

COVID-19

Response for Housing and Homelessness in Florida

March 19, 2020

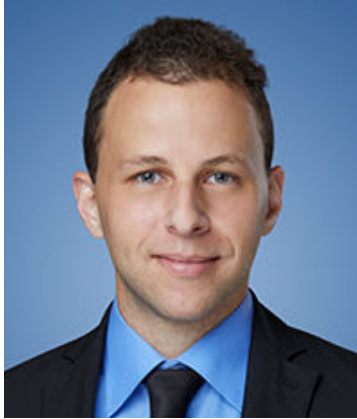


The Florida Housing Coalition

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



Hosted by:



Kody Glazer, Legal Director
Florida Housing Coalition



Amanda Rosado,
Ending Homelessness Team Director
Florida Housing Coalition



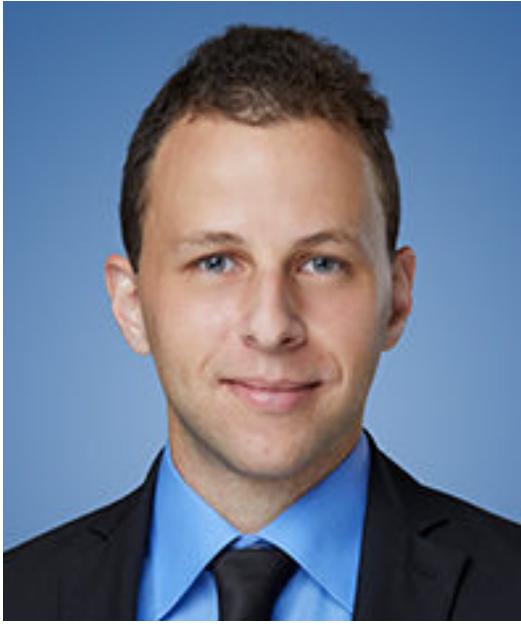
Goals of this Weekly Webinar

1. Provide weekly updates on the state of housing as we navigate the COVID-19 crisis.
2. Hear on-the-ground experience of housing providers, policy leaders, local governments, lenders, developers, and other interested parties.
3. Explore how affordable housing advocates can continue to ensure our low to moderate income households are best served.
4. Assist with local, on-the-ground needs during this crisis.



Agenda

- Resources & Information
- Florida Housing Finance Corporation Updates
- Homelessness Update



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Information on national, state, and local actions

Overview of resources



National Emergency Declared

- Pres. Trump declared a national emergency on Fri. March 13
- Unlocks the financial and coordination support under the Stafford Act
 - HHS is the lead.
 - Disaster Relief Fund - Reimbursement; FEMA 75 percent cost share under category B of the Public Assistance Program
 - Category B: Emergency Protective Measures including:
 - Care, shelter, essential needs for humans affected by outbreak and spread of a pandemic
 - Social distancing measures; disinfection of facilities
 - Construction of tent testing sites
 - Provision of food, water, ice, and other essential items at central distribution points
 - Keep track of all your costs associated with COVID-19 response.



Congressional Action

- Today, the President signed the Families First Coronavirus Response Act
- Nothing related to housing but did include:
 - Increased funding for food banks, more flexibility in providing school lunches for kids, and other programs designed to provide food to lower-income households.
 - Paid sick leave for certain employers; new federal emergency paid leave benefit program.
 - Additional money for unemployment insurance.
- We expect housing-related elements to be included in the next relief package.



The Waters' Plan

- At least \$2,000/month for adults; \$1,000/month per child.
- Suspend all consumer and business credit payments.
- Suspend all negative consumer credit reporting during the pandemic.
- Prohibit debt collection, repossession, and garnishment of wages.
- Provide \$5 billion in emergency homeless assistance.
- Ban all evictions and foreclosures nationwide.
- Suspend rental & utility payments and provide payment assistance for non-assisted renters.
- Require forbearance for mortgages on rental properties.
- Provide \$10 billion for CDBG.
- Provide \$300 million for servicer coordinators to assist elderly households.
- Provide \$290 million for fair housing enforcement.



HUD & Other Federal Actions

- **HUD** authorized the **Federal Housing Administration (FHA)** to implement an immediate foreclosure and eviction moratorium for single family homeowners with FHA-insured mortgages for the next 60 days.
- **Federal Housing Finance Agency (FHFA)** directed **Fannie Mae** and **Freddie Mac** to suspend evictions and foreclosures for any single-family mortgages they back for at least 60 days.
- FHFA Director Mark Calabria announced Fannie and Freddie are working diligently with mortgage servicers to ensure that borrowers facing hardship can get assistance.



Actions Around the Country

- **Connecticut:** Public Utilities Regulatory Authority ordered utilities to stop shut-off for non-payment.
- **New York:** state-wide moratorium on evictions
- **Washington:** state-wide moratorium on evictions for 30 days
- **California:** \$150 million in emergency funding for new shelters
- **Los Angeles:** to deliver 6,000 beds at recreation centers for the homeless



Several Localities in FL Moving to Halt Evictions

- **Miami-Dade:** one of the first localities to issue a moratorium on eviction proceedings
- **Orange County**
- **Hillsborough County**
- **Broward County:** court action

This week, representatives from over 20 legal aid organizations wrote a letter to the FL Supreme Court urging a statewide moratorium on evictions.



Other Florida Actions

- **Tallahassee:** City-owned utilities will not shut off services for 60 days
- **Orange County:** announced that several hotels will be shutting down this week
- Many thanks to the major utility companies in FL have announced they will not shut off services – Duke Energy, FPL, TICO, Gulf Power
- By and large, local governments are focused on containing the spread first. We expect to see housing-specific actions in the coming days and weeks.



Resources

- [HUD](#)
- [National Multifamily Housing Council](#)
- [Federal Housing Administration – Office of Multifamily Housing Programs](#)
- [National Association of Realtors](#)

There is a lot of information out there right now. Most organizations have lists of resources similar to these links.

Subscribe to your local newspapers!



COVID-19 Information And Resources

Florida Housing is committed to the health and well-being of all Floridians and has assembled a list of resources. This page provides relevant information for homebuyers, residents, apartment owners and management companies.

- ▶ Residents- Florida Department of Health's COVID-19 [Resource Page](#)
- ▶ Homeowners- U.S. Bank Home Mortgage [Resource Page](#). The customer service line is 1-800-365-7772, and the phone number directly related to disaster assistance is 1-888-287-7817.
- ▶ Developers, Property Managers & Owners
 - The Institute of Real Estate Management [Pandemic Guide for Real Estate Managers](#)
 - The National Multifamily Housing Council [COVID-19 Preparedness for Apartment Firms](#)
- ▶ Supportive Housing
 - The Department of Housing and Urban Development (HUD) toolkits for Continuum of Care (COCs) Agencies
 - [Preventing & Managing the Spread of Infectious Disease for People Experiencing Homelessness](#)
 - [Preventing & Managing the Spread of Infectious Disease within Shelters](#)
 - [Preventing & Managing the Spread of Infectious Disease within Encampments](#)



Update - Florida Housing Finance Corporation



Trey Price, Executive Director
Florida Housing Finance Corporation



FHFC

- Status of FHFC
- Amendments to RFAs to eliminate local contribution requirement and need for ability to proceed forms
- RFA Deadline Extensions - not at this time
- Ongoing consideration of concerns



SHIP Update - Florida Housing Finance Corporation



Rob Dearduff, Special Programs Administrator
Florida Housing Finance Corporation



SHIP Update

- Executive Order 20-52 allows FHFC to waive statutory and rule requirements for SHIP
- Activities for Local Governments to consider in addressing the current emergency:
 - Use your LHAP disaster strategy or other strategies that apply
 - Rental Subsidies
 - Eviction Prevention
 - Foreclosure Prevention/Mortgage Assistance
 - Foreclosure Counseling



SHIP Update

- Waivers that will be considered:
 - 65% homeownership set-aside
 - 75% construction set-aside
- Waivers that will likely *not* be approved:
 - Income set-asides
 - 20% Special Needs
- Extensions





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Homeless, housing, & service providers



Main Sources of Information

Guidance

- HUD Exchange
- CDC

Policy and Advocacy

- National Low Income Housing Coalition (National)
- Florida Housing Coalition (State)
- National Alliance to End Homelessness (Homeless-Related)



Biggest Needs

- Access to testing
- Identifying the need and articulating the numbers
- Resources and support locally, statewide, and federally (\$\$)
- Access to supplies (homeless and those in housing programs)
- Capacity to social distance, isolate, and quarantine

Highlights

HUD Webinar and Q&A – March 13th

- Everyone needs to be at the table (health dept., shelters, healthcare, emergency rooms, housing authorities)
- CDC says there is high likelihood people with COVID-19 with mild to no symptoms will come into shelter
- DON'T** exclude people who are symptomatic unless you have been instructed otherwise
- TB protocols may be helpful
- Do what works in your community



Highlights

King County

- Keep behavioral health system open
- Determine a point of contact at each agency
- Create a centralized email address to ensure information is flowing efficiently
- Warehouse for supplies
- County is funding hotel and looking at other ways to creatively shelter the most vulnerable people



What You Can Do

- Collaborate and Plan
- Know your numbers
 - How many unsheltered?
 - How many 60+
 - How many in emergency shelter?
 - How many beds would you need to accommodate social distancing and quarantine?
- Know your most important questions
- Stay up to date – go to the SOURCE!



Funding Specific to Homelessness

- [Emergency Solutions Grant \(ESG\)](#)
- [Continuum of Care \(CoC\) Program](#)
- [Community Development Block Grant \(CDBG\)](#)
- State Housing Initiatives Partnership (SHIP)



Upcoming Webinars

National Healthcare for the Homeless Council
3/20 12:30pm EST – [Register here](#)

HUD – SNAPS Office Hours
3/20 2:30pm EST
[Join the Office Hours question & answer session](#)

Florida Housing Coalition
Weekly, Thursdays at 1:30-2:30pm EST
Featuring guests working on the ground and condensing information



Contact Us



For Assistance Contact

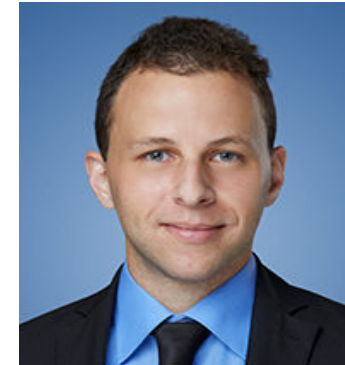
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