

FHC CARES Office Hours

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Housing is Healthcare





Presenters

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Agenda

- Introduction to Office Hours
- Focus on ESG-CV
 - ESG-CV Q&A, peer sharing, discussion
- Focus on Coronavirus Relief Fund (CRF)
 - CRF Q&A, peer sharing, discussion
- All topics Q&A, discussion
- Close

Poll

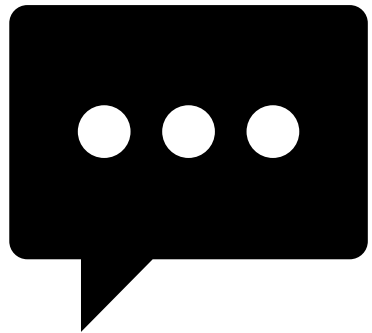
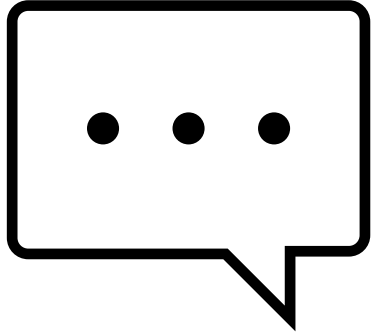
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____

What's your role?

Handouts

- This PPT presentation
- Planning a Housing Surge
- List of FHFC-assisted properties that applied for the CRF program for assisted properties





Office Hours

- Brief training
- Focus on Q&A
- Engage through the Q&A feature to post your questions and/or offer solutions or answers

Poll for ESG/CDBG Recipients

<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____

Have you filed a Substantial
Amendment for any CARES
Act funds?

Poll for SHIP Offices

<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____

Would you like to request a virtual site visit with up to six hours technical assistance?

ESG-CV Rehousing Strategy: Housing Surges



What is a Housing Surge?

A concentrated, time-limited community effort connecting identified households to identified housing subsidies and units in a short time frame. Surges have been used to:

- Quickly rehouse people after natural disasters
- Quickly deploy large amounts of new resources
- Prioritize people experiencing homelessness



Key Components

- Demonstrated need
- Political will and strong coordination
- Targeted public and private funding
- Pool of units and strong landlord relationships
- Strong rehousing programs and services
- Strong partnerships for supportive services

Operationalizing a Housing Surge



Convene Partners



Identify Resources



Define Parameters of Housing Surge



Create a Pool of Housing



Expedite and Streamline the Rehousing Process



Track Outcomes and Engage in Continuous Quality Improvement

Community Examples



- Disaster Recovery – North Carolina
 - [Back@Home](#)
- Population-Specific One-Day Surge – Boston
 - [Housing Surge for Elders Experiencing Homelessness](#)
- 100-Day Challenges
 - [Five Communities Launch 100-Day Challenge to End Youth Homelessness](#)

Rapidly Rehousing through CRF + ESG-CV

Scenario: We plan to rapidly rehouse a family using CRF through 12/30/2020. Then we plan to continue paying their rent in 2021 using ESG-CV RRH dollars.

Issue: But we're worried – does the household lose their homeless status once they're housed with CRF and therefore become ineligible for assistance through the ESG-CV RRH program?



Strategy for Using CRF + ESG-CV

To ensure continuing eligibility for ESG-CV RRH:

1. Make sure the household is **initially enrolled in both programs** (CRF and ESG-CV) at the same time; **AND**
2. The household must **continuously receive some form of ESG rapid rehousing assistance** from the time the household is determined eligible and enrolled in the two programs until the time the CRF assistance ends (e.g., while CRF pays for rent assistance, ESG-CV might pay for utility assistance and/or monthly case management).
 - Remember that ESG RRH rental assistance, other than rental arrears, cannot be provided to a program participant who is concurrently receiving rental assistance from another public source.
 - Once the CRF assistance ends, the ESG-CV RRH program can begin providing the rent assistance.



ESG-CV Peer Sharing, Q&A, Discussion





Coronavirus Relief Fund (CRF) Update



Income Certification Form

- Housing staff fills in Income Certification Form, AKA the RIC
- Reason: Add income and assets in accordance with 24 CFR part 5 to ensure income does not exceed 120% AMI
- Is it allowable for only the SHIP staff and not the applicant to sign the RIC?
- Use the RIC Spreadsheet



Establishing Local CRF Policies

- Can local governments establish CRF policies beyond the CRF Agreement details? Yes
- Example: Serve only households at or below 80% AMI
- Example: Require collection of Hardship Documentation
- Another local policy: Applicant can receive assistance another two months after recovering from hardship

Paying Rent for Resident of Subsidized Rental Housing

See the list compiled by Florida Housing Finance Corporation at the last link on this page (“View Developments . . .”):

<https://www.floridahousing.org/about-florida-housing/florida-housing's-coronavirus-relief-fund>

The list is also provided as a handout to this webinar.



Mortgage Assistance: Escrowed Property Taxes

Can CRF pay the small portion of a mortgage payment for escrowed property taxes?

- Yes, if the homeowner is in default on the mortgage.
- Mortgages in default are in danger of foreclosure.
- Paying escrowed property taxes is a permissible CRF payment according to US Treasury exception for assistance designed to prevent foreclosure.



Documentation of Homeowner in Default

My applicant cannot locate the notice of default she received from her lender.

Collect the most recent mortgage statement, which will indicate that one or more mortgage payments are past due and the homeowner is in default.



Future Mortgage Payments

Can we pay the full PITI if we help delinquent households with future payments?

Yes. If the applicant is in default, pay the full PITI.

Since you are paying all at once for past due and future payments, pay the full PITI for every payment.

Such a file contains proof of default, which justifies full PITI payments.



CRF Peer Sharing, Q&A, Discussion







TA Help

- We will continuously update the CRF FAQ document and provide other relevant documents.
- Contact us with specific questions about any housing and homelessness funding sources.
- Contact us to schedule a virtual site visit for FHFC-CRF.

More Questions?

- Visit Florida Housing Coalition's [COVID-19 page](#)

FHFC-CRF

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Upcoming Events

Training



- Training #4 on FHFC CRF
- August 10th
- [Register](#)

Office Hours



- FHC CARES Office Hours
- August 20th
- [Register](#)

Conference



- FHC Statewide Affordable Housing Conference
- August 31st - September 2nd
- [Register](#)