

Coronavirus Impact on Our Communities

A Discussion for NJ Community Developers



Questions during the presentation? Please use the chat box!

This presentation is being recorded.

Welcome from
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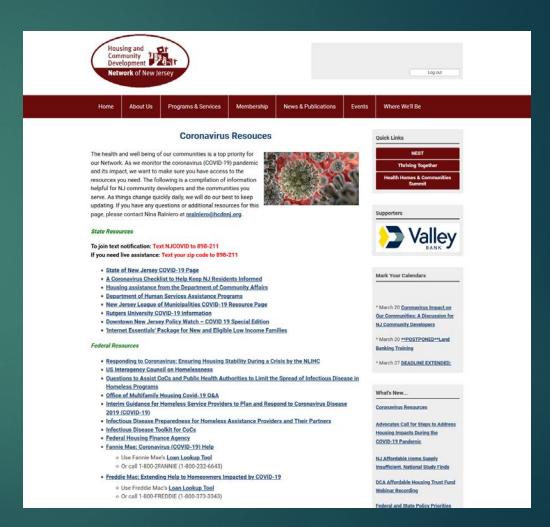


Preventing Housing Crisis: Where We Stand Foreclosures and Evictions

- On Thursday, the Senate passed and Gov. Murphy signed <u>A3859</u>, which prohibits residential tenant eviction and eviction due to residential foreclosures during a state of emergency or a public health emergency.
- ▶ The law gives the governor the authority to issue an executive order that places a hold on all eviction- and foreclosure-related removals.
- Several counties, including Bergen, Essex, and Hudson, have announced that they will postpone foreclosure sales and eviction notices.
- NJHMA is expanding housing counseling to include renters concerned with eviction and homeowners trying to prevent foreclosure. Additional services are free of charge.
- ► The Federal Housing Finance Agency has directed Fannie Mae and Freddie Mac to suspend foreclosures and evictions for at least 60 days due to the coronavirus national emergency. The foreclosure and eviction suspension applies to homeowners with a single-family mortgage backed by either of the government-sponsored enterprises.

Preventing Housing Crisis: Where We Stand Foreclosures and Evictions

- The Network Has compiled a list of essential coronavirus resources at www.hcdnnj.org.
- If you have any questions or additional resources for this page, please contact Nina Rainiero at nrainiero@hcdnnj.org.



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Reports from the Field: Our Communities Respond

- Network partners are responding in real time to the needs of the communities they serve.
- The Network's Advocacy Teams (A-Teams) are on the ground, providing us with updates on their service areas and how they are responding to the crisis.
- The National Low Income Housing Coalition has provided regular updates on federal legislative activity as well as work of statewide community development organizations from around the country.
- ▶ The National Association of Community Economic Development Associations (NACEDA) has created a national listserv to communicate to its statewide partners.

Concerns from the Field: What Is Needed?

Non-Profit Viability:

▶ Non-profits must have the resources they need to adequately serve our communities. Concerns about issues like payroll services and other administrative functions must be addressed

Homelessness:

- Organizations that cannot close during the crisis must have the resources to provide a safe environment, like cleaning supplies and access to food.
- Shelters needs assurance that they will have access to food.
- Medical professionals need to access shelters and resources should come from the state, county, and local level.

Unemployment:

▶ Employees need to retain their health insurance through unemployment benefits.

Health Insurance:

Providers need to move to telehealth, giving agencies the ability to bill Medicaid over the phone. This could be achieved through an executive order that broadens the telehealth definition.

Concerns from the Field: What Is Needed?

► Food Supply:

- ► A statewide response is necessary to provide food access to highestrisk residents.
- ▶ Food banks cannot meet the demand.

▶ Jail Populations:

- Populations are at high risk and cannot practice social distancing.
- Legal system is changing protocol, resulting in slower release of inmates.

Access to Records:

► For organizations working with families, having the family be able to access their medical files online is critical.



Q&A:

What are you hearing at the grassroots? Please use the chat box!

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Thank you!

The Network will host additional discussions and please keep us up to date on your work.