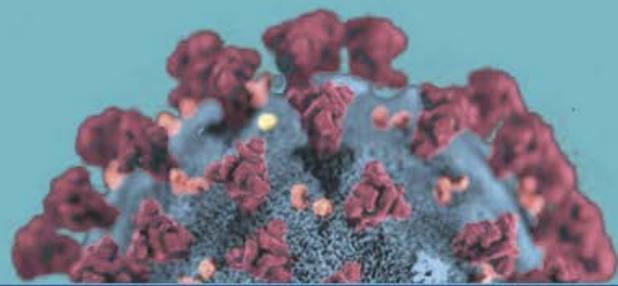


COVID-19 WEEKLY DIGEST



April 20, 2020

COVID-19 Weekly Webinar Update

Thank you to everyone who joined our webinar Friday 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](#).

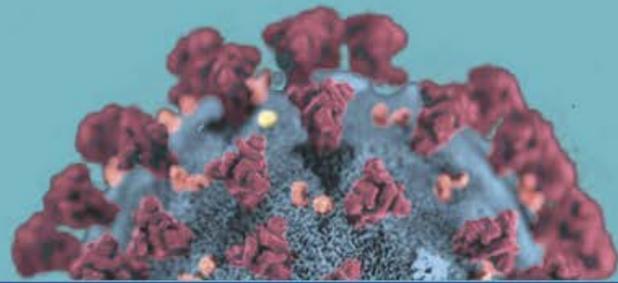
Kody Glazer, FHC Legal Director, reviewed the Community Development Block Grant Coronavirus (CDBG-CV) [allocations under the CARES Act](#) and shared the most recent HUD guidance for flexibilities under [CDBG-CV, HOME](#), and [HOME-assisted Tenant Based Rental Assistance](#). Kody also shared updates on the Paycheck Protection Program (PPP), Economic Injury Disaster Loan (EIDL) program, how to help persons access their \$1,200 stimulus check, and how to lobby to Congress to ensure additional funds for housing and homelessness. Kody concluded the COVID-19 Housing Response by showcasing the City of Tampa's [Relief Now, Rise Together](#) Fund and updates on the eviction and foreclosure moratorium front.

Three guests joined us to share how their organizations are responding to and aiding persons impacted by COVID-19. First, Armando Fana, Assistant City Administrator from the City of West Palm Beach, shared how his city is planning for the incoming CARES Act funding and how they are reprogramming existing funds to provide rental assistance, homeless support services, and other aid for families. Next, Cheryl Howell, Director of Affordable Housing for Hillsborough County, gave insight into how her County is structuring programs to provide rental and mortgage assistance to individuals including a Family Investment Program funded with \$15 million in General Revenue funds. Ms. Howell also shared how the County is planning on using CDBG and ESG funds to respond to COVID-19. Lastly, Anne Ray, Florida Housing Data Clearinghouse Manager for the Shimberg Center for Housing Studies, presented the [Shimberg Center's COVID-19 Data Application](#) for a variety of data points related to COVID-19 to guide policymakers in response and recovery. Susan Pourciau of FHC concluded the webinar with a few updates on homelessness response including the status of the State of Florida's ESG waivers.



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Upcoming Trainings and Webinars – Week of April 20

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

COVID-19

- April 21 @ 10:00am: [Virtual SHIP: Moving Your Government Functions Online](#)
- April 23 @ 1:30pm: [COVID-19 Response for Housing and Homelessness](#)

SHIP

- April 20 @ 2:00pm: [Pre- and Post-Disaster Recovery with SHIP Part 2](#)
- April 22 @ 2:00pm: [Pre- and Post-Disaster Recovery with SHIP Part 3](#)

Florida Community Land Trust Institute

- April 21 @ 2:00pm: [Determining if a CLT is Right for Your Community](#)

Weekly Hurricane Member Update

- April 24 @ 1:30pm: [Disaster Housing Recovery](#)

National Updates

Congress

According to the New York Times, the White House and Congressional Democrats are [close to an agreement](#) for a \$450 billion economic relief package which would include \$300 billion to replenish the Paycheck Protection Program.

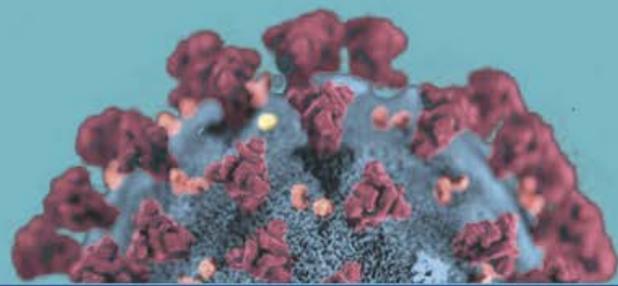
Department of Housing and Urban Development

Two weeks ago, 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. For the remainder of the CDBG funds, local governments will need to apply to state or HUD directly – the final funding will not be distributed automatically.



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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 is for non-filers only.

Small Business Administration Loans

The White House announced the [\\$349 billion appropriated in the CARES Act for the Paycheck Protection Program \(PPP\) was fully subscribed](#). Florida small businesses [were approved for around \\$17.9 billion](#) of these funds. Congress is expected to appropriate additional funds for the PPP. There have also been reports that the [Economic Injury Disaster Loan \(EIDL\) program is oversubscribed](#) and businesses are receiving less than promised.

Federal Guidance

Department of Housing and Urban Development

In the past week, HUD released three documents of guidance relating to CDBG-CV and HOME funding. HUD released a document [highlighting the flexibilities for CDBG-CV funds](#) as found in the CARES Act. This includes the immediate availability of the elimination of the 15 percent cap on public services, expedited procedures for public comments, and the extended deadline for Consolidated Plans. On April 9, HUD released the [availability of waivers and suspensions for the HOME Program](#) in response to COVID-19. The guidance allows participating jurisdictions to raise the cap on administrative expenses from 10% to 25%, waive the HOME match requirement for a specified time, permit self-certification of income, and waive on-site inspection requirements, among other items. On April 9, also released the availability of [suspensions and waivers to facilitate HOME-Assisted Tenant-Based Rental Assistance \(TBRA\)](#).

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.

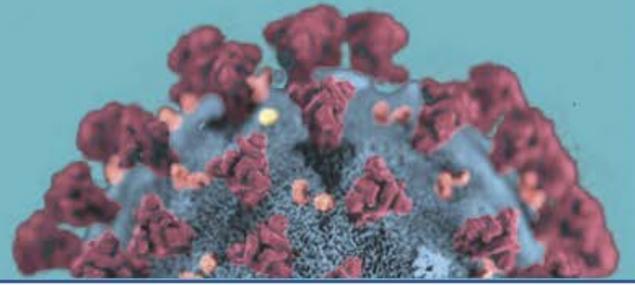
Federal Emergency Management Agency

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



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Currently, over 35 communities in Florida have been approved, or are 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

Florida Housing Finance Corporation

The Florida Housing Finance Corporation (FHFC) [strongly urged property owners to suspend rent increases](#) during the COVID-19 pandemic. There have been some instances of property owners raising rents as a result of the new HUD 2020 Income Limits, and to combat this, FHFC issued a strongly worded press release stating that “[t]hose who choose to implement rent increases that impact residents during this global pandemic could result in consequences for future funding opportunities with Florida Housing.”

The Florida Housing Finance Corporation has compiled a list of resources with relevant information for homeowners, residents, developers, apartment owners, management companies, participating lenders, Realtors and SHIP administrators regarding COVID-19.

Find more information on Florida Housing's response to COVID-19 [here](#).

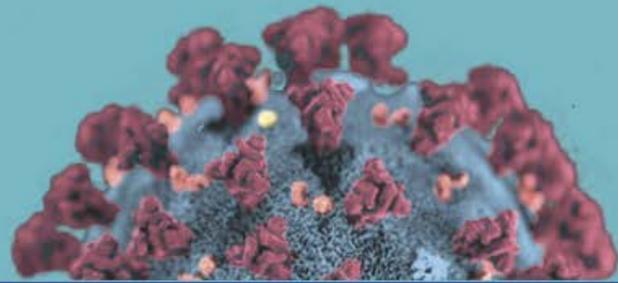
Shimberg Center's COVID-19 Data Application

The Shimberg Center for Housing Studies is continuously updating its [COVID-19 Data Application](#) which is a great resource for policymakers and staff to use to dictate priorities and respond to COVID-19. The COVID-19 Data Application provides county and state level data on population by age, children and education, workers in affected industries, housing burden, and provides data on congregate facilities in Florida. The Data Application



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also provides a mapping tool where users can locate where people live that make up the most affected industries.

[\\$1,200 Stimulus Check Disbursed](#)

Last week, most persons earning less than \$75,000, and recently filed a tax return, received their \$1,200 stimulus check as dictated by the CARES Act.

[Initial Unemployment Estimates Released by DEO](#)

The Department of Economic Opportunity [released initial estimates](#) of the unemployment picture in Florida. Experts believe the [figures significantly under-represent](#) the true picture.

[Mortgage Industry and Housing Associations Calls for a Liquidity Facility for Servicers](#)

A broad coalition of financial industry trade associations and affordable housing advocate groups are calling on the Federal Housing Finance Agency, the Federal Reserve, and the Department of Treasury to [establish a liquidity facility for servicers](#) as a follow up to the mortgage forbearance provided by the CARES Act.

[Department of Economic Opportunity](#)

The Florida Department of Economic Opportunity (DEO) [released a list of organizations that were awarded funds](#) under the \$50 million set aside for the Florida Small Business Emergency Bridge Loan Program. Of the nearly 38,000 businesses that applied, [only 1,000 were awarded loans](#).

[Florida Will Release Names of Nursing Homes and Assisted Living Facilities With COVID-19 Cases](#)

Governor DeSantis announced the state will begin [releasing the names of nursing homes and assisted living facilities](#) with confirmed COVID-19 cases. Currently, there are 303 long-term care facilities with positive COVID-19 cases.

[Department of Children and Families](#)

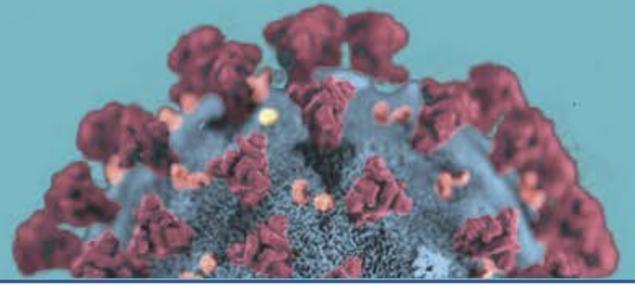
Per the Department of Children and Families' (DCF) request, the United States Department of Agriculture (USDA) approved Florida's waiver to permit the state to launch a pilot project that will allow families to purchase groceries online with their Electronic Benefit Transfer (EBT) card. DCF will continue to work closely with the USDA and participating retailers to implement this project by April 21, 2020.

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



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Local News

Hillsborough County

Hillsborough County is set to structure programs to provide rental and mortgage assistance to individuals using \$15 million in General Revenue funds. The County plans to use \$4.2 million of CDBG funds for permanent housing with an integrated healthcare component and \$2.1 million of ESG funds for rapid rehousing, shelter operations, and the leasing of hotel rooms for persons experiencing homelessness. The Tampa Bay Times reported on the use of funds [here](#).

Tallahassee

The City of Tallahassee and Leon County [approved \\$1 million in funds specifically for area nonprofits](#).

Tampa

The City of Tampa announced the creation of the [Relief Now, Rise Together Fund](#). This fund will provide aid to residents and small businesses and is locally funded by businesses and philanthropy. For residents, the money can assist with up to \$1,000 of mortgage and rental payments for one month (plus \$250 for utilities) to eligible Tampa residents. This is a great example of a local government sourcing charitable donations for public good.

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.

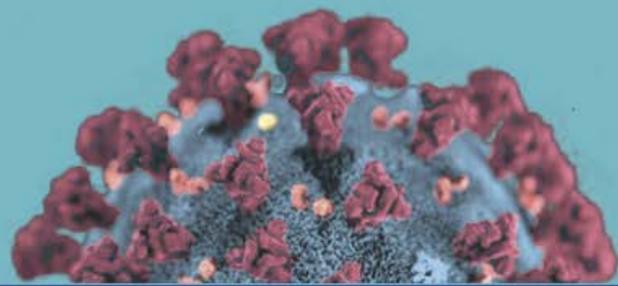
West Palm Beach

The City of West Palm Beach opened the [WPB Together Fund](#) to raise local money for local relief efforts to residents and businesses. The sourced charitable donations will supplement existing dollars. Mayor James challenged the private sector to match the City’s \$309,000 contribution. The City has also repurposed existing SHIP funds and utilized General Revenue funds for an [eviction prevention program](#) for those who are impacted by COVID-19. West Palm Beach also 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. Listen to our April 17 webinar for insight into West Palm Beach’s COVID-19 response.



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Nonprofits and Small Business

With the Payroll Protection Program (PPP) fully subscribed, nonprofits and small businesses are encouraged to stand by for an additional appropriation by Congress. Several local governments are creating loan pools specifically for non-profits. [United Way of Florida and their affiliates](#) are providing direct assistance to individuals and doing great work raising funds for COVID-19 response.

Continuums of Care

The HUD SNAPS Office hosted a special office hours [webinar on April 14](#) discussing the Mega-Waiver Memorandum effective on March 31. HUD provided an overview of the ESG, COC, and Consolidated Plan waivers along with sample documentation recipients and subrecipients will be required to keep as justification for using the waivers. HUD made a point of clarification on the ESG waivers, explaining the waivers are only applicable to current ESG funding expended during this time. The waivers are not applicable to ESG-CV funding. HUD will providing a notice soon with more information.

The National Health Care for the Homeless Council [released a brief](#) to provide local government officials and alternate care sites (ACS) program managers with a framework for serving individuals with Substance Use Disorder (SUD) in isolation and quarantine, and reducing possible harmful consequences.

Renters and Homeowners

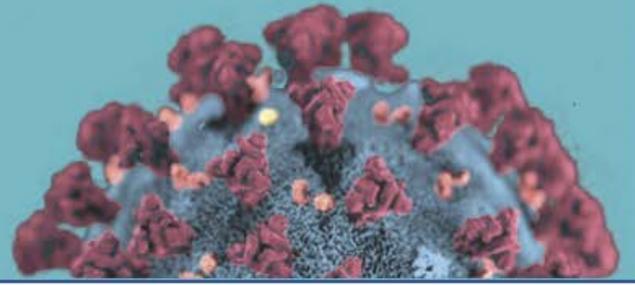
Due to the high spike in mortgage forbearance requests due to COVID-19, financial institutions are beginning to [tighten their lending standards](#) by requiring higher credit scores and greater down payments. Unconventional Banks are also [hitting pause on home equity line of credit offerings](#). Some nonbank lenders have [drastically cut back on their](#) originations as well.

[Evictions and foreclosures](#) remain suspended in Florida through May 17. The CARES Act provides [additional eviction and foreclosure protections](#) for properties assisted by federal resources. The Shimberg Center's COVID-19 Data Application maps out the [properties in Florida that are protected by the CARES Act moratoria](#) to help tenants, homeowners, attorneys, and housing advocates protect people from eviction and foreclosure.



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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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