

Joint Committee on Ending Homelessness

Wednesday, October 7, 2020

1:00 P.M.

VIRTUAL BRIEFING

Temporary Housing, Foster Youth, and Updates from Advocacy Groups

- I. **Call to Order and Chairs' Opening Remarks**
- II. **Lord Baltimore Hotel/Baltimore City Isolation Site**
 - Onahlea Shimunek, *General Manager of the Lord Baltimore Hotel*
 - Elise Gillespie, *Baltimore City Mayor's Office, Lead at Baltimore City's Isolation Site*
- III. **Maryland Association of Counties (MACo)**
 - Natasha Mehu, *Legislative Director*
- IV. **Maryland Department of Human Services**
 - Lauren C. Graziano, *Director of Government Affairs*
 - Michelle L. Farr, *Executive Director for the Social Services Administration*
 - Serena Reshard, *Older Youth and Permanency Manager*
 - Brandi Stocksdales, *Deputy Director, Child and Family Services, Baltimore City DSS*
 - Renee Pope, *Assistant Director for Community Services, Prince George's County DSS*
- V. **Updates from Advocacy Groups**
 - **United Way of Central Maryland:** Scott Gottbreht, *Associate Vice President for Homeless Services*, and Windy Deese, *Associate Vice President for Public Policy and Employment*
 - **Fair Housing Action Center of Maryland:** Carol Ott, *Tenant Advocacy Director*
 - **Maryland Consumer Rights Coalition:** Dariya Brown, *Student Rights Program Manager*
 - **Women's Housing Coalition:** Beth Benner, *Executive Director*
 - **Govans Ecumenical Development Corporation (GEDCO):** Nichole Battle, *Chief Executive Officer*
 - **Catholic Charities of Baltimore:** Sue DeSantis, *Administrator, Associated Catholic Charities*
 - **Health Care for the Homeless:** Kimberly Carroll, *LCSW-C, Case Management Coordinator*
 - **Homeless Persons Representation Project:** Ingrid Löfgren, *Homeless Youth Initiative Director*
 - **Maryland Multi-Housing Association:** Aaron Greenfield, *Director of Government Affairs*
 - **Maryland Bankers Association:** Mindy Lehman, *Senior Vice President of Government Relations and Communications*, and Bob Enten, *Gordon Feinblatt, General Counsel to the Maryland Bankers Association*
- VI. **Closing Remarks and Adjournment**



MARYLAND
Association of
COUNTIES

Briefing to Joint Committee on Ending Homelessness

Presented by:

Natasha Mehu, Legislative Director, MACo

October 7, 2020



Does your county use hotels or other commercial spaces to provide housing assistance to the homeless or those at risk of homelessness?

County	Yes	No	Notes
Allegany	X*		No for HRDC; Yes for HSP, YMCA, FCRC and DHS under very limited circumstances
Anne Arundel	X		
Baltimore City	X		
Calvert	X		
Caroline		X	
Cecil	X		
Charles	X*		*DSS and nonprofit partners
Dorchester		X	
Frederick		X	
Harford	X		
Kent		X*	*County does not but DSS does provide some limited hotel assistance
Montgomery	X		
Prince George's		X	Only in extreme circumstances
Queen Anne's	X		
St. Mary's	X		Under limited circumstances
Somerset		X	
Talbot	X		
Washington		X*	*County provides grants to nonprofits who may provide such services.
Wicomico	X		
Worcester	X		



Does your county used hotels or other commercial spaces to provide COVID-19 related housing assistance to the homeless or those at risk of homelessness?

County	Yes	No	Notes
Allegany		X*	No for HRDC, DHS and the YMCA, but yes for FCRC.
Anne Arundel	X		
Baltimore City	X		
Calvert	X		
Caroline	X		
Cecil	X		
Charles	X		
Dorchester		X	Local hotels were not interested in partnering
Frederick	X		
Harford	X		
Kent		X*	*County does not but DSS does provide some limited hotel assistance
Montgomery	X		
Prince George's	X		
Queen Anne's	X		
St. Mary's	X		
Somerset		X	
Talbot	X		
Washington	X*		*County's Dept. of Emergency Management does on a very limited basis
Wicomico	X		
Worcester	X		



Thank You

Contact:

Natasha Mehu

Legislative Director, MACo

nmehu@mdcounties.org



Older Youth Aging Out of Foster Care

Michelle L. Farr, LCSW-C, LICSW-C, SSA Executive Director

Serena Reshard, LCSW-C, Program Manager

October 7, 2020

Current Status of the Moratorium

- Youth Aging Out of Care Extension through December 31, 2020
- Relaxed requirements for non-minor youth
- Efforts to encourage youth to stay in foster care
- Utilization of Chafee Funds

Youth Outreach Efforts

Stay Home Campaign Video:

<https://www.youtube.com/watch?v=SyKelmlaTVs&feature=youtu.be>

Opportunity Passport Video:

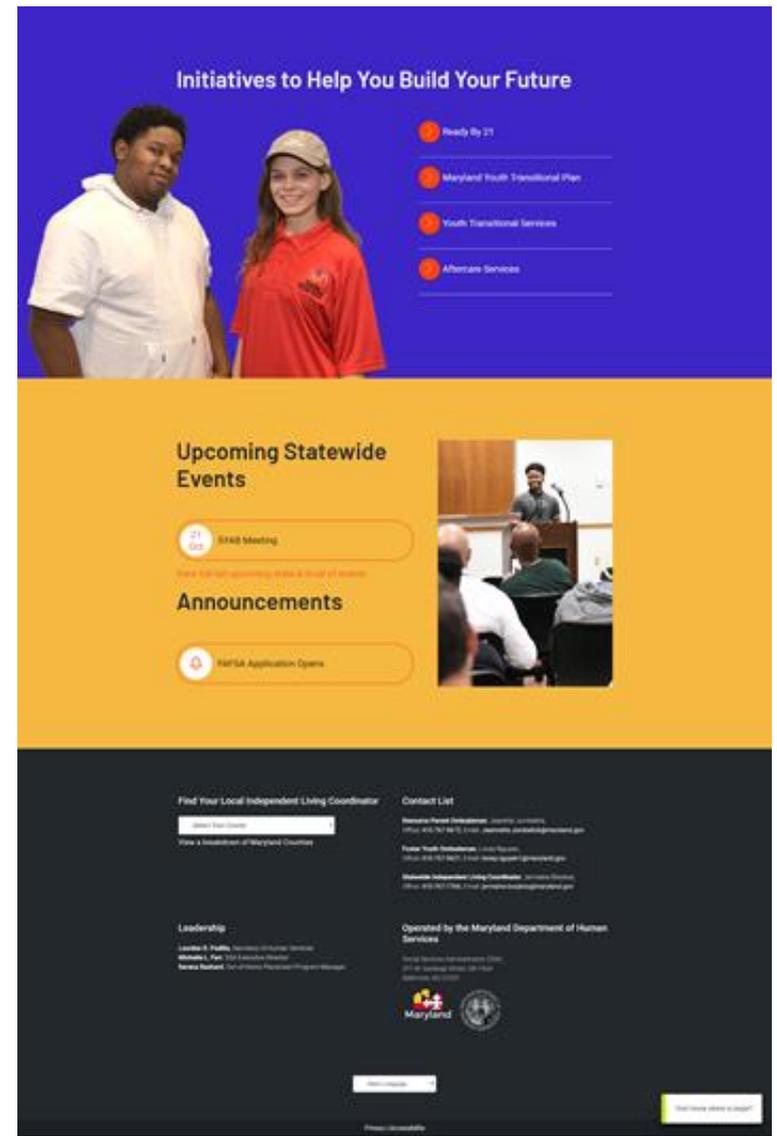
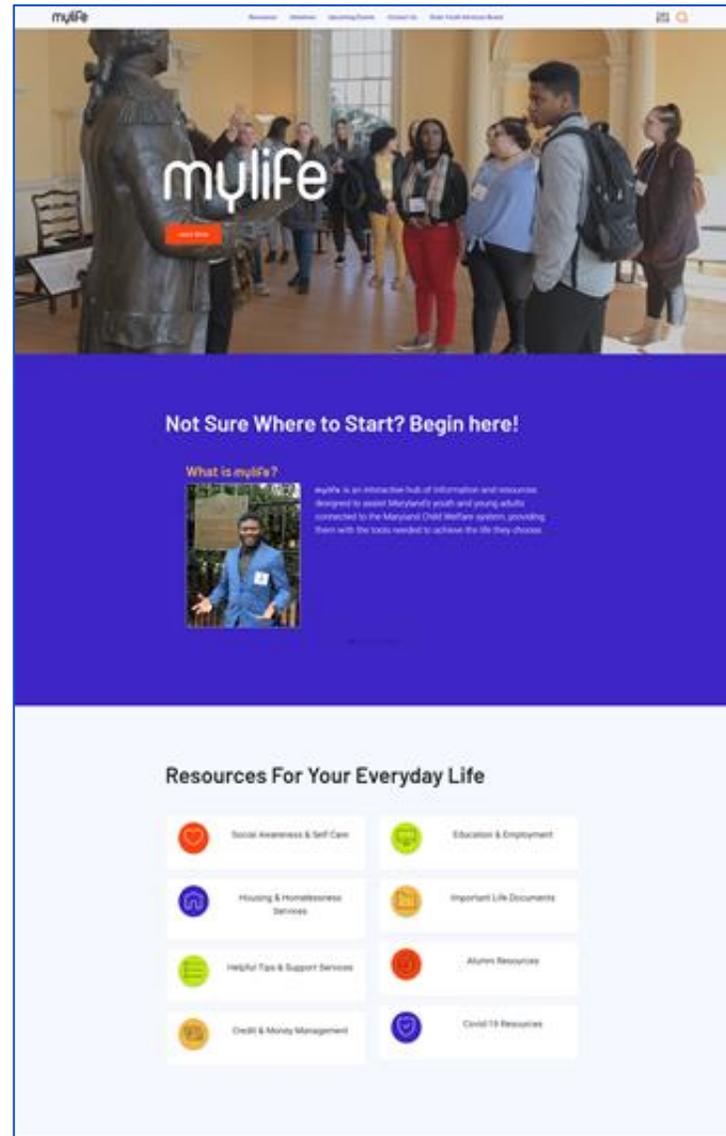
<https://www.youtube.com/watch?v=jqGyjK6TVW0&feature=youtu.be>

Virtual Town Halls

My Life Website

MyLife Youth in Care Website

Slated for
Launch
This Fiscal Year



Transition Planning Services

- Ready by 21
- Family Investment Administration (FIA) Benefits
- Foster Youth to Independence (FYI) Initiative
- Family Unification Program
- Educational Training Vouchers

National Expert Partnerships

- AECF: Jim Casey Youth Opportunities Initiative Summit
- Children's Bureau Capacity Building Center for States Authentic Partnerships and Youth Advisory Boards
- Children's Bureau Enhanced Youth Transition Planning

Questions





United Way
of Central Maryland

PROVIDING *What's* **NEEDED,**
Where **IT'S NEEDED.**

UNITED WAY'S

RESPONSES TO THE HOUSING CRISIS

- Expand 211-Maryland capacity
- Family Stability Program
- Flexible financial assistance programs
- COVID Relief Fund
- County-specific responses



United Way
of Central Maryland

211 MARYLAND UNITED WAY HELPLINE



Free, confidential referral and information helpline and website that **connects people essential health and human services**

- Available **24 hours a day, 365 days a year**
- Answers **100,000+ calls annually**, helping us direct our efforts to meet the evolving needs of our community
- **Interested?** Schedule a listening session or volunteer to follow up on calls



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HOUSING



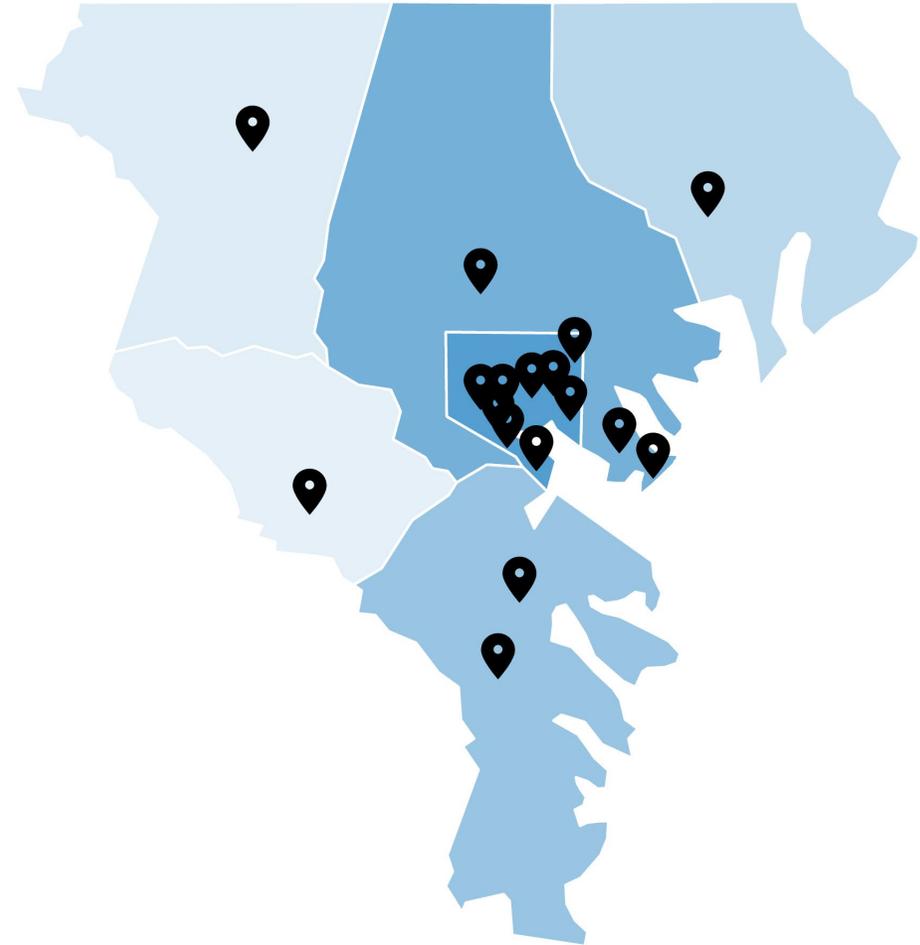
Having a place to call home is one of the most basic—and **most essential**—human needs.

- Work to **prevent homelessness** for those who are facing eviction
- **Case managers work with families** to build financial self-sufficiency
- Flexible financial assistance to **fill gaps** in the housing crisis response system

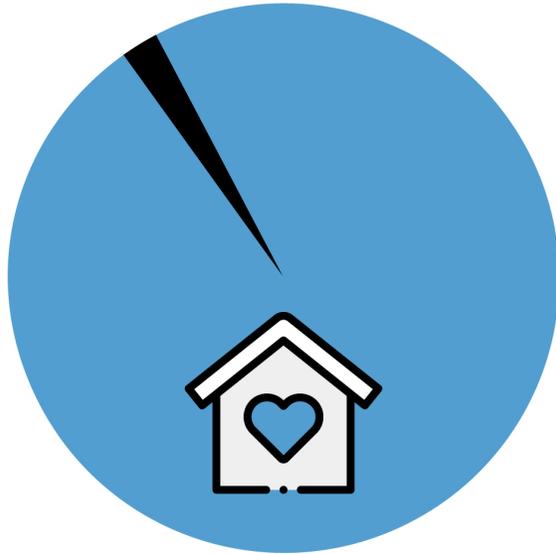


FAMILY STABILITY PROGRAM SITES

- 2 in Anne Arundel County
- 3 in Baltimore County
- 8 in Baltimore City
- 1 in Carroll County
- 1 in Harford County
- 1 in Howard County

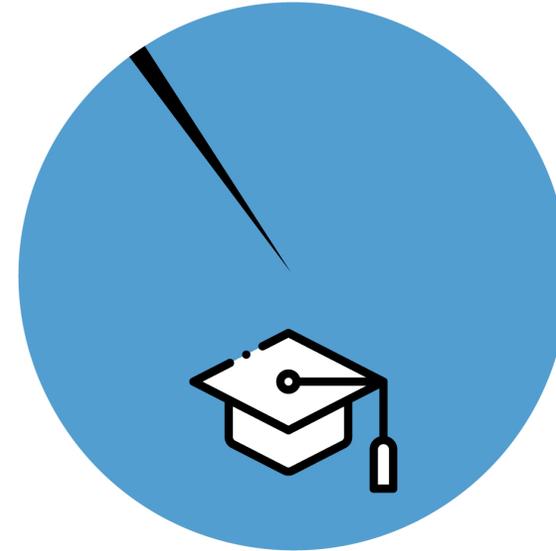


FAMILY STABILITY PROGRAM OUTCOMES



98%

**OF THE FAMILIES WE WORK WITH
STAY HOUSED WHILE IN OUR PROGRAM**



99%

**OF THE CHILDREN IN THOSE FAMILIES
ARE ABLE TO STAY IN THEIR SCHOOLS.**



United Way
of Central Maryland

QUESTIONS?

Scott Gottbreht, PhD

Associate Vice President, Homeless Services

United Way of Central Maryland

Scott.Gottbreht@uwcm.org



United Way
of Central Maryland

“Our ultimate goal is to fight for the families and individuals living in our communities until that **fight becomes a win.**”

– *Franklyn Baker, President United Way of Central Maryland*

Thank You!



United Way
of Central Maryland

COVID and Rental Housing

The impact, issues, and solutions for Maryland's tenants.

Maryland General Assembly, Joint Committee on Ending Homelessness
October 7, 2020



What we do

- In-depth assistance and case management for Maryland tenants, either to reach an equitable agreement between the tenant and landlord, or through code enforcement, referrals to legal service providers/outside agencies
- Monitor and map geographic trends in housing complaints
- Analyze policy and data to find patterns in disparate impact/discrimination
- Assist Maryland residents with Fair Housing complaints and enforcement.

About the Organization

We have two distinct program areas: Fair Housing Enforcement, and Tenant Advocacy. We work to ensure tenants across Maryland are living in safe and healthy housing, and that landlords, lenders, realtors, and property managers are in compliance with the Fair Housing Act. Founded in August of 2018 , the Fair Housing Action Center became a program of the Maryland Consumer Rights Coalition in November of 2019.

Data Snapshot:

March 1 through October 5, 2019 and 2020

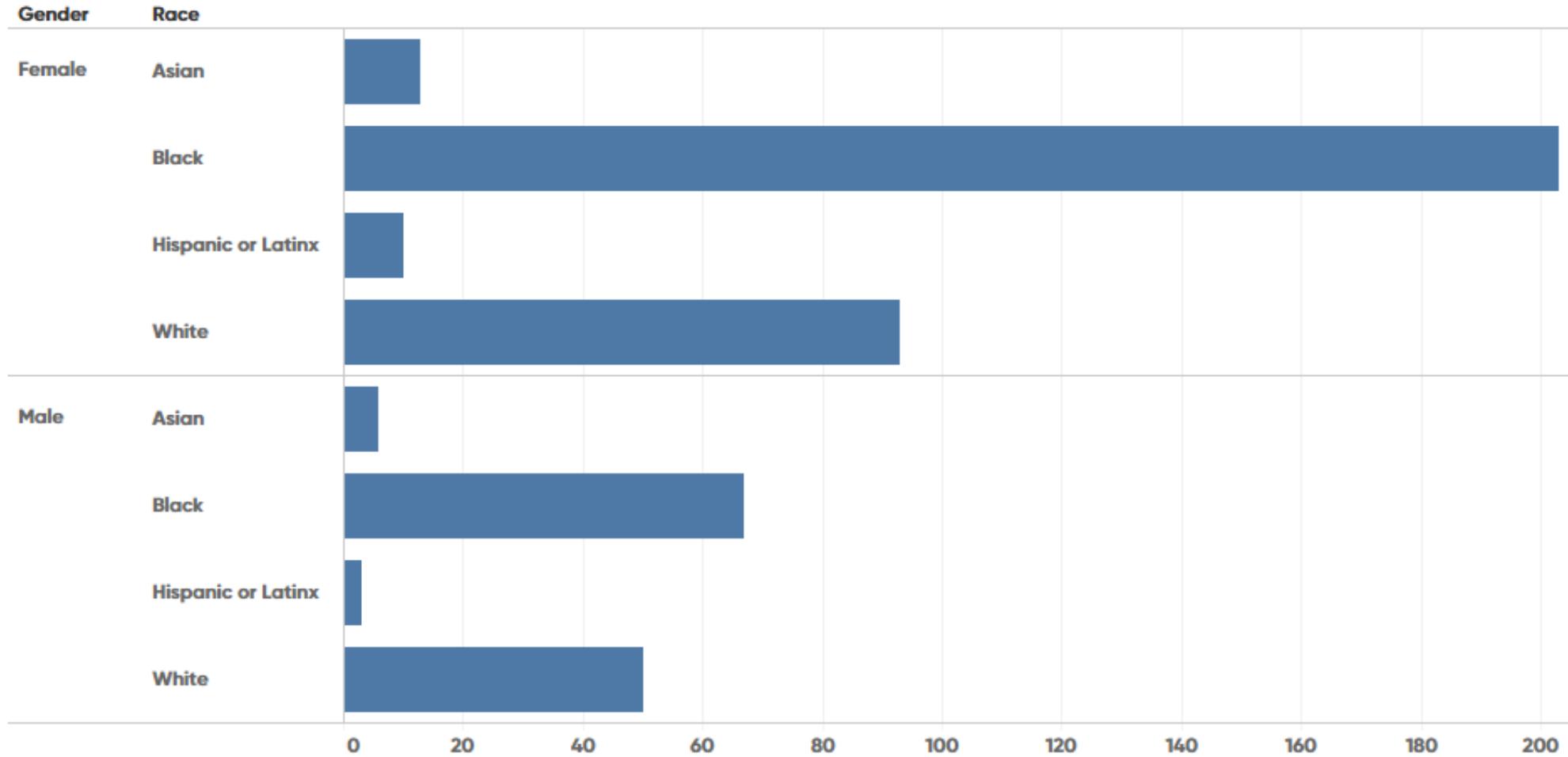
- **332% increase** in total intake forms over the same period in 2019 (March 1 through October 5).
- 12 requests for financial assistance in 2019, 212 requests to date this year, a **1667% increase**
- **50%** of all current tenants who need financial assistance report having at least one child in the home
- Of all 2020 tenants who need financial assistance, **69%** are women, and **57%** are Black.



FAIR HOUSING
ACTION CENTER
OF MARYLAND

Demographic Data: Race and Gender

March 1 through October 5, 2020



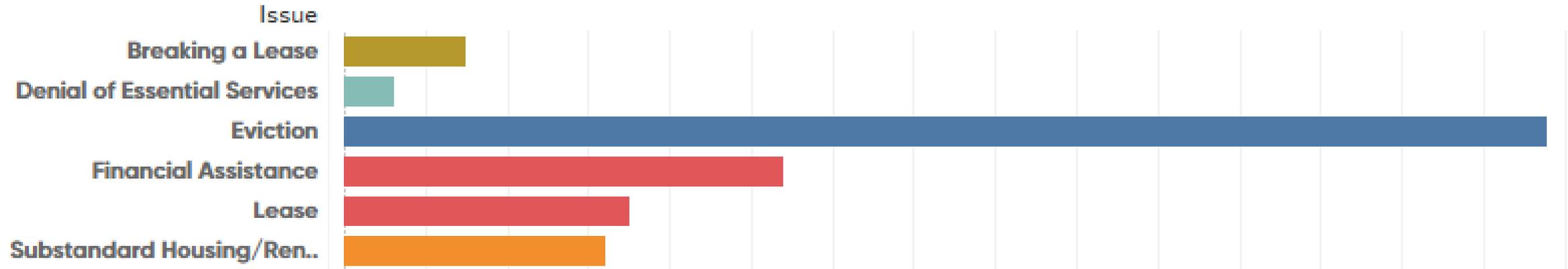


FAIR HOUSING
ACTION CENTER
OF MARYLAND

Issue Areas:

March 1 through October 5, 2020

Top Tenant Issues



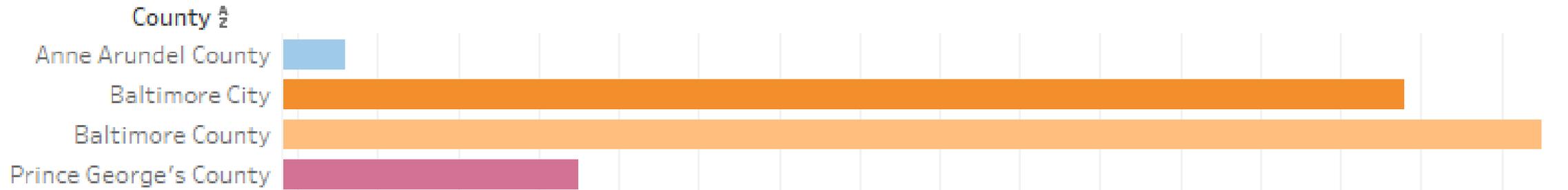
Top Counties

March 1 through October 5, 2020



FAIR HOUSING
ACTION CENTER
OF MARYLAND

Intake Forms by County





**FAIR HOUSING
ACTION CENTER
OF MARYLAND**

Additional Issues

- **Increased reports of tenant harassment, illegal evictions (lockouts), landlords emboldened by lack of court access by tenants.**
- **Many management companies and smaller landlords, in order to get around the moratoriums, are electing to not renew leases. Tenants have less protection in these cases, and the court/eviction process is faster than failure to pay rent cases.**



Suggested Solutions

- **Direct financial assistance to tenants who experienced job loss/layoffs due to COVID, particularly for those who had to wait months for UI payments, or will not qualify for government assistance, once they return to work**
 - **Mandatory payment plans for tenants whose landlords received mortgage forbearance, landlords cannot ask for rent arrearage in lump sum.**
 - **Rent forgiveness for the amount equal to direct mortgage relief to landlords.**
- **Increase state funding for eviction/homelessness prevention and legal services for tenants, via an additional fee for each eviction filing, to pay for additional financial counseling/coaching and eviction prevention for tenants – particularly post-COVID when organizations are seeing exponentially higher caseloads, and tenants are seeking referrals for legal services.**
- **Legislation that would remove eviction filings against tenants, where no writ of restitution was granted, as eviction filings can prevent tenants from obtaining safe housing in the future.**



**FAIR HOUSING
ACTION CENTER
OF MARYLAND**

Website: www.fairhousingmd.org

Email: carol@fairhousingmd.org



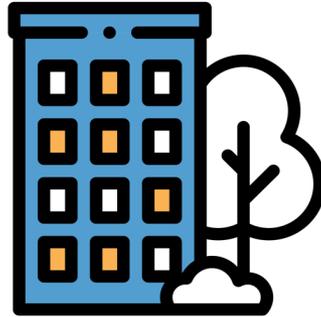


**Joint Committee on Ending
Homelessness
October 7, 2020**

**Beth Benner
Executive Director**

The Problem

- **Across the US...**



30-40 MILLION RENTERS
COULD FACE EVICTION BY THE END OF 2020



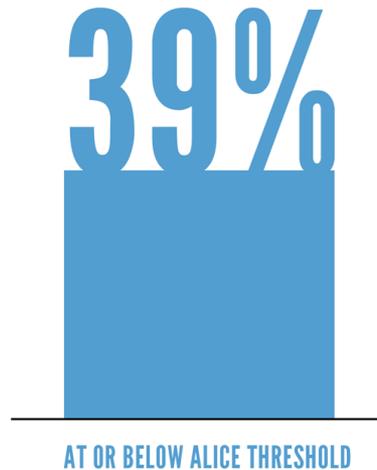
The Problem

- **Homelessness could increase dramatically**
 - **Potential new shut downs**
 - **2nd wave COVID/flu season**
 - **Look at NYC**
 - **Ending of moratoriums on**
 - **Evictions and utility shut offs**
 - **More Unemployment with cold weather curtailing businesses that moved outdoors**



ALICE – Asset Limited, Income Constricted, Employed

MARYLAND HOUSEHOLDS: 2+ MILLION
NUMBER OF ALICE HOUSEHOLDS: 862,000+



Potential next wave of people experiencing homelessness



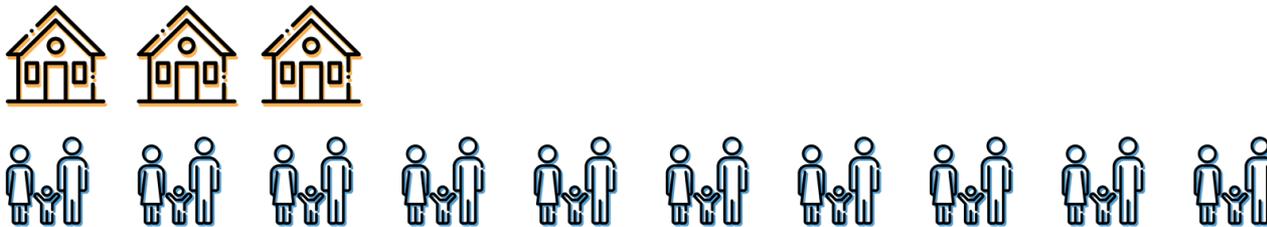
Housing is the Foundation

- People not only need to get housed but they also need to maintain their housing so they reclaim their lives
 - Without stable housing how does one deal with the basic needs safety, food insecurity and education



One Problem is Lack of Availability

THERE ARE ONLY **3** AVAILABLE AFFORDABLE RENTAL UNITS FOR EVERY **10** MARYLAND FAMILIES THAT NEED THEM





Is Vacancy the Problem?

Yes and No

Yes – when units and subsidies are available, we need to get people

- **Housed more quickly**
- **Supported so they can maintain their housing**

No – we need more affordable housing stock

- **Subsidies/lower rents**
- **Income to support basic needs**



So What is Needed?

- **Reduce barriers to entry**
 - **Adopt low barrier entry for all affordable housing**
 - **Low entry requirements**
 - **Streamline the paperwork process**
 - **Takes on average 100+ days to fill a unit**
 - **Provide owners with more responsibility/discretion to qualify tenants**
 - **Streamline the inspection process**
 - **Train non-profit and other owners with good track records to move people in based on their own inspection**
 - **Give them a 30 cure window if they missed something**



So What is Needed?

- **Insure support to help people maintain housing**
 - **Landlords do not have funds to support resident support services**
 - **People do not magically have the skills to stay housed in many cases just because they get housed**
 - **Issues that led to eviction/loss of housing are still there**



So What is Needed?

- **More Safe, Affordable, Service Enriched Housing Stock**
 - **Programs like WHC are starving for support services funding**
 - **Create more flexibility for the people at the ground level serving the population**
 - **Get the business community really involved**



So What is Needed?

- **more funding for rent subsidies**
- **Free up funding for support services for those in affordable housing**
 - **Should be supported in underwritings**
 - **Jobs training requirements and minority hiring with stronger/enforceable language**
 - **Incentivize non-profit developers – we are the ones who want to keep people housed not just keep our units filled**



Access to Capital is an issue

- **No new funding models for building affordable housing in years**
- **Think out of the box – housing is healthcare**
 - **Is there healthcare money that can be deployed here?**
- **Fed funds loan competitions need to be supplemented**
 - **Potentially solid projects are not getting funded**



Access to Capital is an issue

- **Look to other states that are doing this better**
- **Get the business community to sponsor units or deep discounts for non-profits to access**
 - **Give me a chance to house two people for the price of one subsidy**



Questions?



Why is Housing a Crisis?

Lack of Economic Growth since 1974

“has the more equitable income distributions of the three decades following WWII merely held steady... the annual income of Americans earning below the 90th percentile would have been ...enough to pay every single working American in the bottom nine deciles an additional \$1,144 a month. Every month. Every single year.”

RAND Corp study (TIME magazine)

Our economy/society creates trauma.

We cannot afford for housing to be a revolving door



COVID-19 Rental Housing Provider Update

The Joint Committee on Ending Homelessness

Maryland Multi-Housing Association

October 7, 2020

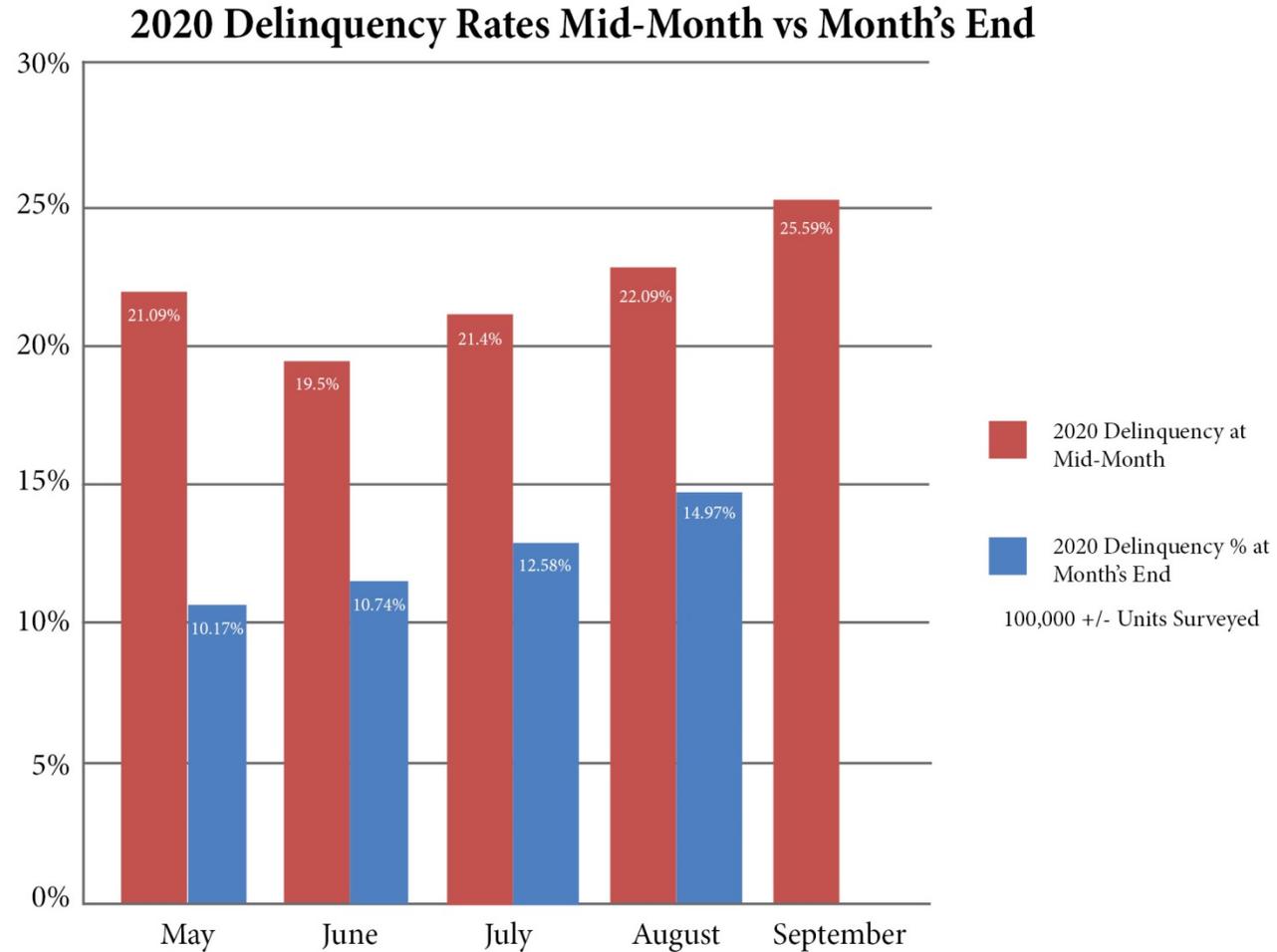
Presenter:

Aaron Greenfield, MMHA Director of Government Affairs

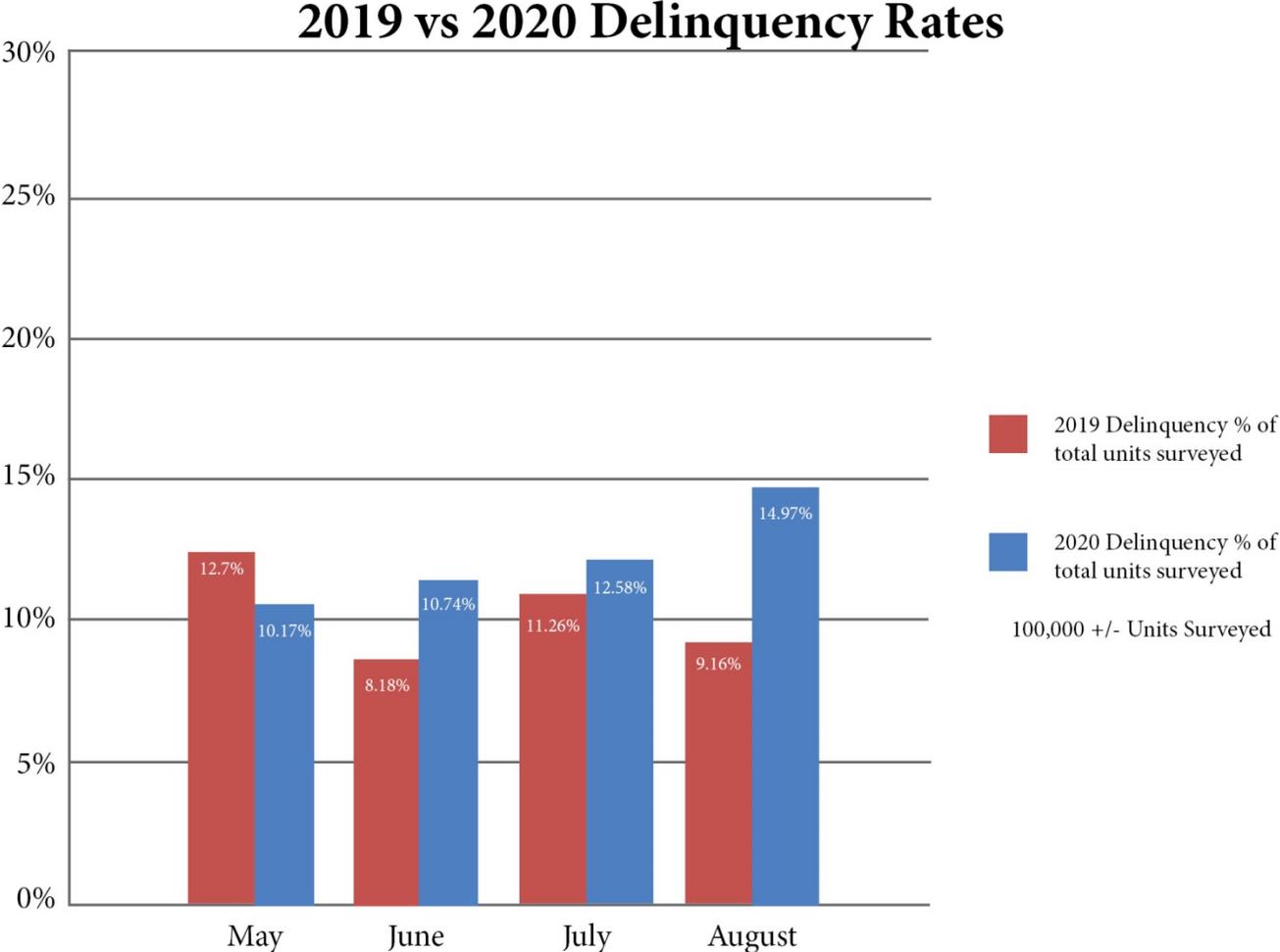


MARYLAND MULTI-HOUSING ASSOCIATION, INC.

MMHA Member Delinquency Data- Statewide 2020



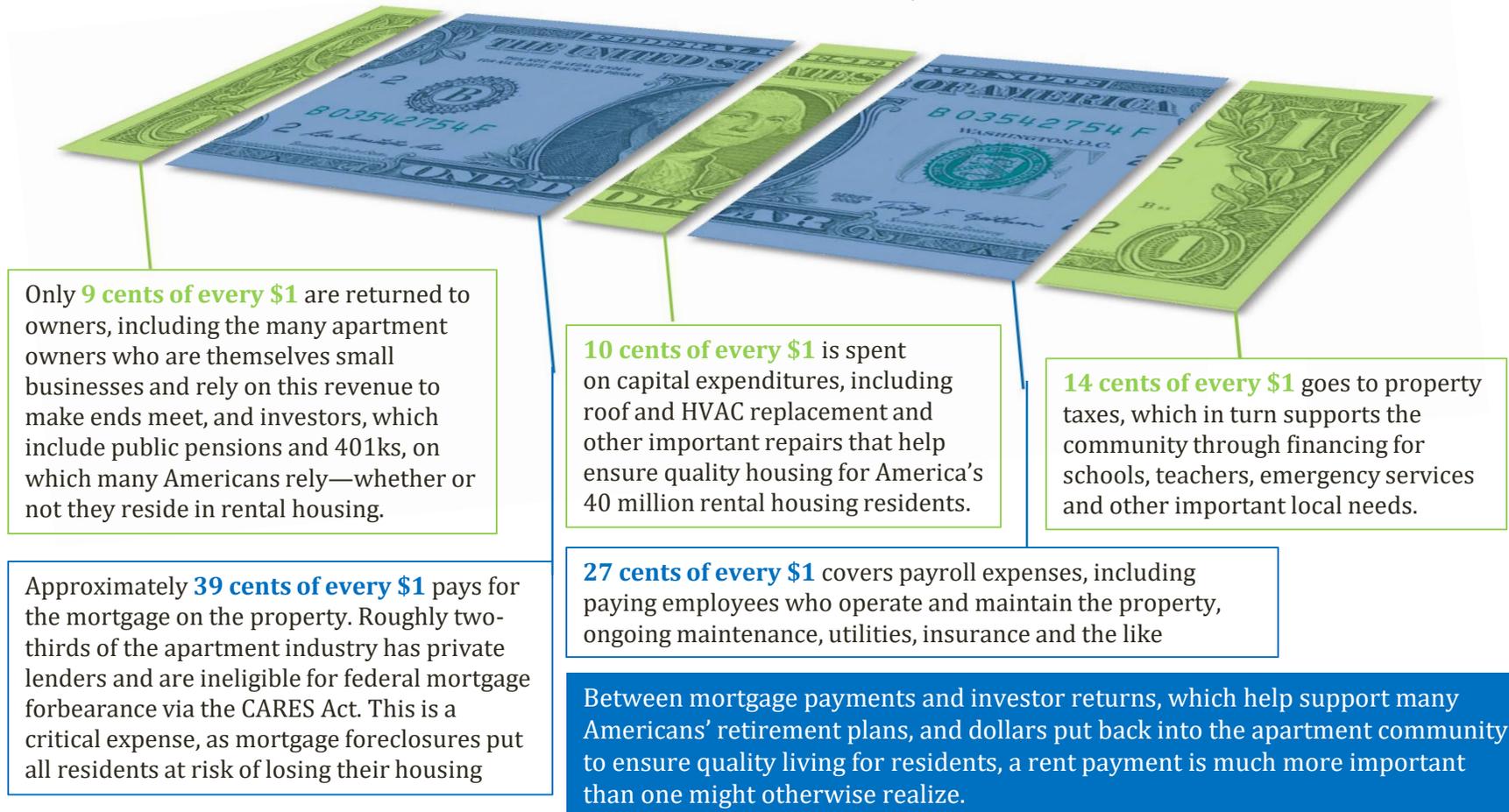
MMHA Member Delinquency Data- Statewide 2019 vs 2020 (end of month)



NAA Dollar Graphic

There exists a misconception that rental housing owners enjoy large margins and can continue operating in the absence of rent payments.

With so much discussion around rent payments during COVID-19, the rental housing industry would like to explain the breakdown of \$1 dollar of rent.



Anne Arundel County

- [ACDS Eviction Prevention Program](#) provides temporary rental and utility assistance for eligible renters whose employment income has been impacted by COVID-19.
- [CB46-20](#) prohibits residential rent increases greater than 3% upon the renewal of a lease during the Governor's catastrophic health emergency and for 120 days thereafter. This bill went into effect August 22nd.

Baltimore City

- Baltimore City's [Phase II Eviction Prevention Program](#) Phase II Eviction Prevention Program will offer assistance in the form of rental and utility assistance, relocation assistance, legal assistance, and case management
- The [Renter Relief Act](#), prohibits a housing provider from increasing rent and charging late fees during an emergency and within 90 days after the expiration of an emergency. The bill requires a housing provider to inform a resident to disregard any notice of a rental fee if the notice was provided to the resident prior to an emergency and the increase would occur on or after the date the emergency began.

Baltimore County

- [COVID-19 Eviction Prevention Program](#): the program is currently closed and not currently accepting new applications. If residents applied previously, their applications will be considered based on eligibility and the availability of funds. Residents will be notified directly of their status. Due to the high volume of applicants, wait times can vary. Visit their [website](#) regularly for potential new rounds of funding and new programs.

City of Frederick

- [Ordinance No. G-20-17](#) prohibits a landlord from increasing a tenant's rent if the increase would take effect during an emergency or 180 days thereafter. It also prohibits a landlord from charging or assessing a late fee for late or missed rent due during the emergency and for 180 days thereafter, and prohibits a landlord from deducting monies from a security deposit during the bill's effective time period. The legislation went into effect on July 2nd.
- The Religious Coalition, Frederick County, and the City of Frederick, are partnering to provide [rental assistance](#) to those directly impacted by COVID-19.

Local Rental Assistance Programs & Approved Rent Stabilization Bills

Note: this list only reflects counties that MMHA members operate in. There may be funding available that MMHA isn't aware of in these areas. This is not a comprehensive list of all eviction assistance programs.

Howard County

- [Rental assistance and eviction prevention](#): beginning October 5th, eligible Howard County residents may contact one of the participating providers to complete an application for assistance to pay past due rent and/or mortgage payments and/or to prevent eviction. Maximum assistance per household is 3 months of housing expense.
- Howard County Council [Bill No. 33-2020](#) prohibits a landlord or mobile park owner during the declared Emergency Order of March 5th from Governor Hogan from increasing rent or fees, decreasing utilities or services, assessing late fees, terminating tenancy, lease, or rental agreements for money defaults or altering terms of agreements to the financial detriment of the tenant. These provisions are retroactive from March 5 and are in effect for the period during the Emergency Order and up to three months after the emergency.

Montgomery County

- The [COVID-19 Rental Assistance Program](#) is currently closed.
- The [COVID-19 Renter Relief Act](#), effective April 24, 2020, prohibits landlords from increasing existing tenants' rent by more than 2.6% after April 24 and during the COVID-19 catastrophic health emergency signed by the Governor on March 5, or notifying tenants of a rent increase of more than 2.6% during the COVID-19 emergency and for 90 days after the emergency ends.

Prince George's County

- The [COVID-19 Emergency Rental Assistance Program](#) is temporarily closed. Check their website for updates.
- [Bill 16-20](#) prohibits housing providers from increasing a tenant's rent or imposing late fees or penalties if the rent increases would take effect during the Governor's COVID-19 emergency and within 90 days thereafter. A housing provider is also prohibited from issuing notice of a rent increase or late fees during the emergency and within 90 days after the expiration of an emergency.

Statewide Resources and Information

- Counties not listed above may still have rent relief funding. Call your local county government or visit their website for more information.
- The [Maryland Energy Assistance Program \(MEAP\)](#) provides financial assistance with home heating bills. Payments are made to the fuel supplier and utility company on the customer's behalf.
- Courts started hearing failure to pay rent cases August 31st

Local Rental Assistance Programs & Approved Rent Stabilization Bills

Note: this list only reflects counties that MMHA members operate in. There may be funding available that MMHA isn't aware of in these areas. This is not a comprehensive list of all eviction assistance programs.

Things to Consider

Eviction moratoriums without sufficient rental assistance funds only kick the can of eviction further down the road!

It would be virtually impossible for residents to pay back potentially tens of thousands of dollars in back-owed rent when a moratorium ends.

If housing providers can't afford to pay their bills, the result will be housing instability.

The Best Thing Residents Can Do:

COMMUNICATE!

We recommend residents speak with their property management company ASAP to discuss rent payment options.

QUESTIONS?



MARYLAND MULTI-HOUSING ASSOCIATION, INC.



Joint Committee on Ending Homelessness Briefing

October 7, 2020



Maryland Bankers Association



Mindy Lehman
Senior Vice President of
Government Relations and
Communications
Maryland Bankers Association



D. Robert Enten, Esq.
General Counsel
Maryland Bankers Association

Overview



- **Foreclosure Prevention:**

- Overview Post-Moratorium Options Modification, Deferral, Forbearance, etc.
- Overview HUD No. 20-042 foreclosure and eviction moratorium for single family homeowners with FHA-insured mortgages

Role of MBA/Industry



**The success of a bank is inherently linked
to the success of its clients and community**

Since mid-March, 2020:

Outreach/Media – very proactive – “Call your banker”

Weekly calls with members

Daily calls with other state/national banking Associations

Regular contact with banking regulators – nothing done in a vacuum

Ongoing contact with state and federal policy-makers

MBA online resource for banks and consumers

MBA's Online Resource



Visit MBA's COVID-19 web page for links to a variety of resources and our member banks:

<https://www.mdbankers.com/coronavirus-related-resources.html>



Mortgage Relief – Role of the Banking Industry

Contact Your Bank/Your Lenders/Creditors

Maryland banks stand by their borrowers/clients. Maryland banks are hard at work helping Maryland homeowners who are experiencing financial hardship. Banks routinely provide customized help to fit specific financial situations, through:

- Loan payment deferrals
- Forbearance – modifications
- Interest rate reduction requests
- Fee waivers
- Increases in lines of credit
- Consumer loans
- Consultation
- And more

Source - Maryland Bankers Association Survey 6/18/2020

Mortgage Relief – Federal Options, Federal Housing Finance Agency/FHA/HUD Guidance, Etc.

- For federally-backed mortgage loans (Fannie Mae, Freddie Mac, FHA, VA), the CARES Act allows a borrower to request an initial forbearance period of up to 180 days (and up to another 180 days after the first 180 days).
- A forbearance is a pause or reduction in their monthly mortgage.
- 4/27/20 – FHFA Statement - “NO LUMP SUM REQUIRED AT THE END OF FORBEARANCE”

Online Resource:

CFPB, FHFA, HUD launch a new mortgage and housing assistance website <https://www.cfpb.gov/housing>.

Mortgage Relief: Foreclosure and Eviction Protections – Federal Level Protections

- **Federal Protections Against Foreclosure and Evictions – FHFA Extends Foreclosure, Eviction Moratorium through December 31, 2020**
 - On March 18, the federal Coronavirus Aid Relief and Economic Security Act (CARES Act) established a 60-day moratorium on foreclosures and evictions for single-family mortgages backed by Fannie Mae or Freddie Mac. This moratorium has since been extended, most recently in August.
- **8/27: FHFA Extends Foreclosure and Eviction Moratoriums to end of the Year**
 - On August 28, the Federal Housing Finance Agency (FHFA) announced that Fannie Mae and Freddie Mac will extend the moratoriums on single-family foreclosures and real estate owned (REO) evictions until at least December 31, 2020. The foreclosure moratorium applies to Enterprise-backed, single-family mortgages only. The REO eviction moratorium applies to properties that have been acquired by an Enterprise through foreclosure or deed-in-lieu of foreclosure transactions. The current moratoriums were set to expire on August 31, 2020.

Online Resources: <https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Extends-Foreclosure-and-REO-Eviction-Moratoriums.aspx> and <https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/mortgage-relief/>

Mortgage Relief: Foreclosure Protections

State Level Protections



- Governor Hogan's April 3, 2020 Executive Order **prohibits the initiation of foreclosures** in Maryland.
- Notwithstanding the fact that Maryland's Circuit Courts have entered into Phase III and have lifted their stay on their handling of foreclosure actions, Governor Hogan's Executive Order number 20-04-03-01, ordering the Commissioner to close the Notice of Intent (NOI) to Foreclose electronic system to new filings, remains effective.
- Thus, **no new NOI submissions are being accepted.**

Online Resources: <https://www.dllr.state.md.us/finance/> and <https://governor.maryland.gov/wp-content/uploads/2020/04/Evictions-Repossessions-Foreclosure-AMENDED-4.3.20.pdf>

Mortgage Relief – Federal Resources for mortgage borrowers

- The Consumer Financial Protection Bureau (CFPB) has taken numerous steps to protect and assist consumers during the COVID-19 national emergency including:
 - making it easier for consumers to receive pandemic-relief payments;
 - informing consumers about their options as it relates to mortgage forbearance;
 - releasing a policy statement outlining the responsibility of credit reporting companies and furnishers; and
 - providing needed flexibility to enable financial companies to work with customers in need.

Online Resource: CFPB program websites [student loan payment suspension](#); [mortgage forbearance](#); [stimulus payments](#); and [the paycheck protection program](#). Additionally, the Bureau has a centralized [webpage with information on how consumers can protect their finances during the pandemic](#)

Mortgage Relief: Governor's Financial Relief Announcement



- The Governor's April 3rd Financial Relief announcement stated that “consistent with applicable guidelines, Marylanders may be eligible for the following opportunities upon contacting their financial service providers:
 - **90 Days of Payment Forbearance or Deferral.** Mortgage lenders and servicers will provide up to a 90-day forbearance or deferral period for mortgage payments.
 - **Waiving Late Fees.** Mortgage lenders and servicers will not charge late fees during the forbearance or deferral period.
 - **Credit Reporting.** Mortgage lenders and servicers will not report negative information to the credit bureaus during the forbearance or deferral period.
 - **90 Days Forbearance from Foreclosure Initiation.** All mortgage lenders and servicers will follow the forbearance and reduced payment programs established by federal authorities.

Online Resource: <https://www.dllr.state.md.us/whatsnews/frcovidrelief.shtml>

Thank you!



Reach out to your banker with specific questions.

www.mdbankers.com

