

Community Development Network

COVID-19

Housing Counseling Call

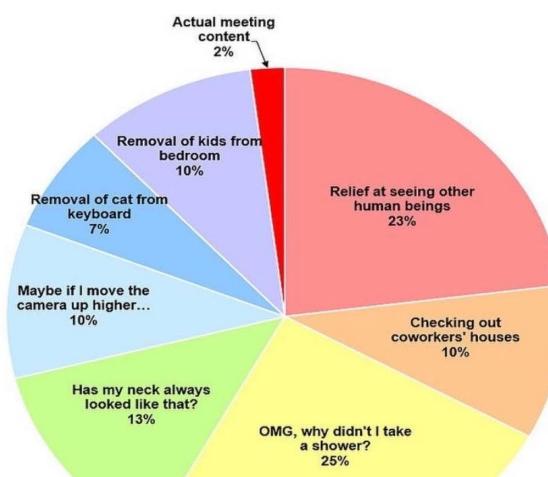
April 2, 2020



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Diagram of Zoom Meeting Attention Span



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WEBINAR GROUND RULES

- PLEASE LOGIN ON YOUR COMPUTER OR PHONE, IF POSSIBLE
- PLEASE MUTE YOUR PHONE
- PLEASE USE THE CHAT BOX FOR QUESTIONS
- HEADPHONES BLOCK OUT BACKGROUND NOISE
- SLIDES WILL BE POSTED AFTER THE CALL
- REVIEW INFORMATION ON CDN'S WEBSITE AFTER THE CALL

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Information

These are unprecedeted times and important information is being updated daily, sometimes hourly. To make certain Housing Counseling Agencies are getting the most up to date information available, CDN will hold **calls every 10 days or so**, that I can disseminate relevant information.

Be sure to review [CDN's website](#) for regular information and updates

If you have a specific question or concern, **please be sure to email or call me**. I will try to get you an answer.



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What are we doing today?

- Focusing on **the concerns of Housing counselors** re: COVID 19 Crisis
- Identifying areas of concern
- Helping clients affected by COVID 19
- Working with MD Government to facilitate communication
- Identifying resources for housing counselors
- Identifying agencies that may need to shut down
- Areas in the state with poor coverage
- Identify populations in need

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What is happening in Maryland?

- [Maryland HOPE](#) hotline at **1-877-462-7555**
- CJ Brief Legal Advice **443-808-0076**
Mondays 1:30 pm—6:00 pm Wednesdays 8:00 am—12:30 pm
- CDN Website Front Page includes Organization information, Housing Counseling, Eviction & Courts Section
- Working to pull together information from National Housing Resource Center, NeighborWorks, Consumer Financial Protection Bureau, National Community Reinvestment Coalition, National Alliance of Community Economic Development Agencies, etc.



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Responding to Covid-19 –Counselor's Needs

- Pre – Purchase Business
 - Group Education
 - 1:1 Counseling
- Financial Education
- Foreclosure Prevention
- Rental Counseling

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Responding to Covid-19 –Counselor's Needs

What is the Impact on Your Organization's Operations?

- Challenges of working remotely
- Protecting safety of employees, housing residents

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CDN's website on front page

[Marylanders Serving Marylanders: Resources During the Coronavirus](#)

Housing Counseling

[Federal Deposit Insurance Corporation \(FDIC\)](#)

The FDIC is working with federal and state banking agencies, as well as, financial institutions to take reasonable and prudent steps to assist customers in communities affected by COVID-19.

[Office of the Comptroller of the Currency \(OCC\)](#)

The OCC is working cooperatively with all state and federal banking agencies and other regulated institutions and their customers in managing the impact of the outbreak.

Federal Reserve System

The Federal Reserve System is the central bank of the United States. Link to COVID-19 resources.

[Consumer Financial Protection Bureau](#)

Information on protecting consumer finances.

[Expansion of CRA Credit for Activities in Respond to COVID-19](#)

Joint statement from the Federal Reserve System, FDIC, and the OCC providing guidance to financial institutions on how they can receive credit on their Community Reinvestment Act (CRA) and moderate-income people and communities affected by the coronavirus.

[HUD Waiver Suspending Face-to-Face Meeting Requirements with Default Mortgage Borrowers](#)

Link downloads temporary, partial waiver of 24CFR§203.604 Servicing Responsibilities, Mortgagor.

[Fair Housing Action Center of Maryland](#)

[FHAC Resources for Renters](#)

[FHAC Resources for Renters - Baltimore City](#)



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Useful Websites

[Maryland Unites](#) – Governor Hogan's COVID-19 page, including background information, the latest news, a list of opportunities to help, and an "A-to-Z Resource Guide".

[The CDC's Novel Coronavirus Outbreak Website](#) – Includes state-by-state breakdown of Coronavirus cases, information about the Federal government response, and frequently asked questions about the pandemic.

Social, community, religious, recreation, and sporting events and gatherings of more than 10 people are now strictly prohibited in all locations and venues in Maryland. [Click here](#) to read more about the restrictions in the executive order.

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Useful Websites – Organizational Needs

[Maryland Small Business COVID-19 Emergency Relief Grant Fund](#) offers working capital to assist Maryland small businesses and nonprofits with disrupted operations due to COVID-19. This funding does not cover self-employed people working in community development.

The **National Association of Community and Economic Development Associations** (NACEDA) organized [Covid-19 Resources for Community Developers](#). Of particular interest may be this [summary of the \\$2.2 trillion Coronavirus Aid, Relief, and Economic Security \(CARES\) Act](#).

Maryland Nonprofits

<https://www.marylandnonprofits.org/covid-19-resources-for-nonprofits/>

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News from the CFPB

The CFPB is committed to providing you with up-to-date [information and resources to protect and manage your finances](#) during this difficult time.

[Beware of scams related to the coronavirus](#)

Recognize and prevent fraud and scams during the coronavirus pandemic.

[What you need to know about student loans and the coronavirus pandemic](#)

Federally-held student loan payments are postponed and interest has been waived. Learn what that means for your loans.

[Guide to coronavirus mortgage relief options](#)

If you can't make your mortgage payments because of the coronavirus, start by understanding your options and reaching out for help.

More resources will be posted as the situation continues to change and evolve. We encourage you to share these resources with your friends, families, and others in your networks.



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Questions

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Who is who?

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