CRF Training #6: Preparing for CRF Monitoring

Coronavirus Aid, Relief, and Economic Security (CARES) Act
Our Thanks to the Florida Housing Catalyst Program

Sponsored by the Florida Housing Finance Corporation
Presenters

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Answering Questions:

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robert.dearduff@floridahousing.org
Please Complete CRF August Survey

https://www.surveymonkey.com/r/2KQW5VZ
HANDOUT: FHFC-CRF MANUAL

CRF Manual

- CRF Overview
- Administrative Requirements
- Report Due Dates
- Assistance-Specific Guidance
- Exhibits, including all Forms

Guidance on using the CARES CRF dollars deployed through the Florida SHIP Housing Assistance Network
Webinar Overview

- Utility Assistance Guidance
- Davis Bacon Requirements
- Preparing for the CRF Monitor
- ZoomGrants presentation
Additional Requirements for Rehabilitation Projects:

• Davis Bacon Labor Standards
• Debarment and Suspension
• Environmental Reviews
Utility Assistance Guidance

• If the applicant was not making payments to the utility company, but there is no threat that lack of payment will result in the discontinuation of service, they are not eligible for this assistance.

• Key Question “If the bill is not paid, will the essential service be disconnected/discontinued?” If the answer is Yes, this utility payment is eligible.
Preparing for the CRF Monitor
Preparing for the CRF Monitor

- CRF Monitoring Overview
- Timeline of Monitoring
- First step: Monitors need proper CRF contacts. Confirm annual report contact information is updated
CRF Monitoring

- Selection and Prioritization of Subrecipients to be Monitored
- The CRF Questionnaire
- File Sharing Platform
- Number of Files to Review
- Communications During Monitoring of a Subrecipient
- Coordination with FHFC Housing Policy Staff and FL Housing Coalition
CRF Monitoring Metrics

• Administrative Requirements
• Programmatic Requirements
  ✓ Eligible Person/Household
  ✓ Activity and Delivery of Assistance
  ✓ Documentary Support of Payments
• Subgrantee and Sponsor-Related
Administrative Requirements
Administrative Requirements

- Establishment of CRF Trust Fund or Pooled account where CRF is clearly designated
- Maintenance of a financial tracking system
- CRF used for only eligible activities in Subrecipient Agreement
- Advertisement contains amount available, staff contact, application dates, applications accepted 10 days after ad
MORE Administrative Requirements

- Assistance provided only as a grant, deferred loan, or hard-pay loan
- Files are maintained according to Agreement
  - Includes records of Applicants (approved or denied), Sub Grantees, and Sponsors
- Compliance with monthly, quarterly and final Reports
Fiscal Requirements

• All CRF funds were Expended by December 30
• No more than 10% of CRF expended on Admin
  • These were incurred on or after March 1 and no later than December 30
• No more than 5% of CRF expended on a single project is used for Project Delivery Costs
• CRF funds (less Administrative and PDC) expended for pre-approved activities
• Unexpended funds have been refunded to FHFC
Programmatic Requirements
Review CRF File to Confirm:

- Household has COVID Hardship
- Type of assistance provided (Deferred/Hard Pay Loan or Grant)
- Rent and utility assistance do not exceed 10 months
- Mortgage Payments: Real Estate Taxes are excluded UNLESS assistance is designed to prevent foreclosure
Programmatic Requirements

• Assistance does not exceed any locally declared maximum
• Loan terms are consistent between lien document and CRF Agreement/Policies
• Assistance provided to an Eligible Household
• Income Limits were used AND were not exceeded.
• Assisted unit was "Eligible Housing”
• Priority in awarding: documentation supporting the priority
MORE Programmatic Requirements

• Funds committed to a project were Expended
• Subrecipient-mandated requirements (example- current on property taxes) are documented
• Right of Rescission provided with rehabilitation involving a lien
• If social security number collected: statement of purpose for its collection
File documentation supports type of award, funding source, payments made

For ALL Files

• Self-certification signed by each adult household member and notarized OR witnessed
• Income Certification Form
• Award Letter
• Lien Document (if assistance is a deferred or hard-pay loan)
• Copies of Invoices and Proof of Payment
• Contractual provision stating Subrecipient must comply with all applicable federal, state and local laws, rules, regulations, and ordinances in administering CRF
All Applications Contain:

• Number in household: name, age, relationship to head of household
• Current address and home phone number
• Contacts for employer(s), position title and number of years on job
• Sources of annual income, including earned, unearned and asset income
• Signed by all of adults in household consenting to disclosure of information
• Signed statement: file subject to Florida’s public records laws, It is a first-degree misdemeanor to falsify information for the purpose of obtaining assistance
For Rehabilitation Files

- Proof of Property Ownership
- Proof that Property Taxes are Current
- Proof of Hazard Insurance
- Initial Property Inspection
- Work Write-up and Cost Estimate
- Documentation of Contractor Eligibility or Licensure and Certification of Non-Debarment
- Contractor(s) Bid or Proposals
- Contractor/Homeowner or Home Buyer Contract
- Contractor Warranty Notice
- Work Inspection Reports
- Construction Payment Requests
- Certificate of Occupancy or Completion
- Final Payment Release
- Change Orders (if applicable)
Rent/Mortgage Assistance Files

- Lease
- Statement of past due rent
- Monthly Mortgage Statement
- Utility bill
- Past due Utilities: Get original bill “What is the period of this past due amount”?
- Foreclosure Prevention: proof of at least 30 day delinquency, HOA delinquency
- Move-In costs: document amount of security/utility deposits
If Subrecipient chose to use Third-Party Verification

- Assets verified using an acceptable method of documentation
- Income sources verified using an acceptable method of documentation
Sub-Grantee and Sponsor Requirements
Sub-Grantee Agreement

- Executed contract includes scope of work, quantifiable deliverables, payment schedules,
- Contract addresses compliance requirements, allowable costs, information about Single Audit Act
Subrecipient Responsibilities

• Subrecipient is reconciling funds provided to Sub-Grantee or Sponsor against all funds Expended during the period

Payment Requests

• Contain appropriate signatures as required by the contract
• Accompanied by supporting documentation as identified in the contract
ZoomGrants provides an online, user-friendly application management tool to help streamline the grant process, from the initial application to post-award functions such as reporting and invoicing.
Why go digital with ZoomGrants?

- **Fast** Implementation – You’ll work directly with a ZoomGrants specialist to build, test, and launch your program very quickly!

- Affordable – ZoomGrants’ simple pricing includes an **unlimited** number of users, **unlimited** applications, **unlimited** document uploads, and **unlimited** technical support.
  - [www.zoomgrants.com/pricing](http://www.zoomgrants.com/pricing)

- User Friendly – There’s no software to install, and ZoomGrants can be used on any internet-enabled device.
<table>
<thead>
<tr>
<th>Name</th>
<th>Votes (For-Against)</th>
<th>Trial Decisions (Committee)</th>
<th>Official Decisions (Committee)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aarah Briggs</td>
<td>0 - 0</td>
<td>$580.00</td>
<td>$580.00</td>
</tr>
<tr>
<td>Antonia Shannon</td>
<td>0 - 0</td>
<td>$3,480.00</td>
<td>$3,480.00</td>
</tr>
<tr>
<td>Ava-Rose Emery</td>
<td>0 - 0</td>
<td>Undecided</td>
<td>Undecided</td>
</tr>
<tr>
<td>Cedric Sanders</td>
<td>0 - 0</td>
<td>Not Qualified</td>
<td>Not Qualified</td>
</tr>
<tr>
<td>Denzel Strickland</td>
<td>0 - 0</td>
<td>$1,500.00</td>
<td>$1,500.00</td>
</tr>
<tr>
<td>Giselle Winters</td>
<td>0 - 0</td>
<td>Decline</td>
<td>$1,720.00</td>
</tr>
<tr>
<td>Gurveer Orozco</td>
<td>0 - 0</td>
<td>Undecided</td>
<td>Undecided</td>
</tr>
<tr>
<td>Kathryn James</td>
<td>0 - 0</td>
<td>$2,900.00</td>
<td>$2,900.00</td>
</tr>
<tr>
<td>Leonard Hubbard</td>
<td>0 - 0</td>
<td>Decline</td>
<td>Declined</td>
</tr>
<tr>
<td>Nanci Pollard</td>
<td>0 - 0</td>
<td>$950.00</td>
<td>$950.00</td>
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<tr>
<td>Stephen Barrett</td>
<td>0 - 0</td>
<td>Decline</td>
<td>Declined</td>
</tr>
<tr>
<td>Wilbur Anderson</td>
<td>0 - 0</td>
<td>$1,275.00</td>
<td>$1,275.00</td>
</tr>
</tbody>
</table>

Showing #1 to #12 of 12 Submitted Applications

Send Email To Selected (sent to primary AND additional contacts)

Batch Update Selected (same answer for each selected)
The applicant’s summary tab shows their basic contact information and approval status. You can also make updates to the custom statuses (pie charts), and open individual applications for editing if needed.
Internal Research questions can be customized and used as “building blocks” for data reports.

In this example, I have captured the column headers for the CRF mandatory report. By creating these as internal research fields, I will easily be able to pull a custom report from ZoomGrants that mimics the CRF report.

<table>
<thead>
<tr>
<th>Income Category</th>
<th>Low</th>
</tr>
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<tbody>
<tr>
<td>Age HOH</td>
<td>35</td>
</tr>
<tr>
<td>Family Size</td>
<td>1</td>
</tr>
<tr>
<td>Race HOH</td>
<td>Other</td>
</tr>
<tr>
<td>Special Needs</td>
<td>Person with Disabling Condition (not DD)</td>
</tr>
<tr>
<td>Non-Special Needs Demographic</td>
<td>Veteran</td>
</tr>
<tr>
<td>Essential Service Personnel</td>
<td>Military Veteran</td>
</tr>
<tr>
<td>Local Strategy Name</td>
<td>Example Strategy Name</td>
</tr>
<tr>
<td>Strategy Code</td>
<td>5 - Disaster Assistance</td>
</tr>
<tr>
<td>CRF Funding Amount</td>
<td>$1,500</td>
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</tbody>
</table>
Example ZoomGrants report with CRF required data

<table>
<thead>
<tr>
<th>Last Name</th>
<th>First Name</th>
<th>Income Category</th>
<th>Age HOH</th>
<th>Family Size</th>
<th>Race HOH</th>
<th>Special Needs</th>
<th>Non-Special Needs Demographic</th>
<th>Essential Service Personnel</th>
</tr>
</thead>
<tbody>
<tr>
<td>Briggs</td>
<td>Aairah</td>
<td>Low</td>
<td>27</td>
<td>1</td>
<td>Asian</td>
<td>None</td>
<td>N/A</td>
<td>Retail Sales</td>
</tr>
<tr>
<td>Shannon</td>
<td>Antonia</td>
<td>Very Low</td>
<td>25</td>
<td>2</td>
<td>Caucasian/White</td>
<td>None</td>
<td>Veteran</td>
<td>Educator/School Employee</td>
</tr>
<tr>
<td>Emery</td>
<td>Ava-Rose</td>
<td>Extremely Low</td>
<td>65</td>
<td>1</td>
<td>Caucasian/White</td>
<td>Receiving Supplemental Security Income</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Sanders</td>
<td>Cedric</td>
<td>Moderate</td>
<td>22</td>
<td>3</td>
<td>Black/African American</td>
<td>Receiving Veterans Disability Benefits</td>
<td>N/A</td>
<td>First Responder</td>
</tr>
<tr>
<td>Strickland</td>
<td>Denzel</td>
<td>Low</td>
<td>35</td>
<td>1</td>
<td>Other</td>
<td>Person with Disabling Condition (not DD)</td>
<td>Veteran</td>
<td>Military Veteran</td>
</tr>
<tr>
<td>Winters</td>
<td>Giselle</td>
<td>Extremely Low</td>
<td>50</td>
<td>5</td>
<td>Other</td>
<td>None</td>
<td>N/A</td>
<td>Retail Sales</td>
</tr>
<tr>
<td>Orozco</td>
<td>Gurseer</td>
<td>Low</td>
<td>46</td>
<td>3</td>
<td>Asian</td>
<td>Person with Disabling Condition (not DD)</td>
<td>Elderly</td>
<td>Government Employee</td>
</tr>
<tr>
<td>James</td>
<td>Kathryn</td>
<td>Moderate</td>
<td>53</td>
<td>3</td>
<td>Caucasian/White</td>
<td>Survivor of Domestic Violence</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Hubbard</td>
<td>Leonard</td>
<td>Extremely Low</td>
<td>70</td>
<td>6</td>
<td>Caucasian/White</td>
<td>Receiving Veterans Disability Benefits</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Pollard</td>
<td>Nancie</td>
<td>Very Low</td>
<td>62</td>
<td>4</td>
<td>Black/African American</td>
<td>None</td>
<td>Homeless</td>
<td>Educator/School Employee</td>
</tr>
<tr>
<td>Barrett</td>
<td>Stephen</td>
<td>Moderate</td>
<td>33</td>
<td>2</td>
<td>Hispanic</td>
<td>None</td>
<td>N/A</td>
<td>First Responder</td>
</tr>
<tr>
<td>Anderson</td>
<td>Wilbur</td>
<td>Low</td>
<td>68</td>
<td>4</td>
<td>Other</td>
<td>Receiving Social Security Disability Insurance</td>
<td>Elderly</td>
<td>Military Veteran</td>
</tr>
</tbody>
</table>
# Required Documents

<table>
<thead>
<tr>
<th>Documents Requested</th>
<th>Required?</th>
<th>Uploaded Documents *</th>
</tr>
</thead>
<tbody>
<tr>
<td>PROOF OF HARDSHIP - Examples: Unemployment Letter, Furloughed Letter, Check Stubs noting decrease of hours or pay, or Personal Statement of Hardship.</td>
<td>☑</td>
<td>Proof of Hardship ↓</td>
</tr>
<tr>
<td>LEASE AGREEMENT</td>
<td></td>
<td>Lease ↓</td>
</tr>
<tr>
<td>Signed by all parties (outline of contract and signatures pages only; typically first and last page).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MOST RECENT MORTGAGE STATEMENT</td>
<td></td>
<td>-none-</td>
</tr>
<tr>
<td>If requesting mortgage assistance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MOST RECENT GAS BILL</td>
<td></td>
<td>-none-</td>
</tr>
<tr>
<td>If requesting gas assistance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MOST RECENT ELECTRIC BILL</td>
<td></td>
<td>-none-</td>
</tr>
<tr>
<td>If requesting utility assistance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MOST RECENT WATER BILL - If requesting water assistance</td>
<td></td>
<td>-none-</td>
</tr>
<tr>
<td>SELF EMPLOYED</td>
<td></td>
<td>Profit and Loss Statement ↓</td>
</tr>
<tr>
<td>Self-Employed applicants or household adults must provide a profit and loss statement to show the difference of income before and after being finally impacted by COVID-19.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PROOF OF INCOME - Examples: Check Stubs, SNAP Benefit Letter, 30-60 Day bank statements, Pay history from employer</td>
<td>☑</td>
<td>Proof of Income ↓</td>
</tr>
<tr>
<td>PROOF OF HOUSEHOLD SIZE - Examples: Tax Return with all household members listed, SSI Award Letter, SNAP Benefits Letter, Medicaid Statement, Birth Certificates for all household members, Social Security cards for all household members.</td>
<td>☑</td>
<td>Household size ↓</td>
</tr>
<tr>
<td>BANK STATEMENTS</td>
<td></td>
<td>Bank Statement ↓</td>
</tr>
<tr>
<td>Upload complete bank statement for February 2020 two months of bank statements after COVID (post-March 1st) for each adult in the household.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DECLARATION OF NO INCOME STATEMENT</td>
<td></td>
<td>-none-</td>
</tr>
<tr>
<td>Fill out this form if you have no household income or are paid in cash</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Funding Sources

The Funding Source features allows ZoomGrants Administrators to allocate and track funding from specific sources to programs and applications.
## Post-Funding Reporting

<table>
<thead>
<tr>
<th>Officially Approved Applications</th>
<th>Award Amount</th>
<th>Monthly Update 1</th>
<th>Monthly Update 2</th>
<th>Monthly Update 3</th>
<th>Monthly Update 4</th>
<th>Monthly Update 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aairah Briggs</td>
<td>$ 580.00</td>
<td>✔️ 8/5/2020</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Antonia Shannon</td>
<td>$ 3,480.00</td>
<td>✔️ 8/5/2020</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Denzel Strickland</td>
<td>$ 1,500.00</td>
<td>✔️ 8/5/2020</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gurveer Crozco</td>
<td>$ 1,720.00</td>
<td></td>
<td></td>
<td>Due: 8/5/2020</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kathryn James</td>
<td>$ 2,900.00</td>
<td>✔️ 8/10/2020 LATE</td>
<td>Due: 8/5/2020</td>
<td>Due: 10/5/2020</td>
<td>Due: 11/5/2020</td>
<td>Due: 12/5/2020</td>
</tr>
<tr>
<td>Stephen Barratt</td>
<td>$ 950.00</td>
<td>✔️ 8/10/2020 LATE</td>
<td>Due: 8/5/2020</td>
<td>Due: 10/5/2020</td>
<td>Due: 11/5/2020</td>
<td>Due: 12/5/2020</td>
</tr>
<tr>
<td>Wilbur Anderson</td>
<td>$ 575.00</td>
<td>✔️ 8/3/2020</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

7 Total

Total $ 11,705.00

- Send Email To Selected
- Send Reminder To All Overdue

Automatic email reminders will be sent to incomplete Reports 5 day(s) before they are due.
Receive a custom link to instantly provide Read-Only access to all applications for Technical Assistance, monitoring, State, HUD, etc…
Frequently Asked Questions

- How quickly can we launch a program?
- How much does it cost?
- ADA compliance?
- Is the software easy to use?
- Can applicants apply from their phone or tablet?
- Do you have example templates?
Join me for a 60 minute live demo of ZoomGrants tomorrow (Thursday) at **11 AM EST**

Email: Sales@ZoomGrants.com to receive the Zoom invitation (No commitment!)

**Your Applications. Your Way.**

- 24/7/365 access from anywhere.
- Pre-screened applications.
- Simple, easy-to-complete forms.
- Unlimited document attachments.
  - Automatically saved data.
  - Export data anytime.
Technical Assistance is Available

Available Daily: 1 (800) 677-4548

Susan Pourciau, Technical Advisor
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andujar@flhousing.org

Kody Glazer, Legal Director
glazer@flhousing.org

Michael Chaney, Technical Advisor
chaney@flhousing.org
Questions and Answers

Please complete Evaluation