

COVID-19

Response for Housing and Homelessness in Florida

Housing is Healthcare

June 18, 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
Ross@flhousing.org



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

- Citrus Health Network
- Florida Association of Counties
- Housing Density & COVID-19
- Housing Response Update
- Homelessness Response Update

Hosts



Kody Glazer,
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**HOUSING ASSISTANCE NETWORK OF
DADE (HAND) PROGRAM**





4175 W 20 Ave.
Hialeah FL 33012

- Federally Qualified Health Center
- Lead Agency Child Welfare Services
- Housing and Service Provider
- Lead Agency of HAND Program

HOUSING ASSISTANCE NETWORK OF DADE (HAND)

The HAND Program is a multi-agency partnership with Miami-Dade County and local municipalities, led by Citrus Health Network. The aim of the program is to prevent homelessness by providing temporary rental assistance for eligible low-income individuals and families who are currently homeless or are at risk of becoming homeless.

The HAND Program is also funded by the U.S. Dept of HUD, VA SSVF, the State of Florida, the Miami Dade Homeless Trust, and the Cities of Miami, Hialeah and Miami Gardens. Partners participating in the network include: Citrus Health Network, Camillus House, Miami-Dade Community Action and Human Services sites and various shelter providers.



USUAL FUNDING SOURCES OF HAND

U.S. HUD Emergency Solutions Grant (ESG)

VA SSVF

HOME Tenant Based Rent Assistance

Florida SHIP

Florida Challenge

FEMA Emergency Food and Shelter Program

Local County tax revenue



FUNDING UPDATE:

The CARES Act allocated these ESG COVID-19 funds that are subcontracted to the HAND Program:

City of Miami	\$765,000
City of Hialeah	\$825,000
County	<u>\$3,399,714</u>
Total:	\$4,989,714

THAT WAS THEN, THIS IS NOW

HAND Program served approximately 1,000 families a year with prevention and rapid re-housing assistance. Through very specific targeting of populations most in need, we were usually able to assist all who qualified.

Under COVID, local entities were seeing over 40,000 households seek rent assistance. We knew we had to make drastic changes.



COMPARISON OF PRE-COVID MODEL TO NEW

PREVIOUS MODEL

Call Helpline who does pre-eligibility
Need eviction filed or proof of homelessness
Apply in person at local site
Partner Case Manager emails application
HAND approves and sends payment

NEW MODEL

Apply on-line or call Helpline for pre-eligibility

Currently eligible persons like homeless, DV, and former eviction cases still complete application MANUALLY with case manager

COVID cases with only 3-day notice or new eviction get put in lottery to determine if able to apply.

Partner Case manager is assigned and reaches out to applicant to complete on-line or assists by phone. Drop box for documents if not online.

HAND approves and sends payment

PROPOSED CHANGES TO COVID-19 ESG

Since eviction filings may occur much later in the program year, adding the following criteria:

1. Has received a **three-day notice; or letter from landlord** verifying the tenant's right to housing in the program will be terminated within 21 days; **AND**
2. has **proof of loss of employment** since March 1, 2020, (either letter or unemployment benefits)


Up to **4 months of rent in arrears**, plus months going forward.

Extending the amount of time we "**go back**" **accepting evictions to 120 days** (up from 90).

There are probably people that received an evicted order before all this started and just never got kicked out because the sheriff isn't enforcing it.




PROPOSED CHANGES CONTINUED:

- Inspections will occur through video or photos in coordination with landlord.
 - Case management contacts may occur by phone instead of in person.
 - Rents must be under FMR plus 20% and still need to meet reasonableness standard.
 - Local caps on utility assistance raised to \$1,000.
 - Increasing income caps to 50% AMI for Prevention and 80% AMI for Rapid Re-Housing
 - Lease does not need to be for one year.
- 

THINGS THAT HAVE **NOT** CHANGED

Regulations still require:

- Documentation of homelessness or housing emergency
 - Documentation of insufficient financial resources
 - Case Plan to document plan to retain permanent housing after the ESG assistance ends
 - Document referrals to other mainstream resources
 - Rent reasonableness/comparability study
- 

HOW DO YOU APPLY?

Visit www.miamidaderenthelp.com for on-line prescreening and application

Those with special needs or limited access to a computer may

- Call the Homeless Helpline at 1-877-994-4357 (Option #3) or
- Call the HAND Program at 305-231-7667

NEW COVID RELATED APPLICATIONS ARE NO LONGER BEING ACCEPTED AT THIS TIME



HOW IT IS WORKING SO FAR

Nearly 30,000 people applied.

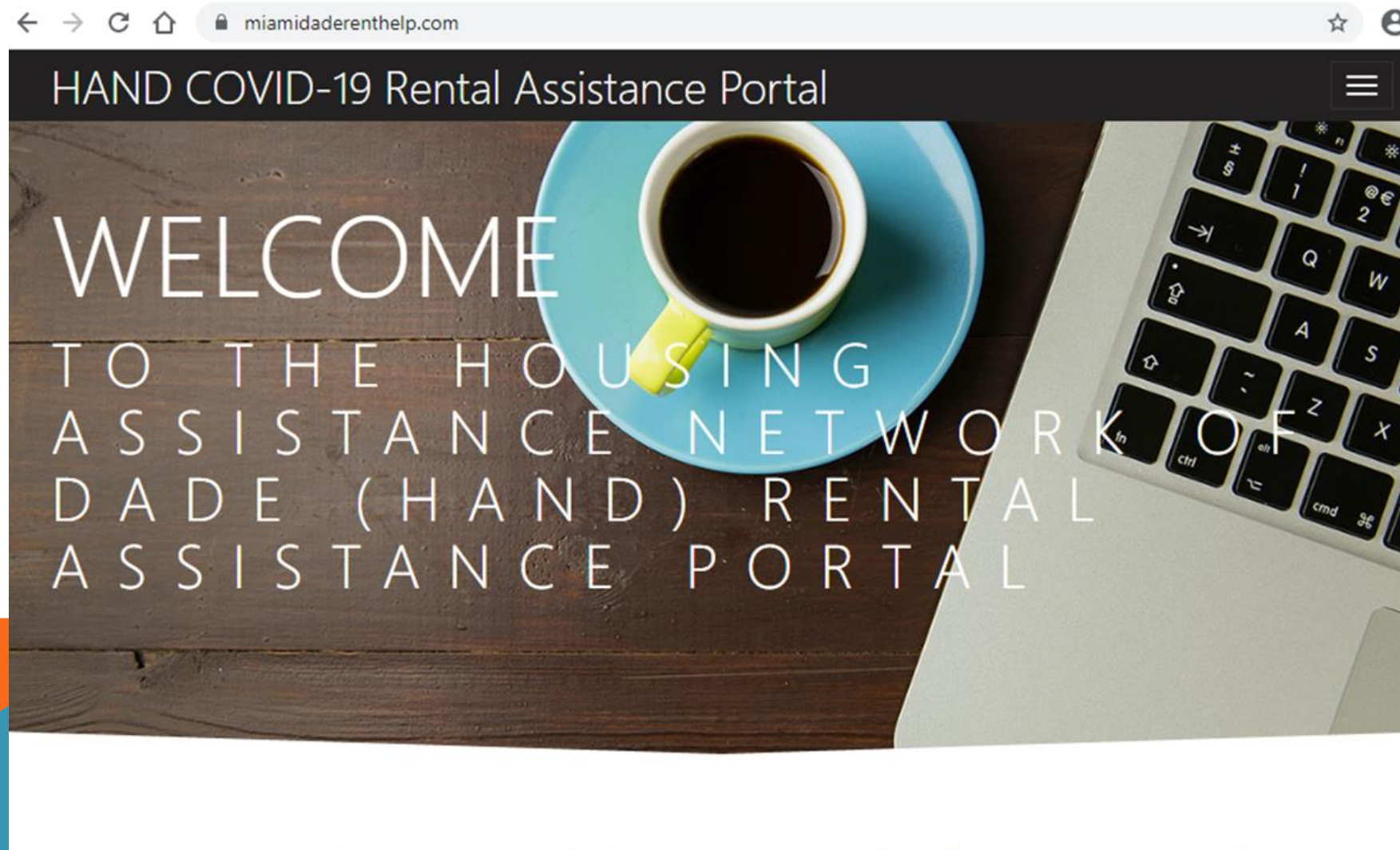
About 4,000 qualified after pre-screening.

Those were put into a lottery.

300 selected by lottery to complete application.



SOFTWARE APPLICATION CREATED BY **STABILIFY** ([HTTP://STABILIFY.NET](http://stabilify.net))



Please answer the following questions honestly so we can determine eligibility and match you to the program that can best address your needs. You may be asked to meet with your case mgr. to help complete this application.

1. First name *

2. Last name *

3. Applicant date of birth *



4. Applicant phone *

Enter numbers only
Example: 3051234567

Applicant Documents

Document ↑	Completed by	Uploaded?
Bank Statement	Applicant	 No
ID	Applicant & Household	 No
Letter of Layoff/Termination	Applicant	 No
Non-cash Benefits	Applicant & Household	 No
Paystub/Letter from Employer	Applicant & Household	 No
Proof of Housing Need	Applicant	 No
Social Security Card	Applicant & Household	 No



HAND APPLICATION ACTIVITY DASHBOARD

29,785

Total Applications

4,211

Lottery Qualifiers

3,466

Complete Qualifiers

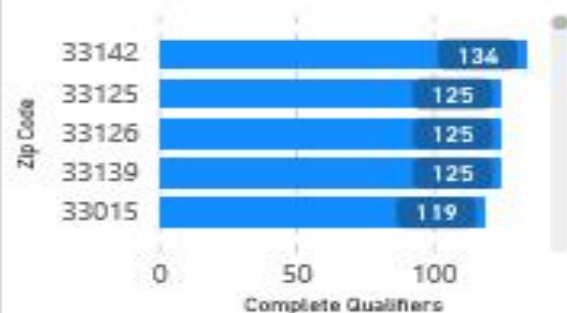
745

Incomplete Qualifiers

\$1,296

Avg Rent-Complete Qualif...

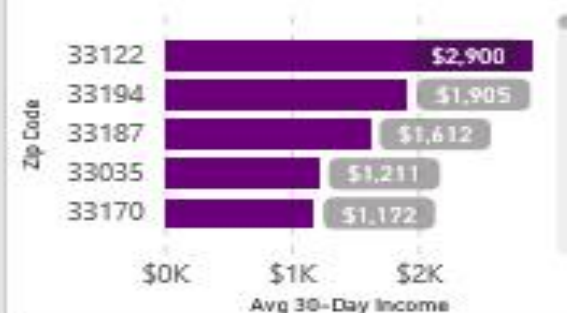
Complete Qualifiers by Zip Code



Average Rent by Zip Code



Average 30-Day Income by Zip Code



Complete Qualifiers by Zip Code



Average Rent by Zip Code



FOR MORE INFORMATION ON CREATING A CUSTOMIZED ON-LINE APPLICATION PROCESS:

Gregory Anderson
500 S. Dixie Highway, Suite 303
Coral Gables FL 33146
Email: ganderson@stabilify.net
Mobile: 305.951.2721





Tonnette Graham

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CARES Act - Florida Impact

Coronavirus Aid, Relief, and Economic Security Act



CHECK OUT OUR CARES Act Resource Page

<https://flicg.org/cares-act-florida-impact/>

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CARES Act - Florida Impact

Coronavirus Aid, Relief, and Economic Security Act



OVERVIEW

- **Federal Legislation**
- **Direct Funded Counties (12)**
- **FAC / SCC / FLC Advocacy**
FAC / FLC Proposal is not valid
- **Governor's Decision**
Original Intent of \$ was for local governments; Counties were the best vehicle to fulfill intent

- **County Allocations**

Federal Formula

25%; 100% (Do the math)

Planning purposes

- **Key Players, Roles & Contacts**

Governor's Office (Executive & OPB);

Florida Department of Emergency Management;

FAC, SCC, and NACo

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CARES Act - Florida Impact

Coronavirus Aid, Relief, and Economic Security Act



PROCESS

- **County Registration**
Grant Portal
- **Funding Agreement**
Execute
- **Receive Funding (25%)**
- **Expend Funds (25%)**
- **Reporting, Validation and**

Additional Requests

Reporting tool being developed by FDEM and Governor's Staff;
Validation method (TBD); Working on clarification of process for additional request of funds

- **Reporting and Close out**
Timeline to be determined
- **Local, State, National Support**

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CITIES ARE STILL THE PLACE TO BE

COVID-19 should not justify a return to
sprawl and exclusion

Policies that promote dense, healthy cities

- Infill development
- Upzoning (more units per acre)
- Expansion of allowable housing types (accessory dwelling units, “tiny homes”)
- Reduction of parking minimums



Density remains important for sustainable and equitable cities

- Environmental impacts
- Mobility and access to employment, education and services
- Housing costs, affordability and economic integration



The end of cities?

MONEY

Get me out of here! Americans flee crowded cities amid COVID-19, consider permanent moves

Jessica Menton USA TODAY

May 1, 2020 | Updated 3:48 p.m. ET May 1, 2020

THE MORNING JOLT

U.S.

Moving Out and Not Coming Back

By JIM GERAGHTY | April 23, 2020 9:54 AM



Apr 30, 2020 - Economy & Business

Coronavirus may prompt migration out of American cities



Kim Hart, author of *Cities*

Cities Will See Citizens Flee, Fearing Continued Riots And The Reemergence Of Covid-19



Jack Kelly Senior Contributor @

Careers

I write actionable interview, career and salary advice.



Cities don't make you sick!



Cities have the most cases, but not all cities are hotspots

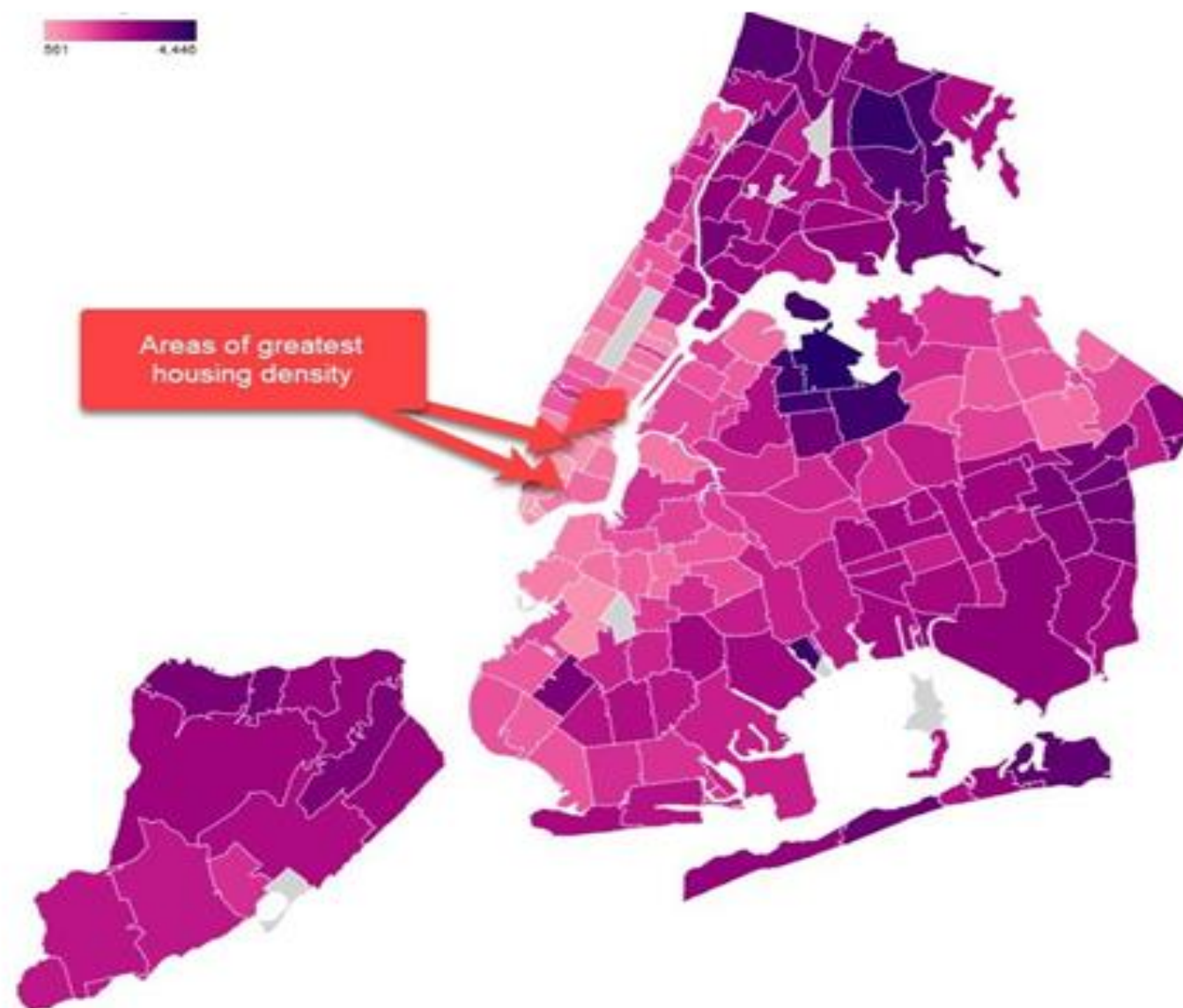
New York City (pop 8.4 million):
22,000 deaths

Hong Kong (pop 7.5 million): 4
deaths

Berlin (pop 3.8 million): 206
deaths

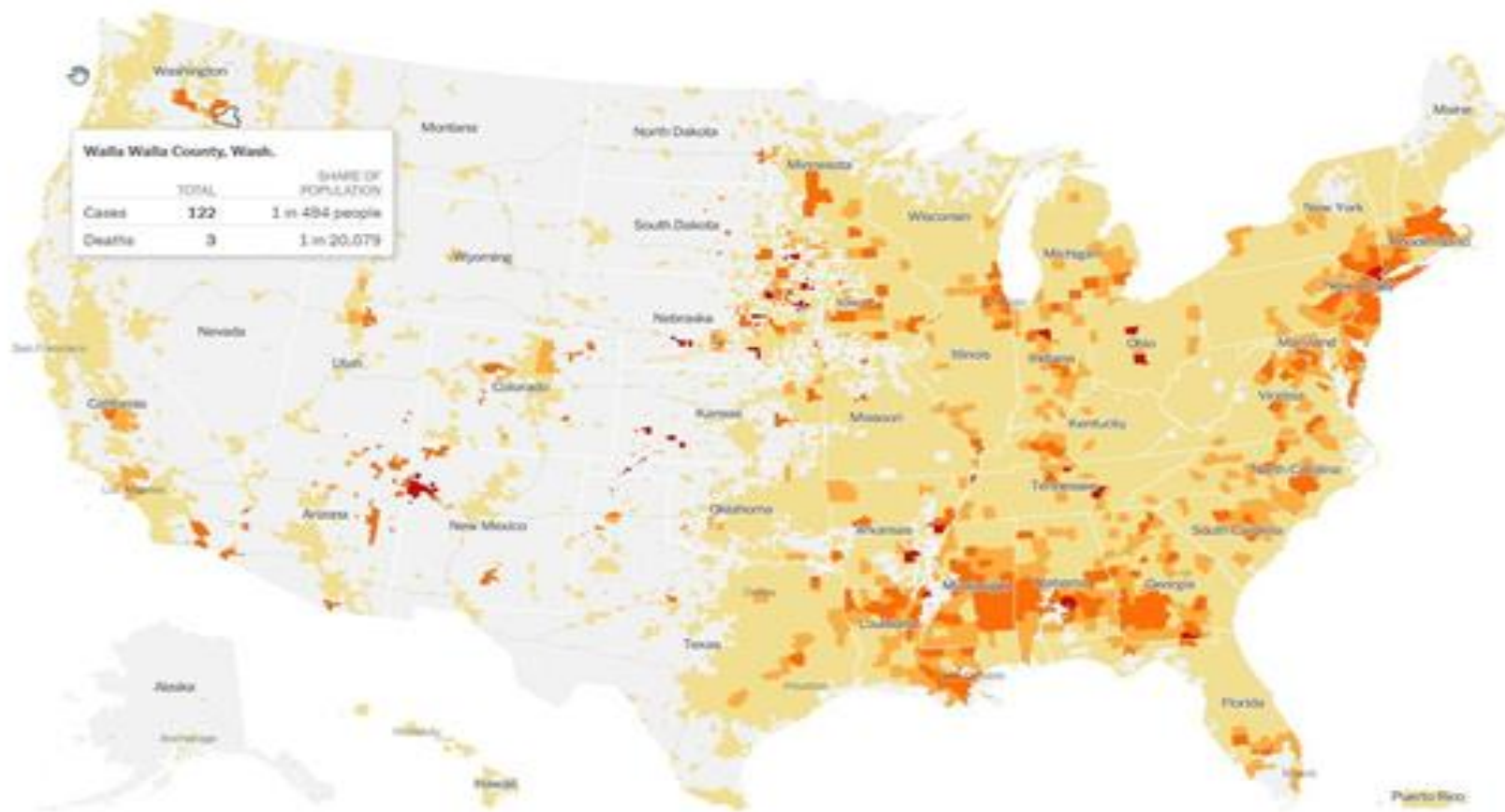
San Francisco (pop 850
thousand) 46 deaths





New York City COVID-19 by zip code

Relatively low infection rates in Manhattan even though that is the part of NYC with highest residential density

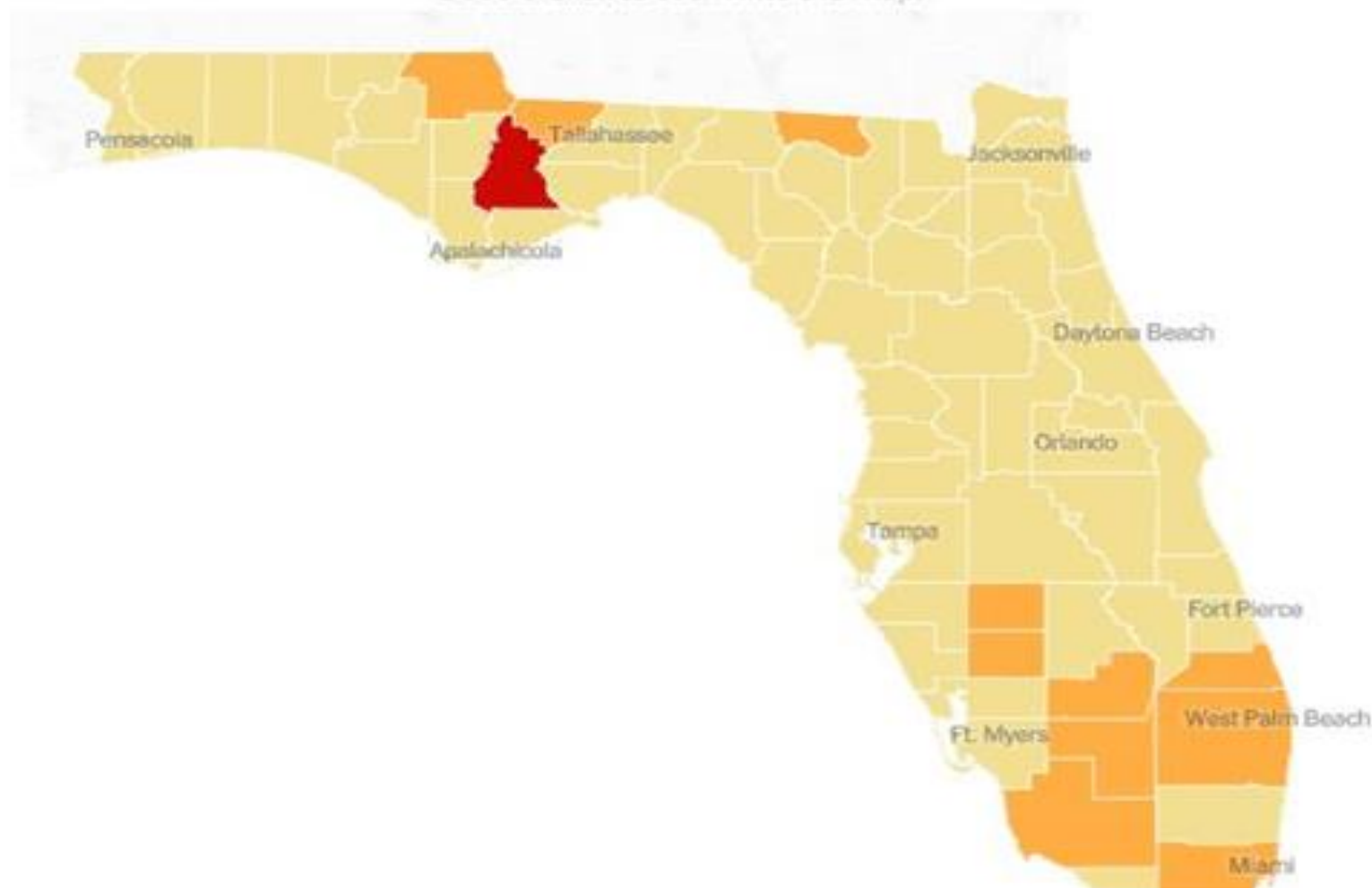


US COVID 19 cases per capita

Note hotspots across the
South; rural New
Mexico/Arizona/Nebraska



Double-click to zoom into the map.



Florida COVID-19 cases per capita by county

Crowding, not density, spreads the virus



Supporting compact cities addresses environmental concerns



Supporting compact cities promotes a range of affordable housing options





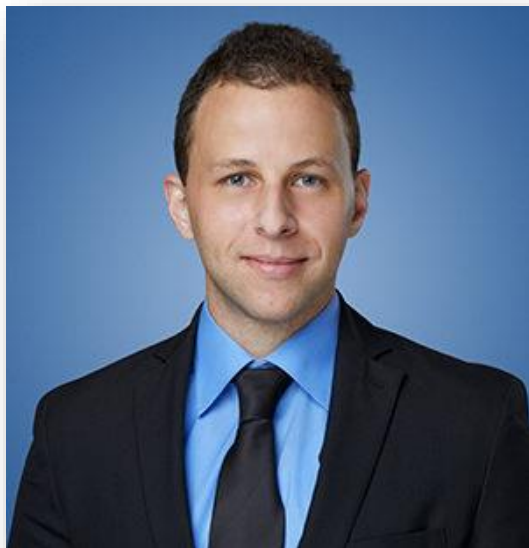
Thank you

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Eviction/Foreclosure Update

Florida's eviction & foreclosure moratorium expires July 1.

CARES Act has additional protections for properties assisted by the federal government through July 25.

Yesterday, FHFA and HUD extended their eviction & foreclosure moratorium on **single-family homes** through August 31.



Using CRF Funds for Housing

CRF Funds may be used to cover costs that:

1. Are necessary expenditures incurred due to COVID-19;
2. Were not accounted for in the budget most recently approved as of March 27, 2020 for the grantee; and
3. Were incurred between March 1 and December 30.



"Necessary Expenditures"

- Grantees given broad discretion as to what is "necessary."
- Must be directly related in response to COVID.
- Not required to be funding of last resort.
- Funds cannot be used for:
 - Revenue replacement (ex – property tax assistance)
 - Expenditures for which a grantee will receive reimbursement through another program
 - Payroll expenses for employees whose work duties are not substantially dedicated to responding to COVID

"Necessary Expenditures"

- Rental and mortgage assistance expressly allowed.
- Admin costs allowed if expenses are an increase over previously budgeted amounts and limited to what is necessary.
- Nonprofit relief, landlord mitigation program, or landlord assistance program.
 - "Expenditures related to the provision of grants to small businesses to reimburse the costs of business interruption caused by required closures."
- Be sure that assistance is narrowly tailored to assist with losses or needs due to COVID-19.

"Not Accounted for in the Budget"

- CRF funds can only be used to cover costs that were not accounted for in the budget approved as of March 27, 2020. Not accounted for means:
 - A) The cost cannot lawfully be funded using a line item, allotment, or allocation, OR
 - B) The cost is for a ***substantially different*** use from any expected use of funds in such a line item, allotment, or allocation.

Question: Can CRF Funds be used to reimburse SHIP payments for rental and mortgage assistance?

Answer: We are gathering further information.



Incurred Between March 1 and Dec 30

- Funds must be spent on eligible uses by December 30, 2020, or returned to the US Treasury Department.
- Applies to subrecipients as well.

Question: Can the assistance be structured as a loan?

Answer: Yes. If loan repaid before 12/30/20, funds can be recycled for eligible uses. But, if loan repaid after 12/30/20, repayments must be sent to Treasury.



State & Local CARES Act Monies

- **Coronavirus Relief Fund** – can be used for rent/mortgage assistance
 - The State of Florida has around \$4.5 billion remaining through the CRF.
- **CDBG-CV**
 - DEO received nearly \$80 million for entitlement and non-entitlement communities.
 - No update to how DEO will distribute these funds.
 - The funds can be used to ”prevent, prepare for, and respond to coronavirus.”
 - Reminder – there are 3 tranches of CDBG-CV
 - 1. \$2B to entitlement communities (completed)
 - 2. \$1B to states and insular areas (completed – DEO received \$63M, yet to share updates)
 - 3. \$2B to entitlement communities on a rolling basis (HUD guidance TBD)





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Rental Assistance Components



**HOUSING
NAVIGATION**



**FINANCIAL
ASSISTANCE**



**SUPPORT
SERVICES**

Strengthening Systems

Increasing Housing Focused Practices

- Housing Navigation
- Landlord Engagement
- Housing Focused Case Management



System and Provider Level

- Do you have a dedicated Housing Navigator/Locator?
- What criteria do you use to choose subrecipients? Do they employ a Housing First approach?
- What training is available to new and/or existing staff for housing stability case management?





Shoring Up Policies

- Set of community-wide standards
 - Every provider is adhering to the same overall standards (e.g. housing standards, rent reasonableness, case management services)
 - Every provider is receiving referrals from the same system (Coordinated Entry – mandatory for ESG!)
- Talk about the “rules” but also talk about the “approach”
 - Every provider is adhering to the same philosophy and approach
 - Housing First
 - Progressive Engagement
 - Housing-Focused Case Management



Resource Attached

National Alliance to End Homelessness

Performance Benchmarks and
Program Standards for RRH



Policy Workgroup

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



Next Webinar – June 25 @ 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/7115743893381411595>

Panelists:*

- Karen Leone de Nie, Federal Reserve Bank of Atlanta
- Rev. Mary Downey, Community Hope Center
- Schonna Green, M.I.S.S Inc.

*panelists subject to change



COVID-19 and Racial Equity Webinar

Join us for a discussion on the Intersection of Race, COVID-19, Housing, and Homelessness



When: July 2

Time: 1:30pm-3:00pm EDT

Who: Nastacia' Moore, C4 Innovations

Amber Elliott, Community Solutions

Coalition Staff

[Click here to register!](#)



Contact Us



For Assistance Contact

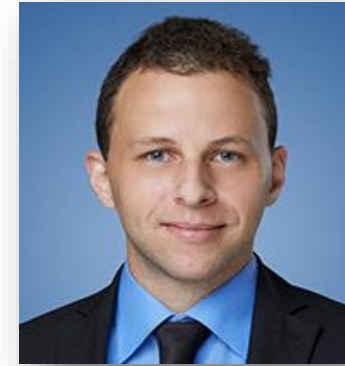
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