

June 15, 2020

Upcoming Trainings and Webinars

<u>Visit our Training Calendar</u> to see all upcoming training opportunities.

COVID-19

• June 18 @ 1:30pm: COVID-19 Response for Housing and Homelessness in Florida

Weekly Hurricane Member Update

• June 19 @ 1:30pm: Disaster Housing Recovery

Past Webinars

To view previous training recordings Visit our Past Trainings or COVID-19 Webinars and Digests pages.

COVID-19 Weekly Webinar Update

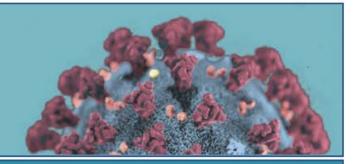
Thank you to everyone who joined our Thursday webinar on Housing and Homelessness in Florida. Many local government staff, housing providers, and advocates joined the webinar. We always record our webinars so you can catch up or revisit. The links for the recording, PowerPoint, and handouts are available on our COVID-19 resource page. For quick access, view the recording here. Sign up for our next Update webinar on Thursday, June 18 @ 1:30pm here.

Jeff Hearne, Litigation Director for Legal Services of Greater Miami, joined us this past week to provide a brief training on the eviction process in Florida, how legal aid organizations are preparing for various eviction moratoria to expire, and where to look for more guidance and information. Kody Glazer, FHC Legal Director, followed Jeff by sharing updates on Florida's CARES Act funding, what to watch out for when looking at rent payment data, and explained FHC's-policy-position-on-mortgage-forbearance. Amanda Rosado, FHC Ending Homelessness Team Director concluded the webinar by announcing the CPD Program formula allocations and CARES-Act-supplemental-funding-for-FY-2020. Amanda also provided some resources and tools for CoCs, nonprofits, and local governments to begin ramping up their prevention and re-housing efforts.

June 18 Weekly Webinar

Join us this Thursday as we provide the latest update on the housing and homelessness response to COVID-19 in Florida. Joining us this week are:





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- Tonnette Graham, Associate Director of Public Policy, Florida Association of Counties
- Olga Golik, In-House Counsel, Citrus Health Network

Kody Glazer and Amanda Rosado of the Florida Housing Coalition will provide updates on new federal, state, and local news, guidance, and best practices. <u>Register here</u>.

National Updates

Congress

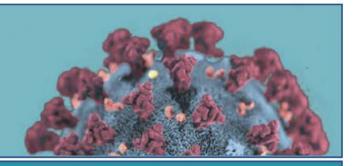
Federally funded rental and mortgage assistance remains a top priority for the Florida Housing Coalition. Senate Majority Leader Mitch McConnell has said Congress is unlikely to debate an additional COVID-19 spending package until after July 4. Senator McConnell has also said that the next stimulus bill will be the last one and has referred to the HEROES Act as "dead on arrival." However, we may see some of the provisions in the HEROES Act related to housing and homelessness in the next relief package. The Trump Administration is weighing whether to support additional stimulus checks and has stated it would like to see a package of at least \$2 trillion that is "strategically focused around the President's two simple rules – Buy American, Hire American."

On Friday, May 15, the <u>U.S. House of Representatives passed the HEROES Act</u> by a 208-199 vote. The \$3 trillion bill aimed at providing COVID-19 relief <u>contains \$200 billion</u> for housing and homelessness. The HEROES Act includes \$100 billion in emergency rental assistance, \$75 billion in homeownership assistance, \$4 billion for tenant-based rental assistance (including \$1 billion in new temporary vouchers), \$5 billion for CDBG, \$11.5 billion for ESG, \$15 million for HOPWA, and more. The HEROES Act also includes an eviction moratorium for all dwelling units for 12 months. A breakdown of the proposed funding for housing and homelessness provisions can be found <u>here</u>. There are also stand-alone bills in Congress (<u>S. 3685/H.R. 6820</u>) that provide \$100 billion in rental assistance sponsored by Sen. Sherrod Brown and Reps. Maxine Waters and Denny Heck. An analysis of those bills can be found here.

Paycheck Protection Program (PPP) Guidelines Amended

Congress <u>passed a bill amending various provisions of the PPP</u>. Among the changes, borrowers now have 24 weeks, rather than 8 weeks, to disburse their loan funds to qualify for forgiveness. Second, the mandatory amount of the loan needed to be spent on payroll is decreased from 75% to 60%. Thirdly, for amounts not forgiven, new borrowers now have up to 5 years to repay the loan. Existing borrowers will need to modify their existing agreement to extend the loan term.





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Federal Guidance

Department of Housing and Urban Development

HUD published a new <u>CARES Act allocation Excel sheet</u> that is current as of June 9. The Excel sheet shows the allocations of CDBG-CV, ESG-CV, and HOPWA-CV. You can read more about <u>the methodology</u> for round 2 and 3 allocations for CDBG CARES Act funds. Last week, HUD announced the <u>second tranche for ESG-CV funding</u> totally \$2.96 billion. The state of Florida received \$65,511,297 for nonentitlement communities and the entitlement communities in the state received \$77,950,524.

HUD ESG Grantees can find the latest guidance and announcements here.

HUD CDBG Grantees can find the latest resources and fact sheets here.

HUD HOME Participating Jurisdictions can find the memoranda to provide guidance, necessary statutory suspensions, and regulatory waivers <a href="https://example.com/here.com

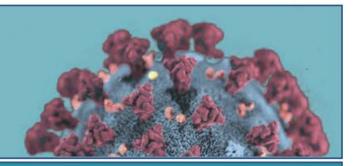
Federal Housing Finance Administration

Fannie Mae has offered guidance for homeowners navigating forbearance here. Fannie Mae also released a letter to single-family servicers on payment deferral. FHFA Director Mark Calabria testified before the U.S. Senate Committee on Banking, Housing, and Urban Affairs, on FHFA's response to COVID-19. His statements can be found here.

Federal Emergency Management Agency

Last week, <u>FEMA announced</u> that the Emergency Food and Shelter Program (EFSP) National Board will begin disbursing \$320 million to assist organizations in communities across the country dedicated to providing food, shelter and supportive services to people with economic emergencies, including our nation's hungry and homeless populations. These funds are for people with non-disaster related emergencies and can be used for a broad range of services, including: mass shelter, mass feeding, food pantries and food banks, payment of one-month's utility bills to prevent loss of services, payment of one-month's rent/mortgage to prevent evictions/foreclosures and transition assistance from shelters to stable living conditions.





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National & State Housing News

Florida Eviction & Foreclosure Moratorium Extended to July 1

On June 1, Governor Ron DeSantis <u>extended the statewide eviction and foreclosure moratorium until July 1, 2020</u>. This one-month extension of moratorium is essential to housing security as our economy reopens and Floridians receive unemployment assistance. We thank Governor DeSantis for this action. The CARES Act provides <u>additional eviction and foreclosure protections</u> for properties assisted by federal resources through July 25.

Advocates should be prepared in the event this moratorium is not extended. Eviction and foreclosure moratorium advocacy be achieved with local elected officials, local police departments, and circuit court jurisdictions. Contact us for more information.

CARES Act Coronavirus Relief Fund – State to Disburse \$1.275 Billion to Counties

The State of Florida received over \$5.8 billion from the CARES Act's Coronavirus Relief Fund (CRF) for necessary expenditures incurred due to COVID-19. Last week, the state announced it will disburse \$1.275 billion of these funds to the 55 counties that did not receive a direct CRF allocation (12 large counties received a direct allocation). The Division of Emergency Management (DEM) will manage these funds.

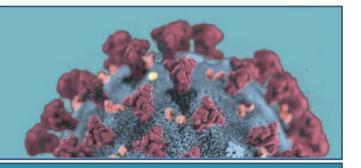
To receive state CRF money, a county must sign a funding agreement with DEM. Funds will be disbursed based on population and counties will receive 25% initially of their total disbursement and will need to apply for additional funds. Notably, CRF funds can be used for rental and mortgage assistance. Communities should work to ensure that each county uses a portion of these newly distributed funds to support local rent and mortgage assistance efforts.

With this disbursement, the state has around \$4.6 billion remaining in CRF funds. These are funds the state can still utilize for rental and mortgage assistance.

Urban Institute – Renters Need \$16 Billion Per Month In Housing Support during COVID-19

The <u>Urban Institute released a paper</u> outlining that when state and federal unemployment assistance expires, \$15.5 billion would be needed to alleviate cost burden for renters who were cost-burdened before the pandemic and for renters who lost their job as a result of it.





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Center on Budget and Policy Priorities – The Rent is Still Due

Last week, <u>Ann Oliva of the Center on Budget and Policy Priorities</u> testified before the House Financial Services Committee, Subcommittee on Housing, Community Development and Insurance, regarding America's renters, COVID-19, and an unprecedented eviction crisis.

Mortgage Forbearance Policy Paper

The Florida Housing Coalition recommends that mortgage servicers automatically place forborne payments at the end of the loan by extending the loan term. This allows homeowners to pay the same monthly payments through the life of the mortgage. Read our policy paper on this topic here.

Department of Economic Opportunity

DEO has nearly \$80 million in CDBG-CV funding that can be used for both entitlement and non-entitlement communities. We are awaiting guidance from DEO as to how they plan to spend this money. Local governments should stay tuned for updates.

Continuums of Care

This past week HUD hosted two special Office Hours on Rehousing and Prevention.

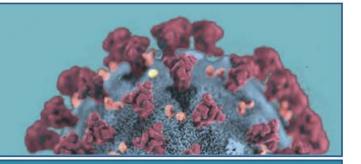
<u>Targeting Homeless Prevention in the Midst of COVID-19</u> - June 10, 2020 at 3:30 PM EDT

<u>Let's Talk: Rehousing Strategy, Service Delivery and System Reform</u> - June 11, 2020 at 3:00 PM EDT

These webinars provided community examples of how to better target resources, collaborate with key partners, and utilize a racial equity lens.

HUD <u>published a framework</u> on how communities can begin to rebuild and transform their housing systems that have significantly shifted due to COVID-19. HUD advises communities to develop a coordinated funding approach now and offers several tips for housing with equity. HUD will be releasing several more resources for rehousing in the coming week. CoCs should continue to look at their prioritization of households in light of COVID-19 and think of simplifying criteria in ways that are equitable and ensure people who are vulnerable and disproportionately impacted by COVID-19 have access to safe and stable housing. HUD has <u>offered guidance</u> and considerations for CoCs and other stakeholders involved in designing their Coordinated Entry System. The HUD SNAPS Office is continuing to host <u>weekly Office Hours</u> to answer questions related to COVID-19 and programs and funding serving people experiencing homelessness.





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HUD continues to update their <u>COVID-19 Resources Digest for Homeless Providers</u> daily. Check back regularly for new resources, including community examples.

Contact Us

We are always just a call or email away. Let us know how we can support the incredible work you are doing.



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