Training #1
Deploying CARES CRF Funds through SHIP Jurisdictions
Our Thanks to the Florida Housing Catalyst Program

Sponsored by the Florida Housing Finance Corporation
Presenters

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

- Some CRF dollars are directly received by large counties
- Some are channeled through FL Division of Emergency Management (FDEM) to counties
- Some CRF dollars are channeled through the City and County SHIP network
CRF Funds Deployed through SHIP Jurisdictions

- $120 million to be administered through the SHIP infrastructure.
- December 30, 2020 deadline
- Two rounds of payments
- Allocation formula based on calculations related to reemployment rate within each county
  - Once a county allocation is calculated, it is disbursed to the county and eligible cities using the SHIP population methodology.
CRF Subrecipient Agreement

- Add a link on your city/county website for information on the COVID assistance application process
- Review of Agreement
- First step: City or County elected officials must execute the Agreement
- Steps for Receiving Funds from FHFC
- Amendment to the Agreement will address advertising, project delivery costs, and other items.
POLL

My community will be able to sign and return the CRF Subrecipient Agreement in the next:

• 10 Days
• 30 Days
• 45 Days
• Longer than 45 Days

If not signed soon, have elected officials approve this funding and any subsequent payments, including the second payment.
Comparing FHFC & DEM Agreements

- LGs may receive CRF funds from both FHFC and DEM – each with their own agreement.
- Both sources of funds can be used for housing assistance.
- If you are using both FHFC and DEM CRF funds for housing assistance, follow the requirements in the FHFC agreement to structure your programs.
  - FHFC’s requirements are more detailed – especially the requirements on the application process and applicant eligibility.
CRF Technical Assistance available

- Ten webinars
- Eleven virtual site visits
- Offsite hours: calls and emails
- Add to list of Frequently Asked Questions
- Answers provided have been reviewed by FHFC
How much funding will each local government receive and when?

- First round of allocations: $75 million in funds, ranging from $175,000 (county minimum) to $7.5 million (county maximum).
- Second round: $45 million is anticipated to be disbursed no later than October 15, 2020
  - Based on updated reemployment figures and local government performance in spending first allocation
Frequently Asked Questions: Uses

What can the funds be used for?

Must be spent on activities necessary due to the COVID-19 emergency, including:

- Rental and mortgage assistance payments
- Related counseling
- Emergency repairs for homeowners with COVID hardship
- New construction may be eligible but would have to be related specifically to a need caused by the COVID-19 emergency
Types of CRF Assistance

More guidance coming soon on:
• Rent Assistance (maybe primary)
• Rent Assistance through Continuum of Care (CoC)
• Mortgage Assistance
• Emergency Repairs
• Housing Rehabilitation
• Purchase Assistance (maybe uncommon)
• Housing New Construction (maybe uncommon)
Will local governments be required to follow the SHIP program requirements?

• No Homeownership and Construction Set-Asides

• Income Set-Aside: Assistance limited to households at or below 120% AMI
  • No requirement to set-aside 30% of funds for very low or low income applicants
  • However expect to serve high percentages of households with these income levels.
Are local governments allowed to use funds for administration of the program?

• Use up to 10% for administrative costs

• In addition, reasonable project delivery cost for services provided by third party that perform a required task that local government staff cannot manage in the restricted timeframe without assistance.

• **Only 10% of the amount expended** can be used for administration. Example: you receive $1 million but spend only $500,000. Your admin cap is $50,000, not $100,000.
Income Eligibility and Documentation for CRF Funds

- From FAQ: “Each local government will follow their local application process, but under the emergency situation may use expedited methods of processing applications and reviewing and qualifying income.”
- Document Income and Assets with Self-Certification Form
- Handout: “CRF Self Certification of Income and Hardship”
Applicants must have COVID Hardship

• Document hardship with “CRF Self Certification of Income and Hardship”
• Handout: “Forms for CRF Assistance” includes:
  • Application contains space to explain hardship
  • “Monthly Eligibility Verification Update” – confirm household is still eligible with email or call
• Diligently review reason for hardship. Local option to require additional hardship documentation

• Applicants who recover to pre-COVID income level: Your elected officials may establish policy allowing for assistance for one or more months after household income recovers
Priority use of CRF: Reimburse SHIP expenses back to March 1

- CRF may pay for eligible costs retroactive to March 1, 2020
- Document that recipients have a COVID hardship: unemployment, underemployment
- Examples of Reimbursement:
  - Rent and Utility Assistance
  - Mortgage and Utility Assistance
  - Admin expenses associated with these
Once SHIP is Reimbursed, when must it be expended?

• This is tracked as program income received in the 20/21 fiscal year

• Funds must be:
  • Encumbered by June 30, 2022
  • Expended by June 30, 2023

• Upcoming Training for City/County Finance staff related to Reimbursements
FHC CARES Office Hours

• July 23: CARES Act Office from 1:30-2:30 pm Eastern time
• Recurs every other Thursday at 1:30 pm
• Questions, answers, and practical tips for deployment of CARES Act funding
• Focused on housing and homelessness uses of CARES Act funding, including ESG-CV, CDBG-CV, and CRF.

• Register: https://flhousing.webex.com/flhousing/onstage/g.php?MTID=e9e4a2fd42f7a869811e97f7b3d587821
Technical Assistance is Available

Available Daily: 1 (800) 677-4548

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Questions and Answers

Please complete Evaluation