Training #7 FHFC CRF Guidance

CRF Reporting and Housing Reentry

CARES Act Funding

September 21, 2020
Our Thanks to the Florida Housing Catalyst Program

Sponsored by the Florida Housing Finance Corporation
Presenters

Susan Pourciau, Technical Advisor, Florida Housing Coalition
pourciau@flhousing.org

Community Presenters – City of Melbourne and Pasco County
Kody Glazer, Legal Director, Florida Housing Coalition
glazer@flhousing.org

Michael Chaney, Technical Advisor, Florida Housing Coalition
chaney@flhousing.org

Answering Questions:
Robert Dearduff, Assistant Director of Special Programs, Florida Housing Finance Corporation
robert.dearduff@floridahousing.org
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/
Preparing for the First CRF Report
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 2nd 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
Do No Press Submit until December

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

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

Excel Template Upload

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

Click Here to Remove the Current Upload

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Florida Housing Coalition
CRF DATA Spreadsheet

- Spreadsheet is a HANDOUT
- If you copy and paste information, avoid overriding cells with dropdown menus
- Fill out every column for each client to avoid upload errors

<table>
<thead>
<tr>
<th>Closeout Year:</th>
<th>2020-2021</th>
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<tbody>
<tr>
<td><strong>Applicant Information</strong></td>
<td><strong>Demographic Information</strong></td>
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<tr>
<td>Last Name</td>
<td>Street Address</td>
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</tr>
</tbody>
</table>
### Strategy Name and Code

- 13 for rent and utility assistance
- 7 for mortgage and utility assistance
- 26 for move-in assistance
- 5 for utility payment only (homeownership)
- 16 for utility payment only (rental)

<table>
<thead>
<tr>
<th>Non-Special Needs Demographic</th>
<th>Essential Service Personnel</th>
<th>Local Strategy Name</th>
<th>Strategy Code</th>
<th>CRF Funding Amount</th>
<th>Funding Status</th>
<th>Funding Type</th>
<th>Funding Year</th>
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</table>
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
Include Reimbursement on CRF Report

- Include one SHIP case per row on CRF DATA spreadsheet
- Paying Utilities: Do not reimburse SHIP unless the utilities were past due and services would have been discontinued
- Paying Mortgage: Do not reimburse SHIP for paying property taxes for non-delinquent homeowners

<table>
<thead>
<tr>
<th>Applicant Information</th>
<th>Demographic Information</th>
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</thead>
<tbody>
<tr>
<td>Last Name</td>
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<td>City</td>
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<td>Zip</td>
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<td>City/Unincorporated</td>
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<td>Structure Type</td>
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<td>Income Category</td>
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<td>Age HoH</td>
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<td>Family Size</td>
<td></td>
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<tr>
<td>Race HoH</td>
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<tr>
<td>Special Needs</td>
<td></td>
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</tbody>
</table>

CRF Assistance for Homeownership and Renta
Reimbursement when SHIP “Paid in Advance”

- SHIP may have paid for rent/mortgage in advance for September, October, etc.
- CRF may reimburse SHIP if the due date is now passed and staff document recipient’s continued need and COVID hardship for each month of assistance
  - Use the Monthly Eligibility Verification (Handout)
- You may reimburse a portion of SHIP assistance. Example: reimburse $3000 of rent but not $250 for non-delinquent utilities
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

<table>
<thead>
<tr>
<th>Strategy Code</th>
<th>CRF Funding Amount</th>
<th>Funding Status</th>
<th>Funding Type</th>
<th>FY</th>
</tr>
</thead>
<tbody>
<tr>
<td>7-Foreclosure Prevention</td>
<td>$ 4,200.00</td>
<td>Expended</td>
<td>Grant</td>
<td></td>
</tr>
</tbody>
</table>
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
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

Denise Carter, Housing & Improvement Manager, City of Melbourne

denise.carter@mlbfl.org

Keith Donald, Founder, Steadytown

keith.donald@gmail.com
The City’s Overall Commitment to Addressing Homelessness
A Partnership Was Formed

City of Melbourne
Steadytown, Inc.
Daily Bread
Brevard Homeless Coalition
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
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

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

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

<table>
<thead>
<tr>
<th>Cohort Description</th>
<th>Intervention</th>
<th># of HH</th>
<th>Cost of Intervention per HH</th>
<th># HH in specific subpopulations</th>
<th>Total Cost to serve cohort</th>
<th>Funding Priority</th>
<th>SSVF Resource #</th>
<th># HH</th>
<th>Amount Allocated</th>
<th>County CRF Resource #</th>
<th># HH</th>
<th>Amount Allocated</th>
<th>County FHFC-CRF Resource #</th>
<th># HH</th>
<th>Amount Allocated</th>
<th>State DCF ESG Resource #</th>
<th># HH</th>
<th>Amount Allocated</th>
<th>State DCF ESG-CV Resource #</th>
<th># HH</th>
<th>Amount Allocated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unsheltered who are not elderly, disabled, or long-term homeless: Outreach + RRH</td>
<td>Outreach - single adults</td>
<td>80</td>
<td>$70</td>
<td></td>
<td>$5,616</td>
<td>$912.60</td>
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<td></td>
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<td>RRH - single adults</td>
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<td>80</td>
<td>$15,552</td>
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<td>$1,244,160</td>
<td>$2,012,176.00</td>
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<td>$20,000.00</td>
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<td>$41,875.00</td>
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<table>
<thead>
<tr>
<th>County ESG Resource #</th>
<th># HH</th>
<th>Amount Allocated</th>
<th>County ESG-CV Resource #</th>
<th># HH</th>
<th>Amount Allocated</th>
<th>State DCF Challenge Resource #</th>
<th># HH</th>
<th>Amount Allocated</th>
<th>HUD CoC RRH Resource #</th>
<th># HH</th>
<th>Amount Allocated</th>
<th>HUD CoC PSH Resource #</th>
<th># HH</th>
<th>Amount Allocated</th>
<th>HOME - TBRA Resource #</th>
<th># HH</th>
<th>Amount Allocated</th>
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<tbody>
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<td>$874,534.00</td>
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<td>$41,875.00</td>
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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 2nd 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
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:

Aida Andujar, Technical Advisor
andujar@flhousing.org

Kody Glazer, Legal Director
glazer@flhousing.org

Michael Chaney, Technical Advisor
chaney@flhousing.org

Susan Pourciau, Technical Advisor
pourciau@flhousing.org
Questions and Answers

Please complete webinar evaluation