

# COVID-19

## Response for Housing and Homelessness in Florida

Housing is Healthcare

June 4, 2020



# The Florida Housing Coalition

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- Statewide nonprofit provider of training and technical assistance
- From ending homelessness to first time homeownership
- See [www.flhousing.org](http://www.flhousing.org)



**Jaimie Ross,**  
President/CEO  
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# Webinar Logistics

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- 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

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- Funders Together to End Homelessness
- United Way
- Synovus Bank
- Housing Response Update
- Homelessness Response Update

# Hosts

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**Kody Glazer,**  
Legal Director  
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**Amanda Rosado,**  
Ending Homelessness Team Director  
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**Amanda Andere**

Chief Executive Officer

Funders Together to End Homelessness

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**Funders Together**  
TO END HOMELESSNESS



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[COVID-19 Response and Recovery Recommendations for Philanthropy](#)

- [www.funderstogether.org](http://www.funderstogether.org)
- [Funders Together Commitment to Racial Equity](#)
- [Grantmakers Toolkit on Ending Homelessness](#)





**Rick Owen**

President

United Way of Florida

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**LIVE UNITED**

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- Role of Florida United Ways in response to COVID-19
  - Actions specific to homelessness & housing assistance
  - Partnership with local government related to CARES Act funding
  - Emergency Food and Shelter Program and direction forward





## Steve Shoemaker

Director, Residential Mortgage Production

Synovus Bank

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# SYNOVUS<sup>®</sup>

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- State of mortgage forbearance
  - What options are homeowners receiving?
  - Overview of mortgage market – how will COVID-19 affect homeownership for lower-income households?







**Kody Glazer**

Legal Director

Florida Housing Coalition

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# Reopening - Phase 2

Beginning Friday, June 5, counties may begin Phase 2 of reopening (except for Miami-Dade, Broward, Palm Beach). What to expect:

- Bars and pubs may operate at 50% capacity inside + full capacity outside
- Movie theaters/Entertainment Venues may open at 50% capacity
- Full capacity for gyms and fitness centers
- Retail and beaches fully open
- Sports arenas at 50% capacity

Phase 2 will provide some relief for workers in highly impacted industries, but the reopening will not be felt evenly nor will it mean automatic recovery.

Back rent/mortgage is still due.

The reopening should not slow down efforts for robust rental and mortgage assistance.



# Eviction/Foreclosure Update

- This week, Governor DeSantis extended the eviction/foreclosure moratorium to July 1.
- CARES Act eviction protection for tenants lasts until July 25.
- Next steps?
  - Circuit court advocacy
  - Executive advocacy – Police departments & Elected Officials
  - Legal aid – rent deposit statute issues



# Rent Assistance Update + Hardest Hit 2.0?

**HEROES Act** passed by the U.S. House - \$100 billion in rental assistance

**Frequently Asked Question:** Will we see an equivalent of the Hardest Hit Program to assist homeowners affected by COVID-19?

## **S. 3620/H.R 6729 - \$75 billion for Homeowner Assistance Fund**

- Minimum of \$250M per state; funds to state housing finance agencies
- Run by Treasury Department
- Uses: mortgage, utilities, property taxes, internet, reimbursement for state dollars (House version)
- May go towards any program established under the Hardest Hit Program



# State & Local CARES Act Monies

- **Coronavirus Relief Fund** – can be used for rent/mortgage assistance
  - 10 of the 12 large counties that received the direct allocation are using their funds for rent/mortgage assistance. Broward to discuss CRF funds on June 16.
  - The State of Florida has nearly \$6 billion through the CRF.
- **CDBG-CV**
  - DEO received nearly \$80 million for entitlement and non-entitlement communities.
  - No update to how DEO will distribute these funds.
  - The funds can be used to ”prevent, prepare for, and respond to coronavirus.”
  - Reminder – there are 3 tranches of CDBG-CV
    - 1. \$2B to entitlement communities (completed)
    - 2. \$1B to states and insular areas (completed – DEO received \$63M, yet to share updates)
    - 3. \$2B to entitlement communities on a rolling basis (HUD guidance TBD)



# Paycheck Protection Program (PPP) Amended

U.S. House & Senate passed changes to the PPP program.

H.R. 7010 – Paycheck Protection Program Flexibility Act of 2020

Updates:

- Forgiveness period extended from 8 weeks to 24 weeks
- Lowered payroll requirement from 75% to 60%
- Extends time to pay off loan to 5 years

About \$130 billion in PPP loans remain.





**Amanda Rosado**

Ending Homelessness Team Director

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# Re-Housing Efforts

- Communities shutting down temporary shelter should use resources available to re-house individuals and families permanently
- Shutting down sites should be planned well and coordinated with public health officials
- People should not be discharged to the streets or encampments



# Identify Achievable Goals

## HUD Examples

- House 1/3 of people in congregate shelter
- House anyone living in an encampment of 10 or more
- House all people disproportionately impacted by COVID
- House all people exiting non-congregate shelter



# Prioritization Considerations

- Targeting Prevention
  - Highest Risk Zip Codes
  - Most likely to become homeless if there's no assistance (“but for”)
  - Zero to Very Low Income
  - Other vulnerability factors: disproportionately impacted by COVID, history of homelessness in the past, high housing barriers



# Community Examples

The following communities have implemented changes to their prioritization policies due to COVID-19.

- Chicago Continuum of Care Expedited Housing Initiative

<https://allchicago.org/wp-content/uploads/2020/04/COVID-19-Expedited-Housing-Initiative-4.21.2020.pdf>

- Washington State Temporary Changes and Suspensions for Coordinated Entry

<https://deptofcommerce.app.box.com/s/mx4yx38vuuhtq3uf2a45uxfmc6dccw8b>

- State of Connecticut Rapid Re-Housing Prioritization

<https://cceh.org/wp-content/uploads/2020/03/COVID-19-DOH-Guidance-RRH-Prioritization-Paperwork-Requirements.pdf>

- Greater Richmond Continuum of Care CE Policies and Procedures Addendum

[http://endhomelessnessrva.org/images/Committees/Board/PoliciesStandards/GRCoC\\_CES\\_Emergency\\_Policies\\_and\\_Procedures.pdf](http://endhomelessnessrva.org/images/Committees/Board/PoliciesStandards/GRCoC_CES_Emergency_Policies_and_Procedures.pdf)

- Rhode Island Continuum of Care Policies and Procedures Addendum

[https://www.rihousing.com/wp-content/uploads/RI-CES-PP-COVID-addendum\\_4.15.2020\\_final.pdf](https://www.rihousing.com/wp-content/uploads/RI-CES-PP-COVID-addendum_4.15.2020_final.pdf)



# HUD Resources

- Upcoming Webinars
  - [Rehousing Strategy in the Midst of COVID-19](#) – June 4 @ 3:30pm
  - [Office Hours: COVID-19 Planning and Response](#) – Fridays @ 2:30pm
- Resources
  - [Eviction Moratorium Impact – ESG and CoC FAQs](#)
  - [CoC and ESG Participant Flyer](#)



# Policy Workgroup

- **Each Tuesday at 1:30-2:30pm** we host a Policy Workgroup to discuss advocacy for COVID-19 Housing & Homelessness Response
- Contact [glazer@flhousing.org](mailto:glazer@flhousing.org) to be added to the Workgroup



# Next Webinar – June 11 @ 1:30pm

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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/8381975568788671755>



# Contact Us

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## For Assistance Contact

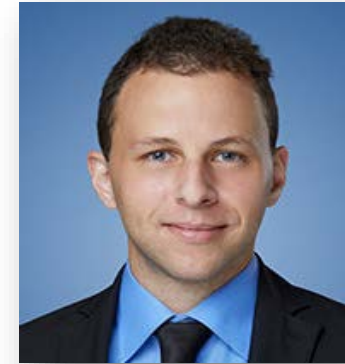
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