

COVID-19

Response for Housing and Homelessness in Florida

Housing is Healthcare

May 28, 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,
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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

- Homelessness Response Update
- National Alliance to End Homelessness - Framework for COVID-19 Homelessness Response
- Housing Response Update
- The Hendrickson Company – HFA Hillsborough Update
- St. Johns Housing Partnership – Real Estate Investment and Housing

Hosts



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HUD – Additional CPD Waivers



Availability of Additional Waivers for CPD Grant Programs to Prevent the Spread of COVID-19 and Mitigate Economic Impacts Caused by COVID-19 (May 22)

- Housing Opportunities for Persons with AIDS (HOPWA)
- Continuum of Care (CoC)
- Youth Homelessness Demonstration Program (YHDP)
- Emergency Solutions Grants Program (ESG)



Emergency Solutions Grant

- March 31 waivers now apply to CARES Act funding (ESG-CV)
- Housing Stability Case Management requirement has been waived for ESG Homelessness Prevention and Rapid Re-Housing – 3 months



Continuum of Care & YHDP

- CoC waivers in the 3/31/20 Memo are applicable to YHDP recipients
- CoC & YHDP 24-month rental assistance cap waived
- CoC & YHDP – grant amendments
- CoC FY18 & 19 DedicatedPLUS projects open eligibility to households in transitional housing



HOPWA

- Time Limits for Short-Term Housing Facilities and STRMU
 - Short-term supported housing up to 120 days in a six-month period
 - STRMU payments up to 52 weeks in a 52-week period
- Property Standards – HQS Virtual Inspections
- Fair Market Rent Standard – Rent Reasonableness

Need a Refresher?

- Learn about the 3/31/20 waivers at the [Megawaiver and CARES Act Office Hours](#)
- [HOPWA Program COVID-19 FAQs Webinar](#)
- HUD's [Office Hours every Friday](#)

*See Memo for Details on Notifying the HUD Field Office





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A FRAMEWORK FOR COVID-19 HOMELESSNESS RESPONSE

National Alliance to End Homelessness



Overview



States and localities will receive significant ESG, CDBG and other funds



Funds should be used strategically to maximize impact



Homelessness could grow or shrink depending on your approach



Funds should address both the public health and economic impacts – also an opportunity to create a better system moving forward



Overview – con't.



Homelessness and pandemic disproportionately affect persons of color and marginalized communities -- identify and remediate disparities



Address highest needs first



Get people into housing – prevention after immediate concerns are addressed



Create partnerships

Action Areas

Strategies and activities in these areas:

- Unsheltered people
- Shelter
- Housing
- Prevention and diversion
- Strengthening systems for the future

Unsheltered

- Engage people with lived experience in planning, implementation, outreach and services
- Testing and screening
- Transfer into appropriate shelter/housing
- Provide hygiene and health services for those outside; peers
- Move all to appropriate rooms, medical services, housing
- Create acceptable alternatives for those who reject shelter



Shelter



- Testing, screening and social distancing
- Move people to quarantine and isolation as appropriate
- Use peers and people with lived experiences
- Go to scale on congregate and non-congregate shelter as needed
- Examine data for inequities
- Provide housing services for exit
- Plan to replace all congregate with non-congregate shelter
- Eliminate congregate shelter

Housing

- Assess need for various models
- Intensive landlord engagement and speed lease-up
- Plan to-scale exits from shelter to homes
- Partners and resources for re-housing to scale
- Connection to services, employment



Diversion & Prevention



- Rapid re-housing and PSH checks
- Scale-up
- Examine for equity
- When other needs met, begin scaling prevention for <30%AMI, targeting marginalized communities
- Get partners to support previously homeless to prevent recidivism
- If all <30%AMI are housed, move to higher incomes for prevention

Improving Systems for the Future

- Establish partnerships (public health, CoC, etc.)
- Enter and analyze data; document disparities, analyze, remediate
- Engage people with lived experience
- Establish equity-based decision making
- Establish links to employment
- Plan response to income/rent cuts
- Evaluate response to COVID and document equity best practices



Funding Sources

- FEMA
- ESG
- CDBG
- Coronavirus Relief Fund
- Federal funding to States/localities (TANF, Medicaid, etc.)
- Family Violence Prevention and Services Act
- RHYA/HYDP
- HOME – TBRA
- HOPWA
- Section 8, 202, 811
- Philanthropic funds
- State/local discretionary funds

Framework Next Steps



- Distributing to industry groups
- Revised @ 2 weeks
- Tools, protocols, guidance, documents, etc. will be added
- More assistance to implement
- Visit the Alliance's Coronavirus and Homelessness Resources:

<https://endhomelessness.org/a-framework-for-covid-19-homelessness-response-responding-to-the-intersecting-crises-of-homelessness-and-covid-19/>

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Eviction/Foreclosure Update

- Statewide eviction & foreclosure moratorium remains in effect until June 2.
- Florida Housing Coalition supports extending the moratorium through July 25 to match the CARES Act protections.
- We need additional funds for rent and mortgage assistance.
- Follow the [National Low Income Housing Coalition](#) for Congressional updates on rental assistance.



Mortgage Forbearance

- There is no national uniform forbearance policy – institutions have their own forbearance options and procedures.
 - Repayment plan
 - Loan modification (including loan term extension)
 - Tack on missed payments at sale, refinancing, or end of loan term.
- Lump sums are not allowed for government-backed loans (unless borrower requests that option), but may be allowed depending on the mortgage servicer.
- Florida Housing Coalition encourages mortgage servicers to automatically place forbore payments at the end of an extended loan term.
 - Ex) if a borrower is in forbearance for 6 months, the loan term would be automatically extended for 6 months w/same monthly payments.



Forbearance Education Resources

- Freddie Mac MyHome: <https://myhome.freddiemac.com/>
- Fannie Mae: <https://www.knowyouroptions.com/>
- Consumer Financial Protection Bureau:
<https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/>



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.
 - 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.”



COVID-19 & Housing Density

- Should we still zone for higher density residential development in light of COVID-19? **Yes.**
- **Citizens Housing & Planning Council [found](#):**
 - Population density is not a key determinant of the impacts of COVID-19.
 - Better data points may be:
 - Percentage of population that cannot work from home (I.e. service workers, health care professionals)
 - Housing overcrowding
- COVID-19 should not give affordable housing advocates concern about the future of density and sprawl.

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.





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- Hillsborough HFA Response





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- Real estate investor activities
 - Housing counseling & other work



ICYMI!

COVID-19 Rent Assistance Webinars

- May 13: [Implementing Effective Rental Assistance Programs with Federal and State Resources](#)
- May 26: [Coordinated Investment Planning for Rental Assistance](#)

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



Next Webinar – June 4 @ 1:30pm

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

[Click Here to Register](#)

Panelists:*

- Rick Owen, United Way of Florida
- Amanda Andere, Funders Together to End Homelessness

*panelists subject to change



Contact Us



For Assistance Contact

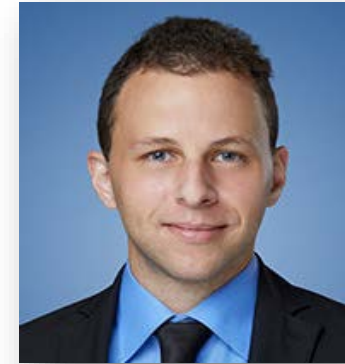
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