

COVID-19 Funding Matrix (CARES Act) – Coronavirus Aid, Relief, and Economic Security Act

The tables below were designed as an internal discussion guide for Florida Housing Finance Corporation to guide planning efforts and discussion for funding allocated through the CARES Act.

Coronavirus Relief Funds

Coronavirus Relief Funds	
Funding	\$150,000,000,000 Available until December 30, 2020
FL Specifics	\$8,328,221,072.10 State Entity Unknown (\$5,855,807,379.80) Local Government (\$2,472,413,692.30)*
Eligible Activities	Very broad in scope <ul style="list-style-type: none">Necessary expenditures incurred due to the public health emergency with respect to COVID-19Were not accounted for in the budget most recently approved as of the date of enactment of this section for the StateWere incurred during the period that begins March 1, 2020 and ends on December 30, 2020
New Considerations	Rental Assistance for Affordable Rental Housing Tenants Rent and Mortgage Assistance Through the SHIP Program Operations Assistance for Special Needs Developments
Key Notes for	
Landlords	Rental Payments Operations Costs
Renters	Mortgage and Rental Assistance Utility Assistance

*several local governments have dedicated a portion of the local CRF allocation to address housing needs (provided by Florida Housing Coalition)

County (link to allocation)	Total CRF Allocation	Allocation Dedicated to Housing		Comments
Brevard	\$104,034,237	\$4,400,000.00	4.2%	
Broward	\$340,744,703			Plans to discuss housing allocation at 6/16 BOCC meeting
Hillsborough	\$256,847,065	\$15,000,000.00	5.8%	
Jacksonville/Duval	\$167,120,861	\$40,000,000.00	23.9%	
Lee	\$134,459,744	\$22,000,000.00	16.4%	
Miami-Dade	\$474,085,078			Miami-Dade has dedicated ESG-CV allocation to Homelessness Prevention efforts
Orange	\$243,146,628	\$36,500,000.00	15.0%	
Palm Beach	\$261,174,822	\$40,000,000.00	15.3%	
Pasco	\$96,659,479	\$4,000,000.00	4.1%	
Pinellas	\$170,129,283			No set amount finalized, but plans for distribution are outlined in the link
Polk	\$126,467,997	\$35,000,000.00	27.7%	Amount identified includes all individual/household grants
Volusia	\$96,543,791	\$5,000,000.00	5.2%	

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Community Planning & Development

	Housing Opportunities for Persons with AIDS (HOPWA)	Community Development Fund (CDBG)	Homeless Assistance Grants (Emergency Solutions Grant – ESG)
Funding	\$65M two ways \$53.7M (2020 allocation formula) \$10M (competitive distribution)	\$5B in three waves 1st wave: \$2B in 30 days (2020 allocation formula) 2nd wave: \$1B in 45 days (states & local government) based on public health needs, risk of transmission, number of cases, & economic & housing disruption 3rd wave: \$2B in (new formula developed by HUD) prevalence & risk of transmission, economic & housing market disruptions Available until September 30, 2022	\$4B in two waves 1st wave: \$1B in 30 days (2020 allocation formula) 2nd wave: \$3B in 90 days (new formula developed by HUD) risk of transmission, rates of homelessness, economic & housing market conditions Available until September 30, 2022
FL Specifics	\$5,974,852 allocation Dept of Health & Local Government [allocation] \$295,009 competitive Sulzbacher Center & City of Key West [competitive]	\$91,633,927 first wave Dept of Economic Opportunity (\$16,660,264) Local Government (\$74,973,663) \$63,017,132 second wave Dept of Economic Opportunity (\$63,017,132)	\$45,381,064 first wave Dept of Children & Families (\$20,384,797) Local Government (\$24,996,267) \$143,461,821 second wave Dept of Children & Families (\$65,511,297) Local Government (\$77,950,524)
Eligible Activities	Rent & utilities for up to 24 months Relocation costs including hotel stays	Acquisition Public facilities improvements Public services (including shelter operations & rental assistance, up to 3 months)	Street Outreach Emergency Shelter Homelessness Prevention Rapid Rehousing Homeless Management Information System
New Criteria	Does not require PSH Quarantine for household members without HIV/AIDS Grantee may use up to 6% on administrative costs (previously 3%) Project sponsor may use up to 10% on administrative costs (previously 7%) Can be used for costs incurred prior to the Act Allows for new technical assistance	Can be used for costs incurred prior to the Act Changes due date to submit final statement of activity to August 16, 2021 Allows for new technical assistance May expedite procedures to amend consolidated plans Does not require in-person public hearings, instead allows for virtual hearings and provides 5 days to comment Eliminates cap on public services for stimulus funds and FY19 and FY20 funds	VLI counts as “at-risk of homelessness” for homelessness prevention, (previously ELI) Can be used for costs incurred prior to the Act Does not require consultation, citizen participation, & match Does not have spending cap (60% max on Street Outreach & Emergency Shelter combined) May use up to 10% on administrative costs (previously 7.5%) Allows for new technical assistance Cannot require treatment or place conditions on individuals seeking services
Waivers	Self-Certification of Income and Credible Information on HIV Status FMR Rent Standard Property Standards for TBRA Space and Security		HMIS Lead Activities Re-evaluations for Homelessness Prevention Assistance Housing Stability Case Management Restriction of Rental Assistance to Units with Rent at or Below FMH
Key Notes for			

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	Housing Opportunities for Persons with AIDS (HOPWA)	Community Development Fund (CDBG)	Homeless Assistance Grants (Emergency Solutions Grant – ESG)
Landlords	Rental payments (up to 24 months)	Rental payments (up to 3 months)	Rental payments (up to 24 months)
Renters	Rent & utility assistance (up to 24 months) Safe quarantine options for non-HIV/AIDS household members	Rent assistance (up to 3 months)	Rent & utility assistance (up to 24 months)
Homeowners	Mortgage assistance to prevent evictions		Mortgage assistance to prevent evictions for VLI households

Housing Programs

	Project-Based Rental Assistance (Section 8 project-based)	Housing for the Elderly (Section 202)	Housing for Persons with Disabilities (Section 811)
Funding	\$1B Available until expended	\$50M Up to \$10M for service coordinators and existing congregate service grants Available until September 30, 2023	\$15M Available until September 30, 2023
FL Specifics	Funding table not yet published	Funding table not yet published	\$6,211,329 provided to 28 Housing Authorities
Eligible Activities	Maintain normal operations Assistance to owners or sponsors of properties receiving Section 8 project-based assistance	Maintain normal operations Assistance to owners or sponsors of properties receiving Section 202 assistance	Maintain normal operations Assistance to owners or sponsors of properties receiving Section 811 assistance
New Criteria			
Waivers	May not include requirements for fair housing, nondiscrimination, labor standards, and environment	May not include requirements for fair housing, nondiscrimination, labor standards, and environment	May not include requirements for fair housing, nondiscrimination, labor standards, and environment
Key Notes for			
Landlords	Rental payments Operations Costs	Rental payments Operations Costs	Rental payments Operations Costs
Renters	Rent assistance	Rent assistance	Rent assistance

Public & Indian Housing

	Tenant-Based Rental Assistance (Section 8 vouchers)	Public Housing Operating Fund	Native American Programs
Funding	\$850M for Section 8 programs \$450M (2020 allocation formula)	\$685M (combined with previously awarded funding and allocated using the Operating Fund formula)	\$200M Native American Housing Block Grants \$100M Indian Community Development Block Grant
FL Specifics	Funding table not yet published	Funding table not yet published	Funding table not yet published

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	Tenant-Based Rental Assistance (Section 8 vouchers)	Public Housing Operating Fund	Native American Programs
Eligible Activities	Administrative expenses of public housing agencies Support/maintain health and safety of those receiving assistance Retention & support of participating owners	Funding to help PHA’s maintain normal operations and expenses related to preventing, preparing for, and responding to COVID-19	Prioritize activities to prevent, prepare for, or respond to coronavirus
New Criteria	No less than 25% shall be allocated proportionately to PHA’s who received awards in 2017 and 2019 for same purposes	Funding available through December 31, 2020 with an available 12-month extension	Prioritize funds, without competition, for activities and projects related to COVID Planning and management development and administration costs may not exceed 20 percent of grant Funds may be used to cover or reimburse allowable expenses
Waivers	Permitted as determined by the Secretary (no specific criteria provided)	Permitted as determined by the Secretary (no specific criteria provided)	Permitted as determined by the Secretary (no specific criteria provided)
Key Notes for			
Landlords	Rental payments		
Renters	Rental assistance		

Support for Public Housing Authorities

Funding	\$685,000,000		
FL Specifics	\$19,116,189.00 Public Housing Authorities		
	Prepare for a Coronavirus Outbreak	Prevent a Coronavirus Outbreak	Respond to a Coronavirus Outbreak
Eligible Activities	Creation or update of infectious disease outbreak plan Purchase of personal protective equipment for PHA staff Coordination with providers of services needed to support residents as a result of coronavirus, including cost of delivery of goods, supplies, and equipment Coordination with local health service providers for activities, including: the development or provision of guidance to staff or residents, travel for testing, or other reasons related to coronavirus Childcare costs for residents and childcare costs for staff performing essential functions Other reasonable expenses related to preparing for the coronavirus	Costs related to maintaining social distancing, including modifying or limiting access to communal spaces, increasing service hours to prevent crowding in waiting areas, or any other costs incurred to ensure adequate distance among staff and residents Costs of delivering supplies so that staff or residents can shelter in place Costs related to limiting the spread of the coronavirus, including travel costs for testing, or other preventive health measures Expenses of isolating people suspected of being exposed or those at high-risk of serious complications if infected Costs of protecting residents from exposure Payment of salaries of PHA staff unable to work because of the coronavirus public health restrictions (e.g., office management staff who cannot go into the office and cannot perform work remotely, or payment of salaries of PHA staff forced to work part-time because of lack of child care)	Expenses of caring for PHA staff and residents who have tested positive, but do not require immediate hospitalization, including: <ul style="list-style-type: none">• Payment for increases in sick leave allowances for PHA staff• Physical, personnel, or security costs incurred to limit movement• Costs to safely transport residents that tested positive to a quarantine facility• Costs of supporting residents in quarantine such as health-related supplies (e.g., masks and cleaning supplies) Expenses to safely transport residents/staff in need of medical attention Expenses incurred because of coronavirus restrictions impacting PHA operations (e.g., paying for transportation expenses for PHA staff who rely on public transit that is no longer available) Costs to facilitate and coordinate with local schools and local governments receiving funds from the Dept of Education for the education of students in public housing households: <ul style="list-style-type: none">• Internet connection infrastructure• Tablets or other low-cost computers for students Other reasonable expenses incurred while responding to the coronavirus

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Florida Housing funding

	State Housing Initiatives Partnership (SHIP)	Hurricane Housing Recovery Program (HHRP)
Funding	\$8,000,000	\$7,500,000
Eligible Activities	Mortgage, rental, and utility assistance for up to 6 months <ul style="list-style-type: none">SHIP income limits still apply, but consider prioritizing ELI/LI households Program income is unrestricted	Mortgage and rental assistance
New Considerations	Update Local Housing Assistance Plan w/ a technical revision to include the SHIP Disaster Strategy template language Reprogram funding to cover eviction/foreclosure prevention Can be used for hotel/motel stays (consider using eligible federal funds for this)	Update Local Housing Assistance Plan Reprogram funding to cover eviction/foreclosure prevention
Waivers	Waive allocation requirements for Home Ownership (65%), Rental (25%), and Admin (10%)	
Key Notes for		
Landlords	Rental payments	Rental payments
Renters	Mortgage Assistance Rental assistance Utility Assistance	Mortgage Assistance Rental assistance

USDA Measures to Assist Rural Communities

Rural Housing Service (Single-Family Housing)	Rural Housing Service (Multi-Family Housing)
Prohibits foreclosures and evictions for 60 days (effective 3/19)	Prohibits evictions due to non-payment of rent and does not allow late fees or penalties for 120 days (effective 3/27)
Direct Loan Program <ul style="list-style-type: none">Waived or relaxed parts of the application process including site assessmentsExtended the time period for certificates of eligibilityBorrower experiencing a reduction of income by more than 10% can request payment assistance to determine eligibilityMoratorium assistance available to borrowers experiencing medical expenses not covered by insurance or job loss<ul style="list-style-type: none">Qualifying borrowers can receive a moratorium on house payments to be repaid later	Assistance for Rural Development Tenant Vouchers <ul style="list-style-type: none">Payment assistanceEviction moratoriumVoucher unit inspections
Guaranteed Loan Program <ul style="list-style-type: none">Borrowers in default due to a documented hardship can have payments reduced or suspended for a period not to exceed 12 monthsTemporary exceptions pertaining to appraisals, repair inspections, and income verification for 60 days	Multi-Family Direct and Guaranteed Portfolios <ul style="list-style-type: none">Forbearance allowed for up to 3 months<ul style="list-style-type: none">If initial forbearance is less than 90 days, a 90-day extension may be requestedDeferred payments will be added to the end of the loanRequests will be processed within 5 days

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Rural Housing Service (Single-Family Housing)	Rural Housing Service (Multi-Family Housing)
CARES Act <ul style="list-style-type: none">• Lenders shall provide immediate forbearance up to 180 days (may be extended for an additional 180 days)<ul style="list-style-type: none">○ Initial forbearance must be approved later than October 30, 2020• During the forbearance period (above) no additional accrual of fees, penalties, or interest may be charged• After the forbearance period (above) offer the borrower a repayment plan or extend the loan• If a borrower is unable to resume payments after the forbearance, the lender should evaluate all options in the Loss Mitigation Guide	Section 515 Multi-Family Properties <ul style="list-style-type: none">• Extends tenant certifications until 6/30 with no late fees or overage charges• Late fees on 515 mortgages are waived• 515 annual financial statements extended 30 days• Encourages working with residents to adjust rent payments