FHC CARES Office Hours

July 23, 2020

Housing is Healthcare
The Florida Housing Coalition

• Statewide nonprofit provider of training, technical assistance, and consulting
• From ending homelessness to first time homeownership
• See www.flhousing.org

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A little about tech

- If you’re having trouble with audio, please dial in:
  - Call-in number: 415-655-0001
  - Event code: 129 619 8858

- You’re muted but we encourage you to take advantage of the chat and Q&A features.

- For chat:
  - If you’re having trouble seeing the chat, click on the talk bubble.
  - Make sure you click on “all participants” when you add to the chat so the panelists can see your chat along with other attendees.
  - We encourage you to use chat to ask questions . . .
  - And to share ideas and solutions with other attendees.

- For Q&A:
  - If you’d rather ask a question privately, use the Q&A feature to ask a panelist a question.
Agenda

- Introduction to Office Hours
- Focus on Coronavirus Relief Fund (CRF)
  - CRF Q&A, peer sharing, discussion
- Focus on CDBG-CV
  - CDBG-CV Q&A, peer sharing, discussion
- Focus on ESG-CV
  - ESG-CV Q&A, peer sharing, discussion
- All topics discussion
- Close
Why Office Hours?

- Not a “training”
- Interactive, participatory
- Focus on Q&A and peer sharing
- Engage through the chat feature to share your concerns or questions and offer solutions or answers
### Selected Florida CARES Act Funding

<table>
<thead>
<tr>
<th>Program</th>
<th>Direct Allocations to Local Govts</th>
<th>State</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDBG-CV1</td>
<td>$74,973,663</td>
<td>$16,660,264</td>
<td>$91,633,927</td>
</tr>
<tr>
<td>CDBG-CV2</td>
<td>$0</td>
<td>$63,170,131</td>
<td>$63,170,131</td>
</tr>
<tr>
<td><strong>CDBG-CV Total (to date)</strong></td>
<td>$74,973,663</td>
<td><strong>$79,830,395</strong></td>
<td><strong>$154,804,058</strong></td>
</tr>
<tr>
<td>ESG-CV1</td>
<td>$24,996,267</td>
<td>$20,384,797</td>
<td>$45,381,064</td>
</tr>
<tr>
<td>ESG-CV2</td>
<td>$77,950,524</td>
<td>$65,511,297</td>
<td>$143,461,821</td>
</tr>
<tr>
<td><strong>ESG-CV Total</strong></td>
<td><strong>$102,946,791</strong></td>
<td><strong>$85,896,094</strong></td>
<td><strong>$188,842,885</strong></td>
</tr>
<tr>
<td>CRF Total</td>
<td>$2,472,413,692</td>
<td>$5,855,807,380</td>
<td>$8,328,221,072</td>
</tr>
</tbody>
</table>

- See [HUD CARES Act allocations](#) for jurisdictional allocations of CDBG-CV and ESG-CV
- See [CRF Allocations](#) for jurisdictional allocations of CRF
Coronavirus Relief Fund (CRF) Update
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Michael Chaney
Technical Advisor
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LGs May Receive CRF Funds from Multiple Government Agencies

- Coronavirus Relief Fund
  - Treasury Department
    - 12 Large Counties
  - State of Florida
    - DEM (all CRF uses)
    - FHFC (only housing)
    - 55 Small to Mid-Sized Counties
    - All SHIP Jurisdictions
All CRF Funds Can Be Used for Housing Assistance and Must be Expended by Dec. 30, 2020.

**FHFC**
- Specific Uses for Housing Assistance
- Up to 120% AMI
- Clear application requirements
- Clear records to retain
- Up to 10% of Expended Amounts for Admin

**DEM**
- Any CRF-eligible use
- No income-eligibility requirements
- No application standard
- General record retention language
- No clear amount for admin costs
FHFC CRF Funds through SHIP Jurisdictions

• $120 million through SHIP infrastructure

• December 30, 2020 expenditure deadline

• Two rounds of payments – 1) $75 million - upon execution of funding agreement; 2) remaining $45 million - TBD by October.

• This is NOT SHIP – you do not need to work through your LHAP to distribute these funds.
FHFC Eligible Uses

Must be spent on activities necessary due to COVID-19 emergency (applicants must show COVID hardship)

- Rental and mortgage assistance
- Emergency repair
- Assistance to homeowners to pay insurance deductibles
- Housing re-entry assistance
- Foreclosure or eviction prevention
- Homeownership counseling
- Reimburse SHIP or GR COVID-related housing assistance dating back to March 1.

All other activities must be presented in writing to FHFC and approved in writing.
• Cannot exceed 120% AMI
• No set-asides
• Each LG will follow local application process but may use expedited methods of processing applications and reviewing and qualifying income.
• Can use self-certification
• Hardship must be documented with "CRF Certification of Income Assets and Hardship"
• What if a household no longer is unemployed or underemployed?
• Treasury Guidelines: assistance "should be structured in a manner to ensure as much as possible, within the realm of what is administratively feasible, that such assistance is necessary."
Frequently Asked Questions + Next Steps

• We will continuously update our FAQ document and provide all other relevant documents.

• Please contact us with specific questions.
CRF Peer Sharing, Q&A, Discussion
CARES Community Development Block Grant (CDBG-CV) Update
CDBG-CV: Always Ask Yourself

- Is it an eligible CDBG activity?
- How does it address COVID-19 needs?
- Is it considered duplication of benefits?
- Should we consult with HUD?
CDBG-CV: Eligibility

• CDBG and CDBG-CV eligibility requirements are the same.

• Must meet a HUD National Objective
  • Benefitting low-and moderate-income persons;
  • Preventing or eliminating slums and blight; or
  • Urgent Need.

• 70% of funds must still be used to benefit LMI persons.
CDBG-CV: Eligibility

• CDBG-CV required to be used for activities that prevent, prepare for, and/or respond to coronavirus.

• Refer to the Quick Guide to CDBG-CV Eligible Activities.
CDBG-CV Examples: Florida Communities

- Emergency rent/utility assistance.
- Legal services for landlord-tenant issues, mediation, eviction prevention.
- Food vouchers/grant awards to local food programs.
- Foreclosure prevention program for homeowners.
- Housing specialists and/or diversion specialists for persons exiting/avoiding homelessness.
- Assistance to independently operated for-profit small businesses.
- Rehab of health centers, childcare facilities, senior centers, etc..

Reminder:
All must be justified as preventing, preparing for, or responding to COVID-19
CDBG-CV: Duplication of Benefits

• Occurs when a beneficiary receives financial assistance from multiple sources for the same purpose, and the total assistance received for that purpose is more than the total need for assistance.

• Documented by a duplication of benefits analysis:
  • Self-certification;
  • Project Budget showing need is greater than available resources.

• HUD will require each grantee to have procedures in place to prevent duplication of benefits with CDBG-CV funds.
CDBG-CV: Consult with HUD

- CDBG-CV activity eligibility may be subjective. Guidance is broad.

- We encourage you to always check with your HUD representative prior to implementing any activities or expending funds.
CDBG-CV Peer Sharing, Q&A, Discussion
CARES Emergency Solutions Grant (ESG-CV) Update
ESG-CV Allocations

- **4/2 ESG-CV1 (1 billion)**
  - FL Total - $45,381,064
    - State (DCF) - $20,384,797
    - Metropolitan Cities, Urban Counties, Territories - $24,996,267

- **6/9 ESG-CV2 (2.96 billion)**
  - FL Total - $143,461,821
    - State (DCF) - $65,511,297
    - Metropolitan Cities, Urban Counties, Territories - $77,950,524
ESG-CV Uses

• Uses are the same
  • HMIS
  • Street Outreach
  • Rapid Re-Housing
  • Homelessness Prevention
  • Emergency Shelter

However, there are certain recommendations from HUD on how to use it
Strategy

• Develop a coordinated funding approach right away
• Build and strengthen a diverse array of safe and stable housing interventions
• Only expand temporary housing in a way that is truly a response to the crisis
• Set clear goals for homelessness prevention

Ending homelessness through permanent housing strategies should be a priority
Pertinent HUD Webinars

- Let’s Talk: Rehousing Strategy, Service Delivery and System Reform
- Rehousing Strategy in the Midst of COVID-19
- Entitlement Grantees: Submitting a Substantial Amendment
- Targeting Homeless Prevention in the Midst of COVID-19
ESG-CV Peer Sharing, Q&A, Discussion
Additional Discussion – Any Topic
More Questions?

• Visit Florida Housing Coalition’s COVID-19 page

• Questions?
  • about CRF
    • Kody: glazer@flhousing.org
  • about SHIP or FHFC-CRF
    • Michael or Aida: chaney@flhousing.org or andujar@flhousing.org
  • about CDBG-CV
    • Carter or Kim: burton@flhousing.org or spence@flhousing.org
  • about ESG-CV
    • Amanda or Susan: rosado@flhousing.org or pourciau@flhousing.org
Upcoming Events

• Register for next week’s **FHC CARES Office Hours**

• Stay tuned for more trainings specific to the FHFC CRF program through SHIP offices