Planning for Second CRF Payment



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Presenters

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Handout: Updated CRF Manual

- Document posted on our website: https://www.flhousing
 .org/fhfc-coronavirusrelief-fund-program/
- Local governments should use the document as a template for the implementation of their program

FHFC CORONAVIRUS RELIEF FUND PROGRAM Get the training and technical assistance you need to administer the FHFC Coronavirus Relief Fund Program. This page is updated frequently. **Training Webinars CRF Manual** Other Documents and Guidance **COVID-19 MAIN PAGE** COVID-19 WEBINARS & DIGESTS **COVID-19 RESOURCES**

Updates to the Manual



Chapter 4- Eligible uses of CRF funds

CRF Assistance is Not Taxable to Renter/Homeowner

Chapter 7- CRF Reimbursements

Activities that are Not Eligible for CRF Reimbursement

Reimbursement when SHIP "Paid in Advance"



Manual: Utility and Rent Assistance Updates

Chapter 4- Eligible uses of CRF funds

Pay Utilities if they are past due

Chapter 8- Rentals Assistance

CRF Assistance may be provided if tenant rents a room in a house

Exhibit

Monthly Eligibility Verification

Sp	Spoke with		Tir	ne	Change in income	
					Yes	No
Notes:						
Income and Ha	ardship remain unchan	ged Date	of Reveri	fication	:	
Income and Ha Yes	nrdship remain unchan No	ged Date	of Reveri	fication	:	

2nd MONTH CALL/FMAIL TO APPLICANT TO VERIEV FLIGIRILITY



Webinar Overview

- CRF Second Payment
- Summary of September 25 Report
- Lessons from First CRF Report
- Considerations for Changing your
 Approach for the Second Payment
- Additional CRF Topics



CRF Second Payment



- <u>Handout</u>: Allocation list for Second CRF payments
- Approved by the FHFC Board based on the same formula as the first payment
- Local governments received an amendment with that amount
- Does not mean that any specific local government will get that amount if they are not performing or choose not to





Summary September 25 CRF Report

- 18% of \$75 million First Payment is Expended or Encumbered
- \$7.4 Million Expended
- \$6.3 Million Encumbered





Notable Reports

- St Johns County: All of \$506,000 is expended.
- Monroe County: Encumbered 50% more than its \$638,000 first payment
- **Plantation**: Expended half of \$352,000 with the rest encumbered



Notable Reports

- Manatee County: More than two thirds of \$993,000 is encumbered
- **Coral Springs**: More than two thirds of \$502,000 is encumbered





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- Organizational considerations
- On-the-ground experience
- Staffing
- Best practices & tips for local governments



CRF Report Lessons

Fill Out Number of Applications

Submitted: Complete CRF applications received

Approved applications: RIC is completed, or award letter is issued

Denied: Applications that have been processed and formally denied.

This is NOT incomplete applications

Number of Affordable Housing Apps

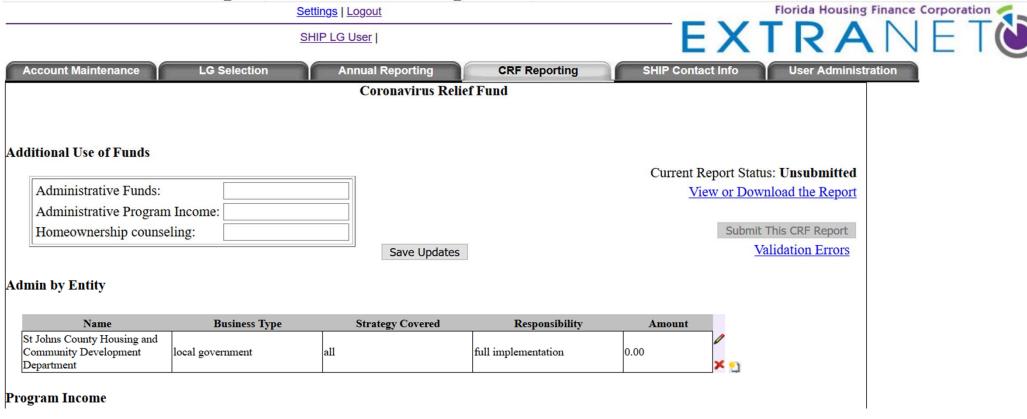
Number of Affordable Housing Applications				
Submitted				
Approved				
Denied				

Save Updates



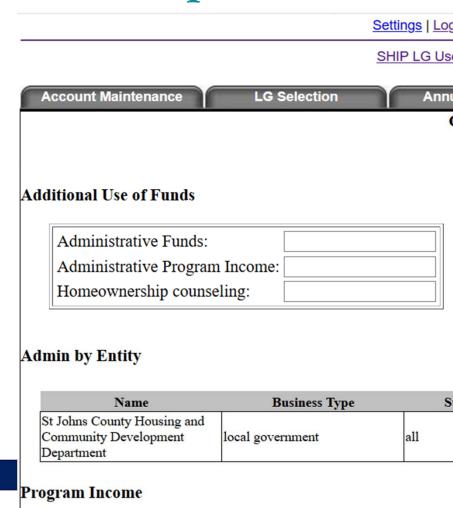
CRF Report Lessons

• You must click "View or Download" in the upper right corner of the report to view the uploads.



Lessons from the First CRF Report

- Administrative Funds: Some erroneously wrote in the entire 10% budget
- Instead, add administrative funds expended so far, not to exceed 10% of the total CRF amount expended so far
- There is a need to account for the amount expended so far, to show Admin Funds compliance



New CRF DATA Spreadsheet: Reporting a Household's Assistance-Both Expended <u>and</u> Encumbered

- Report encumbered and expended funds on the same applicant
- Use it for October 26 monthly CRF report— Cumulative Data, including data submitted on September 25 Report
- October 15 is not a reporting date for Local Governments

Funding Information							
	Local Strategy Name	Strategy Code	CRF Funding Encumbered	CRF Funding Expended	Funding Type	Funding Year	
_						Closeout	
••••			•			Closeout	

Considerations for Changing Your Approach for the Second Payment



Expand Assistance

- Expand local government staff to process more applications
- Increase Maximum Awards to assist eligible households in October, November and December
 - OR increase the number of people served
- Start paying for Past Due Utilities
- If currently only paying Rent, add Foreclosure Prevention



Expand Assistance: Housing Reentry for Households Experiencing Homelessness

- Housing Reentry is an allowable CRF Activity (see Subrecipient Agreement C.4.(c)(v)
- Households have a COVID hardship by virtue of being homeless
- Eligible costs under CRF include security deposits, utility deposits, temporary storage of household belongings, first month's rent
- Do not pay last month's rent
- Housing Reentry training: https://vimeo.com/460697908



Expand Staff Implementing CRF

- Intake, processing applications, arranging payments
- Contract with local housing nonprofits
- Request Exception to Local Procurement Policy
- Contract with counseling agencies: contact Florida Housing Counselor Network – Michele Hartson mhartson@ihpip.com
- Partnerships training: https://vimeo.com/445008569



Additional CRF Topics



Attorneys Fees

Q: Are eviction fees and a landlord's related attorney's fees an allowable expense under FHFC-CRF?

A: No, CRF funds must not be used to pay a landlord's costs to evict a tenant. Instead, work with the landlord to receive rental assistance in exchange for the landlord's promise not to evict.



CDC Eviction Moratorium



- Oct 1 statewide eviction/foreclosure moratorium expired. The CDC Eviction Moratorium now controls tenant protections in Florida.
- Tenants who deliver a declaration to their landlord and meet CDC requirements are protected from eviction for non-payment of rent due to a COVID-19 hardship through 12/31/20.
- CDC evictions protections are not automatic.
- SHIP Offices should provide tenants with a CDC declaration to give to their landlords.
- Education & outreach are going to be key for tenants to exercise their rights.
- CDC Moratorium does not protect against foreclosures.



Duplication of Benefits Form

- "If the Recipient does not violate any of the terms listed in this agreement, then this agreement will be considered released on the ______ day of _______, 20_______."
- Release Date: April 1, 2024.
- The Subrecipient agreement ends March 31, 2021. The Subrecipient agreement says that the funds are subject to compliance monitoring during the period of performance in which funds are expended and up to three years following the closeout of all funds.



Helping a Household Again: Update the Duplication of Benefits Form

- The DOB lists the amount of assistance, so households must fill out an updated DOB form
- List the total amount received to date.

CRF Duplication of Benefits Agreement with Recipient

Disclaimer: This is a sample agreement template and is not a complete legal document. Before using any part of this template, check with legal counsel to ensure that the Local Government's subrecipient agreements comply with state and federal laws and regulations, CRF guidelines and the CRF Subrecipient Agreement with FHFC.

Whereas, ("Recipient") is receiving Florida Housing Finance Corporation (FHFC) Coronavirus Relief Funds (CRF) in the amount of \$____ to provide funding to (pay rent, pay mortgage payments, pay utilities) for the property located at <insert address>.



Eligible for Rent Assistance?:

An applicant was laid off a month ago due to COVID. He lives with his parents, renting a room in their house. They have a lease agreement. The parents state that he is past due on rent.

- Answer: Such an applicant is eligible for rental assistance.
- Rent assistance can be provided to an applicant who rents one room in a house so long as the local government can determine that a valid tenancy exists.
- There is a signed lease and the landlord states that rent is past due.



Update on CRF Monitoring

- All local governments will be monitored in the next 3 years
- SHIP and CRF Monitoring completed together
- Monitors will review about 40 local governments each year for 3 years
- Review FHFC-CRF Training #6: Preparing for CRF Monitoring Recording: https://vimeo.com/452144938





CRF Monitoring Metrics



- Administrative Requirements
- Programmatic Requirements
 - ✓ Eligible Person/Household
 - ✓ Activity and Delivery of Assistance
 - ✓ Documentary Support of Payments
- Subgrantee and Sponsor-Related



File documentation supports type of award, funding source, payments made

For ALL Files

- Self-certification signed by each adult household member and notarized OR witnessed
- Income Certification Form
- Award Letter
- Lien Document (if assistance is a deferred or hard-pay loan)
- Copies of Invoices and Proof of Payment
- Contractual provision stating Subrecipient must comply with all applicable federal, state and local laws, rules, regulations, and ordinances in administering CRF

Rent/Mortgage Assistance Files

- Lease
- Statement of past due rent
- Monthly Mortgage Statement
- Utility bill
- Past due Utilities: Get original bill "What is the period of this past due amount"?
- Foreclosure Prevention: proof of at least 30 day delinquency, HOA delinquency
- Move-In costs: document amount of security/utility deposits





Sub-Grantee Agreement

- Executed contract includes scope of work, quantifiable deliverables, payment schedules,
- Contract addresses compliance requirements, allowable costs, information about Single Audit Act



Technical Assistance is Available

Call: 1-800-677-4548
Or Email:

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Questions and Answers

Please complete webinar evaluation