

## Training #7 FHFC CRF Guidance

# CRF Reporting and Housing Reentry



September 21, 2020



# Our Thanks to the Florida Housing Catalyst Program



**AFFORDABLE HOUSING CATALYST PROGRAM**

Sponsored by the Florida Housing Finance Corporation



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# Presenters

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*Answering Questions:*

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# Webinar Overview

- Preparing for first CRF Report
- Serving Homeless Households with FHFC-CRF Funding
- CDC Eviction Moratorium
- CRF Environmental Policy Update




# Handouts with today's webinar

- This PPT presentation
- CRF DATA spreadsheet for Reporting
- CRF Manual – Updated with the newest info!
  - CRF Manual posted on website:  
<https://www.flhousing.org/fhfc-coronavirus-relief-fund-program/>

**FHFC CORONAVIRUS RELIEF FUND PROGRAM**  
Get the training and technical assistance you need to administer the FHFC Coronavirus Relief Fund Program. This page is updated frequently.

- Training Webinars
- CRF Manual
- Other Documents and Guidance

[COVID-19 MAIN PAGE](#)   [COVID-19 WEBINARS & DIGESTS](#)   [COVID-19 RESOURCES](#)



# Preparing for the First CRF Report



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

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"/>

**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

# CRF Reporting System

- CRF Report due **September 25 by 5:00 pm Eastern time**
- Appearance and functions like the SHIP Annual Report
- Access this alongside SHIP Report
- **NOTE: All CRF Funds must be expended December 30, 2020**



# Reporting Impacts the Amount of Your Second CRF Payment

- September 1 email from Robert Dearduff “If you do not submit a report by September 25, we will assume that you have expended and encumbered zero funds.”
- September 25 impacts 2<sup>nd</sup> Payment, not October 15 report
- This will be one factor taken into account when we determine the allocation amounts of the second round of funding (\$45 million) for the state.”





## Best practice: Upload a Report before September 25

- SHIP report includes activity through June 30, DUE September 15
- CRF report includes activity through Sept 25, DUE September 25
- Log on and upload today

FHFC Guidance: Local government should ensure that each CRF expense aligns with the COVID Hardship definition



Coronavirus Relief Fund

**Do No Press Submit  
until December**

Current Report Status: **Unsubmitted**

[View or Download the Report](#)

Submit This CRF Report

[Validation Errors](#)

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

Save Updates

Additional Use of Funds

Admin by Entity

Name	Business Type	Strategy Covered	Responsibility	Amount
St Johns County Housing and Community Development Department	local government	all	full implementation	0.00

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"/>
<b>Total:</b>	<b>0</b>

Save Updates

- Add 'Additional Use of Funds'
- Fill in 'Admin by Entity'
- View complete report
- Loan Repayment: assistance or returned


# Upload Spreadsheet

Sale of Property	<input type="text"/>
Interest Earned	<input type="text"/>
<b>Total:</b>	<input type="text" value="0"/>

## 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

 St Johns CRFARdataupload2020.xlsx (207 records)  
9/12/2020 8:04:56 AM

[Click Here to Remove the Current Upload](#)

## Number of Applications:

- **Submitted:** Complete CRF applications received
- **Approved applications:** Approved once the RIC is completed or award letter is issued
- **Denied:** Applications that have been processed and formally denied. This is NOT incomplete applications

## Upload CRF DATA Spreadsheet:

Can be removed and replaced with updated spreadsheet







## Some Households have both Expenses and Encumbrances

- Add on one row on the CRF DATA spreadsheet. Add the full expected amount as encumbered. Adjust to expended in December

Example

\$3,600 Expended on Ms. Smith's June through September rent  
+\$2,700 Encumbered to assist Ms. Smith in Oct, Nov, December

**\$6,300 listed as Encumbered on Ms. Smith's one row on the CRF DATA spreadsheet**

Question: We signed a subgrantee agreement to assist with CRF. Is that considered encumbered?      Answer: No



## Clarification of Utility Payment Policy

### Pay if Past Due and At Risk of Shut-off

- If utilities are due or there is notice of a discontinuance of services, CRF can pay as long as it is not paid prior to the due date
- May be less than 30 days past due
- Also, CRF cannot assist unless lack of payment results in discontinuation of service









# Reporting Project Delivery Costs

- Track Per Household Assisted

- Example:

\$4,000 CRF Foreclosure Prevention Assistance for Ms. Jones

+\$200 Service delivery fee for Ms. Jones (a project delivery cost)

**\$4,200** Total assistance on CRF DATA spreadsheet

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



# Addressing Common Errors

- Error: Administrative expenses exceed 10% of Total Expenses
- Solution: Charge admin expenses to CRF when assistance expenses increase
- Error: Spreadsheet contains a Column O for Set-Aside
- Solution: This old spreadsheet will not upload. Use spreadsheet handout

Funding Information							
al	Essential Service Personnel	Local Strategy Name	Strategy Code	Meets 75% Set-aside	CRF Funding Amount	Funding Status	Funding Type
		Disaster Repair	10-Disaster Assistance	No	\$ 1,995.00	Expended	Grant
		Disaster Repair	10-Disaster Assistance		\$ 3,810.47	Expended	Grant
		Disaster Repair	10-Disaster Assistance	No	\$ 1,777.09	Expended	Grant

# Tracking and Reporting Program Income

- Program Income Example: Bank Interest
- Program Income Example: Emergency Repair Lien on an Home
- If received before December, spend it on CRF Assistance
- If received after December, return to U.S. Treasury



# CRF Reporting Dates

- September 25 Monthly Report
- October 15 Quarterly Report
- October 26 Monthly Report
- November 25 Monthly Report
- December 25 Monthly Report
- February 15, 2021 Final Report



# Serving Homeless Households with FHFC-CRF Resources



# Overview

- Housing Reentry is an allowable CRF Activity (see Subrecipient Agreement C.4.(c)(v))
- Eligible costs under CRF include costs such as security deposits, utility deposits, temporary storage of household belongings
- Assisting homeless households is a good way to rapidly spend down CRF funds
  - And to do that in a way that serves some of the most vulnerable!
- Households have a COVID hardship by virtue of being homeless



# Using CRF Together with ESG Funds

Per HUD – To ensure eligibility for ESG/CoC program when using CRF:

1. The household must have been **initially enrolled in both programs at the same time**; AND
2. The household must **continuously receive some form of ESG rapid rehousing assistance** from the time the household is determined eligible and enrolled in the two programs until the time the non-ESG assistance ends (e.g., monthly utility assistance or monthly case management would count as continuous ESG assistance.) Note: ESG rapid rehousing rental assistance, other than rental arrears, cannot be provided to a program participant who is concurrently receiving rental assistance from another public source.





# Street to Home

City of Melbourne Program Overview

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Keith Donald, Founder, Steadytown

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# The City's Overall Commitment to Addressing Homelessness



# A Partnership Was Formed

City of Melbourne  
Steadytown, Inc.

Daily Bread

Brevard Homeless Coalition

The City of  
Melbourne



# Our Subgrantee Contract

# Program Components

and associated activities

- Engagement, assessment, prioritization, and referral
  - CoC/ESG activities: Street Outreach and Coordinated Entry
- Temporary housing
  - CoC/ESG activities: Emergency Shelter (using motel vouchers)
- Permanent housing
  - COC/ESG activities: Diversion/Self Resolution, Rapid Re-Housing and Housing Choice Voucher (HCV) set-asides

# Street Outreach and Coordinated Entry

engagement, assessment, prioritization, and referral

- Dedicated “Street Outreach Specialist” for the City of Melbourne
- Staffed by the local homeless “drop-in center” (Daily Bread Outreach Center)
- With support from Police Department (MPD) and Downtown Business Improvement Association (Melbourne Mainstreet)
- Housing-focused
- Planned and strategic
- Community-wide “by name list” for matching people to available resources
  - Standardized assessment for prioritized resources

# Emergency Shelter

managed temporary housing using motel vouchers

- Must be verified living unsheltered in the City of Melbourne and < 120% AMI
- Prioritized resource, with CoC prioritization factors:
  - Length of homelessness
  - Unstable living and likelihood of continued living instability (a.k.a vulnerability)
  - COVID-19 medical risk
- Permanent-housing focused (short length of stay, 30 days or less on average)
- Case management supports

# Permanent Housing

connections to permanent solutions

- “Light touch” assisted self resolution (not prioritized)
- Rapid Re-Housing (prioritized resource)
  - Housing search and placement services
  - Financial assistance (individualized, time-limited or voucher)
  - Case management supports (evidence-based case management model “CTI”)
- Other prioritized permanent housing dedicated to formerly homeless persons (Supportive Housing)



# Resources

## Program Documents

- Verification of homelessness status
- Vulnerability assessment (pre-screen “triage tool” and full assessment interview)
- Service utilization summary
- Invitation letter
- Intake application (includes required CRF, HMIS, and ESG data elements)
- Participation agreement (informed consent, terms and conditions)
- HMIS release
- Occupancy agreement (with hotel/motel partners)
- Dashboard and impact report templates

Pasco County  
CRF -  
Housing  
Assistance

## Coordinated Investment Plan

Marcy Esbjerg, MPA  
Community Development Director



# Coordinated Investment Plan – TA from FHC

**1. Set local re-housing goals based on the needs of people experiencing homelessness**

- Re-house 225 households in 180 days
- Prevent 100 households from homelessness in 180 days

**2. Permanent housing interventions (type and amounts of assistance) based on people's needs to exit or avoid homelessness**



**3. Use resources and goals to allocate across funding sources to safely re-house those experiencing homelessness during the pandemic.**

- ESG- CV - \$4.6 million
- **FHFC- CRF - \$2.6 million**
- CRF- County - \$450,000
- HOME TBRA - \$400,000
- DCF Challenge - \$119,000
- DCF ESG - \$172,000
- DCF ESG-CV - \$469,000
- HUD CoC PSH – \$182,671
- HUD CoC RRH – \$429,983
- SSVF - \$1 million

**4. Use resources and goals to allocate across funding sources to safely re-house those experiencing homelessness during the pandemic.**

# Housing Surge

Successfully house 225 households in 180 days

Successfully prevent 100 households from homelessness in 180 days

ReHousing Strategy and System Goals	Describe cohort and list crisis and housing interventions cohort will need to resolve their housing crisis	# of HH in cohort	HH type	Crisis response and housing project types (indicate with an X which project types are needed to serve and house HH)								
				Diversion	Outreach	Shelter	RRH	PSH	HP	System Capacity Building	TBD	TBD
Rehousing Goal: Rehouse 225 households in 180 days	Unsheltered who are elderly, disabled, or long-term homeless but not chronically homeless according to HUD definition: Outreach + motel shelter + RRH	80	Single Adults		x	x	x					
	Unsheltered who are not elderly, disabled, or long-term homeless: Outreach + RRH	80	Single Adults		x		x					
	Unsheltered who are chronically homeless according to HUD definition Outreach + motel shelter + PSH	30	Single Adults		x	x		x				
	Homeless families: Shelter + RRH	35	Families			x	x					

# Overview of Anticipated Costs



Anticipated costs to provide housing to 225 households and prevent 100 households from becoming Homeless - \$3.8 million



Includes cost of outreach, case management and housing.  
ESG-CV, HOME TBRA, State ESG-CV, regular ESG, CoC grants for rental assistance



Utilizing FHFC- CRF for upfront costs move-in expenses to re-house our homeless neighbors. Funds to be spent before 12/30.

# Review of Specific Costs

Project Type	Description	Staffing					Operating/Housing Assistance		
		Monthly staff costs	Monthly caseload	Monthly per HH	Ave duration of assistance	Staffing cost per HH	Ave duration of assistance	Ave monthly housing cost	Housing cost per HH
		\$							\$
Outreach - single adults	Outreach staff	3,250	25	130	0.5	\$ 65			-
		\$					\$		\$
Shelter - single adults	Motel vouchers, shelter staff	5,000	25	200	1	\$ 200	11,500		1,500
		\$					\$		\$
Shelter - families	Shelter operations, shelter staff	5,000	25	200	1	\$ 200	11,700		1,700
		\$					\$		\$
RRH - single adults	Case management, financial assistance	5,000	25	200	12	\$ 2,400	121,000		12,000
		\$					\$		\$
RRH - families	Case management, financial assistance	5,000	25	200	4	\$ 800	41,400		5,600
		\$					\$		\$
PSH - single adults	Case management, financial assistance	5,000	15	333	12	\$ 4,000	121,000		12,000
		\$							\$
Diversion - families	Diversion staff and costs related to diverting HH (e.g., transportation, mediation)	5,000	40	125	0.5	\$ 63			-
		\$					\$		\$
Prevention - families	Case management, financial assistance	5,000	30	167	3	\$ 500	31,300		3,900

# Review of Example Funding Sources



Cohort Description	Intervention	# of HH	Cost of Intervention per HH	# HH in specific subpopulations	Total Cost to serve cohort	Funding Priority	SSVF			County CRF			County FHFC-CRF			State DCF ESG			State DCF ESG-CV		
							Resource	# HH	Amount Allocated	Resource	# HH	Amount Allocated	Resource	# HH	Amount Allocated	Resource	# HH	Amount Allocated	Resource	# HH	Amount Allocated
Unsheltered who are not elderly, disabled, or long-term homeless: Outreach + RRH	Outreach - single adults	80	\$ 70		\$ 5,616			\$ 912.60			\$ 4,703.40										
	RRH - single adults	80	\$ 15,552		\$ 1,244,160			\$ 202,176.00			\$ 20,000.00			\$ 20,000.00							\$ 43,700.00

County ESG			County ESG-CV			State DCF Challenge			HUD CoC RRH			HUD CoC PSH			HOME - TBRA		
Resource	# HH	Amount Allocated	Resource	# HH	Amount Allocated	Resource	# HH	Amount Allocated	Resource	# HH	Amount Allocated	Resource	# HH	Amount Allocated	Resource	# HH	Amount Allocated
					\$874,534.00									\$ 41,875.00			\$ 41,875.00

Budgeted \$80,000 in FHFC-CRF funds to pay for move-in expenses to re-house those experiencing homelessness. This budget can be increased with the 2<sup>nd</sup> allocation of funding.

# CDC Eviction Moratorium





# The Basics of the CDC Moratorium

- CDC Authority – Public Health Service Act: grants HHS Secretary broad authority to enact measures to prevent the spread of disease.
- Prevents non-payment of rent evictions until 12/31/20 **for tenants who have exercised their rights under the CDC order.**
- Eviction protections are not automatic – tenant must deliver a CDC Declaration to their landlord.
- Covers all standard rental housing, including mobile homes or land in a mobile home park
- Does not cover individuals rent hotels, motels, or other guest homes rented temporarily.
- Does not waive late fees or past due rent.
- Unclear if the CDC or current Florida moratorium applies for month of September.



# Tenant Requirements to Secure Eviction Protection

- Each adult listed on the lease must complete a “Declaration” and provide a copy to their landlord.
- This Declaration attests that the tenant:
  - Has used “best efforts” to obtain all available governmental assistance for rent
  - Expects to earn no more than \$99,000 in annual income for 2020 (or \$198k if joint filing); was not required to report any income in 2019 to the IRS; or received a stimulus check through the CARES Act
  - Unable to pay full rent due to substantial loss of household income, loss of compensable hours of work or wages, lay-offs, or extraordinary out-of-pocket medical expenses
  - Using “best efforts” to make timely partial payments as circumstances permit
  - Would likely become homeless, need to move into a homeless shelter, or double-up



# Implications for Housing Departments

- Education, education, education
- To qualify, tenants must attest they "have used best efforts to obtain all available government assistance for rent or housing."
- The moratorium should not slow down efforts to provide assistance.



# CRF Environmental Policy Update



## U.S. Dept of Treasury September 2 FAQ

- Q: Does the National Environmental Policy Act, 42 U.S.C. § 4321 et seq, (NEPA) apply to projects supported by payments from the CRF Fund?
- A: NEPA does not apply to Treasury's administration of the Fund.



# Technical Assistance is Available

**Call: 1-800-677-4548**

**Or Email:**

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## Questions and Answers

Please complete webinar evaluation