




Office of the
**INDIAN RIVER COUNTY
ADMINISTRATOR**

Jason E. Brown, County Administrator
Michael C. Zito, Assistant County Administrator

MEMORANDUM

TO: CRF Housing Team Members

FROM: Jason E. Brown County Administrator 

DATE: November 13, 2020

SUBJECT: Policy Revisions - CRF/CARES ACT Housing Mortgage and Rent Payment Program

To expedite the delivery of **CRF Housing** funds from the Florida Housing Finance Corporation (FHFC) and **CARES Act** funds from the Florida Department of Emergency Management (FDEM) to our neediest citizens, I am authorizing changes to the County's COVID-19 Mortgage and Rent Payment Assistance Program.

For **CRF HOUSING** Funds: -We can accept applications **UP TO 140% of AMI**.
-**ANY** demonstrated loss of income due to COVID is acceptable.
-All other checklist items still apply.

(NOTE: Please review all over-income denied CRF Housing applications if otherwise complete and process for payment ASAP).

For **CARES ACT** Funds: - We need a **COMPLETE AND SIGNED APPLICATION**. (This includes the *Duplication of Benefits, Consent for Data Collection, CDC Non-Eviction, and Self Certification of Income forms*. (Note: these are included in the on-line application website. Signature needed from **APPLICANT ONLY**).

-We can accept applications **UP TO 140% of AMI**.
-**ANY** demonstrated loss of income due to COVID is acceptable.

-**Mortgage Assistance:** We need a copy of the Deed AND some mortgage payment OR delinquency documentation (mortgage statement, etc).
-**Rental Assistance:** Late Notice from Landlord OR Copy of Lease.

NOTE: Applicant does not have to be behind on Mortgage or Lease payments, as they may be cutting back on other life sustaining expenses such as food or medicine to avoid homelessness.

Through these changes that we understand to be allowable under program guidelines, many of the more duplicative processes (such as RIC forms, multiple signatures, and redundant documentation) will no longer be needed. Thanks for your continued hard work on this worthwhile project.

Table of New CRF and CARES Act Requirements
Housing Mortgage and Rent Payment Program
(Effective November 13, 2020)

Original (Current) Requirement	New Requirement - CRF Housing Assistance (From FHFC)	New Requirement - CARES Act Assistance (From FDEM)
80% Area Median Income Cap	140% Are Median Income Cap	140% Are Median Income Cap
<u>Housing Intake Application</u> signed by all household members 18 years of age or over.	Required - No Change	Signed Only by Applicant
<u>Application Signature Pages</u>	Required - No Change	
<u>Duplication of benefits agreement</u> signed by all household members.	Required - No Change	Required - No Change
<u>Signed Self Certification form</u> for each household member 18 years of age or over. (Hardship and Income)	Required - No Change	Required - No Change
<u>Resident Income Certification form</u>	Required - No Change	Not Required
<u>Copy of driver's license, ID or birth certificate</u> for all household members.	Required - No Change	Required for <u>Applicant Only</u>
<u>Copy of lease or proof of tenancy</u> if requesting rental assistance	Required - No Change	Provide either a copy of lease or late notice from landlord
Rentals - Late Rent/Delinquency Notice OR A letter from the owner/agent indicating that the rent is behind, how much and for how many months.	Required – No Change	
<u>Fee Simple Deed</u> in applicant's name for homeowners or other documentation of ownership	Required - No Change	Required - No Change
<u>Copy of monthly mortgage payment due</u> for homeowners (mortgage statement)	Required - No Change	Required - No Change
Rentals - CDC Non-Eviction Form	Required – No Change	Required – No Change
Consent for Data Collection (HMIS and Social Security data sharing)	Required – No Change	Required
Unemployment Documentation/Compensation Sheets or other form of document showing loss of income (e.g. pay stubs).	Required	At least <u>One Form</u> of Backup Documentation demonstrating income loss (termination letter, pay stub, unemployment claim etc)
Must show at least a 10% loss of Household Income	Any demonstrated loss of income due to COVID-19 is acceptable	Any demonstrated loss of income due to COVID-19 is acceptable
Application Time Period Ends December 1 st 2020 or when either all funds are expended or when the County receives 500 applications, whichever occurs first	No change	No Change
W-9 for landlord or mortgage provider.	Required - No Change	Required - No Change