

Coronavirus Relief Fund (CRF) Strategy 2 (SHIP)

FAQ for Local Governments

What is the Coronavirus Relief fund?

The Coronavirus Aid, Relief, and Economic Security Act, also known as the CARES Act, is a \$2 trillion economic stimulus bill passed by the 116th U.S. Congress and signed into law by President Donald Trump in March 2020 in response to the economic fallout of the COVID-19 pandemic in the United States.

How much CRF funding is available through Florida Housing Finance Corporation?

Through the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), \$250 million from the Coronavirus Relief Fund (CRF) is available and will be allocated into the following areas:

- \$ 120 million to provide rental assistance for residents in Florida Housing funded developments;
- \$ 120 million to provide rent and mortgage assistance administered by the State Housing Initiatives Partnership (SHIP) jurisdictions; and
- \$ 2 million to provide operations support for special needs developments.

How is the CRF funding related to the SHIP program?

The State of Florida has allocated \$120 million to be administered through the SHIP infrastructure. This funding, while not specifically SHIP, will carry some of the process and restrictions of the program for ease of administration.

What can the funds be used for?

The overarching requirement of all funding is that it must be spent on activities necessary due to the COVID-19 emergency. So, activities such as rental and mortgage assistance (and related counseling) payments or emergency repairs for persons who have experienced a hardship that prevents them from making these payments are clearly eligible uses. Beyond that, activities such as new construction may be eligible but would have to be related specifically to a need caused by the COVID-19 emergency and would need to be proposed to and approved by FHFC prior to implementation.

Can we use the funds to reimburse SHIP funds used to assist applicants affected by COVID-19?

Yes, provided that the activity funded is eligible under the CRF and CARES Act guidelines and that it was used for an activity that had not been previously budgeted for those SHIP funds. So, for instance, if you originally budgeted funds for DPA and had to redirect them to assist with rental assistance due to COVID-19, reimbursement would be eligible. The activity in question would have to have occurred from March 1, 2020 forward.

How much funding will each local government receive and when?

In the first round of allocations, FHFC is disbursing \$75 million in funds. The allocations for this round of funding are between \$175,000 (county minimum) and \$7.5 million (county maximum). Allocations will be based at the county level on reemployment data and then disbursed to eligible cities based on population figures. The remaining \$45 million is anticipated to be disbursed no later than October 15,

2020 and will be based on updated reemployment figures as well as local government performance in spending the first allocation.

What do local governments need to do to receive the funds?

All local governments that are eligible for the SHIP program are eligible to receive CRF funds. Each local government will need to execute a subrecipient agreement with FHFC to receive the funds. This agreement will detail requirements of the funding as well as eligible activities. We expect that any city/county interlocal agreements will govern funds for those communities.

How long do local governments have to spend the funds?

All funds must be expended no later than December 30, 2020. Any eligible activities that occur between March 1, 2020 and December 30, 2020 are CRF eligible.

What happens to funds that are not expended by the deadline?

All funds that are not expended by December 30, 2020 will be returned to Florida Housing and in turn to the U.S. Treasury Department.

Will local governments be required to follow the SHIP program requirements?

Some program requirements such as the maximum income set-aside (120%) and restrictions will be in place. Others, such as homeownership and construction set-asides will not be. There will be no requirement to set-aside 30% of funds for very low or low income applicants, although we expect that in the current state of emergency you will be serving high percentages of these income levels.

How will applicants be processed and income qualified?

Each local government will follow their local application process, but under the emergency situation may use expedited methods of processing applications and reviewing and qualifying income.

Are local governments allowed to use funds for administration of the program?

Each local government may use up to 10% for administrative costs as well as a reasonable project delivery cost for services provided by third party individuals or organizations that perform a required task that local government staff cannot manage in the restricted timeframe without assistance. Keep in mind, that only 10% of the amount expended can be used for administration. So, for example, if you receive an allocation of \$1 million and only spend \$500,000 of it, your admin cap is \$50,000, not \$100,000.

Will local governments be required to report on CRF expenditures?

Yes, FHFC will set up a reporting mechanism similar to the SHIP annual reporting portal for final reports which will be due by February 15, 2021. In addition, each local government is required to submit a monthly report of activities beginning with October 1, 2020.

Will there be training on how to use the CRF funding?

Yes, FHFC will provide a series of webinars and direct technical assistance provided by the Florida Housing Coalition through the Catalyst program. The webinars will begin in July and will be helpful in understanding the requirements and best practices for spending the CRF funds.

Will the CRF funds be subject to compliance monitoring?

Yes, the funds will be subject to regular SHIP-like compliance monitoring as any fiscal year funding would be with the CRF funds falling within the 2020-2021 fiscal year.

Can a county and city that currently operate under an existing interlocal agreement continue to work under the agreement to administer CRF funds?

Yes, since the idea is to use the current SHIP infrastructure to maximize the ability to respond in a short time, interlocals may continue to operate as they currently do. Funds will be sent in the same manner as with SHIP.



Marketing and Media Information and Protocols

Florida Housing Finance Corporation's (Florida Housing) Press Secretary and External Affairs Team handles coordination of marketing/outreach and public relations for the Coronavirus Relief Fund (CRF). This includes, but is not limited to, responsibilities listed below.

- I. **Toll-Free Information Line (Call Center)**
 - II. **Public Inquiries to the Corporation**
 - III. **Marketing and Social Media Outreach**
 - IV. **Media Relations**
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I. **Toll-Free Information Line (Call Center) and Public Inquiries**

Florida Housing has set up a toll-free information line for impacted homeowners and renters to call. Florida Housing's External Affairs staff will receive and handle applicant/consumer inquiries from both the Coronavirus Relief Fund toll-free call center [1-888-362-7885] and from the "Contact Us" option available on our website.

II. **Marketing and Social Media Outreach**

Marketing and Social Media Outreach of the CRF program is performed by Florida Housing and local government SHIP offices throughout the state. Please be sure you are using consistent messaging on the program as Florida Housing. If you have questions on the messaging and/or need graphics for social media posts, please contact Taylore Maxey, press secretary, at taylore.maxey@floridahousing.org.

III. **Media Relations**

The official spokesperson for the CRF Program is Taylore Maxey, Florida Housing's press secretary. Should a local government SHIP office be contacted by the media pertaining to the CRF program about the following:

- For interview requests with a representative from your office; or
- For interview requests for an applicant/homeowner

Please reach out to Taylore Maxey at Florida Housing to keep her in the loop to ensure we are all consistent with messaging. For any and all marketing and media questions, do not hesitate to reach out to Taylore Maxey. She can be reached at taylore.maxey@floridahousing.org.