

FHFC CRF Training #8:  
**Planning for  
Second CRF  
Payment**



October 7, 2020



# Our Thanks to the Florida Housing Catalyst Program



**AFFORDABLE HOUSING CATALYST PROGRAM**

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# Presenters

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# Handout: Updated 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 to Renter/Homeowner**

Chapter 7- CRF Reimbursements

**Activities that are Not Eligible for CRF Reimbursement**

**Reimbursement when SHIP “Paid in Advance”**



# Manual: Utility and Rent Assistance Updates

Chapter 4- Eligible uses of CRF funds  
**Pay Utilities if they are past due**

Chapter 8- Rentals Assistance  
**CRF Assistance may be provided if tenant rents a room in a house**

Exhibit  
**Monthly Eligibility Verification**

2 <sup>nd</sup> MONTH CALL/EMAIL TO APPLICANT TO VERIFY ELIGIBILITY					
Spoke with		Date	Time	Change in income	
				Yes	No
Notes:					
Income and Hardship remain unchanged			Date of Reverification:		
Yes		No			
Eligible	Yes	No	Income: EL	VL	L M



# Webinar Overview

- CRF Second Payment
- Summary of September 25 Report
- Lessons from First CRF Report
- Considerations for Changing your Approach for the Second Payment
- Additional CRF Topics



# CRF Second Payment



- Handout: Allocation list for Second CRF payments
- 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





# September 25 CRF Report

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# Summary September 25 CRF Report

- 18% of \$75 million First Payment is Expended or Encumbered
- \$7.4 Million Expended
- \$6.3 Million Encumbered



## Notable Reports

- **St Johns County:** All of \$506,000 is expended.
- **Monroe County:** Encumbered 50% more than its \$638,000 first payment
- **Plantation:** Expended half of \$352,000 with the rest encumbered



## Notable Reports

- **Manatee County:** More than two thirds of \$993,000 is encumbered
- **Coral Springs:** More than two thirds of \$502,000 is encumbered





**Tamara West**

Housing & Neighborhood Development Manager

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- Organizational considerations
  - On-the-ground experience
  - Staffing
  - Best practices & tips for local governments



# CRF Report Lessons

## Fill Out Number of Applications

**Submitted:** Complete CRF applications received

**Approved applications:** RIC is completed, or award letter is issued

**Denied:** Applications that have been processed and formally denied.

This is NOT incomplete applications

### Number of Affordable Housing Apps

Number of Affordable Housing Applications	
Submitted	<input type="text"/>
Approved	<input type="text"/>
Denied	<input type="text"/>

Save Updates



# CRF Report Lessons

- You must click "View or Download" in the upper right corner of the report to view the uploads.

[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	  

### Program Income

# Lessons from the First CRF Report

- Administrative Funds: Some erroneously wrote in the entire 10% budget
- Instead, add administrative funds expended so far, not to exceed 10% of the total CRF amount expended so far
- There is a need to account for the amount expended so far, to show Admin Funds compliance

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## Additional Use of Funds

Administrative Funds:

Administrative Program Income:

Homeownership counseling:

## Admin by Entity

Name	Business Type	S
St Johns County Housing and Community Development Department	local government	all

## Program Income



## New CRF DATA Spreadsheet: Reporting a Household's Assistance- Both Expended and Encumbered

- Report encumbered and expended funds on the same applicant
- Use it for October 26 monthly CRF report– **Cumulative Data**, including data submitted on September 25 Report
- October 15 is not a reporting date for Local Governments

Funding Information					
Local Strategy Name	Strategy Code	CRF Funding Encumbered	CRF Funding Expended	Funding Type	Funding Year
					Closeout
					Closeout

# Considerations for Changing Your Approach for the Second Payment



# Expand Assistance

- Expand local government staff to process more applications
- Increase Maximum Awards to assist eligible households in October, November and December
  - OR increase the number of people served
- Start paying for Past Due Utilities
- If currently only paying Rent, add Foreclosure Prevention



# Expand Assistance: Housing Reentry for Households Experiencing Homelessness

- Housing Reentry is an allowable CRF Activity (see Subrecipient Agreement C.4.(c)(v))
- Households have a COVID hardship by virtue of being homeless
- Eligible costs under CRF include security deposits, utility deposits, temporary storage of household belongings, first month's rent
- Do not pay last month's rent
- Housing Reentry training: <https://vimeo.com/460697908>



# Expand Staff Implementing CRF

- Intake, processing applications, arranging payments
- Contract with local housing nonprofits
- Request Exception to Local Procurement Policy
- Contract with counseling agencies: contact Florida Housing Counselor Network – Michele Hartson [mhartson@ihpip.com](mailto:mhartson@ihpip.com)
- Partnerships training: <https://vimeo.com/445008569>



# Additional CRF Topics



## Attorneys Fees

Q: Are eviction fees and a landlord's related attorney's fees an allowable expense under FHFC-CRF?

A: No, CRF funds must not be used to pay a landlord's costs to evict a tenant. Instead, work with the landlord to receive rental assistance in exchange for the landlord's promise not to evict.



# CDC Eviction Moratorium



- Oct 1 – statewide eviction/foreclosure moratorium expired. The CDC Eviction Moratorium now controls tenant protections in Florida.
- Tenants who deliver a declaration to their landlord and meet CDC requirements are protected from eviction for non-payment of rent due to a COVID-19 hardship through 12/31/20.
- CDC evictions protections are not automatic.
- SHIP Offices should provide tenants with a CDC declaration to give to their landlords.
- Education & outreach are going to be key for tenants to exercise their rights.
- CDC Moratorium does not protect against foreclosures.





# Duplication of Benefits Form

- “If the Recipient does not violate any of the terms listed in this agreement, then this agreement will be considered released on the \_\_\_\_\_day of \_\_\_\_\_, 20\_\_\_\_\_.”
- Release Date: April 1, 2024.
- The Subrecipient agreement ends March 31, 2021. The Subrecipient agreement says that the funds are subject to compliance monitoring during the period of performance in which funds are expended and up to three years following the closeout of all funds.



# Helping a Household Again: Update the Duplication of Benefits Form

- The DOB lists the amount of assistance, so households must fill out an updated DOB form
- List the total amount received to date.

## **CRF Duplication of Benefits Agreement with Recipient**

*Disclaimer: This is a sample agreement template and is not a complete legal document. Before using any part of this template, check with legal counsel to ensure that the Local Government's subrecipient agreements comply with state and federal laws and regulations, CRF guidelines and the CRF Subrecipient Agreement with FHFC.*

Whereas, ("Recipient") is receiving Florida Housing Finance Corporation (FHFC) Coronavirus Relief Funds (CRF) in the amount of \$\_\_\_\_ to provide funding to (pay rent, pay mortgage payments, pay utilities) for the property located at <insert address>.



## Eligible for Rent Assistance?:

An applicant was laid off a month ago due to COVID. He lives with his parents, renting a room in their house. They have a lease agreement. The parents state that he is past due on rent.

- Answer: Such an applicant is eligible for rental assistance.
- Rent assistance can be provided to an applicant who rents one room in a house so long as the local government can determine that a valid tenancy exists.
- There is a signed lease and the landlord states that rent is past due.



# 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





# Technical Assistance is Available

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

**Or Email:**

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## Questions and Answers

Please complete webinar evaluation