

CRF Training #6: Preparing for CRF Monitoring



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

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Answering Questions:

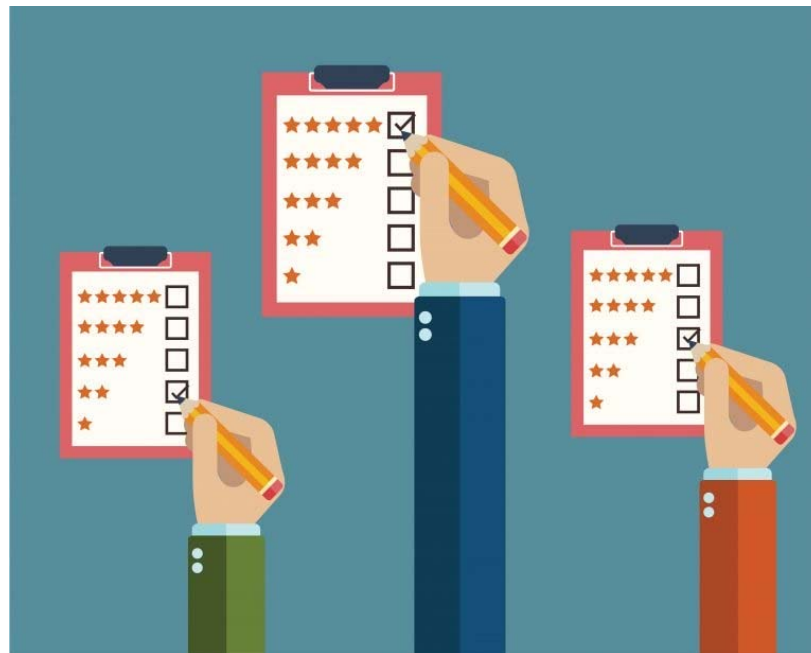
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THE FLORIDA HOUSING COALITION



Please
Complete
CRF August
Survey



<https://www.surveymonkey.com/r/2KQW5VZ>

THE FLORIDA HOUSING COALITION



HANDOUT: CRF Manual

FHFC-CRF MANUAL

Guidance on using the CARES CRF dollars deployed through
the Florida SHIP Housing Assistance Network

- CRF Overview
- Administrative Requirements
- Report Due Dates
- Assistance-Specific Guidance
- Exhibits, including all Forms

THE FLORIDA HOUSING COALITION



Webinar Overview

- Utility Assistance Guidance
- Davis Bacon Requirements
- Preparing for the CRF Monitor
- ZoomGrants presentation

Additional Requirements for Rehabilitation Projects:

- Davis Bacon Labor Standards
- Debarment and Suspension
- Environmental Reviews

Utility Assistance Guidance

- If the applicant was not making payments to the utility company, but there is no threat that lack of payment will result in the discontinuation of service, they are not eligible for this assistance
- Key Question “If the bill is not paid, will the essential service be disconnected/discontinued?” If the answer is Yes, this utility payment is eligible

Preparing for the CRF Monitor

Preparing for the CRF Monitor

- CRF Monitoring Overview
- Timeline of Monitoring
- First step: Monitors need proper CRF contacts. Confirm annual report contact information is updated

CRF Monitoring

- Selection and Prioritization of Subrecipients to be Monitored
- The CRF Questionnaire
- File Sharing Platform
- Number of Files to Review
- Communications During Monitoring of a Subrecipient
- Coordination with FHFC Housing Policy Staff and FL Housing Coalition

CRF Monitoring Metrics

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

Administrative Requirements

Administrative Requirements

- Establishment of CRF Trust Fund or Pooled account where CRF is clearly designated
- Maintenance of a financial tracking system
- CRF used for only eligible activities in Subrecipient Agreement
- Advertisement contains amount available, staff contact, application dates, applications accepted 10 days after ad

MORE Administrative Requirements

- Assistance provided only as a grant, deferred loan, or hard-pay loan
- Files are maintained according to Agreement
 - Includes records of Applicants (approved or denied), Sub Grantees, and Sponsors
- Compliance with monthly, quarterly and final Reports

Fiscal Requirements

- All CRF funds were Expended by December 30
- No more than 10% of CRF expended on Admin
 - These were incurred on or after March 1 and no later than December 30
- No more than 5% of CRF expended on a single project is used for Project Delivery Costs
- CRF funds (less Administrative and PDC) expended for pre-approved activities
- Unexpended funds have been refunded to FHFC

Programmatic Requirements

Review CRF File to Confirm:

- Household has COVID Hardship
- Type of assistance provided
(Deferred/Hard Pay Loan or Grant)
- Rent and utility assistance do not exceed 10 months
- Mortgage Payments: Real Estate Taxes are excluded UNLESS assistance is designed to prevent foreclosure

Programmatic Requirements

- Assistance does not exceed any locally declared maximum
- Loan terms are consistent between lien document and CRF Agreement/Policies
- Assistance provided to an Eligible Household
- Income Limits were used AND were not exceeded.
- Assisted unit was "Eligible Housing"
- Priority in awarding: documentation supporting the priority

MORE Programmatic Requirements

- Funds committed to a project were Expended
- Subrecipient-mandated requirements (example- current on property taxes) are documented
- Right of Rescission provided with rehabilitation involving a lien
- If social security number collected: statement of purpose for its collection

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

All Applications Contain:

- Number in household: name, age, relationship to head of household
- Current address and home phone number
- Contacts for employer(s), position title and number of years on job
- Sources of annual income, including earned, unearned and asset income
- Signed by all of adults in household consenting to disclosure of information
- Signed statement: file subject to Florida's public records laws, It is a first-degree misdemeanor to falsify information for the purpose of obtaining assistance

For Rehabilitation Files

- Proof of Property Ownership
- Proof that Property Taxes are Current
- Proof of Hazard Insurance
- Initial Property Inspection
- Work Write-up and Cost Estimate
- Documentation of Contractor Eligibility or Licensure and
- Certification of Non-Debarment
- Contractor(s) Bid or Proposals
- Contractor/Homeowner or Home Buyer Contract
- Contractor Warranty Notice
- Work Inspection Reports
- Construction Payment Requests
- Certificate of Occupancy or Completion
- Final Payment Release
- Change Orders (if applicable)

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

If Subrecipient chose to use Third-Party Verification

- Assets verified using an acceptable method of documentation
- Income sources verified using an acceptable method of documentation

Sub-Grantee and Sponsor Requirements

Sub-Grantee Agreement

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

Subrecipient Responsibilities

- Subrecipient is reconciling funds provided to Sub-Grantee or Sponsor against all funds Expended during the period

Payment Requests

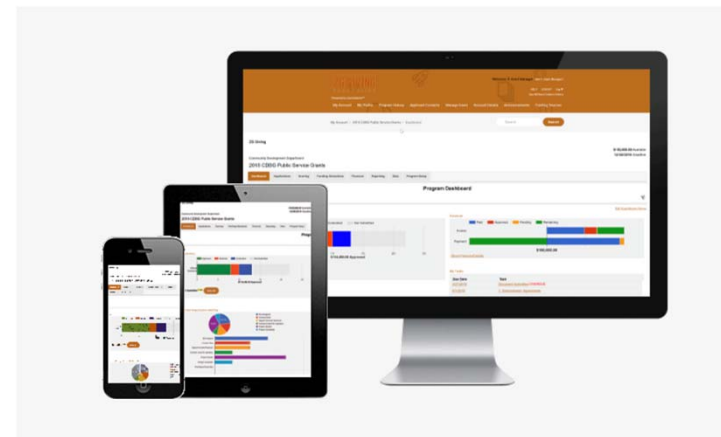
- Contain appropriate signatures as required by the contract
- Accompanied by supporting documentation as identified in the contract

ZoomGrants

SINCE
2002

Anna.Graham@ZoomGrants.com

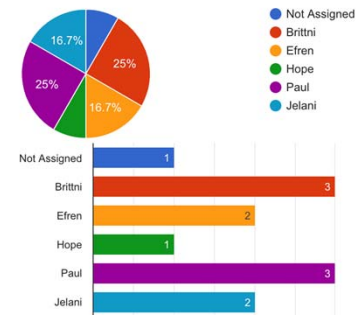
ZoomGrants provides an online, user-friendly ***application management tool*** to help streamline the grant process, from the initial application to post-award functions such as reporting and invoicing.



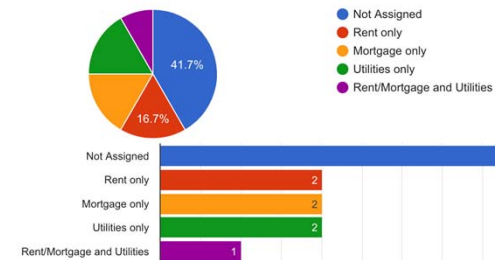
Why go digital with ZoomGrants?

- **Fast** Implementation – You'll work directly with a ZoomGrants specialist to build, test, and launch your program very quickly!
- **Affordable** – ZoomGrants' simple pricing includes an **unlimited** number of users, **unlimited** applications, **unlimited** document uploads, and **unlimited** technical support.
 - www.zoomgrants.com/pricing
- **User Friendly** – There's no software to install, and ZoomGrants can be used on **any internet-enabled device**.

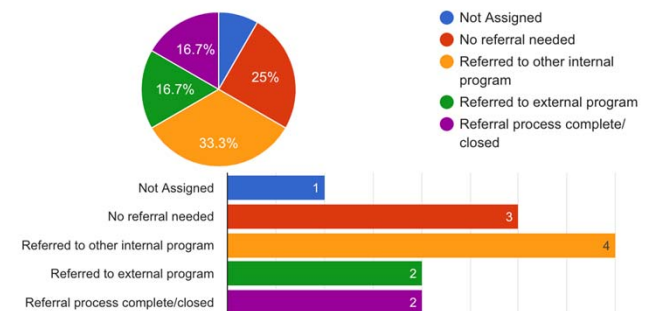
Staff Assignment



Type of Assistance



Referral Status



Program Dashboard

[Edit Dashboard Ite](#)

Announcements

Administrators Reviewers Applicants

Add New

Show Announcements

0 total messages

New Items Submitted

Show New Items

Group Emails Sent

Date	# Sent	Sent By
8/3/2020 9:06:37 AM	9	ZoomGrants Demo

Program Instructions

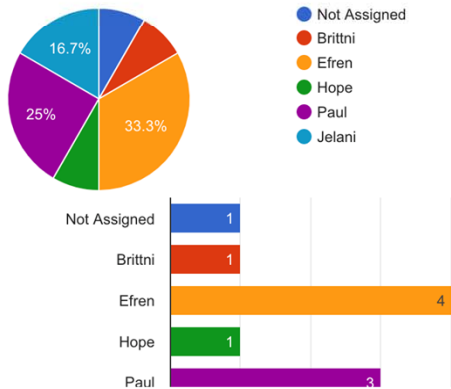
Add Program Instructions

Applications



12 Submitted 2 New View All

Staff Assignment



Saved Reports

-none- create these in Data

Activity Stream

8/20/2020 10:57:21 AM 232615 (Ava-Rose Emery) Preapp unsubmitted by ZG Support

8/5/2020 1:00:28 PM 235051 Application created by indrecip14@zoomgrants.com

8/5/2020 12:50:21 PM 235027 (Cedric Sanders) Application submitted by indrecip13@zoomgrants.com

8/5/2020 12:46:22 PM 235027 Application created by indrecip13@zoomgrants.com

8/4/2020 1:31:52 PM 234400 (Leonard Hubbard) Application submitted by indrecip11@zoomgrants.com

8/4/2020 1:26:51 PM 234400 Application created by indrecip11@zoomgrants.com

8/4/2020 1:25:36 PM 234393 (Stephen Barrett) Application submitted by indrecip10@zoomgrants.com

8/4/2020 1:21:48 PM 234393 Application created by indrecip10@zoomgrants.com

8/3/2020 9:06:37 AM Email sent to Selected Applications by demo@zoomgrants.com

8/3/2020 8:27:41 AM 233133 Application created by indrecip9@zoomgrants.com

8/3/2020 8:26:34 AM 233123 (Gurveer Orozco) Application submitted by indrecip8@zoomgrants.com

8/3/2020 8:22:16 AM 233123 Application created by indrecip8@zoomgrants.com

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

Sort By: Alphabetical

<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)

(post-Deadline, this application only)

Income Category
Low
Age HOH
35
Family Size
1
Race HOH
Other
Special Needs
Person with Disabling Condition (not DD)
Non-Special Needs Demographic
Veteran
Essential Service Personnel
Military Veteran
Local Strategy Name
Example Strategy Name
Strategy Code
5 - Disaster Assistance
CRF Funding Amount
\$1500

Internal Research questions can be customized and used as “building blocks” for data reports.

In this example, I have captured the column headers for the CRF mandatory report. By creating these as internal research fields, I will easily be able to pull a custom report from ZoomGrants that mimics the CRF report.

Saved Reports
-none-
Standard Reports & Exports
Full Applications (spreadsheet only) All Document Attachments (.ZIP file, separated into folders) All Undecided Document Attachments (.ZIP file, separated into folders) Contact Fields (spreadsheet only) Application Settings (all applications, submitted or not) Official Decisions Report (submitted applications only) Application Activity eGrant - Foundation Center (review, export and email it) Applicant Contact Information General Applicant/Application Information
Payments Pending Payments Approved Payments Paid Payments Declined
Reporting Questions Data (Excel)

Example ZoomGrants report with CRF required data

1									
	X	✓	fX	Proposal ID					
	B	C	D	E	F	G	H	I	J
	Last Name	First Name	Income Category	Age HOH	Family Size	Race HOH	Special Needs	Non-Special Needs Demographic	Essential Service Personnel
	Briggs	Aairah	Low	27	1	Asian	None	N/A	Retail Sales
	Shannon	Antonia	Very Low	25	2	Caucasian/White	None	Veteran	Educator/School Employee
	Emery	Ava-Rose	Extremely Low	65	1	Caucasian/White	Receiving Supplemental Security Income	N/A	N/A
	Sanders	Cedric	Moderate	22	3	Black/African American	Receiving Veterans Disability Benefits	N/A	First Responder
	Strickland	Denzel	Low	35	1	Other	Person with Disabling Condition (not DD)	Veteran	Military Veteran
	Winters	Giselle	Extremely Low	50	5	Other	None	N/A	Retail Sales
	Orozco	Guveer	Low	46	3	Asian	Person with Disabling Condition (not DD)	Elderly	Government Employee
	James	Kathryn	Moderate	53	3	Caucasian/White	Survivor of Domestic Violence	N/A	N/A
	Hubbard	Leonard	Extremely Low	70	6	Caucasian/White	Receiving Veterans Disability Benefits	N/A	N/A
	Pollard	Nancie	Very Low	62	4	Black/African American	None	Homeless	Educator/School Employee
	Barrett	Stephen	Moderate	33	2	Hispanic	None	N/A	First Responder
	Anderson	Wilbur	Low	68	4	Other	Receiving Social Security Disability Insurance	Elderly	Military Veteran

Required Documents

Documents Requested	Required?	Uploaded Documents *	
PROOF OF HARDSHIP - Examples: Unemployment Letter, Furloughed Letter, Check Stubs noting decrease of hours or pay, or Personal Statement of Hardship.	<input checked="" type="checkbox"/>	Proof of Hardship ↓	8/1/2020 8:01:59 PM delete
LEASE AGREEMENT Signed by all parties (outline of contract and signatures pages only; typically first and last page).	<input type="checkbox"/>	Lease ↓	8/5/2020 12:54:53 PM delete
MOST RECENT MORTGAGE STATEMENT If requesting mortgage assistance	<input type="checkbox"/>	-none-	
MOST RECENT GAS BILL If requesting gas assistance	<input type="checkbox"/>	-none-	
MOST RECENT ELECTRIC BILL If requesting utility assistance	<input type="checkbox"/>	-none-	
MOST RECENT WATER BILL - If requesting water assistance	<input type="checkbox"/>	-none-	
SELF EMPLOYED Self-Employed applicants or household adults must provide a profit and loss statement to show the difference of income before and after being finally impacted by COVID-19.	<input type="checkbox"/>	Profit and Loss Statement ↓	8/5/2020 12:56:43 PM delete
PROOF OF INCOME - Examples: Check Stubs, SNAP Benefit Letter, 30-60 Day bank statements, Pay history from employer	<input checked="" type="checkbox"/>	Proof of Income ↓	8/1/2020 8:02:15 PM delete
PROOF OF HOUSEHOLD SIZE - Examples: Tax Return with all household members listed, SSI Award Letter, SNAP Benefits Letter, Medicaid Statement, Birth Certificates for all household members, Social Security cards for all household members.	<input checked="" type="checkbox"/>	Household size ↓	8/1/2020 8:02:31 PM delete
BANK STATEMENTS Upload complete bank statement for February 2020 two months of bank statements after COVID (post-March 1st) for each adult in the household.	<input checked="" type="checkbox"/>	Bank Statement ↓ June Bank Statement ↓ July Bank Statement ↓ August Bank Statement ↓	8/1/2020 8:02:46 PM delete 8/5/2020 12:55:34 PM delete 8/5/2020 12:55:45 PM delete 8/5/2020 12:55:56 PM delete
DECLARATION OF NO INCOME STATEMENT Fill out this form if you have no household income or are paid in cash	<input type="checkbox"/>	-none-	

Funding Sources

The Funding Source features allows ZoomGrants Administrators to allocate and track funding from specific sources to programs and applications.

Name	Average Votes Recommend	Trial Decision	Trial Amount	CDBG-CV			SHIP		Total
				Funds	CRF	ZoomGrants	ZoomGrants	ZoomGrants	
Aairah Briggs	0 to 0	Approve	\$ 580	\$ 580	\$ 0	\$ 0	\$ 0	\$ 0	\$ 580
Antonia Shannon	0 to 0	Approve	\$ 3480	\$ 0	\$ 3000	\$ 480	\$ 0	\$ 0	\$ 3480
Denzel Strickland	0 to 0	Approve	\$ 1500	\$ 0	\$ 1500	\$ 0	\$ 0	\$ 0	\$ 1500
Gurveer Orozco	0 to 0	Approve	\$ 1720	\$ 0	\$ 1500	\$ 220	\$ 0	\$ 0	\$ 1720
Kathryn James	0 to 0	Approve	\$ 2900	\$ 0	\$ 2900	\$ 0	\$ 0	\$ 0	\$ 2900
Stephen Barrett	0 to 0	Approve	\$ 950	\$ 0	\$ 950	\$ 0	\$ 0	\$ 0	\$ 950
Wilbur Anderson	0 to 0	Approve	\$ 1275	\$ 0	\$ 0	\$ 575	\$ 0	\$ 0	\$ 575
Total displayed			\$0.00	\$12,405.00	\$580.00	\$9,850.00	\$1,275.00	\$11,705.00	
Total not included			\$750,000.00		\$100,000.00	\$400,000.00	\$250,000.00	\$750,000.00	
			- \$0.00		- \$580.00	- \$9,850.00	- \$1,275.00	- \$11,705.00	
			\$750,000.00		\$99,420.00	\$390,150.00	\$248,725.00	\$738,295.00	
			Remaining		Remaining	Remaining	Remaining	Remaining	

Emergency Housing and Living Assistance

\$ 750,000.00 Available

Deadline: 8/15/2020

Dashboard

Applications

Funding Allocations

Financial

Reporting

Data

Program Setup

Post-Funding Reporting



<input type="checkbox"/>	Officially Approved Applications	Award Amount	Monthly Update 1	Monthly Update 2	Monthly Update 3	Monthly Update 4	Monthly Update 5
			8/5/2020	9/5/2020	10/5/2020	11/5/2020	12/5/2020
<input type="checkbox"/>	Aairah Briggs	\$ 580.00	✓ 8/3/2020	Due: 9/5/2020	Due: 10/5/2020	Due: 11/5/2020	Due: 12/5/2020
<input type="checkbox"/>	Antonia Shannon	\$ 3,480.00	✓ 8/3/2020	Due: 9/5/2020	Due: 10/5/2020	Due: 11/5/2020	Due: 12/5/2020
<input type="checkbox"/>	Denzel Strickland	\$ 1,500.00	✓ 8/3/2020	Due: 9/5/2020	Due: 10/5/2020	Due: 11/5/2020	Due: 12/5/2020
<input type="checkbox"/>	Gurveer Orozco	\$ 1,720.00	Due: 8/5/2020	Due: 9/5/2020	Due: 10/5/2020	Due: 11/5/2020	Due: 12/5/2020
<input type="checkbox"/>	Kathryn James	\$ 2,900.00	✓ 8/10/2020 Late	Due: 9/5/2020	Due: 10/5/2020	Due: 11/5/2020	Due: 12/5/2020
<input type="checkbox"/>	Stephen Barrett	\$ 950.00	✓ 8/10/2020 Late	Due: 9/5/2020	Due: 10/5/2020	Due: 11/5/2020	Due: 12/5/2020
<input type="checkbox"/>	Wilbur Anderson	\$ 575.00	✓ 8/3/2020	Due: 9/5/2020	Due: 10/5/2020	Due: 11/5/2020	Due: 12/5/2020
7 Total		Total \$ 11,705.00					

Send Email To Selected

Send Reminder To All Overdue

Automatic email reminders will be sent to incomplete Reports 5 day(s) before they are due.

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

Frequently Asked Questions



**ZoomGrants is 100% designed,
built, and supported in the USA**

- How quickly can we launch a program?
- How much does it cost?
- ADA compliance?
- Is the software easy to use?
- Can applicants apply from their phone or tablet?
- Do you have example templates?

ZoomGrants

Join me for a 60 minute live demo
of ZoomGrants tomorrow
(Thursday) at
11 AM EST

Email: Sales@ZoomGrants.com
to receive the Zoom invitation
(No commitment!)

Your Applications. Your Way.

- 24/7/365 access from anywhere.
 - Pre-screened applications.
- Simple, easy-to-complete forms.
- Unlimited document attachments.
 - Automatically saved data.
 - Export data anytime.

Technical Assistance is Available

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

Susan Pourciau, Technical Advisor
pourciau@flhousing.org

Aida Andujar, Technical Advisor
andujar@flhousing.org

Kody Glazer, Legal Director
glazer@flhousing.org

Michael Chaney, Technical Advisor
chaney@flhousing.org

THE FLORIDA HO



Questions and Answers

Please complete Evaluation