

COVID-19

Response for Housing and Homelessness in Florida

Housing is Healthcare

April 2, 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

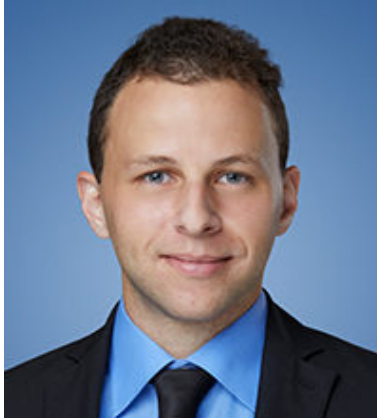
Sponsored by the Florida Housing
Finance Corporation



we make housing affordable™



Hosts



Kody Glazer,
Legal Director
Florida Housing Coalition
Glazer@flhousing.org



Amanda Rosado,
Ending Homelessness Team Director
Florida Housing Coalition
Rosado@flhousing.org



Guests



Rob Dearduff,
Special Programs Administrator
Florida Housing Finance Corporation



Dr. Karen Pickles,
Recovery Bureau
Florida Division of Emergency Management



Leroy Moore,
Senior VP/Chief Operating Officer
Tampa Housing Authority



Guests



Amanda Wander,
Executive Director
Big Bend Continuum of Care



Leeanne Sacino,
Executive Director
Florida Coalition to End Homelessness



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!



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
- CARES Act
- Q&A Panel

“Safer at Home” Order

- Effective April 3 at 12:01am, Florida will be under a “safer at home” order.
- All persons in Florida shall limit their movements to only those necessary to “obtain or provide essential services or conduct essential activities.”
- **Important work related to housing services and housing construction are deemed “essential.”**



Housing Activities are “Essential”

- Workers who support food, shelter, and social services, and other necessities of life for needy groups and individuals, including in-need populations and COVID-19 responders (including travelling medical staff).
- Workers in animal shelters.
- Workers responsible for the leasing of residential properties to provide individuals and families with ready access to available housing.
- Workers responsible for handling property management, maintenance, and related service calls who can coordinate the response to emergency “at-home” situations requiring immediate attention, as well as facilitate the reception of deliveries, mail, and other necessary services.
- Workers performing housing construction related activities to ensure additional units can be made available to combat the nation’s existing housing supply shortage.
- Workers performing services in support of the elderly and disabled populations who coordinate a variety of services, including health care appointments and activities of daily living.
- Workers supporting the construction of housing, including those supporting government functions related to the building and development process, such as inspections, permitting and plan review services that can be modified to protect the public health, but fundamentally should continue and serve the construction of housing (e.g., allow qualified private third-party inspections in case of government shutdown).



Florida Supreme Court: Administrative Order Relaxing Evictions

- Fl. Supreme Court Administrative Order No. AOSC20-17 suspended the legal requirement that clerks of court issue writs of possession.
- Clerks of Court can decide not to issue writs of possession to law enforcement if a possession order was granted.
- Circuit Courts can also issue orders postponing evictions.

WRITS OF POSSESSION

Given the exigencies of the public health emergency, the requirement in Florida Rule of Civil Procedure 1.580(a) for the clerk to issue a writ of possession “forthwith” shall be suspended through the close of business on Friday, April 17, 2020, or as provided by subsequent order.



CARES* Act

- Signed into law
- Over \$2 trillion in total
- Over \$12 billion for housing programs administered by HUD
- Over \$350 billion for various loan offerings for small businesses
- \$150 billion for the Coronavirus Relief Fund
- \$45 billion for FEMA Disaster Relief Fund

*Coronavirus Aid, Relief, and Economic Security Act



CARES Act - Eviction/Foreclosure Moratoriums

- No evictions for most residents of federally subsidized apartments and homes for 120 days.
- 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.
- Advocates: Be sure to check to see if the property at issue is covered and urge landlords to advise their tenants of their protections.



CARES Act – SBA Loans

- **Paycheck Protection Program (PPP)**
 - Authorized under section 7(a) of the Small Business Act
 - Total appropriated: \$349 billion
 - Who is eligible? Small businesses with less than 500 employees including private 501(c)(3)s.
 - Uses: Payroll, rent, utilities, interest
 - Amount: will loan 2.5 times average monthly payroll limited to \$10 million (and capped at \$100k per employee)
 - Terms: 0.50% interest rate, maturity of 2 years, deferment of repayment for six months.
 - Forgiveness: Fully forgiven if funds are used for payroll, rent, utilities, and interest. Is not subject to income tax.
- **Economic Injury Disaster Loans (EIDLs)**
 - Authorized under section 7(b)(2) of the Small Business Act
 - Total appropriated: \$10 billion
 - Who is eligible? Small businesses; 501(c)(3)s
 - Uses: sick leave, maintaining payroll, increased costs to obtain materials, making rent or mortgage payments, repaying other obligations, others
 - Amount: up to \$2 million total; \$10,000 advances that do not need to be repaid are available
 - Terms: determined by ability to repay the loan; interest rate is 3.75% for small businesses and 2.75% for nonprofits



CARES Act – Unemployment & Charitable Contributions

- **Unemployment Benefits**

- Expanded to include self-employed individuals, independent contractors
- Up to 39 weeks of coverage (normally only 26 weeks)
- \$600/week plus state benefits for first 26 weeks. Then \$600/week in weeks 27-39.

- **Charitable Contributions**

- Increases limit on individual taxpayers' deductions from 60% of adjusted gross income to 100%
- Increases limit on corporate deductions from 10% to 25% of taxable income
- Allows taxpayers who do not itemize deductions to deduct up to \$300 for certain charitable gifts made in 2020
- This encourages charitable donations.



CARES Act - Funding

1. \$5 billion for **CDBG** to cities and states

- Time Frames
 - Within 30 days: First \$2 billion will be distributed based on current allocations
 - Within 45 days: Next \$1 billion (only to states and insular areas) based on need
 - Last \$2 billion will be distributed on a rolling basis
- Conditions
 - CDBG grantee can utilize expedited procedures to modify statement of activities w/minimum of 5-day comment period; virtual public meetings allowed
 - No limit on public services
 - Consolidated Plans and Action Plans deadline extended to August 16, 2021
 - HUD can waive requirements it deems necessary

2. \$150 billion for the **Coronavirus Relief Fund**

- Local governments can apply. Each state: min. of \$1.25 billion
- Uses: "necessary expenditures incurred to the public health emergency with respect to [COVID-19]"



CARES Act - Funding

3. \$1.25 billion for **Tenant-Based Rental Assistance**

- \$850 million for admin and other expenses of public housing agencies and for new activities to "support or maintain the health and safety of assisted individuals and families"
- \$400 million to adjust renewal funding for public housing agencies that "experience a significant increase in voucher per-unit costs" and would otherwise need to terminate rental assistance due to lack of funds

4. \$1 billion for **Project-Based Rental Assistance**

5. \$685 million for a **Public Housing Operating Fund**

6. \$45 billion for the **FEMA Disaster Relief Fund**



CARES Act - Funding

7. \$4 billion in **Emergency Solutions Grants**

- Time Frames
 - Within 30 days: up to \$2 billion to be distributed based on current allocations
 - Within 90 days: remainder based on need
- Conditions
 - Waives 60% cap on shelter activities
 - Allows up to 10% for admin

8. \$65 million for **Housing for Persons with AIDS (HOPWA)**

9. \$50 million for **Section 202 Housing for the Elderly**

10. \$15 million for **Section 811 Housing for Persons with Disabilities**



Next Steps

Widespread Rental & Utility Assistance

Renters & Homeowners not covered by the moratoria in the CARES Act

How do renters know if their property is covered by an eviction moratorium?

Property owners & mortgage payments

Nonprofit Assistance



National Low Income Housing Coalition

- 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 national response to COVID-19.



Handouts Available

- National Housing Law Project – Summary of Eviction/Foreclosure Moratoriums in the CARES Act
- Paycheck Protection Program (PPP) Information Sheet
- National Low Income Housing Coalition (NLIHC) CARES Act Summary
- Waiver Availability for CoC, ESG, and HOPWA

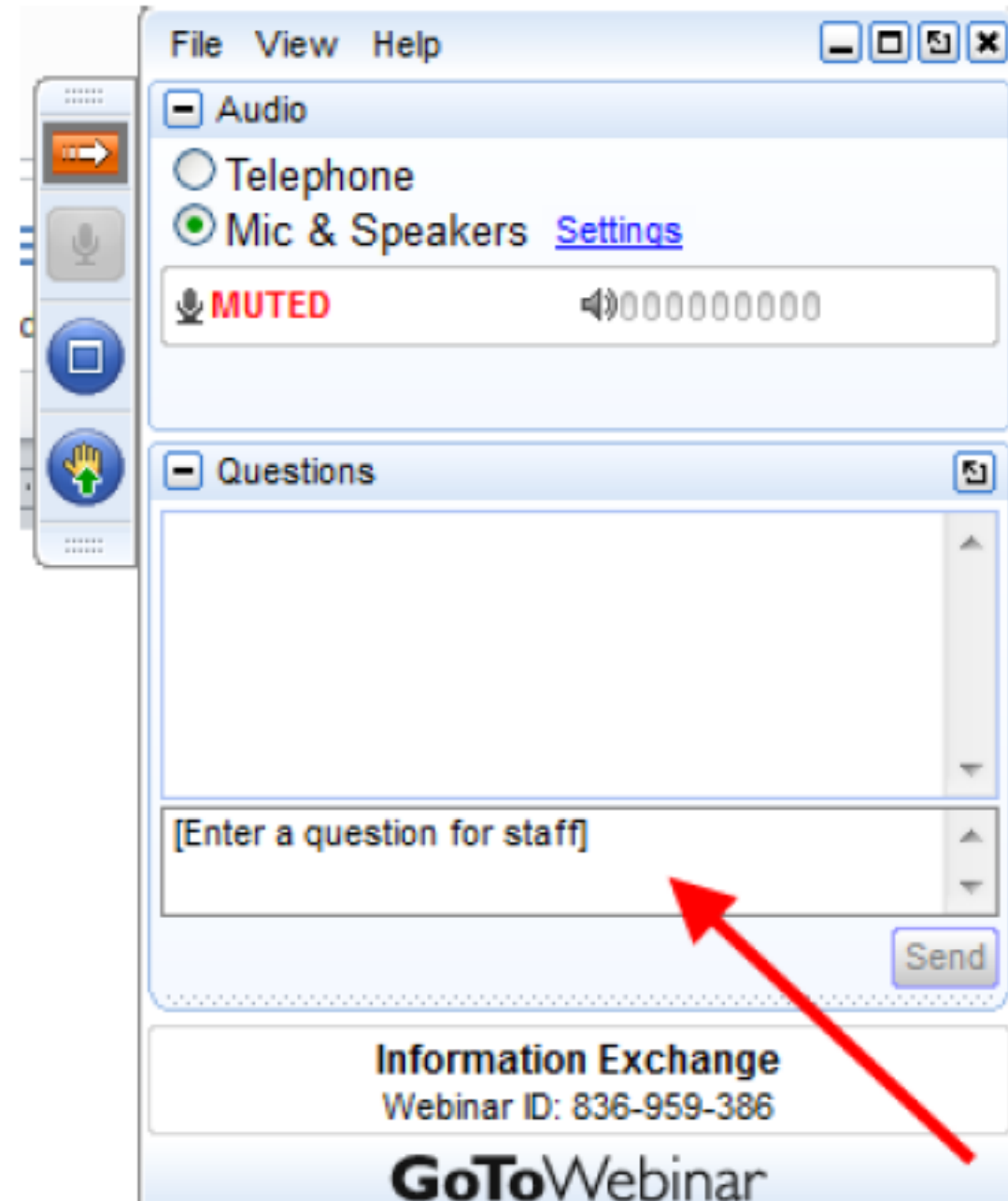


Q&A Panel



Instructions

- Please type your questions in the question box (pictured right)
- Feel free to tag the question with a specific panelist or FHC staff
- Don't worry if we run out of time, all questions will be answered!



Panelists



- Rob Dearduff, Florida Housing Finance Corporation
- Leroy Moore, Tampa Housing Authority
- Karen Pickles, Division of Emergency Management
- LeeAnne Sacino, Florida Coalition to End Homelessness
- Amanda Wander, Big Bend Homeless Coalition

Upcoming COVID-19 Trainings

1. Assisting Homeless and Special Needs Populations through COVID-19
 - April 8 from 2:00pm to 3:30pm
 - <https://register.gotowebinar.com/register/2658142333736386061>
2. Helping Homeowners with COVID-19 Emergency Assistance
 - Link Coming Soon! Check our [Training Calendar](#)
3. Virtual SHIP: Moving Your Government Functions Online
 - Link Coming Soon! Check our [Training Calendar](#)



AFFORDABLE HOUSING CATALYST PROGRAM



Next Webinar – April 9 @ 1:30pm

Continue to get updates on COVID-19 response and hear from housing professionals and advocates across the state.

Special Topics: Local Government Response, SBA Loans, Financial Institutions

Panelists:*

- Jeff Branch, Florida League of Cities
- Marilyn Drayton, Wells Fargo
- Thaddeus Hammond, Small Business Administration

*panelists subject to change



Contact Us



For Assistance Contact

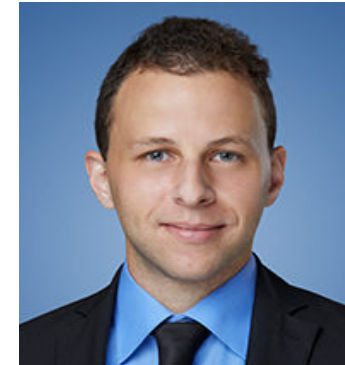
Kody Glazer

Legal Director

Florida Housing Coalition

Glazer@FLHousing.org

(954) 804-1320



Amanda Rosado

Ending Homelessness Team Director

Florida Housing Coalition

Rosado@FLHousing.org

(904) 502-1666

