

COVID-19

Response for Housing and Homelessness in Florida

Housing is Healthcare

March 26, 2020



The Florida Housing Coalition

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



Thank you.



AFFORDABLE HOUSING CATALYST PROGRAM

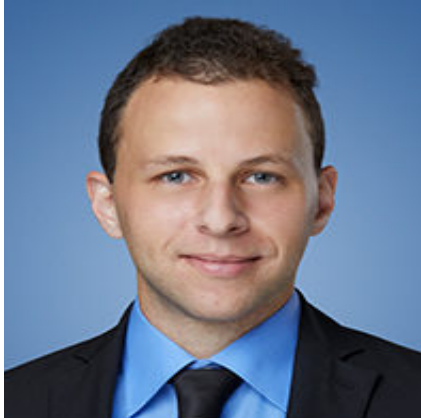
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Finance Corporation



we make housing affordable™



Hosts



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Amanda Rosado,
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Guests



Zach Summerlin,
Assistant Policy Director/
Supportive Housing Coordinator
Florida Housing Finance Corporation



Michael Chaney,
Technical Advisor
Florida Housing Coalition



Debra Koehler,
President
Sage Partners, LLC



Webinar Logistics

- Participants are muted
- Enter your questions in the box in your webinar panel
- Handouts are available with this webinar
- 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!



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 efforts on what is being done right now to help people most impacted during this pandemic.
4. Assist with local, on-the-ground needs during this crisis.



As long as this pandemic is ongoing, we will be there to provide the information and connections on COVID-19 and housing. Each **Thursday at 1:30-2:30pm**, we will provide a weekly webinar to provide important information and share the on-the-ground experiences of housing providers across the state. Through the weekly webinar, we hope to provide new ideas, considerations, and helpful strategies as you navigate these unprecedented times.

**WEBINARS**

March 19- [Recording: COVID-19 Response for Housing and Homelessness in Florida Webinar; PowerPoint](#)

March 26- [REGISTER HERE](#)

Agenda

- Homelessness & Housing Response Update
- News & Information
- Federal & State Budgets for COVID-19 & Housing
- Reports from the Field



Amanda Rosado,
Ending Homelessness Team Director
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Impact on the Housing Crisis Response System



Updated Guidance for Unsheltered

- [COVID-19: Essential Services for Encampments During an Infectious Disease Outbreak](#) (HUD - March 23, 2020)
- [CDC: Interim Guidance for Responding to Coronavirus Disease 2019 \(COVID-19\) among People Experiencing Unsheltered Homelessness](#) (March 22, 2020)
 - Share Information and Education
 - Protect Outreach Workers, Set a Schedule
 - Ensure personal space (12ft x 12ft)
 - Do not clear encampments
 - Engage all stakeholders: law enforcement, health department, emergency management, housing authorities, local homeless service providers, housing providers, behavioral health providers, and healthcare providers

Florida Guidance

- DEM is working on guidance for Continuums of Care (CoCs) and homeless service providers
- DEM also released a [survey](#) asking for any available facilities, hotels, etc. to help isolate and quarantine people
- CoCs are meeting with the DCF State Office on Homelessness weekly
- Working on amending use of Emergency Solutions Grant
- Handout from Jacksonville, FL showing their response planning for people experiencing homelessness
- FHC has a “hub” for CoC Lead Agencies to share information



Planning for Funding

- Anticipated Emergency Solutions Grant (ESG), Community Development Block Grant (CDBG), and other rental assistance funding
- Now is the time for housing partners, entitlement jurisdictions, and CoCs to plan
- Remember HPRP?



New Report

Estimated Emergency and Observational/Quarantine Capacity Need for the U.S. Homeless Population Related to COVID-19 Exposure by County; Projected Hospitalizations, Intensive Care Units, and Mortality

- The report estimates suggest the need for an additional 400,000 units to manage the COVID-19 pandemic for the current, estimated homeless population. This includes:
 - 300,000 units to accommodate PEH living unsheltered (including unsheltered families)
 - 100,000 units to make up for reduced capacity in existing shelter facilities, to enable social distancing



Bookmark These Sites

- [HUD - Main Page for Coronavirus](#)
 - Source for HUD announcements, executive orders impacting HUD, and updates regarding all HUD funded projects and departments
- [HUD - CoC Updates and Resources](#)
 - Resources most pertinent to CoCs, homeless service providers, and housing providers
- [CDC - Guidance for Homeless Service Providers](#)
 - Interim guidance for emergency shelters, unsheltered homelessness, and persons experiencing homelessness
- [Florida Department of Health](#)
 - Latest updates on Florida specific COVID-19 updates and data
- [National Low Income Housing Coalition](#)
 - Source for federal policy and advocacy updates
- [Florida Housing Coalition](#)
 - Web link resources
 - Weekly webinar updates, registration, and recorded presentations with slides and Q&As
- [Florida Housing Finance Corporation](#)
 - Web link resources





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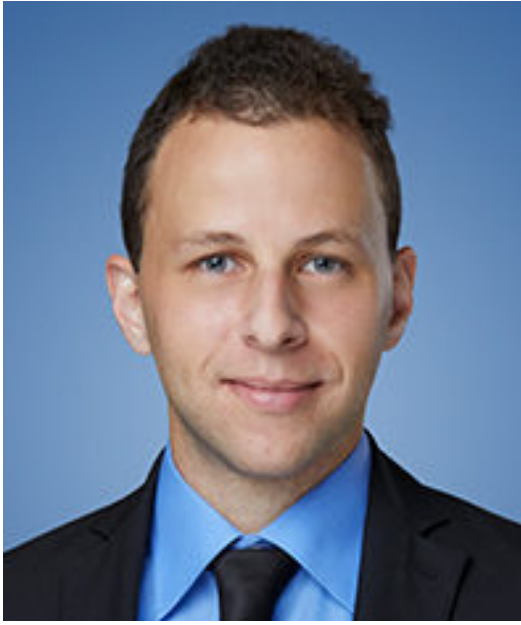
SHIP & COVID-19 Response



SHIP & COVID-19 Response

- Temporary Rent Payments
- Eviction Prevention
- Mortgage Payments
- Foreclosure Prevention Payments
- Foreclosure Counseling





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Information on national, state, and local actions

News update

Public Meetings



Eviction & Foreclosure Moratoriums

- There is no uniform policy – moratoriums depend on the state, locality, financial institution(s), and court jurisdiction.
- Current areas with eviction moratoriums:
 - Miami Dade
 - Hillsborough
 - Broward
 - Orange
 - Jacksonville
 - 2nd Judicial Circuit (N. Fla.)
 - Seminole
 - Okaloosa
 - Brevard
 - Osceola

National Actions

- **Federal Housing Finance Agency (FHFA)** announced that **Fannie Mae** and **Freddie Mac** will allow multi-family property owners mortgage forbearance with the condition that they suspend all evictions for renters unable to pay rent.
 - FHFA has guidance on its [website](#). Fannie, Freddie, and FHA-backed single family home mortgages will not be foreclosed upon for at least 60 days.
- New language in CARES Act would allow more eviction protection to subsidized tenants (including LIHTC) & renters in properties backed by federal loans.



Financial Institutions Can Provide Assistance

- Many financial institutions have announced they will temporarily halt foreclosures and evictions during the crisis and provide grace periods for mortgage payment.
 - Wells Fargo
 - Citi
 - US Bank
 - Bank of America
 - Fifth Third
 - PNC
 - JP Morgan Chase
 - And more...
- Contact your financial institution to get the most up-to-date information on how they can assist.



New Information

- **HUD** continues to post new information to its [website](#).
- **Small Business Administration** Loans
- **USDA Rural Development** guidance (attached PDF)
- **Federal Home Loan Bank** Affordable Housing Program Competitive Application deadline extended to June 1, 2020.
- [Florida League of Cities](#) & [Florida Association of Counties](#)
- We will be forming an all-inclusive funding and information guide in the coming weeks.



Sunshine Law in a Pandemic

- How do we conduct lawful public meetings and socially distance?
- Florida's Sunshine Law provides the public the right of access to the meetings of public bodies.
- Sunshine Law requires 1) open meetings; 2) reasonable notice; 3) meeting minutes
- Executive Order 20-69:
 - Suspends the statutory requirement that a quorum be present in person
 - Expressly authorizes local governments to utilize communications media technology
 - Does not waive any other requirement



Sunshine Law in a Pandemic

- F.S. 286.0114(2): “Members of the public shall be given a **reasonable opportunity to be heard** on a proposition before a board or commission . . . The opportunity to be heard is subject to rules or policies adopted by the board or commission, as provided in subsection (4).”
- Subsection (4): Rules which govern opportunity to be heard are limited to those that:
 - Provide guidelines for the amount of time a person has to address the board
 - Prescribe procedures for allowing representatives to speak for the whole where there a large number of individuals that wish to be heard
 - **Prescribe forms for an individual to inform the board of the desire to be heard; to indicate support, opposition**
 - **Designate a specified period of time for public comment**



Sunshine Law in a Pandemic

- Live stream all videos and provide links on all communication platforms.
- Prescribe “procedures or forms for an individual to use in order to inform the board or commission of a desire to be heard” F.S. 286.0114(4)(c).
- Be aware of First Amendment concerns - don’t selectively choose comments based on viewpoint or content.



New CDC Guidance Addresses Multi-Family Housing Safety

- [New guidance](#) for preventing the spread of COVID-19 at retirement communities, independent living facilities, and housing for older adults (can apply to multifamily generally).
- Includes items:
 - Clean and disinfect all common areas and shared facilities
 - Share the facts about COVID-19
 - Encourage personal protective measures
 - Screen workers and consider limiting number of non-essential visitors





Debra Koehler,
President
Sage Partners, LLC

Operational Considerations

- Who we serve – Seniors and Families
- Communication with residents
- COVID-19 Protocol
- Leasing in the new Normal
- Tax Credit Compliance
- Resident concerns
- What will happen April 1?

CARES* Act – not yet law, but passed the Senate

- Allows single-family borrowers with a federally backed mortgage to request forbearance for up to 180 days w/option of up to 1 year.
 - For multifamily properties, forbearance allowed for 30 days with 2 renewal periods. Multifamily borrower cannot evict any tenant during the forbearance period.
- No foreclosures of federally backed mortgages for at least 60 days.
- No evictions for most residents of federally subsidized apartments (including LIHTC) and homes for 120 days.

*Coronavirus Aid, Relief, and Economic Security Act



CARES Act

- \$5 billion for CDBG to cities and states (and an additional \$150 billion in a Coronavirus Relief Fund that can cover similar uses)
- \$1.25 billion for Tenant-Based Rental Assistance
- \$1 billion for Project-Based Rental Assistance
- \$685 million for Public Housing
- \$45 billion for the FEMA Disaster Relief Fund
- \$4 billion in Emergency Solutions Grants
- \$65 million for HOPWA
- \$50 million for Section 202 Housing for the Elderly
- \$15 million for Section 811 Housing for Persons with Disabilities



CARES Act

- For the most up-to-date information on national advocacy, follow the work of the [National Low Income Housing Coalition](#).
- They host weekly webinars at 2:30pm on Mondays to cover the federal response to COVID-19.



Florida Budget

- 2020/21: appropriated full funding (\$370 million) for the State and Local Housing Trust Funds
- Legislature will likely reconvene before July 1st to address the budgetary impact of COVID-19.
- The Sadowski Coalition is working to ensure the Housing Trust Funds are not reduced.



Thank you to Legislators

- Housing is Healthcare and Housing is Economic Stimulus
- Our affordable housing programs are uniquely situated to respond to this crisis.
- Every SHIP program in Florida will use these funds in response to COVID-19 through rental assistance, mortgage assistance, and other strategies to keep people safe and secure in their housing.
- [Representative](#) and [Senate](#) Thank You Pages on Sadowskicoalition.org



Upcoming COVID-19 Trainings

1. Assisting Homeless and Special Needs Populations through COVID-19
 - March 31 from 10:00am to 11:30am
 - <https://attendee.gotowebinar.com/register/2658142333736386061>
2. COVID-19 Emergency Assistance for Renters
 - April 2 from 10:00am to 11:30am
 - <https://attendee.gotowebinar.com/register/9156192282218054413>
3. Helping Homeowners with COVID-19 Emergency Assistance
4. Virtual SHIP: Moving Your Government Functions Online



AFFORDABLE HOUSING CATALYST PROGRAM



Next Webinar – April 2 @ 1:30pm

Interactive Question & Answer Session with professionals from across the state.

Panelists:*

- Rob Dearduff, Florida Housing Finance Corporation
- Karen Pickles, Division of Emergency Management
- Skip Forsyth, Department of Education
- Leroy Moore, Tampa Housing Authority

*panelists subject to change



Questions?



Contact Us



For Assistance Contact

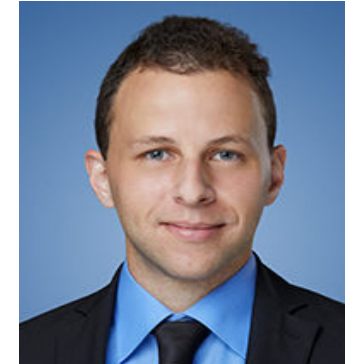
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