FHC CARES Office Hours

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Housing is Healthcare
Presenters

• Susan Pourciau
  • Pourciau@flhousing.org

• Kody Glazer
  • Glazer@flhousing.org

• Carter Burton
  • Burton@flhousing.org

• Michael Chaney
  • Chaney@flhousing.org
Agenda

• Policy update
• CDBG/CDBG-CV Notice
• ESG/ESG-CV Targeted Homelessness Prevention
• FHFC-CRF Highlights
• Q&A
Handouts

• This PPT presentation
• CDBG-CV Notice (HUD)
• 5 Things to Remember When Investing ESG in Homelessness Prevention (from Hudexchange)
• Targeted Prevention Tool (example from Washington)
Policy Update
Recent News

• **HUD** – highly likely will extend eviction/foreclosure moratorium for homes backed by the Federal Housing Administration (FHA) through the end of 2020.
  • This affects 8.1 million homeowners.
  • How does this affect your housing programs? You may decide to prioritize assistance to applicants that do not have these favorable protections.

• **Orange County** will launch COVID-19 Eviction Diversion program on August 25.
  • Tenant or landlord can initiate the process.
  • Tenant must have received an eviction notice and at least two months behind in rent.
Eviction/Foreclosure Moratorium

• Florida Eviction/Foreclosure moratorium – expires September 1.
  • NOTE: this moratorium has different language than previous moratoriums.
  • This moratorium only bars the “final action at the conclusion of an eviction proceeding” for cases where the proceeding arises from non-payment of rent for a tenant/homeowner adversely affected by COVID-19.
  • More evictions are being filed in anticipation of the moratorium being lifted.
  • Prioritize rental assistance.
Foreclosures, Forbearance, & the Hot Housing Market

• Overall, mortgage forbearance rates are falling. There are still over 3.6 million mortgages in forbearance.

• However, lower income homeowners are affected at a greater rate (Ginnie Mae loans – 9.54% in forbearance).

• Affordable housing advocates & organizations need to be prepared for foreclosures and purchase foreclosed properties, if feasible, to avoid investor speculation.

• Low interest rates causing a spike in homeownership + limited supply = expected rise in prices over the next several years.
CDBG/CDBG-CV Notice
CDBG: HUD Notice

- Effective as of August 7, 2020
- Docket No. FR-6218-N-01
- Pending publication in the Federal Register
CDBG: Extension of Emergency Payments

• Extends the provision of emergency rental and mortgage payments from 3 consecutive months to 6 consecutive months.

• Emergency payments must be made directly to the provider and not the individual.

• Policies and procedures must document how the grantee will determine that the amount of assistance provided is necessary and reasonable.
ESG/ESG-CV Targeted Prevention
RENT ASSISTANCE ≠ EVICTION PREVENTION ≠ HOMELESSNESS PREVENTION
Five Things to Consider with ESG Homelessness Prevention

1. Identify resources from outside the homeless system that can be used for prevention (e.g., CRF, CDBG-CV, CSBG, LIHEAP).
2. Serve households who are closest to homelessness.
3. Target ESG-funded homelessness prevention assistance based on proven risk factors and local data.
4. Use the “but for” approach: But for this assistance, this household will become homeless.
5. Plan prevention outreach and messaging to ensure prioritized populations are getting the information.
6. LINK
Homelessness Prevention Framework

• Programs should be both effective and efficient

• Efficient programs target individuals and families at the highest risk of homelessness

• Effective programs stop people at risk of homelessness from becoming homeless

When all people appear at risk, how do you know who is at highest risk of falling into homelessness?
Prevention - Risk Factors

If you create a broad set of eligibility criteria, your prevention program will be overwhelmed by applicants.

Build a targeted program based on known risk factors, such as:

- People who have experienced homelessness before
- Households who have had eviction proceedings initiated
- Families with a young head of household
- People living in zip codes that are also the places that a disproportionate number of people most recently lived before experiencing homelessness
- Individuals exiting institutions
ESG Prevention Reminders

- ESG-funded prevention must go through Coordinated Entry (CE)
- You may need to revise your ESG written standards and your CE policies for the current environment
- Develop documentation and processes related to duplication of benefits
- Add funded diversion and housing problem-solving to your tools
HUD Prevention Resources and Tools

- Targeting Prevention in the Midst of COVID (HUD Webinar)
- Rehousing Activation Planning and Implementation Tips (HUD)
- Five Things to Consider When Investing in ESG Homelessness Prevention (HUD)
Polls

ESG
Homelessness
Prevention
FHFC-CRF Updates
Reasons for Contracting with a Subgrantee

• It is not “Either Or” … “It’s Both And”
  • Supplement the work of county staff
  • Even if subgrantees/local government staff are doing same tasks

• Working with Subgrantees is a way to EXPAND
  • Support LG staff with the 10% admin budget, but no more
  • Pay a Subgrantee with Project Delivery Costs (program funds, not admin budget)
Treasury Clarification Increases Need to Expand Program

• U.S. Treasury: do not pay future rent/mortgage in advance
• Ways to quickly spend CRF
  • Before: pay September through December rent for some tenants
  • Now: pay September rent/mortgage for many tenants and pay September move-in costs and rent for housing reentry
Spend CRF Quickly to Tap into More Money

• Spend the first CRF payment quickly before early October
• Get a large second CRF payment
• Quickly spending CRF justifies allocating 20/21 SHIP allocation in a special legislative session
Critical: Get Exemption to Local Procurement Policy

• Local procurement process often involves weeks of advertising, multiple bidders, maybe an RFP
• Request an emergency exemption from local procurement officer to expedite CRF subgranting
Next FHFC CRF Webinar

August 26 from 2:00 to 3:30 pm

Webinar 6:
Preparing for the FHFC CRF Monitor

https://attendee.gotowebinar.com/register/4923944431075352080
• Contact us with specific questions about any housing and homelessness funding or programs.
More Questions?

• Visit Florida Housing Coalition’s COVID-19 page

**FHFC-CRF**
- Michael Chaney@flhousing.org
- Aida Andujar@flhousing.org
- Susan Pourciau@flhousing.org
- Kody Glazer@flhousing.org

**ESG-CV**
- Amanda Rosado@flhousing.org
- Susan Pourciau@flhousing.org

**CDBG-CV**
- Kim Spence@flhousing.org
- Carter Burton@flhousing.org
Upcoming Events

SHIP
• Preparing & Submitting the SHIP Annual Report
• August 21st
• Register

FHFC CRF
• Preparing for the CRF Monitor
• August 26th
• Register

Office Hours
• FHC CARES Office Hours
• Sept 3rd
• Register

Conference
• FHC Statewide Affordable Housing Conference
• August 31st - Sept 2nd
• Register