

# PHFA Multifamily Division

## COVID-19 Questions and Answers – Current as of August 23, 2021

PHFA continues to monitor the situation surrounding COVID-19 and its impact on our multifamily partners. This Q&A is not exhaustive but addresses frequent questions we have received to date. We encourage you to utilize the resources listed below and consult your attorney when appropriate. Properties should continue to follow the most recent federal and state mandates and guidance provided by the Centers for Disease Control and Prevention. PHFA will update this document and post new versions on our website as additional information is provided.

The following Q&A is organized by each housing management department. Multiple departments may apply to a single property. We encourage you to read through the entire Q&A. Each department has listed the best way to contact their staff during this time. PHFA employees are actively monitoring their email throughout the day. Whenever possible, we encourage using email to contact PHFA. While phones are being monitored, email will allow for a faster response.

### Project Operations – Agency Funded Properties (HOME, PHARE, Keystone, National Housing Trust Fund, Agency Mortgages)

**Q1. What is the best way to contact your Housing Management Representative during the COVID-19 office closure?**

A1. While PHFA's physical offices are closed, PHFA staff is working remotely from home. Please use email to communicate with the Housing Management Representative (HMR) assigned to your property. If you do not have this information, contact Barb Huntsinger at [bhuntsinger@phfa.org](mailto:bhuntsinger@phfa.org). There may be some instances when response time is slower than usual due to the nature of working remotely.

**Q2. How will Management Reviews and File Audits be conducted?**

A2. Until further notice, most Management Reviews and File Audits will be conducted remotely as a desk audit. PHFA will contact Owners/Agents (O/A) to schedule a management audit. Some on-site audits are now being done.

**Q3. Can we still access the PHFA portal to enter Tenant Income Certifications (TICs)?**

A3. Yes, the system is still functional. We highly encourage owners and agents to enter TICs as events occur.

**Q4. Can we still access the PHFA portal to access rent and income limits?**

A4. Yes, rent and income limits are still accessible.

**Q5. Are we still required to do monthly occupancy reporting?**

A5. Yes, monthly occupancy reporting is still required. Contact Nicole Timbers at [ntimbers@phfa.org](mailto:ntimbers@phfa.org) if you have any questions regarding occupancy reporting.

**Q6. Will I still have a rent-up meeting for my new property?**

A6. If your property requires a rent-up meeting, your HMR will contact you to set up a remote meeting. The meeting will involve either a conference call or the use of a WebEx web-based meeting.

**Q7. How is PHFA handling the possibility of late recertification?**

A7. Visit the HOME COVID-19 Guidance page for information on the recertification process.  
<https://www.hudexchange.info/programs/home/covid-19/#income-determination>

**Q8. How do we meet recertification deadlines when we can't get verifications from sources?**

A8. On July 1, 2020, IRS Notice 2020-53 was published and suspends the owner requirement to perform certifications of a tenant's annual income. As owners are not required to obtain third party documentation of income and assets for tenant income certifications, as due for the period beginning April 1, 2020 and ending December 31, 2020, owners are asked to utilize the PHFA Alternate Certification form if they choose to take advantage of the suspension. The use of the Alternate Certification form will signal the absence of third-party documentation, and at the same time assist the owner in certifying to student status and rents (which remain requirements of the LIHTC Program.)

**Q9. Will recertification deadlines be extended?**

A9. No, but the recertification process has been simplified by the publication of the IRS Notice 2020-53 on July 1, 2020, which suspends the requirement to obtain third party documentation.

**Q10. Will we be able to receive guidance from PHFA regarding completing certifications with limited and/ or no contact with residents?**

A10. PHFA will accept electronic signatures (see next question). Other property operations are up to each individual Owner / Agent.

**Q11. Am I able to use electronic signatures?**

A11. Yes. Electronic signatures are permitted for many documents: Applications, Tenant Releases for Verification, Third Party Documents, Leases, Lease Addendum.

\*The IRS added TICs to the documents allowed electronic signatures, as of 06/05/2020.

**Q12. Can we "cease" lease-ups for the time being?**

A12. PHFA will not offer guidance on how O/As should perform property operations. Please refer to guidance from the resources listed below or contact your attorney.

**Q13. How should I handle evictions if people cannot pay their rent?**

A13. On August 3, 2021, the CDC issued a more limited eviction moratorium that will be in effect through October 3, 2021. This moratorium is limited to counties "experiencing substantial and high levels of community transmission." It is hoped that federal emergency rental assistance that is yet to be distributed will assist households in areas with high community transmission levels. The order can be found here: <https://www.cdc.gov/coronavirus/2019-ncov/communication/Signed-CDC-Eviction-Order.pdf>. Make sure to check the CDC website frequently for additional updates.

Additionally, HUD has addressed and updated the CDC provisions in detail on their Q & A page:  
[https://www.hud.gov/sites/dfiles/Housing/documents/MF\\_COVID-19%20QA\\_7\\_29\\_21.pdf](https://www.hud.gov/sites/dfiles/Housing/documents/MF_COVID-19%20QA_7_29_21.pdf)

Updated 08/13/21

**Q14. What is the best way to handle late rent payments?**

A14. Per PHFA's 3/16/20 COVID-19 email, we asked that O/As consider waiving late fees for tenants who miss the due date for payments because of changes to their work situation at the current time. "We understand that this health emergency may be causing stress for some of your renters. We are hoping you can show some sensitivity to their situation and be flexible in how you manage their rent payments until our communities start to recover from the COVID-19 pandemic."

Additionally, HUD's Office of Multifamily Housing Programs has a helpful brochure to provide to residents. The brochure called, *ADDRESSING TENANT CONCERNS DURING THE COVID-19 NATIONAL EMERGENCY*, comes in multiple languages and can be found at: [https://www.hud.gov/sites/dfiles/Housing/documents/MF\\_Tenant\\_Concerns\\_COVID-19\\_Brochure.pdf](https://www.hud.gov/sites/dfiles/Housing/documents/MF_Tenant_Concerns_COVID-19_Brochure.pdf).

PHFA advises that this brochure be provided to residents by placing a copy on the resident's door, by posting in public areas such as elevators, laundry rooms, near mailboxes, on management office or main doors, or by doing both. Also, please see the guidance in Q&A #18.

**Q15. Is there any rental assistance available to help households who, due to COVID-19, are unable to pay their rent?**

A15. PHFA created a list of resources for use by consumers and businesses impacted by the coronavirus pandemic. Any rental assistance identified by PHFA will be listed here and the list will be expanded over time. See *Helpful Resources for People Impacted by the Coronavirus*.

<https://www.phfa.org/news/covid19/>

Emergency Rental Assistance - The IRS provided guidance on whether Emergency Rental Assistance (ERA) should be included in Gross Income calculations. Visit <https://www.irs.gov/newsroom/emergency-rental-assistance-frequently-asked-questions> for answers and details.

**Q16. Are there resources available for my residents who cannot pay their utility bills?**

A16. Visit the Public Utilities Commission website at <https://www.puc.pa.gov> to keep up to date on utility issues and directives.

Also, the Pennsylvania Utility Law Project provides information for renters and homeowners affected by COVID-19. Information may be found at <https://www.rhls.org/utilities/pulp>. Visit the DHS website for updated information on LIHEAP assistance: <https://www.dhs.pa.gov/Services/Assistance/Pages/LIHEAP.aspx>

**Q17. Has HUD clarified which unemployment payments are to be included in resident income calculations for HUD assisted Multifamily properties?**

A17. The CARES Act contains the following three types of unemployment compensation:

1. Pandemic Unemployment Assistance is a benefit for individuals who are self-employed, seeking part-time employment, or whom otherwise would not qualify for regular unemployment insurance. These payments are included as annual income.

**(Answer 17, continued)**

2. Federal Pandemic Unemployment Compensation provides individuals who are collecting certain unemployment benefits to receive an additional \$600 in benefits per week for the weeks of unemployment ending on or before 7/31/20. These benefits are considered temporary income and must NOT be included in annual income.

3. Pandemic Emergency Unemployment Compensation provides an extension to regular unemployment insurance benefits allowing individuals to receive up to 13 weeks of additional benefits (extending unemployment payments from 26 weeks to 39 weeks). These benefits must be included in annual income. State issued regular payments of unemployment insurance are treated as annual income.

For more information, visit HUD's COVID-19 Q & A page at:

[https://www.hud.gov/sites/dfiles/Housing/documents/MF\\_COVID-19%20QA\\_4\\_2\\_21.pdf](https://www.hud.gov/sites/dfiles/Housing/documents/MF_COVID-19%20QA_4_2_21.pdf)

Q 18. ***Do we count the American Rescue Plan of 2021 (ARP) monthly child credit payments as income?***

A 18. The American Rescue Plan of 2021 (ARP) enhanced child tax credit payments began in July 2021. Do not count this as income as it is excludable income under 26 USC 6409.

Added 08/13/21

Q 19. ***Must assistance from the Emergency Rental Assistance Program be counted as income?***

A 19. No, ERAP assistance provided to a household is not regarded as income.

Added 08/13/21

**Q20. *Are there resources available to help me if I want to enter repayment agreements with my residents affected by COVID-19?***

A20. Landlords are encouraged to work with residents to help them retain their housing to the greatest extent possible. HUD has provided *Tools for Landlords Impacted by COVID-19* which can be located on the HUD Exchange or at: [https://www.hudexchange.info/resource/6108/tools-for-landlords-with-tenants-impacted-by-covid19/?utm\\_source=HUD+Exchange+Mailing+List&utm\\_campaign=cbff86b69b-8.7.20-CPD-Eviction-Prevention-At-Risk-Tenant&utm\\_medium=email&utm\\_term=0\\_f32b935a5f-cbff86b69b-18668905](https://www.hudexchange.info/resource/6108/tools-for-landlords-with-tenants-impacted-by-covid19/?utm_source=HUD+Exchange+Mailing+List&utm_campaign=cbff86b69b-8.7.20-CPD-Eviction-Prevention-At-Risk-Tenant&utm_medium=email&utm_term=0_f32b935a5f-cbff86b69b-18668905). Tools include how to engage residents to avoid eviction, questions to ask at-risk residents, keys elements to a repayment plan, and templates to use for repayment agreements.

HUD also developed the document, *Tenant Guidance: Rent Repayment Plans*, for residents wishing to work with landlords by entering into a repayment agreement. It can be found at: <https://files.hudexchange.info/resources/documents/COVID-19-Tenant-Guidance-Rent-Repayment-Plans.pdf>

**Q21. *Has PHFA provided protocol/directives regarding property operations?***

A21. PHFA will not offer guidance on how O/As should perform property operations. Please refer to guidance from the resources listed below or contact your attorney.

Also, please visit the following links from the Secretary of the Pennsylvania Department of Health regarding building safety measures and public health safety measures.

**(Answer 21, continued)**

<https://www.governor.pa.gov/wp-content/uploads/2020/04/20200405-SOH-Building-Safety-Measures.pdf>

<https://www.governor.pa.gov/wp-content/uploads/2020/04/20200415-SOH-worker-safety-order.pdf>

PHFA created a document called *Guidance for Rental Residents Affected by COVID-19*. It was provided to owners/agents to distribute to residents and can be found at [https://www.phfa.org/forms/multifamily\\_news/news/2020/guidance-for-residents.pdf](https://www.phfa.org/forms/multifamily_news/news/2020/guidance-for-residents.pdf)

The Housing Alliance has developed a handy Landlord Tool-Kit to provide templates and resources to landlords as they face the possible loss of rental income.

The toolkit includes:

1. The template of a letter to be sent to tenants describing ways in which they are reacting to COVID-19 and what their process will be when working with tenants
2. A rental repayment plan template;
3. Fact sheets on the recent moratoriums for evictions and utility shutoffs; and
4. Other resources for both landlords and tenants.

The tool-kit may be found at <https://housingalliancepa.org/resources/covid-19-landlord-toolkit/>

**Q22. Will PHFA postpone or delay a desk review if staff is currently telecommuting to reduce risk for their tenants?**

A22. PHFA staff will work with properties to the greatest extent possible while adhering to required rules, regulations, and contracts.

**Q23. Does the temporary moratorium on eviction filings apply to Section 42 housing? I was told that "(i) a covered housing program (as defined in section 41411(a) of the Violence Against Women Act of 1994 (34 U.S.C. 12491(a)))" includes Section 42 developments?**

A23. The provision does apply to Low Income Housing Tax Credit properties since they are subject to the requirements of the Violence Against Women Act.

**Q24. Where can I get current COVID-19 information on HUD funded properties?**

A24. Visit HUD's COVID-19 Information and Resources page at <https://www.hud.gov/coronavirus>.

**Q25. Where can I find the Questions and Answers for HUD's Office of Multifamily Housing Stakeholders?**

A25. The HUD website is frequently updated and may be found at [https://www.hud.gov/sites/dfiles/Housing/documents/MF\\_COVID-19%20QA\\_4\\_2\\_21.pdf](https://www.hud.gov/sites/dfiles/Housing/documents/MF_COVID-19%20QA_4_2_21.pdf)

The Q & A clarifies that the CARES Act's temporary payments are not included in the calculation of resident income. This includes the Economic Impact Payment and the temporary weekly unemployment enhancement. Regular unemployment insurance payments are treated as income, per standard program rules.

The FAQs also provide clarification that agents can use operating account funds for reasonable and necessary COVID-19-related supplies, including masks and gloves for both staff and residents. It can also be used for COVID-19 related staff hours and overtime.

**Q26. If an owner receives forbearance on their property's loan payments because of the CARES Act, are there any tenant protections that must be implemented?**

A26. HUD offers information on the forbearance of FHA-Insured, Risk Share, and HUD-held multifamily loans on the Q & A website at [https://www.hud.gov/sites/dfiles/Housing/documents/MF\\_COVID-19%20QA\\_4\\_2\\_21.pdf](https://www.hud.gov/sites/dfiles/Housing/documents/MF_COVID-19%20QA_4_2_21.pdf).

## **Financial Operations**

**Q27. What is the best way to contact my financial analyst?**

A27. Contact your financial analyst by email for the fastest response. They are monitoring emails regularly:

Andrea Biller	<a href="mailto:abiller@phfa.org">abiller@phfa.org</a>
Abena Dufie	<a href="mailto:adufie@phfa.org">adufie@phfa.org</a>
Tram Le	<a href="mailto:tle@phfa.org">tle@phfa.org</a>
Lilia Putt	<a href="mailto:lputt@phfa.org">lputt@phfa.org</a>

If you do not know who your financial analyst is, please contact Kurt Livering at [klivering@phfa.org](mailto:klivering@phfa.org).

**Q28. Will PHFA extend the deadline to submit year-end December 31, 2020 audited financial statements?**

A28. No. The deadline for December 31, 2020 audited financial statements will remain the same. All statements should be submitted, via the PHFA portal, by March 31, 2021. All other fiscal year-end 2020 financials are expected to be submitted on time. Please contact your financial analyst if you are unsure of your specific due date.

**Q29. Will PHFA waive billings for soft PHFA mortgages (PennHOMES, Home, HRA, TCAP, PHARE)?**

A29. PHFA will not bill for soft mortgages unless a request for return is made by the owner.

**Q30. Is PHFA still processing payments for tax bills and insurance premiums?**

A30. PHFA is making payments two times a week. Please send all tax bills, via email, to your financial analyst. Insurance premiums should be sent, via email, to Olga Mercado - [omercado@phfa.org](mailto:omercado@phfa.org). We are urging you to sign up for Automated Clearing Housing (ACH) payments. This will allow us to expedite payments and reimbursements.

Please contact Tram Le at [tle@phfa.org](mailto:tle@phfa.org) to obtain a copy of the ACH sign-up form. The form needs to be completed and sent back, via email, to Tram Le. In addition to the form, you must include one of the following items: voided check, deposit slip, or a letter from the bank. These documents will be used to verify the bank account information listed on the form.

**Q31. We are hoping that the property does not suffer financially if tenants do not pay rent. Can money from reserves be used to cover operating costs?**

A31. PHFA will look at these requests on a case-by-case basis. Please contact your financial analyst with any questions.

**Q32. What Housing project loans are eligible for forbearance requests under the CARES Act?**

A32. Only covered loans made in whole or in part, or *insured, guaranteed, supplemented, or assisted in any way, by any officer or agency of the Federal Government* or under or in connection with a *housing or urban development program* administered by the Secretary of Housing and Urban

**(Answer 32, continued)**

Development or a housing or related program administered by any other such officer or agency, or is purchased or securitized by the *Federal Home Loan Mortgage Corporation* or the *Federal National Mortgage Association*. These would include loans insured by Fannie Mae, Freddie Mac, HFA, and USDA. Loans on LIHTC properties would not generally be covered unless the loans were covered under a federal guarantee.

**Q33. *Is PHFA offering any financial assistance on properties experience financial difficulties caused by the Coronavirus?***

Q33. The Agency will be glad to work with you to address any financial hardships caused by the Coronavirus. Please contact the financial analyst assigned to your property or Kurt Livering at [klivering@phfa.org](mailto:klivering@phfa.org) to discuss options available to assist with your cash flow problems. You can find additional information on our website at <https://www.phfa.org/mhp/>

## **Housing Services**

**Q34. *Can I still reach my Housing Services Representative?***

A34. Yes, contact your HSR by email for the fastest response:

Alicia Spencer	<a href="mailto:aspencer@phfa.org">aspencer@phfa.org</a>	Lisa Scott	<a href="mailto:lscott@phfa.org">lscott@phfa.org</a>
Dawn Bartha	<a href="mailto:dbartha@phfa.org">dbartha@phfa.org</a>	Amanda Stengel	<a href="mailto:astengel@phfa.org">astengel@phfa.org</a>
Tawanda Peterson	<a href="mailto:tpeterson@phfa.org">tpeterson@phfa.org</a>		

**Q35. *How do I reach other members of the HS Department?***

A35. Please contact Gelene Nason, [gnason@phfa.org](mailto:gnason@phfa.org) for information on the status of our various initiatives. She will direct your inquiry.

**Q36. *What are properties doing about on-site resident service coordinator committed hours?***

A36. Please contact your owner/management agent for instructions. We have heard from several properties that are making the resident service coordinator available via phone and/or email to assist residents.

**Q37. *Can I expect a site visit in the near future from my HSR?***

A37. We are conducting all site visits remotely until further notice.

**Q38. *What if I have an updated Supportive Services Plan due in the next 3 months?***

A38. Contact your HSR to request an extension, if necessary.

**Q39. *What can we do to assist our tenants in need of counseling because of COVID-19?***

A39. The PA Department of Health and Human Services has opened a mental health support & referral helpline, Persevere PA. It is available 24/7, including on holidays, and is a free resource staffed by skilled and compassionate counselors available to counsel Pennsylvanians struggling with anxiety and other challenging emotions during the COVID-19 crisis. The helpline counselors will refer callers to community-based resources that can further help to meet individual needs. Pennsylvanians can contact Persevere PA at 1-855-284-2494. For TTY, dial 724-631-5600.

## **Contract Administration (Section 8 and Section 811 PRA)**

Best way to reach us:

<b>General Contract Administration</b>	Linda Demmi	<a href="mailto:ldemmi@phfa.org">ldemmi@phfa.org</a>	
<b>Voucher Processing</b>			
Peggy Snyder	<a href="mailto:psnyder@phfa.org">psnyder@phfa.org</a>	Tammy Frye	<a href="mailto:tfrye@phfa.org">tfrye@phfa.org</a>
Stephanie McCauslin	<a href="mailto:smccauslin@phfa.org">smccauslin@phfa.org</a>	Connie Antes	<a href="mailto:cantes@phfa.org">cantes@phfa.org</a>
Debra McHugh	<a href="mailto:dmchugh@phfa.org">dmchugh@phfa.org</a>		
<b>Special Claims Processing</b>			
Monique Snyder	<a href="mailto:msnyder@phfa.org">msnyder@phfa.org</a>	Jacquynne Howard	<a href="mailto:jhoward@phfa.org">jhoward@phfa.org</a>
<b>Section 811 Property owners and agents</b>	Kristen Nagel	<a href="mailto:knagel@phfa.org">knagel@phfa.org</a>	
<b>Service Agencies working with Section 811</b>	Reg Hsg Coords	<a href="mailto:811@sdhp.org">811@sdhp.org</a>	

**Q40. How should I submit my special claims for processing and approval?**

A40. Owners and Agents should submit their special claims in accordance with the Guidelines for Paperless Claim Submission located at [https://www.phfa.org/forms/section8/special\\_claims/ca-guidelines-submitting-paperless-claim.pdf](https://www.phfa.org/forms/section8/special_claims/ca-guidelines-submitting-paperless-claim.pdf).

**Q41. Is it ok to send my special claim in the mail instead of sending it via email?**

A41. Since PHFA staff is working remotely due to the COVID-19 virus, it is best to send your special claims through email using the instructions in the Guidelines for Paperless Claim Submission located at [https://www.phfa.org/forms/section8/special\\_claims/ca-guidelines-submitting-paperless-claim.pdf](https://www.phfa.org/forms/section8/special_claims/ca-guidelines-submitting-paperless-claim.pdf). Sending your special claim through the mail may delay processing your special claim.

**Q42. I need to submit a new 1199a form to PHFA to receive my HAP payment electronically. How do I submit it?**

A42. Please submit your completed 1199a form and a void check to Kim Izer - [kizer@phfa.org](mailto:kizer@phfa.org).

**Q43. Is annual recertification required to be completed during this time?**

A43. Families residing in properties that participate in one of HUD's Office of Multifamily Housing assisted housing programs must have their income reviewed at least annually to determine the amount paid by the family for the assisted unit. Owners and agents must continue to perform annual and interim recertifications, as requested by tenants, within the required timeframes and using current/anticipated data.

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

**(Answer 43, continued)**

202D 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 extenuating circumstances.

Owners should begin, and if possible, complete the recertification actions within 90 days of being advised of an 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 certified during the interim recertification are effective retroactively to the first day of the month following the date the family's income changed.

**Use of Tenant Self-Certifications for Interim and Annual Recertifications**

HUD will allow assisted tenants that may have lost income due to COVID-19 to self-certify for annual or interim recertifications. When self-certification is used, owners must document the tenant file to explain why third-party verification was not available. During the COVID-19 National emergency, this certification can be provided to the owner by other means such as mail or email. When obtaining documents by email, owners may consider utilizing guidance in Notice H 20-4 when state and local laws permit, in obtaining electronic signatures and documents from tenants.

Acceptable methods of income verification for all recertifications, in order of acceptability, are provided in HUD Handbook 4350.3, REV-1, paragraph 5-13, B and Appendix 3.

**Signatures**

Notice H 20-4, issued on May 26, 2020, provides new guidance on the use of electronic signatures and the transmission and storage of electronic documents related to OAMPO's asset management, Section 8 contract renewal, and occupancy policies. Any such forms and documents that comply with HUD guidelines may be signed, transmitted, and stored electronically. HUD encourages industry partners to consult with legal counsel about applicable state and local laws regarding the use of electronic signatures. Please review Housing Notice H 20-4.

During the COVID-19 National Emergency, HUD will allow owners who prefer not to adopt the flexibility provided by Notice H 20-4 to continue to accept alternate signatures (e.g., copies or images of signatures sent by email, fax, or other electronic means) as long as original, "wet" signatures are obtained within 90 days from the termination of national, state, or local orders restricting movement to essential activities, whichever comes later.

**Documentation for Certifications**

Tenants experiencing extenuating circumstances due to COVID-19 can provide the owner with documentation for the recertification. With the publication of Notice H 20-4, tenants can provide this documentation by email or other electronic delivery at the owner's discretion when state and local laws permit.

Documentation includes, but is not limited to, paystubs, Social Security (SS)/Supplemental Social Security (SSI)/State Supplemental Program (SSP) awards, bank statements, and public assistance documents. Documents containing or conveying personally identifiable information (PII) must be encrypted or transmitted in a secure manner to safeguard this information. Refer to Housing Notice H20-4 for more information on transmitting documents containing PII.

**(Answer 43, continued)**

**Tenant Rental Assistance Certification System (TRACS)**

When an extenuating circumstance is present due to COVID-19, the owner must submit the Interim Recertification (IR) or Annual Recertification (AR) to the TRACS (via the Contract Administrator or directly to TRACS, as appropriate) using one of the following three extenuating circumstances codes:

- 1: Medical (medical staff have quarantined the tenant)
- 2: Late annual certification due to accommodation or extenuating circumstances
- 10: Other A correction certification to remove the extenuating circumstance code must be submitted to TRACS once the appropriate signature(s) is obtained on form HUD-50059.

**Q44. *Is it acceptable to communicate with residents by email, text, or resident portal?***

A44. Yes, however, consider the security of personally identifiable information (PII), sensitive personally identifiable information (SPII), and other personal information when doing so.

**Q45. *Are residents required to report changes to income and/or household composition?***

A45. Yes, residents are required to report changes and interim recertification must be completed.

**Q46. *Is interim recertification required at this time?***

A46. Yes, if residents report changes that require an interim recertification, an interim recertification must be completed.

**Q47. *Are Economic Impact payments reportable as household income?***

A47. The Economic Impact Payment (which is technically an advance payment of a tax credit that may be claimed on a 2020 tax return) provided by the CARES Act is not to be included in the calculation of tenant income.

**Q48. *Is unemployment compensation identified by the CARES Act reportable as tenant income?***

A48. • Section 2102: Pandemic Unemployment Assistance (PUA). This is an unemployment benefit for individuals who are self-employed, seeking part-time employment, or whom otherwise would not qualify for regular unemployment insurance (UI). HUD has determined that PUA benefits must be included as annual income.

• Section 2104: Federal Pandemic Unemployment Compensation (FPUC) program. This program provides eligible individuals who are collecting certain UI benefits, including regular unemployment compensation to receive an additional \$600 in federal benefits per week for weeks of unemployment ending on or before July 31, 2020. HUD has determined that FPUC benefits meet the definition of temporary income and must NOT be included in annual income.

• Section 2107: Pandemic Emergency Unemployment Compensation (PEUC) program. This program provides an extension to regular unemployment insurance benefits for eligible individuals, allowing them to receive up to 13 weeks of additional benefits (this extends UI from 26 weeks to 39 weeks in total). HUD has determined that PEUC benefits must be included in annual income.

HUD also notes that regular payments of unemployment insurance (issued by the state) are treated as annual income according to existing HUD policy.

**Q49. What is the status of PBCAs conducting MORs?**

A49. Effective May 22, 2020, HUD has lifted the suspension of MORs performed by PBCAs in locations where there are no restrictions by state or local law or ordinance to prevent them from performing these reviews. This supplemental guidance additionally establishes an alternative manner in which a MOR may be conducted.

- HUD will, until September 30, 2021 (or such later date as HUD may determine), allow PBCAs to conduct on-site MORs, without entering resident units.
- For REAC follow-up, in determining whether Exigent Health & Safety (EH&S) and other deficiencies have been corrected, the PBCA must attempt follow-up on those affected units via contact directly with the resident by way of phone or email and document the results or attempt(s) made on the MOR report.
- A physical on-site visit to the property must still occur to document the physical conditions, general appearance, and security of the property, and the visit should include a visual assessment of each building, including the common areas, and the grounds of the property.
- An on-site, entrance/exit interview with the owner/agent should occur, except in instances where state or local law or ordinances prevent such meetings. In instances where these interviews are prohibited from occurring on-site, they should be conducted by telephone or email and documented as such in the MOR Report.
- Tenant file reviews may be conducted remotely when owners/agents voluntarily create and transmit electronic tenant files to the PBCA in accordance with all requirements of Notice H 2020-4. Personally Identifiable Information (PII) must be encrypted or transmitted and stored in a secure manner to prevent its release. Violations of the Privacy Act may be subject to fines up to \$5,000. Owners/agents and reviewers must comply with EIV Data Sharing Agreements to prevent any prohibited use of or access to EIV records. PBCAs must continue to conduct MORs in accordance with their approved workplans regardless of owners' willingness to provide electronic tenant files. PBCAs must continue to conduct MORs in accordance with their approved workplans regardless of owners' willingness to provide electronic tenant files.

All other portions of the MOR, including the Desk Review and On-site Review, including the review of tenant files, must be completed in their entirety.

Updated 08/13/21

**Q50. May Section 8 HAP owners and agents temporarily stop reducing their vouchers to offset Residual Receipts as a precaution against COVID-19 exposure?**

A50. HUD will temporarily permit suspension of Residual Receipts Housing Assistance Payment (HAP) offsets, as outlined in Notice H 2012-14 and Handbook 4350.1 Chapter 25, section 10, in certain circumstances. All Project Rental Assistance Contracts (PRACs) may suspend offsets for Residual Receipts through December 31, 2021. Owners of properties receiving Section 8 [HAP](#) assistance payments must receive approval in advance to suspend offset payments. Asset Management Division Directors in the Multifamily Regional and Satellite Offices are authorized to suspend such offsets through December 31, 2021, for properties where COVID-19 expenses are anticipated to exceed available resources. After December 31, 2021, all properties must offset HAP vouchers for all Residual Receipts in excess of the minimum allowed retainable balance.

Updated 08/13/21

**Q51. Are owners or agents of properties receiving project-based Section 8, Section 202, or Section 811 assistance allowed to require COVID-19 testing or vaccination for new and existing tenants at the property? Can they also require that testing results be shared with the owner or agents?**

A51. Owners and agents can encourage, but not require, tenants to get tested and/or vaccinated. There is no regulatory or statutory basis under the Section 8, 202, or 811 programs for an owner or agent to require tenants to take a health or medical test, receive a vaccine, and/or disclose results as a condition of tenancy. If an owner or agent believes there is a basis in state or local law to require testing, vaccination, or disclosure, their counsel should provide the local HUD Multifamily Office with the legal authority. However, tenant testing or vaccination cannot be classified as a project expense.

**Q52. Are CARES Act Higher Education Emergency Relief Fund (HEERF) and Coronavirus Response and Relief Supplemental Appropriations Act, 2021 HEERF II benefits included as tenant annual income for a Section 8 resident who is a student?**

A52. Amounts received through the CARES Act Higher Education Emergency Relief Fund (HEERF) are to be treated according to the regulation found at 24 CFR 5.609(b)(9). For a Section 8 resident who is a student, the amount received is excluded as annual income unless it exceeds tuition and any other required fees and charges. This excess is considered income unless the resident is over the age of 23 with dependent children, in which case it is excluded from income. Amounts received through the Higher Education Emergency Relief Fund II (HEERF II), established by the Coronavirus Response and Relief Supplemental Appropriations Act, 2021 (CRRSA), are to be treated in the same manner as HEERF as described above.

**Q53. During tenant file reviews, owners are concerned about being penalized on MORs for not having conducted annual unit inspections due to COVID-19. Will HUD forgo annual inspections for the tenant files represented at Addendum A, Section C, question 7 of form HUD-9834?**

A53. HUD will not waive the requirement for an owner to perform annual unit inspections at this time. Per HUD Handbook 4350.3, REV-1, paragraph 6-29.A.3, owners perform unit inspections on at least an annual basis to determine whether the appliances and equipment in the unit are functioning properly and to assess whether a component needs to be repaired or replaced. If local or state health department COVID-19 guidance prevents owners from entering a unit, the owner should consult with the tenant to confirm if there are any issues with appliances, equipment, or other components in the unit and document the tenant's reporting. Owners may also consider utilizing electronic means to perform remote or virtual unit inspections and as a means of submitting work orders to minimize in-person interactions during the pandemic, when possible.

**Q54. Are household one-time stimulus payments provided through the 2021 Consolidated Appropriations Act and income provided through the "Memorandum on Authorizing the Other Needs Assistance Program for Major Disaster Declarations Related to Coronavirus Disease 2019", and other one-time stimulus payments reportable as tenant annual income?**

A54. No. Pursuant to 24 CFR 5.609(c)(9), annual income does not include temporary, nonrecurring, or sporadic income. The August 8, 2020 presidential "Memorandum on Authorizing the Other Needs Assistance Program for Major Disaster Declarations Related to Coronavirus Disease 2019" provides temporary unemployment benefits that shall be excluded from income calculations on the basis that the memo authorizes FEMA to provide assistance under the Stafford Act, which is individuals and families would be excluded from annual income, as they are temporary, nonrecurring payments.

**Q55. Are the costs of personal protective equipment (PPE) considered an allowable medical expense for residents?**

A55. Items intended to reduce risk of transmitting illness or preventing illness, including personal protective equipment (PPE), can be an eligible medical expense for tenants when it recommended by the CDC. Items such as face coverings, or PPE (e.g., goggles and gloves), are an eligible medical expense if the item was purchased on or after March 27, 2020, and only for the period during which a national, state, or local COVID-19 emergency is in effect. In addition to being included as current medical expense, eligible families are permitted to include these items as a medical expense retroactive to March 27, 2020 and calculate TTP accordingly. Refer to Handbook 4350.3 paragraph 5-10.D for guidance on the treatment of medical expenses to allow, and subparagraph 6 for guidance on the treatment of one-time nonrecurring medical expenses that have been paid in full.

**Q55. The American Rescue Plan of 2021 (ARP) provides a monthly payment from the enhanced child tax credit that will begin being distributed to families in July 2021. Should these payments be included in tenant income calculations for HUD assisted Multifamily housing?**

A55. Section 7527A: Advance Payment of Child Tax Credit in the ARP provides a monthly payment up to \$300/month from July 2021 through December 2021. Owners/agents shall exclude the child tax credit on the basis that it is excludable income under 26 USC 6409.

**Q56. Can participants in Multifamily Housing programs receive assistance under the U.S. Department of Treasury's (Treasury) Emergency Rental Assistance (ERA) Program for rent or utility arrearages?**

A56. Yes, Multifamily Housing owners/agents may accept funds from the ERA Program for rental arrearages and some utility arrearages for HUD-assisted families.

Due to the COVID-19 pandemic, families may have experienced unexpected financial hardships, and some families may have fallen behind on their rent or utility payments. Consistent with the Treasury FAQs, Question 15, dated March 26, 2021, HUD-assisted families that have accumulated a rent or utility arrearage and are at risk of experiencing homelessness are eligible for assistance from the ERA program provided that ERA Program funds are not applied to costs that have been or will be reimbursed under any other federal assistance.

Tenants in Multifamily Housing programs pay rent based on their income. Under the U.S. Housing Act of 1937, participating families are statutorily obligated to pay their portion of the rent (see 42 U.S.C. 1437a(a)). If a family experiences a decrease in income, they can request the owner/agent adjust their tenant payment, so they pay rent proportionate with their current income. Before owners/agents accept ERA Program funds, HUD advises owners/agents to complete any pending reexaminations, and, as a best practice to ensure no duplication of assistance, apply any changes to rent retroactive to the first of the month following the change in income occurred. Please see Q12 in the Asset Management section of the Multifamily COVID QAs on our COVID resources page for further details on retroactive decreases in income.

HUD-assisted Multifamily Housing tenants who are responsible for paying their own utilities receive assistance from HUD in the form of a utility allowance to cover these expenses. For utility costs, tenants may receive ERA Program funds for the utility arrearages that exceed the utility allowance. Owner/agents should work with tenants to verify utility allowance amounts and ensure ERA Program funds are not duplicating other federal benefits (see Q6 in this document).

**Q57. Can owners/agents accept ERA Program funds or other rental assistance funds from a third-party for prospective rent payments for Multifamily Housing tenants?**

A57. No, generally prospective rent payments paid directly to owners/agents by a third-party are not allowable under the U.S. Housing Act of 1937 because participating families are statutorily obligated to pay because participating families are statutorily obligated to pay a minimum rent; i.e., their share of the rent. The owner/agent must charge a family no less than a minimum monthly rent, unless the family is granted an exemption from payment of minimum rent because of a financial hardship as established by 24 CFR 5.630. Absent an owner/agent granting a hardship exemption, the owner/agent must require that a family receiving Section 8 assistance in Multifamily Housing pay the minimum monthly rental amount (see 42 U.S.C. 1437a(a)(3)). Prospective rent payments paid directly to owners/agents by a third-party could be allowable if a landlord determines that participating families cannot and will not be able to pay minimum rent; however HUD anticipates that owner/agents participating in the ERA program will be seek assistance in connection with tenants in arrears in order to ensure consistency with HUD requirements. Multifamily Housing tenants experiencing a loss of income or other financial hardships should request an interim recertification to have their rent adjusted to an affordable level. If a family requests a financial hardship exemption, the owner/agent must suspend the minimum rent requirement beginning the month following the family's request for a hardship exemption until owner/agent determines whether there is a qualifying financial hardship. If the owner/agent determines that a qualifying financial hardship exist, the owner/agent must not impose the minimum rent during the 90-day period beginning the month following the date of the family's request for a hardship exemption. As indicated in Q12 of the Asset Management section of the Multifamily COVID QAs on our COVID resources page, HUD encourages owners/agents to consider extenuating circumstances in setting and implementing recertification policies during the COVID-19 National Emergency.

**Q58. What if a tenant receives rental assistance funds directly from ERA Program, or another program, and pays their share of the rent with it? Can an owner/agent accept that, or do they have to verify the source of the funds?**

A58. If a tenant receives rental assistance funds directly from ERA Program and uses it to pay their rent, the owner/agent may accept the payment. The owner/agent does not need to verify the source of funds before accepting payment from the tenant.

**Q59. If a family receives assistance from the ERA Program, must that be counted as income?**

A59. No. Under section 501(j) of Division N of the Consolidated Appropriations Act, 2021, Pub. L. No. 116-260 (Dec. 27, 2020), assistance provided to a household shall not be regarded as income and shall not be regarded as a resource for purposes of determining the eligibility of the household or any member of the household for benefits or assistance, or the amount or extent of benefits or assistance under any Federal program or under any State or local program financed in whole or in part with Federal funds.

**Q60. Can owners/agents share Multifamily Housing participants' data with ERA Program grantees, or provide verification of whether a participant is receiving rental assistance? Can HUD provide access to the Tenant Rental Assistance Certification System?**

A60. Owners/agents can share a participant's data only if that individual consents to the data sharing. Absent consent, owners/agents are not authorized to share data regarding participants in the Multifamily Housing program with third parties. Owners/agents are obligated to protect Personally Identifiable Information (PII) in their systems. HUD is not able to provide ERA Program grantees access to TRACS.

**(Answer 60, continued)**

To determine if a tenant is participating in a rental assistance program, Treasury advised in its ERA Program FAQs, Question 15 that grantees administering ERA Program funds “may rely on an attestation from the applicant regarding nonduplication with other government assistance in providing assistance to a household.” For example, tenants may be asked if they receive rental assistance from HUD or live in a Multifamily Housing property. ERA Program grantees may ask for a copy of the lease or verification of the amount owed in arrearage. Owners/agents may provide this information if the tenant consents. Further, Treasury guidance allows grantees to use federal benefit programs to verify income in place of requiring documentation. When tenants have agreed to share data, we encourage multifamily owners to do this as well.

**Q61. Whose responsibility is it to ensure there is no duplication of federal benefits?**

A61. This responsibility is shared among tenants, ERA Program grantees, and owners/agents. ERA Program grantees should follow guidance provided by Treasury on how to ensure nonduplication. For Multifamily Housing programs:

- Per ERA Program FAQs Question 15, the ERA Program grantee must review the household’s income and sources of assistance to confirm that the ERA Program assistance does not duplicate any other assistance for the same costs. Participating tenants may be asked to “self-attest” that ERA Program assistance does not duplicate other government assistance.
- Tenants who experienced a loss of income must continue to follow the process required by their owner/agent to report that loss so the owner/agent may complete an interim reexamination.

Owners/agents of Multifamily Housing properties:

- Must ensure that the amount received from the ERA Program grantee is for rent that is due.
- Are encouraged to communicate with tenants about ERA Program assistance and their obligation to report their participation in a Multifamily Housing program if the family chooses to apply for assistance.
  - Should consider applying for ERA Program assistance for tenants in arrears. In the event a household is deemed eligible for ERA assistance after consideration of all applicable HUD program requirements, an owner/agent may accept a check or other funds transfer from the ERA Program’s eligible grantee rather than requiring such funds to be delivered first to the tenant for payment over to the owner/agent. This allowance is intended solely to facilitate the efficient disbursement of ERA funds and should not be construed to alter any substantive program requirements including, without limitation, those related to income certification, a tenant’s minimum payment requirement, or tenant hardship exceptions.
  - Must follow the requirements found at Q12 of the Asset Management section of the Multifamily COVID QAs on our COVID resources page to complete an interim reexamination making the rent effective date retroactive to the first of the month following the loss of income.
  - Should consider extenuating circumstances in setting and implementing recertification policies during the COVID-19 National Emergency.

## **Tax Credit Compliance**

**Q61. What is the best way to contact LIHTC compliance staff during the COVID-19 office closure?**

A61. All LIHTC compliance staff continue to work remotely, but they can still be contacted through their email or work phones. Staff will continue to answer messages left using either method. If you are not aware of who your compliance staff member is, please contact Kathy Esworthy at [kesworthy@phfa.org](mailto:kesworthy@phfa.org).

### **Contacts for properties**

#### **located in:**

Region 1 & 4:	Maryellen Schenck	<a href="mailto:mschenck@phfa.org">mschenck@phfa.org</a>
Regions 2, 3, 5 & 6:	Kristen Kasi	<a href="mailto:kkasi@phfa.org">kkasi@phfa.org</a>
Web Entry System:	Malika Jiwanji	<a href="mailto:mjiwanji@phfa.org">mjiwanji@phfa.org</a>

**Q62. How do we meet recertification deadlines when we are unable to get supporting third-party documentation?**

A62. On July 1, 2020, IRS Notice 2020-53 was published and suspends the owner requirement to perform recertifications of a tenant's annual income and on January 15, 2021, IRS Notice 2021-12 was published and extends the temporary relief provided by Notice 2020-53. As owners are not required to obtain third party documentation of income and assets for tenant income certifications, as due for the period beginning April 1, 2020 and ending September 30, 2021. Owners are asked to utilize the PHFA Alternate Certification form, if they choose to take advantage of the suspension. The use of the Alternate Certification form will signal the absence of third-party documentation, and at the same time assist the owner in certifying to student status and rents (which remain requirements of the LIHTC Program.)

**Q63. Will recertification deadlines be extended?**

A63. No, but the recertification process has been simplified by the publication of the IRS Notice 2020-53 on July 1, 2020 and IRS Notice 2021-12 on January 15, 2021, which suspend the requirement to obtain third party documentation for recertifications thru September 30, 2021.

**Q64. Are electronic signatures permitted by the LIHTC Program?**

A64. Yes. Electronic signatures are permitted for many documents: Applications, Tenant Releases for Verification, Third Party Documents, Leases, Lease Addendum.

\*The IRS added TICs to the documents allowed electronic signatures, as of 06/05/2020.

**Q65. Is it permissible for common areas to be temporarily closed due to current circumstances?**

A65. On July 1, 2020, IRS Notice 2020-53 was published and allowed for the temporary closure of property amenities and/or common areas during the period from April 1, 2020 to December 31, 2020. On January 15, 2021, IRS Notice 2021-12 was published and extended this allowance for the temporary closure of property amenities and/or common areas thru September 30, 2021. These Notices allow for the temporary closures of amenities and/or common areas without resulting in a reduction of the eligible basis of the buildings.

- Q66. Is it permissible for a project to temporary house essential workers, during the current crisis?**  
A66. On July 1, 2020, IRS Notice 2020-53 was published, and on January 15, 2021, IRS Notice 2021-12 was published, to allow medical personnel, and other essential workers providing services during the COVID-19 pandemic, to temporarily occupy LIHTC units in accordance with the emergency housing provisions of IRS Revenue Procedures 2014-49 and 2014-50.

## **Technical Services**

The operational status and procedures for Technical Services has not changed from the guidance set forth in the notification of Friday, March 13, 2020.

## **Development Division**

**Q67. What is the best way to contact someone in PHFA's Development Division during the COVID-19 office closure?**

- A67. While PHFA's physical offices are closed, PHFA staff are working remotely from home and can be contacted by email and phone (on their office line) with a preference for email. Please contact the Development Officer assigned to your project with any question or concerns you may have. Development questions can be directed to Debra Clark at [dclark@phfa.org](mailto:dclark@phfa.org) and Tax Credit questions can be directed to Michelle Lugo at [mlugo@phfa.org](mailto:mlugo@phfa.org).

**Q68. How should documents be submitted to the Agency during this period?**

- A68. Please continue to submit documents in the form requested – email or hard copy. The Agency continues to maintain a mail delivery schedule and is accepting physical delivery through the United States Postal Service, UPS and Federal Express. While we prefer a number of submissions to be in hard copy format, please contact your Development Officer or other Agency staff in advance of sending in hard copies as, in some cases, we may accept a soft copy in lieu of the physical submission. The Agency will continue to only accept Placed in Service Packages and Construction Related Documents (plans and specifications) in hard copy.

**Q69. While the Agency has extended the closing of May 31, 2020 deadline for developments which were awarded Low Income Housing Tax Credits and loan funding (PennHOMES, PHARE RTT and HTF and first mortgage financing) in July 2019, has the Agency extended the December 31, 2021 placed in service deadline?**

- A69. Multifamily staff, Development, Technical Services and Housing Management, continue to work with 2019 developments moving forward to closing. We understand that some properties may be delayed as they await municipal approvals (such as land development plan or funding

commitments) or completion of certain activities that can only occur after the lifting of governmental orders affecting their business. Please work with your Development Officer to confirm continued compliance with other requirements of the Reservation Letter, such as maintaining valid site control.

Please be advised that, pursuant to Revenue Procedure 2014-49, the Agency is extending the 10% test deadline for Program Year 2019 Developments which received an Allocation of 2019 Tax Credits. Developments which received a 2019 Allocation of Tax Credits, and continue to hold an Allocation of 2019 Tax Credits which requires the Taxpayer to incur more than 10% of

**(Answer 69, continued)**

development's reasonably expected basis no later than October 25, 2020, will be granted a 6 month extension. Developments will now have until April **25, 2021** to meet the 10% test. Additional guidance regarding the extension to the 10% test due date can be found at [https://www.phfa.org/forms/multifamily\\_news/news/2020/pa\\_lihtc\\_relief\\_pursuant\\_to\\_revproc\\_2014\\_49.pdf](https://www.phfa.org/forms/multifamily_news/news/2020/pa_lihtc_relief_pursuant_to_revproc_2014_49.pdf)

2019 Developments which received a forward commitment of 2020 Tax Credits should receive, by email, a draft Carryover Agreement for the 2020 Tax Credits by Friday, April 17, 2020. The 2020 Carryover Agreement for these properties requires demonstration of the 10% test by **April 25, 2021**.

At this time, the Agency is not extending the placed in service deadline of December 31, 2021 for Program Year 2019 Tax Credit recipients. Please continue to check our website for additional program guidance.

**Q70. When will developments with a conditional forward commitment of 2020 tax credits receive a 2020 Carryover Agreement, and when will they be required to return it with the Carryover Part 1 requirements?**

A70. The Agency will be forwarding the 2020 Carryover Agreements with detailed instructions including deadlines by April 17, 2020. We recommend that, in anticipation of receipt, you proceed with assembling the Part 1 requirements, which can be accessed at the attached link. [https://www.phfa.org/forms/multifamily\\_application\\_guidelines/2019-crryvr-a-att.pdf](https://www.phfa.org/forms/multifamily_application_guidelines/2019-crryvr-a-att.pdf)

**Q71. Will PHFA be extending the 4% Tax Exempt program deadlines discussed in the 2020 Tax Exempt Request for Proposals due to the COVID -19 pandemic?**

A71. The Agency currently has no plans to extend or modify the program deadlines discussed in the PHFA 2020 RFP for projects seeking tax exempt financing.

**Q72. For 4% Tax Exempt Applications, will the Agency be extending the full Underwriting Application date of June 1, 2020.**

A72. The Agency has extended the full Underwriting Application due date to **July 10, 2020** for those developments seeking Tax Exempt Volume Cap in 2020 and has revised certain eligibility criteria for consideration for 2020 volume cap to ensure that developments will be able to close on the bond and equity financing in 2020. Applicants that submitted a Preliminary Application for Tax Exempt Volume will receive, by email, instructions and information related to the submission of the Full Underwriting Application in July 10, 2020.

**Q73. When will the Agency make awards to 2020 applications for Tax Credits, PennHOMES and PHARE? Has the timing schedule changed?**

A73. Agency staff continue to evaluate the 2020 applications and we anticipate that Tax Credit, PennHOMES and PHARE awards will be made in August 2020.

**Q74. Will PHFA be extending the Placed in Service deadline for development currently under construction?**

A74. Pursuant to IRS Revenue Procedure 2014-49, the Agency will be extending the Placed in Service date for certain projects awarded Tax Credits in 2018 and under construction. Guidance on the process for seeking an extension can be found at: [https://www.phfa.org/forms/multifamily\\_news/news/2020/pa\\_lihtc\\_relief\\_pursuant\\_to\\_revproc\\_2014\\_49.pdf](https://www.phfa.org/forms/multifamily_news/news/2020/pa_lihtc_relief_pursuant_to_revproc_2014_49.pdf)

## Helpful Web Links

- <https://www.governor.pa.gov/> - Governor Wolf's office
- <https://www.cdc.gov> - Centers for Disease Control (CDC)
- <https://www.who.int/health-topics/coronavirus> - World Health Organization (WHO)
- <https://www.usa.gov/coronavirus> - COVID-19 resource page at USA.gov
- <https://www.hud.gov/coronavirus> - U.S. Department of Housing and Urban Development.
- <https://www.irs.gov/> - Internal Revenue Service
- <https://www.health.pa.gov/topics/disease/Pages/Coronavirus.aspx> - PA Department of Health.
- <https://www.ncsha.org/covid-19/> - Coronavirus-related information, guidelines, and notices published by state housing finance agencies, the Biden Administration, the CDC, HUD, and other state entities.
- <https://www.pa.gov/guides/responding-to-covid-19/> - PA Department of Health.  
<https://www.education.pa.gov/Schools/safeschools/emergencyplanning/COVID-19/Pages/default.aspx> - PA Department of Education guidance on COVID-19, including where to access free meals for children.
- <https://www.dli.pa.gov/Pages/default.aspx> - For workers impacted by COVID-19, including workers compensation.
- <https://www.uc.pa.gov/Pages/default.aspx> - To apply for unemployment benefits.
- <https://www.hhs.gov> - PA Department of Health and Human Services (to apply for benefits).
- <https://www.compass.state.pa.us> - COMPASS is an online tool for Pennsylvanians to apply for many health and human service programs (apply for benefits)
- <https://www.midpenn.org> – MidPenn Legal Services
- <https://www.thecaap.org/agency-info/pa-community-action-agencies.html> - Community Action Agencies (assistance in counties)
- <https://www.pahousingsearch.com/> - Assistance with finding housing