

FHC CARES Office Hours

August 20, 2020

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**



**EVICITION
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

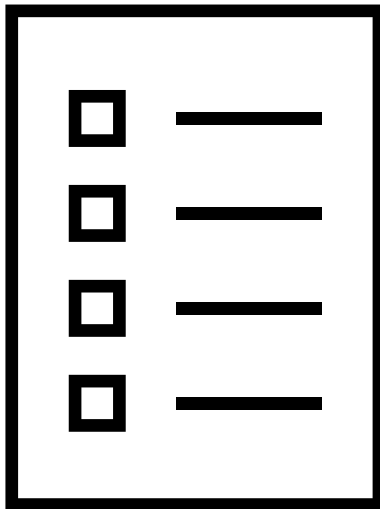


HUD Prevention Resources and Tools

- [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>







TA Help

- 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