

# FHFC CRF Training #10: Changes to Expedite CRF, Closeout and Landlord Orientation

November 10, 2020



# Our Thanks to the Florida Housing Catalyst Program



**AFFORDABLE HOUSING CATALYST PROGRAM**

Sponsored by the Florida Housing Finance Corporation



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# Presenters

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# Webinar Overview

- Changes to Expedite CRF
- Additional Funds Available
- CRF Program Completion
- Landlord Orientation
- **Note: Every local government must sign a CRF Amendment**



# Changes to Expedite CRF



# Removal of Income Restriction for Rental Assistance/Utility Assistance

- Effective November 3, 2020 income limit restriction of 120% AMI for rental assistance have been removed
- Applies to utility only assistance as well
- Remove income/asset information from the application and the self certification
- Do not complete Resident Income Certification
- Do not check household income when doing monthly updates
- Applies to all CRF allocations



# What is Still Required

- Application for those claiming a COVID Hardship
- Self-Certification showing a COVID Hardship
- ID for applicant/applicants claiming a COVID Hardship
- Monthly Eligibility Verification to confirm that the COVID Hardship continues
- **Optional:** For tracking purposes, FHFC requests recording the number of household members and demographics



# CRF Reporting

- Do not report income category
- Continue to collect demographic information for the applicant, i.e.
  - Age of Head of Household
  - Race of Head of Household
  - Special Needs





## Increase in Income Limit for Homeownership Assistance



- If you are assisting homeowners with mortgage assistance or emergency repairs, consider increasing the income limit to 140% AMI
- Update forms to 140%
- Continue to update income eligibility when income changes
- Continue to collect income and asset information

# Rent Assistance for Applicants in Subsidized Housing

- **Update:** FHFC assistance to portfolio properties no longer requires the tenant to pay 30% of their rent, so more may receive help and not need your CRF
- Learn if a rental development has applied to Florida Housing for assistance:  
<https://www.floridahousing.org/about-florida-housing/florida-housing's-coronavirus-relief-fund>
- If the applicant's apartment submitted an application, email [robert.dearduff@floridahousing.org](mailto:robert.dearduff@floridahousing.org): did they actually receive assistance?



# One Degree of Separation Might be a Hardship

## Examples:

Applicant with disabilities on a fixed income receives support from his parents who are now unemployed

Elderly applicant on a fixed income receives regular cash contributions from her adult children who are now unemployed

- A validated COVID Hardship is a Treasury Requirement
- FHFC will address specific hardship scenarios on a case-by-case basis allowing as much lenience as possible, responding in a timely manner



# Receive Guidance on Hardship Scenarios

- Email [chaney@flhousing.org](mailto:chaney@flhousing.org) a brief summary:

## **Email Subject: Hardship Scenario**

An applicant who cannot pay the rent has reduced income that is indirectly because of COVID-related job income reduction. She has not suffered a job loss, but her ex-husband has and cannot pay \$500 of monthly child support as a result. He does not live with the applicant.

- Also email other types of Hardship Scenarios, including cases involving increased COVID-related costs



# Reimbursement when an Applicant has Paid Rent/Mortgage on a Credit Card

- Complete the due diligence necessary to ensure that payment was made and the balance is outstanding
- Pay the rent/mortgage payment reimbursement to the credit card company
- Email [chaney@flhousing.org](mailto:chaney@flhousing.org) for guidance



## Prioritize FHFC-CRF Funds



- Your local government will likely have received multiple sources of CRF funds – either from the US Treasury Department or Florida Division of Emergency Management (DEM)
- Spend your CRF funds from FHFC **first** for housing assistance programs.
- **Why?** FHFC-CRF administration is more important to the long-term success of SHIP than expending CRF funds from other sources.



## Additional Funds Available

- Additional funds available (beyond the second allocation) to local governments that have performed well in encumbering and expending funds
- Send email to [Robert.Dearduff@floridahousing.org](mailto:Robert.Dearduff@floridahousing.org)

1. Amount of additional funds requested (to be spent by 12/30/2020)	
2. Activities to be funded	



# Marketing Tips

- **Website**-Prominently feature CRF program info on the City/County website
- **Social Media**- Post CRF program info on social media accounts – Ex: Facebook, Instagram, Twitter and Next Door
- **Newsletters**
  - Print newsletter with CRF program info in utility customers water bills
  - Distribute weekly electronic newsletters to residents
- **City/County Commission**- Include CRF info in City/County Administrator's update report distributed to Commissioners
- **Press Releases**- News releases on the CRF program to the media.





# Collaborating with Landlords

Rachelle Hundley

Regional Manager with Royal American Management

[rachelle.hundley@royalamerican.com](mailto:rachelle.hundley@royalamerican.com)

Amanda Gill,

Government Affairs Director with Florida

Apartment Association

[amanda@faahq.org](mailto:amanda@faahq.org)



# CRF Program Completion



# Period of Performance versus Expenditure Deadlines

- All activities paid for (e.g., rent, utilities) must be for the period prior to December 30, 2020
  - If rents or other activities are for a period that goes into January (e.g., rent for the period 12/15/2020-1/14/2021), the payment should be prorated so that only the period 12/15-12/30 is paid
- However, the payments for those activities can occur in 2021, but by March 30, 2021. **FHFC guidance: checks need to be cut in January at the latest.**



# CRF Reports

- 11/25/2020: Monthly Report
- 12/25/2020: Monthly Report
  
- 2/15/2021: Final Report!



# Final Closeout Activities and Preparation for Monitoring

- Double-check your files for completeness – the CRF Manual lists all the required documents – and compliance!
- Every community's CRF program will be monitored over the next three years
- Unspent funds must be returned. FHFC will provide wiring instructions
- Reconcile final report data with internal recordkeeping/finance
- Retain records for at least five years



# Questions and Answers

## Before Landlord Orientation



# Landlord Orientation



## CARES Overview



Coronavirus Relief Fund (CRF)  
is part of the CARES Act

Communities received CRF 3 ways:

1. **Directly** received by large counties
2. CRF channeled through FL Division of Emergency Management (**DEM**) to counties
3. CRF channeled through the City and County **SHIP** network





## CRF channeled through the City and County SHIP network

- \$120 million through SHIP infrastructure
- Managed by the Florida Housing Finance Corporation, so these CRF funds are called FHFC-CRF
- December 30, 2020 deadline
- Two rounds of payments
- Allocation formula based on calculations related to reemployment rate within each county



# Types of FHFC-CRF Assistance

- Rent and Utility Assistance
- Mortgage and Utility Assistance
- Rent Assistance for Persons Experiencing Homelessness
- Emergency Repairs



# Check with your Local Government for its Policies and Procedures

Although these FHFC-CRF funds come from the same source, each LG has a different local program.

Items to watch for:

- Types of assistance provided
- Maximum awards
- Income limits
- Application procedures
- Required documentation



# Landlords May Help Tenants Apply

- The Tenant is ‘The Applicant’
- CRF Payments are made directly to the landlord, management agent, or utility company

Landlord can

- Fill out many fields on the application and other forms
- Provide a W-9 Form
- Collect, scan and email additional documentation
- Follow up to ensure the case is complete, check on status



# Release of Information

- Applicant signs 'Release of Information' in CRF application, which allows local governments to communicate with the landlord
- CRF application in the CRF Manual contains Release

**13. ELIGIBILITY RELEASE:** It is required that you sign this form, which allows the Subrecipient, State or Vendor to request information from Third Parties if it chooses to do so, concerning your eligibility and participation in this program. This form allows for income, assets, child support, etc. to be verified and documented.

_____	_____
Applicants Signature	Date
_____	_____
Household Member	Date
_____	_____
Household Member	Date
_____	_____
Household Member	Date

Application Number:	
Application Received By:	Date/Time Application Received:



# Have an Application Blitz



Schedule a date to stop by the Property Management office

- Bring all documents
- Sign all forms
- Scan and submit complete applications



# Contact a FHFC-CRF Office

<https://floridahousing.org/programs/special-programs/ship---state-housing-initiatives-partnership-program/local-government-information>

## Local Government Information

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Applicants, if you are seeking assistance from your local SHIP program, please first use the “City” dropdown list below. If the city limits of appears on the list, use that contact information. If your city does not appear on the list, then use the “County” dropdown that contact information.

City:

Please select a City... ▾

County:

Please select a County... ▾

Please select a County... ▲

Alachua County

Baker County

Bay County

Bradford County

Brevard County

Broward County

Calhoun County



## More CRF Information

### COVID-19 RESPONSE AI

#### COVID-19 Resources

Visit our [COVID-19 Resources](#) page for housing pr

Read the latest [COVID-19 Weekly Digest](#)

Governor DeSantis announced [\\$250 million in C](#)  
and mortgage assistance

#### FHFC Coronavirus Relief Fund

Visit our [FHFC Coronavirus Relief Fund Program p](#)

#### Frequently Asked Questions

Visit the [SHIP FAQ](#) (Update Weekly)



- Visit Florida Housing Coalition's [COVID-19 page](#) to see the SHIP-CRF Manual and more
- Upcoming Webinars on [FHC Training Calendar](#)
- **Technical Assistance is Available**
  - Michael: [chaney@flhousing.org](mailto:chaney@flhousing.org)
  - Kody: [glazer@flhousing.org](mailto:glazer@flhousing.org)
  - Aida: [andujar@flhousing.org](mailto:andujar@flhousing.org)
  - Susan: [pourciau@flhousing.org](mailto:pourciau@flhousing.org)
  - Call: 1-800-677-4548



**To Be Eligible for FHFC-CRF:  
Most Recent Policy- there is  
no Income Restriction for Rental Assistance**

- The rental assistance application does not require you to add income information



## To Be Eligible for FHFC-CRF: Applicant must have COVID Hardship

- Document with “CRF Self Certification of Hardship”
- CRF Application contains space to explain hardship
- An income reduction due to COVID, often Unemployment or Underemployment
- Persons Experiencing Homelessness automatically have a COVID hardship
- Some cases involve increased COVID-related costs



## One Degree of Separation Might be a Hardship

- Possibly: Applicants on a fixed income who receive financial support from outside the household that is now reduced

- Email [chaney@flhousing.org](mailto:chaney@flhousing.org) a brief summary:

An applicant in Your City/County has not suffered a job loss but her ex-husband has and cannot pay \$500 of monthly child support as a result. He does not live with the applicant.

- Also email other types of Hardship Scenarios, including cases involving increased COVID-related costs



# Rent Assistance

- Eligible applicants need not be delinquent on rent to receive assistance
- CRF does not test if rent is “affordable”
- CRF cannot pay for Attorney Fees/Eviction-related Fees
- Pay past due rent and late fees back to March 1, 2020



# Utility Assistance



- Landlord may not be involved with this, but Tenant may provide Utility Bill
- CRF may pay Water, Sewer, Trash, Electricity, Gas, Internet, Phone, Cable, similar 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

## Rent Assistance Files

- Lease or proof of tenancy
- Statement of past due rent
- Utilities-- before CRF can pay a past due utility bill, the original bill showing it was after March 1 is needed
- Duplication of Benefits form, signed by the Applicant
- Copy of check as proof of payment
- W-9 Form from the Landlord



# Steps in the Application Process

## Step 1: Review of Application and Self-Certification

### Application

- Number in the household
- Explanation of Hardship
- Signed by all household members 18 years of age or older

### Self-Certification

- Confirm there is a COVID Hardship
- One from each household member 18 years of age or older with a hardship



# Monthly Eligibility Verification

Next month, CRF staff contact the applicant to determine if COVID hardship continues

Assistance available for Rent through December 30, 2020

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





# Technical Assistance is Available

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

**Or Email:**

Aida Andujar, Technical Advisor

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## Questions and Answers

Please complete webinar evaluation