

2020 Housing Vision: COVID-19 Updates



Agenda

- I. Welcome – Adrienne Bush, HHCK
- II. Single Family Homeownership Updates/USDA – Mary Shearer, KYHFH
- III. Single Family Homeownership Updates (cont'd) – Vonda Poynter, Fahe
- IV. Rental Updates – Adrienne Bush
- V. Homeless Assistance – Adrienne Bush
- VI. CARES Act Provisions – Josh Stewart and Alex Dadok, Fahe
- VII. Kentucky Housing Corporation Updates – Wendy Smith and Curtis Stauffer, KHC
- VIII. Q&A

Mary Shearer

Kentucky Habitat for Humanity

<https://rd.usda.gov/coronavirus>

https://rd.usda.gov/files/USDA_RD_SA_COVID19_ProgramImmediateActions.pdf



Vonda Poynter
Senior Vice President of Membership



fahe
Strength in Numbers

2020 Housing Vision COVID 19 update

Construction Activities
Within Safety Guidelines

New Construction

Rehab – Exterior

Barriers:

Ancillary businesses

Adrienne Bush

Homeless & Housing Coalition of Kentucky

Renters

Homeless Assistance

Benefits Available

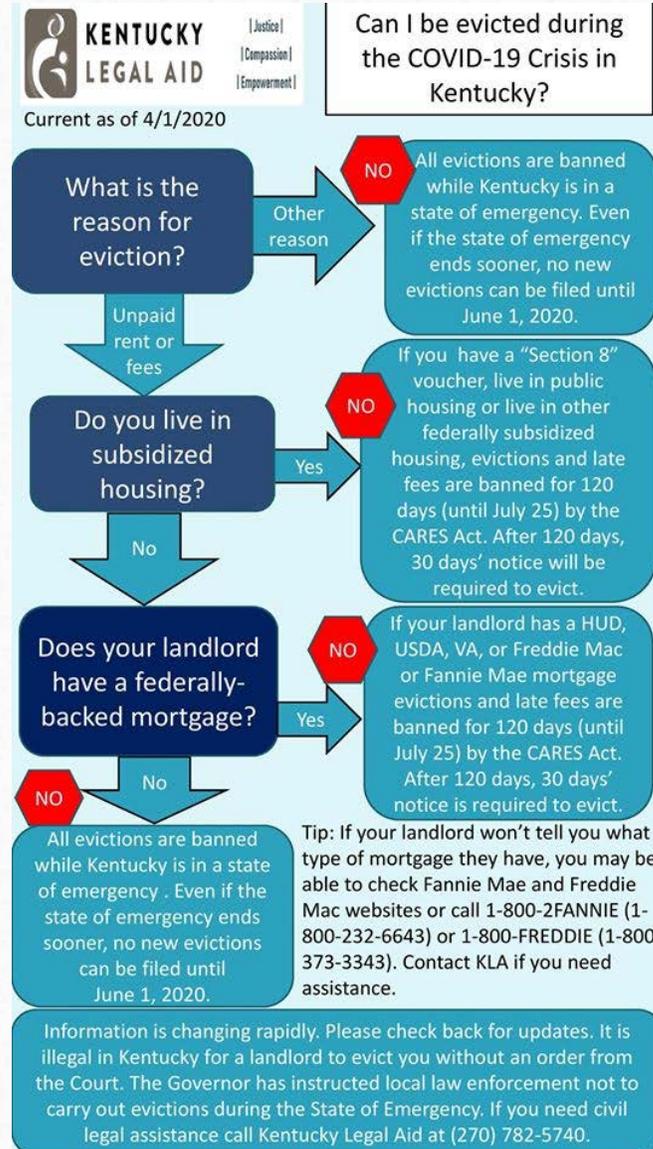
Renters

- **Statewide Eviction Moratorium** per [Executive Order 2020-257](#): “evictions within the Commonwealth are suspended, and all state, county, and local law enforcement officers in the Commonwealth are directed to cease enforcement of orders of eviction for residential premises for the duration of the State of Emergency under Executive Order 2020-215. No provision contained within this Order shall be construed as relieving any individual of the obligation to pay rent, to make mortgage payments, or to comply with any other obligation that an individual may have under tenancy or mortgage.” This is effective through the duration of the state of emergency (no date yet).
- Kentucky Equal Justice [explainer](#)
- **Supreme Court order issued on 4/1**: “based on the moratorium on certain evictions under Section 4024 of the federal CARES Act (H.R. 748, PL 116-136) and Executive Order 2020-257, and because of the public health and safety concerns raised by evictions during the COVID-19 emergency, eviction filings shall not be accepted by the circuit clerk until 30 days after the expiration of this Order.” **(June at the earliest.)**

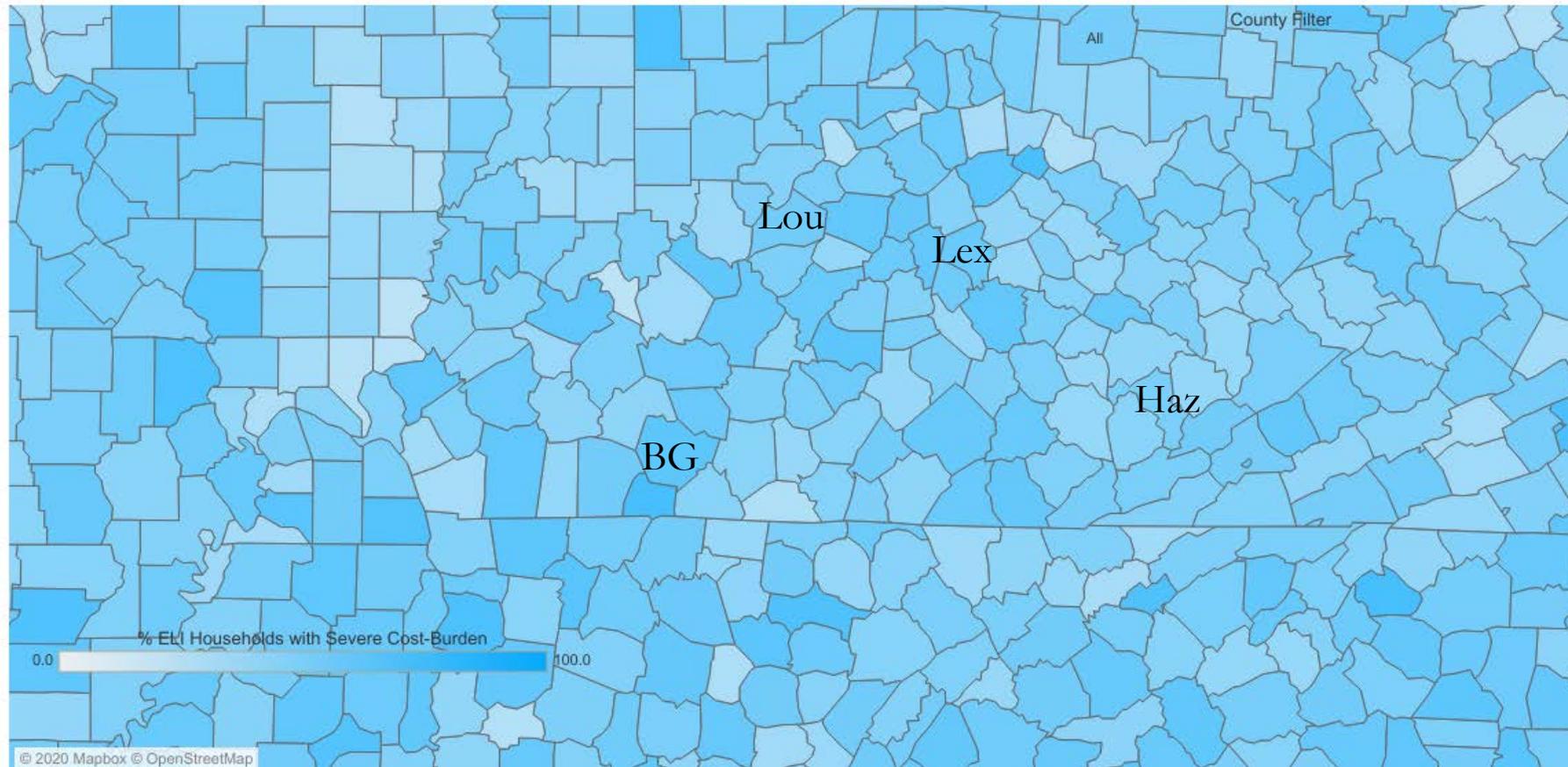
Renters

- **Federal:** Public Housing Authorities have been encouraged by HUD Secretary to work with tenants due to loss of income.
- Any rental property with federally-backed mortgage servicing is prohibited to evict for 120 days – applies to 1 in 4 properties nationwide.
- Similar to the state eviction moratorium, it does not relieve the tenant of responsibility for the rent.

Eviction Explainer from Kentucky Legal Aid



Rental Housing Instability, Homelessness, and COVID-19 (U.S. Counties)



Source 1: USAFacts. (2020). Coronavirus in the United States: Mapping the COVID-19 Outbreak. Accessed on 2020-03-30 from <https://usafacts.org/visualizations/coronavirus-covid-19-spread-map/>.

Source 2: NLIHC tabulations of 2012-2016 CHAS data and 2019 PIT count data.

Notes: The tool is not intended to inform personal or public health decision-making regarding the spread of the coronavirus. Severely cost-burdened renters pay > %50 income on rent and utilities. Overcrowded households have more than one member per room. ELI = extremely low-income [<30% area median income (AMI)]. VLI = very low-income (30-50% AMI). Homeless data are for HUD Continuum of Care (CoC). Balance of State and Statewide CoC data not included.

The CARES Act: Emergency Solutions Grant, Community Development Block Grant, HOPWA

NAME	CDBG20-CARES	ESG20-CARES	HOPWA20-CARES
Ashland	\$337,555	\$0	\$0
Bowling Green	\$385,212	\$0	\$0
Covington	\$879,498	\$0	\$0
Elizabethtown	\$115,239	\$0	\$0
Henderson	\$150,498	\$0	\$0
Hopkinsville	\$159,046	\$0	\$0
Lexington-Fayette	\$1,427,971	\$710,986	\$0
Louisville	\$6,745,161	\$3,390,700	\$140,330
Owensboro	\$294,117	\$0	\$0
Kentucky Nonentitlement	\$15,568,714	\$8,877,469	\$129,762

ESG Provisions

Click to save a picture to your desktop.

Homeless Assistance Funding in the CARES Act

- \$4 billion ESG – to state and local government for shelter, short-/medium-term rent, supportive services.
- Homeless and at-risk at 50% AMI.
- Increased flexibility – minimal decision-making process, no shelter cap, no match, costs already incurred may be reimbursed, for temporary shelter no environmental or habitability review .
- Housing First! No requirement for treatment or other activities to receive services with this funding.
- Timeline and formula – still uncertain.

State Advocacy

Homeless Assistance

- Direct an additional \$24 million from Kentucky's Coronavirus Relief Fund award to equal federal Emergency Solutions Grant funds soon to be issued to Lexington, Louisville, and the 118-county Balance of State to cover all costs (including but not limited to facility costs, staffing expenses, cleaning supplies, security, health care supplies, food, and short-term rentals of hotel/motel rooms) not reimbursed by FEMA or other federal sources for additional shelter capacity needed to help people experiencing homelessness and adhere to COVID-19 directives;
- Set priority within KY Emergency Management for the procurement of Personal Protective Equipment for staff, volunteers, and outreach workers in shelters and those working with the unsheltered population;
- Set priority for testing for COVID-19 within homeless shelters, along with other prioritized congregate living facilities. This should be a priority in areas with documented cases, and immediate support should be provided to shelters where people test positive to help quarantine all people in the facility, as this is a public health containment measure;
- Implement a statewide ban of encampment sweeps through executive order through the duration of Executive Order 2020-215, corresponding with current [CDC guidance](#).

State Advocacy

Rental Assistance

- Direct \$50 million in short-term rental assistance up to 3 months to cover unpaid rent, and any subsequent fees or fines incurred for those unable to pay in full due to loss of income to reduce the number of people who potentially will become homeless due to COVID-19. Providing rental assistance keeps people housed, landlords with rental income, and debt service on properties flowing. It is imperative that these funds be made available before the eviction waiver is lifted to ensure households have the opportunity to pay back rent and associated fees to avoid evictions;
- Provide \$5 million in increased support for legal services, foreclosure, and eviction crisis counseling; and
- Create an Eviction Prevention Task Force to address the end of the eviction moratorium and guide all parties to ensure landlord and renters remain whole when we come out of this state of emergency. This could consist of representatives from the Administrative Office of the Courts, legal aid organizations, Kentucky Equal Justice Center, Lexington Fair Housing Council, Kentucky Apartment Association, and others committed to seeing people made whole.

IRS Economic Impact Payments

Section 2201 provides the 2020 recovery rebates that our clients want to know about. These are available for US residents with a SSN and who have an AGI (not income) up to \$75,000 (\$150,000 for joint returns). There is a phaseout in cases where the AGI is higher. Individuals will receive \$1,200 (\$2,400 married). With children, they are also eligible for an additional \$500 per child. The legislation stresses that this applies for everyone even those who have no income or SSI.

According to legal aid, [this](#) is the IRS form you need to fill out to update your address.

IRS Economic Impact Payments

- **The IRS does not have my direct deposit information. What can I do?**
- In the coming weeks, Treasury plans to develop a web-based portal for individuals to provide their banking information to the IRS online, so that individuals can receive payments immediately as opposed to checks in the mail.
- **I am not typically required to file a tax return. Can I still receive my payment?**
- Yes. The IRS will use the information on the Form SSA-1099 or Form RRB-1099 to generate Economic Impact Payments to recipients of benefits reflected in the Form SSA-1099 or Form RRB-1099 who are not required to file a tax return and did not file a return for 2018 or 2019. This includes senior citizens, Social Security recipients and railroad retirees who are not otherwise required to file a tax return.
- Since the IRS would not have information regarding any dependents for these people, each person would receive \$1,200 per person, without the additional amount for any dependents at this time.
- <https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>

Additional Resources

- <https://endhomelessness.org/whats-in-the-coronavirus-bill-for-homelessness/>
- <https://nlihc.org/coronavirus-and-housing-homelessness>
- <https://mailchi.mp/tidwellgroup.com/special-covid-19-federal-update?e=a090305231>
- <https://kyvoicesforhealth.org/wp-content/uploads/2020/03/Help-for-Kentuckians-During-COVID-19-4.6.20.pdf>



CARES Act: Provisions of note for nonprofits

Joshua Stewart
Advocacy Manager
jstewart@fahe.org



Selected Provisions from Coronavirus Aid, Relief, and Economic Security (CARES) Act

- SBA: Payroll Protection Program (PPP)
- SBA: Economic Injury Disaster Loans (EIDL)
- Forbearance opportunity for multifamily borrowers
- Charitable giving incentives

Wendy Smith and Curtis Stauffer

Kentucky Housing Corporation Updates

Q&A

Contact Information

Adrienne Bush: abush@hhck.org, FB/Twitter: @HHCKy

Vonda Poynter: vonda@fahe.org, FB/Twitter: @FaheInc/@Faheonline

Mary Shearer: mary@kyhfh.org, FB/Twitter: @KYHFH/@KYHabitat

Josh Stewart: jstewart@fahe.org, FB/Twitter: @FaheInc/@Faheonline

Wendy Smith: wsmith@kyhousing.org, FB/Twitter: @KYHousing

Curtis Stauffer: cstauffer@kyhousing.org, FB/Twitter: @KYHousing