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

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

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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

Program (Source) (See Notes 1 and 2)	Program abbrev.	Local administrator	Type of assistance (See Note 3)	Income eligibility (See Note 3)	Length of financial rent assistance (See Note 3)	Additional eligibi criteria (See Note 4)
Community Development Block Grant (HUD)	CDBG	Local government	HP, RRH	<80% AMI	Up to 3 months	
CARES Act Community Development Block Grant (HUD)	CDBG-CV	Local government	HP, RRH	<80% AMI	Up to 3 months	
HOME Investments Partnership Program (HUD)	HOME	Local government	HP, RRH	<80% AMI max but most often <60% AMI	Up to 24 months with TBRA (renewable)	
Emergency Solutions Grant (HUD)	ESG	Local government; Homeless Continuum of Care (CoC), administering State of Florida ESG	HP, RRH	None for RRH; <30% AMI for HP	Up to 24 months for HP, RRH	Households experiencing homelessness or a risk of homelessne
CARES Act Emergency Solutions Grant (HUD)	ESG-CV	Local government; CoCs	HP, RRH	None for RRH; <50% AMI for HP	Up to 24 months for HP, RRH	Households experiencing homelessness or a risk of homelessne
Continuum of Care (HUD)	CoC	CoC	RRH, PSH	None	For RRH, up to 24 months; For PSH, as long as eligible and assistance is desired	Households experiencing homelessness
Housing Opportunities for Persons with AIDS (HUD)	HOPWA	Local government; nonprofit providers	HP, RRH, PSH	<80% AMI	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	Households with a member who has AIDS or is HIV+

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

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

(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

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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

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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.

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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 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.

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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 <u>end of 2020</u>.

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.

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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.

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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
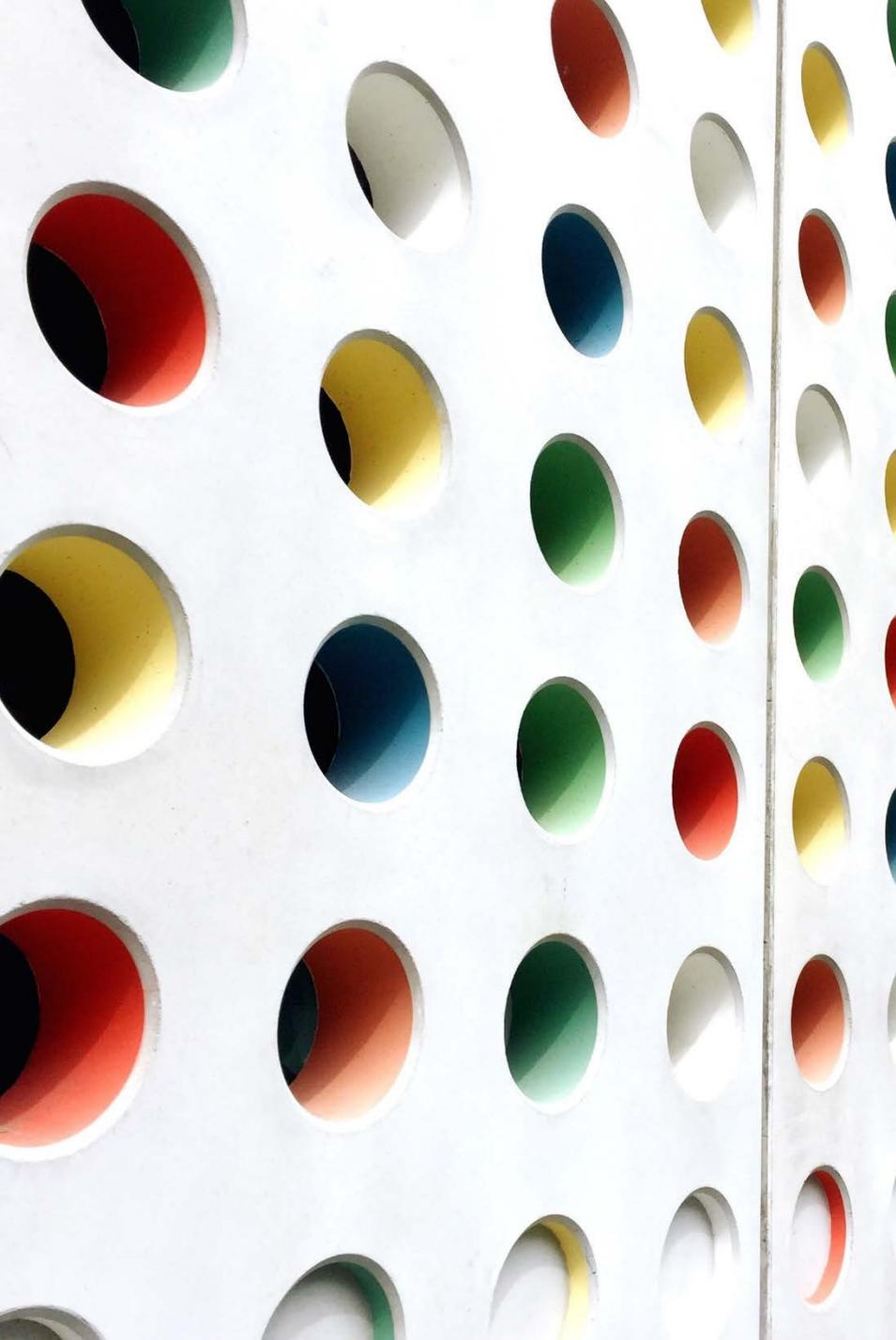- 49.4%, or 693,950, claimants have been paid
- $1,770,768,406 paid in total

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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/

AFFORDABLE HOUSING CATALYST PROGRAM

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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

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