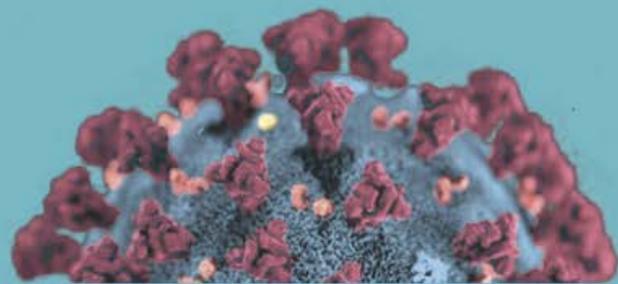


# COVID-19 WEEKLY DIGEST



June 9, 2020

## Upcoming Trainings and Webinars

[Visit our Training Calendar](#) to see all upcoming training opportunities.

### COVID-19

- June 11 @ 1:30pm: [COVID-19 Response for Housing and Homelessness in Florida](#)

### SHIP

- June 15 @ 2:00pm: [Affordable Housing Funding Sources – Part 2](#)

### Weekly Hurricane Member Update

- June 12 @ 1:30pm: [Disaster Housing Recovery](#)

## COVID-19 Weekly Webinar Update

Thank you to everyone who joined our Thursday webinar on Housing and Homelessness in Florida. Hundreds of local government staff, housing providers, and advocates joined the webinar. We always record our webinars so you can catch up or revisit. The links for the recording, PowerPoint, and handouts are available on our [COVID-19 resource page](#). For quick access, view the recording [here](#). Sign up for our next Update webinar on Thursday, June 11 @ 1:30pm [here](#).

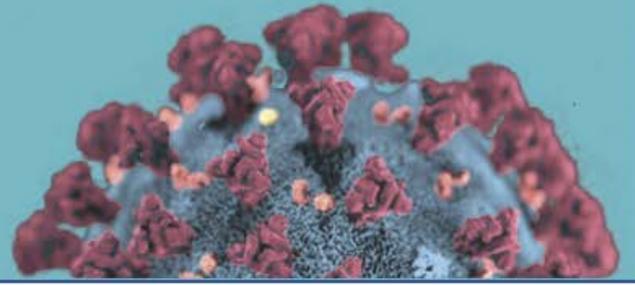
Amanda Andere, CEO of [Funders Together to End Homelessness](#), provided recommendations from their COVID-19 Response and Recovery Framework for Philanthropy. Ms. Andere stated the importance of centering racial equity in the work to end homelessness, strengthening existing strategies and solutions. Rick Owen, President of the [United Way of Florida](#), then shared how United Way organizations across the state are aiding families and individuals in need during COVID-19. Mr. Owen shared that several United Ways are subrecipients with local governments to provide rental assistance. Steve Shoemaker, Director of Residential Mortgage Production at [Synovus Bank](#), followed by providing updates on the mortgage market amid COVID-19 including data on mortgage forbearance and how the industry is assisting lower-income households.

Following our guest speakers, Kody Glazer, FHC Legal Director, and Amanda Rosado, FHC Ending Homelessness Team Director, provided our weekly Housing & Homelessness update. Kody explored Phase 2 of Florida's reopening and its impact on housing, the state of evictions and foreclosures, funding updates, and explained recent changes to the Paycheck Protection Program. Amanda shared new recommendations on how to prioritize



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households for rehousing now that non-congregate shelters might be closing. Amanda also provided some examples of targeting prevention for households requesting assistance.

## June 11 Weekly Webinar

Join us this Thursday as we provide the latest update on the housing and homelessness response to COVID-19 in Florida. Joining us this week are:

- Jeffrey Hearne, Director of Litigation, Legal Services of Greater Miami

Kody Glazer and Amanda Rosado of the Florida Housing Coalition will provide updates on new federal, state, and local news, guidance, and best practices. [Register here](#).

## National Updates

### Congress

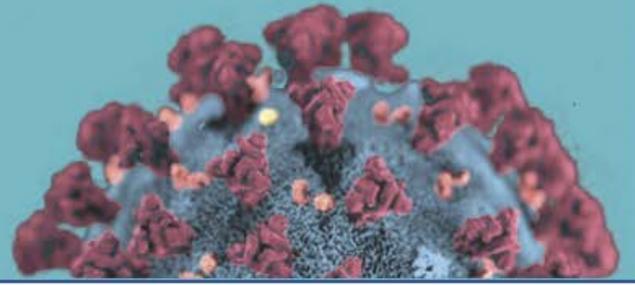
On Friday, June 5, a better-than-expected jobs report prompted [some top Republicans to argue that additional COVID-19 aid may not be necessary](#). This jobs report found that [payroll employment rose by 2.5 million](#) in May and the national unemployment rate dropped from 14.7% to 13.3%. Senate Minority Leader Chuck Schumer said in response to this that “now is not the time to be complacent or take a victory lap.” Senate Majority Leader Mitch McConnell says that [the next stimulus bill will be the last one](#) and has referred to the HEROES Act as “dead on arrival.” However, we may see some of the provisions in the HEROES Act related to housing and homelessness in the next relief package.

On Friday, May 15, the [U.S. House of Representatives passed the HEROES Act](#) by a 208-199 vote. The \$3 trillion bill aimed at providing COVID-19 relief [contains \\$200 billion](#) for housing and homelessness. The HEROES Act includes \$100 billion in emergency rental assistance, \$75 billion in homeownership assistance, \$4 billion for tenant-based rental assistance (including \$1 billion in new temporary vouchers), \$5 billion for CDBG, \$11.5 billion for ESG, \$15 million for HOPWA, and more. The HEROES Act also includes an eviction moratorium for all dwelling units for 12 months. A breakdown of the proposed funding for housing and homelessness provisions can be found [here](#). There are also stand-alone bills in Congress ([S. 3685/H.R. 6820](#)) that provide \$100 billion in rental assistance sponsored by Sen. Sherrod Brown and Reps. Maxine Waters and Denny Heck. An analysis of those bills can be found [here](#).



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## Paycheck Protection Program (PPP) Guidelines Amended

Congress [passed a bill amending various provisions of the PPP](#). Among the changes, borrowers now have 24 weeks, rather than 8 weeks, to disburse their loan funds to qualify for forgiveness. Second, the mandatory amount of the loan needed to be spent on payroll is decreased from 75% to 60%. Thirdly, for amounts not forgiven, new borrowers now have up to 5 years to repay the loan. Existing borrowers will need to modify their existing agreement to extend the loan term.

## Federal Guidance

### Department of Housing and Urban Development

HUD published a new [CARES Act allocation Excel sheet](#) on May 22. The Excel sheet shows the three allocations of CDBG-CV, ESG-CV 1, and HOPWA-CV. You can read more about [the methodology](#) for round 2 and 3 allocations for CDBG CARES Act funds. The Federal Housing Administration (FHA) announced on June 4, [a new, temporary policy](#) that provides guidance to lenders to obtain FHA insurance endorsement on mortgages where the borrower has requested or obtained a COVID-19 forbearance.

HUD ESG Grantees can find the latest guidance and announcements [here](#). HUD released a [resource](#) on how the CARES Act eviction moratorium affects the HOPWA program.

HUD CDBG Grantees can find the latest resources and fact sheets [here](#).

HUD HOME Participating Jurisdictions can find the memoranda to provide guidance, necessary statutory suspensions, and regulatory waivers [here](#).

### Federal Housing Finance Administration

FHFA announced on May 14 that Fannie Mae and Freddie Mac are [extending their moratorium on foreclosures and evictions until at least June 30, 2020](#). The foreclosure moratorium applies to single-family, Enterprise-backed mortgages only.

Fannie Mae has offered guidance for homeowners navigating forbearance [here](#). Fannie Mae also released a [letter to single-family servicers](#) on payment deferral.

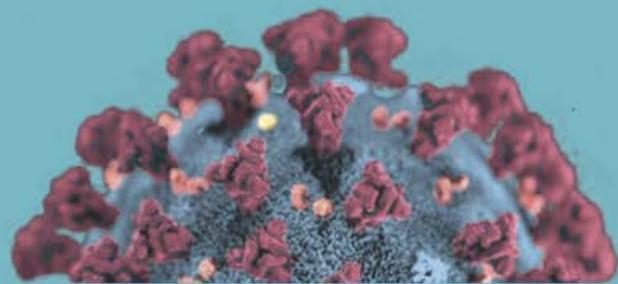
### Federal Emergency Management Agency

This week, [FEMA announced](#) that the Emergency Food and Shelter Program (EFSP) National Board will begin disbursing \$320 million to assist organizations in communities across the country dedicated to providing food, shelter and supportive services to people with economic emergencies, including our nation's hungry and



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homeless populations. These funds are for people with non-disaster related emergencies and can be used for a broad range of services, including: mass shelter, mass feeding, food pantries and food banks, payment of one-month's utility bills to prevent loss of services, payment of one-month's rent/mortgage to prevent evictions/foreclosures and transition assistance from shelters to stable living conditions.

## National & State Housing News

### Florida Eviction & Foreclosure Moratorium Extended to July 1

On June 1, Governor Ron DeSantis [extended the statewide eviction and foreclosure moratorium until July 1, 2020](#). This one month extension of moratorium is essential to housing security as our economy reopens and Floridians receive unemployment assistance. We thank Governor DeSantis for this action. The CARES Act provides [additional eviction and foreclosure protections](#) for properties assisted by federal resources through July 25.

Advocates should be prepared in the event this moratorium is not extended. Eviction and foreclosure moratorium advocacy be achieved with local elected officials, local police departments, and circuit court jurisdictions. Contact us for more information.

### Furman Center Report – Understanding the Potential Magnitude of Rent Shortfalls in NYC Due to COVID

The NYC Furman Center released a [report](#) on June 4<sup>th</sup> that assesses the rent burden for various household makeups before and after the CARES Act's enhanced Unemployment Insurance (UI) benefits expire on July 31<sup>st</sup>. The report provides a good framework for states and localities across the county to analyze how unemployment claims relate to rental needs. The report found that although UI benefits will aid those who have received it through July 31<sup>st</sup>, once the CARES Act benefits (extra \$600 per month + state benefits) expire on that date, rent burden will dramatically increase for households with at least one member who remains unemployed due to COVID-19 - demonstrating the need for short-term and intermediate-term assistance.

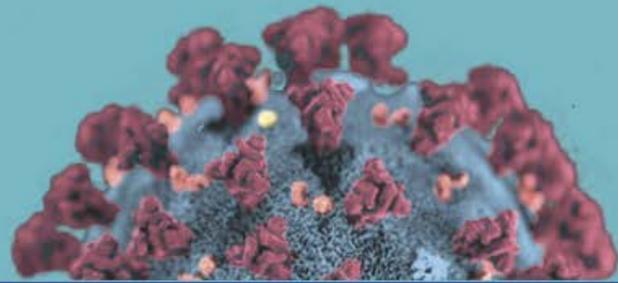
### Preparing for the Post-COVID 19 Land Grab

As with the 2008 Financial Crisis, we are expecting real estate investors to use COVID-19 as an opportunity to make a "land grab" for properties. As the New York Times [reported](#) on May 26, investors are preparing to "snap up" real estate at rock-bottom prices with a "staggering amount of dry powder." Next City posted an [article](#) of how communities can prepare for this COVID-19 land grab and how impact investors and foundations could stem the negative long-term effects of COVID-19 by purchasing assets for community benefit.



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## Department of Economic Opportunity

The second tranche of [CDBG funding under the CARES Act](#) was announced on Friday, May 8. The State of Florida will receive \$63,017,132 for the second tranche; this is in addition to the \$16.6 million the state received for the first batch of CDBG-CV funding. Unlike the first tranche, this second tranche can be used in both non-entitlement and entitlement communities. The [Department of Economic Opportunity \(DEO\)](#) is responsible for administering these funds. We are awaiting guidance from DEO as to how they plan to spend this money. Local governments should stay tuned for updates.

## Coronavirus Relief Fund

The State of Florida is to receive nearly [\\$6 billion through the Coronavirus Relief Fund](#). This money [can be used for rental and mortgage assistance](#). Twelve local governments that serve 500,000 or more persons received a direct allocation from Treasury as well. Local governments that did not receive an allocation will need to stay tuned for updates – there is no legal requirement that the state or the local governments that received a direct allocation transfer the dollars to smaller entities within its jurisdiction. A majority of the local governments that received the direct allocation are utilizing or planning to use the funding for rental and mortgage assistance. We are waiting to see how the state will use its funding.

## Department of Children and Families

Find more information on DCF's response to COVID-19 [here](#).

## Estimated 8.5% of Home Mortgages are in Forbearance

The Mortgage and Bankers Association's [latest survey](#) finds that an estimated 4.2 million homeowners are in forbearance plans. 11.82% of mortgages backed by Ginnie Mae are in forbearance, the largest overall share of loans in forbearance by investor type. 6.39% of Fannie Mae and Freddie Mac loans are in forbearance.

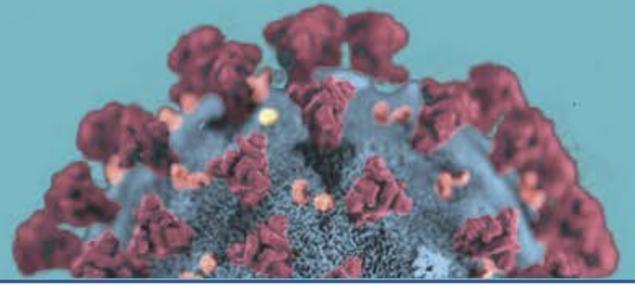
## Continuums of Care

HUD [published a framework](#) on how communities can begin to rebuild and transform their housing systems that have significantly shifted due to COVID-19. HUD advises communities to develop a coordinated funding approach now and offers several tips for housing with equity. HUD will be releasing several more resources for rehousing in the coming week. CoCs should continue to look at their prioritization of households in light of COVID-19 and think of simplifying criteria in ways that are equitable and ensure people who are vulnerable and disproportionately impacted by COVID-19 have access to safe and stable housing. HUD has [offered guidance](#)



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and considerations for CoCs and other stakeholders involved in designing their Coordinated Entry System. The HUD SNAPS Office is continuing to host [weekly Office Hours](#) to answer questions related to COVID-19 and programs and funding serving people experiencing homelessness.

HUD continues to update their [COVID-19 Resources Digest for Homeless Providers](#) daily. Check back regularly for new resources, including community examples.

## Contact Us

We are always just a call or email away. Let us know how we can support the incredible work you are doing.



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