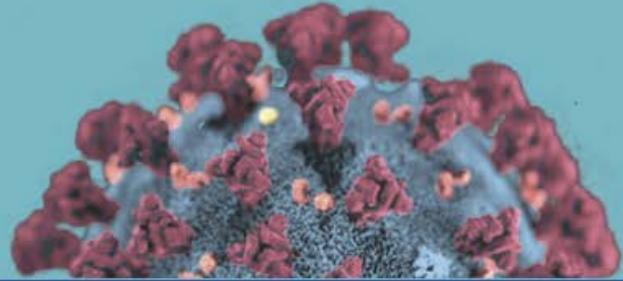


# COVID-19 WEEKLY DIGEST



April 13, 2020

## COVID-19 Weekly Webinar Update

Thank you to everyone who joined our webinar Thursday on Housing and Homelessness in Florida. Hundreds of 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](#).

Kody Glazer, FHC Legal Director, shared the [first allocations under the CARES Act](#) for Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA), and provided an update of how funding is to be distributed from the \$150 billion appropriation for the Coronavirus Relief Fund. Kody also shared new information on what can be expected in a next federal relief package and offered assistance to members on contacting their Congressional representatives to ensure housing and homelessness are adequately funded.

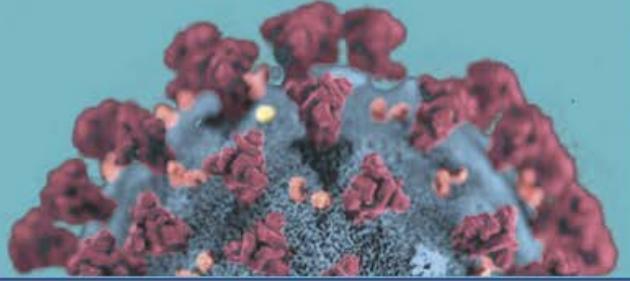
Five guests joined us from across the housing industry to share updates on how financial institutions and local governments are responding, new funding opportunities, and the homeless crisis response system. First, Thaddeus Hammond of the [Small Business Administration](#) provided information on several SBA programs including the Paycheck Protection Program (PPP), Economic Injury Disaster Loan (EIDL), State of Florida Small Business Emergency Bridge Loan, SBA Debt Relief, and SBA Express Bridge Loan Program. Rulon Washington of Wells Fargo discussed how they are [assisting their borrowers](#) with mortgage relief and modification. Rulon explained the measures Well Fargo is taking to streamline their communication to ensure that the influx of borrowers seeking assistance receive the help they need without long wait times. Marilyn Drayton of Wells Fargo highlighted their philanthropic efforts to provide aid to nonprofit organizations that need help navigating through these tough times.

Jeff Branch of the [Florida League of Cities](#) shared how the League is assisting local governments by providing a variety of online resources. Jeff emphasized the Florida League of Cities' advocacy efforts to ensure all cities in Florida receive the necessary Federal aid under the CARES Act. Brian Snow from the [Sulzbacher Center](#) provided information on how their permanent housing programs, emergency shelter, and Federally Qualified Health Center are responding to COVID-19. In addition to describing their efforts to sanitize, social distance, and comply



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with other CDC guidance, Brian discussed some of the benefits available to their essential and nonessential employees, including access to their educational and childcare programs and a bonus plan to help supplement employee's pay during this time. Amanda Rosado concluded the webinar with an update on [recent federal guidance](#) for prioritizing non-congregate shelter and assessing people for symptoms upon entry into emergency shelter.

## Upcoming Trainings and Webinars – Week of April 13

[Visit our Training Calendar](#) to see all upcoming training opportunities.

### COVID-19

- April 14 @ 10:00am: [Helping Homeowners with COVID-19 SHIP Emergency Assistance](#)
- April 16 @ 1:30pm: [COVID-19 Response for Housing and Homelessness in Florida](#)

### SHIP

- April 13 @ 2:00pm: [Rehabilitation/Emergency Repair Process: PART 2](#)
- April 14 @ 2:00pm: [Rehabilitation/Emergency Repair Process: PART 3](#)
- April 15 @ 2:00pm: [Pre- and Post-Disaster Recovery with SHIP PART 1](#)

### Weekly Disaster Housing Recovery

- April 17 @ 1:30pm: [FHC Hurricane Member Update](#)

## National Updates

### Congress

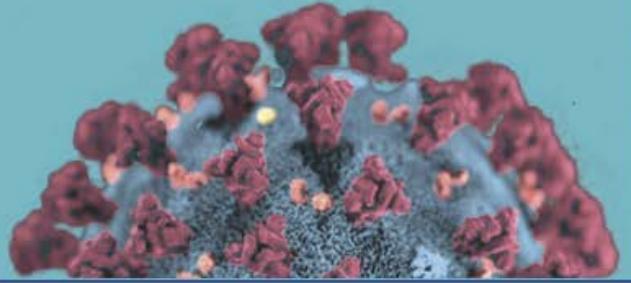
Due to its high subscription and interest, it is expected Congress will [appropriate more funds](#) for the Paycheck Protection Program (PPP). The Florida Housing Coalition, with its partners at the National Low Income Housing Coalition-led Disaster Housing Recovery Coalition (DHRC), will continue to push for additional funding for housing and homelessness in the next federal relief package. [Contact us](#) for information on how and what to advocate for when contacting your Congressional Representatives.

The House Financial Services Committee released a [document with answers to frequently asked questions](#) regarding financial services provisions in the CARES Act.



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## Department of Housing and Urban Development

Last week, HUD announced the [immediate release of allocations](#) under the CARES Act for CDBG, HOPWA, and ESG funding. In this first phase of allocations, \$2 billion will be distributed for CDBG, \$1 billion for ESG, \$53.7 million for HOPWA formula funds, and \$10 million for HOPWA competitive grants. The final \$3 billion for CDBG, and \$2.96 billion for ESG will be released within the next several months. On Wednesday, March 31, HUD released the [first set of waivers](#), referred to as the “Mega Waiver”, offering several opportunities for grant recipients get this funding on the ground quickly. With waivers for ESG, Continuum of Care (CoC) Program, Consolidated Planning, and HOPWA, grant recipients will be able to deploy funds quickly and help people obtain and maintain a stable, permanent home to stop the spread of COVID-19.

## Department of the Treasury

The IRS has created a [page on their website](#) for those who have not filed a 2018 and/or 2019 tax return. Non-filers can use this link to submit banking or address information to which they can receive their economic stimulus payment. This page is for non-filers only.

## Small Business Administration Loans

Applications through participating lenders in the Paycheck Protection Program began on April 3, and there are reports that [as of April 10, over \\$141 billion worth of loans have been approved](#). This is almost half of the total appropriation for the PPP. The National Federation of Independent Businesses conducted a study which claims that [around 70% of small business owners have tried to apply for the loan](#) with varying degrees of success. The Federal Reserve announced it [will establish a facility to facilitate lending](#) to small businesses via the PPP.

## Federal Guidance

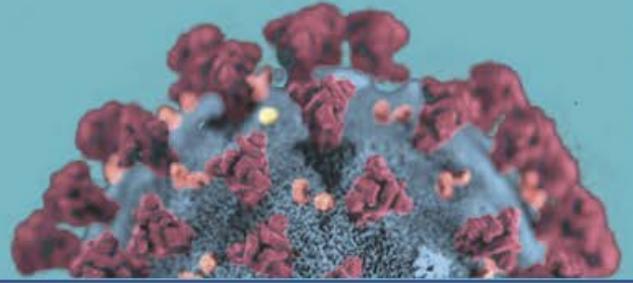
### Department of Housing and Urban Development

This week, HUD released an update to its [Quick Guide to CDBG Eligible Activities to Support Coronavirus and Other Infectious Disease Response](#) in response to the CARES Act lifting the 15% cap on public services. CDBG can be used for a [variety of housing activities](#) including emergency one-time payments for up to three months of rental or mortgage assistance. CDBG provides a much-needed flexible source of funding for nonprofits working to identify and leverage funding to keep emergency shelters operational and identify longer term options for permanent housing.



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## Federal Deposit Insurance Corporation

The [FDIC released a set of frequently asked questions](#) for financial institutions affected by COVID-19 including how financial institutions are to handle loan accommodations.

## Federal Emergency Management Agency

FEMA extended its [grace period](#) for Flood Insurance renewal premiums. The new grace period will be extended until June 15.

As of Tuesday, April 7, 11 communities in Florida were approved, with more awaiting approval, for [FEMA non-congregate shelter](#). Non-congregate shelter helps pay for shelter options such as hotel/motel rooms for high-risk individuals who are symptomatic or positive for COVID-19. Though non-congregate shelter is not specifically for people experiencing homelessness, it provides relief for emergency shelters who are at capacity and unable to accept more individuals and families due to social distancing guidance. It also provides opportunities to shelter unsheltered persons needing to isolate or quarantine. For more information on the requirements and application process for non-congregate shelter, [visit FEMA's website](#) or talk with your local emergency management.

## Department of Agriculture

USDA Rural Development [announced](#) that it would be implementing a number of measures to assist rural residents and their communities, including waiving late payments in multifamily housing, placing a moratorium on foreclosures of its Single-Family Housing Direct Loans, and more.

## National & State Housing News

### Shimberg Center

The Shimberg Center at the University of Florida has set up a [tool to help communities](#) identify and measure needs. It also includes an inventory of housing units that are subsidized/assisted. This tool can be used in your community to strategically plan for the housing response for COVID-19.

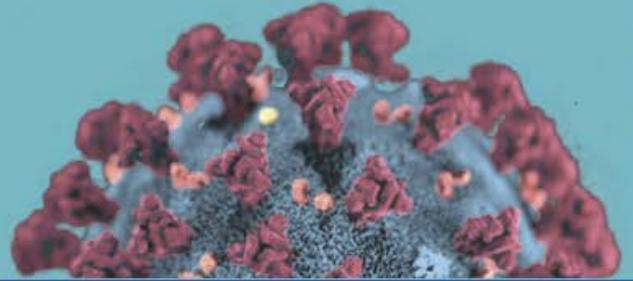
### California Launches Project Roomkey

The Governor of California announced that it was the first state to secure FEMA approval to provide safe isolation capacity for tens of thousands of people experiencing homelessness. [Project Roomkey](#) has an initial goal of securing up to 15,000 hotel rooms for this purpose. FEMA has approved that state and local governments will receive up to 75 percent cost-share reimbursement from FEMA for hotel and motel rooms, including



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wraparound supports such as meals, security, and custodial services. In Los Angeles alone, there are over 50 hotels participating.

## Coronavirus Relief Fund

The Congressional Research Service (CRS) released an informational [document](#) on the Coronavirus Relief Fund passed in the CARES Act. The CRS estimates that Florida will receive over \$8.3 billion from the Coronavirus Relief Fund. This is in addition to CDBG and ESG dollars. Florida has not decided how to expend these funds yet or what the application process will be for local governments.

## How COVID-19 is Affecting Affordable Housing (So Far)

The Affordable Housing Finance Magazine [published an article](#) that interviewed several industry leaders to break down what they're seeing in the financial markets, how the pandemic compares to other crises, and what may be coming next. Notably, housing construction remains essential in Florida, allowing no disruption in the development of affordable housing.

## LIHTC Investors Hit Pause as Profits Become Unclear

There have been [reports of LIHTC investors telling owners they are going to stop investing](#) until there is more certainty in the market. The "wait and see" approach that some investors are taking appears to be driven by investors not knowing what their tax liability, and their corresponding need for the tax credits, will be this year.

## Department of Economic Opportunity

The Florida Department of Economic Opportunity (DEO) [announced](#) that HUD has approved Florida's action plan for \$633 million for disaster mitigation. These funds are allocated through HUD's newly created Community Development Block Grant (CDBG-MIT) and will be used to launch the new Rebuild Florida mitigation programs. Beginning last week, CareerSource locations across the state will be providing paper applications to help make [Reemployment Assistance](#) easier to access.

## Department of Children and Families

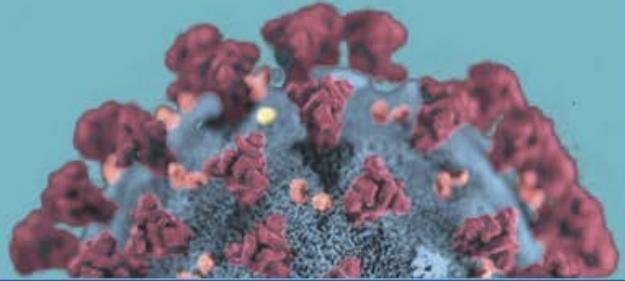
Governor DeSantis directed the Department of Children and Families (DCF) to request a federal waiver to permit the state to launch a pilot project that will allow Florida families to purchase groceries online with their Electronic Benefit Transfer (EBT) card.

Additionally, DCF has temporarily increased SNAP recipients' benefit amount to the [maximum monthly allotment](#) based on household size.



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## Local News

### Florida League of Cities/Association of Counties

The [Florida League of Cities](#) and [Florida Association of Counties](#) are working hard with local governments to respond to COVID-19. Both websites provide robust resources on their website covering Florida's Executive Orders, funding and technical assistance, important survey results on local government actions, and more.

### Miami

The Miami Herald Editorial Board issued an editorial on the [glaring need to test persons experiencing homelessness](#) for COVID-19, calling it a "dangerous oversight."

### Orlando

Renters who live in long-term hotel and motel rentals found they are [not protected by eviction moratoriums](#).

### Tampa Bay

Florida Politics reported that according to a study done by Tampa Bay Partnership, Community Foundation of Tampa Bay, United Way Suncoast, and the USF Muma College of Business, [one in four Tampa Bay residents have lost a job](#) as a result of COVID-19.

### St. Petersburg

The City of St. Petersburg is creating the [Fighting Chance Fund](#) – an emergency grant for St. Petersburg's negatively impacted locally owned and independently operated small businesses.

### West Palm Beach

West Palm Beach announced the formation of a [West Palm Beach COVID-19 Response Unit](#), a multi-issue team to address challenges the city faces. One group will focus on "housing and the homeless" led by Commissioner Cory Neering.

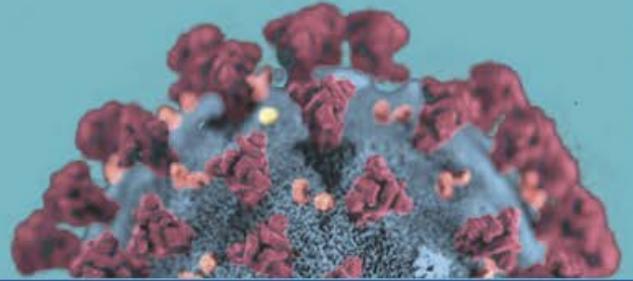
## Nonprofits and Small Business

The CARES Act provides over \$350 billion for the operation of the [Payroll Protection Program](#) (PPP) and for [Economic Injury Disaster Loans](#) (EIDLs). These first come, first served programs can be accessed by small businesses and nonprofits with less than 500 employees. The PPP offers funding for payroll, rent, utilities, and interest and can be fully forgiven if used on these specific items. The SBA has a function on their website to [help](#)



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[you locate participating lenders for the PPP](#). The EIDLs provide up to \$2 million in relief to be used in a similar manner.

The Community Land Trust of Palm Beach County (CLT of PBC) announced they received a grant from Wells Fargo for \$10,000 in support of their relief efforts. The CLT of PBC has partnered with Palm Beach County's Office of Community Revitalization and other partners to provide 50 hot meals 7 days a week to COVID-19 impacted families.

## Continuums of Care

HUD continues to provide Continuums of Care and those working in the housing crisis response system the [tools they need](#) as they work to ensure people experiencing homelessness get the help they need. Resources are updated daily.

On March 26, HUD and the CDC [released a one-pager](#) on non-congregate approaches to sheltering for CoCs working to shelter people experiencing homelessness who are in high risk categories.

HUD recently published [COVID-19 HMIS Resources](#) to help CoCs and HMIS Leads respond to COVID-19 in a way that continues to capture essential data elements while considering privacy and data sharing concerns.

Community Solutions has a great [webpage on COVID-19 and homelessness](#) that addresses information for front line service providers, funding under the CARES Act, and resources for the homeless response system.

## Renters and Homeowners

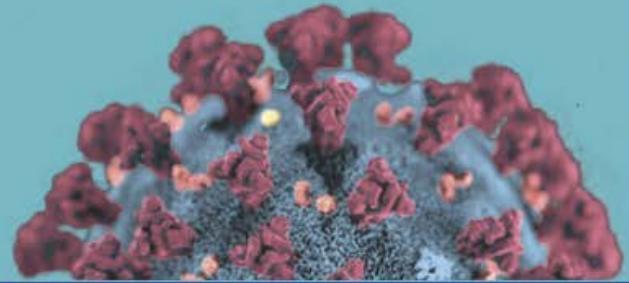
According to the Mortgage Bankers Association, [mortgage forbearance requests have spiked](#) due to COVID-19. Due to this surge, the Association found that it is [more difficult for borrowers to communicate their forbearance requests](#) to their servicers, as about 25% of borrowers are abandoning their calls due to long waits. This is in comparison to only 5% abandonment three weeks ago. The [Senior Vice President of the MBA](#) stated it is expected that "requests [for forbearance] will continue to skyrocket at an unsustainable pace in the coming weeks, putting insurmountable cash-flow constraints on many servicers." Federal Housing Finance Agency Director Mark Calabria confirmed that [1.69% of loans in the GSEs' portfolio have been placed in forbearance](#).

[Evictions and foreclosures](#) remain suspended in Florida through May 17.



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## 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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