Covid-19 Mortgage, Rental & Utilities Assistance Program
Frequently Asked Questions
As of August 10, 2020

Q. What is COVID-19 Mortgage, Rental & Utilities Assistance Program?

The COVID-19 Mortgage, Rental & Utilities Assistance Program provides one-time rental assistance to eligible Deerfield Beach residents who have experienced loss of income, reduction in hours, or unemployment as a result of the COVID-19 pandemic. Assistance will only be provided for mortgage, rents & utilities due beginning on April 1, 2020 and onward. Eligible applicants must be able to continue to make payments and meet basic needs once assistance is provided.

*The program is not designed to assist those who were not financially impacted by COVID-19 pandemic.*

Q. Who is providing the funding for this program?

The City is utilizing Community Development Block Grant Coronavirus (CDBG-CV) and State Housing Initiatives Partnership Coronavirus Relief Funds (SHIP-CRF) funds to support this program.

Q. Does the property need to be a Deerfield Beach?

Yes, assistance will be only given to properties located in the City of Deerfield Beach.

Q. What documents are needed to proof loss of income related to COVID-19?

Unemployment documentation and/or letter from employer explaining loss or reduction in wage.

Q. Will individuals who received Coronavirus (COVID-19) Rental, Mortgage and Utility Assistance be required to pay the money back?

No. This assistance is not a loan; it is a grant and will not have to be paid back. However, if we discover that a recipient has falsified documents or has somehow defrauded the program, the money will have to be repaid.
Q. I live in a rooming/halfway house can I apply?

No, rooming/halfway houses do not qualify under program.

Q. What do I need to do if I don’t have a particular document that is required?

Provide a letter of explanation

Q. What is considered proof of income?

Proof of income includes pay stubs or earning statements for every household member over 18 years old, if employed.

- Check/pay stubs for the past 30 days (1) month or earning statements. If you are paid in cash or by personal check, you must provide a letter from your employer stating your year to date pay (that is, you must show how much money you have earned since January 1, 2020). Your employer’s letter must be on company letterhead with the employer’s phone, email, and fax number for verification.
- Letter from current and/or past employer documenting income.
- Self-Employment record books for the last three (3) months.
- Award letters from pensions, military allotments, education loans, grants, and scholarships.
- All Income for the household (wages, unemployment benefits, SSI, child support, alimony, investment income, and retirement income (including pensions) etc.

Q. If I currently receive public housing or Section 8, can I apply for any assistance?

No.

Q. How long does it take to receive a reimbursement?

If all documents are satisfactory, it may take up to 15 days.

Q. If I qualify, how much funding can I receive?

The City will assist with a maximum of up to $5,000.00 including utilities allowance of up to $1,000.00.

Q. Will the payment be made directly to the resident?

No, for rental assistance, all payments will be made directly to the landlord and for mortgage payments, to the mortgage company. For utility assistance, all payments will be made directly to the utility provider.

Q. How many months of assistance can I receive?

You can receive up to 3-months of assistance not to exceed $5,000.00.
Q. If I have received assistance from another agency, non-profit, government or private provider with Mortgage, Rental and Utilities Assistance can I still apply?

No, if you received funding for Mortgage, Rental and/or Utilities Assistance you can not apply again.

Q. My name is not on lease can I apply for program?

No, applicant name must be on lease.

Q. Are there income guidelines for this program?

Yes. Applicants must meet gross annual incomes not exceeding 120% of Area Median Income (AMI) limits established by HUD for the jurisdiction of Broward County, FL as follows:

<table>
<thead>
<tr>
<th>Maximum Family Size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Income</td>
<td>$49,950</td>
<td>$57,050</td>
<td>$64,200</td>
<td>$71,300</td>
<td>$77,050</td>
<td>$82,750</td>
<td>$88,450</td>
<td>$94,150</td>
</tr>
</tbody>
</table>

Q. If I qualify, how much funding can I receive?

The City will assist with a maximum of up to $5,000.00.

Q. I am behind on my rental payments for the month of February, am I eligible for assistance?

No. Assistance will only be provided for mortgage, rents & utilities beginning on April 1, 2020 and onward. Assistance is only available to those who can provide evidence that they experienced loss of income, reduction in hours, or unemployment is a result of the COVID-19 pandemic.

Q. Are there preferences for households with children or the elderly?

No, applications are on a first-come first served basis.

Q. What kinds of housing units can be rented?

Units such as apartments, houses, townhouses, and mobile homes are allowable.

Q. Can I apply for Utilities assistance only?

Yes, the initial required documents from the application must be met and will need to include the following:

- Utility bill must match the name of the tenant and the address on the lease or mortgage statement.
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- Utility bill must be past due or not paid as April 1, 2020 and onward
- Utility bill payment will be made for current amount due.

**Q. Does the assistance apply to past due HOA and Condo Fees?**
No

**Q. How many paystubs are required?**
If paid weekly 4 paystubs, 2 if paid bi-weekly and 1 paystub if paid monthly.

**Q. What document can be used in lieu of the W9?**
If a W9 is unattainable, applicant must provide vendor Tax ID Number.

**Q. How many times can I receive assistance?**
Only once.

**Q. How do I apply for the Program?**
Apply online on City website at http://www.deerfield-beach.com/1509/Programs.

**WARNING:** Section 1001 of Title 19 of the U.S. code makes it a criminal offense to make willful false statements or misrepresentation to any department or agency of the United States as to any matter within the jurisdiction. False information may result in civil liability, and/or in criminal penalties including, but not limited to, fine or imprisonment or both.