



# A Statewide Webinar on Nevada Housing and COVID-19

April 9, 2020

## Bill Brewer

Chairman, Nevada Housing Coalition Board of Directors  
Executive Director, Nevada Rural Housing Authority



Bill Brewer, Nevada Rural Housing Authority

Lisa Corrado, City of Henderson

Nancy Hamilton, Wells Fargo

Rae Lathrop, RTC of Southern Nevada

Elaina Mule, Charles Schwab Bank

Eric Novak, Praxis Consulting Group LLC

Pat Petrie, City of Las Vegas

Mike Shohet, Compass Development LLC

Mae Worthey-Thomas, Nevada Housing Division

### FOUNDING SPONSORS

Charles Schwab Bank

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*What is included in the Pandemic Aid Package for Nevada's housing needs, both rental and homeownership? How can we access it? When is it available? What is happening to housing NOW in Nevada?*

## **A Statewide Webinar on Nevada Housing and COVID-19**

**April 9, 2020**

- All participants are in listen-only mode
- Please submit questions or comments in the Q&A Box
- A recording will be posted later to [www.nvhousingcoalition.org](http://www.nvhousingcoalition.org)



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# U.S. Senator Catherine Cortez Masto



<https://www.cortezmasto.senate.gov/coronavirus-resources>



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## Nevada Treasurer Zach Conine

[ask@nevadatreasurer.gov](mailto:ask@nevadatreasurer.gov)





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## Tamara Thomas

Director, Nevada State Office, HUD

## CDBG CARES ACT ALLOCATIONS

<b>NAME</b>	<b>CDBG20-CARES</b>	<b>ESG20-CARES</b>	<b>HOPWA20-CARES</b>
Henderson	\$868,938	\$0	\$0
Las Vegas	\$3,082,302	\$1,537,579	\$280,792
North Las Vegas	\$1,112,214	\$580,710	\$0
Reno	\$1,269,663	\$670,428	\$0
Sparks	\$402,633	\$0	\$0
Clark County	\$4,731,978	\$2,333,003	\$0
Nevada Non-entitlement	\$2,049,574	\$1,648,731	\$60,561
Total	\$13,517,302	\$6,770,451	\$341,353



**FOR IMMEDIATE RELEASE:**

April 3, 2020

**CONTACT:**

Office of Communications

Tel: (202) 435-7170

**MEDIA ADVISORY: CONSUMER FINANCIAL PROTECTION BUREAU RELEASES VIDEO ON HOW MORTGAGE FORBEARANCE WORKS UNDER CARES ACT**

**WASHINGTON, D.C.** – The Consumer Financial Protection Bureau (Bureau) has released a video on how struggling homeowners can obtain mortgage forbearance if their finances are impacted due to the COVID-19 pandemic.

The Bureau has also issued additional information for consumers on mortgage and student loan payment relief and how to avoid scams.

Below are the resources for consumers:

[VIDEO: CARES Act Mortgage Forbearance: What You Need to Know](#)

[Guide to coronavirus mortgage relief options](#)

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

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

[Online and mobile banking tips for beginners](#)

###

*The Consumer Financial Protection Bureau is a 21st century agency that helps consumer finance markets work by regularly identifying and addressing outdated, unnecessary, or unduly burdensome regulations, by making rules more effective, by consistently enforcing federal consumer financial law, and by empowering consumers to take more control over their economic lives. For more information, visit [consumerfinance.gov](http://consumerfinance.gov).*

## Resources

Contact the FHA Resource Center:

Visit our online knowledge base to obtain answers to frequently asked questions 24/7 at: [www.hud.gov/answers](http://www.hud.gov/answers).

E-mail the FHA Resource Center at: [answers@hud.gov](mailto:answers@hud.gov). Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.

Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.

<b>FHA INFO Archives:</b>	Visit the <a href="#">FHA INFO Archives</a> to access FHA INFO messages issued from 2012 to the present.														
<b>Subscribe/Unsubscribe Instructions:</b>	To subscribe to the Single Family FHA INFO mailing list you can use this link: <a href="#">FHA INFO</a> or send a request by email to: <a href="mailto:answers@hud.gov">answers@hud.gov</a> Bulk subscriptions: To sign up your entire office or a large group, send the list of email addresses (in the format below) to: <a href="mailto:answers@hud.gov">answers@hud.gov</a> <a href="mailto:aaa@xyz.com">aaa@xyz.com</a> <a href="mailto:bbb@xyz.com">bbb@xyz.com</a> <a href="mailto:ccc@xyz.com">ccc@xyz.com</a> <a href="#">To Unsubscribe</a> follow the unsubscribe instructions on that page.														
<b>Resource Links:</b>	<table><tr><td><a href="#">FHA Archived Webinars</a></td><td><a href="#">Foreclosure Assistance</a></td></tr><tr><td><a href="#">Career Opportunities</a></td><td><a href="#">Grant Opportunities</a></td></tr><tr><td><a href="#">Contracting Opportunities</a></td><td><a href="#">HUD Homes - Property Listings</a></td></tr><tr><td><a href="#">Events &amp; Training</a></td><td><a href="#">HUD.gov</a></td></tr><tr><td><a href="#">FHA Forms</a></td><td><a href="#">Making Home Affordable</a></td></tr><tr><td><a href="#">FHA Homeownership Centers</a></td><td><a href="#">Presidentially-Declared Major Disaster Areas</a></td></tr><tr><td><a href="#">FHA Mortgagee Letters</a></td><td><a href="#">Visit our Single Family Home Page</a></td></tr></table>	<a href="#">FHA Archived Webinars</a>	<a href="#">Foreclosure Assistance</a>	<a href="#">Career Opportunities</a>	<a href="#">Grant Opportunities</a>	<a href="#">Contracting Opportunities</a>	<a href="#">HUD Homes - Property Listings</a>	<a href="#">Events &amp; Training</a>	<a href="#">HUD.gov</a>	<a href="#">FHA Forms</a>	<a href="#">Making Home Affordable</a>	<a href="#">FHA Homeownership Centers</a>	<a href="#">Presidentially-Declared Major Disaster Areas</a>	<a href="#">FHA Mortgagee Letters</a>	<a href="#">Visit our Single Family Home Page</a>
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# FHA RESOURCES

## **CARES Act Provides Additional Loss Mitigation Options for FHA-Insured Homeowners**

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2020-06](#), *FHA's Loss Mitigation Options for Single Family Borrowers Affected by the Presidentially-Declared COVID-19 National Emergency in Accordance with the CARES Act*. This ML implements the mortgage forbearance provisions provided in the Coronavirus Aid, Relief, and Economic Security (CARES) Act that President Trump signed into law on March 27, 2020. Read today's [Press Release](#).

The loss mitigation options for borrowers experiencing a financial hardship negatively impacting their ability to make on-time mortgage payments due to the COVID-19 national emergency include:

Availability of up to six-months of mortgage payment forbearance for affected borrowers and an additional six-month period, if needed.

New COVID-19 national emergency stand-alone partial claim for eligible borrowers.

Extends certain due and payable, foreclosure, and claim timeframes for Home Equity Conversion Mortgages (HECM) affected by the COVID-19 national emergency.

Today's Mortgagee Letter also informs servicers of the use of the new COVID-19 loss mitigation tools for borrowers impacted by the national emergency in place of the guidance on Presidentially-Declared Major Disaster Areas in FHA's [Single Family Housing Policy Handbook 4000.1](#).

This guidance applies to all FHA Title II Single Family mortgage programs. Mortgagees are strongly encouraged to read [ML 2020-06](#) in its entirety.

In addition to the COVID-19-related loss mitigation options announced in today's ML, FHA will continue to review its policies in its efforts to provide servicers with the tools needed to assist homeowners with FHA-insured mortgages with even more flexibilities/relief efforts during this national emergency.

### **Information for Mortgagees and Borrowers**

The [FHA Single Family COVID-19 Q&A](#) for mortgagees and other interested parties in FHA has been updated and is available on the [Single Family main page](#) on hud.gov.

FHA has launched a new consumer-oriented Q&A to help homeowners better understand what loss mitigation options are available to them during this national emergency. It is available on the [Loss Mitigation Services for FHA Homeowners](#) page on hud.gov.

### **Industry Webinar**

FHA's Office of Single Family Housing plans to develop a webinar that focuses on the COVID-19-related loss mitigation options available to assist borrowers since the CARES Act became effective. Details about the upcoming webinar will be communicated at a future date.

### **Quick Links (You should use a different web browser if you encounter issues opening documents in Internet Explorer)**

View Mortgagee Letter 2020-06 and all other archived Mortgagee Letters at: [https://www.hud.gov/program\\_offices/administration/hudclips/letters/mortgagee](https://www.hud.gov/program_offices/administration/hudclips/letters/mortgagee)

Access the HUD Press Room at: <https://www.hud.gov/press>

Access the *Single Family Housing Policy Handbook* 4000.1 in online or portable document format from HUD's Client Information Policy Systems (HUDCLIPS) Handbooks web page at: [https://portal.hud.gov/hudportal/HUD?src=/program\\_offices/administration/hudclips/handbooks/hsgb](https://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsgb)

View the FHA COVID-19 Q&A on the Single Family main page on hud.gov at: [https://www.hud.gov/program\\_offices/housing/sfh](https://www.hud.gov/program_offices/housing/sfh)

Access the Loss Mitigation Services for FHA Homeowners consumer page on hud.gov at: [https://www.hud.gov/program\\_offices/housing/sfh/nsc/lossmit](https://www.hud.gov/program_offices/housing/sfh/nsc/lossmit)

# HUD APPROVED HOUSING COUNSELING AGENCIES

**Navicore Solutions**

**Website:** [www.navicoresolutions.org](http://www.navicoresolutions.org)

**Community Services of Nevada**

**Website:** [www.csnv.org](http://www.csnv.org)

**Greenpath Financial Wellness**

**Website:** [www.greenpath.org](http://www.greenpath.org)

**Money Management International**

**Website:** [www.moneymanagement.org](http://www.moneymanagement.org)

**Chicanos Por La Causa, Inc.**

**Website:** [www.cplc.org](http://www.cplc.org)

**NACA (Neighborhood Assistance Corp. of America)**

**Website:** <https://www.naca.com>

**Southern Nevada Regional Housing Authority**

**Website:** [www.snvrha.org](http://www.snvrha.org)

**Neighborhood Housing Services of Southern Nevada**

**Website:** [www.nhssn.org](http://www.nhssn.org)

**Nevada Partners Inc.**

**Website:** [www.nevadapartners.org](http://www.nevadapartners.org)



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# Steve Aichroth

Administrator, Nevada Housing Division



## Cares Act Legislation

- CDBG (Community Development Block Grant) – Administered through Governor’s Office of Economic Development (GOED)  
[www.diversifynevada.com](http://www.diversifynevada.com)
- HOPWA (Housing Opportunities for Persons With AIDS)- Administered through Health and Human Services, Division of Behavioral Health  
[www.dpbh.nv.gov](http://www.dpbh.nv.gov)
- ESG (Emergency Solutions Grant)– Administered through the Housing Division [www.housing.nv.gov](http://www.housing.nv.gov)
  - Focuses on Rapid Re-housing initiatives and the prevention of homelessness
  - \$1.6 million allocated to NHD
  - Earliest allocation to NHD expected mid May
- LIHEAP (Low Income Home Energy Assistance Program)– Administered through Health and Human Services, Division of Welfare and Supportive Services [www.dwss.nv.gov](http://www.dwss.nv.gov)
  - Approx. \$7 million for Energy Assistance

## Additional Programs for COVID -19

- Eviction Moratorium Emergency Directive 008 3/29/2020
- Emergency Rental Assistance through AG’s Office
  - \$ 2 million transferred to United Way
- Affordable Housing Trust Funds
  - Flexible
  - Used for a variety of housing activities
- Hardest Hit Funds
  - Mortgage Assistance Program
- Manufactured Housing Activities

STAY HOME FOR NEVADA

WWW.HOUSING.NV.GOV



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# Audra Hamernik

CEO & President, Nevada HAND Inc.



# A Statewide Webinar on Nevada Housing and COVID-19

April 9, 2020

# Amy Jones

Executive Director, Reno Housing Authority



# A Statewide Webinar on Nevada Housing and COVID-19

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# Emily Paulsen

Executive Director, Nevada Homeless Alliance

The logo for the Nevada Housing Coalition features a stylized house icon on the left, composed of green and blue lines. To the right of the icon, the word "NEVADA" is written in a bold, blue, sans-serif font. Below "NEVADA", the words "Housing Coalition" are written in a bold, black, sans-serif font.

# NEVADA Housing Coalition

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To stay connected with the Nevada Housing Coalition and future conversations, sign up for our email and newsletter list.

[www.nvhousingcoalition.org](http://www.nvhousingcoalition.org)

Christine Hess, Executive Director

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