

April 27, 2020

COVID-19 Weekly Webinar Update

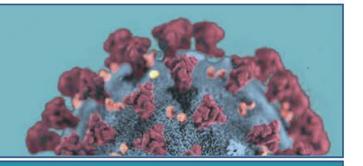
Thank you to everyone who joined our Thursday webinar on Housing and Homelessness in Florida. Hundreds of local government staff, housing providers, and advocates joined the webinar. We always record our webinars so you can catch up or revisit. The links for the recording, PowerPoint, and handouts are available on our <u>COVID-19 resource page</u>. For quick access, view the recording <u>here</u>.

Kody Glazer, FHC Legal Director, shared the Florida Housing Finance Corporation's guidance that property owners and managers of properties funded by Florida Housing are <u>strongly discouraged from increasing rents</u> <u>during COVID-19</u>. If you know of a tenant faced with a rent increase in a Florida Housing financed development, please contact us. Kody also broke news that self-certification of income may be used for SHIP emergency assistance, gave an eviction and foreclosure moratorium update, and provided updates on Congressional appropriations for housing and homelessness.

Four guests joined us to share how their organizations are responding to and aiding persons impacted by COVID-19. First, FHC's own Resiliency & Recovery Director, Gladys Cook, explored how FEMA is responding to COVID-19, particularly with non-congregate sheltering, and presented information on how communities can begin to prepare for hurricane season in light of the pandemic. Next, Sidra Goldwater of Fannie Mae explained Fannie's mortgage relief opportunities for impacted homeowners including several post-forbearance options for repayment of past due funds. Third, Mary DeVries, Managing Attorney for Jacksonville Area Legal Aid shared her experiences aiding tenants facing eviction during the pandemic. Mary explained the process for eviction filings, the various eviction moratoria, and where local organizations and tenants can turn to for legal assistance. Finally, Joe Savage, Regional Coordinator for the United States Interagency Council on Homelessness, gave an update on the federal response for persons experiencing homelessness through the CARES Act. Joe also reviewed the resources USICH has made available on their website.

For our next Weekly Webinar on April 30, Ending Homelessness Director Amanda Rosado will share the latest updates on the COVID-19 homelessness response, including the CDC response after several asymptomatic positive cases were discovered in a Boston emergency shelter. We will also be joined by Martha Are of Homeless Services Network of Central Florida, the CoC Lead Agency, and Bill Lazar of St. Johns Housing Partnership.





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Upcoming Trainings and Webinars – Week of April 27

Visit our Training Calendar to see all upcoming training opportunities.

COVID-19

• April 30 @ 1:30pm: COVID-19 Response for Housing and Homelessness

Weekly Hurricane Member Update

May 1 @ 1:30pm: <u>Disaster Housing Recovery</u>

More rental assistance webinars are coming soon in May. Stay tuned!

National Updates

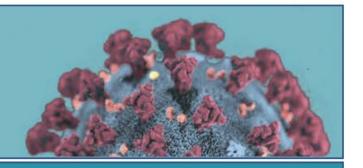
Congress

On Thursday, April 23, Congress passed a \$484 billion spending package which was subsequently signed by the President. This appropriation includes \$310 billion in new funds for the Paycheck Protection Program (PPP) and \$60 billion for the Economic Injury Disaster Loan (EIDL) Program, among other items. Notably, this spending package did not include money for housing and homelessness. We urge our members to contact their Congressional representatives to ensure that Congress appropriates additional funds for widespread rental assistance, mortgage assistance, sheltering services, local government financial relief, and other items. See the National Low Income Housing Coalition's call-to action for key policy asks – including a \$100 billion ask for rental assistance.

Department of Housing and Urban Development

Three weeks ago, HUD announced the <u>immediate release of allocations</u> under the CARES Act for CDBG, HOPWA, and ESG funding. In this first phase of allocations, \$2 billion will be distributed for CDBG, \$1 billion for ESG, \$53.7 million for HOPWA formula funds, and \$10 million for HOPWA competitive grants. The final \$3 billion for CDBG, and \$2.96 billion for ESG will be released within the next several months. For the remainder of the CDBG funds, local governments will need to apply to state or HUD directly – the final funding will not be dispersed automatically. HUD is expected to release additional guidance on how to use these funds effectively.





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Department of the Treasury

The IRS has created a <u>page on their website</u> for those who have not filed a 2018 and/or 2019 tax return. Non-filers can use this link to submit banking or address information to which they can receive their economic stimulus payment. This is for non-filers only.

Small Business Administration Loans

An additional \$310 billion was appropriated for the <u>Paycheck Protection Program</u> (PPP) and the SBA will resume taking applications on April 27 at 10:30am EST. The PPP is a loan that <u>can be fully forgiven</u> if used for payroll costs, and most mortgage, interest, rent, and utility costs over the 8-week period after the loan is made. Another \$60 billion was authorized for the <u>Economic Injury Disaster Loan Program</u>. Nonprofits and small businesses are encouraged to continue applying.

Federal Guidance

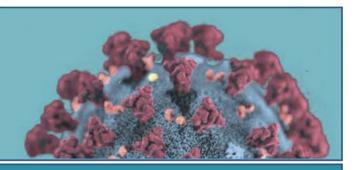
Department of Housing and Urban Development

In the past week, HUD released three documents of guidance relating to CDBG-CV and HOME funding. HUD released a document highlighting the flexibilities for CDBG-CV funds as found in the CARES Act. This includes the immediate availability of the elimination of the 15 percent cap on public services, expedited procedures for public comments, and the extended deadline for Consolidated Plans. On April 9, HUD released the availability of waivers and suspensions for the HOME Program in response to COVID-19. The guidance allows participating jurisdictions to raise the cap on administrative expenses from 10% to 25%, waive the HOME match requirement for a specified time, permit self-certification of income, and waive on-site inspection requirements, among other items. On April 9, also released the availability of suspensions and waivers to facilitate HOME-Assisted Tenant-Based Rental Assistance (TBRA).

CDBG can be used for a <u>variety of housing activities</u> including emergency one-time payments for up to three months of rental or mortgage assistance. CDBG provides a much-needed flexible source of funding for nonprofits working to identify and leverage funding to keep emergency shelters operational and identify longer term options for permanent housing. HUD continues to update its <u>Q&A for Office of Multifamily Housing Stakeholders</u>. HUD updated its <u>FAQs on the eviction moratorium</u> for Public Housing Authorities.

For the latest HUD updates, visit www.hud.gov/coronavirus.





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Federal Emergency Management Agency

FEMA announced it will conduct remote home inspections for disaster survivors until further notice.

Florida communities are continuing to apply for and utilize <u>FEMA non-congregate shelter</u>. Non-congregate shelter helps pay for shelter options such as hotel/motel rooms for high-risk individuals who are symptomatic or positive for COVID-19. Though non-congregate shelter is not specifically for people experiencing homelessness, it provides relief for emergency shelters who are at capacity and unable to accept more individuals and families due to social distancing guidance. It also provides opportunities to shelter unsheltered persons needing to isolate or quarantine. For more information on the requirements and application process for non-congregate shelter, <u>visit FEMA's website</u> or talk with your local emergency management.

Department of Agriculture

U.S. Secretary of Agriculture Sonny Perdue unveiled a one-stop-shop of federal programs that can be used by rural communities, organizations, and individuals impacted by the COVID-19. The COVID-19 Federal Rural Resource Guide is a resource for rural leaders looking for federal funding and partnership opportunities to help address this pandemic.

National & State Housing News

Florida Housing Finance Corporation

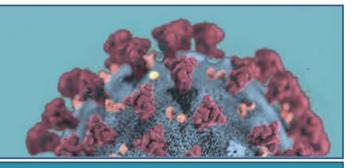
The Florida Housing Finance Corporation (FHFC) strongly urged property owners to suspend rent increases during the COVID-19 pandemic. There have been some instances of property owners raising rents as a result of the new HUD 2020 Income Limits, and to combat this, FHFC issued a strongly worded press release stating that "[t]hose who choose to implement rent increases that impact residents during this global pandemic could result in consequences for future funding opportunities with Florida Housing." If you are aware of a situation in which a property owner of a project funded by Florida Housing Finance Corporation is increasing rents, please contact us.

Find more information on Florida Housing's response to COVID-19 here.

DEO Reemployment Assistance Claim Dashboard

Last week, DEO began reporting the number of unemployment claims submitted and the number of claims processed. Of the over 824,000 unique claims submitted, nearly 210,000 claims, or 25.4%, have been paid.





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Department of Children and Families

Find more information on DCF's response to COVID-19 here.

Terner Center Analysis Estimating Near-Term Impact on Renters

The Terner Center for Housing Innovation produced a document estimating COVID-19's near-term impact on renters. Analyzing the number of cost burdened households pre-COVID and the number of renters who work in the most negatively affected industries, the <u>Terner Center estimates that 38% of all renter households in Florida, or 994,200 rental households, contain at least one worker in an affected industry that is likely impacted by COVID-19. The Center found there are around 509,100 already rent-burdened households and another 485,000 renter households that are newly vulnerable as a result of the pandemic.</u>

Center on Budget and Policy Priorities Argues the Need for 500,000 New Housing Choice Vouchers

CBPP released a policy brief affirming the need for the next COVID-19 relief legislation to fund at least <u>500,00</u> <u>new Housing Choice Vouchers for people experiencing homelessness</u> and include large-scale funding for short-term emergency rental assistance.

Local News

Fort Myers

On April 23, the City of Fort Myers announced the opening of a <u>Temporary Rental and Utility Assistance Program</u> to provide a maximum 12 weeks of assistance to prevent homelessness and increase housing stability. Due to overwhelming demand, the program no longer accepted applications as of April 24.

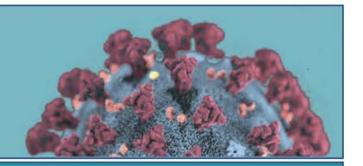
Jacksonville

Mayor Lenny Curry announced a local stimulus plan to allocate nearly \$160 million in Federal CARES Act funds to provide relief. This relief programs includes \$40 million in direct stimulus for individuals to provide mortgage, rent, and utilities relief. This program will provide \$1,000 in relief for 40,000 households who meet certain criteria to be announced soon.

Miami

Miami and Hialeah are planning to spend <u>millions in financial assistance programs</u> to help business owners and residents pay rent. Miami will provide one-time payments of up to \$1,500 to residents at or below 60% AMI who lost their jobs and Hialeah plans to give \$3 million in grants to businesses and residents.





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Tampa

Last week, the City of Tampa announced the creation of the <u>Relief Now, Rise Together Fund</u>. This fund will provide aid to residents and small businesses and is locally funded by businesses and philanthropy. For residents, the money can assist with up to \$1,000 of mortgage and rental payments for one month (plus \$250 for utilities) to eligible Tampa residents.

The application process began on Friday, April 17, and <u>due to immense need, the City was at capacity and had to hit pause within 36 hours</u>. The City received more than 10,000 calls within 36 hours for individuals seeking rent, mortgage, and utility relief. To respond to the urgent need, the City's Community Redevelopment Agency approved a \$3 million transfer to the Relief Now, Rise Together Fund.

Tallahassee

The Kearney Center, an emergency shelter in Tallahassee, <u>emptied the shelter</u>. The Center, which has a capacity of 365 clients, placed all shelter guests in non-congregate settings as a proactive measure.

Nonprofits and Small Business

With an additional injection of funding to the Payroll Protection Program (PPP) and Economic Injury Disaster Loan (EIDL), nonprofits and small businesses are encouraged to continue seeking funds. Several local governments are creating loan pools specifically for non-profits. <u>United Way of Florida and their affiliates</u> are providing direct assistance to individuals and doing great work raising funds for COVID-19 response.

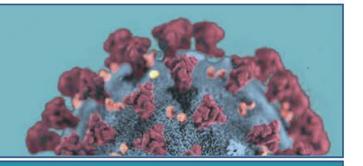
Continuums of Care

The HUD SNAPS Office is continuing to host <u>weekly Office Hours</u> to answer questions related to COVID-19 and programs and funding serving people experiencing homelessness.

CoCs throughout the state are working with their local EOC and Health Departments to create prioritization for people experiencing homelessness into non-congregate shelter. As funding begins to rollout to address homelessness, communities are thinking about how to create clear pathways to housing.

The CDC <u>released a report</u> on a few shelter sites where universal testing was conducted. In one Boston shelter as many as 146 of 400 came back positive. Of those 146 individuals, many were asymptomatic causing public health officials to rethink how they are responding to COVID-19 in emergency shelter settings. In response, the CDC has updated guidance, including considerations for homeless service providers. Universal testing is not yet





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a formal CDC recommendation, but is strongly encouraged in areas where the ability to do so exists. Emergency shelters should closely monitor updates to <u>"Screening Clients at Homeless Shelters"</u>.

Renters and Homeowners

<u>Evictions and foreclosures</u> remain suspended in Florida through May 17. The CARES Act provides <u>additional</u> <u>eviction and foreclosure protections</u> for properties assisted by federal resources. The Shimberg Center's COVID-19 Data Application maps out the <u>properties in Florida that are protected by the CARES Act moratoria</u> to help tenants, homeowners, attorneys, and housing advocates protect people from eviction and foreclosure. Jacksonville Area Legal Aid has assembled a <u>helpful blog on tenant protections</u> and how to work with landlords.

HUD released <u>guidance for CoC and ESG programs</u> on how the federal eviction moratorium impacts renters in their programs.

Regardless of the various moratoria, there are reports of landlords still <u>threatening to evict tenants</u> for non-payment of rent.

Contact Us

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



Kody Glazer

954-804-1320

Glazer@flhousing.org



Amanda Rosado
904-502-1666
Rosado@flhousing.org

