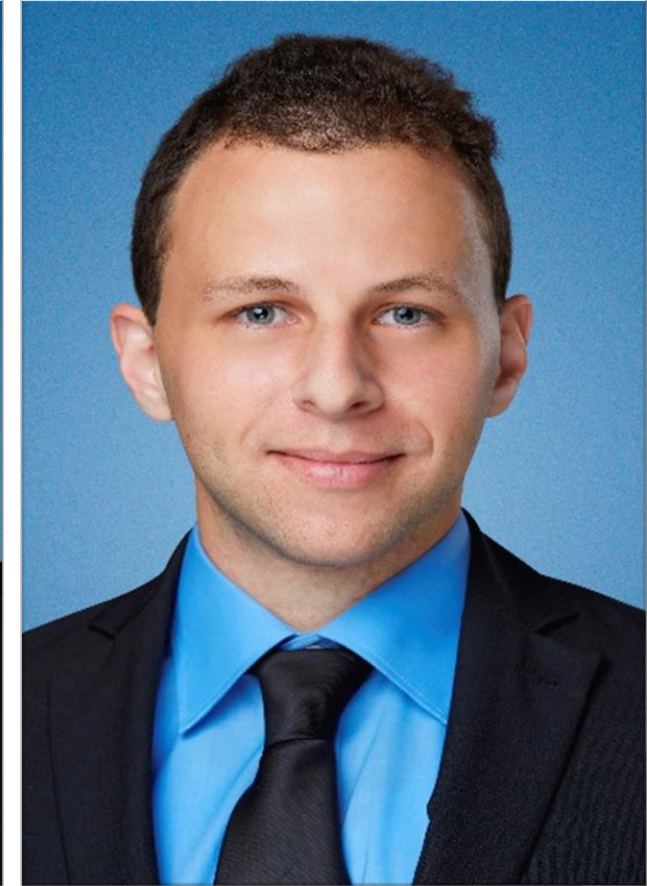


FHC CARES Office Hours

October 1, 2020

Housing is Healthcare





Presenters

Michael Chaney

- Chaney@flhousing.org

Susan Pourciau

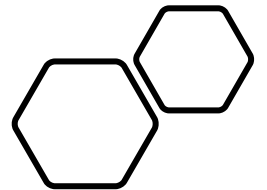
- Pourciau@flhousing.org

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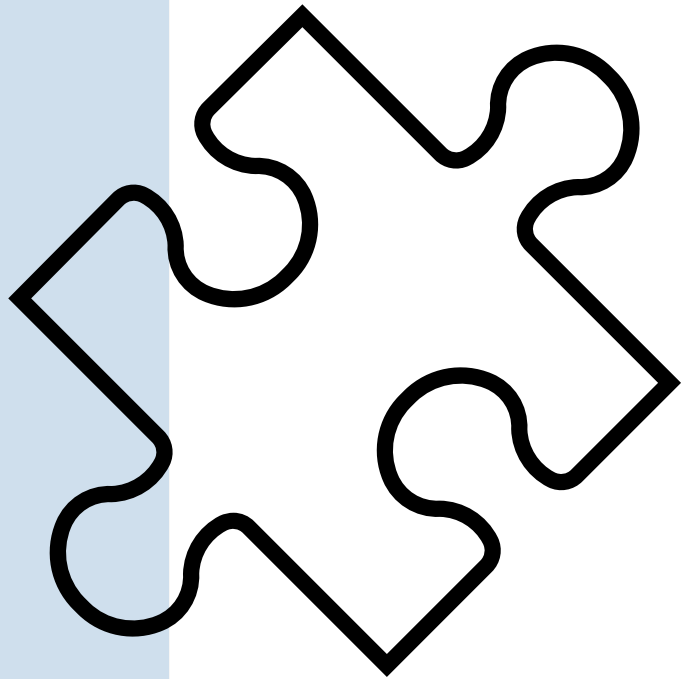
Agenda

- Eviction Moratoria Update
- Homelessness Prevention and Eviction Moratoria
- ESG Notice Tips
- FHFC-CRF Highlights
- Q&A

Handouts

- This PPT presentation
- ESG Homelessness Prevention Eligibility During Eviction Moratoria
- ESG Notice (HUD)
- CRF Manual





Poll

What is *your* role?

Eviction Moratoria Update



Homelessness Prevention and Eviction Moratoria



Disclaimer

- This section focuses on Emergency Solutions Grant (ESG) homelessness prevention funding
- This guidance may change so always check the regulations (HUD, CDC, Treasury, etc.)

[Notice CPD-20-08: Waivers and Alternative Requirements for the Emergency Solutions Grants \(ESG\) Program Under the CARES Act \(September 1, 2020\)](#)



Who Qualifies for Homelessness Prevention?

- An individual or family must be either:
 - “At Risk of Homelessness” as defined at [24 CFR 576.2](#)
 - “Homeless” as defined in paragraphs (2), (3), or (4) of the definition at [24 CFR 576.2](#)
- Keep in mind the costs of HP are only eligible to the extent that the assistance is necessary to help the program participant:
 - Regain stability in their current permanent housing; or
 - Move into other permanent housing and achieve stability in that housing.



At Risk of Homelessness

Must meet ALL three elements

1. Income is no greater than 30% AMI (annual ESG) or 50% AMI (ESG-CV and annual ESG to PPR)

AND

2. The HH does not have sufficient resources or support networks immediately available to prevent them from becoming homeless

AND



At Risk Definition Cont'd

3. Meets any One of the following risk factors:
 - a) Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for assistance;
 - b) Is living in the home of another because of economic hardship;
 - c) Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;
 - d) Lives in a hotel or motel and the cost is not paid for by charitable organizations or by federal, state or local government programs for low-income individuals;
 - e) Lives in an SRO or efficiency apartment unit in which there reside more than two persons, or lives in a larger housing unit in which there reside more than one-and-a-half persons per room;
 - f) Is exiting a publicly funded institution or system of care; or
 - g) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved Con Plan.



“Homeless” Definition

Same income requirements as above and meets any of the following categories (abbreviated):

- *Category 2*: HH will imminently lose their primary nighttime residence (within 14 days of application for assistance) ...
- *Category 3*: Unaccompanied youth under 25, or families with children and youth, who do not otherwise qualify...
- *Category 4*: Individual or family member is fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking...

Documenting “At Risk”

1. Household can self-certify they have insufficient financial resources and support networks
2. Income Verification
3. Written Notification for 1c – binding lease
 - Document from landlord, property manager, or other entity that their rights as a tenant will terminate within 21 days (does not have to be the equivalent of court-ordered action)

Documenting Homelessness – “Category 2”

1. Self-certification that the household lacks the resources and support networks to obtain other permanent housing
2. Self-certification that no subsequent residence has been identified
3. Income Verification
4. Written Notification for Category 2 – binding lease
 - A court order resulting from an eviction action that requires the individual or family to leave their residence within 14 days after the date of their application for homeless assistance; or
 - Notice equivalent to an eviction action under applicable state law; or
 - Notice to Quit; or
 - Notice to Terminate under state law.



What Does This Mean?

1. CDC moratorium is in effect, but we could still see an uptick in evictions given the [declaration requirements](#)
2. Leaseholders who do not have the appropriate documentation for the above categories will not be able to get assistance under ESG/ESG-CV
3. Other federal, state, and local sources without the same restriction should strategically serve households who are at risk of becoming homeless but can't provide required documentation
4. Diversion! Train staff to employ diversion techniques

Number 1 Strategy

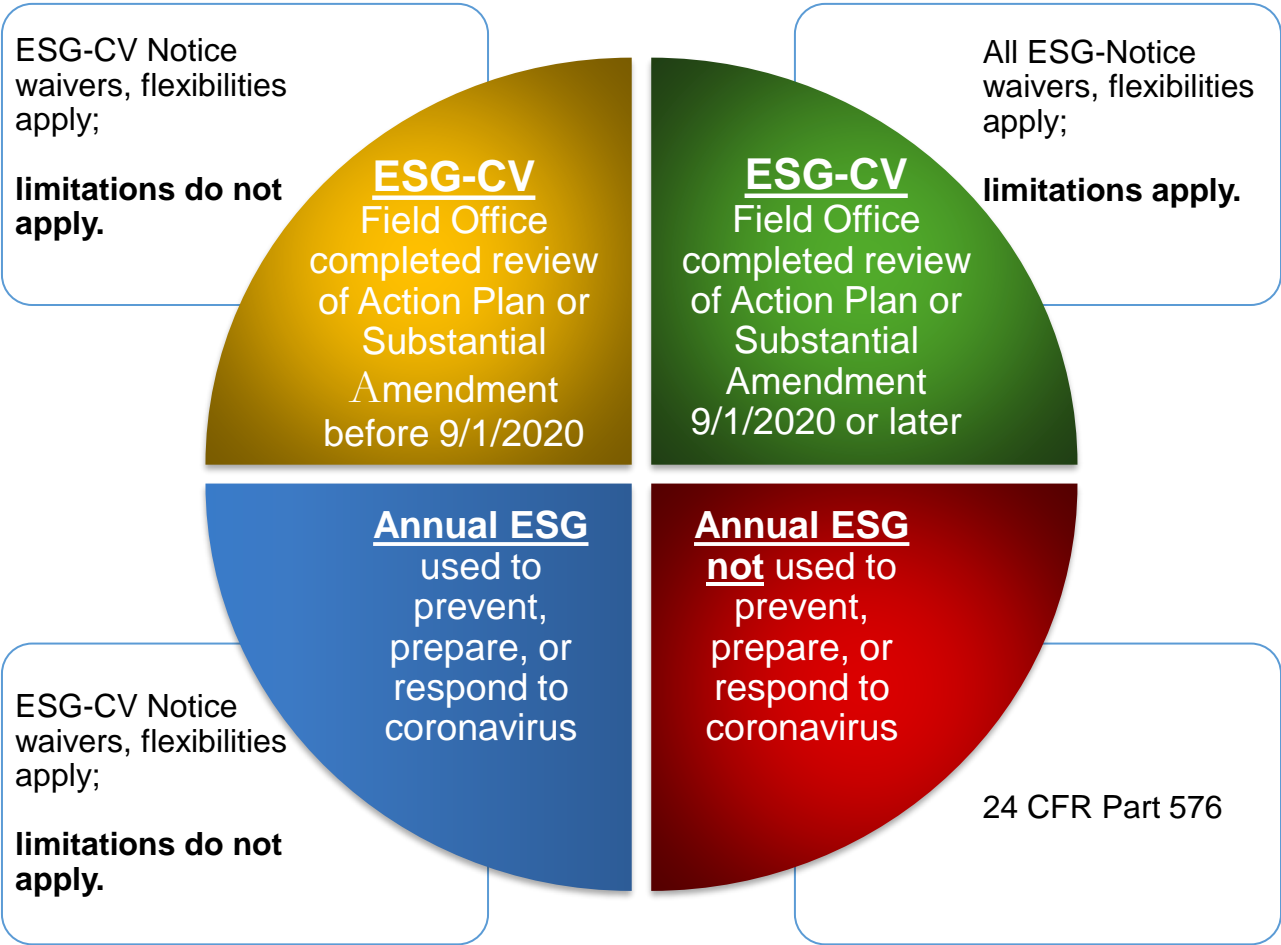


Think about heavily investing ESG/ESG-CV into rehousing efforts

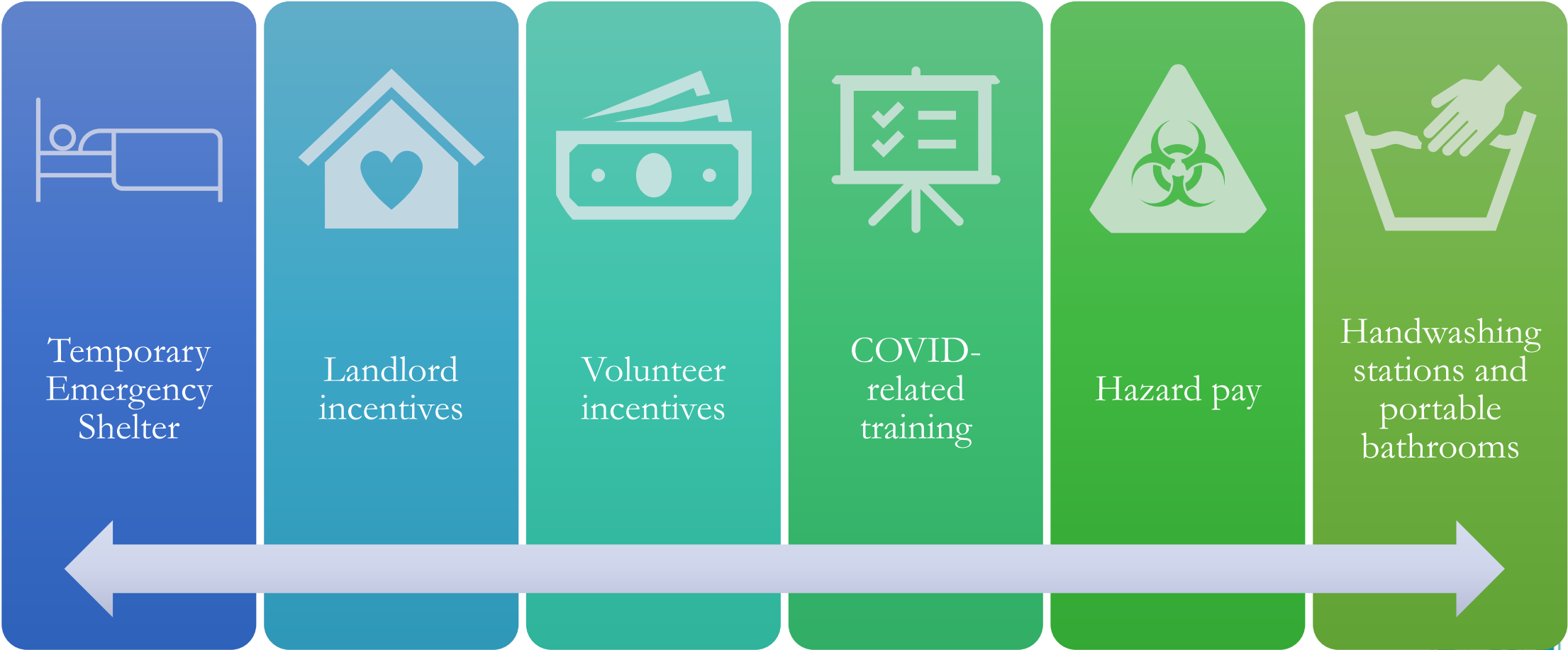
ESG Notice (Cont'd)



Applicability of Waivers, Flexibilities, and Limitations



Additional Eligible Activities



Landlord Incentives

Total of incentives paid to landlord related to a particular household are limited to 3 times the monthly rent and may include:

Signing bonuses up to 2 times monthly rent

Security deposits up to 3 times monthly rent

Paying cost to repair damages not covered by security deposit or incurred while tenant still in unit

Paying cost of extra cleaning or maintenance of the unit or appliances

Temporary Emergency Shelter

Structure/portion of structure used **for a limited time because of a crisis** (natural disaster or public health emergency) to provide shelter to individuals and families displaced from their normal place or residence or shelter/unsheltered locations

Used for response to a natural disaster or public health emergency

Local public health official determined that temporary emergency shelter is necessary for community's coronavirus response

In use only for the period of time needed for coronavirus response. Time limited to **January 31, 2022** unless HUD grants an exception.



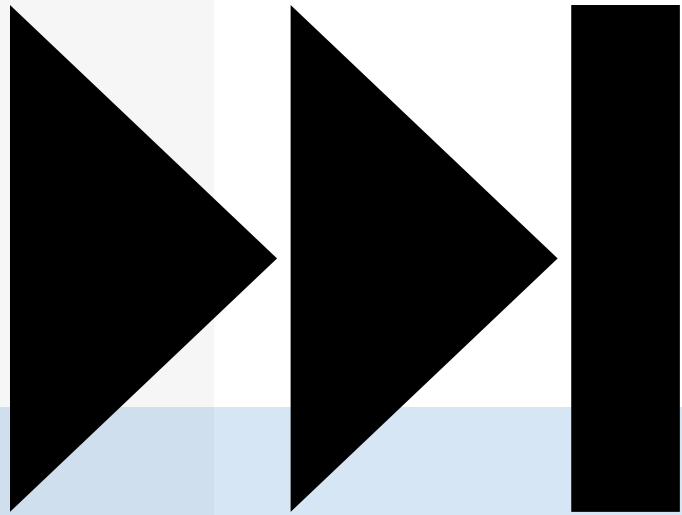
Temporary Shelter (con't)

Requirements	Applicability
Minimum period of use	Minimum use periods for ESG-assisted shelter do <u>NOT</u> apply
Environmental review	Requirements do <u>NOT</u> apply
Shelter habitability standards	Standards do <u>NOT</u> apply
Lead-based paint requirements	Requirements <u>DO</u> apply
Non-discrimination and accessibility requirements	Requirements <u>DO</u> apply

Additional Requirement

Cannot require treatment or any other prerequisite activities as a condition for receiving ESG assistance (includes case management, income, sobriety, treatment, classes, employment search, etc.)





Poll

Future of Office Hours

FHFC-CRF Updates



CRF Manual

- Document posted on our website:
<https://www.flhousing.org/fhfc-coronavirus-relief-fund-program/>
- Local governments should use the document as a template for the implementation of their 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

Updates to the Manual

- Chapter 4- Eligible uses of CRF funds: **CRF Assistance is Not Taxable**
- Chapter 4- Eligible uses of CRF funds: **Pay Utilities if they are past due**
- Chapter 7- Using CRF to Reimburse Eligible Expenses: **Activities that are Not Eligible for CRF Reimbursement, Reimbursement when SHIP “Paid in Advance”**
- Chapter 8- Renter programs: **CRF Assistance may be provided if applicant rents a room in the house of family members**
- Exhibit: **Monthly Eligibility Verification**

CRF Reporting

First CRF Report on September 25

October 15 is not a reporting date for Local Governments

[Settings](#) | [Logout](#)

[SHIP LG User](#) |

Florida Housing Finance Corporation



Account Maintenance

LG Selection

Annual Reporting

CRF Reporting

SHIP Contact Info

User Administration

Coronavirus Relief Fund

Additional Use of Funds

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

Save Updates

Current Report Status: **Unsubmitted**

[View or Download the Report](#)

Submit This CRF Report

[Validation Errors](#)

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

CRF 2nd Payment

Allocation list for 2nd CRF payments:

https://www.floridahousing.org/docs/default-source/aboutflorida/coronavirus-relief-funds/local-government-allocation-list765095c2fb0d6fb69bf3ff00004a6e0f.pdf?sfvrsn=725dfa7b_2

- Approved by the FHFC Board based on the same formula as the first payment
- Local governments received an amendment with that amount
- Does not mean that any specific local government will get that amount if they are not performing or choose not to



Update on CRF Monitoring

- All local governments will be monitored in the next 3 years
- SHIP and CRF Monitoring completed together
- Monitors will review about 40 local governments each year for 3 years
- Review FHFC-CRF Training #6: Preparing for CRF Monitoring
Recording: <https://vimeo.com/452144938>



CRF Monitoring Metrics

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

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



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

Sub-Grantee Agreement

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





TA Help

- Contact us with specific questions about any housing and homelessness funding or programs.



More Questions?

- Visit Florida Housing Coalition's [COVID-19 page](#)

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Upcoming Events



FHFC CRF

- **CRF Webinar 8: Planning for the Second CRF Payment**
- October 7, 2020
- [Register](#)



Office Hours

- **Note: Cancelling FHC CARES Office Hours on October 15, 2020**