

COVID-19

Response for Housing and Homelessness in Florida

Housing is Healthcare

May 21, 2020



The Florida Housing Coalition

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



Jaimie Ross,
President/CEO
Florida Housing Coalition
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Thank you.



AFFORDABLE HOUSING CATALYST PROGRAM

**Sponsored by the Florida Housing
Finance Corporation**



we make housing affordable™



Webinar Logistics

- Participants are muted
- Enter your questions in the box in your webinar panel
- Handouts are available with this webinar
- This PPT is included as a handout
- This webinar is being recorded and will be available on our [COVID-19 Resource Page](#) along with the attached handouts
- A survey will immediately follow the webinar; *please* complete it! Thanks!



Agenda

- Florida Housing Finance Corporation
- Tampa Hillsborough Homeless Initiative
- Homelessness Update
- Housing Response Update

Hosts



Kody Glazer

Legal Director

Florida Housing Coalition

Glazer@flhousing.org



Amanda Rosado

Ending Homelessness Team Director

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Robert Dearduff

Special Programs Administrator

Florida Housing Finance Corporation

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Using SHIP to respond to COVID-19

- Encouraging SHIP offices to reprogram funds
- Amendments approved
- SHIP payments deployed
- Outlook for remainder of 2019-20 funding





Antoinette Hayes-Triplett

Chief Executive Officer

Tampa Hillsborough Homeless Initiative

TriplettA@thhi.org



TAMPA/HILLSBOROUGH COUNTY COC RESPONSE TO COVID19

- Attending daily calls with Hillsborough County's Emergency Operations
- Conducting weekly calls with outreach teams and emergency shelter providers
- Encouraging social distancing for those that were sheltered and unsheltered
 1. The County provided hotel rooms for 170 people.
 2. The City provided tents for 100 people.
- Amending budgets to ensure agencies were not negatively impacted
- Coordinating testing at the shelters and the temporary encampment
- Coordinating meals, water and PPE to our service providers and meal sites
- Continuing to implement the 560 In 560 Strategic Plan on Homelessness (providing housing opportunities to 560 people in 560 days, beginning June 2019 through December 2020.)

1. Hillsborough County Expungement Clinics
2. Second Chance/Re-Entry Job Fairs
3. C.A.S.H. Program*
4. Hot Spot Mobile Outreach
5. Rapid Exit from Shelters*

6. Speed Leasing*
7. Operation: REVEILLE*
8. Shared Housing*
9. Housing is Healthcare*
10. The B.E.A.C.H. House*

* The initiative produces housing or vouchers.

6. VIRTUAL SPEED LEASING

04/23/2020

- Partnership with Bay Area Apartment Association
- 166 units (246 bedrooms) were available
- 33 households (94 people) participated
- 5 property managers (14 properties were featured)
- Use HUD's Rapid Rehousing funding
- Use 560 In 560's Rapid Exit from Shelters (Initiative #6)
- Fully furnished apartments
- Using current rapid rehousing vouchers/funding
- \$2500/household for furnishings and necessities (\$82,500 for 33 households)
- Guaranteed 1 year lease
- Risk mitigation funds are available
- Enroll with CareerSource
- Enroll in Permanent Supportive Housing
- Enroll in Hillsborough County Healthcare Plan
- Enroll in SOAR
- Enroll in SNAPS
- Enroll in Unemployment



Amanda Rosado

Ending Homelessness Team Director

Florida Housing Coalition

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Engaging People with Lived Experience

HUD Office Hours – May 14

- Planning Efforts
 - Advisory Committee
 - Feedback
 - Evaluation of Efforts
- Outreach Efforts
 - Integrate into outreach teams



Urban Institute – Housing Matters

What Can We Learn from Rental Assistance Programs so far?

- Identified 43 state and local rental assistance programs, including SHIP

“We have 120 local governments across the state with existing infrastructure to get money out quickly” – Rob Dearduff



Urban Institute, ctd.

Q: Who is paying for new rental assistance programs?

A: General revenue, existing federal sources, state/local housing trust funds, philanthropy – still awaiting CARES Act funding

Q: Who do they serve?

A: Most serve tenants directly, some provide landlord relief

Q: What are some important features and limitations?

A: Rent caps (e.g. % of rent, \$1,000 rent max); flexible cash assistance; 1-3-month maximum assistance



Urban Institute, ctd.

Lessons Learned

1. Leverage existing programs with adaptive capacity
2. Maximize flexibility
3. Focus on populations with the greatest unmet need
4. Manage current resources while pushing for more money



State of Homelessness

- NAEH State of Homelessness: [2020 Edition](#)
 - Individuals are solely responsible for national-level increases
 - 70% of PEH are individuals
 - 60% of PEH are male overall; 70% among individuals
 - 1 in 2 individuals are unsheltered
- What does homelessness look like in Florida?

Historical View in Florida – Significant Decreases!

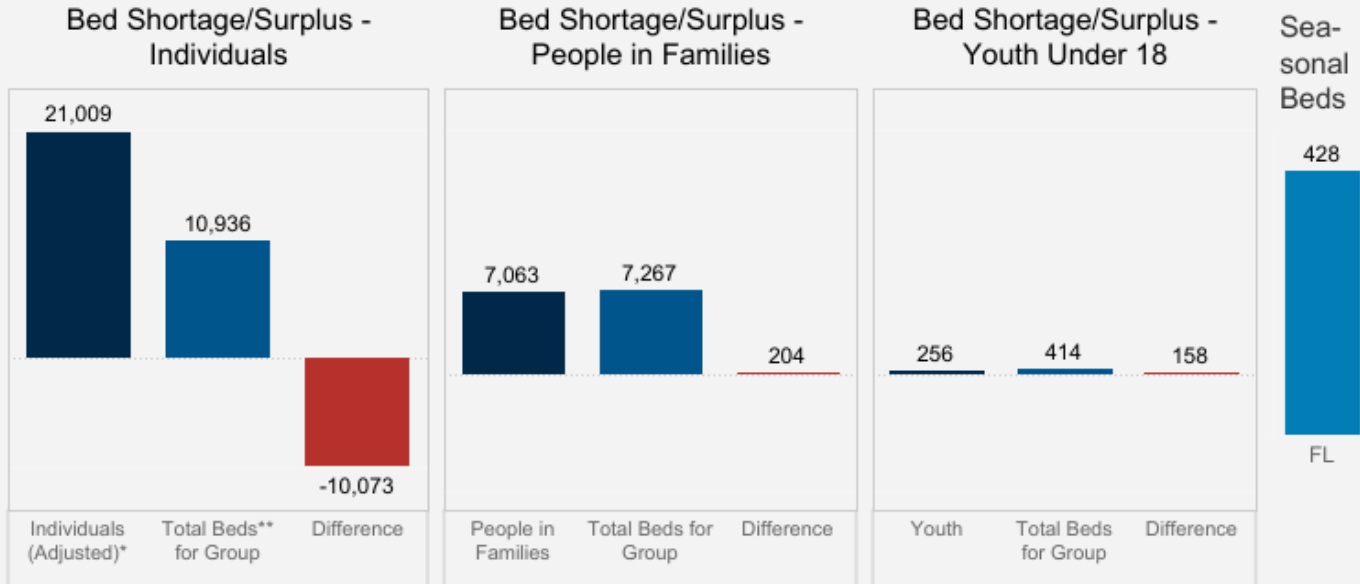
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	% change from 2010
Total	57,551	56,687	55,170	47,862	41,542	35,900	33,502	32,109	29,717	28,328	50.8%
Families	8,017	6,483	6,333	5,806	4,550	3,053	3,031	2,831	2,436	2,171	72.9%
Chronic	9,232	11,638	10,054	9,647	7,989	6,540	6,079	5,120	5,230	5,727	37.9%
Veterans	7,794	5,644	5,331	5,505	4,552	3,926	2,902	2,789	2,515	2,472	68.3%



Permanent Housing Up – 5 Years

Capacity to Serve: Number of Homeless People vs. Number of Available Beds, 2019

State
FL



*Within the AHAR, "Individuals" includes unaccompanied youth under 18 years of age. However, this group is not targeted by adult shelters. Thus, this group has been subtracted from the individuals population and are the subjects of a separate examination.
 **Beds are the total number of ES, TH, and SH year round beds reported in the AHAR.

Temporary Beds Decreased by 9% (Total US)
 Increase in Permanent Housing by 20% (Total US)
 • 50% in Florida





Kody Glazer

Legal Director

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Eviction/Foreclosure Update

- Statewide eviction & foreclosure moratorium remains in effect until June 2.
- FHFA & HUD extended their eviction/foreclosure moratoria for single-family mortgages through June 30.
- CARES Act eviction protection for tenants lasts until July 25.
- Good news! 11th Circuit (Miami-Dade) approved a form that requires landlords to verify the applicability of the CARES Act protections in residential evictions for non-payment of rent.



IN THE COUNTY COURT OF THE ELEVENTH
JUDICIAL CIRCUIT IN AND FOR MIAMI DADE
COUNTY, FLORIDA

[insert name of Landlord]
Plaintiff,

CIVIL DIVISION

vs.

Case No. _____
[insert case number assigned by
Clerk of the Court]

[insert name of Tenant]
Defendant.

**VERIFICATION OF APPLICABILITY OF SECTION 4024 OF THE CARES ACT
IN RESIDENTIAL EVICTIONS FOR NON-PAYMENT OF RENT
(DECLARATION UNDER PENALTY OF PERJURY)**

My name is: _____
First Middle Last

and I am the legal owner of the property that is the subject of the eviction case described at the top of this page. I am capable of making this declaration. The facts stated in this declaration are within my personal knowledge and are true and correct.

I verify that the property that is the subject of this eviction action (*check one*):

is a "covered dwelling" as defined by Section 4024(a)(1) of the CARES Act.

or

is not a "covered dwelling" as defined by Section 4024(a)(1) of the CARES Act.

("covered dwellings" include property that is occupied by a tenant pursuant to a residential lease and has a Federally backed mortgage loan or a Federally backed multifamily mortgage loan, but see section 4024 of the CARES Act for a full definition of "covered dwelling," a copy of which is attached to this form.)



Forbearance Data

- **Mortgage Bankers Association:** estimates 8.16%, or 4.1 million homeowners, are in forbearance plans
- **Fannie Mae and Freddie Mac:** 6.25% of mortgages in forbearance
- **Ginnie Mae** (FHA or VA loans): 11.26% in forbearance

4.5 million homeowners in forbearance

x \$1,100 - average monthly mortgage payment (per Census)
\$4.95 billion per month in deferred payments



Mortgage Assistance Policy

- **CARES Act:** protected borrowers can request forbearance for up to 180 days, with an option to renew for another 180 days for up 1 year.
- CARES Act Forbearance applies to nearly 70% of homeowners.
- FHFA, HUD, and private institutions have forbearance options to assist homeowners with COVID-19 hardships.

Policy for Mortgage Assistance:

- 1) Require applicants to apply for forbearance
- 2) Only accept applicants who were denied forbearance



SHIP Assistance Trainings

See our webinars this week on COVID-19 Assistance:

COVID-19 SHIP Rental Assistance: <https://vimeo.com/420058710>

COVID-19 SHIP Mortgage Assistance: <https://vimeo.com/420819488>



State & Local CARES Act Monies

- **Coronavirus Relief Fund** – can be used for rent/mortgage assistance
 - The majority of the 12 large counties that received the direct allocation are using their funds for rent/mortgage assistance. Examples:
 - Palm Beach County – considering \$40 million for rent/mortgage assistance
 - Pinellas County
 - Brevard County - \$4.4 million
 - Lee County - \$20 million
 - The State of Florida will receive nearly \$6 billion through the CRF.
- **CDBG-CV**
 - State received nearly \$80 million for entitlement and non-entitlement communities.
 - Local governments are utilizing these funds for rent assistance.
 - The funds can be used to ”prevent, prepare for, and respond to coronavirus.”
 - HUD has interpreted this provision broadly. Ask your Field Office rep before limiting your options.



HEROES Act

The US House of Representatives passed the **HEROES Act** – \$3 trillion COVID relief proposal. The bill includes:

- \$100 billion in emergency rental assistance
- \$75 billion for homeownership assistance
- \$4 billion for tenant-based rental assistance; including \$1 billion for new, temporary vouchers
- \$5 billion for CDBG
- \$11.5 billion for ESG
- \$15 million for HOPWA
- Eviction moratorium for all dwelling units for 12 months.

This is the first step of negotiations. These numbers are not final.



Long-term Effects on Affordable Housing?

April 2020 Census Data

- Housing starts down nearly 30% from March 2020 levels and 29% below April 2019 levels.
- Building permits down 19% from April 2019.
- In South region, home completions up 2.6% from April 2019.

What does this data tell us?

- Florida's housing supply shortage will face challenges in the coming months.
- We will need innovative solutions to build more affordable units.



Long-term Effects on Affordable Housing?

Will city-dwellers flee to the suburbs?

Will households want to buy bigger homes?

What will happen to housing prices?

Will businesses continue working remotely and leave office buildings behind?

What opportunities are there to make our housing delivery system more efficient?



Policy Workgroup

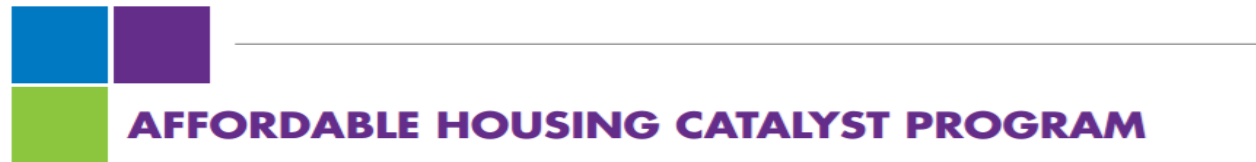
- **Each Tuesday at 1:30-2:30pm (new time)**, we host a Policy Workgroup to discuss advocacy for COVID-19 Housing & Homelessness Response
- Contact glazer@flhousing.org to be added to the Workgroup.



Upcoming COVID-19 Trainings

1. May 26 @ 10am: [Building a Coordinated Plan to Deploy Federal and State Rental Housing and Homelessness Program Funding](#)

For a full list of trainings visit our Training Calendar
www.flhousing.org/events/



Next Webinar – May 28 @ 1:30pm

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

Register at: <https://attendee.gotowebinar.com/register/8381975568788671755>

Panelists:*

- Kristi Schulenberg, National Alliance to End Homelessness
- Mark Hendrickson, Hillsborough HFA
- Banker Partners

*panelists subject to change



Contact Us



For Assistance Contact

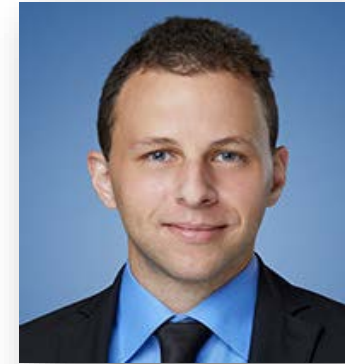
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