

CRF Training #5: CRF Reporting and FAQ Clarification



THE FLORIDA HOUSING COALITION



Our Thanks to the Florida Housing Catalyst Program



AFFORDABLE HOUSING CATALYST PROGRAM

Sponsored by the Florida Housing
Finance Corporation



we make housing affordable™



Presenters

Kody Glazer, Legal Director

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Answering Questions:

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Webinar Overview

- Upcoming Events
- FAQ Clarifications
- CRF Reporting
- ZoomGrants, an application management tool

Next FHC CARES Office Hours

- August 20 from 1:30 to 2:30 pm Eastern
 - And every other Thursday
- Q&A, Discussion, and Practical Tips for CARES Act funding
 - ESG-CV
 - CRF
 - CDBG-CV

Register

<https://attendee.gotowebinar.com/rt/5533310267441757968>

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Next CRF Webinar

August 26 from 2:00 to 3:30 pm

Webinar 6:

Preparing for the CRF Monitor

<https://attendee.gotowebinar.com/register/4923944431075352080>

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Another Webinar on Reports

August 21 from 10:30 am to Noon

Preparing and Submitting the SHIP Annual Report

<https://attendee.gotowebinar.com/register/7083613966318888972>

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FLORIDA HOUSING COALITION'S STATEWIDE ANNUAL
HOME MATTERS
CONFERENCE

AUGUST 31 - SEPTEMBER 2, 2020 | ONLINE

We're going digital for 2020 • Registration Now Open!

<http://www.flhousingconference.org/>

- ❖ Highly Reduced Registration Fee
- ❖ **SHIP Administrators Roundtable**
- ❖ Even more content!
- ❖ Scholarships!
- ❖ Get your Credits
- ❖ Year Long Access
- ❖ Come as you are!!

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Topic from the Frequently Asked Questions

Legal Status of Applicants

- LGs can provide assistance to applicants without consideration of their legal status
- Personal Responsibility and Work Opportunity Reconciliation Act of 1996 – exception for “short term, non-cash, in-kind emergency disaster relief”

CRF Manual

- Policies and Procedures
- Chapters on Rent Assistance, Mortgage Assistance
- Administrative Guidance
- Frequently Asked Questions
- Exhibits include Forms, CRF Agreements, and more

“Do we need all
these forms?”

Documents in a CRF File

- Income compliance and proof of eligibility: **Self-Certification** of income/hardship, **CRF Application**, Fill out an **Income Certification Form** based on information from these documents.
- Document Homeownership: **Collect one of these items:** Warranty Deed, Homestead Exemption, Quit-Claim Deed, Tax Records, Long-term Lease, Life Estate

- Household: Identification for all household members, including driver license, birth certificate, utility bill, voter's registration, school record of permanent residence
- Inspections: Relevant documents for emergency repair like mold remediation or wood destroying organisms report and also a certificate of occupancy

- Use of FEMA: this relates to other sources that could also provide aid. Each applicant signs the **Duplication of Benefits form**
- Payments: **Contact information** for the landlord, mortgage company and /or utility company, which might include a lease, monthly mortgage statement, or utility bill. **Copies of checks** for CRF assistance provided

FAQ Clarifications

Feedback from U.S. Treasury

- HANDOUT: FAQ Clarification

Question: Since we are in hurricane season, is removal of dangerous trees allowed for CRF funds?

- Answer: Treasury has disallowed the removal of all or any parts of trees.

Treasury Addresses Future Payments

- Do not pay future rent or mortgage upfront
 - It is uncertain if household will remain eligible
- “We highly recommended that local governments pay rent on behalf of eligible applicants on a monthly basis (as rents are due)”
- Provide assistance after verifying continued eligibility

Practical Application of this Guidance

Scenario: An applicant requests rent assistance on August 20 for September rent. May CRF pay this?

- Answer: No, do not pay September rent before it is due at the beginning of September.

Also Related to Future Payments

Can we pay back due rent using DEM CARES then pay future rent using SHIP-CRF?

- Yes, this is permissible since there is no duplication of benefits
- SHIP-CRF may pay each next month for households who continue to be eligible
- “Our concern is that the household being assisted is eligible and that they do not receive payments for the same month from two different sources.”

Monthly Eligibility Verification for CRF Assistance

APPLICANT NAME	
PROPERTY ADDRESS	
PHONE	
E-MAIL	

LANDLORD NAME or MORTGAGE COMPANY	
MAILING ADDRESS	
PHONE	
E-MAIL	

Family Size	Annual Income	EL, VL, L or M	Effective Date of RIC

Maximum Award

HANDOUT:
Monthly
Eligibility
Verification
Form

Monthly Eligibility Verification

- Write notes about communication with applicant
- Keep track of assistance provided to avoid exceeding maximum award

1 st Month	Rent or Mortgage Paid Amount	Utility Paid Amount and Type	Utility Paid Amount and Type

2 nd MONTH CALL/EMAIL TO APPLICANT TO VERIFY ELIGIBILITY				
Spoke with	Date	Time	Change in income	
			Yes	No
Notes:				
Income and Hardship remain unchanged			Date of Reverification	
Yes	No			
Eligible	Yes	No	Income: EL	VL L M

Implication of Future Payments Policy: CRF Expenditure Timeline

- Still work to spend the first payment fully by October 1
- Do not pay large amounts in August for future payments
- Instead, pay past due and/or current rent and mortgage payments

Implication of Future Payments Policy: Taxes in Mortgage Payment

- First, pay past due and/or current mortgage payments
- If you further assist next month, the homeowner is not delinquent
- Do not pay escrowed taxes for homeowners who are not delinquent

Assisting Homeowners Who Are Not 30 Days Delinquent

- Identify the amount of escrowed property taxes
 - Review mortgage statement or online information
- Pay the amount due minus escrowed taxes for current and future mortgage payments
- Alert Homeowner: Partial payments do not eliminate risk of foreclosure

Implication of Future Payments Policy: Move-In Assistance

With this change, can we still assist re-housing expenses for applicants who need to move into better rental situations/homeless?

- Acceptable Move-in Expenses: Security deposit, First month's rent
- Do not pay Last Month's Rent

CRF Reporting

Coronavirus Relief Fund

No allocation has been defined for

Additional Use of Funds

Administrative Funds:	<input type="text"/>
Administrative Program Income:	<input type="text"/>
Administrative from disaster:	<input type="text"/>
Homeownership counseling:	<input type="text"/>

Save Updates

Admin by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount

Program Income

Program Income Funds	
Loan Repayment	<input type="text"/>
Refinance	<input type="text"/>
Foreclosure	<input type="text"/>
Sale of Property	<input type="text"/>
Interest Earned	<input type="text"/>
Total:	<input type="text"/>

Number of Affordable Housing Apps

Number of Affordable Housing Applications	
Submitted	<input type="text"/>
Approved	<input type="text"/>
Denied	<input type="text"/>

Excel Template Upload

No File is currently uploaded

Overview of CRF Reporting System

- CRF Report due **September 25**
- Communities not reporting by then are assumed to have spent no funds which may affect the second allocation
- Appearance and functions like the SHIP Annual Report
- Access this alongside SHIP Report in September

Similarities to the SHIP Report

- Upload data spreadsheet to an online report
- List assistance strategies with money expended and # of households assisted
- Administrative and Counseling expenses
- Household Demographics reported
 - Special Needs but without set-aside requirement
- Download PDF version of report

Differences from the SHIP Report

- No Set-Aside compliance
- Assistance provided as a Grant
- Revenue does not include Carry Over or Program Income
- No Leveraging Funding Sources tracking
- CRF Report is all on one page, not Forms 1 through 5

CRF Report

- CRF is accessed alongside the SHIP Report

[Settings](#) | [Logout](#)

Florida Housing Finance Corporation
EXTRANET


Account Maintenance | LG Selection | Annual Reporting | **CRF Reporting** | SHIP Contact Info | User Administration

Coronavirus Relief Fund

No allocation has been defined for Chaneyville yet

Current Report Status: **Unsubmitted**
[Submit This CRF Report](#)


Additional Use of Funds

Administrative Funds:	<input type="text"/>	
Administrative Program Income:	<input type="text"/>	
Administrative from disaster:	<input type="text"/>	
Homeownership counseling:	<input type="text"/>	

Admin by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount

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Program Income

Program Income Funds	
Loan Repayment	<input type="text"/>
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Number of Affordable Housing Apps

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Excel Template Upload

No File is currently uploaded

Browse...

CRF Report-Continued

- Program Income
- Applications
- Spreadsheet Upload

CRF DATA Spreadsheet

- Spreadsheet is a HANDOUT
- Include one CRF Case per row

CRF Assistance for Homeownership and Rental										
				Closeout Year:		2020-2021				
Applicant Information						Demographic Information				
Last Name	Street Address	City	Zip	City/ Unincorporated	Structure Type	Income Category	Age HoH	Family Size	Race HoH	Special Needs

Spreadsheet- Continued

- Strategy Name and Code
- Funding Status: Expended, Encumbered

Strategy Code	CRF AI
6-Emergency Repair	▼
7-Foreclosure Prevention	▲
8-Impact Fees	
10-New Construction	
11-Special Needs (HO)	
12-Special Needs Rental	
13-Tenant Rental Assistance	▼

Funding Information							
Non-Special Needs Demographic	Essential Service Personnel	Local Strategy Name	Strategy Code	CRF Funding Amount	Funding Status	Funding Type	Funding Year
				▼			Closeout
							Closeout
							Closeout
							Closeout
							Closeout
							Closeout
							Closeout

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Reimbursement on the CRF Report

CRF DATA spreadsheet: include one SHIP case per row
Monthly activities report starts **September 25**

CRF Assistance for Homeownership and Rental										
				Closeout Year:		2020-2021				
Applicant Information						Demographic Information				
Last Name	Street Address	City	Zip	City/ Unincorporated	Structure Type	Income Category	Age HoH	Family Size	Race HoH	Special Needs

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Reimbursement on the SHIP Annual Report

Example: CRF reimburses 17/18 SHIP funds:

1. Include rent or mortgage assistance on the closeout 17/18
 - This is first time SHIP funds were expended
2. Reimbursed SHIP funds are reported as program income revenue on 20/21 report
3. Funds reported as expended on 20/21 for assistance from a LHAP strategy
 - This is second time SHIP funds were expended

Reporting Project Delivery Costs

- Track Per Household Assisted
- Example: Ms. Jones received \$4000 of CRF Foreclosure Prevention Assistance
- Assisted by Subgrantee that was paid a \$200 service delivery fee (a project delivery cost)
- CRF DATA spreadsheet indicates \$4200 of total assistance.

Strategy Code	CRF Funding Amount	Funding Status	Funding Type	Fur Y
7-Foreclosure Prevention	\$ 4,200.00	Expended	Grant	Close
				Close
				Close

Beyond CRF DATA Spreadsheet: Track Admin expenses, Administration by Entity, Reimbursed Admin Funds, Housing Counseling

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EXTRANET

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Account Maintenance

LG Selection

Annual Reporting

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Coronavirus Relief Fund

No allocation has been defined for Chaneyville yet

Current Report Status: **Unsubmitted**
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Additional Use of Funds

Administrative Funds:

Administrative Program Income:

Administrative from disaster:

Homeownership counseling:

[Save Updates](#)

Admin by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount

Demonstration of CRF Report

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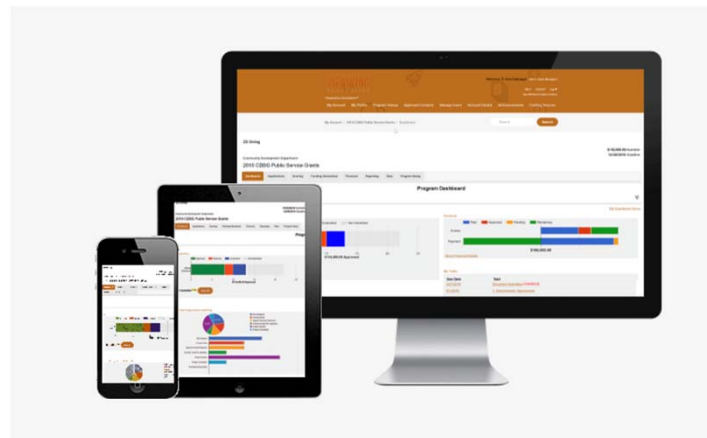


ZOOMGRANTS

SINCE
2002

Anna.Graham@ZoomGrants.com

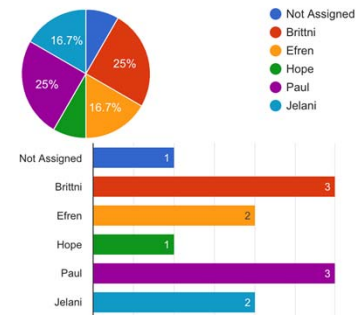
ZoomGrants provides an online, user-friendly ***application management tool*** to help streamline the grant process, from the initial application to post-award functions such as reporting and invoicing.



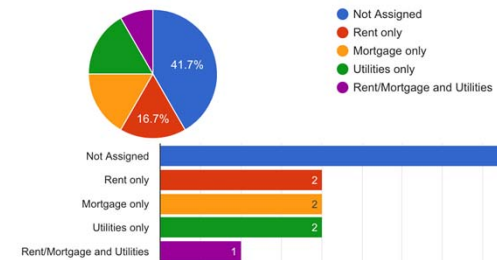
Why go digital with ZoomGrants?

- **Fast** Implementation – You'll work directly with a ZoomGrants specialist to build, test, and launch your program quickly....(in as little as one day if needed!!)
- **Affordable** – ZoomGrants' simple pricing includes an **unlimited** number of users, **unlimited** applications, **unlimited** document uploads, and **unlimited** technical support.
- **User Friendly** – There's no software to install, and ZoomGrants can be used on **any internet-enabled device**.

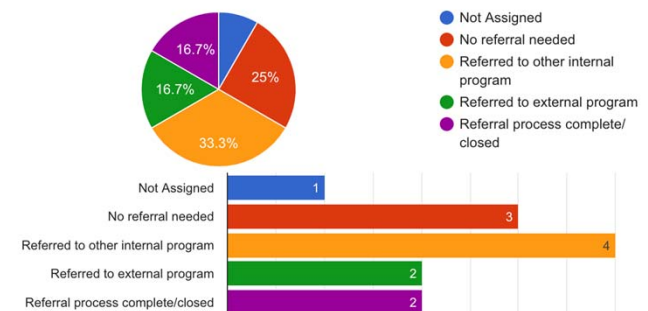
Staff Assignment



Type of Assistance



Referral Status



Emergency Housing and Living Assistance

\$ 150,000.00 Available

Deadline: 8/15/2020

- Dashboard
- Applications
- Funding Allocations
- Financial
- Reporting
- Data
- Program Setup

Applications

- Submitted Applications
- Preliminary Verification
- Incomplete Applications



[|<<](#)
[<](#)
[>](#)
[>>|](#)

Page 1 of 1

Number Rows Per Page: All [v](#)

Sort By: Alphabetical [v](#)

<input type="checkbox"/> Submitted Applications			Votes (For-Against)	Trial Decisions (Committee)	Official Decisions (Committee)
<input type="checkbox"/> Aairah Briggs	Print PDF		0 - 0	\$ 580.00	\$ 580.00
<input type="checkbox"/> Antonia Shannon	Print PDF		0 - 0	\$ 3,480.00	\$ 3,480.00
<input type="checkbox"/> Ava-Rose Emery New	Print PDF		0 - 0	Undecided	Undecided
<input type="checkbox"/> Cedric Sanders	Print PDF		0 - 0	Not Qualified	Not Qualified
<input type="checkbox"/> Denzel Strickland	Print PDF		0 - 0	\$ 1,500.00	\$ 1,500.00
<input type="checkbox"/> Giselle Winters New	Print PDF		0 - 0	Decline	Declined
<input type="checkbox"/> Gurveer Orozco	Print PDF		0 - 0	\$ 1,720.00	\$ 1,720.00
<input type="checkbox"/> Kathryn James	Print PDF		0 - 0	\$ 2,900.00	\$ 2,900.00
<input type="checkbox"/> Leonard Hubbard New	Print PDF		0 - 0	Undecided	Undecided
<input type="checkbox"/> Nancie Pollard New	Print PDF		0 - 0	Decline	Declined
<input type="checkbox"/> Stephen Barrett	Print PDF		0 - 0	\$ 950.00	\$ 950.00
<input type="checkbox"/> Wilbur Anderson	Print PDF		0 - 0	\$ 1,275.00	\$ 1,275.00

Showing #1 to #12 of 12 Submitted Applications

[|<<](#)
[<](#)
[>](#)
[>>|](#)

Page 1 of 1

Download
All Apps as
PDF

\$ 12,405.00	\$ 12,405.00
\$ 137,595.00	\$ 137,595.00
\$ 150,000.00	\$ 150,000.00

Send Email To Selected (sent to primary AND additional contacts)

Batch Update Selected (same answer for each selected)

Receive a custom link
to instantly provide
Read-Only access to all
applications for
Technical Assistance,
monitoring, State,
HUD, etc...



Close Window

ZoomGrants Demo Account

Emergency Housing and Living Assistance

8/15/2020 Deadline

	\$ Awarded
Aairah Briggs	\$580.00
Antonia Shannon	\$3,480.00
Ava-Rose Emery	Pending
Cedric Sanders	Pending
Denzel Strickland	\$1,500.00
Giselle Winters	Declined
Gurveer Orozco	\$1,720.00
Kathryn James	\$2,900.00
Leonard Hubbard	Pending
Nancie Pollard	Declined
Stephen Barrett	\$950.00
Wilbur Anderson	\$1,275.00

ZoomGrants

Join me for a 60 minute live demo
of ZoomGrants tomorrow (Friday)
at

11 AM EST

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to receive the Zoom invitation!

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- Simple, easy-to-complete forms.
- Unlimited document attachments.
 - Automatically saved data.
 - Export data anytime.

Technical Assistance is Available

Available Daily: **1 (800) 677-4548**

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Kody Glazer, Legal Director
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Michael Chaney, Technical Advisor
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Questions and Answers

Please complete Evaluation