

# COVID-19

## Response for Housing and Homelessness in Florida

Housing is Healthcare

April 23, 2020



# The Florida Housing Coalition

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- Statewide nonprofit provider of training and technical assistance
- From ending homelessness to first time homeownership
- See [www.flhousing.org](http://www.flhousing.org)



**Jaimie Ross,**  
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Thank you.



## AFFORDABLE HOUSING CATALYST PROGRAM

Sponsored by the Florida Housing  
Finance Corporation



we make housing affordable™



# Webinar Logistics

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- Participants are muted
- Enter your questions in the box in your webinar panel
- Handouts are available with this webinar
- This PPT is included as a handout
- This webinar is being recorded and will be available on our [COVID-19 Resource Page](#) along with the attached handouts and all the questions and answers
- A survey will immediately follow the webinar; *please* complete it! Thanks!



# Agenda

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- Housing Response Update
- Planning for Hurricane Season & COVID-19
- Fannie Mae Forbearance Guidance
- Jacksonville Area Legal Aid
- United States Interagency Council on Homelessness
- Homelessness Update

# Hosts

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# Guests

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**Gladys Cook,**  
Resilience & Recovery Director  
Florida Housing Coalition



**Sidra Goldwater,**  
Senior Disaster Response & Rebuild Specialist  
Fannie Mae



# Guests

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**Joe N. Savage, Jr., PhD.**

Regional Coordinator

United States Interagency Council on Homelessness



**Mary DeVries,**

Managing Attorney

Jacksonville Area Legal Aid







**Kody Glazer**  
Legal Director  
Florida Housing Coalition

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# Florida Housing Finance Corporation Urges Property Owners to Suspend Rent Increases During COVID-19 Pandemic

**April 20** – FHFC Director Trey Price strongly urged property owners and managers of properties funded by Florida Housing to suspend rent increases during the COVID-19 pandemic.

“Those who choose to implement rent increases that impact residents during this global pandemic could result in consequences for future funding opportunities with Florida Housing.”



# Self-Certification may be used for SHIP COVID Emergency Assistance

- Self-Certification Form can expedite COVID-19 SHIP assistance
- Same policy as HOME Waiver from April 2020
- Permits self-certification of income **provided staff conducts income reviews within 90 days after the waiver period ends**
- SHIP and HOME waiver in effect until December 31, 2020
  - **Add income documentation to file by March 31, 2021**

For more information, see our "Virtual SHIP: Taking Your Government Functions Online" Webinar & Contact Us!



# Eviction/Foreclosure Update

Gov. DeSantis Executive Order (20-94) suspends evictions and foreclosures until May 17.

This order must be extended. We are working with our partners to compile data on evictions and how many persons would face the possibility of eviction if the moratoria were to expire prematurely.

Additional asks:

- No rent increases
- No late fees
- No negative credit reporting



# Additional \$\$\$ for the Paycheck Protection Program (PPP) Likely

- The Senate passed a \$484 billion deal on Tuesday; to be voted in the House on Thursday
- Includes \$310 billion for the depleted Paycheck Protection Program (PPP)
- \$60 billion for Economic Injury Disaster Loan (EIDL) Program
- No money for Housing & Community Development



# Now is the time to call your Congressional Representatives!

- Contact your Congressional Representatives and urge them to appropriate additional funding for housing and homelessness.
- Widespread rental and mortgage assistance
- More funding for ESG
- Relief for local governments
- Expand eviction and foreclosure protections with adequate financial assistance to support the housing industry
- National Low Income Housing Coalition Call to Action:  
<https://nlihc.org/responding-coronavirus>





**Gladys Cook,**  
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# FEMA Public Assistance Info

- PA is authorized for two activities: *Emergency Protective* and *Crisis Counseling*
- *Emergency Protective* includes Non-Congregate Sheltering
- Must be requested at <https://floridapa.org/>
- Florida Non-Congregate Sheltering Requests:
  - Approved: 21
  - Pending FEMA: 8





# FEMA PA for COVID-19

- Non-Congregate Sheltering for:
  - First Responders
  - Members of public tested and unable to isolate or quarantine at their primary residence
  - Homeless persons- tested positive or awaiting test results or unable to social distance
- Each county prepares plan with specific needs and activities; FEMA makes final approval
- Requests for PA must be signed off by EOC and Public Health Official
- Plans must show targeted population based on analysis
- Cost share for local governments is 12.5% FDEM pays 12.5% FEMA pays 75%
- Non-profits can apply but must be in coordination with local govt. FEMA pays 75% Nonprofit 25%
- The deadline for applying is not identified at this time.
- **This is a reimbursement program with strict guidelines for qualified expenses and documentation**













# Disaster Evacuation and Sheltering in the Time of COVID-19: run and hide

Options:

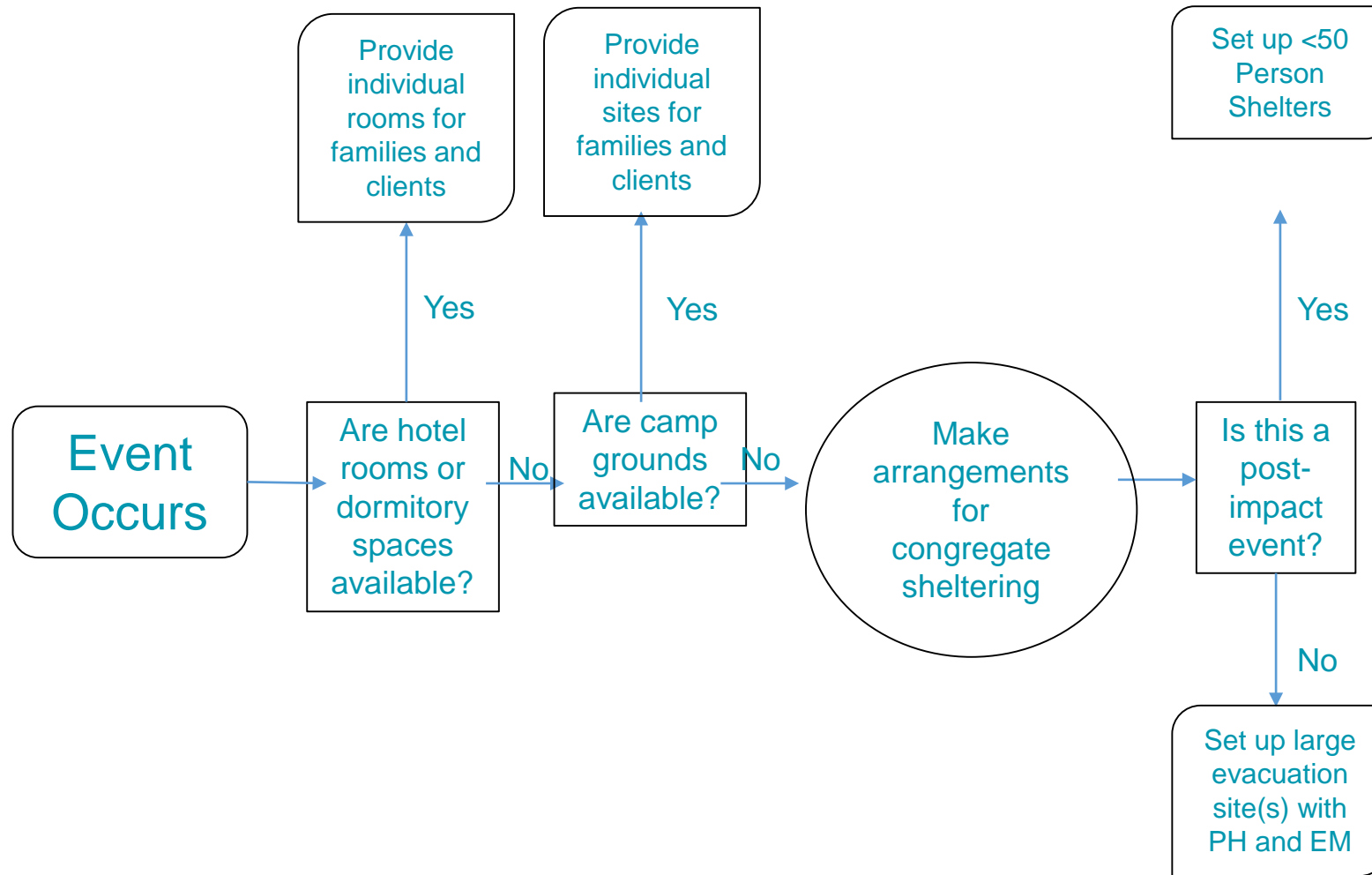
- Hotel/Dormitory
- Campgrounds/RV parks
- Social Distancing  
Congregate Sheltering
- Shelter in Place



# Time to Prepare for the Inevitable: Emergency Evacuation Framework for Concurrent Disasters

- FEMA  Florida Division of Emergency Management (FDEM)
- FEMA  American Red Cross, et al
- FDEM  County Emergency Operations
- Florida's 67 EOC's  Public Health Official
- EOC's  School Districts
- EOC's  Local hotels, campgrounds, RVs

# RED CROSS PROTOCOL FOR EVACUATION



# COVID-19 Shelter Approaches

Hotel/Dormitory  
Sheltering (preferred)

Using Campgrounds  
as Shelters

Congregate  
Sheltering

## Hotel Dormitory Sheltering

- Private rooms and facilities reduce risk of transmission
- Capacity for feeding, laundry, and meeting spaces
- Hotels have bedding, towels, phones, etc.

## Campgrounds

- RVs, cabins, tents
- Limited existing resources on-site
  - Resources and equipment must be brought on-site



# Congregate Sheltering in COVID-19 Affected Areas- practicing social distancing

- 110 sf per space- up from 30-60 sf per FEMA and ARC
- Entry/registration- must survey each entrant – DOH
- Enhanced sanitation and PPE- per FEMA and CDC
- Each shelter should have isolation rooms- per ARC
  - Known COVID
  - Pending/suspected
  - Non-COVID ill
- Reduces capacity in local shelters-Need for additional shelters in community- requires more staff
- Each County EM should have a plan for mass sheltering for hurricane concurrent with pandemic COVID 19
- Each County EM should attempt to have a COVID only shelter
- Smaller congregate shelters (gymnasium, classrooms) that shelter less than 50 people are safer and are intended for less than 14 days



# Additional Evacuation Issues

- NIMBY- county to county, state to state
- Need for PPE for everyone
- May not have large NGOs
- Food rationing/ shortage will require more security
- Large shelters >50 typically open 7 days
- Temporary housing will be needed immediately

# How Will Partners in Disaster Recovery Deploy in COVID-19 Disaster ?



To request volunteers or to volunteer, visit  
volunteer connect at

<https://volunteer.volunteerflorida.org/>

## Voluntary Organizations Active in Disasters (VOAD); partnership of faith-based and non-profit organizations



# Safely Sheltering in Place

- Must obey mandatory evacuation orders or specific orders such as mobile homes, low lying areas or special needs
- Mitigation in blue skies- should be an ongoing practice: Hazard Mitigation programs
- Trim trees, strengthen home, impact windows
- Replace older mobile homes
- Install emergency generators in supported housing

# Fannie Mae

- COVID-19 Response

- April 23, 2020

## Sidra Goldwater

Disaster Response & Rebuild, Housing Access

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# Forbearances

# Forbearance

- A forbearance is a plan that allows homeowners to make reduced or no payments for a designated period of time.
- In some instances, depending on the homeowner's circumstances, many homeowners facing COVID-19 may need or request a forbearance with no payments.
- The purpose of a forbearance is to allow homeowners time to get back on their feet financially without the concern of default or foreclosure related activities.
- A homeowner is not required to complete a Borrower Response Package (BRP), but must contact their lender/servicer.





# Forbearance, continued

- The length of forbearances may be up to 6 months with the initial offer and an extension may be granted thereafter for up to an additional 6 months. Forbearances for borrowers experiencing a financial hardship caused by COVID-19 must be provided in accordance with the requires of the CARES Act.
- Credit Reporting: Lenders/servicers must comply with the Fair Credit Reporting Act, including as amended by the CARES Act, for borrowers affected by the COVID-19 pandemic.
- Lenders/servicer must work closely with the homeowner as they near the end of the forbearance period to determine whether they either need an extension to the forbearance, a repayment plan, a payment deferral, or want to move into a long-term/permanent solution that will bring them current, such as a modification.







# Post-Forbearance Options



# Post-Forbearance Options

- Reinstatement
- Repayment Plan
- Payment Deferral
- Extend Modification
- Cap and Extend Modification
- Flex Modification



# Resources



# Resources

## General Resources:

<https://www.fanniemae.com/portal/covid-19.html>

## Borrower Resources:

<https://www.knowyouroptions.com/covid19assistance>

## Disaster Response Network for Homeowners and Renters

Fannie Mae's Disaster Response Network<sup>™</sup> offers free help with the broader financial challenges caused by COVID-19. Its HUD-approved housing counselors can create a personalized action plan, offer financial coaching and budgeting, and support your ongoing success for up to 18 months





**Mary DeVries,**  
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Jacksonville Area Legal Aid  
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- Process for eviction filings
- Difference between new filings & pending cases
- Navigating the eviction moratoria guidelines & local court guidance
- Intake for landlord/tenant issues
- Lease renewals, month-to-month tenancies, & holdover tenants
- Guidance for local organizations: How do I answer a tenant's questions? Where do I direct them?



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United States Interagency  
Council on Homelessness





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# Florida Updates

- A large emergency shelter in Tallahassee [moved to all non-congregate shelter](#)
- Over half of FL counties are working on non-congregate shelter for high risk populations, including PEH, who need to isolate or quarantine
- High demand for PPE among homeless service providers
- Miami street outreach teams are testing high risk populations
- State Office on Homelessness working on ESG-CV allocations



# Lessons Learned from Boston

- Small group of people from a shelter tested positive
- Conducted universal testing
  - 146 of 400 guests tested positive
  - None had fever, and very few had symptoms

## Asymptomatic spread is underestimated

- Implications for shelter screening
- Highlights importance of non-congregate shelter
- Permanent housing is the only long-term solution

[View Article](#)



# What HUD is Saying



- Lead with Equity
  - Example: Coordinated Entry
- Make Smart Investments
  - Promote Integrated Planning
  - Short-term investments have long-term consequences
  - The homeless system is not the sole source of funding
- Create Clear Pathways to Permanent Housing
- Do Innovative Things
  - Ask what is your ideal?

# National/Federal Updates

- [CDC: Investigating and responding to COVID-19 cases at homeless service provider sites](#)
- [COVID-19 Town Hall Series - Avoiding Civil Detention: Responding to Clients Who Violate Isolation Orders - April 24, 2020](#)
- [HUD Special Office Hours – ESG Recipients](#)
- [Federal Programs that Support Individuals Experiencing Homelessness](#)
- [Issue Brief: Reducing Harm for People Using Drugs & Alcohol During the COVID-19 Pandemic: A Guide for Alternate Care Sites Programs CARES Act Guidance for State, Local, Tribal, and Territorial Elected Officials](#)



# Upcoming COVID-19 Trainings

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Stay tuned!

We will be holding trainings in Mid-May on how to implement and administer a rental assistance program.

Visit our [Training Calendar](#) to stay up to date.



**AFFORDABLE HOUSING CATALYST PROGRAM**



# Next Webinar – April 30 @ 1:30pm

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Continue to get updates on COVID-19 response and hear from housing professionals and advocates across the state.

Register here: <https://attendee.gotowebinar.com/register/4601024460014288910>

## Panelists:\*

- Martha Are, Homeless Services Network of Central Florida
- Bill Lazar, St. Johns Housing Partnership

\*panelists subject to change



# Contact Us

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## For Assistance Contact

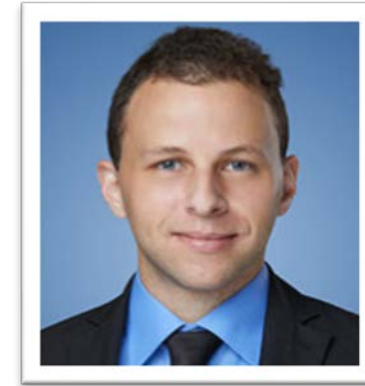
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