

OFFICE OF INSPECTOR GENERAL

U.S. Department of Housing and Urban Development

COVID-19 OVERSIGHT FRAMEWORK

The pandemic caused by the coronavirus disease of 2019 (COVID-19) has dramatically impacted Americans and our economy. Through the Coronavirus Aid, Relief, and Economic Security (CARES) Act, Congress has provided over \$12 billion to the U.S. Department of Housing and Urban Development (HUD) to assist homeowners, renters, landlords, and impacted communities.

HUD Office of Inspector General (OIG) has developed a framework of five key oversight areas to guide our work. We will align our audits, evaluations, investigative initiatives, and other innovative reviews with these areas to ensure that timely and effective relief is provided to the intended recipients, and that relief efforts are not undermined by fraud, abuse, or waste.



Rental Assistance



Mortgage Loan Forbearance



Assistance for Vulnerable Populations



Assistance for Communities' Response



HUD's Mission Performance



Rental Assistance

- ➔ The CARES Act provides \$2.25 billion in supplemental rental assistance for tenants who suffer reduced income during this crisis and for landlords who need financial assistance to ensure ongoing availability of affordable rental housing. Congress has made an additional \$15 million available to support existing rental housing projects for people with disabilities and ensure those projects' continued affordability.



Mortgage Loan Forbearance

- ➔ The Federal Housing Administration (FHA) insures mortgages to expand the ability of Americans to own their own homes and to expand affordable housing through apartments. Homeowners may receive up to 360 days' forbearance on their FHA-insured mortgage payments for COVID-19-related hardships. Owners of apartment buildings may receive up to 90 days' forbearance on their FHA-insured mortgages and must not begin new eviction proceedings against tenants for nonpayment of rent during that time.
- ➔ The Government National Mortgage Association (Ginnie Mae) expands the capacity of lenders to make federally insured loans by guaranteeing payments on securities backed by these loans to global investors. The issuers of these securities must continue to make payments even when the underlying mortgages are not producing income. Because Congress provides forbearance to borrowers experiencing COVID-19-related hardship, Ginnie Mae is offering emergency assistance to issuers who cannot otherwise pay investors. Ginnie Mae has also approved other credit options for issuers servicing the loans.



Assistance for Vulnerable Populations

Congress has provided additional funds for HUD to assist individuals who may be at higher risk of health-related impacts from COVID-19.

- ➔ **People experiencing homelessness** – An additional \$4 billion in Emergency Shelter Grant funds is available to communities to provide housing for individuals and families with urgent housing needs. HUD has also waived many programs' restrictions to ensure rapid delivery of needed assistance as community providers work remotely in many States.
- ➔ **People with HIV-AIDS** – An additional \$65 million is available for temporary and permanent housing for eligible individuals and their families.
- ➔ **Older adults** – An additional \$50 million is available to support existing housing projects, ensure their continued affordability, and provide for service coordinators and congregate services for older adults.



Assistance for Communities' Response

- ➔ Grants through the Community Development Block Grant (CDBG) program provide funding to build stronger and more resilient communities. The CARES Act provides up to \$5 billion through the CDBG program for communities to address local needs in preparing for and responding to COVID-19. Activities may address needs such as infrastructure, economic development projects, public facilities installation, community centers, housing rehabilitation, public services, clearance and acquisition, microenterprise assistance, code enforcement, and homeowner assistance.



HUD's Mission Performance

- ➔ Congress has provided HUD \$50 million in additional operational funding to meet COVID-19-related challenges. It has also provided \$2.5 million for education, outreach, and enforcement relating to fair housing obligations and COVID-19. Like many organizations, HUD faces challenges in accomplishing its mission and strategic objectives as its employees and business partners are impacted by COVID-19. In addition, HUD has suspended many monitoring and oversight processes in response to HUD's and its participants' limited capacity and safe physical distancing requirements. HUD will need to ensure that it can continue to perform essential mission functions in light of these additional program obligations and operational limitations.

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To report fraud, waste, abuse, or misconduct involving HUD programs, employees, or operations contact hudoig.gov. All information is confidential and you may remain anonymous.