

ATLANTA LAND TRUST

COVID-19

RESOURCE GUIDE



STEWARDS OF PERMANENTLY AFFORDABLE HOUSING

UPDATED APRIL 9, 2020

ATLANTALANDTRUST.ORG

HELPFUL RESOURCES



As we weather this time of uncertainty together, the Atlanta Land Trust (ALT) is committed to the safety and well-being of our homeowners, future homebuyers, and community partners. While sudden change has drastically impacted the way we, as a community, operate, we are dedicated to extending our support. With the overwhelming amount of information circulating, we created a holistic resource guide to assist in navigating the various life circumstances our community faces as a result of COVID-19.

We hope you will find this resource guide beneficial and encourage you to share it with your friends and family. If we can assist you with pursuing your dream of homeownership, we are here to help you navigate the support services available to you.

Atlanta Land Trust Homeowners

If you are an ALT homeowner whose income has been affected by COVID-19 and are concerned about your ability to timely make mortgage payments, please contact us to discuss your options and let us connect you with appropriate resources.

Contact Karen Babino at KBabino@atllandtrust.org.

Atlanta Land Trust Advocacy Work - COVID-19

ALT joined housing advocates, lawyers, and law professors to request that Governor Kemp issue an Executive Order suspending evictions and foreclosures in response to the COVID-19 crisis. The duration of the proposed moratorium will correspond with the statewide shelter-in-place Order issued by Governor Kemp on March 23, 2020. ALT also joined other mission-driven housing developers in asking the City of Atlanta to set up an emergency housing assistance fund.

Mortgage Payment Assistance

Many banks have announced suspension of foreclosure activity. If your mortgage is owned by Fannie Mae or Freddie Mac, [hardship forbearance is an option](#) for those who are unable to make their monthly mortgage payments due to the novel coronavirus. Your mortgage servicer would be able to determine your eligibility for such mortgage payment relief.

Furthermore, on March 18 the Federal Housing Administration (FHA) implemented a [60-day foreclosure and eviction moratorium for single family homeowners](#) with FHA-insured mortgages.

According to the Federal Housing Finance Agency (FHFA), if you have been impacted by the Coronavirus, if your mortgage is underwater or your property threatened by foreclosure, you may find the information in [Mortgage Assistance](#) helpful. If you are purchasing a property or trying to navigate the financial housing market, visit [Mortgage Education](#) for information from shopping for a mortgage to avoiding scams and federal resources.

Rental Assistance

Organizations like [Giving Kitchen](#) allow food service workers to apply for assistance in times of strife, although with such a widespread illness, their resources are spread thin.

Additionally, Mayor Keisha Lance Bottoms issued an executive order calling on all public agencies to institute a temporary moratorium on residential evictions and filings for a period of sixty days beginning March 17.

On April 7 Mayor Keisha Lance Bottoms and [Atlanta Housing \(AH\)](#) CEO Eugene Jones, Jr. announced rent relief efforts for individuals who live in AH-owned or subsidized units and have lost income as a result of the COVID-19 pandemic including Housing Choice Voucher Program participants. Read about the relief efforts [here](#).



Utilities Support

Water and Sewer Services

As of March 11, the [Department of Watershed Management](#) will suspend service termination for 60-days. To learn more about their resources residents can call 404-546-0311.

Georgia Power

As of March 14, Georgia Power will temporarily suspended residential and business disconnections as a result of COVID-19. Visit GA Power's website for current [GA Power service termination updates](#).

Natural Gas Services

Atlanta Gas Light will be suspending termination services until April 14. For more information on their support services visit the [Atlanta Gas Light Energy Assistance Resources page](#).

SCANA Natural Gas is suspending termination services until at least April 14. For more information or questions on payment hardship call 1-877-467-2262

LIHEAP is a Low Income Home Energy Assistance Program that helps to keep families safe and healthy through initiatives that assist with energy costs. Learn more about LIHEAP's offerings [here](#).

Small Business Support and Loans

Invest Atlanta created a Business Continuity Loan Fund. "The fund will offer small businesses zero-interest loans to address a lack of working capital and cash flows as a result of reduced consumer demand, the ability to fulfill product or service orders and other economic conditions." <https://www.investatlanta.com/business-continuity-loan-fund>

The Russell Center for Innovation and Entrepreneurship is supporting Westside entrepreneurs and small business owners through its Stakeholder Support Portal. The Center is offering 1:1 small business counseling, assistance with SBA, ACE, and Invest Atlanta applications, and more. Email all questions and requests for support to stakeholderservices@rcie.org

The United States Small Business Administration (SBA) is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). Learn more about the SBA offerings [here](#).

A large collection of small business and social enterprise leaders created a list of resources that is updating in real-time. It includes grants, readings, legal assistance, and more. Learn more by [clicking here](#).

The Lift Fund provides credit and services to small businesses and entrepreneurs. [Click here](#) to learn more, apply for relief, or [schedule a consultation](#) to help your small business plan and forecast during the COVID-19 crisis.

Facebook is offering [\\$100 million in cash grants](#) and ad credits for up to 30,000 eligible small businesses through its Facebook for Small Business Grants Program.

State and City Resources

A centralized hub for the City of Atlanta's COVID-19 resources: www.ATLstrong.org.

Metro Atlanta Chamber COVID-19 resources: <https://www.metroatlantachamber.com/covid-19-resources>.

Georgia Department of Health COVID-19 updates: <https://dph.georgia.gov/novelcoronavirus>.

Center for Disease Control (CDC) COVID-19 updates: <https://www.cdc.gov/coronavirus/2019-ncov/index.html>.

Civic Georgia resource list for metro-Atlanta: <https://www.civicga.org/atlresourcelist>.

Goodwill of North Georgia continues to operate workforce development job training programs. Call 1-844-344-WORK to speak directly to Goodwill's Career Services staff. [Click here](#) for information on how to connect online.

[The Atlanta Community Food Bank COVID-19 Help Map](#) allows residents to search by zip code to locate nearby food resources.

What I May Be Eligible for Under the CARES Act

This NY Times article breaks it all down in a comprehensive FAQ format that's easy to understand.

<https://www.nytimes.com/article/coronavirus-stimulus-package-questions-answers.html?searchResultPosition=45>

Unemployment and Financial Support for Small Business Owners

The Georgia Department of Labor is providing online access to unemployment and reemployment services. [Click here](#) to file unemployment and other claims.

On the Rise Financial Center has prepared tips for Westside residents on how to access Federal coronavirus tax relief and how to file unemployment. [Click here to learn more.](#)

Prevent the spread of COVID-19 in **7 STEPS**

- 01** Wash your hands frequently
- 02** Avoid touching your eyes, nose and mouth
- 03** Cover your cough using the bend of your elbow or a tissue
- 04** Avoid crowded places and close contact with anyone that has fever or cough
- 05** Stay at home if you feel unwell
- 06** If you have a fever, cough and difficulty breathing, seek medical care early — but call first
- 07** Get information from trusted sources



SOURCE: WORLD HEALTH ORGANIZATION

Center for Civic Innovation: COVID-19 Emergency Relief Fund

The Center for Civic Innovation has established a Coronavirus emergency relief fund to provide financial assistance for civic leaders and entrepreneurs that are experiencing personal and professional challenges because of this crisis. This includes gaps in child care, health care, and basic life necessities. They are also working toward raising additional capital for grassroots organizations facing unexpected operational challenges. For more information [click here](#).

How the CARES Act Benefits Me and My Family

Learn more about the CARES Act and its relief offerings here: <https://gbpi.org/2020/cares-act-to-deliver-booster-shot-of-additional-relief/>

COVID-19 Frequently Asked Questions and Resources

<http://www.211.org/services/covid19>