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| Time | Topic | Who | Notes |
| 10:005 min | Welcome/Settle in | Rachael | * More than 250 ppl registered
* Figuring out as we go along what the best way the housing alliance can help w advocacy and sharing back resources, etc – want the calls to be useful as possible. Please share thoughts on what would be helpful from this time
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| 10:055 min | Dept. of Commerce Updates  | Commerce Staff | * Ted Kelleher
* Federal money: not a lot of specifics. CBDG money which is sig but traditionally not for shelter. General state assistance money that could be used. One concern – $ bill budget short fall expected in the next biennium. Most interested piece of fed money is the emergency solutions grants – some go to state directly and most go to larger regions. Going to award it in two tiers. New tier is prioritizing homeless criteria. Probably $19 mill. Ultimately we likely get 40 mill – but could be closer to 20 mil. One issue is federal reward process has never been fast. Proposal for rent assistance in some of the budget, ultimately those did not come through. There are ppl who will need rent assistance. Unemployment is structured so it is 100 percent replacement with no waiting period – more than that for people with lower income. Includes gig workers and self-employed. (don’t quote on any of this – lots of specifics to be decided/unfold)
* Local emergency management has been able to declare volunteers who work in shelters as registered emergency workers – able to cover them if they get injured. A local emergency management can employee emergency volunteer workers and they have that authority – could declare volunteers in expansion shelters, for example.
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| 10:103 min | Commerce Q&A | All | * Q: Cathy: When will the unemployment plan hit the streets?
* A: No idea, fed released it yesterday or today to the state, but it takes awhile for the state to actually cut the check
* Q: Andrew: We (KCHA) have construction related work going on in a number of areas that is considered ‘essential’ but we are concerned that Counties at Cities may shutter their inspection and other services that are needed to keep these projects moving forward. The Governor recently waived certain types of inspections and other services to keep new nursing homes and assisted living facilities moving forward. Is something similar in the works for affordable housing work? For instance, a proclamation that waives inspections/local government requirements in the event a local government has shut down certain services necessary to keep work moving forward
* A: Hesitant to try and translate that, if you send the request to me I will try to add that.
* Q: could you please repeat that last pint about ESG and shelters that have reduced capacity by increasing separation?
* A: There should be 6ft of separation to reduce the spread, so many communities have opened additional shelters. New shelters workers can be shelter
* Q: does Commerce plan to issue guidance about use of congregate shelters in the context of COVID 19? Finding it increasingly difficult to rationalize the continued reliance of congregate shelters given high transferable levels and at risk populations there
* A: We have posed that question to the PH community, and it hasn’t gotten a clear answer. My concern is that they’ll start closing them down as a PH issue, haven’t gotten an answer yet. Will continue to get that question answered.
* Q: Any movement on a statewide no sweep policy?
* A: Ted: No, has the alliance made that request? Rachael: yes, that was in our initial letter to Gov, now CDC has issued guidance that outdoor living shouldn’t be disturbed at this time. Will share a sample letter to send to local gov’ts re: CDC sweeps guidance.
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| 10:1310 min | Local Updates- Okanogan County - Lummi Nation   | Lael DuncanNickolaus Lewis  | Okanogan County Updates (Lael Duncan):* We are blessed to have 7 ppl per square mile, only 3 confirmed cases of COVID, 123 tests out, 160 tests done
* Having difficulty with response from dept of health challenging to get final approval on plan, not completely firm
* Looking for guidance on what level of sanitation, identified a motel, protocol would be great to get from dept of health
* We are working with partners on food delivery, biggest concern around folks that don’t know that they have been exposed, we’re not getting # of tests into the county in order to id that
* Mom & pop landlords – needing to pay their mortgage too. That needs to be considered as well.
* Issues with financial literacy (Qs about free rent and mortgage) people think that b/c it’s been deferrer that it’s not due, we need to work to prep people, also need to help with incoming payments: tax credits and 1200 payments. Sure those are all taxable, so it would be a shame for people to spend it and then get a tax at the end of the year
* We have people need to be sheltered, right now in a holding pattern
* Curbside delivery of boxes of food at food bank
* Rachael: The $1200 payments are probably not going to be taxable income
* Deferral of optional surgeries has had an impact on our critical access hospitals, they have tenuous finances. The loss of optional surgeries has lost revenue, potential closure of 2 hospitals
* Rachael: unemployment payments will be taxable as usual.

Lummi Nation Updates (Nickolaus Dee Lewis):* Fortunate in responding to the COVID 19 – brought on a public health doctor. Public health accredited – first tribe. We were moving in that direction and then the COVID hit. But having that doctor here, able to be prepared a lot more than the other areas. Order tests ahead of time before hitting the US.
* Nationally there is 3 beds per 1000, here in Whatcom its only about 1 bed per 1000. Local hospitals not able to address the needs that will be coming this week. When the wave hits. Lummi had moved in the direction to build an alternate care site – field hospital. Converted the fitness center to serve that purpose. The fitness center was previously the primary place for folks experiencing homelessness to practice good hygiene. Had to look at tackling hygiene a little bit better.
* Through CDC able to get a shower trailer a few weeks before the virus hit. Just got it online as it hit. Opened up community shower for folks who don’t have that access
* Working with public health team to address laundry facility. Can't afford washing their close. Identified some funding
* Identified a number of community buildings that can serve a place to house people in this time. Veterans hall, houses through housing program, tribal nonprofits, 31 people housed at this time
* Tribe has been proactive and supportive in addressing the needs of the community at it arises
* Addressing garbage service – going through a lot more trash and the garbage is building up. Now addressing how to meet that demand in our community
* Having national conversations – COVID stimulus package had specific dollars for housing in regards to Native Americans - $453 mil for Indian affairs operations available until September 30th 2021.
* 900 mil set aside for low income home energy assistance, includes tribal
* National Indian health board – passed a resolution that addresses homelessness as a health disparity not just a housing disparity. Starting to push nationally treating homelessness as a health hazard – that work will be continuing especially in this time when people who are unsheltered need to be sheltered
* Tiny home village – yes that’s continuing. Granting department starting to have those conversations. 5 mil thru dept of commerce that can be utilized as a cottage home village. Bought an RV park. Working on converting it – has the infrastructure in place (“shovel ready” project). Working on getting that done. Granting dept is assessing all the funds available at all levels since more funds available now to help this. Hopefully sooner rather than later
* Tent encampments? - our lens, we haven't had those discussion b/c we haven't had people raise those concerns in our community. I know that is a need. Our position is encouraging folks to speak up and when they do we will react accordingly. Waiting for people to speak up. Hasn’t happened in our community today.
* In these discussions have a housing dept that primarily provides housing – easily 400 loans. We forgave all rent in those units for the next 3 months. Not required/expected to pay rent. Working on paying energy assistance, packaging for essential needs
* One question coming up we are monitoring – for people who don’t live in the public housing but live in private, if they lose their job, etc. Is there relief/clear direction for folks who live under private rentership or ownership?
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| 10:236 min | Eviction Moratorium Extension and Rental Assistance Ask | Michele/John | * We are working to get the eviction moratorium extended – action alert going out today
* Coupled with that effort, working to push the state to think about rental assistance
* Proposal to the gov – landlord a bailout fund that would make tenants whole after the moratorium is lifted
* As we are asking him to extend the moratorium, supposed to end two weeks from Thursday. We know that’s not enough time
* We need to also broaden it, key things left out such as late fees
* We are asking gov to ban all fees. Often renters evicted over fees – accumulate.
* Concerned – can landlords evict ppl who have COVID?
* M: maybe – considered a health a safety threat. We want the gov to clarify that they can’t evict people who are sick
* Didn’t include manufactured homes
* Negotiated end dates within this period – are the landlords allowed to make them leave?
* Despite gaps – gov ability to extend might mean a “4 corners agreement” person caucus. House and senate caucus agree and give blessing to the moratorium. if they did, they have control over how long and what terms. Something we are working to confirm at this point. If that’s true, we are going to need a lot bigger push to extend it than we have been
* Attorney general’s office is now enforcing the moratorium. Complaint form on the website now, moments ago. Tenants and advocates can email or call. Quickest way is to fill this form o. only for tenants who have received an eviction notice. This is just enforcement. Lawyers read the forms every day and will take action. <https://fortress.wa.gov/atg/formhandler/ago/COVID19EvictionComplaintForm.aspx>
* John: we will have an action alert circulating today to contact the gov on the above actions. Keep an eye out for that – send lots of message so its prioritized at the state level.
* Circle back to something last week – in building the case for state funded rental assistance, we need to be showing evidence (stories, professional or personal, and data) that show the increased demand who need assistance. Super critical. Hoping that if folks who administer rental assistance programs please reach out (or if with a county who subcontracts for this work). Love to talk about how we can build the strongest case collectively to make sure all the renters in our state can get the relief they need
* Lewis county – large uptick in calls and requests for homeless prevention and rapid rehousing
* Vancouver 43% spike asking about homelessness call
* Jefferson county has seen 1 request every hour every week for people needing rental assistance
* Not just numbers – if someone wants to share a story so we can help uplift those
* Also want to hear from nonprofit housing providers who need assistance because tenants cant pay rent
* Check out new resource page: https://bit.ly/WLIHA-COVID19-Connect
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| 10:295 min | Homeownership/Foreclosure | Denise Rodriguez, Washington Homeownership Resource Center | * First and foremost seeing that people ability to pay taxes mortgages and HOA dues compromises
* Some homeowners are trying to sell home in order to avoid foreclosure
* 1 or 2 calls a day
* Foreclosure prevention hotline
* (need to get more updates from extended deadlines)
* Unlikely that we will see any further postponement – need revenue from tax deadline
* Penalty free, we won’t have a bunch of late fees
* Forbearance, the thing that will help most people. Most loan servicers already have forbearance programs. Typically homeowners would have to pay a balloon payment after forbearance, most can’t so they would have to apply for a modification to the terms in order to change their interest rate in order to add in balloon amount to the payment without changing the typical cost of payment. Some will do a loan modification. They are not supposed to charge fees, but they might. Will need to get help navigating this.
* Foreclosure moratorium – in WA such a long timeline for this process. People in default have been in this process for a year. Moratorium is short. 60 & 90 days. “Cannot initiate a foreclosure action” but these notices for default are still happening. Concern is that homeowners think they don’t have to do anything. Best thing to do is have them call the hotline immediately so they can get a counselor to them. Hard to set expectations until they talk to the servicer.
* Good to know that homeowners have a lot of rights. They have quite a long time, like Oct-Feb before a sale date would happen.
* HOA dues are not regulated. We are advocating for this.
* 1-877-894-4663 (HOME) hotline is running with workers from home
* Can reach Denise directly if you are an organization: denise@homeownership-wa.org
* Only for owner occupied homes. Forbearance may still be an option for people who are renting their homes.
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| 10:3410 min | Federal Updates | Rachael  | * Posted resources in chat
* Nat. Law Ctr. NLCPH - They have a letter to customize to prevent sweeps <https://nlchp.org/coronavirus/>
* NLIHA – have weekly call on Mondays, 2:30pm EST <https://zoom.us/webinar/register/WN_1XN2P7w2QnWvVc6Kp1q-nQ>
* Planning for Federal Resources
* <https://nlihc.org/responding-coronavirus>
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| 10:4410 min | Q&A | All | Ended call/over time |
| 10:546 min | Announcements |  | Ended call/over time |