businesses cannot operate at full capacity, many have been forced to lay off workers or reduce workers hours.

As a result, unemployment claims in mid-March were 23.5 times higher in PA than on an average week.⁶

Through the three federal stimulus packages⁷, the federal government has provided states with additional funding to meet greater demand for unemployment insurance, increased the benefit for individuals by \$600 per week through July 31, and made available two new programs to address the need for unemployment compensation for those individuals not currently eligible and to extend benefits for a greater period of time.

The two new programs are:

- The new Pandemic Unemployment Assistance program will provide up to 39 weeks of UI to people not otherwise eligible for regular unemployment compensation (including the self-employed and those who have exhausted their regular and extended benefits);
- The new Pandemic Emergency Unemployment Compensation program will provide 13 weeks of emergency UI for people who remain unemployed after they have exhausted their benefits or are not otherwise eligible for benefits.

In addition, it has provisions for emergency unemployment relief for governmental entities and nonprofits, including flexibility of paying reimbursement;

- a. Waived certain prior requirements to states to administer unemployment insurance quicker; and
- b. Created some guidelines for how to provide partial unemployment benefits to individuals with reduced hours.

At the state level, the following actions were taken to expedite access to benefits for employees and help employers.

- Work search and work registration requirements are temporarily suspended
- The waiting week is temporarily suspended. Eligible claimants may now receive benefits the first week that they are unemployed.
- Provisions to provide relief from charges for contributory employers and reimbursable employers who elected to pay a solvency fee to the UC Trust Fund.

Visit the state's [unemployment compensation website](#) for the latest updates and requirements for filing for unemployment.

⁶ https://www.bizjournals.com/philadelphia/news/2020/03/26/pennsylvania-unemployment-claims-surge-under.html?ana=e_phil_bn_breakingnews_breakingnews&j=90501662&t=Breaking%20News&mkt_tok=eyJpIjoiTIRZNE1UUXdZekkwVWRobCIsInQiOiJianFMNDRzd25KUVRsNENoekZKWjAzYVhiemhJUzBVofVBVHpmOEFwMGlrWU0rK3Y5TDdXQ2RUNWc0dXNcl2t2REpNdVo5MCSzOXB1MWRiOXpxOVE5ZWdiKzZaelptcTNjY0RuOVIDMkQ4TFMwaHRpWXBScm1vMVNtdHBkS2Q4OEwifQ%3D%3D

⁷ the Coronavirus Preparedness and Response Supplemental Appropriations Act, the Families First Coronavirus Response Act (FFCRA) and the Coronavirus Aid, Relief, and Economic Security (CARES) Act

Assistance to Nonprofits and Low-Income Housing Providers

Organizations that serve people in need and create affordable housing are faced with lost revenue due to tenants' inability to pay rent, reduced billable services due to stay at home orders, cancelled events, potential delays in grant awards and receipt of funds along with an explosion in demand for services. In addition, the delays in affordable housing development, real estate transaction processes, the provision of rental subsidies, and other services and supports greatly exacerbate meeting the need for permanent housing solutions for low-income persons. There are some resources available to help low-income housing and service providers through recent legislative actions.

At the federal level, the National Council of Nonprofits has summarized many of the resources available to nonprofits. Several if not all of these programs are also available to businesses.:

- Business and operating loans for which nonprofits are eligible in the CARES Act (Public Law 116-136) hyperlink: <https://www.councilofnonprofits.org/trends-policy-issues/loans-available-nonprofits-the-cares-act-public-law-116-132>
- Analysis of the 2nd stimulus bill (Families First Coronavirus Response Act) and its impact on nonprofits Hyperlink: <https://www.councilofnonprofits.org/trends-policy-issues/what-the-families-first-coronavirus-response-act-means-nonprofits>

At the state level,

- The COVID-19 Working Capital Access Program (CWCA) program offers no-interest and low-interest loans for small businesses of up to \$100,000 with 100 or fewer full-time employees worldwide. Loans are for working capital, which for purposes of this program is considered capital used by a small business for operations, excluding fixed assets and production machinery and equipment. All loan applications must be submitted through a Certified Economic Development Organization (CEDO). For the list of CEDO's operating within Pennsylvania, please refer to dced.pa.gov/CWCA.
- The Pennsylvania Housing Finance Agency (PHFA) is extending the deadline for the most recent round of low income housing tax credits awarded in July 2019 which had a deadline of May 31, 2020 to close on their financing and commence construction.

***We acknowledge that there may be information that became available that is not yet included in this update as new information is becoming available every day. We apologize for any omissions. We recommend visiting the websites of the administering agencies for the most up to date information. ***