

FALL QUARTERLY MEETING

October 28 – 29, 2020

Statewide Association of Community and Economic Development Organizations

AGENDA

- Welcome
- Middle Neighborhoods
- Break
- Renter Assistance and Evictions During the Pandemic
- Break
- Legislative Update
- Breakout Sessions HUD and ODSA

MIDDLE NEIGHBORHOODS

- Jason Powers, Director Middle Neighborhoods, City of Cleveland
- David Sanchez, Director Research & Development, National Community Stabilization Trust



Middle Neighborhoods: A National View

David Sanchez Director of Research and Development

National Community Stabilization Trust

Ohio Conference on Community Development | October 29, 2020



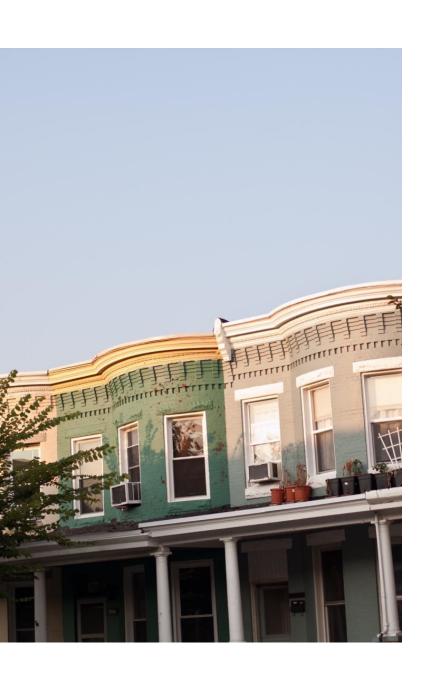
What are Middle Neighborhoods?

- Middle neighborhoods are neither healthy and thriving, nor overtly distressed
- Long seen as stable communities for middle and working class families, today many middle neighborhoods are on the edge of growth or decline
- As a result of demographic, socioeconomic, and market trends in regions across the country, middle neighborhoods are steadily disappearing
- Despite their prevalence in America's cities and suburbs, middle neighborhoods tend to be overlooked by national and local policymakers and philanthropies



Many Middle Neighborhoods Are Faltering In Their Sustainability

- Ability to reliably attract replacement owner occupants and other neighborhood-friendly buyers
- Ability to generate home values that support quality maintenance, repairs and updates without appraisal gaps
- Ability to repel irresponsible investors
- Ability to *maintain engaged residents taking stewardship* of the neighborhood
- Ability to deliver home equity to owners and revenue to municipal government



Middle neighborhoods facing gentrification and displacement

- Regions with strong economies and/or housing supply shortages
- Loss of affordable housing
- Risk displacement of lower-income renters, homeowners, and commercial tenants.
- A critical opportunity to:
 - Ensure that existing residents and businesses share in the community's growing prosperity.
 - Preserve affordable housing before it is lost.

Why Middle Neighborhoods Matter

Investment in middle neighborhoods can help:

- Safeguard the home equity of middle households, many of whom are people of color.
- Bolster and protect city-wide fiscal health, thereby preventing reduced services or lower quality of life for residents.
- Maintain safe, affordable places to live with access to opportunity.
- In regions with strong economies and/or housing supply shortages, investment is needed to counter gentrification.
- There is a considerably higher cost of intervention in neighborhoods after they decline or gentrify.

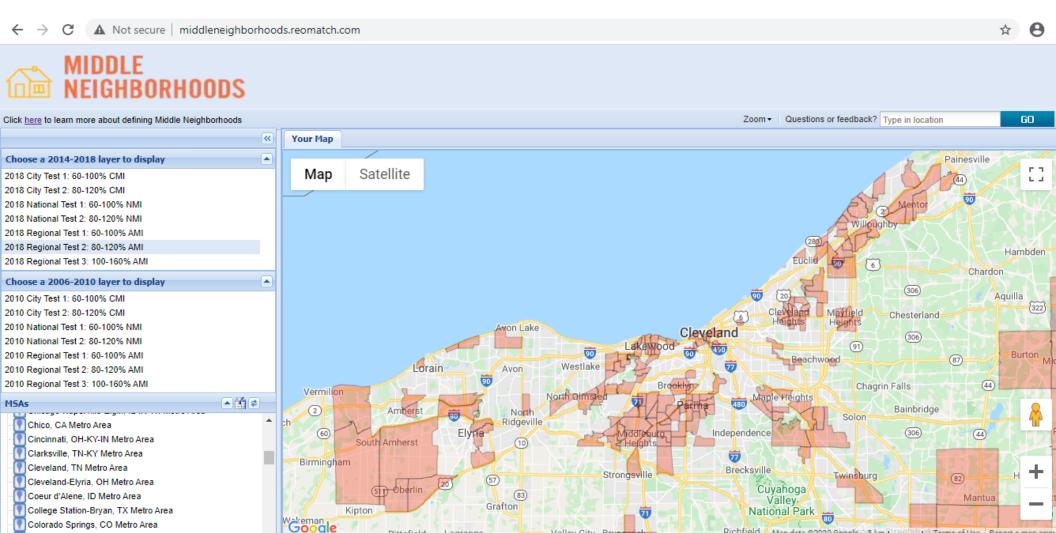
Middle Neighborhoods Initiative

- Today, the Middle Neighborhoods initiative encompasses:
 - A **National Initiative** focused on mobilizing attention to reverse the trend of the disappearance of middle neighborhood. The initiative does this through research, policy analysis, communications, and advocacy.
 - The initiative is coordinated by the **National Community Stabilization Trust** and is advised by a **Steering Committee** of 20 prominent researchers, practitioners, and policy makers.
 - A Community of Practice that facilitates facilitate peer-to-peer learning among middle neighborhood practitioners. The CoP connects over 200 practitioners and city officials to organizations interested in their efforts.
 - The CoP is supported by NeighborWorks America and staffed by a small team of organizers.

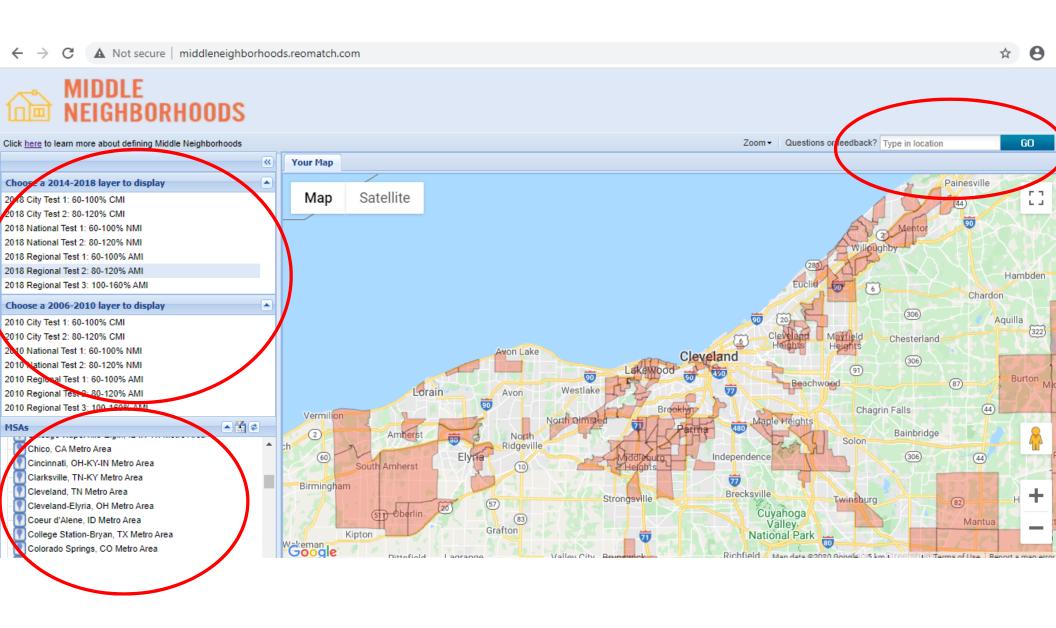


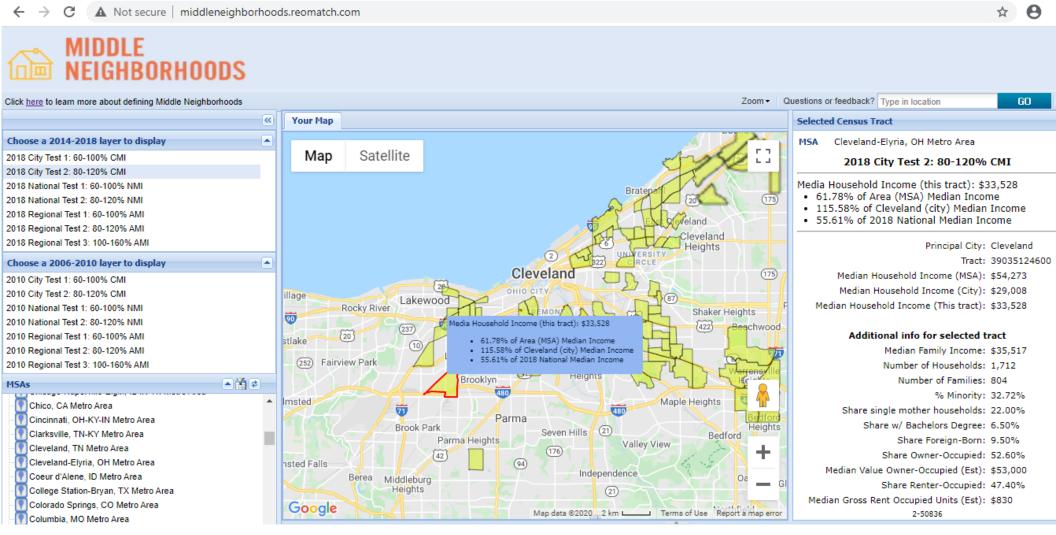
Ways to define middle neighborhoods

- Incomes of households who live there
 - Do you use city-wide, region-wide, or national standard for incomes?
 - What is the middle?
- Local housing market conditions
 - Home values
 - Exterior maitenance
 - Regional housing market
 - Housing market strength
- Others?

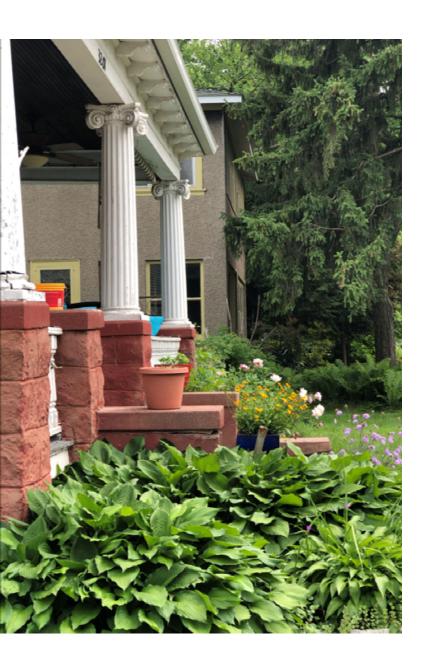


Displaying census tracts with median household incomes between 80 and 120 percent of regional/MSA median (\$54,273), or \$48,418 - \$65,127.





Displaying census tracts with median household incomes between 80 and 120 percent of city median (\$29,008), or \$23,206 - \$34,809



- City Test #1: Census tracts with median household incomes between 60 and 100 percent of city-wide median household income
- City Test #2: Tracts between 80 and 120 percent of city-wide median
- National Test #1: Tracts between 60 and 100 percent of national median household income (\$60,293 in 2018; \$51,914 in 2010)
- National Test #2: Tracts between 80 and 120 percent of national median
- Regional Test #1: Tracts between 60 and 100 percent of regional (MSA) median household income
- Regional Test #2: Tracts between 80 and 120 percent of regional median
- Regional Test #3: Tracts between 100 and 160 percent of regional median



MiddleNeighborhoods.Org

- Join the Community of Practice
- Explore maps of Middle Neighborhoods nationwide
- Learn more about our research and advocacy

David Sanchez: dsanchez@stabilizationtrust.org







Strategies to stabilize communities at their crucial tipping point.

Jason Powers

Director, Cleveland Middle Neighborhoods Initiative

What is a Middle Neighborhood?

"Not in deep distress, but not thriving either."

- Paul Brophy

"Middle neighborhoods are neighborhoods that have retained a respectable measure of both their physical and social fabric, are not or not yet areas of highly concentrated poverty or hyper vacancy, and where stabilization and gradual improvement remain realistic strategies."

-Alan Mallach



Declining Value

Minimal Investment

Redevelopment Strategies Needed Strong Market Activity

Private Investment

Equitable Development Needed

Weak Demand, Limited Investment Targeted Support can Spark Recovery



Middle Neighborhoods Strategies



Edge Communities

- Community Engagement Build fabric for buy-in & trust
- Block Project incentives & microgrants



Stagnant Middle Communities

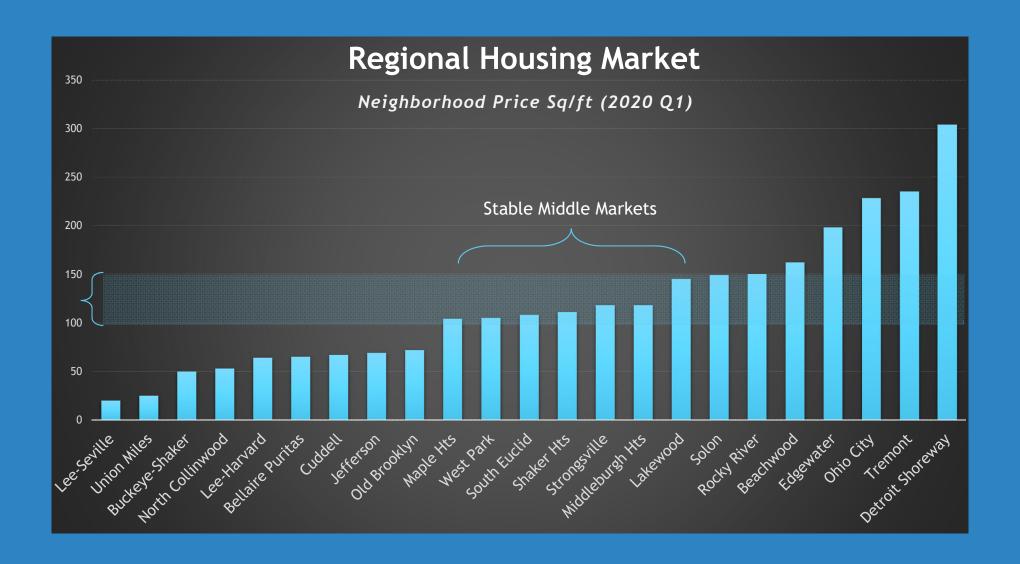
- CDBG Tools Model Block, Storefront Renovation
- Homebuyer & Home seller Education, rehab supports

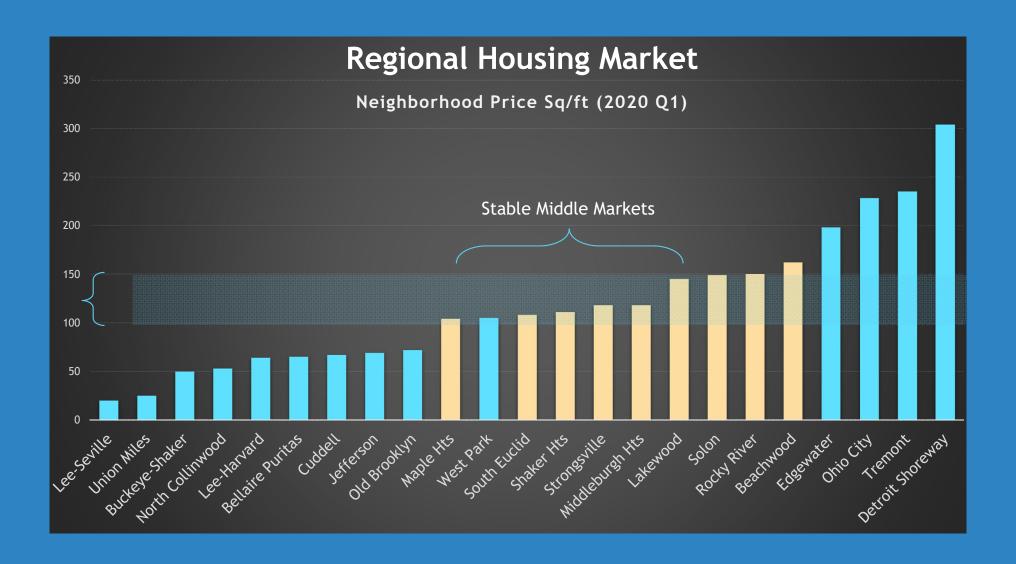


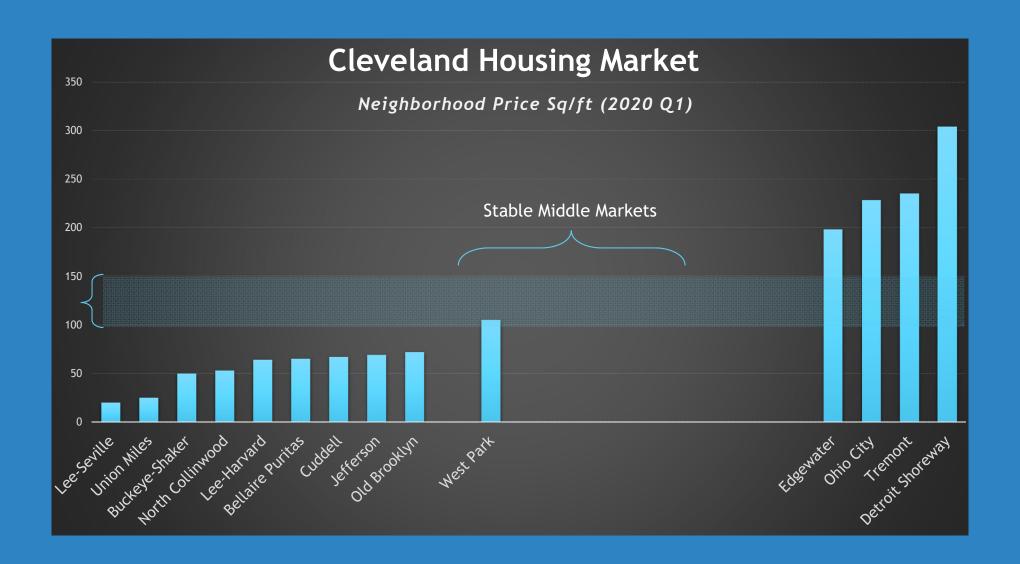
Stable Middle Communities

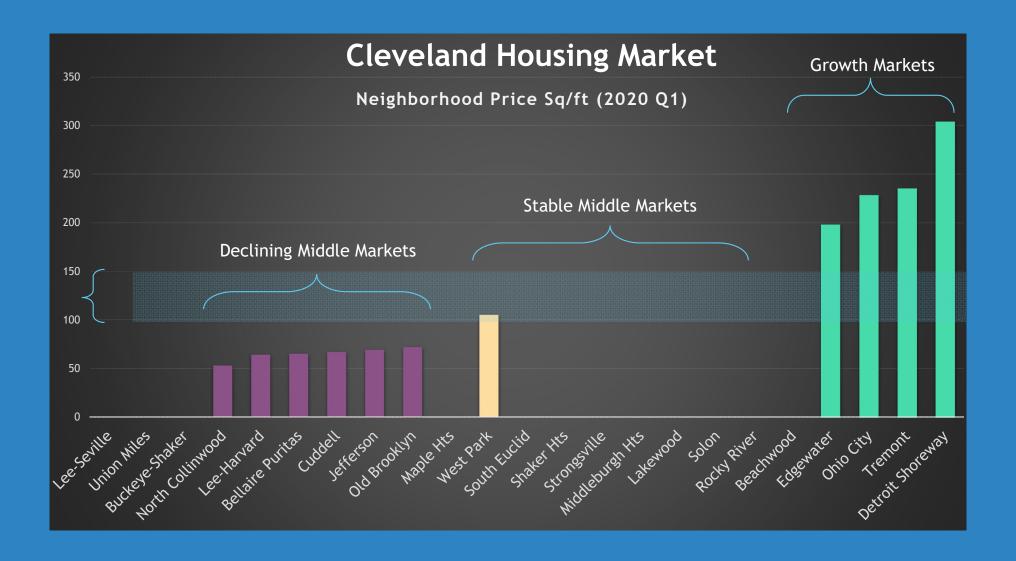
- High LTV Lending, Home renovation grants
- Neighborhood Marketing, block club events strategy









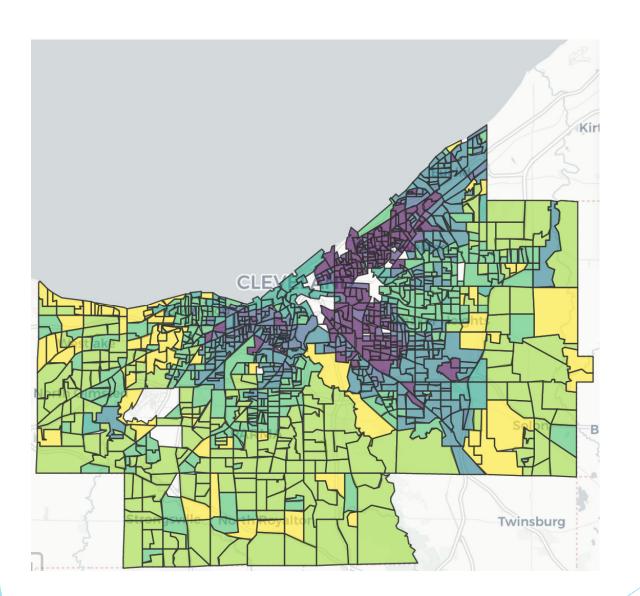


NEIGHBORHOOD DEVELOPMENT INDEX

A new way to understand our communities

Cleveland Neighborhood Development Index (NDI) Geography Category Indicator Time frame Median arms-length sales of residential properties Block groups - County 2017-2019 \$/SQFT2 (median) Block groups - County 2017-2019 Housing sales and Variation in median arms-length sales price of residential properties Block groups - County 2017-2019 transfers Block groups - County Mortgage, tax, and BOR foreclosures on residential properties 2017-2019 Velocity of sales- how often properties turn over Block groups - County 2017-2019 % probable rental, of residential properties Block groups - County 2017-2019 % vacant residential structures Block groups - County 2017-2019 **Additional Housing** % privately held rental properties with HCV, of residential Block groups - County 2017-2019 attributes % subsidized housing/project based section 8, of residential Block groups - County 2017-2019 % CMHA housing- housing estates owned by CMHA Block groups - County 2017-2019 % Commercial (non-apartment) Block groups - County 2017-2019 Land use % residential vacant land Block groups - County 2017-2019 **New Construction** Block groups - County 2017-2019 Investment Permits >\$10k and/or "rehab" permits Block groups - County 2017-2019





ABCDEFGH



Growing Investment

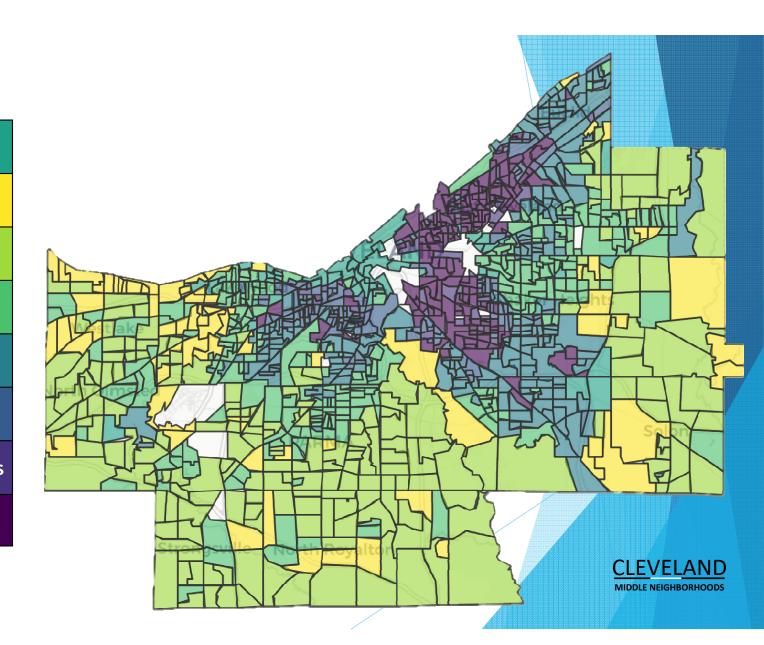
Strong Market Rate

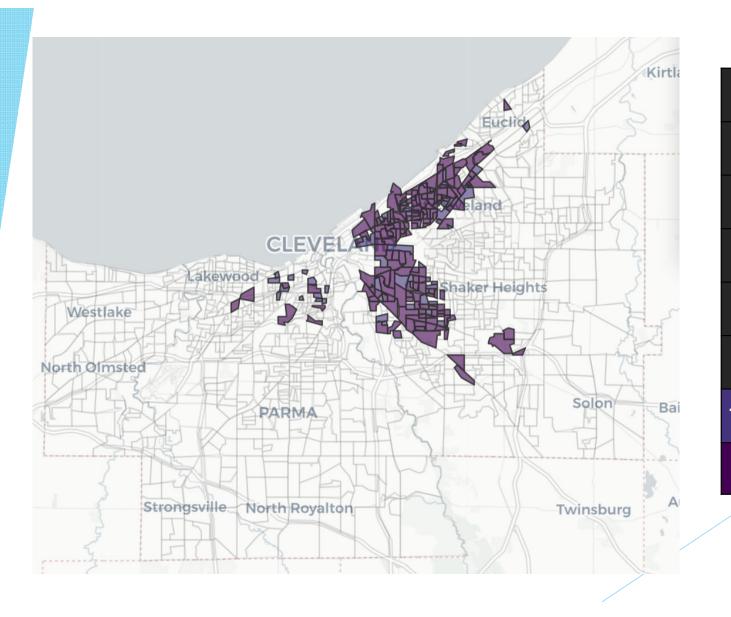
Stable Middle Market

Stagnant Middle Market

Edge Market

Threatened Neighborhoods





Growing Investment

Strong Market Rate

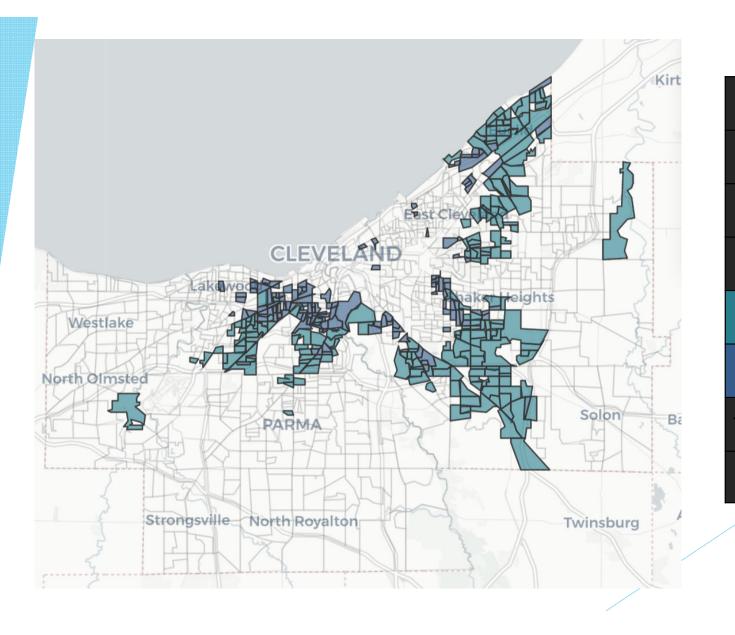
Stable Middle Market

Stagnant Middle Market

Declining Market

Threatened Neighborhoods





Growing Investment

Strong Market Rate

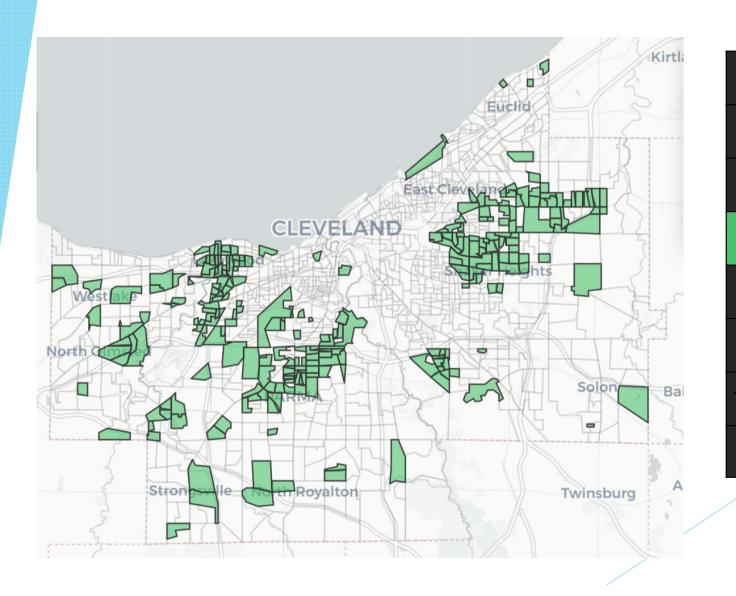
Stable Middle Market

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Growing Investment

Strong Market Rate

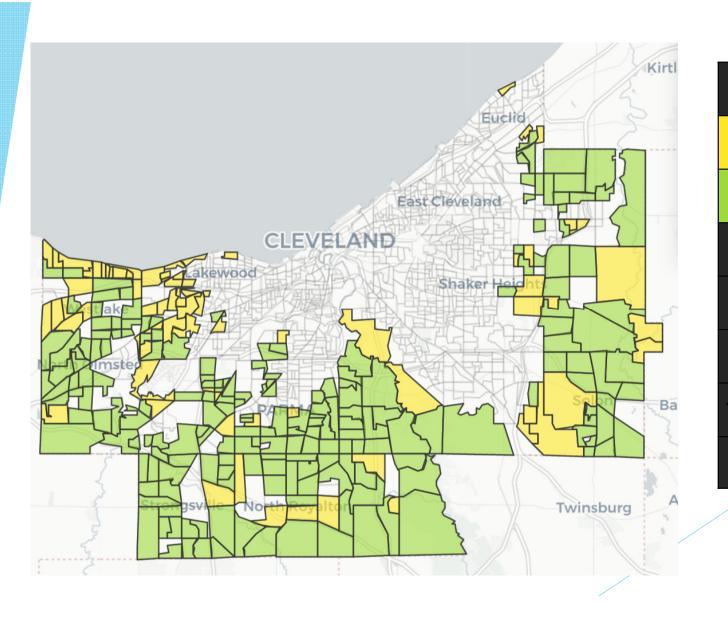
Stable Middle Market

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Growing Investment

Strong Market Rate

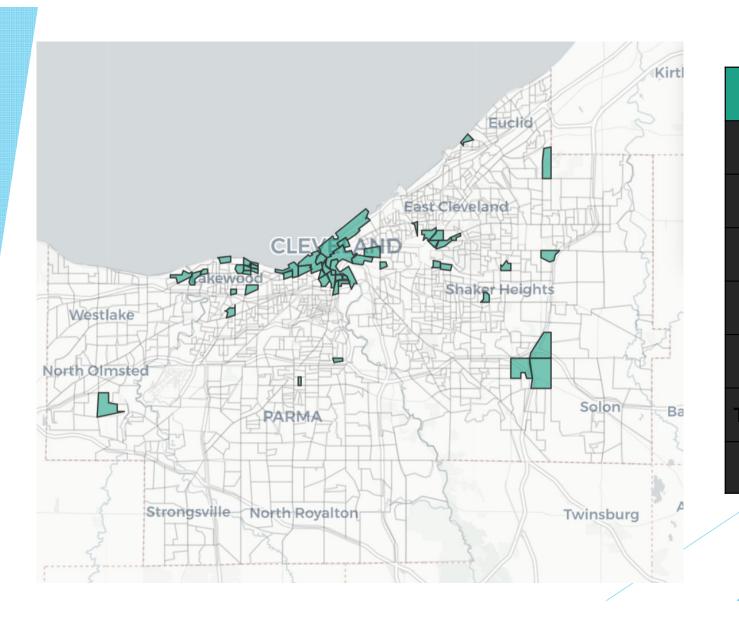
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Growing Investment

Strong Market Rate

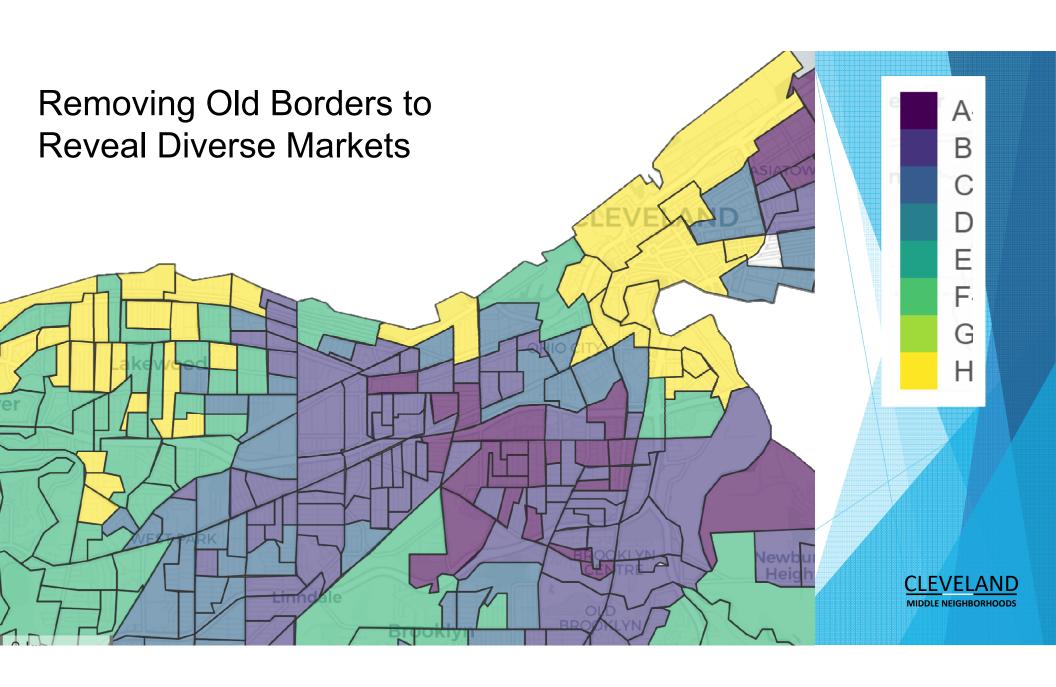
Stable Middle Market

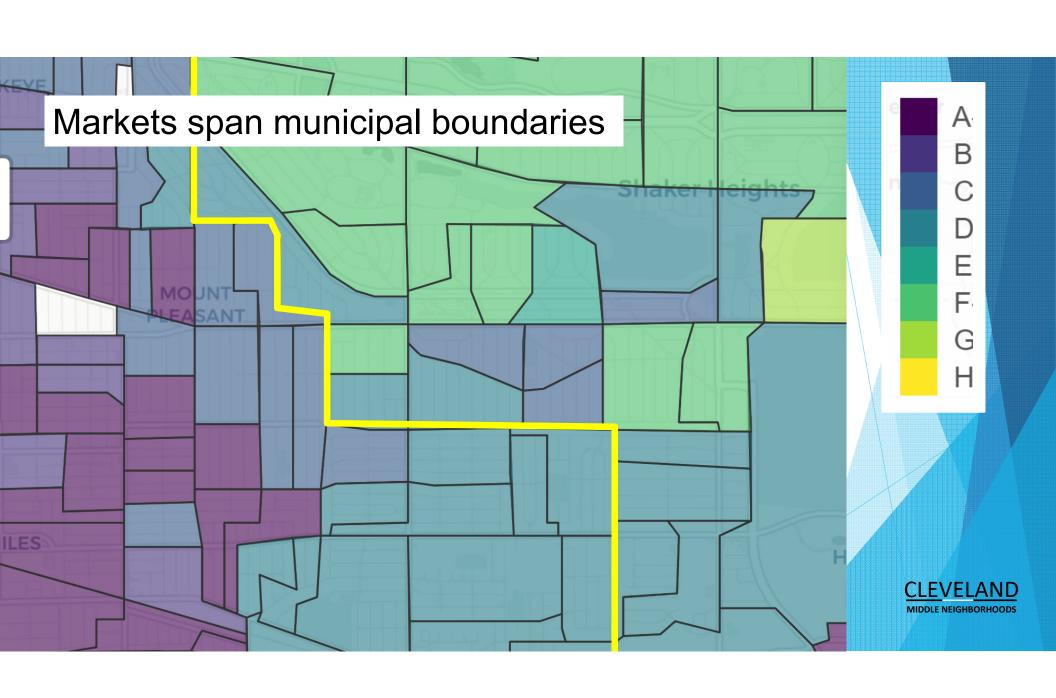
Stagnant Middle Market

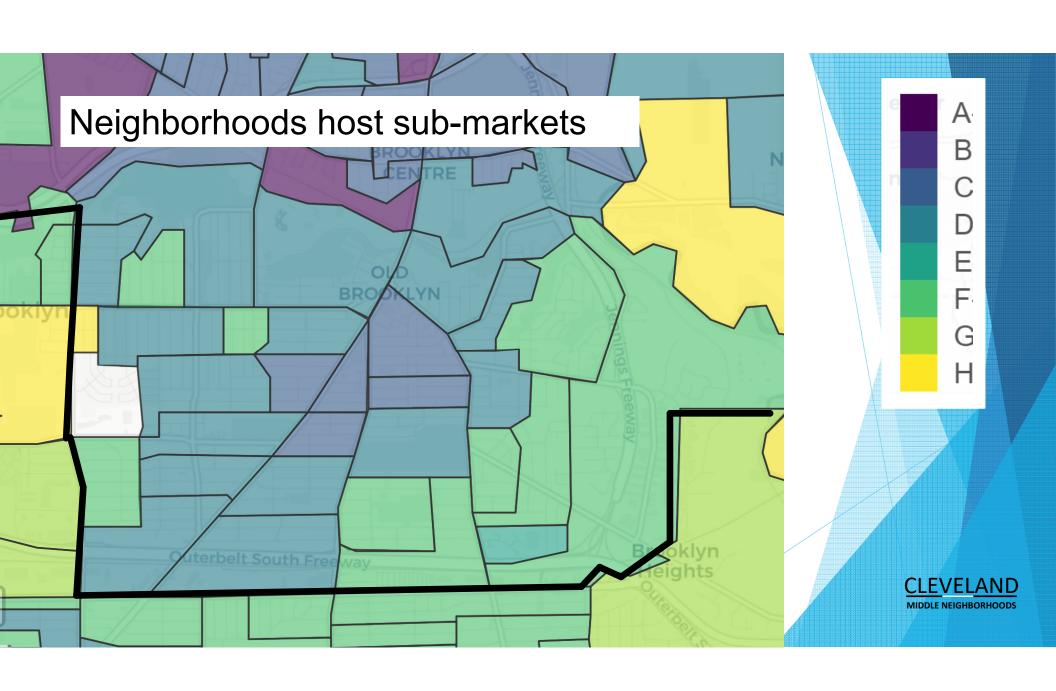
Declining Market

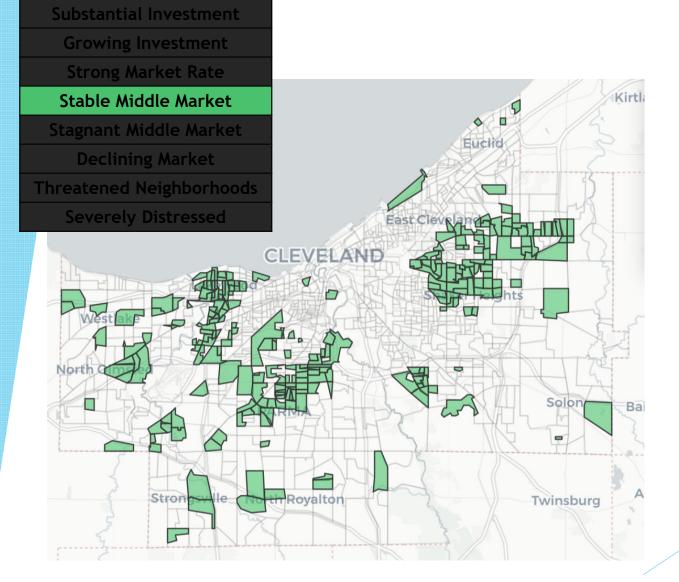
Threatened Neighborhoods





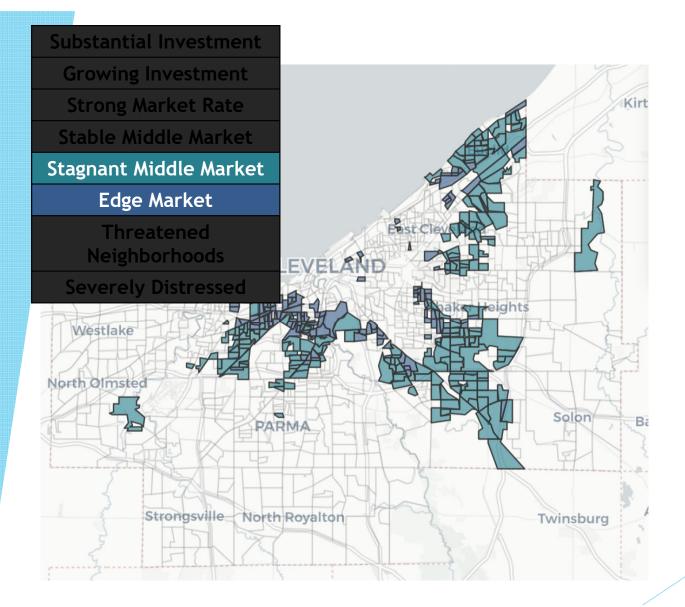






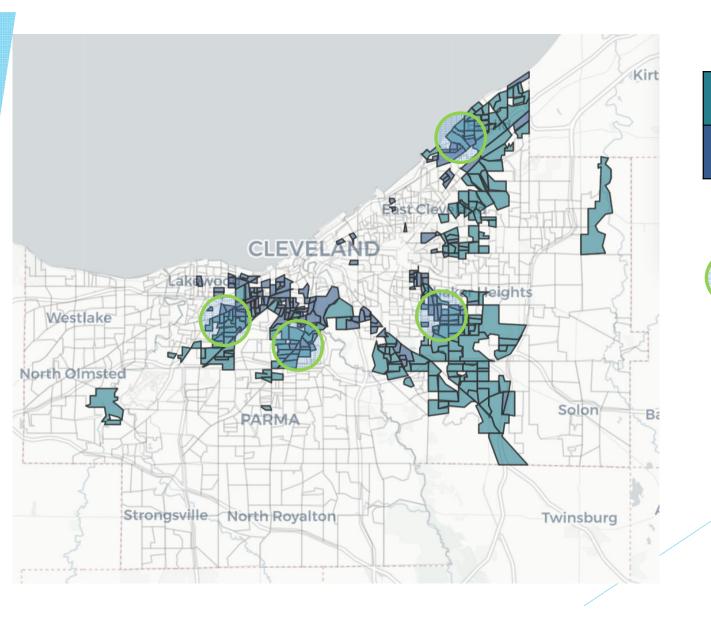
Stable Middle Market (2019)			
Household Income	109% AMI		
Household Value	\$107,000		
Owner Occupy	68%		
HCV	11%		





Edge Markets (2019)		
Household Income	67% AMI	
Household Value	\$71,000	
Foreclosure	8%	
Owner Occupy	53%	





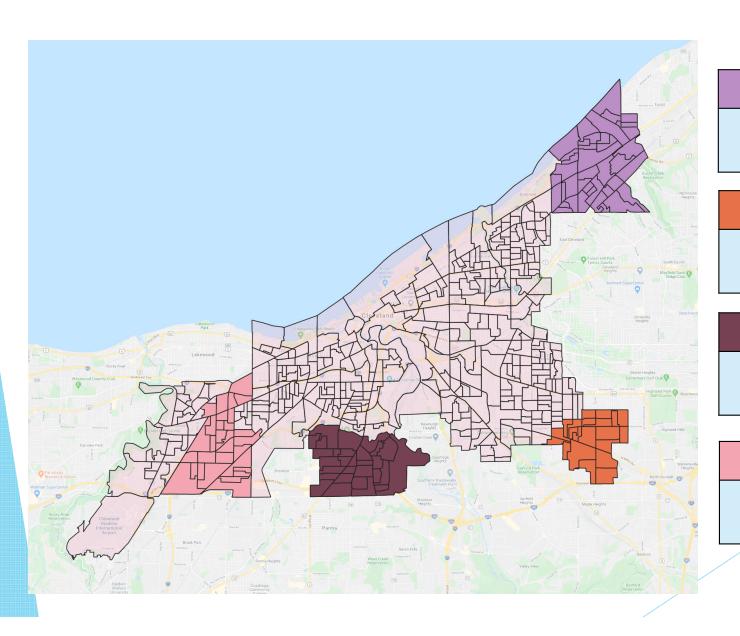
Stagnant Middle Market

Edge Market



Critical Points





Collinwood

Population: 32,000

Households: 12,300

Lee-Harvard/Seville

Population: 15,300

Households: 9,300

Old Brooklyn

Population: 33,500

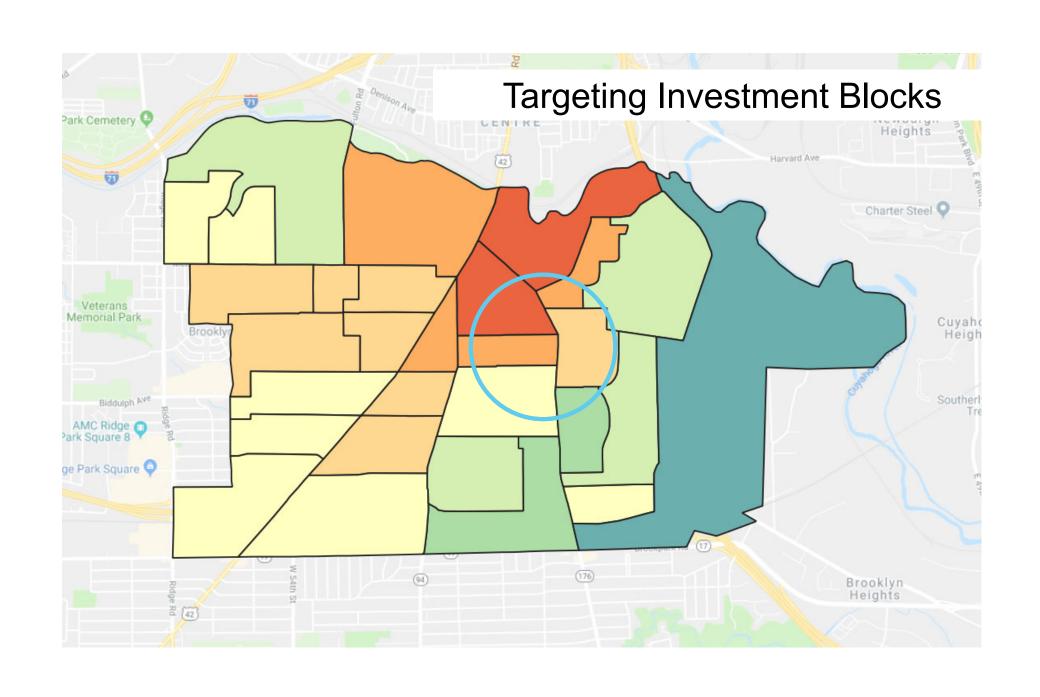
Households: 12,700

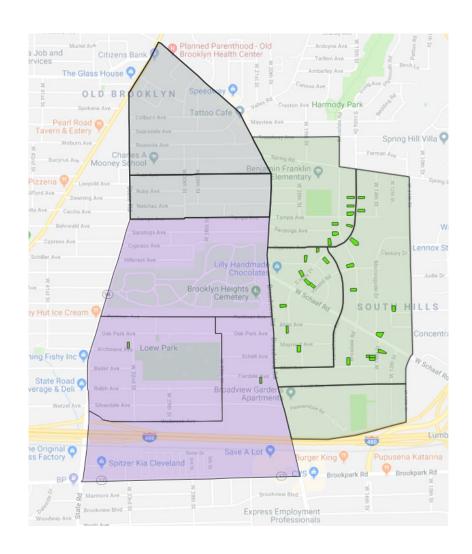
Bellaire-Puritas

Population: 31,700

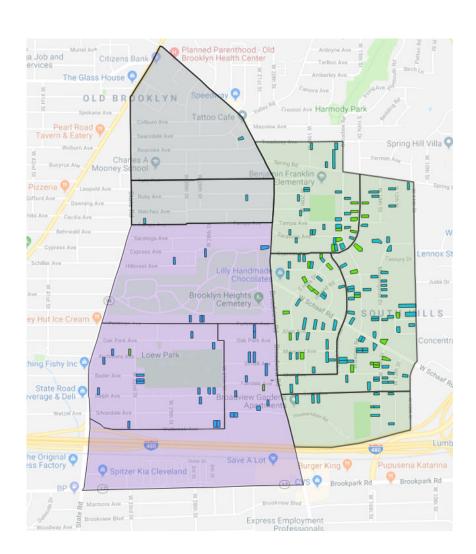
Households: 11,200

CLEVELAND MIDDLE NEIGHBORHOODS

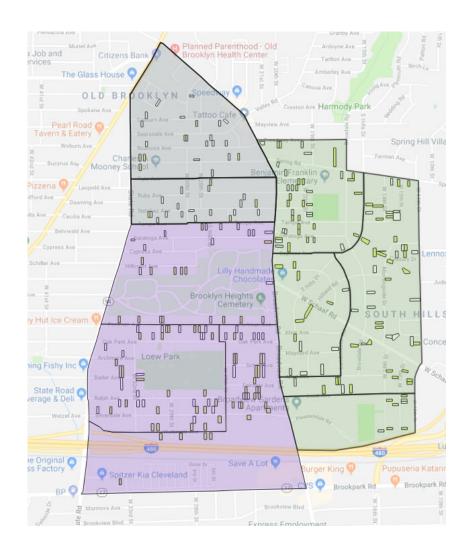




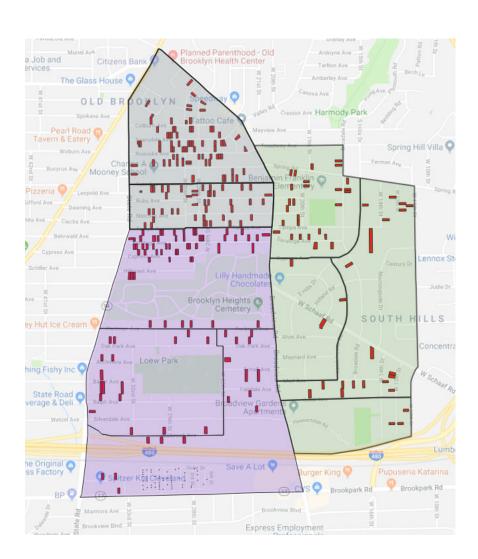
Homes Sold Over \$150K (Since 2014)



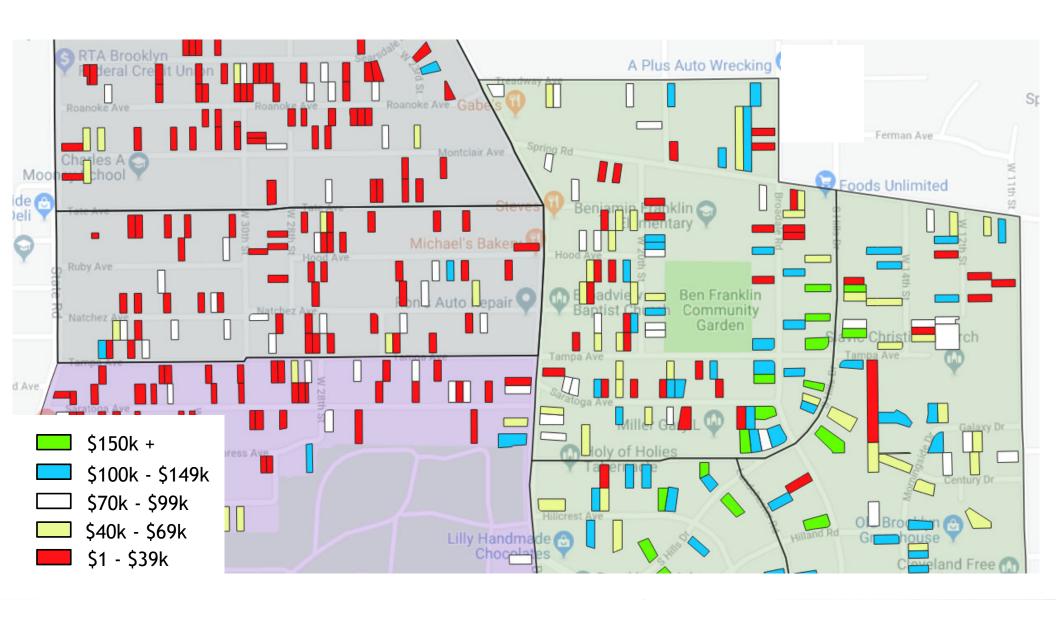
Homes Sold Over \$100K (Since 2014)



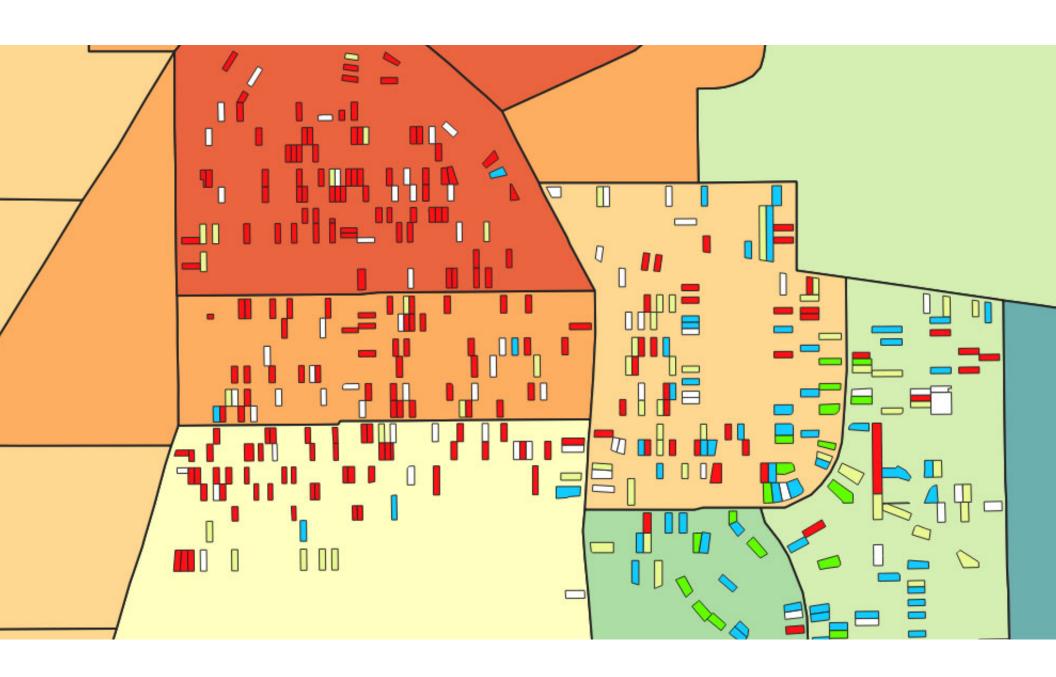
Homes Sold Between \$60K - \$100

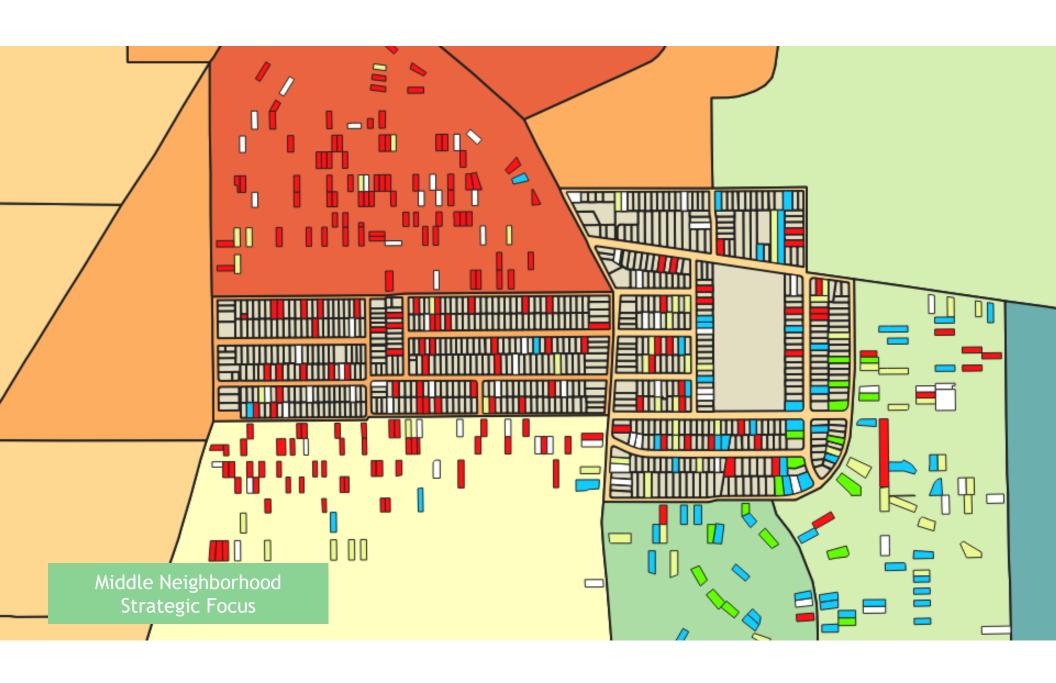


Homes Sold Between \$0.01 - \$60K



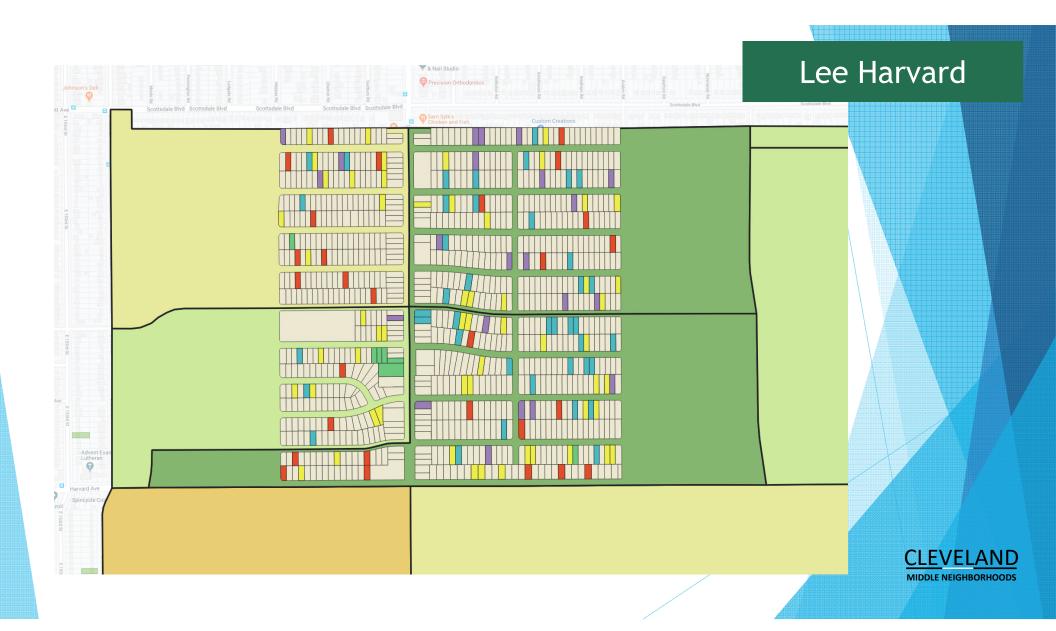








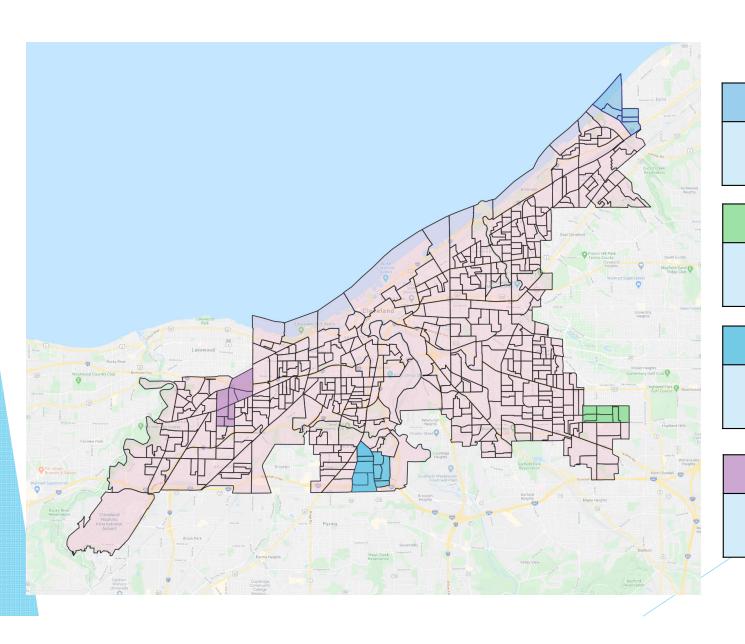






Bellaire Puritas





Collinwood Target Area

Population: 5,400

Households: 1,754

Lee-Harvard Target Area

Population: 5,700

Households: 1,799

Old Brooklyn Target Area

Population: 5,200

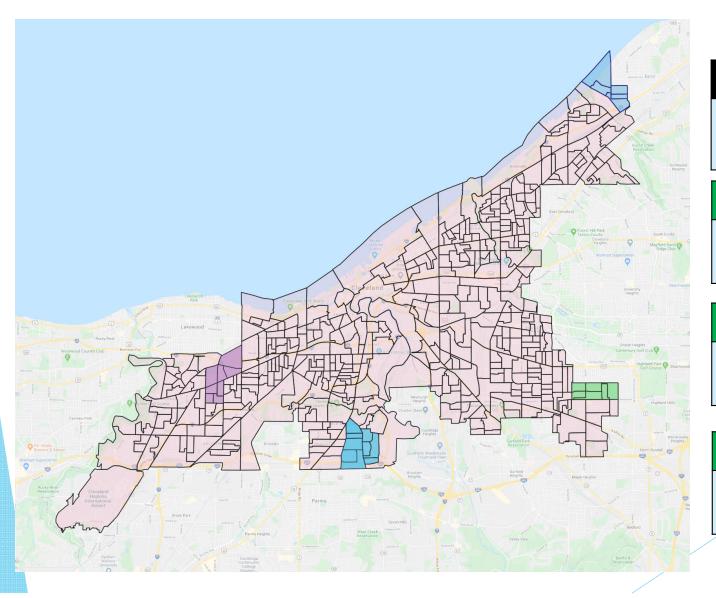
Households: 1,650

Bellaire-Puritas Target Area

Population: 4,860

Households: 1,548

MIDDLE NEIGHBORHOODS



Demographics				
Black 42%	White 39%	Hispani c 13%	Asian 2%	

Incomes

Low Median: \$35,900

High Median: \$44,600

Home Values

Low Median \$72,000 High Median \$97,000

Owner Occupied %

Lowest: 57%

Highest: 81%

MIDDLE NEIGHBORHOODS





15-Minute Break Next Session begins at 10:30 a.m.

October 29, 2020

Statewide Association of Community and Economic Development Organizations

RENTER ASSISTANCE AND EVICTIONS DURING THE PANDEMIC

- Gina Wilt, Director of Advocacy, COHHIO
- Kevin Nowak, Executive Director, CHN Housing Partners
- Jennifer Sheehe, Esq., Supervising Attorney, Legal Aid of Greater Cleveland
- Seth Weber, Steering Committee
 Member of Cincinnati Tenants Union



Pre-COVID Era

- Nearly 400,000 households spend over half their income on rent
- Courts process 100,000+ evictions each year
- 70,000+ Ohioans experience homelessness each year, one-third are children
- Of the 10 most common jobs in Ohio, only two pay enough for a 2BR apartment



When COVID hit Ohio

- Homeless shelters are optimal breeding grounds for infection
- Ohio has 300 congregate shelters – serving 10,000+ @day
- COHHIO Pandemic Emergency Fund – PPE/Supply Distribution, training, state agency outreach



Supply Shortages

- Shortage of PPE and sanitation supplies, fewer, on-site healthcare providers, staff retention issues
- Expanded shelter space for high-risk of poor health outcomes and those who are unsheltered
- Emergency shelters struggling with reduced capacities

Summary of Needs

- Non-Congregate Sheltering Costs (hotel/motel/other alternative space)
- Re-Housing Funding (Housing NOW for Homeless Families)
- Emergency Rental Assistance



Outlook on Housing & Homelessness

- All Ohio courts are resuming evictions
 huge backlogs.
- Stimulus checks are gone
- \$600/week unemployment insurance expired late July
- Landlords need rental income to pay employees, mortgages, taxes, property maintenance
- Economic downturn to be long-lasting



Renters Have Fewer Resources to Endure Crisis

Healthcare

Total Left at End of the Month



• More than 1 million Ohioans have applied for unemployment, and 400,000 renter households in Ohio are at risk of being served eviction filings January 1, 2021.

-\$575

-\$645 to -\$935

 By the end of September 2020, 290,258 renter households reported being behind on rent.

Sources: American Community Survey; Urban Institute, Economic Policy Institute and NLIHC

Federal CARES Act

- \$4 billion in ESG funding
- \$5 billion in CDBG funding
- \$685 million for public housing
- \$2.25 billion in tenant & project based rental assistance
- \$2.5 million for fair housing

Emergency Solutions Grant (ESG) – Help for longer-term shelter costs, rapid rehousing, homeless prevention

- \circ Round 1 = \$45.6M for Ohio (6/2020 9/2022)
- \circ Round 2 = \$59.3M for Ohio

CDBG – extra funding for housing, community development programs

- oRound 1 = \$90.9M for Ohio
- ORound 2 = \$37.4M for non-entitlement regions only

Emergency Rental Assistance - Local

- Some Ohio communities providing rental assistance using:
 - Local Community Development Block Grant
 - Federal Coronavirus Relief Fund from CARES Act
 - Other local government sources
 - Philanthropy
- Local collaboratives include:
 - Homeless/Housing agencies
 - Community Action Agencies
 - Legal aid groups
 - Foundations
 - Community mediation services

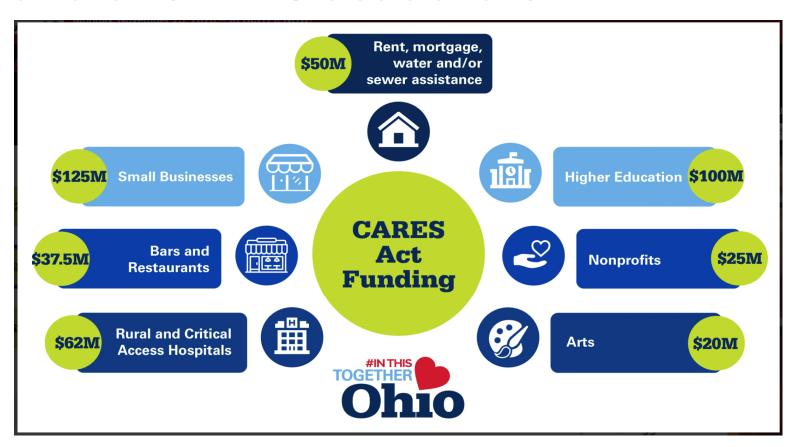
Must-listen webinar: https://attendee.gotowebinar.com/recording/1258453040931159054

Emergency Rental Assistance - State

- Ohio received \$4.3B in Coronavirus Relief Funds – housing eligible activity
 - PA used \$150M for ERA
 - o IL used \$396M for ERA, mortgage assistance
 - TX used \$171M for ERA
 - Ohio around the 40th state to invest in ERA
- We asked Governor DeWine to invest \$137M in CRF which would probably help around 30,000 high-risk tenants



Governor DeWine's most recent spending round of CARES act dollars





For more information, visit

BusinessHelp.Ohio.Gov



Overview

The state of Ohio will allocate \$50 million from the Coronavirus Relief Fund from the CARES Act to 47 Community Action Agencies to help Ohioans that have experienced economic hardship as a result of the COVID-19 pandemic. Each Community Action Agency will receive a portion of the funding based on their Community Services Block Grant (CSBG) CARES Act allocation.

Ohioans who are behind on rent, mortgage, and water and/or sewer utility bills may be able to receive assistance. Assistance can be applied to outstanding rent, mortgage, water, and/or sewer bills back to April 1, 2020. Ohioans can receive monthly assistance until the program ends on December 30, 2020.

Home Relief Grant – Emergency Rental Assistance Program

- Visit ODSA's Home Relief Grant web page: https://businesshelp.ohio.gov/home-relief-grant.html
- Download ODSA's Home Relief Grant fact sheet here: https://businesshelp.ohio.gov/pdf/10232020-home-relief-grant.pdf
- Starting **November 2, 2020**, the state of Ohio, working with local Community Action Agencies, will help Ohioans who are behind on rent, mortgage, and water and/or sewer utility bills catch up on past payments back to April 1, 2020 and provide assistance through December 30, 2020.
- Ohio households with an annual income at or below 200% of the federal poverty guidelines will be eligible for assistance.

Current Key Budget & Policy Leaders

Representative Scott Oelslager House Finance Chair, R-



Speaker of the House





Ohio Senate President

Senator Matt Dolan Senate Finance Chair, R-Chagrin Falls



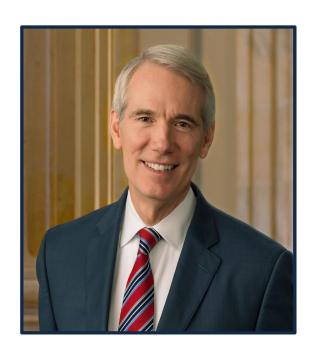
Coalition on Homelessness and Housing in Ohio | 175 S. Third St. Suite 580 Columbus, OH 43215

Emergency Rental Assistance - Federal

- Sherrod Brown sponsoring \$100B ERA legislation
 - Renters apply for assistance paid to landlord
 - Targets low-income renters at the point of application
 - Covers unpaid rent, utilities, mediation
 - Distributed through ESG funding formula
- Included in House-passed HEROES Act



Current Key Federal Leaders







- Ask Senators to continue supporting \$100B in ERA at www.cohhio.org
- Sign your organization on to NLIHC letters on ERA at https://nlihc.org/





You can help!

ginawilt@cohhio.org - THANK YOU!



CHN Housing Partners

October 29, 2020



Rental Assistance

- CHN Housing Partners and EDEN, a Cleveland non-profit housing agency, partnered to administer the Rental Assistance Program for the City of Cleveland and Cuyahoga County.
- The funds are a mix of Community Development Block Grant dollars and dollars from the Coronavirus Relief Fund provided by the CARES Act.

City of Cleveland - \$11.3 million Cuyahoga County - \$6.8 million

- CHN also has smaller contracts with other communities Lakewood, Euclid, Cleveland Heights, South Euclid and East Cleveland.
- Program is designed to help residents of the City of Cleveland and Cuyahoga County who are having trouble making rental payments due to the COVID-19 pandemic.
- **Who qualifies?** County residents with incomes below 120% AMI + a COVID-19 related hardship; most funds targeted to those below 80%/50% AMI.



How it Works - CHN

- CHN serves as the entry point for Rental Assistance, screening all applicants.
- Online portal in English and Spanish <u>www.neorenthelp.org</u>, and toll-free number for questions (833-377-RENT).
- All applicants are also be screened for utility assistance programs.
- Priority is given to tenants already in the eviction process.
- If an applicant qualifies, up to 3 months' rent will be sent directly to their landlord. (4 months' rent in the City of Cleveland)
- CHN refers households that need the maximum 3 or 4 months of assistance to EDEN.



How it Works - EDEN

- For those living in the City of Cleveland EDEN can provide up to 9 months of rental assistance (monthly contact with participants)
- Eligibility for ESG or HOME-TBRA
 - Household is at or below income qualifications (50% of AMI)
 - Required HUD documents
- EDEN will do the following:
 - Conduct required unit inspections (re-inspections if needed)
 - Assess and document ongoing eligibility every 3 months
 - Assess eligibility for additional programs if support is still needed when assistance ends



How Tenants Reach Us

- Clients can apply at <u>www.neorenthelp.org</u> in English or Spanish.
 They can fill out an online application or call the toll-free number (833-377-RENT) for help to complete an application.
- If a client has trouble filling out the application, they can contact one of the contracted referral agencies listed on the website for assistance.
- Clients need to provide all documentation for their application to be considered. Applications will be timestamped based on the time the last document is received.

The Launch

- June Program was announced 211 began taking calls/referrals
- July 1 Online application, website and hotline went live (211 referrals were 1,400 on day 1)
- July 15 Program became operational with over 1,900 applications submitted and another nearly 1,900 applications pending submission.



The Need - Today

K 3



Crisis Service File Stats

As of Oct 26, 2020 3:48 PM·Viewing as Tom Tosuksri

Total Applications Submitted

7,586

View Report (Crisis Service File Apps Submitted)

CARES Online Apps - Pending Sub...

2,911

View Report (CARES Online Apps - Pending Submi...

Active - Landlord Verification
In process with Landlord, negotiation

2,234

View Report (Verification Pending Funding Source)

Total Applications Submitted w/ Evi...

2,315

View Report (Crisis Service File w Evictions Status)

Crisis Service File Status - In Process

4,984

View Report (Crisis Service File Status - In Process)

Total Applicants with Approved Pay...

Payments sent or to be sent next cycle

1,348

View Report (Crisis Service File - Approved Pmts)

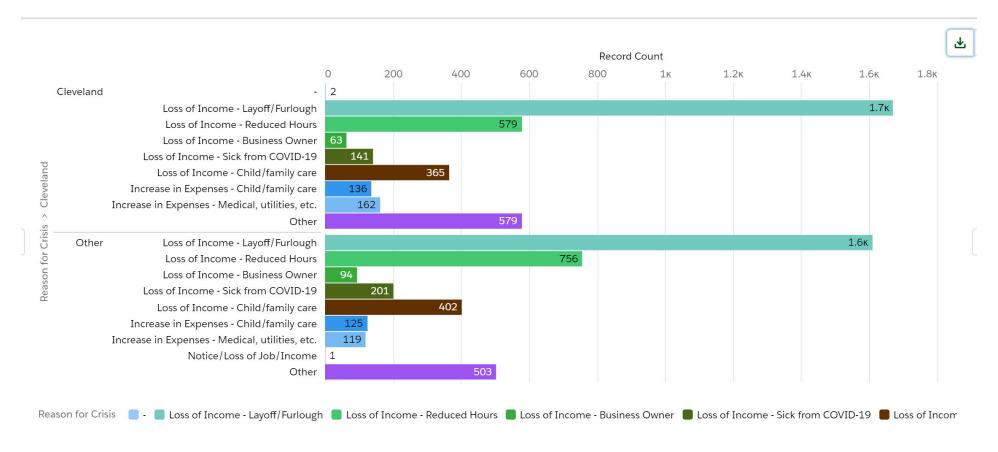
(Please note all data is as of 10/26/2020.)

22

(with eviction notice)

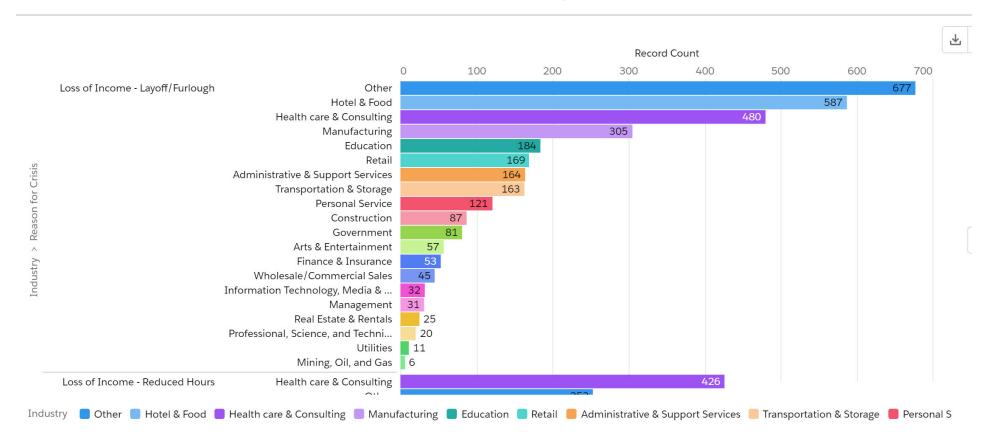
The Reason for Crisis

Crisis Service File Reason for Crisis



Lost Income by Industry

CARES Lost Income Report





Applicants' Lost Income

Since March 1, 2020

Total Income Loss

\$117,438,833.40

View Report (CARES Lost Income Report)

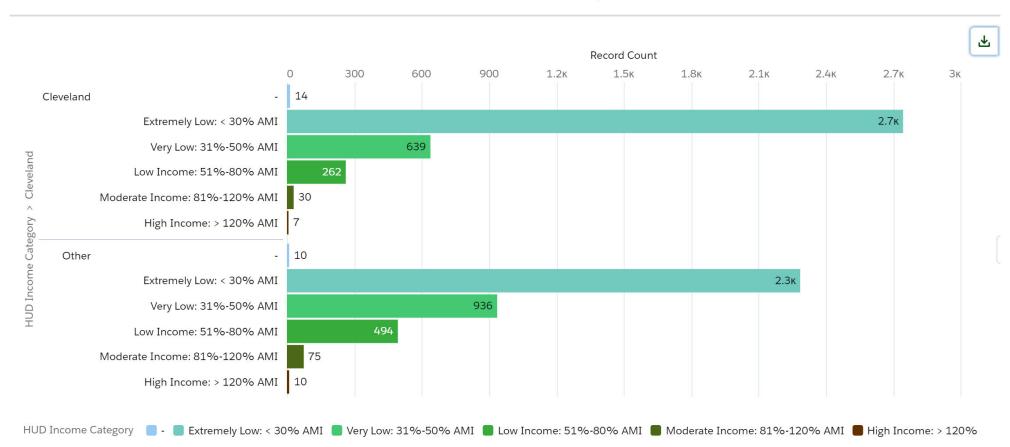
Average Income Loss

\$22,567.03

View Report (CARES Lost Income Report)

Need by Income

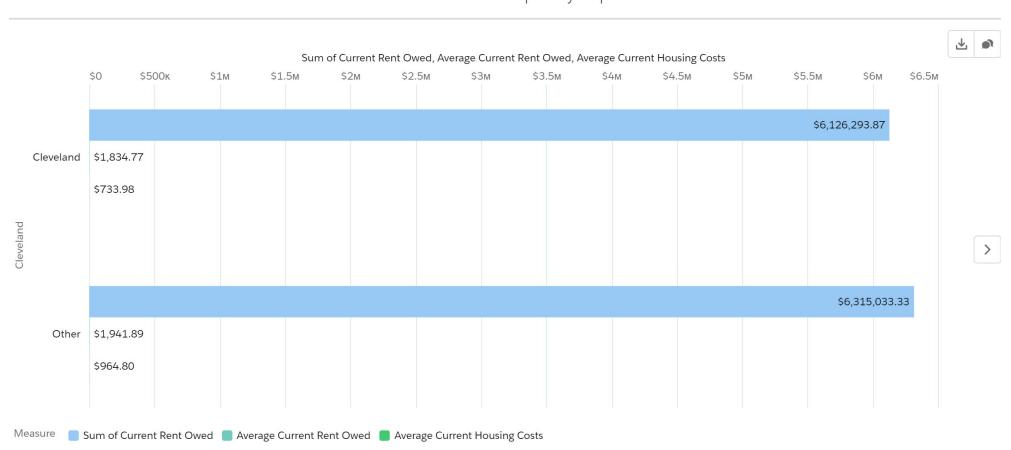
Crisis Service File - Income splits





Amount of Rent Owed

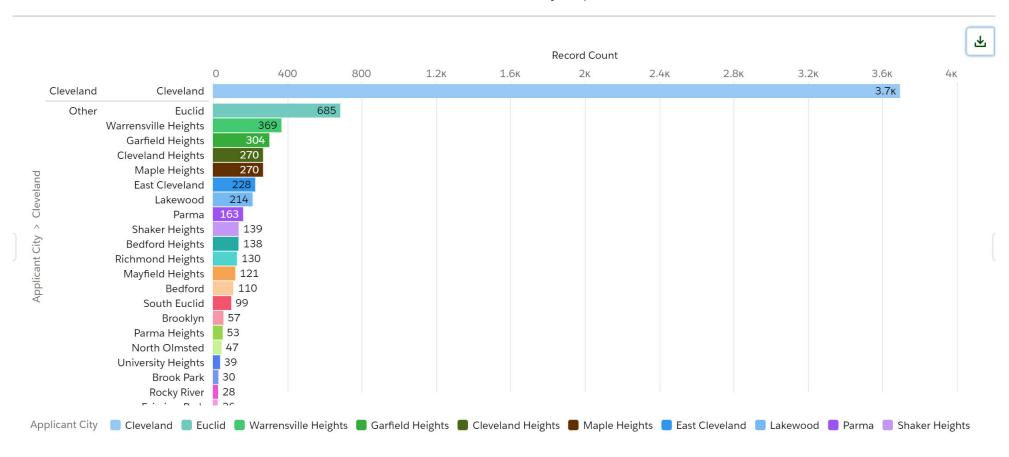
Crisis Service File Delinquency Report





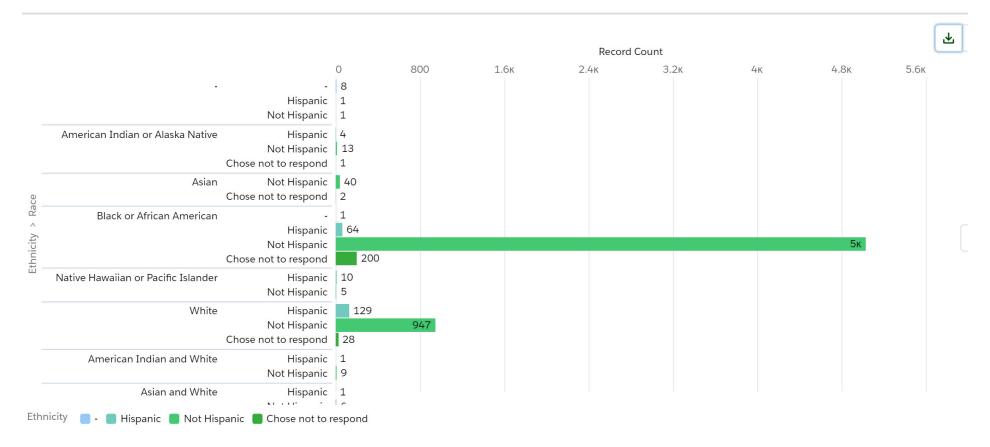
Applications by City

Crisis Service File City Report



Demographics

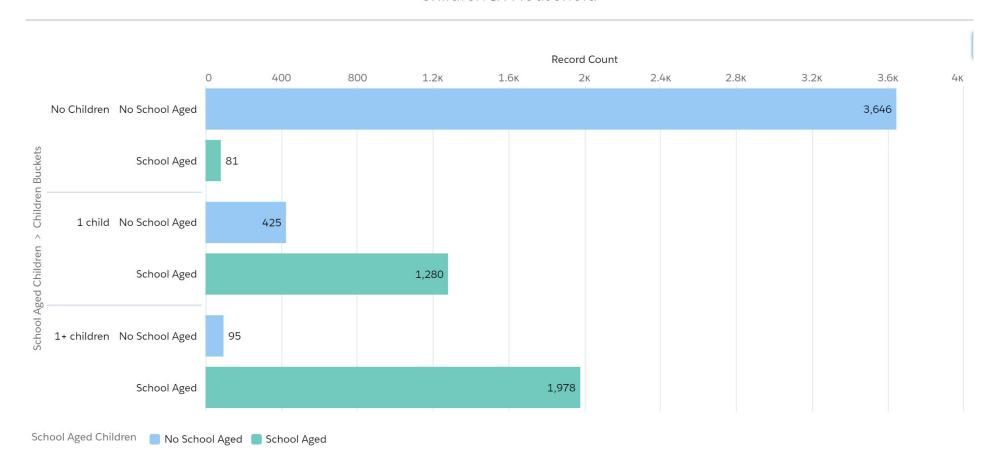
Crisis Service File Demographics - Eth





Demographics - Children in Household

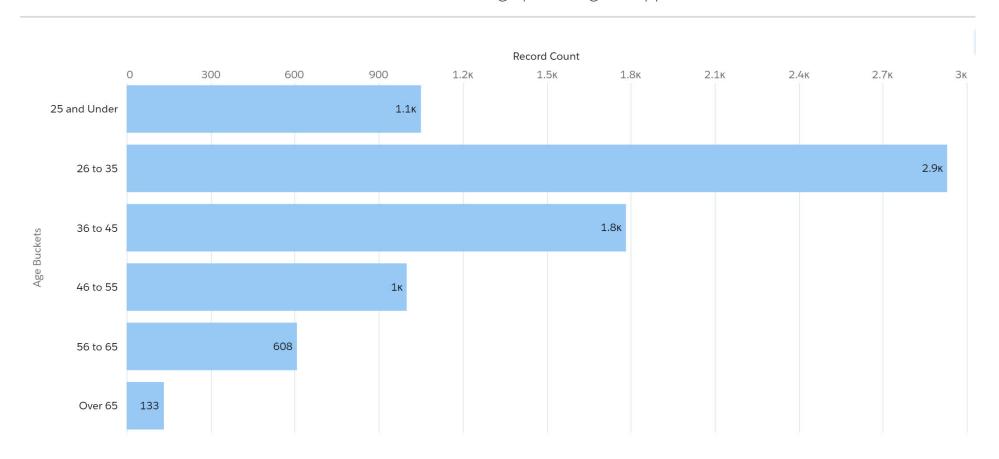
Children In Household





Demographics – Age of Applicant

Crisis Service File Demographics - Age of Applicant





What Are We Learning?

- Many applicants owe more than 3 months' rent considering when the crisis started.
- We're finding a large percentage of applicants don't know if they can pay next month's rent.
- There is some resistance from landlords to negotiate rent/ fee amounts and accepting payments, but the majority are working with us.
- Many applicants are not submitting the full documentation needed in order to receive EDEN's ongoing assistance.
- Some applicants are having a difficulty providing proof that their hardship is COVID-related.
- Most units at the inspection phase are not passing on the first inspection.



CRM and Collaborations

- CHN uses Salesforce as its CRM and collaborates with a number of local partners: EDEN, grantees, Legal Aid Society, CDCs, Housing Authority, etc.
- After establishing collaboration level, we sign a data sharing agreement.

What it means for partner -

- ✓ Real-time access to performance dashboards to assist with funder reporting
- ✓ Real-time access to client-specific information for two-way information sharing to maximize collaboration

Questions





The Power of a Permanent Address.[™]

Kevin Nowak Executive Director CHN Housing Partners knowak@chnhousingpartners.org www.chnhousingpartners.org





The Power of a Permanent Address.™

EVICTIONS AND RIGHT TO COUNSEL - CLEVELAND

Presentation to Ohio Conference of Community Development October 29, 2020



Jennifer Sheehe Supervising Attorney jshehee@lasclev.org

EVICTIONS IN CUYAHOGA COUNTY (CLEVELAND)

Pre COVID 19	Post COVID 19
• 20,000 evictions per year in Cuyahoga County	• Up to 86,000 evictions in Cuyahoga County without on-going intervention
• 9,000 in Cleveland	
• Average 2 months of rental assistance or \$1,250	• Average 2.5 months rental assistance or \$1,500 (\$2,000 outside Cleveland)



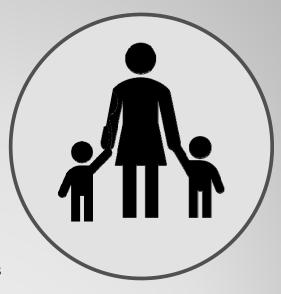
EVICTIONS IN CLEVELAND PRE COVID 19

Who gets evicted:

- 77% of tenants are African American
- 76% of tenants are Women
- 60% of tenants have children in the household
- 2 children per household average
- \$1200 median monthly income
- 30% of tenants had a previous eviction filing

Why evictions are filed:

- 80% of evictions filed due to nonpayment of rent
- Average rental arrears of \$1,200 (median rent is \$600)





EVICTIONS IN CUYAHOGA COUNTY (CLEVELAND)

What do tenants experience in Eviction Court?

"Did you tell the court about the circumstances surrounding your eviction?"

- **OVER HALF** didn't mention these issues in court
- When asked why, most said there was NO OPPORTUNITY

NO DEFENDANT in court (276 cases)

1m 50s

DEFENDANT
PRESENT
no attorney
(178 cases)

5m 41s

DEFENDANT PRESENT with an attorney (5 cases)

7m 36s



EVICTIONS POST-COVID

Cleveland Municipal Court, Housing Division

• Reopened June 15, 2020

- Back log of 500 cases
- Filings accepted for new cases
- Max: 125/day (Day 1 = filings at limit)
- Hearings conducted via Zoom
 - Exception: request for in-person hearing





EVICTIONS IN CLEVELAND

"You have the right to an attorney..."

- Civil legal aid...
 - Is preventative legal medicine
 - As a right, it influences systemic operations and outcomes
 - Balances the available resources
 - Has financial benefits
 - Full legal representation makes a difference in outcomes



RTC - CLEVELAND ORDINANCE

Cleveland Codified Ordinance 1001-2019



Dates:

- Passed October 1, 2019
- Effective date: July 1, 2020

Tenant Eligibility:

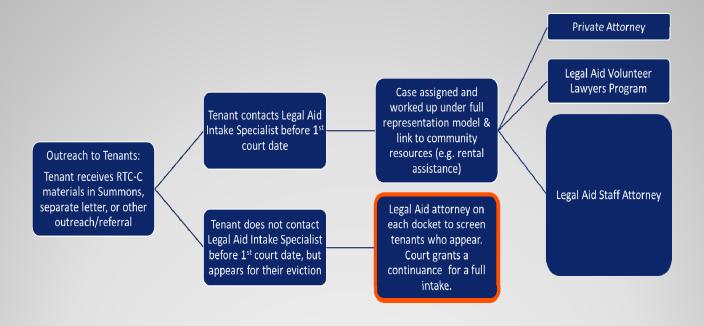
- Tenants with at least one child in the household living at or below 100% of the Federal Poverty Guidelines
 - Family of 4: \$26,200 annual income

The Right:

- Right to legal representation
- Partnership between United Way of Greater Cleveland and the Legal Aid Society of Cleveland
- Tenants may also be eligible for emergency financial assistance



RTC - CLEVELAND IMPLEMENTATION





RTC - CLEVELAND IMPLEMENTATION OUTREACH



FreeEvictionHelp.org



RTC - CLEVELAND IMPLEMENTATION OUTREACH

- Website: FreeEvictionHelp.org
- Summons Insert & Letter: Continuing to distribute using Court-provided documents
- Posters/ signs for Housing Court
- Court Website: RTC information
- City Council / CDCs
- Radio
- Billboards: Begin 1st week of December
- Door Knocking: More than 1,500 information cards have been distributed
- Literature distributed by: Community
 Development Corporations, PCs4People,
 Greater Cleveland Food Bank, CMSD, and
 Cleveland Public Library





RTC - CLEVELAND IMPLEMENTATION RENT ASSISTANCE

Rent Assistance partnerships with:

- EDEN Inc.
- CHN Housing Partners
- Catholic Charities
- NEOCH
- City of Cleveland



RTC - CLEVELAND IMPLEMENTATION EVALUATION

- Legislation requires yearly reports.
- United Way conducted an RFP process to identify an evaluator.
- Evaluator selected: Stout Risius Ross, LLC
 - O Stout is a global advisory firm whose core service lines are: Investment Banking; Transaction Advisory; Valuation Advisory; Disputes, Compliance, & Investigations; and Management Consulting.
 - O Has worked with various jurisdictions on Right to Counsel and ROI



CDC EVICTION MORATORIUM

- Expires December 31, 2020
- Who is eligible?
- How is it enforced?
- What are the implications?



Questions?





15-Minute Break Next Session begins at 12:00 p.m.

October 29, 2020

Statewide Association of Community and Economic Development Organizations

LEGISLATIVE UPDATE

- Anthony Core, Squire Patton Boggs
- Handout
- -Q&A





HUD and ODSA Small Cities Breakouts

October 29, 2020

Statewide Association of Community and Economic Development Organizations

BREAKOUT SESSIONS

Each participant will need to login into the Zoom Meeting found in the initial meeting invitation

- Entitlement Breakout with HUD Representatives
 - Login into the Zoom Breakout Room Meeting invitation for Entitlement Communities
- State Grantees Breakout with ODSA Representatives
 - Login into the <u>Zoom Breakout</u> <u>Room Meeting invitation for</u> <u>ODSA / Small Cities</u>



Thank you for attending the OCCD Fall Virtual Meeting.