

Florida Housing Coalition Hurricane Member Update Webinar

November 13, 2020
Sponsored by Fannie Mae

AGENDA

- Tropical Storm Eta
- Update on COVID
Emergency Response



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Tropical Storm Eta

“I’ve never seen anything like that”: why Eta flooded South Florida so badly

Tropical Storm Eta dumped up to 16 inches of rain on north Miami-Dade and south Broward, flooding areas that previously stayed dry. Did climate change play a role?

-Miami Herald:

<https://apple.news/AFPZOvy3VSTqy0RMtJ622pw>



Reports from Tropical Storm Eta

North Miami

Ft. Lauderdale

City of Miami

Phil Klotzbach,

Dept of Atmospheric Science,
Colorado State University



Storm Eta FHFC Response

Florida Housing requests a general assessment of damage resulting from Tropical Storm Eta. A Damage Survey Template is attached to this e-mail for use by owners and/or managers of rental developments that participate in Florida Housing programs.

Save the attached file "Damage_Survey_Form_Eta_11_09_2020.xls", enter the applicable information, and submit the completed report as soon as practical (ideally within 5 business days) to HDR@floridahousing.org

Tropical Storm Eta		Management Company					
Please complete and return to HDR9@floridahousing.org				Residential Buildings			
Contact Email	Development Name	FHFC Key Number	County	Total Units	Number of Buildings Damaged	Number of Units Damaged	Number of Households Displaced due to Damage Estimated Damage Level <i>(refer to message; select from list)</i>

			Other Damages			Available Units by Number of Bedrooms in Unit (enter quantity of each type)						
Flood (rising water from outside)	Roof/Soffit Damage	Window Damage	Estimated Damage Level <i>(refer to message; select from list)</i>	Accessory Buildings & Amenities	Landscape, Trees, Debris, etc.	IRO	0	1	2	3	4	5



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Hurricane Sally

- 32,423 FEMA applications
- Disbursed over \$23 million relief and temporary housing
- FEMA applications deadline is December 1
- 20,000 FEMA registered in Escambia
- Escambia County Long Term Recovery Group up and running



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Hurricane Sally



- Cautions for construction scams
- Very active positioning NGO's- Habitat for Humanity, Mennonite Disaster Relief BUT difficult in Pandemic
- Unmet need of \$14 million
- **Need funding for construction materials**
- Applications being made for Disaster Case Management

Update on COVID Emergency Response

Kody Glazer

Legal Director, Florida Housing Coalition

Glazer@flhousing.org

Florida - Coronavirus Relief Fund

- CARES Act appropriated \$150 billion for the Coronavirus Relief Fund (CRF).
- Distributions based on population.
- State of Florida and 12 large counties received direct allocation from the US Treasury Department.

State of Florida	\$4.58 billion
12 large counties (serving over 500,000 persons)	\$2.4 billion
Remaining 55 counties (through FDEM)	\$1.25 billion
TOTAL FLORIDA	\$8.3 billion



Eligible Expenditures

- Medical expenses
- Public health expenses
- Payroll expenses
- Expenses of actions to facilitate compliance with COVID-19 related public health measures
- Expenses associated with the provision of economic support in connection to COVID-19
- Any other COVID-19-related expenses reasonably necessary to the function of government that satisfy the Fund's eligibility criteria





Using CRF Funds

The CARES Act requires that payments from the Coronavirus Relief Fund only be used to cover expenses that:

- are necessary expenditures incurred due to the public health emergency related to coronavirus;
- were not accounted for in the budget most recently approved as of March 27, 2020 for the State or local government; and
- were incurred during the period that begins on March 1, 2020 and ends on December 30, 2020.

CRF Examples

- Many communities have used their CRF funds from Treasury or DEM for emergency housing assistance
- Payroll for public health and safety employees – including law enforcement officials to help run COVID testing sites
- COVID-19 testing and PPE
- Small business relief
- Sanitation of public spaces, private nonprofits, assisted living facilities
- Facilitate distance learning in connection with school closings



CRF Takeaways

- All local governments must spend their CRF funds by December 30 or returned to Treasury.
- Research how your local government plans to expend their remaining funds.
- There are likely still funds available from your local government for COVID-19 response.



CDC Eviction Moratorium





The Basics of the CDC Moratorium

- Prevents non-payment of rent evictions until 12/31/20 **for tenants who have exercised their rights under the CDC order.**
- Eviction protections are not automatic – tenant must deliver a CDC Declaration to their landlord.
- Covers all standard rental housing, including mobile homes or land in a mobile home park
- Does not cover individuals rent hotels, motels, or other guest homes rented temporarily.
- Does not waive late fees or past due rent.
- Does not cover foreclosures.



Tenant Requirements to Secure Eviction Protection

- Each adult listed on the lease must complete a “Declaration” and provide a copy to their landlord.
- This Declaration attests that the tenant:
 - Has used “best efforts” to obtain all available governmental assistance for rent
 - Expects to earn no more than \$99,000 in annual income for 2020 (or \$198k if joint filing); was not required to report any income in 2019 to the IRS; or received a stimulus check through the CARES Act
 - Unable to pay full rent due to substantial loss of household income, loss of compensable hours of work or wages, lay-offs, or extraordinary out-of-pocket medical expenses
 - Using “best efforts” to make timely partial payments as circumstances permit
 - Would likely become homeless, need to move into a homeless shelter, or double-up



CDC Eviction Moratorium Takeaways

- Education, education, education
- Tenants must be aware of their rights under the CDC order – the protections are NOT automatic
- The moratorium should not slow down efforts to provide rental assistance



Focus on FHFC-CRF Funds provided through the SHIP Network

Types of FHFC-CRF Assistance

- Rent and Utility Assistance
- Mortgage and Utility Assistance
- Rent Assistance for Persons Experiencing Homelessness
- Emergency Repairs



Announced Today: More FHFC-CRF Funds Available



Media Contact:

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(850)- 488-4197

Taylor.Maxey@floridahousing.org

For Immediate Release:

Friday, November 13, 2020

Florida Housing Announces Up To \$40 Million More for Affected Homeowners and Renters from the Coronavirus Relief Fund

Program Set to End December 30, 2020

Tallahassee, Fla. — The Florida Housing Finance Corporation (Florida Housing) is announcing additional resources for rental and homeowner assistance programs for Floridians that have been impacted by COVID-19. Up to \$40 million is available to local

To Be Eligible for FHFC-CRF:
Most Recent Policy- there is
no Income Restriction for Rental Assistance

- The rental assistance application does not require you to add income information
- Income Restrictions are still in place for Mortgage Assistance or Emergency Repairs



To Be Eligible for FHFC-CRF: Applicant must have COVID Hardship

- Document with “CRF Self Certification of Hardship”
- CRF Application contains space to explain hardship
- An income reduction due to COVID, often Unemployment or Underemployment
- Persons Experiencing Homelessness automatically have a COVID hardship
- Some cases involve increased COVID-related costs



Contact a FHFC-CRF Office

<https://floridahousing.org/programs/special-programs/ship---state-housing-initiatives-partnership-program/local-government-information>

Local Government Information

Applicants, if you are seeking assistance from your local SHIP program, please first use the “City” dropdown list below. If the city limits of appears on the list, use that contact information. If your city does not appear on the list, then use the “County” dropdown that contact information.

City:

Please select a City... ▾

County:

Please select a County... ▾

Please select a County... ▲

Alachua County

Baker County

Bay County

Bradford County

Brevard County

Broward County

Calhoun County

Charlotte County

Citrus County

Clay County

Collier County/Naples



Florida ESG and CDBG CARES Act Funding

Susan Pourciau, Technical Advisor,
Florida Housing Coalition

pourciau@flhousing.org

Program	Direct Allocations to Local Govts	State	Total
CDBG-CV1	\$74,973,663	\$16,660,264	\$91,633,927
CDBG-CV2	\$0	\$63,170,131	\$63,170,131
CDBG-CV3	\$110,619,932	\$20,150,795	\$130,770,727
CDBG-CV Total	\$185,593,595	\$99,981,190	\$285,574,785
ESG-CV1	\$24,996,267	\$20,384,797	\$45,381,064
ESG-CV2	\$77,950,524	\$65,511,297	\$143,461,821
ESG-CV Total	\$102,946,791	\$85,896,094	\$188,842,885

- See [HUD CARES Act allocations](#) for jurisdictional allocations of CDBG-CV and ESG-CV



CDBG- CV: Eligibility

- Generally, CDBG and CDBG-CV eligibility requirements are the same.
- Must meet a HUD National Objective
 - Benefitting low-and moderate-income persons;
 - Preventing or eliminating slums and blight; or
 - Urgent Need.
- 70% of funds must still be used to benefit LMI persons.



CDBG- CV: Eligibility

- CDBG-CV required to be used for activities that **prevent, prepare for, and/or respond to coronavirus.**
- Refer to the [Quick Guide](#) to CDBG-CV Eligible Activities.



CDBG-CV Examples: Florida Communities

- Emergency rent/utility assistance (up to 6 months).
- Legal services for landlord-tenant issues, mediation, eviction prevention.
- Food vouchers/grant awards to local food programs.
- Foreclosure prevention program for homeowners.
- Housing specialists and/or diversion specialists for persons exiting/avoiding homelessness.
- Rehab of health centers, childcare facilities, senior centers, etc.

Reminder: All must be justified as preventing, preparing for, and/or responding to COVID-19



ESG-CV Uses

- Generally, uses are the same as annual ESG
 - HMIS
 - Street Outreach
 - Rapid Re-Housing
 - Homelessness Prevention
 - Emergency Shelter
- However, ESG-CV must be used in ways that **prevent, prepare for, and/or respond to coronavirus**



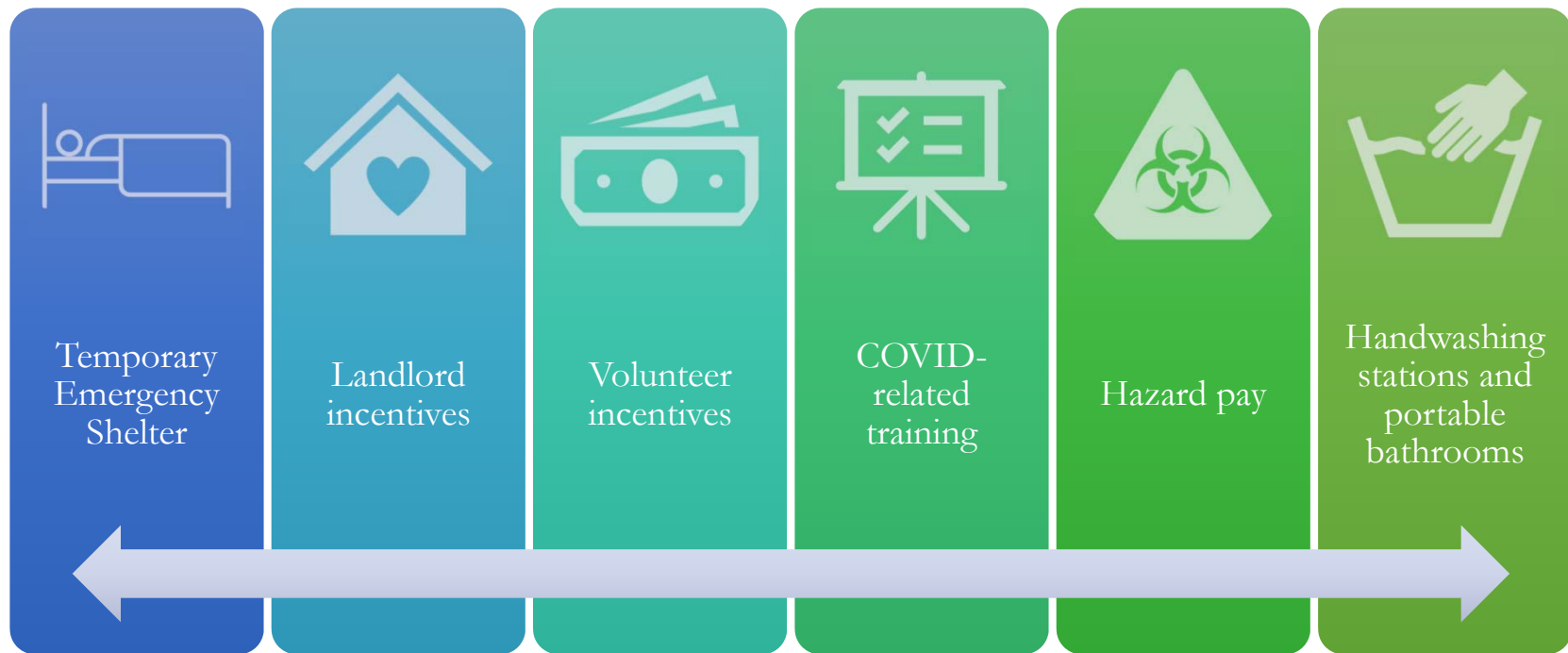
ESG-CV Strategy

- Develop a coordinated funding approach right away
- Build and strengthen an array of safe and stable housing interventions
- Only fund temporary housing in a way that is truly a direct response to the crisis (prevent, prepare for, respond to coronavirus)
- Set clear goals for very targeted homelessness prevention

Ending homelessness through permanent housing strategies should be a priority



Additional Eligible Activities



ESG-CV Examples: Florida Communities

- Rapid Re-Housing, sometimes as part of a “Housing Surge”
- Targeted Homelessness Prevention
- Temporary Emergency Shelters and/or Motel/Hotel stays as shelter
- Street Outreach
- PPE etc.

Reminder:

All must be justified as preventing, preparing for, and/or responding to COVID-19



COVID-19 RESPONSE AI

COVID-19 Resources

Visit our [COVID-19 Resources](#) page for housing pr

Read the latest [COVID-19 Weekly Digest](#)

Governor DeSantis announced [\\$250 million in C](#)
and mortgage assistance

FHFC Coronavirus Relief Fund

Visit our [FHFC Coronavirus Relief Fund Program p](#)

Frequently Asked Questions

Visit the [SHIP FAQ](#) (Update Weekly)



More CRF Information

- Visit Florida Housing Coalition's [COVID-19 page](#) to see the SHIP-CRF Manual and more
- Upcoming Webinars on [FHC Training Calendar](#)
- **Technical Assistance is Available**
 - Michael: chaney@flhousing.org
 - Kody: glazer@flhousing.org
 - Aida: andujar@flhousing.org
 - Susan: pourciau@flhousing.org
 - Call: 1-800-677-4548

Upcoming Training

November 20, 2020 1:30 pm

Friday Disaster Webinar

<https://attendee.gotowebinar.com/register/7118842317301933582>



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Technical Assistance is Available

Available Daily: **1 (800) 677-4548**

Options for Further Assistance Include:

Phone and Email consultation

Site Visits

Register at **www.flhousing.org** for:

Workshops

Webinars



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Thank you!



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