

## COVID-19: Listening Session for Housing Providers

The Louisiana Housing Corporation hosted a series of virtual listening sessions April 6-10, 2020 to better understand the impacts of COVID-19 on the affordable housing industry across Louisiana. The eight (8) virtual listening sessions were attended by 398 participants. These listening sessions were designed to be a conversation with our partners that provided an opportunity to discuss strategies and best practices to approach this disruption.

As boots on the ground, our partners are seeing the first-hand impact of how this pandemic is impacting local communities, economies and the financial security of the people we serve.

A summary of each listening session, including responses to the most frequently asked questions will be accessible via [www.lhc.la.gov/covid19](http://www.lhc.la.gov/covid19), LHC's designated webpage for information and resources related to the Coronavirus pandemic.

The chart below provides an overview of each session.

COVID-19 LISTENING SESSIONS		
Sessions	Partners	Attendees
April 6 at 12:30 pm	Continuum of Care and Housing Services Providers	82
April 6 at 2:30 pm	Mortgage Lenders & Real Estate Agents	43
April 7 at 11:30 am	Community Housing Development Organizations	26
April 7 at 3:00 pm	In-Phase Developers	63
April 8 at 11:30 am	Property Managers	65
April 8 at 2:30 pm	Community Action Partners	35
April 9 at 11:30 am	Housing Advocates	30
April 9 at 3:00 pm	Housing Developers	54

## Listening Sessions FAQs by Topic

1. [Homeownership](#)
2. [Housing Development](#)
3. [Community Housing Development](#)
4. [Housing Advocacy](#)
5. [Property Management](#)
6. [Rental Assistance](#)
7. [Homelessness Solutions](#)
8. [Energy Assistance](#)

## COVID-19: Homeownership Listening Session

The following are responses to the questions that were asked most frequently during the Homeownership Listening Session.

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**1. Have there been any changes or pending changes to the homeownership programs?**

No, all LHC programs are operating as normal.

**2. Are all the programs currently funded and still active?**

All programs, with the exception of the Mortgage Revenue Bond (MRB) Programs, are fully operational. The MRB Program is temporarily suspended until further notice.

**3. Is loan purchasing still occurring daily?**

Daily loan purchases are still occurring.

**4. Are there plans to increase the required credit score?**

No, there are no plans to increase the minimum credit score.

## COVID-19: Housing Development Listening Session

The following are responses to the questions that were asked most frequently during the Housing Development Listening Session.

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### 1. Will Stay at Home Order impact the operations of LHC?

LHC remains open for business and all programs are operational. We ask that partners and consumers accessing our services do so via phone and email, as our offices are closed to the public until further notice. We want to protect your health and safety as the health and safety of our team members, as well as adhere to the federal and state orders regarding social distancing to prevent the spread of the disease. We will provide updates on our office status as circumstances evolve.

### 2. Will LHC continue to host virtual board meetings?

LHC will continue to host Board of Directors' Meetings virtually to ensure that actions that require board approval can continue as normal, as well as to keep the Board and public informed about our ongoing operations. Public notification of any changes in these meetings and their scheduled times will be disseminated through our website, via email, and through social media.

**3. What is the status of the PRIME NOFA application review process?**

PRIME NOFA applications are currently being reviewed and will be approved in accordance with the timeline described within the NOFA.

**4. What is the status of the 2020 QAP?**

The 2020 QAP application process is continuing as scheduled; however, the timeline is subject to change. Award recommendations will be submitted for review and approval during the May 6, 2020 Board of Directors' Meeting.

**5. Has LHC considered immediate relief for financial hardships to help stabilize deals as contemplated by the 2020 QAP?**

LHC continues to review its policies regarding the provision of additional resources and will notify the public of any proposed amendments or revisions, with the ultimate goal being to assist the development and stability of affordable housing.

**6. Per the 2020 QAP, what is the expected review period for an application submitted for reprocessing due to its position on the 2019 waiting list?**

Award recommendations will be submitted to for review and approval during the May 6, 2020 Board of Directors' Meeting.

**7. Does LHC anticipate changing the Return and Reallocation Policy as outline in the QAP?**

The Return and Reallocation Policy is still effective as stated in the QAP, and remains available to those developments that meet the requirements of the QAP. Policy revisions may be considered as more information is received from our partners.

**8. What is the status of the 2021 QAP?**

LHC does not anticipate major delays to the proposed 2021 QAP cycle. However, we are regularly evaluating the market stability and functionality, which is critical to determining the final QAP timeline.

**9. It is anticipated that the National Disaster Declaration will allow the Internal Revenue Services (IRS) to extend certain statutory deadlines related to the Section 42 Program. Has LHC had any preliminary conversations with the IRS regarding this topic?**

LHC has meet with our federal partners and are reviewing options as we move forward. Policy decisions have not been made at this time; however, we are continuously assessing the issues and will provide additional direction as more information becomes available.

**10. Does LHC anticipate extending the deadline to meet Carryover for awarded projects?**

LHC is currently assessing carryover options, but a final decision has not been made at this time.

**11. Does LHC anticipate modifications or delays to the 4% bond financing applications?**

LHC continues to operate business as usual, with limited delays. All 4% bond financed applications will be processed and requisite resolutions will be submitted to the Board of Directors for approval upon LHC's customary completion of the review.

**12. What can the developer community do to help ensure the issuance of 8609s are processed in a timely manner?**

LHC processes and procedures are functioning as normal, with limited delays in delivery. However, timely responses to inquiries are always helpful to facilitate the process.

**13. How does LHC plan to approach delays with inspecting, referring, and filling Permanent Supportive Housing (PSH) units?**

LHC continues to evaluate issues related to PSH units; however, a new policy has not been established at this time.

**14. Will Louisiana receive additional funding such as Community Development Block Grants or Project-based Vouchers from the federal government? If funding becomes available, what is application protocol?**

LHC will continue to monitor responses from our federal partners regarding all additional funding opportunities. Protocols will be contingent upon resources made available and requisite parameters from the funding source.

## **COVID-19: Community Housing Development Listening Session**

The following are responses to the questions that were asked most frequently during the Housing Advocacy Listening Session.

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### **1. Are there resources available to Community Housing Development Organizations (CHDO) to increase affordable housing?**

Non-profits certified at CHDOs, are eligible to participate in LHC's Nonprofit Open Cycle Affordable Housing Program (NOAH). Under this program, LHC distributes HOME Investment Partnership Program Funds (HOME Funds) to experienced nonprofit housing development organizations on an open noncompetitive basis.

## COVID-19: Housing Advocacy Listening Session

The following are responses to the questions that were asked most frequently during the Housing Advocacy Listening Session.

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### 1. Can you provide more insight on the Temporary Eviction Moratorium as established by the CARES Act?

- The Temporary Eviction Moratorium will last for a period of 120 days, which began on March 27, 2020 and will end on July 25, 2020 (the Moratorium Period). During the Moratorium Period, the property owners and/or management agents of covered dwelling are prohibited from issuing any tenant a notice to vacate for any reason.
- Once the Moratorium Period has ended, the CARES Act provides that a tenant must be given thirty (30) days to vacate the rented premises and cannot require the tenant to vacate at an earlier time. Adherence to these laws should be considered as part of your ongoing obligation to adhere to all federal laws, rules, and guidelines applicable to the funding received for your development.
- A memorandum detailing the above was sent to owners and property managers on April 22, 2020.

**2. What is LHC doing to ensure that LHC-funded properties comply with their obligations under the CARES Act with regard to tenants?**

The April 22, 2020 memorandum mentioned above provided notification and information to properties on their responsibilities under the CARES Act. To ensure that residents living in covered dwellings in covered properties as defined under the Act are aware of the protections afforded to them under this legislation, LHC requested that a notice be provided to their tenants by **April 30, 2020**.

## COVID-19: Property Management Listening Session

The following are responses to the questions that were asked most frequently during the Property Management Listening Session.

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### **1. Will impacted residents still have to complete annual recertification and interim certification for lost income?**

- HUD statute and regulations require family income to be reviewed at least annually to determine the amount paid by the family for the assisted unit. Owners must continue to perform annual and interim recertifications, as requested by tenants, within the required timeframes and using current/anticipated data. Annual recertifications must not use previous year's income to determine rent and assistance, except in instances when using streamlined income determinations.
- Considering the current COVID-19 emergency, there may be extenuating circumstances that impede owners and tenants from complying with interim and annual recertification requirements. When the use of traditional procedures is not possible, the extenuating circumstance instructions provided in this document, HUD Handbook 4350.3, REV-1, and the TRACS MAT Guide should be used.



- HUD considers the CDC's recommendations for controlling the spread of the virus as well as shelter-in-place and similar orders as qualifying as an extenuating circumstance. It is recommended the owner begin, and if possible, complete, the recertification actions within 90 days of being advised of the extenuating circumstance. When an extenuating circumstance is present, there is no change to the tenant's recertification anniversary date. The Total Tenant Payment/Tenant Rent and the assistance payment are effective retroactively to the recertification anniversary date.

## COVID-19: Rental Assistance Listening Session

The following are responses to the questions that were asked most frequently during the Housing Advocacy Listening Session.

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### **1. Are household payments under the CARES Act reportable as tenant income?**

Household stimulus payments of up to \$1,200 (which is technically an advance tax credit) and the temporary \$600 per week federal enhancement to unemployment insurance provided by the CARES Act are not to be included in calculations of income. However, HUD notes that regular payments of unemployment insurance (issued by the state) are treated as income, as is customary under program rules.

## COVID-19: Homelessness Solutions Listening Session

The following are responses to the questions that were asked most frequently during the Homelessness Solutions Listening Session.

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### 1. What is the status of street outreach?

In the Louisiana Balance of State Continuum of Care (LABOSCOC), street outreach is continuing with COVID-19 modified procedures such as social distancing as well as usage of personal protection equipment (PPE) where necessary and available.

### 2. Are shelters accepting new participants? If so, please explain the screening measures?

The LABOSCOC, Continuum of Care and Emergency Solutions Grant (ESG) properties are continuing to admit new participants. Permanent housing properties are screening according to their respective policies and procedures. Emergency Shelters are screening using a symptomatic assessment tool based on best practices distributed by the U.S. Department of Housing and Urban Development, which includes a temperature check. Symptomatic participants are redirected to their local medical provider for further assessment.

### 3. How is social distancing executed within the facilities?

The LABOSCOC, Continuum of Care and Emergency Solutions Grant (ESG) properties are all scattered sites. All single site facilities are dormitory or apartment-style shelters or housing, enabling participants to maintain social distancing in their own space at all times.

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**4. What is the process for referring clients that homeless or living in shelters?**

People experiencing homelessness should be referred to their nearest Coordinated Entry Access Point. An updated list of those Access Points can always be found here: <https://laboscoc.org/housing-and-services>.

## COVID-19: Energy Assistance Listening Session

The following are responses to the questions that were asked most frequently during the Energy Assistance Listening Session.

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### **1. How will the additional funding be allocated amongst Community Action Partners?**

- Louisiana allocates funds for the Low-Income Housing Energy Assistance Program (LIHEAP) and Weatherization Assistance Program (WAP) using the latest census data for individuals living in poverty. Funds are then allocated based on parish data.
- Supplemental funding outlined in the Coronavirus Aid Relief and Economic Stimulus (CARES) Act have not become available yet; however, it is likely that funds will be distributed in the same manner. Additional information will be shared as further guidance is received.

### **2. What considerations have been established for CAP Agencies serving residents served by municipal utilities that do not have a moratorium on utility disconnects?**

- LHC is not aware of any utility providers that have not established a voluntary moratorium.



- No special consideration has been given at this time. On April 7, 2020, LHC sent out Memorandum LA LIHEAP 04 which opened the 2020 Cooling Season effective April 14, 2020. Each LIHEAP subgrantee will have the ability to determine whether it has available and secure resources to accept and process client applications for the 2020 Cooling Season during the Stay at Home order while maintaining the health and safety of their employees and clients in accordance with guidelines and recommendations of the state and federal government. 2020 Cooling is being opened to alleviate stress on our clients and partners who may need crisis assistance once the voluntary and involuntary moratoriums are lifted.
- 2020 Crisis and any remaining 2019 funds will re-open once the Stay at Home order is lifted.

### **3. Does LHC anticipate forthcoming changes to the document requirement for new applications?**

- There will be no changes to documents for normal annual LIHEAP funds. However, LHC has implemented a 2020 Cooling Season exception by not requiring an SSN card copy only while the Stay at Home order remains in effect. This exception is also the reason why only 2020 Cooling will be open during the Stay at Home event. No one has been serviced by 2020 Cooling at this time; therefore, the chances of fraud and duplication of benefits is more minimal than it would be for LIHEAP funds that were open prior to the COVID-19 event.
- The documentation requirements in the FFY2019 and FFY2020 Louisiana LIHEAP Model Plans are still applicable and relevant to the COVID-19 Event.



- A client's last four pay-stubs is only one form of proof of income eligibility for Louisiana. Please refer to [www.lhc.la.gov/energy-assistance](http://www.lhc.la.gov/energy-assistance) for more information.
- CARES Act Supplement funds are still being reviewed.

**4. Will eligibility be modified to include people and their households affected by COVID-19 who are out of work, have reduced work, or are experiencing severe disease-related symptoms that affect their ability to work?**

- All applicants meeting the Louisiana state income requirements will be eligible for a supplemental benefit.
- DHHS has stated that they cannot waive the statutory household income requirements for LIHEAP for the CARES Act funds. The statutory LIHEAP requirement is that household income must not exceed the greater of 1) an amount equal to 150% of the Federal Poverty Guidelines for the State; or 2) an amount equal to 60% of the State Median Income (SMI) for the State.
- LHC is already using the maximum amount allowable for the State of Louisiana which is 60% of the State Median Income. This amount is greater than 150% of the Federal Poverty Guidelines for Louisiana.

**5. Will new eligibility requirements allow for cross-eligibility for energy assistance funds, i.e. if one is eligible for Medicare or SNAP (Supplemental Nutrition Assistance Program), they should also immediately qualify for household energy assistance?**

- Louisiana's FFY 2019 and FFY 2020 LIHEAP Model Plans do not currently allow for this.
- Regulatory provisions regarding CARES Act Supplemental funds are still being reviewed.

**6. What is the status of the WAP Program?**

- Non-administrative activities for the Weatherization Assistance Program are currently suspended through April 30, 2020 to align with the Stay at Home order per Memorandum LA WAP 03. This is a protection method for our clients and our partners.
- WAP Agencies are still able to train and perform other administrative activities related to the program.
- Resumption of non-administrative activities is being evaluated on a weekly basis.

**7. Is funding available for emergency environmental healthy housing repair and residential services for energy efficiency that remediate severe mold, lead, pest management, and temperature control issues that should be addressed to reduce the prevalence of respiratory illness that can exacerbate COVID-19 outcomes?**

- CARES Act Supplement funds are still being reviewed.

**8. How will LHC allocate additional LIHEAP funds? Will the existing state guidelines be followed?**

- Louisiana has allocated the remaining 10% of the FY 2020 funding made available by DHHS (\$5.9 million). LIHEAP 2020 Cooling was made available to Subgrantees beginning April 14<sup>th</sup>. It will be a local agency decision as to whether they are able to offer services based on available resources (i.e. staffing, technology, etc.) during the COVID event. These are normal funds and will follow existing state guidelines.
- The CARES Act approved \$900 million nationwide in additional LIHEAP resources. As the Department of Health and Human Services (DHHS) has not yet received the funds; LHC is unaware at this time what its allocation will be and therefore cannot anticipate how supplemental LIHEAP benefits will be allocated. LHC is currently looking at the same formula for allocating funds to each parish with different benefit calculations and documentation requirements.

**9. What current client in-take procedures and/or policy changes will go into effect to help the local agencies assist more customers?**

- The 2020 Cooling Season began April 14, 2020. Client in-take policy and procedures are determined at a local agency level within our Grantee guidelines. LHC has allocated the full 10% Admin available to the LIHEAP and WAP Subgrantees from the remaining FY2020 10% funding allocated this week to assist in this effort. This equates to an additional \$597K in administrative resources (including what would have been LHC's \$179K) available to Subgrantees.



**10. Has LHC established a new procedure to apply for assistance?**

- Client in-take procedures are determined at a local agency level within Grantee guidelines. It will be a local agency determination as to whether they have the resources at this time and in the future to modify procedures for applying.
- LHC Grantee guidelines require local agency in-take plans to be fair and consistent, non-discriminatory, and include provisions for home-bound and disabled applicants

**11. Will LHC consider making supplemental payments to existing LIHEAP customers?**

- Yes, CARES Act funds will be considered a supplemental benefit. All applicants meeting the Louisiana state income requirements will be eligible for a supplemental benefit.
- DHHS has stated that they cannot waive the statutory household income requirements for LIHEAP for the CARES Act funds. The statutory LIHEAP requirement is that household income must not exceed the greater of 1) an amount equal to 150% of the Federal Poverty Guidelines for the State; or 2) an amount equal to 60% of the State Median Income (SMI) for the State.
- LHC is already using the maximum amount allowable for the State of Louisiana which is 60% of the State Median Income. This amount is greater than 150% of the Federal Poverty Guidelines for Louisiana.
- The income levels for 2020 can be found on the [LHC website](#).

- 12. The LIHEAP program has a designated Heating and Cooling season, which allows for only one fuel source to be paid during the period. What consideration will be given to dual fuel households once the moratorium is lifted?**
- 2020 Cooling funds will continue to go to the cooling utility.
  - 2020 Crisis is not specific to a fuel source, but rather to where the crisis (disconnect) exists.
  - LHC is still waiting for further clarification about the CARES Act funds, and is unable to answer what consideration may be given to dual fuel households once the moratorium is lifted.
- 13. What new methods are being considered for outreach?**
- Outreach is determined at a local agency level for the parishes they serve. Local agencies are required to have an outreach plan which includes multiple media sources.
- 14. Is LHC planning to adjust the benefit caps to help meet the needs of energy burdened households?**
- Our 2020 Cooling and 2020 Crisis caps will remain the same per our 2020 Model Plan.
- 15. Will you consider seeing clients only once and allow the maximum eligible benefit to allow caseworkers more time to see schedule appointments for new clients?**
- Clients are currently eligible for one (1) 2020 Cooling Season benefit and one (1) 2020 Crisis Season benefit (in a 12-month period)

**16. How will the Stay at Home Order affect the number of people we serve?**

- LHC released Memorandum LA LIHEAP 04 on April 7, 2020 regarding opening of the 2020 Cooling Season on April 14, 2020. It will be a local agency decision as to whether an agency has available resources to assist their clients during this timeline. Each local agency must develop a plan that is approved by LHC prior to implementation.

**17. Is additional disaster assistance available for people who have lost their jobs or reduced work schedules.**

- The CARES Act approved \$900 million nationwide in additional LIHEAP funding. DHHS has not released these funds as of the date of this response. These funds will be available to all applicants meeting the state income guidelines.

**18. What precautions should the intake staff take when receiving applications?**

- Client in-take plans are determined at the local level. Plans must be within LHC grantee guidelines and accepted by LHC. LHC has reached out to ACAP to be a networking resource for these discussions within the Community Action Partner network.
- Please refer to [ldh.la.gov](http://ldh.la.gov) for more information on protection guidance.

**19. Are there plans to relax program requirements until the State at Home Order is lifted?**

- For 2020 Cooling, LHC is relaxing the SSN card copy requirement while the Stay-At-Home Order is in effect. See Memo LA LIHEAP 04 for further information.
- CARES Act Supplemental benefits and guidelines are still being determined at this time.