



## **City of Lauderdale Lakes CARES ACT Program**

### **Residential Assistance Program**

#### **Program Guidelines**

The City of Lauderdale Lakes, through Broward County's Coronavirus Aid Relief and Economic Security (CARES) Act Grant, will provide assistance to our residents during this time of great economic need to assist in alleviating the financial impact the COVID-19 Pandemic.

#### **OVERVIEW**

Upon approval of funding, the City of Lauderdale Lakes will be accepting applications from households that have been financially impacted by COVID 19. Eligible households may receive rental, mortgage and utility (electricity, internet/cable) assistance. Assistance will be provided to eligible households on a first come- first qualified- first served basis and as long as funding are available.

Information provided by the applicant(s) may be subject to Chapter 119 Florida Status, regarding Open Records.

The Development Services Grant staff will contact applicants by email or mail should additional information or documentation is required. Incomplete applications will delay the review process and insufficient information and/or documents may result in denial.

#### **PROGRAM DESCRIPTIONS**

##### **Residential Rental, Mortgage, Utilities (electricity) Assistance Program**

Summary: Funds will be awarded to landlords, mortgage institutions and/or utility (electricity, internet/cable) provider; as one-time payment for households that show financial hardship because of COVID-19.

Maximum Award: Maximum award of up to six months beginning from March 1<sup>st</sup> 202 to December 30, 2020 or \$10,000 for past due rent or mortgage payments and utility payments per qualified household.



## City of Lauderdale Lakes CARES ACT Program

### Residential Assistance Program

Eligible Activity: One-time emergency payment on behalf of eligible families for rent, mortgage (**principal and interest, no insurance or taxes**) and/or utility (electricity, internet/cable) payments to prevent eviction, delay foreclosure or utility service disconnection. FHA or federally insured loans are not eligible.

Additional Information:

1. Award amount will vary based upon need. Six month rental/ mortgage maximum.
2. Rent/Mortgage assistance program for residents who earn less 100% AMI (\$62,500), have lost job earnings due to COVID-19.
3. Payment sustainability after assistance is the applicants' responsibility.
4. The dwelling must be located within City of Lauderdale Lakes city limits.
5. Property taxes must be current for homeowner applicants and ownership in applicant name.
6. Families to be assisted must be homeowner's primary residence or must have a tenant – owner valid lease in the applicant's name.
7. The rent, mortgage and or utility (electricity, internet/cable) payment must be current as of March 1, 2020.
8. The applicant must document hardship of loss of income (under-employment or unemployment) as a direct result of COVID-19.
9. Applicant must provide letter from landlord or mortgage institution with contact and payment information.
10. W-9 form from landlord/mortgage lender must be submitted.
11. There will be no direct payment to applicant or household member, only to landlord, mortgage institution or utility (electricity, internet/cable) provider directly.
12. Forms that require notarization, must be notarized before submission.
13. Mortgage assistance restricted to principal and interest only. No taxes or insurance escrows covered.
14. Mortgage institution or landlords must complete vendor registration information.
15. Utilities assistance does not include late or reconnection fees. Only past due amounts.
16. Submitted applications will be reviewed for completeness and eligibility. A maximum 5-day window will be allowed to remedy situation. If not, application will be voluntarily withdrawn or denied.



## City of Lauderdale Lakes CARES ACT Program

### Residential Assistance Program

17. Properties in foreclosure or listed for short sale are not eligible.
18. Homeowners without a mortgage or with a reverse mortgage are not eligible.
19. Duplication of Benefits: In the event that applicant received, receives or is schedule to receive additional funds as a result of compensation for COVID-19, not previously disclosed to the Program, must be immediately notified as a duplication of benefits.

#### Supporting Documents:

1. Completed application package.
2. Government issued picture ID for all household members age 18 or older.
3. Social security card for all household member, regardless of age.
4. Copy of consecutive paystubs for all household members 18 years or older; profit and loss statement if self-employed.
5. Duplication of Benefits Affidavit.
6. Proof that property taxes are current for homeowners.
7. Landlord affidavit accepting the terms and conditions of the program.
8. Mortgage institution affidavit accepting terms and conditions of the program.
9. Payment history from landlord or mortgage institution. Past due utility (electricity, internet/cable)
10. Valid rental agreement or lease agreement signed by all parties before March 1, 2020.
11. Documentation of loss of income due to COVID-19 from employer.
12. Any additional documents requested by staff.

Information provided by applicant(s) may be subject to Chapter 119 Florida Statutes, regarding Open Records.

Processing of a complete application package could take as long as 2 business days. The Community Development Grants Division staff member will contact applicants by email or mail should additional information or documentation is required. Incomplete applications will delay the review process and insufficient information and/or documents may result in denial. Payments will be made in 30 days after application approved.