Thank you.
Sponsored by Florida Housing Finance Corporation
The Florida Housing Coalition

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

Amanda Rosado,
Ending Homelessness Team Director
Florida Housing Coalition
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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 and all the questions and answers
• A survey will immediately follow the webinar; *please* complete it! Thanks!
Disclaimer!

• Eligible costs differ
• Requirements around housing standards differ
• Length of time of rent assistance and support services differ
• Allowable rent payments differ
• Visit HUD’s website to view allocation information and guidance.
• Always check with your funder and contract terms
• Rent assistance table attached

Don’t assume – Read the regulations!
## Defining Rental Assistance

<table>
<thead>
<tr>
<th>ASSISTANCE TYPE</th>
<th>DEFINITION</th>
<th>ASSISTANCE PROVIDED</th>
</tr>
</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>
<td></td>
</tr>
</tbody>
</table>
Agenda

• Planning and Program Design
• Prioritization and a Tailored Approach
• Community Example – Gulf Coast Partnership
• Q&A/Wrap Up

POLL – Who’s on the Line?
Planning and Program Design

Susan Pourciau
Technical Advisor
Florida Housing Coalition
pourciau@flhousing.org
Planning for Rental Assistance

• Setting the planning table
• Identifying the needs
• Inventorying resources
• Checking in with a racial equity and social justice lens
Setting the Planning Table

• Local government(s) – may be multiple jurisdictions and/or multiple departments within a jurisdiction
• Homeless Continuum of Care (CoC)
• Philanthropy
• People representing subpopulations disproportionately affected by homelessness, poverty, and/or COVID
• People with lived experience of homelessness or poverty
• Who else?
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

See Rent Assistance Table handout
## 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>
<tr>
<td>CARES Act Housing Opportunities for Persons with AIDS (HUD)</td>
<td>HOPWA-CV</td>
<td>Local government; nonprofit providers</td>
<td>Prevention, RRH/Move-in</td>
<td>&lt;80% AMI</td>
<td>Up to 24 months STRMU</td>
<td>Households with member who has AIDS or is HIV+</td>
</tr>
<tr>
<td>-----------------------------------------------------------</td>
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<td>---------------------------------------------</td>
</tr>
<tr>
<td>Supportive Services for Veteran Families (VA)</td>
<td>SSVF</td>
<td>Nonprofit providers</td>
<td>Prevention, RRH</td>
<td>&lt;50% AMI</td>
<td>For 30-50% AMI, up to 6 months in a 12-month period and up to 10 months in a 2-year period; For &lt;30% AMI, up to 9 months in a 12-month period and 12 months in a 2-year period</td>
<td>Veteran households experiencing or at risk of homelessness</td>
</tr>
<tr>
<td>Veterans Administration Supportive Housing (VA and HUD)</td>
<td>HUD-VASH</td>
<td>VA Medical Center and Public Housing Agency</td>
<td>PSH</td>
<td>&lt;50% AMI max but most often &lt;30% AMI</td>
<td>As long as eligible and assistance is desired</td>
<td>Veteran households experiencing homelessness</td>
</tr>
<tr>
<td>Temporary Assistance to Needy Families (HHS – State of Florida – Department of Children and Families Office on Homelessness)</td>
<td>TANF</td>
<td>CoC</td>
<td>Prevention</td>
<td>&lt;200% of federal poverty level</td>
<td>Up to 4 months</td>
<td>Households with dependent children in the home</td>
</tr>
<tr>
<td>State Housing Initiatives Partnership (State of Florida – Florida Housing Finance Corporation)</td>
<td>SHIP</td>
<td>Local government</td>
<td>(1) Prevention, RRH/Move-in (2) Prevention, RRH/Move-in</td>
<td>(1) &lt;50% AMI (2) &lt;140% AMI</td>
<td>(1) Up to 12 months rent subsidies (2) Up to 6 months arrears or move-in housing costs</td>
<td>(1) Households experiencing homelessness with special needs (2) None</td>
</tr>
<tr>
<td>State Housing Initiatives Partnership (State of Florida – Florida Housing Finance Corporation – COVID/Disaster Funding)</td>
<td>SHIP</td>
<td>Local government</td>
<td>Prevention, RRH/Move-in</td>
<td>&lt;140% AMI</td>
<td>Up to 12 months</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td></td>
</tr>
<tr>
<td>Challenge Grant (State of Florida – Department of Children and Families Office on Homelessness)</td>
<td>Challenge</td>
<td>CoC</td>
<td>Prevention, RRH</td>
<td></td>
<td>Up to 12 months</td>
<td></td>
</tr>
</tbody>
</table>

**Note 1:** In addition to those presented, there are additional programs that can be utilized for rent assistance including, but not limited to, Section 202, Section 811, Section 521, Mainstream Housing Vouchers, Family Unification Program, Youth Homelessness Demonstration Program, Community Services Block Grant, FEMA EFSP, and Housing Choice Vouchers. Further, this table summarizes rent assistance programs only; it does not include assistance for mortgage payments, utilities, and similar expenses.

**Note 2:** This table offers a very high-level overview; in every case, applicable statutes, regulations, and official guidance should be consulted when designing programs. It should also be noted that there are numerous waivers available to enhance flexibility of the programs and official guidance should be consulted regarding waivers. It is expected that additional COVID-related waivers and guidance will continue to be issued.

**Note 3:** Abbreviations
- RRH = Rapid ReHousing
- PSH = Permanent Supportive Housing
- TBRA = Tenant-Based Rental Assistance
- PBRA = Project-Based Rental Assistance
- STRMU = Short Term Rent, Mortgage, and Utility
- PHP = Permanent Housing Placement
- AMI = Area Median Income

**Note 4:** Additional eligibility criteria may be established by the local community, as long as those criteria are not inconsistent with applicable statutes and regulations.
Checking in with a Racial Equity and Social Justice Lens

• Ensure that program outreach includes organizations and sites that reach all demographics (race, ethnicity, those with disabilities, sexual orientation, housing status, etc.)

• Pull and compare demographics for three points in the system
  • Demographic composition of low-income households in your community, including housed and unhoused households
  • Demographic composition of households applying for assistance
  • Demographic composition of households receiving assistance

• If you find disparities, adjust policies as needed to ensure equity
Program Design

• Coordinating funding sources and types of assistance
• Selecting the entity to administer the assistance
• Striking the right balance
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](#)
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
<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
Four Core Components of Assistance

- ACCESS
- ASSESSMENT
- PRIORITIZATION
- RENTAL ASSISTANCE

Adapted from HUD
Access - Considerations

- How are people accessing the assistance?
- Is there a central phone number (211?)
- Is it walk in or by appointment only?
- How are you providing outreach and “marketing” to ensure help is targeted to those who need it most?
Assessment - Considerations

• What assessment tool are you using?
• Is it one application for assistance across programs?
• Does each program have its own application?
• Are the assessments done by a human service worker or housing staff?
• Are applicants required to fill out their own paperwork?
Prioritization - Considerations

• Which households will the program serve?
• Is this first come, first served until the money is spent? Or will there be a prioritization process?
• How do we know which households need assistance the most?
Rental Assistance - Considerations

• How much money do we provide each household?
• What is the “cap” on assistance?
• Which program or funding source will best serve the household?
• What support services might be needed and who will provide those?
Prioritization and a Tailored Approach
Why prioritize?

• There are not enough resources
• Increased effectiveness
• If everything is a priority, nothing is a priority
• Helps those most in need – Highest Impact
EXPECTATIONS

vs.

REALITY
Prioritizing Assistance

- Terner Center estimates 994,200 renters are impacted
- Evictions are not 1:1
- Standardized assistance may be easier but may not help those most in need
- Effective v. Efficient
- HUD wants to end homelessness
Prioritization Tool – Housing Problem Solving or “Diversion”

<table>
<thead>
<tr>
<th>FROM</th>
<th>TO</th>
</tr>
</thead>
<tbody>
<tr>
<td>What assistance are you eligible for?</td>
<td>What would resolve your current housing crisis?</td>
</tr>
<tr>
<td>Assessment/eligibility</td>
<td>Problem solving conversation about household situation and resources</td>
</tr>
</tbody>
</table>
Prevention Prioritization Examples

• Targeting VLI/ELI renters
• Assessing what other supports the household may have (other financial supports, natural supports)
• Providing assistance to households who are most likely to become homeless if evicted
• Prioritizing households vulnerable to COVID-19
Rapid Re-Housing Prioritization Examples

• Utilizing the CoC’s expertise and process for referrals
• Targeting a subpopulation – those most vulnerable to COVID-19, chronically homeless
• Prioritizing those who have zero to extremely low income
• Helping those in non-congregate shelter secure permanent housing
## Subsidy Design

<table>
<thead>
<tr>
<th>Rental Subsidy Type</th>
<th>Definition</th>
<th>Benefits</th>
<th>Considerations</th>
</tr>
</thead>
</table>
| Income-based        | HH pays fixed percentage of income for rent | INCOME decrease = RENT decrease  
INCOME increase = RENT decrease | Cliff effect; disincentive |
| Flat                | Fixed dollar amount subsidy based on apt size or rent amount | Predictable HH budget; HH can build savings; Predictable program budget | Cliff effect  
Income changes can affect client stability |
| Declining           | Declines in “steps” based on timeline and/or milestones | Reduces cliff effect  
Helps goal setting | Milestones may not happen according to plan; could overdo or underdo |
Progressive Engagement

Progressive Engagement is an approach to helping households with minimal financial and support resources, focusing only on providing “just enough” assistance.

‘one size fits all’ fits no-one
Rationale – From the VA

• **Avoid false assumptions:** people who are very poor and may be disabled – including those who score high on assessment tools – *do not all need or want* more intensive or longer-term assistance. People who initially appear to need more may end up needing less – and vis-versa.

• **Individualization:** when a participant shows s/he needs more help, more help can be provided. Programs should offer the right amount of assistance for the right amount of time to meet individual needs.

• **Efficiency:** by avoiding providing more assistance than is required to end homelessness and prevent an immediate return to streets or shelter, programs can help more people, close housing placement gaps, and reduce the time people remain homeless.

• **Effectiveness:** rapid re-housing programs that use Progressive Engagement show high rates of success serving people with a wide range of needs.
Revisiting the Four Components

• **Access**
  • Coordinated process to reduce duplication of benefits and maximize community partnership
  • Households who need the assistance the most can access it

• **Assessment**
  • The right staff are administering uniform housing assessments to help you prioritize households
  • Having problem solving conversations to try and stabilize with minimal assistance

• **Prioritization**
  • There is an agreed upon, written process on how assistance is prioritized, and this process is evaluated as needed to be responsive and fill the gaps
  • Staff meet frequently to discuss who has applied for assistance to determine level of prioritization

• **Assistance**
  • Resources are tailored to the household – not too much, not too little
  • Voluntary support services are in place to help households achieve housing stability
Community Example

Angela Hogan
CEO
Gulf Coast Partnership

Angela.Hogan@gulfcoastpartnership.org
Community Organizations Active in Disaster (COAD)

May 13, 2020
System Development

1 - Identify Partners and Designate Roles

2- Develop Policies for Remote Case Management to Address Urgent Needs

3- Agree on a Universal Application for Clients to Access Multiple Sources of Aid

4 - Identify Funding
## Sources of Funding

<table>
<thead>
<tr>
<th>Program</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>LIHEAP (Low Income Home Energy Assistance Program)</td>
<td>Federal pass through</td>
</tr>
<tr>
<td>EA/FHA (Emergency Assistance/Family Housing Assistance)</td>
<td>County-funded</td>
</tr>
<tr>
<td>TANF (Temporary Assistance to Needy Families)</td>
<td>Federal pass through</td>
</tr>
<tr>
<td>HEARTSHIP (Charlotte County Utilities program)</td>
<td>Customer-funded</td>
</tr>
<tr>
<td>CSBG (Community Services Block Grant)</td>
<td>Federal pass through</td>
</tr>
<tr>
<td>SOS (Season of Sharing)</td>
<td>United Way/Donated funds</td>
</tr>
<tr>
<td>HUG (Hand Up Grant)</td>
<td>Charlotte Community Foundation/Donated funds</td>
</tr>
</tbody>
</table>
MARCH 2020
3/16 Partners met to Activate the COAD
3/17 County Declaration of Emergency & COAD & Financial Assistance website created
3/24 - 783 online applications for assistance received
3/25 COAD agreed to the elements of the Universal Application

APRIL 2020
4/1 All Human Services Staff moved to process financial applications
4/7 Fiscal staff trained and taking financial applications
4/13 Community Services staff began taking 211 calls

MAY 2020
5/1 Eligibility and funding amounts changing
5/8 Over $260,105 in assistance provided
5/16 Ban on evictions lifts
County and State will begin to re-open
Economics of “new normal”
Types of Assistance

**Eligible**
- Rent/Mortgage
- Utilities
- Car Payments/Auto Insurance
- Cell Phone/Internet Payments
- Licensed Child/Elder Care Payments

**Ineligible**
- Credit Card Payments
- Tax Bills
- Medical Insurance
- Other Non-Essential Bills
Process

**Initial Point of Contact**
- Client applies online at www.COADFL.org
- Client attaches required documents to online application

**Outreach**
- County Human Services staff call the client
- County staff and client complete Universal Application on the phone
- County eligible payments are sent
- Client is referred to the Gulf Coast Partnership (CoC Lead)

**Follow Up & Closure**
- Gulf Coast Partnership follows up with client to determine if there are any unmet needs
- Payments are sent for all eligible outstanding needs
- Client is notified their case has been completed/closed
- HMIS Entry is completed for all transactions
Universal Application

COVID-19 Assistance File Checklist

Client Name: ___________________________
Phone: ____________________________

Application Date: ___________ Contact Date: ___________ Due Date: ___________ (5 days from contact)

- Obtain the appropriate documents for the application and upload into the applicant's folder in the One-Drive. Move the folder to the Pending Folder once completed.

Full Name: ___________________________
Phone: ____________________________

- Complete Case Review Sheet.

Date: ___________ Contact Date: ___________ Due Date: ___________ (5 days from contact)

- Complete Universal Services Assistance Application. Use 2nd page only if in need of a 3rd page.

- Photo ID for all adults 18+ years of age.

- Birth Certificate for all children in household.

- Social Security Card for all adults 18+ years.

- Food stamp or food stamps card, driver's license, or ID card.

- Proof of all DORS/ERS benefits for past 30 days, SSI benefits

- Child support, UGL sessions, etc.

- Benefits for youth under 18 and not included, but unrelated benefits: TANF, AFDC, etc.

- Zero Income Statement(s) for all 18+ adults who have no income in the past 30 days.

- IL: Current Food Stamps, Award Letter to all household members if receiving.

- Child Support: No

- Print the Final Case Review Letter to all household members if receiving.


- Copy of bills requiring assistance 4x

- Proof of Crisis due to COVID-19 (e.g., monthly utilities, previous years, etc.)

- Print the Signature Page and DED Signature Release Consent.

- All of these documents are uploaded to the applicant's folder in One-Drive.

- Updates to the client's file are then uploaded to the Pres. Authorization.

- Universal Application

- [Form Information]

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<table>
<thead>
<tr>
<th>APPLICATION STATUS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Applications Received To Date</td>
<td>1,420</td>
</tr>
<tr>
<td>Inflow - Average Daily Applications (To Date)</td>
<td>17</td>
</tr>
<tr>
<td>Actively under Case Management</td>
<td>651</td>
</tr>
<tr>
<td>Applications Pending Assignment</td>
<td>573</td>
</tr>
<tr>
<td>Households Funded To Date</td>
<td>185</td>
</tr>
<tr>
<td>Closed/Withdrawn/Ineligible</td>
<td>11</td>
</tr>
<tr>
<td>Average Assistance Per Household</td>
<td>$1,406</td>
</tr>
<tr>
<td>COAD FUNDING SOURCES</td>
<td>% OF FEDERAL POVERTY LEVEL (FPL) OR AREA MEDIAN INCOME (AMI)</td>
</tr>
<tr>
<td>----------------------------------------</td>
<td>-------------------------------------------------------------</td>
</tr>
<tr>
<td>LIHEAP</td>
<td>150% FPL</td>
</tr>
<tr>
<td>CSBG</td>
<td>125% FPL</td>
</tr>
<tr>
<td>County GR - Family Housing Assistance</td>
<td>200% FPL</td>
</tr>
<tr>
<td>Heart Ship - County Water Assistance</td>
<td>200% FPL</td>
</tr>
<tr>
<td>TANF</td>
<td>200% FPL</td>
</tr>
<tr>
<td>SHIP, EFSP-FEMA, ESG-CV</td>
<td>50% AMI</td>
</tr>
<tr>
<td>Season of Sharing – Private Donations through United Way</td>
<td>Variable</td>
</tr>
<tr>
<td>COAD Fund – Private Donations through Charlotte Community Foundation</td>
<td>Variable</td>
</tr>
</tbody>
</table>
Changing Landscape

- Changing eligibility criteria (CSBG to 200% FPL; SHIP to 80% AMI; ESG to 50%AMI; increased benefit amounts)
- New funding (LIHEAP; CSBG; SHIP; EFSP-FEMA; ESG-CV, private donations)
- Revised client communication and data collection policies
- “New Normal” 90% first time applicants, 80% from hospitality industry
Community Organizations Active in a Disaster (COAD)

COAD Task Force Structure
- Financial Assistance
- Special Populations
- Food Assistance
- Youth and Education
- Business Recovery

Questions?
Pro Tips

- Our job is not to alleviate poverty
- People are more resilient than we generally give credit for
- We are not good predictors of success
- Buy-in and attitude of staff are critical to success
- A certain degree of risk is associated with the budgeting process
- Short term solutions have long term consequences
- Don’t reinvent the wheel
- Ask for help!
Full Training Calendar: www.flhousing.org/events/

• May 14 @ 1:30pm: COVID-19 Response for Housing and Homelessness

• May 18 @ 2:00pm: COVID-19 SHIP Rent Assistance Implementation

• May 20 @ 2:00pm: COVID-19 SHIP Mortgage Assistance Implementation

• May 26 @ 10:00am: Building a Coordinated Plan to Deploy Federal and State Rental Housing and Homelessness Program Funding
thank you!