



Asset Management Notice

To: All Owners and Managers

Notice # 2020-06

From: Bob Conroy, Director of Asset Management

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I. Essential Business Designation

On March 24, 2020, Governor Janet Mills issued an Executive Order mandating that all non-essential, public-facing businesses in Maine such as gyms, hair salons, theaters, casinos, shopping malls and others close their physical workplaces and facilities to workers, customers, and the public effective March 25, 2020 at 12:01 a.m. for a period of 14 days through April 8, 2020 at 12:01 a.m.

This does not include businesses that provide essential services including, but not limited to: food processing, agriculture, industrial manufacturing, construction, trash collection, grocery and household goods (including convenience stores), home repair and hardware and auto repair, pharmacy and other medical facilities, biomedical and health care, child care, post offices and shipping outlets, insurance, banks, gas stations, laundromats, veterinary clinics and animal feed and supply stores, shipping stores, public transportation, and hotel and commercial lodging.

If the function of your business is not listed in the guidance above, but you believe that it is essential or it is an entity providing essential services or functions, you may request designation as an essential business. Requests by businesses to be designated an essential function should only be made if they are NOT covered by the guidance.

Additional information from the State may be found in the attached link: [Essential/Non-Essential Business List \(PDF\)](#).

If the function of your business is not listed, but you believe that it is essential, you may click [request designation as an essential business](#)



II. USDA Issues Stakeholder Announcement in response to COVID-19

In response to COVID-19, USDA has implemented immediate measures to help Rural Residents, Businesses and communities affected by the outbreak.

NAHMA summary of the measures include:

1. **Single Family Housing:** Effective March 19, borrowers with USDA single-family housing Direct and Guaranteed loans are subject to a moratorium on foreclosure and eviction for a period of 60 days. This action applies to the initiation of foreclosures and evictions and to the completion of foreclosures and evictions in process.
2. **Multi-Family Housing:** Tenant certifications due March 31, April 30 and May 31 for Multi-Family properties have been extended to June 30 with no late fees or overage charges, as allowed in Multi-Family guidance (HB-3-3560, Chapter 4, Section 4.11). Late fees on Section 515 mortgages will be waived, and Section 515 Annual Financial Statements due March 31 will be extended 30 days, as per Multi-Family guidance (HB-2-3560 Chapter 4, Section 4.16-H).
3. **Forbearance:** USDA encourages all owners to work with impacted residents and families to adjust rent payments, enter into forbearance agreements, and lessen the impact on affected residents. At this time, no additional subsidy funding has been made available. If borrowers are temporarily unable to make loan payments, the Agency may waive late fees and enter into an official workout plan.
4. **Rural Business-Cooperative Service:** Beginning immediately, through July 31, 2020, USDA Business and Industry Loan Guarantees (B&I) and Rural Energy for America Program (REAP) Guaranteed lenders may assist borrowers experiencing temporary cash flow issues by deferring payments for a period no longer than 120 days. The lender must notify The Agency in writing of any payment deferments. Rural Business-Cooperate Service intermediary borrowers continue to have authority to service loan portfolios independent of USDA.

Please visit https://www.rd.usda.gov/files/USDA_RD_SA_COVID19_ProgramImmediateActions.pdf for the USDA summary issued March 25, 2020.

III. NAHMA – HUD to Provide Pre-recorded COVID Guidance to Stakeholders

NAHMA released the following on Friday, April 3, 2020:

Given capacity challenges to reaching all stakeholders, HUD's Office of Multifamily Housing has reformatted their COVID-19 stakeholder calls to ensure everyone has access to them. On Tuesday, April 7, HUD will release their first pre-recorded stakeholder call with updates on COVID-19 guidance and operations. HUD has requested questions ahead of their release. By Monday, please submit questions/concerns to MFCommunications@hud.gov.

Please find below, an update from HUD MF on the recent change.

“Dear Multifamily Stakeholders:

Thank you for the interest you have shown in joining the recent Multifamily Housing conference calls to discuss our COVID-19 response. To continue to facilitate a smooth distribution of information, we have modified our format to accommodate stakeholders' varying schedules and access capabilities.

The Multifamily leadership team will pre-record an update on our current guidance and operations, including answers to many of the questions we've received, and then we will send the links so you can listen to the recorded answers as your schedule allows.

In case you missed it, on April 2, we updated the [COVID-19 stakeholder Q&A](#). Please submit new questions by noon on Monday to MFCcommunications@hud.gov. We plan to distribute the recordings to you on Tuesday, April 7."

IV. HUD Multifamily Corona Questions and Answers Updated

The Federal Housing Authority, Office of Multifamily Housing Programs on April 2, 2020 updated its Questions and Answers for the Office of Multifamily Housing Stakeholders:

[https://www.hud.gov/sites/dfiles/Housing/documents/HUD Multifamily Corona QA FINAL.pdf](https://www.hud.gov/sites/dfiles/Housing/documents/HUD_Multifamily_Corona_QA_FINAL.pdf)

Please note that MaineHousing provides notices as a service to our partners. Notices are not intended to replace ongoing training and do not encompass all compliance and regulatory changes that may occur on the wide arrange of housing programs in which we work. MaineHousing recommends partners establish an ongoing training program for their staff.

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