COVID-19
Response for Housing and Homelessness in Florida

Housing is Healthcare

June 4, 2020
The Florida Housing Coalition

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

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

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

**Kody Glazer,**
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**Amanda Rosado,**
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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](http://www.funderstogether.org)
• 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
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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?
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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.
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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

• Washington State Temporary Changes and Suspensions for Coordinated Entry
  https://deptofcommerce.app.box.com/s/mx4yx38vuuh7q3uf2a45uxfmc6dccw8b

• State of Connecticut Rapid Re-Housing Prioritization

• Greater Richmond Continuum of Care CE Policies and Procedures Addendum

• Rhode Island Continuum of Care Policies and Procedures Addendum
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 to be added to the Workgroup
Next Webinar – June 11 @ 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/8381975568788671755
Contact Us

For Assistance Contact

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