**Q. Are HOA fees directly to associations eligible?**

A. Yes, but should only be paid if it could put the homeowner at risk of foreclosure.

**Q. Once we return the signed agreement, how many days will the deposit take?**

A. FHFC is making deposits Tuesdays and Fridays each week.

**Q. If the client cannot get a letter from their employer saying that they have been furloughed or release because it was verbal and the client can't get hold of their employer, would an applicant statement suffice?**

A. The applicant can provide the details on the self-certification. That, along with hardship information written on the application, is the only hardship documentation needed.

**Q. We generally do not provide mortgage assistance. Will the SHIP administrator have to contact the lender to determine whether the applicant is in forbearance or what the exact escrowed tax amount is?**

A. Yes, you will learn from the applicant and the lender about the mortgage status, the amount of assistance to be paid, and who to write out the check to.

**Q. Is the agreement signed by the Mayor or the City Manager?**

A. This is a local decision.

**Q. Do we need to set up a separate fund or can we restrict funds in our existing SHIP fund?**

A. The CRF funds have to be clearly identified so they can be tracked. Some local governments state that they can separately track funds within in the same account, and this is acceptable.

**Q. The CRF application was updated the week. What changed?**

A. Information on SBA loans was deleted.

**Q. Our first few applicants have submitted social security cards for themselves and children, not birth certificates for children. Do social security cards suffice for children?**

A. You should have one form of legal identification for each household member. For children, this can be a birth certificate, SS card, passport, or school records.

**Q. Do we not need to report for assistance provided in August or September at all or just not report it until October 1?**

A. The first report is due 10/1, it will be cumulative for all funds expended to date.

**Q. Can a City pay for an applicant’s utility bills if the City owns and manages the utilities?**

A. Utilities can include water, sewer, trash, electricity, gas, internet, phone, cable, or other similar services. A local government cannot use CRF funds to replace lost revenue directly, but a local government can provide assistance to an eligible applicant to pay utility bills to continue essential services.

**Q. If SHIP funds were used for rental assistance, but an extension was required to 12/31. The funds were supposed to have been expended by 6/30. Are these eligible for reimbursement?**

A. Yes, the issue is whether or not those funds were earmarked for CRF rental assistance prior to March.

**Q.** **Environmental assessments are only for repairs/construction, correct? Not mortgage/rent assistance?**

A. Correct.

**Q. To be clear, please identify the components of household income. What should be included?**

A. You will look at the income and asset under 24 CFR part 5. This information should be provided on the application and self-certification.

**Q. When is the Mortgage considered Delinquent? 15 days or after 30 days?**

A. Consider a mortgage delinquent when it is past due by 30 days or more.

 **Q. Can local government and/or subrecipient employees receive assistance? In this case, the employee is in a household with another person experiencing a hardship.**

A. Yes, but strictly follow your local government’s conflict of interest policy. It should not be treated with any more priority than any other non-government staff application.

**Q. When determining an applicant’s income, do we look at pre-COVID income or now?**

A. Calculate income eligibility based on current income.

**Q. We have $50,000 left of 18/19 SHIP but so far have spent $25,000 on COVID eligible expenses. Could we expend the full $50,000 for COVID assistance before reimbursing this from CRF?**

A. Once you have the CRF funds, you should expend those for CRF and keep the remaining SHIP funds for traditional SHIP activities.

**Q. I work with a housing nonprofit. Is there is a possibility that the CRF funds could be made available to agencies like mine?**

A. FHFC is directed to disburse funds to SHIP eligible locals only. You can work with the locals to contract for work with them. The Florida Housing Coalition has created a CRF subgrantee contract that may be used in cases when CRF services are outsourced.

**Q. Reporting question: Where do we add Housing Counseling on the CRA DATA spreadsheet?**

A. It will not be reported there. Instead, the report will include a field for you to add these expenses.

**Q. A client received a partial rent payment from United Way. Can we use CRF to pay the balance due?**

A. Yes, this will avoid a duplication of benefits.

**Q. If the SHIP agency is administering the program, can we collect project delivery fees in addition to the administrative budget?**

A. Generally, no, but you can submit a detailed explanation to Robert Dearduff via email for consideration.

**Q. Is there a specific form that we need to complete to document CRF reimbursement of SHIP?**

A. No.

**Q. There are some homeowners who have no mortgage, but they will not be able to pay their taxes come November, can we help them?**

A. No.