COVID-19
Response for Housing and Homelessness in Florida

Housing is Healthcare

May 14, 2020
The Florida Housing Coalition

• Statewide nonprofit provider of training and technical assistance
• From ending homelessness to first time homeownership
• See www.flhousing.org

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Thank you.

Sponsored by the Florida Housing Finance Corporation
Webinar Logistics

• 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
• A survey will immediately follow the webinar; please complete it! Thanks!
Agenda

• Homelessness Update
• Department of Children and Families
• Rental Assistance Discussion
• Housing Response Update
• Legal Services of Greater Miami
Hosts

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Changes to Coordinated Entry

- Coordinated Entry is how households access housing and resources
- HUD strongly encourages involvement and coordination with health partners
- Remains a requirement for CoC and ESG projects
- Evaluate policies and procedures impacting subpopulations based on vulnerability
What Populations Need to Be Prioritized?

• HUD recommends the system having the ability to evaluate, update, and implement changes in **10 days or less**!

• **People at high risk** of developing severe COVID-19 symptoms

• Goal of CE is to ensure the most vulnerable have access
  • Black people, people of color, and LGBTQ-identified people have longer periods of homelessness, longer times to be housed, and higher rates of returns to homelessness

• Communities should consider this an opportunity to prioritize people on simple criteria
  • Less sophistication for quicker prioritization
Landlord Engagement

• **Immediate and Proactive Communication**
  • Understand federal, state, and local eviction moratoriums
  • Engage in proactive communication with landlords

• **Recruitment and Retention**
  • Map out your assets (e.g. risk mitigation)
  • Be specific about your numbers, explain benefits of the program
Resources

• National Alliance to End Homelessness [Racial Equity Toolkit](#)
• HUD Daily Digest – [Quick Access](#)
• HUD Office Hours – [Fridays at 2:30pm EDT](#)
• Canadian Alliance to End Homelessness – [Getting Back to Housing](#)
• New CDC Guidance – [Interim Guidance Unsheltered Homelessness](#)
  • Includes clarifications on outreach and encampment guidance
Patti Grogan
Director of Economic Self-Sufficiency Programs and Policy
FL Department of Children and Families

- DCF Economic Self-Sufficiency Response to COVID-19
- Emergency Solutions Grant
- ESG-COVID Grant Funding Process
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## Defining Rental Assistance

<table>
<thead>
<tr>
<th>ASSISTANCE TYPE</th>
<th>DEFINITION</th>
<th>ASSISTANCE PROVIDED</th>
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</thead>
<tbody>
<tr>
<td>Homelessness Prevention (HP)</td>
<td>Assistance that prevents a household from losing their housing or helps pay for other incidentals that would make housing unstable (utility shutoff)</td>
<td>Rental arrears, utility arrears, landlord-tenant mediation, tenant legal services, housing stability support services</td>
</tr>
<tr>
<td>Other names: Eviction Prevention</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rapid Re-Housing (RRH)</td>
<td>Assistance that helps a household move into permanent housing and stabilize in housing</td>
<td>Rental assistance, move-in cost assistance (e.g. utility deposits, security deposits, last month's rent, etc.), housing stability support services</td>
</tr>
<tr>
<td>Other names: Short- or medium-term rental assistance; rent subsidies; tenant based rental assistance</td>
<td></td>
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</tbody>
</table>
Identifying the Needs

• Start with the data
  • CoC Point in Time Count
  • CoC By-Name or Prioritization List
  • COVID impact measures (e.g., Shimberg’s COVID Housing and Workforce Indicators)

• Start from a people-centered perspective, not a money-centered perspective
• Identify priority or target subpopulations
## Inventorying Resources

<table>
<thead>
<tr>
<th>Program (Source) (See Notes 1 and 2)</th>
<th>Program abbrev.</th>
<th>Local administrator</th>
<th>Type of assistance (See Note 3)</th>
<th>Income eligibility (See Note 3)</th>
<th>Length of financial rent assistance (See Note 3)</th>
<th>Additional eligibility criteria (See Note 4)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Development Block Grant (HUD)</td>
<td>CDBG</td>
<td>Local government</td>
<td>HP, RRH</td>
<td>&lt;80% AMI</td>
<td>Up to 3 months</td>
<td></td>
</tr>
<tr>
<td>CARES Act Community Development Block Grant (HUD)</td>
<td>CDBG-CV</td>
<td>Local government</td>
<td>HP, RRH</td>
<td>&lt;80% AMI</td>
<td>Up to 3 months</td>
<td></td>
</tr>
<tr>
<td>HOME Investments Partnership Program (HUD)</td>
<td>HOME</td>
<td>Local government</td>
<td>HP, RRH</td>
<td>&lt;80% AMI max but most often &lt;60% AMI</td>
<td>Up to 24 months with TBRA (renewable)</td>
<td></td>
</tr>
<tr>
<td>Emergency Solutions Grant (HUD)</td>
<td>ESG</td>
<td>Local government; Homeless Continuum of Care (CoC), administering State of Florida ESG</td>
<td>HP, RRH</td>
<td>None for RRH; &lt;30% AMI for HP</td>
<td>Up to 24 months for HP, RRH</td>
<td>Households experiencing homelessness or at risk of homelessness</td>
</tr>
<tr>
<td>CARES Act Emergency Solutions Grant (HUD)</td>
<td>ESG-CV</td>
<td>Local government; CoCs</td>
<td>HP, RRH</td>
<td>None for RRH; &lt;50% AMI for HP</td>
<td>Up to 24 months for HP, RRH</td>
<td>Households experiencing homelessness or at risk of homelessness</td>
</tr>
<tr>
<td>Continuum of Care (HUD)</td>
<td>CoC</td>
<td>CoC</td>
<td>RRH, PSH</td>
<td>None</td>
<td>For RRH, up to 24 months; For PSH, as long as eligible and assistance is desired</td>
<td>Households experiencing homelessness</td>
</tr>
<tr>
<td>Housing Opportunities for Persons with AIDS (HUD)</td>
<td>HOPWA</td>
<td>Local government; nonprofit providers</td>
<td>HP, RRH, PSH</td>
<td>&lt;80% AMI</td>
<td>HP: Up to 21 weeks in a 52-week period through STRMU; RRH: security deposit and first month rent through PHP; PSH: ongoing through TBRA, leasing, and PBRA</td>
<td>Households with a member who has AIDS or is HIV+</td>
</tr>
</tbody>
</table>
Coordinating Funding Sources and Types of Assistance

• Coordinating funding and programs ensures maximum impact and mobilizes funding toward a common goal, taking into account the parameters of each source.

• Join our webinar dedicated to this topic
  • May 26, 2020 10:00am-11:30am (ET)
  • Register here
## Striking the Right Balance

<table>
<thead>
<tr>
<th>Simple Rent Assistance Programs (1)</th>
<th>Nuanced Rent Assistance Programs (2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Easy to administer</td>
<td>More difficult to administer</td>
</tr>
<tr>
<td>Easy to budget</td>
<td>Budgeting requires estimations</td>
</tr>
<tr>
<td>Will expend funds quickly</td>
<td>Will expend funds over time</td>
</tr>
<tr>
<td>Can be managed by local gov’t</td>
<td>Best managed by a nonprofit with expertise in administering such programs</td>
</tr>
<tr>
<td>More like a per-household income payment</td>
<td>More like assistance specifically for a housing need that can’t be met otherwise (the “but for” approach)</td>
</tr>
<tr>
<td>Has the least impact on households that need help the most</td>
<td>Has the greatest impact on households that need help the most</td>
</tr>
</tbody>
</table>

(1) Example of simple program: $1,500 per household, first-come first-served, no target population

(2) Example of nuanced program: Financial assistance varies by household, uses prioritization method to help those with most needs, specifies target population, includes housing problem-solving approach and offers support services
Selecting the Entity to Administer the Assistance

Select a nonprofit to administer the assistance with these characteristics in mind.

- Integration with the CoC, Homeless Management Information System (HMIS), and Coordinated Entry
- Experience administering federal and state rent assistance programs (e.g., ESG, CoC)
- Track record of spending down awards in a timely manner
- Positive monitoring reports for current programs
- Experience in housing problem-solving
- Staff and fiscal capacity
Eviction/Foreclosure Update

Today’s Update:
Statewide eviction & foreclosure moratorium remains in effect until June 2.

Estimated 80% of tenants paid their rent in full or in part by May 6.
• Can be largely attributed to Economic Impact Payments & rent assistance programs
• Does not tell the whole picture – does not account for renters that used credit cards or borrowed money to pay rent or what % of income/savings used to pay rent.
Rental Assistance Update

- Communities continue to open their rental assistance programs.
- New Programs:
  - **North Miami CRA** - $1 million for renters within CRA boundaries; up to 2 months of payments.
  - **Port St. Lucie** – up to 2 months up to max of $3,000; anyone has not experienced a loss of income will not qualify. For mortgage relief, homeowners must first attempt to receive forbearance from lender.
- Handout: Sample Agreement with a Sub-recipient to administer a rental assistance program under SHIP.
- Visit [www.flhousing.org/events](http://www.flhousing.org/events) for upcoming Rental Assistance webinars.
CARES Act 2.0?

The US House of Representatives will vote tomorrow on the HEROES Act – $3 trillion COVID relief proposal. The bill includes:

- $100 billion in emergency rental assistance
- $75 billion for homeownership assistance
- $4 billion for tenant-based rental assistance; including $1 billion for new, temporary vouchers
- $5 billion for CDBG
- $11.5 billion for ESG
- $15 million for HOPWA
- $500 million for Section 202 Supportive Housing for the Elderly
- $700 million for rural rental assistance
- $750 million for project-based rental assistance
- $100 million for housing counseling services
- Eviction moratorium for all dwelling units for 12 months.
Coronavirus Relief Fund

- The State of Florida will receive nearly $6 billion through the CRF.
- The Treasury Department has confirmed that this money can be spent for rent and mortgage assistance.
- 12 large counties eligible to receive allocation directly from the Treasury Dep’t:
  - Brevard; Broward; Duval; Hillsborough; Lee; Miami-Dade; Orange; Palm-Beach; Pasco; Pinellas; Polk; Volusia
- No requirement that local governments receive the state allocation.
- Florida is in the process of deciding how to use its CRF funds.

CRF Funds must be expended by end of 2020.
Montana Emergency Housing Assistance Program

- Montana devoted $50 million of their CRF funds for an Emergency Housing Assistance program – or around 4% of their total allocation.

- Program summary:
  - Initial payments of up to three months of assistance
  - Requires Applicants to spend 30% of their monthly income on housing costs
  - State will pay the difference between 30% of current gross monthly income and eligible housing assistance costs, up to $2,000 a month.
  - Household limits range from $75,000 to $125,000
  - Unemployment insurance counts as income; the stimulus checks do not.
New CDBG-CV Money

- **2nd allocation of CDBG-CV**: State of Florida received $63,017,132.
- DEO will administer the funds.
- Can be used for non-entitlement AND entitlement jurisdictions.
- Stay tuned for further updates.

3rd and final CDBG-CV allocation ($2 billion) will be made on a rolling basis based on need. No guidance from HUD yet.
Policy Workgroup

• Each Tuesday at 1:30-2:30pm (new time), we host a Policy Workgroup to discuss advocacy for COVID-19 Housing & Homelessness Response
• Contact glazer@flhousing.org to be added to the Workgroup.
Reemployment Assistance

DEO has an online dashboard for data on reemployment assistance claims.

As of May 12:
- 1,405,356 unique claims have been submitted
- 78.3% of claims have been processed
- 49.4%, or 693,950, claimants have been paid
- $1,770,768,406 paid in total
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COVID-19 Pro Bono Project

The Florida Community Development Legal Project (FCDL) and Lawyers for Good Government (L4GG) are teaming up to provide free legal advice to Florida small businesses and non-profits.

To apply for a free 45-minute consultation with a volunteer attorney, click here: https://www.lawyersforgoodgovernment.org/covid-small-business-florida-client-intake

To learn more about FCDL and other COVID-19 resources for small businesses and non-profits, visit: https://www.flcommunitydevelopment.org/
Upcoming COVID-19 Trainings

1. May 18 @ 2pm: COVID-19 SHIP Rental Assistance Implementation
2. May 20 @ 2pm: COVID-19 SHIP Mortgage Assistance Implementation
3. May 26 @ 10am: Building a Coordinated Plan to Deploy Federal and State Rental Housing and Homelessness Program Funding

For a full list of trainings visit our Training Calendar
www.flhousing.org/events/
Next Webinar – May 21 @ 1:30pm

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

Register at: https://attendee.gotowebinar.com/register/5774384786270080014

Panelists:*
Antoinette Hayes-Triplett, Tampa Hillsborough Homeless Initiative
Rob Dearduff, Florida Housing Finance Corporation

*panelists subject to change
Contact Us

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