

Training #1

Deploying CARES CRF Funds through SHIP Jurisdictions



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AFFORDABLE HOUSING CATALYST PROGRAM

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CARES Overview



Coronavirus Relief Fund (CRF) is part of the CARES Act

- Some CRF dollars are directly received by large counties
- Some are channeled through FL Division of Emergency Management (FDEM) to counties
- Some CRF dollars are channeled through the City and County SHIP network

CRF Funds Deployed through SHIP Jurisdictions

- \$120 million to be administered through the SHIP infrastructure.
- December 30, 2020 deadline
- Two rounds of payments
- Allocation formula based on calculations related to reemployment rate within each county
 - Once a county allocation is calculated, it is disbursed to the county and eligible cities using the SHIP population methodology.

CRF Subrecipient Agreement

- Add a link on your city/county website for information on the COVID assistance application process
- Review of Agreement
- First step: City or County elected officials must execute the Agreement
- Steps for Receiving Funds from FHFC
- Amendment to the Agreement will address advertising, project delivery costs, and other items.

POLL

My community will be able to sign and return the CRF Subrecipient Agreement in the next:

- 10 Days
- 30 Days
- 45 Days
- Longer than 45 Days

If not signed soon, have elected officials approve this funding and any subsequent payments, including the second payment

Comparing FHFC & DEM Agreements

- LGs may receive CRF funds from both FHFC and DEM – each with their own agreement.
- Both sources of funds can be used for housing assistance.
- If you are using both FHFC and DEM CRF funds for housing assistance, follow the requirements in the FHFC agreement to structure your programs.
 - FHFC's requirements are more detailed – especially the requirements on the application process and applicant eligibility.

CRF Technical Assistance available

- Ten webinars
- Eleven virtual site visits
- Offsite hours: calls and emails
- Add to list of Frequently Asked Questions
- Answers provided have been reviewed by FHFC



CRF Funds Frequently Asked Questions

Highlights from “**Coronavirus Relief Fund LG FAQ**” provided to SHIP Administrators on July 17

How much funding will each local government receive and when?

- First round of allocations: \$75 million in funds, ranging from \$175,000 (county minimum) to \$7.5 million (county maximum).
- Second round: \$45 million is anticipated to be disbursed no later than October 15, 2020
 - Based on updated reemployment figures and local government performance in spending first allocation

Frequently Asked Questions: Uses

What can the funds be used for?

Must be spent on activities necessary due to the COVID-19 emergency, including

- Rental and mortgage assistance payments
- Related counseling
- Emergency repairs for homeowners with COVID hardship
- New construction may be eligible but would have to be related specifically to a need caused by the COVID-19 emergency

Types of CRF Assistance

More guidance coming soon on:

- Rent Assistance (maybe primary)
- Rent Assistance through Continuum of Care (CoC)
- Mortgage Assistance
- Emergency Repairs
- Housing Rehabilitation
- Purchase Assistance (maybe uncommon)
- Housing New Construction (maybe uncommon)

Frequently Asked Questions: SHIP Rules

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

- No Homeownership and Construction Set-Asides
- Income Set-Aside: Assistance limited to households at or below 120% AMI
 - No requirement to set-aside 30% of funds for very low or low income applicants
 - However expect to serve high percentages of households with these income levels.

Frequently Asked Questions: Admin

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

- Use up to 10% for administrative costs
- In addition, reasonable project delivery cost for services provided by third party that perform a required task that local government staff cannot manage in the restricted timeframe without assistance.
- **Only 10% of the amount expended** can be used for administration. Example: you receive \$1 million but spend only \$500,000. Your admin cap is \$50,000, not \$100,000.

Income Eligibility and Documentation for CRF Funds

- From FAQ: “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.”
- Document Income and Assets with Self-Certification Form
- Handout: “CRF Self Certification of Income and Hardship”

Applicants must have COVID Hardship

- Document hardship with “CRF Self Certification of Income and Hardship”
- Handout: “Forms for CRF Assistance” includes:
 - Application contains space to explain hardship
 - “Monthly Eligibility Verification Update” – confirm household is still eligible with email or call
- Diligently review reason for hardship. Local option to require additional hardship documentation
- **Applicants who recover to pre-COVID income level:** Your elected officials may establish policy allowing for assistance for one or more months after household income recovers

Priority use of CRF: Reimburse SHIP expenses back to March 1

- CRF may pay for eligible costs retroactive to March 1, 2020
- Document that recipients have a COVID hardship: unemployment, underemployment
- Examples of Reimbursement:
 - Rent and Utility Assistance
 - Mortgage and Utility Assistance
 - Admin expenses associated with these

Once SHIP is Reimbursed, when must it be expended?

- This is tracked as program income received in the 20/21 fiscal year
- Funds must be:
 - Encumbered by June 30, 2022
 - Expended by June 30, 2023
- Upcoming Training for City/County Finance staff related to Reimbursements

FHC CARES Office Hours

- July 23: CARES Act Office from 1:30-2:30 pm Eastern time
- Recurs every other Thursday at 1:30 pm
- Questions, answers, and practical tips for deployment of CARES Act funding
- Focused on housing and homelessness uses of CARES Act funding, including ESG-CV, CDBG-CV, and CRF.
- Register:
<https://flhousing.webex.com/flhousing/onstage/g.php?MTID=e9e4a2fd42f7a869811e97f7b3d587821>

Technical Assistance is Available

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

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Questions and Answers

Please complete Evaluation

