COVID-19 SHIP Rent Assistance Implementation

Sponsored by the Florida Housing Finance Corporation’s Catalyst Program

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Florida Housing Coalition
Our Thanks to the Florida Housing Catalyst Program

Sponsored by the Florida Housing Finance Corporation

Florida Housing
we make housing affordable™

THE FLORIDA HOUSING COALITION
Review Recent COVID-19 Trainings

Recordings:

• Emergency SHIP Assistance for Renters
  April 2  https://vimeo.com/403418248

• Implementing Effective Rental Assistance Programs with Federal and State Resources
  May 13 https://vimeo.com/418157428
Upcoming COVID-19 Trainings

COVID-19 SHIP Mortgage Assistance Implementation
May 20 at 2:00 pm
https://attendee.gotowebinar.com/register/620374553799087627

Building a Coordinated Plan to Deploy Federal and State Housing and Homelessness Program Funding
May 26 at 10:00 am
https://attendee.gotowebinar.com/register/1736375557717424907
Overview

• Update on eviction moratoriums
• Results of Survey on Rental Assistance
• Outreach and Intake
• Providing Assistance
• SHIP Administrator Presentations
• Administrative Topics
Update on Eviction Moratoriums

• Statewide eviction & foreclosure moratorium remains in effect until **June 2**.
• CARES Act provided additional protection for federally assisted properties or properties backed by a federal mortgage through **July 25**.
• Federally backed mortgages:
  • FHA
  • HUD
  • VA
  • USDA
  • Fannie Mae
  • Freddie Mac
Eviction Update

FHFA, Shimberg Center for Housing Studies, & the National Low Income Housing Coalition have lookup tools to see if a property is covered by the CARES Act eviction moratorium.

Fannie Mae: [https://www.knowyouroptions.com/rentersresourcefinder](https://www.knowyouroptions.com/rentersresourcefinder)
Freddie Mac: [https://myhome.freddiemac.com/renting/lookup.html](https://myhome.freddiemac.com/renting/lookup.html)
Shimberg Center: [http://www.shimberg.ufl.edu/covid-19](http://www.shimberg.ufl.edu/covid-19)
NLIHC: [https://nlihc.org/federal-moratoriums](https://nlihc.org/federal-moratoriums)

Estimated 80% of tenants paid rent in full or in part for May
• Can be largely attributed to Economic Impact Payment and rental assistance
• Does not tell whole picture – does not account for renters who used credit cards or borrowed money to pay rent
Results of Survey on Rental Assistance

https://www.surveymonkey.com/r/97QLSTQ

Funding Sources
## Communities Offering Rental Assistance

<table>
<thead>
<tr>
<th>Counties</th>
<th>Counties</th>
<th>Cities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brevard Cty</td>
<td>Hillsborough Cty</td>
<td>Okaloosa Cty</td>
</tr>
<tr>
<td>Broward Cty</td>
<td>Hialeah</td>
<td>Okeechobee Cty</td>
</tr>
<tr>
<td>Charlotte Cty</td>
<td>Jacksonville</td>
<td>Osceola Cty</td>
</tr>
<tr>
<td>Citrus Cty</td>
<td>Lake Cty</td>
<td>Osceola Cty</td>
</tr>
<tr>
<td>Clearwater</td>
<td>Lakeland</td>
<td>Palm Beach County</td>
</tr>
<tr>
<td>Clay Cty</td>
<td>Lauderhill</td>
<td>Pasco</td>
</tr>
<tr>
<td>Collier Cty</td>
<td>Lee Cty</td>
<td>Pembroke Pines</td>
</tr>
<tr>
<td>Daytona Beach</td>
<td>Manatee Cty</td>
<td>Pensacola</td>
</tr>
<tr>
<td>Davie</td>
<td>Marion Cty</td>
<td>Polk Cty</td>
</tr>
<tr>
<td>Deerfield Beach</td>
<td>Melbourne</td>
<td>Port St Lucie</td>
</tr>
<tr>
<td>Delray Beach</td>
<td>Miami-Dade Cty</td>
<td>Seminole</td>
</tr>
<tr>
<td>Deltona</td>
<td>Miami</td>
<td>St. Petersburg</td>
</tr>
<tr>
<td>Duval Cty</td>
<td>Miami Beach</td>
<td>Tamarac</td>
</tr>
<tr>
<td>Escambia Cty</td>
<td>Miami Gardens</td>
<td>Tampa</td>
</tr>
<tr>
<td>Flagler Cty</td>
<td>Miramar</td>
<td>West Palm Beach</td>
</tr>
<tr>
<td>Fort Lauderdale</td>
<td>North Miami</td>
<td></td>
</tr>
</tbody>
</table>
### Survey Results

#### Status of Rental Assistance Program

<table>
<thead>
<tr>
<th>Answer Choices</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Outreach has begun</td>
<td>35.48%</td>
</tr>
<tr>
<td>Will begin taking applications in next 30 days</td>
<td>46.77%</td>
</tr>
<tr>
<td>Applications are being accepted</td>
<td>35.48%</td>
</tr>
<tr>
<td>Had to close application process due to an overwhelming response</td>
<td>16.13%</td>
</tr>
<tr>
<td>Payments have been provided</td>
<td>22.58%</td>
</tr>
<tr>
<td>All budgeted funds have been committed</td>
<td>8.06%</td>
</tr>
</tbody>
</table>
Survey Results

Who Administers Rent Assistance

<table>
<thead>
<tr>
<th>ANSWER CHOICES</th>
<th>RESPONSES</th>
</tr>
</thead>
<tbody>
<tr>
<td>City or County Staff</td>
<td>72.58%</td>
</tr>
<tr>
<td>Nonprofit sponsor</td>
<td>14.52%</td>
</tr>
<tr>
<td>Other organization (please provide details in comment box below)</td>
<td>12.90%</td>
</tr>
</tbody>
</table>
**Survey Results**

**Other Program Details**

<table>
<thead>
<tr>
<th>ANSWER CHOICES</th>
<th>RESPONSES</th>
</tr>
</thead>
<tbody>
<tr>
<td>We pay for move-in costs such as security deposits</td>
<td>32.26%</td>
</tr>
<tr>
<td>We pay for utilities</td>
<td>66.13%</td>
</tr>
<tr>
<td>We coordinate SHIP rental assistance with local Continuum of Care efforts</td>
<td>32.26%</td>
</tr>
<tr>
<td>We also provide mortgage assistance</td>
<td>58.06%</td>
</tr>
</tbody>
</table>
How to Learn Where SHIP Emergency Assistance is Available

Contact local SHIP offices
https://www.floridahousing.org/programs/special-programs/ship---state-housing-initiatives-partnership-program/local-government-information
Survey: Outreach Activities

- Street outreach under ESG through multiple providers
- Referrals through 211
- Letters to recent SHIP recipients
- Media and social media
- coadfl.org
- Nonprofits
- County/City website
- Community liaisons
- Neighborhood Connection Newsletter
MORE Outreach Survey Responses

• County Commission meetings
• Public announcement by City Mayor
• Notice in newspaper
• Rental property managers outreach
• Coordinated entry list within the CoC
• Brochure
• Mail-outs, and flyers through partners so we don't get overwhelmed
COVID SHIP Rental Assistance: Osceola County

Danicka Ransom, M.P.A. Assistant Director, Osceola County Human Services

Danicka.ransom@osceola.org

HANDOUT:
Osceola County Emergency Housing Assistance Program – COVID-19

Frequently Asked Questions
Intake

Order of Assistance

Recording with our recommendations about prioritization: https://vimeo.com/403418248

Highest Priority: Very Low Income with current circumstances*
Low Income with current circumstances*
Lowest Priority: Was not SHIP Eligible before COVID Period

* Was SHIP Eligible before COVID Period
MORE on Prioritizing Assistance

May 13 Recording at [https://vimeo.com/418157428](https://vimeo.com/418157428)

- Terner Center estimates 994,200 renters are impacted
- Evictions are not 1:1
- Standardized assistance may be easier but may not help those most in need
- Effective v. Efficient
- HUD wants to end homelessness
• Move quickly to accept applications before executive order ends
• Determine when to open and close the application period based on funding
• Create file of forms required: Handout “Forms for COVID SHIP Rent Assistance”
  • Income Reduction Form
  • Monthly Income Verification Update for Disaster Assistance
  • SHIP Duplication of Benefits Disaster Assistance Agreement with Recipient
  • SHIP Disaster Program Intake Application

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### Intake Considerations

#### 1. Estimate Pre-COVID Income

List Anticipated Annual Income based on income sources being received before Mid-March 2020

<table>
<thead>
<tr>
<th>Income Source</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wages / Salaries (include tips, commission, bonuses and overtime)</td>
<td>$</td>
</tr>
<tr>
<td>Benefits / Pensions</td>
<td>$</td>
</tr>
<tr>
<td>Public Assistance</td>
<td>$</td>
</tr>
<tr>
<td>Other Income</td>
<td>$</td>
</tr>
<tr>
<td>Asset Income</td>
<td>$</td>
</tr>
<tr>
<td><strong>TOTAL Annualized estimate of Pre-COVID Income</strong></td>
<td>$</td>
</tr>
</tbody>
</table>

#### 2. Compare Pre-COVID Income to Current Circumstances

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annualized estimate of Pre-COVID Income</strong></td>
<td>$</td>
</tr>
<tr>
<td>Subtract amount from the Income Certification Form—this is the annualized estimate of Current Circumstances</td>
<td>- $</td>
</tr>
<tr>
<td><strong>A positive number here documents an income reduction due to COVID-19</strong></td>
<td>$</td>
</tr>
</tbody>
</table>
Before Providing Assistance: Technical Revision to SHIP Strategy (HANDOUT)

Replace ‘Summary’ of your Disaster Strategy:
SHIP disaster funds may be used for items such as, but not limited to:

(f) rental and utility assistance for eligible applicants.
(g) mortgage and utility payment assistance for eligible applicants.”
Income Eligibility: Use 2020 Income Limits Chart

• 2020 SHIP Income & Rent Limits on FHFC website:

• Posted on 4/13/2020

• Use the new SHIP income limits chart for any applicant who has not yet signed an income certification form
Guidance on Self-Certification and Income Verification

12-minute recording at https://vimeo.com/410545053

• Self-certification of income allowable provided staff conducts income reviews within 90 days after the waiver period ends
• What if we assist someone who is not eligible?
• Another Option: Third Party Verification Provided by the Applicant
Additional Income Topics on May 20 webinar

• Some Benefits are NOT Counted as Income
• Recently Unemployed Applicants
• Go Fund Me is not an Asset

Register at https://attendee.gotowebinar.com/register/620374553799087627
Providing Assistance

Award Letter/Written Agreement

• State that monthly assistance will be provided if funds are available and/or until the end of the executive order
Process for Paying Landlords and Utility Companies

• Track monthly payment for both rent and utilities on a spreadsheet
• When making monthly payments, avoid accidentally exceeding maximum award
• Final payment may not be full rent or utility payment
• Finance Departments require W-9 (not a SHIP requirement)
• Question: Do I need to sign an agreement with the Landlord? Answer: No
Can you pay three months of rent ahead of time?

• No, determine continued eligibility each month before paying an additional month of rent.
• Income Certification confirms eligibility for up to one year.
• Monthly eligibility updates do not involve collecting documents UNLESS household income has changed.
• SHIP Office updated on the status of household income on a monthly basis.
  • Phone call, e-mail, document file.
COVID SHIP Rental Assistance: Fort Lauderdale

Avis Wilkinson
AWilkinson@fortlauderdale.gov
Rental Assistance Process

• The City of Fort Lauderdale’s COVID-19 Rental Assistance Program

• A rental assistance program is for households affected by COVID-19 and have experienced loss of employment or decrease in work hours.

• Award amount, eligible applicants, income limits served, any restrictions.

• Applicant must live within Fort Lauderdale city limits.

• Serving the extremely low to low income households only- based on HUD income limits. (MAX 80%)

• Sole business owner without employees will be eligible for assistance.

• Provide three (3) months of rental assistance with maximum award of $5,000.

• If liquid assets exceed $5,000 not eligible.

• Rental payment sent directly to landlord(owner of property).

• The assistance is in a form of a grant.
REHAB

- Existing program used to model Rental Assistance
Rental Assistance Process

- **Intake/verification/certification-2**
- **Landlord verification-1**
- **Payment to Landlord-1**
- **Finance Department’s Role**
COVID-19 Rental Assistance Applications Available Online

The City of Fort Lauderdale’s Housing and Community Development office will offer rental assistance to eligible residents of Fort Lauderdale who experienced job loss due to COVID 19. Funding is limited and assistance will be provided on a first-ready, first-served basis. Under the program, a lease agreement must already be in place, rental assistance will be paid directly to the landlord, and rents should be reasonable and meet the market rent rates. Eligible residents will receive up to three months of assistance not to exceed a maximum of $3,000 in total benefits. Assistance is contingent upon available funding.

To access the application, please click here. For more information, please call 954-357-7800.
Application Received

<table>
<thead>
<tr>
<th>Date</th>
<th>Emails</th>
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</thead>
<tbody>
<tr>
<td>As of April 16</td>
<td>162</td>
</tr>
<tr>
<td>As of April 30</td>
<td>320</td>
</tr>
<tr>
<td>As of May 15</td>
<td>575</td>
</tr>
</tbody>
</table>

0 to 1000 range on the y-axis.
AVERAGE RENTAL PAYMENT

$1,167.88

Awarded 34 applicants

13 paid, 12 approved for payment and 9 pending landlord verification for payment.
<table>
<thead>
<tr>
<th>MONTH PAID</th>
<th>LANDLORD</th>
<th>LANDLORD</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>MAY GIBSON GROUP MANAGEMENT</td>
<td>$ 1,325.00</td>
</tr>
<tr>
<td>2</td>
<td>MAY BRIAN J PUTNAM</td>
<td>$ 960.00</td>
</tr>
<tr>
<td>3</td>
<td>MAY VALERIE VERLEY</td>
<td>$ 1,800.00</td>
</tr>
<tr>
<td>4</td>
<td>APRIL KURT G HAUSEY DMD PA</td>
<td>$ 1,600.00</td>
</tr>
<tr>
<td>5</td>
<td>MAY VICTORIA PARK 1016 LLC</td>
<td>$ 1,130.00</td>
</tr>
<tr>
<td>6</td>
<td>MAY WISDOM VILLAGE CROSSING</td>
<td>$ 876.00</td>
</tr>
<tr>
<td>7</td>
<td>MAY ADAM BONIN</td>
<td>$ 1,250.00</td>
</tr>
<tr>
<td>8</td>
<td>MAY REGAL TRACE APARTMENT COMMUNITY</td>
<td>$ 890.00</td>
</tr>
<tr>
<td>9</td>
<td>MAY REGAL TRACE APARTMENT COMMUNITY</td>
<td>$ 1,069.00</td>
</tr>
<tr>
<td>10</td>
<td>MAY CROWN COURT APARTMENT, INC</td>
<td>$ 1,250.00</td>
</tr>
<tr>
<td>11</td>
<td>MAY LARRY FISHER JR</td>
<td>$ 1,350.00</td>
</tr>
<tr>
<td>12</td>
<td>MAY CONCORD PROPERTY MANAGEMENT, LLC</td>
<td>$ 1,100.00</td>
</tr>
<tr>
<td>13</td>
<td>MAY PATRICIA ANDRADE-MARIN</td>
<td>$ 1,400.00</td>
</tr>
</tbody>
</table>

$ 16,000.00
### RENTAL ASSISTANCE APPROVED & PENDING PAYMENT

<table>
<thead>
<tr>
<th>MONTH PAI</th>
<th>LANDLORD</th>
<th>ANT</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 MAY</td>
<td>COMMUNITY ACRES/JOHN MANETTE</td>
<td>$1,135.00</td>
</tr>
<tr>
<td>2 MAY</td>
<td>SUNNY SKIES REALTY LLC</td>
<td>$1,170.00</td>
</tr>
<tr>
<td>3 MAY</td>
<td>DAVID KNAPP</td>
<td>$1,100.00</td>
</tr>
<tr>
<td>4 MAY</td>
<td>ASSET MANAGEMENT &amp; REALTY INC</td>
<td>$900.00</td>
</tr>
<tr>
<td>5 MAY</td>
<td>NEW RIVER CONDOMINIUM/LA ESTANCIA</td>
<td>$1,149.00</td>
</tr>
<tr>
<td>6 MAY</td>
<td>PINNACLE AT TARPON RIVER</td>
<td>$1,296.00</td>
</tr>
<tr>
<td>7 MAY</td>
<td>844-845 VP LLC</td>
<td>$1,100.00</td>
</tr>
<tr>
<td>8 MAY</td>
<td>KEITH BEAN</td>
<td>$780.00</td>
</tr>
<tr>
<td>9 MAY</td>
<td>A LIRE LTD-EASTOVER APARTMENTS</td>
<td>$1,335.00</td>
</tr>
<tr>
<td>10 MAY</td>
<td>CITY OF FORT LAUDERDALE HOUSING AUTHORITY</td>
<td>$1,700.00</td>
</tr>
<tr>
<td>11 MAY</td>
<td>NORTHWEST GARDENS</td>
<td>$1,021.00</td>
</tr>
<tr>
<td>12 MAY</td>
<td>WISDOM VILLAGE CROSSING</td>
<td>$876.00</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>$13,562.00</strong></td>
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</table>

### RENTAL ASSISTANCE APPLICATIONS RECEIVED/PENDING VERIFICATION & LANDLORD

<table>
<thead>
<tr>
<th>MONTH PAI</th>
<th>LANDLORD</th>
<th>ANT</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 MAY</td>
<td>ALEC INVESTMENTS</td>
<td>$1,200.00</td>
</tr>
<tr>
<td>2 MAY</td>
<td>WISDOM VILLAGE CROSSING</td>
<td>$876.00</td>
</tr>
<tr>
<td>3 MAY</td>
<td>CITY OF FORT LAUDERDALE HOUSING AUTHORITY</td>
<td>$850.00</td>
</tr>
<tr>
<td>4 MAY</td>
<td>GARDEN REBEL ENTERPRISES, LLC</td>
<td>$1,195.00</td>
</tr>
<tr>
<td>5 MAY</td>
<td>KURT G HAUSEY DMD PA</td>
<td>$1,600.00</td>
</tr>
<tr>
<td>6 MAY</td>
<td>LANG INVESTMENTS</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>7 MAY</td>
<td>LAUDER ARMS</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>8 MAY</td>
<td>EXECUTIVE MANOR RAQUET CLUB</td>
<td>$1,425.00</td>
</tr>
<tr>
<td>9 MAY</td>
<td>J. ROBERT YANCEY</td>
<td>$1,000.00</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>$10,146.00</strong></td>
</tr>
</tbody>
</table>
COMMUNICATION

• Requiring applicants to submit application and required documents electronically
Rental Assistance Process

**Intake completed by Administrative Assistant**

- Review submitted applications to make sure all information including additional documents are provided to ensure application is complete including Landlord information.
  - Check BCPA for the property address within City Limits.

- Send follow-up email to applicant for additional information if needed. *Always provide a date items must be submitted. (DEADLINE)*

- Complete the income verification by reviewing paystubs, bank statements, and other income sources.
- Complete the Resident Income Certification (RIC) using the income verification information.
Rental Assistance Process

• Send landlord information to Construction Review Specialist (CRS) for verification.
  • BCPA and or SUNBIZ

• Once Landlord information verified.

• Send PDF copy of RIC for signature and request return via email.

• Award letter sent to applicant.
Application

City of Fort Lauderdale Housing and Community Development
RENTAL ASSISTANCE PROGRAM

Fully completed application. (No section of the application should be left blank)

The incomes of all adult household members 16 years of age and older are counted as part of the application.

REQUIRED DOCUMENTS (copies only)

Only complete applications will be accepted:

1. ___Copy of photo I.D. (driver’s license or state I.D.) for every household member over the age of 18
2. ___Copies of three (3) weeks of the most recent and consecutive paycheck stubs showing the employer name, address and telephone number for every source of employment income for you and everyone in your home.
3. ___Copies of all pages of the last one (1) year signed and dated tax returns (2019/2018) for you and anyone in your home.
4. ___Copies of all pages of the last one (1) year signed and dated tax returns for you and anyone in your home who is self-employed. Must include Profit & Loss and an income and expense report for the last three (3) months.
5. ___Copy of current lease agreement
6. ___Proof that you have applied for unemployment
7. ___Three most recent rent receipts
8. ___Fully completed landlord packet to include name, address, tax identification number and verification of ownership or authority to rent the property.
9. ___Evidence of loss of income due to COVID-19 (termination letter from employer)

MEET THE HUD INCOME LIMITS BELOW:

<table>
<thead>
<tr>
<th>HH Size</th>
<th>Max Income</th>
<th>HH Size</th>
<th>Max Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$40,950</td>
<td>5</td>
<td>$77,050</td>
</tr>
<tr>
<td>2</td>
<td>$57,050</td>
<td>6</td>
<td>$82,750</td>
</tr>
<tr>
<td>3</td>
<td>$64,200</td>
<td>7</td>
<td>$88,450</td>
</tr>
<tr>
<td>4</td>
<td>$71,300</td>
<td>8</td>
<td>$94,150</td>
</tr>
</tbody>
</table>

If you have liquid assets in the amount of $5,000.00 and above, your application is not eligible.

In order to participate in this program, you must provide all of the required documents to our office along with your complete application on one of the dates listed above. City staff will review your application and documents and determine if your application is complete. Staff acceptance of application does not constitute approval or guarantee participation in the program. Program is subject to funding availability. Please check to be sure you have all the documents above.

INCOMPLETE APPLICATIONS WILL NOT BE ACCEPTED.
## Application

**CITY OF FORT LAUDERDALE**

**RENTAL HOUSING PROGRAMS APPLICATION**

**MUST BE EMAIL TO**

DGRAHAM@FORTLAUDERDALE.GOV AND COPY AAG@FORTLAUDERDALE.GOV

**HOUSING & COMMUNITY DEVELOPMENT**

914 Sistrunk Boulevard, Suite 103
Fort Lauderdale, Florida 33311

**PROPERTY INFORMATION**

- **Address:**
- **Apt #:**
- **City:** Fort Lauderdale
- **State:** Florida
- **Zip Code:**
- **Number of Bedrooms:**
- **Number of Bathrooms:**

**APPLICANT**

- **First Name:**
- **Middle Initial:**
- **Last Name:**
- **Home Phone:**
- **Work Phone:**
- **Cell Phone:**
- **Email Address:**
- **Employed:**
- **Unemployed:**
- **Self-Employed:**

**SPOUSE / CO-APPLICANT**

- **First Name:**
- **Middle Initial:**
- **Last Name:**
- **Home Phone:**
- **Work Phone:**
- **Cell Phone:**
- **Email Address:**
- **Employed:**
- **Unemployed:**
- **Self-Employed:**

**Emergency Contact**

- **Name:**
- **Phone#:**
- **Email:**

**Profile:** These programs are federally & state funded, therefore we request you complete the following information for statistical purposes only.

**Head of Household**

- **Sex:** Male □ Female □
- **Marital Status:** Single □ Married □ Widow/Widower □ Divorced □

**Spouse / Co-applicant**

- **Sex:** Male □ Female □
- **Marital Status:** Single □ Married □ Widow/Widower □ Divorced □

**Race / National Origin:**

- American Indian/Alaskan □ Asian □ Black □ Hispanic Yes or No □ Pacific Islander □ White □ Other (Specify)

**List every person living at your residence (including yourself)**

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Date of Birth</th>
<th>Social Security Number</th>
<th>Relationship to Applicant</th>
</tr>
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# Application

## IMPORTANT INFORMATION

1. Are you currently enrolled in the Housing Choice Voucher Program (Section 8 Housing)? □ YES □ NO. If you answered YES, your rental property is not eligible for assistance.
2. Do you own a business (LLC, INC, CORP, Sole Proprietorship with employees)? □ Yes □ No. If you answered YES, you’re not eligible for assistance.
3. Are you currently enrolled in Public Housing? □ Yes □ No.
4. Do you or your co-applicant owe the City of Fort Lauderdale any money? □ Yes □ No.
   □ If yes, please explain.

## EMPLOYMENT INFORMATION: APPLICANT

<table>
<thead>
<tr>
<th>Employees Name</th>
<th>Employer Name</th>
<th>Position</th>
<th>Supervisor</th>
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<th>Address/Phone</th>
<th>Year Employed</th>
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<th>Pay Rate: $</th>
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<tr>
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<td>0 - 15</td>
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## EMPLOYMENT INFORMATION: SPOUSE / CO-APPLICANT

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<th>Year Employed</th>
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<th>Pay Rate: $</th>
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<td>16 - 30</td>
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<td>31 - 40</td>
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## RENTAL INFORMATION

<table>
<thead>
<tr>
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<th>Apartment Address</th>
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<th>State</th>
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<tr>
<th>Phone Number</th>
<th>Email</th>
<th>Rental Payment Due date</th>
<th>Rental Payment amount</th>
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## CONFLICT OF INTEREST FORM

### CONFLICT OF INTEREST QUESTION

Are you or anyone living in your household a City of Fort Lauderdale employee? □ YES □ NO.
If you answered YES, list the household member(s) name and the Department they work for:

<table>
<thead>
<tr>
<th>Name</th>
<th>Department</th>
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Are you or anyone living in your household an elected official or appointed official serving on any City Board? □ YES □ NO.
If you answered YES, list each employee name and the Department they work for:

<table>
<thead>
<tr>
<th>Name</th>
<th>Department</th>
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The City will adhere to its employee code of conduct and all employees, contractors, and subrecipients of federal and state funding will adhere to the conflict of interest policies established by the Federal government and the State. In accordance with 24 C.F.R. 570.611 applicants can be denied participation in the City’s Purchase Assistance, Housing Rehabilitation/Replacement Programs if a conflict of interest exists. A conflict of interest exists if an applicant is an employee, agent, consultant, officer, elected official, appointed official of the City of Fort Lauderdale or its subrecipients, and if within the past 12 months, any of the following statements applies to any of the applicants:

1. Exercises or has exercised any functions or responsibilities with respect to funds for this program.
2. Participates or has participated in the decision making process related to funds for this program.
3. Is or was in a position to gain inside information with regard to programs activities.

A conflict of interest may also arise if an applicant for assistance is related by family or has business ties to any employee, officer, elected or appointed official or agent of any local government who exercises any functions or responsibilities with respect to the City’s program.

When a conflict of interest or perceived conflict of interest exists, the applicant must acknowledge and disclose that conflict, if a conflict of interest exists (or the perception of one), the City is required to seek a legal opinion and make the potential conflict known to the public by applying by newspaper or before the City Commission and then request an exception from the U.S. Department of HUD.

The process is mandatory for all City of Fort Lauderdale employees and any time a conflict or the perception of one exists.
Application

**IMPORTANT INFORMATION**

1. Are you currently enrolled in The Housing Choice Voucher Program (Section 8 Housing)? □ YES □ NO
   - *If you answered yes, your rental property is not eligible for assistance*

2. Do you own a business (LLC, INC, CORP, Sole Proprietorship with employees)? □ Yes □ No
   - *If you answered yes, you are not eligible for assistance*

3. Are you currently enrolled in Public Housing? □ Yes □ No
   - *If you answered yes, your rental property is not eligible for assistance*

4. Do you or your co-applicant owe the City of Fort Lauderdale any money? □ Yes □ No
   - *If yes, please explain__________________________*

**RENTAL INFORMATION**

- Apartment Name: ________________________________
- Apartment Address: ________________________________
- City: FORT LAUDERDALE  State: FL
- Zip: ____________
- Phone Number: ______________  Email: ____________________
- Rental Payment Due date: ____________  Rental Payment amount: ____________
Application

DUPICATION OF BENEFITS

RECIPIENT AGREES THAT IF ADDITIONAL BENEFITS ARE RECEIVED FROM OTHER SOURCE SUCH AS FEDERAL BENEFITS OR CHARITABLE DONATIONS TOWARD RENTAL ASSISTANCE THAT THEY WILL REIMBURSE THE FULL AWARD AMOUNT TO THE CITY OF FORT LAUDERDALE.

AUTHORIZATION TO VERIFY INFORMATION

This is authorization for the City of Fort Lauderdale to verify previous or current information regarding me/us. The undersigned specifically acknowledge(s) that: (1) verification or re-verification of any information contained in this application may be made by the City of Fort Lauderdale from any source named in this application, as well as, banks, credit unions, a credit reporting agency and other sources not specifically identified here; (2) the City of Fort Lauderdale may make copies of this letter for distribution to any party with which I (we) have a financial or credit relationship and that any party may treat such copy, including a faxed copy, as an original; (3) the property must be occupied as the applicant’s primary residence.

AGREE

The undersigned understands that the intent of this application is for purposes of pre-qualifying only and does not guarantee acceptance or approval and no commitment is hereby made on the part of either the applicant or the City of Fort Lauderdale. We further understand that all information and documents provided with, and in association with this application, are public records and as such are subject to the State of Florida’s public record laws.

I/We certify the information provided in this application is true and correct as of the date set forth opposite my signature on this application. That any property assisted under this Program will not be used for any illegal or restricted purposes, and will be used solely as my or our principal residence.

Any intentionally false or fraudulent statement, supporting document or information will constitute cancellation of this application and liability in any legal action brought against me/us by the City. The City of Fort Lauderdale is hereby authorized to verify any of the above information and to inspect the property prior to approval. I/We agree to no claim for defamation, violation of privacy or other claims against any person, firm or corporation by reason of any statement or information released by them to the City of Fort Lauderdale.

PENALTY FOR FALSE OR FRAUDULENT STATEMENT: Federal law, U.S.C. Title 18, Sec. 1001, provides: Whoever, in any matter within the jurisdiction of any department or agency of the U.S. knowingly and willfully falsifies, . . . or makes false, fictitious or fraudulent statements, or entries, shall be fined not more than $10,000 or imprisoned for not more than five years, or both.

PRIVACY ACT NOTICE

This information is to be used by the agency collecting it, or its assignees, in determining whether you qualify as a prospective loan client under its Program. It will not be disclosed outside the agency except as required and permitted by law. Failure to provide this information may delay or result in rejection of your application. All information you provide is subject to Florida’s public records laws.

<table>
<thead>
<tr>
<th>Applicant’s Name (Print)</th>
<th>Applicant’s Signature</th>
<th>Date</th>
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<tr>
<th>Co-Applicant’s Name (Print)</th>
<th>Co-Applicant’s Signature</th>
<th>Date</th>
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<th>This application was taken by:</th>
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<td>☐ Face-to-face interview</td>
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<td>☐ Mail</td>
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<td>☐ Telephone</td>
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<td>☐ Internet</td>
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Award Letter

May XX, 2020

Name
Address
Fort Lauderdale, FL 333XX

RE: Rental Application – XXXXXXX

Dear XXXXXX

We have approved your application under the COVID-19 Emergency / Temporary Rental Assistance Program for the month of May 2020. This COVID-19 Emergency Assistance is limited to no more than (3) three months of assistance or $5,000.00 per household. We will pay the first month’s rent on your behalf to the landlord and will send you a copy of the payment for your records.

This letter certifies that the City of Fort Lauderdale has determined that you meet the 2020 HUD Income Limits for the household size of (1) one at maximum household annual income of $18,750.00.

To meet eligibility for additional assistance you will need to demonstrate that you are actively seeking employment. This includes job search and interviews or job training that can be verified. Documentation of this active must be presented 10-15 days to XXX@fortlauderdale.gov before the next request of assistance is made. The City of Fort Lauderdale reserves the right to rescind your application at any-time during the process if the information you provided to us is determined to be inaccurate or false. All funds expended by the city on your behalf will become due and payable to the City at that time.

We recognize that recent events have impacted our residents through job loss. We expect these conditions to be temporary and hope that this grant will assist your household during these times.

Please contact Avis A Wilkinson, Housing Community Development Supervisor awilkinson@fortlauderdale.gov if you have any questions.

Sincerely,

Avis A Wilkinson,
Housing Community Development Supervisor
Housing and Community Development Division
W9 & Vendor Form
Finance

• Finance ran reports to identify open balances, and then provided these reports to program staff to ensure funds were available and not intended for other projects.

• Finance then created accounts with coding specifically for Rental Assistance payments.
  
  • SH18RA was created for FY18 available funds in the amount of approximately $83,957
  
  • SH19RA was created for FY19 available funds in the amount of approximately $162,790

• At this time, all payment requests are being charged to these index codes. If additional funding becomes available, similar index codes will be created for the additional funding.
Finance

- Vendors have been set up in the system for the landlords or management companies, and payments are made out to these vendors (and NOT the tenants directly).

- Finance is keeping a tracking spreadsheet of the payments by Vendor, Tenant & Address, Rental Month, and amount to each index code.

- When the authorized payment request is received, finance approves the payment based on availability of funds.

- The spreadsheet keeps a running tally to ensure expenditures do not exceed funding.
<table>
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<tr>
<th>Request Dated</th>
<th>Invoice #</th>
<th>Vendor</th>
<th>Vendor #</th>
<th>Description</th>
<th>Project / Address or S/O Title</th>
<th>Index Code or Project Code 1</th>
<th>SH18RA Amount</th>
<th>Index Code or Project Code 2</th>
<th>SH19RA Amount</th>
<th>Total This Payment</th>
<th>Sub Object</th>
<th>Program</th>
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<td>83,957.09</td>
<td>$56,378.09</td>
<td>$162,790.04</td>
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<td>$162,790.04</td>
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On average it takes 13 business days from application to payment issued.
Ms. Santiago

- Single parent of 5
- Gross income: $32,000
- Household size 6
- 3 Bedroom Apartment
- Her job before furlough Front Desk Supervisor. Furlough went into effect on March 23, 2020 no returned date given.
Ms. Santiago

CITY OF FORT LAUDERDALE

Award Letter

April 10, 2020

Joyce Santiago
605 SW 8th Avenue
Fort Lauderdale, FL 33312

RE: Rental Application – 605 SW 8th Avenue

Dear Joyce Santiago,

We have approved your application under the COVID-19 Emergency / Temporary Rental Assistance Program for the month of May 2020. The COVID-19 Emergency Assistance is limited to no more than (3) three months of assistance or $5,000.00 per household. We will pay the first month’s rent on your behalf to the landlord and will send you a copy of the payment for your records.

This letter certifies that the City of Fort Lauderdale has determined that you meet the 2020 HUD income limits for the household size of [6] six at maximum household annual income of $51,700.00.

To maintain eligibility for additional assistance you will need to demonstrate that you are actively seeking employment. This includes job search and interviews or job training that can be verified. Documentation of this active must be presented 10-15 days before the next request of assistance is made. The City of Fort Lauderdale reserves the right to rescind your application at any time during the process if the information provided to us is determined to be inaccurate or false. All funds expended by the city on your behalf will become due and payable to the City at that time.

We recognize that recent events have impacted our residents through job loss. We expect these conditions to be temporary and hope that this grant will assist your household during these times.

Please contact Rachel Williams, Housing Community Development Manager at replies@fortlauderdale.gov if you have any questions.

Sincerely,

Rachel Williams,
Housing Community Development Manager
Housing and Community Development Division
Ms. Santiago
Best Practices

• Craft an electronic folder for each applicant with all documents received such as the application, email, lease, bank statement, award letter, payment…etc.

• Create a writeable document in Word, Excel or Note pad to track any issues and the status of each file from missing documents, landlord verification to payment issued.

• It’s important to have the landlord’s contact information (email address) stated on the application in the “rental information” section. This information saves time when trying to reach out to the landlord to obtain the W9 and Vendor Form (our internal form) in order to process the payment.

• Develop a tracking method of all rental assistance payments from pending approval, approved pending payment and payment issued. This will relieve confusion on the status of each payments.

Save copies of lease, award letter W9/Vendor form and vendor payment request electronically for your records.
Questions
Another type of Emergency Assistance: Rent Deposit

- First and Last Month’s Rent
- Security Deposit for Damages
- Utility Deposit
- Some have local policy: require a physical inspection of rental unit
Identify Affordable Rentals

Using floridahousingsearch.org

• Call Center (800) 428-8844
• Inventory of rentals with vacancies
• Available online, via toll-free call center, phone, fax, mail and email
• Includes subsidized and private market-rate rentals affordable for households earning up to 120% AMI
Follow the Income Set-Aside

• 30% of all SHIP funds for Very Low (50% AMI)

• 60% Very Low and Low (up to 80% AMI) - includes 30% VLI above

• Spend the Remainder for households up to 140% AMI
File Documentation

• Income Reduction Form: document rent assistance need
• SHIP Agreement with Applicant: Duplication of Benefits (HANDOUT)
• Copy of Signed Lease with Landlord address/contact information
• Utility bill with account number
Duplication of Benefits

• Document all sources of emergency assistance that an applicant receives
• Identify source that paid which month(s) of rent
• SHIP Agreement with Applicant regarding Duplication of Benefits
Contracting out Work

- Do you have an existing contract for Rent Assistance?
- Work with local procurement officer: amend contract to add COVID-19 rent assistance
SHIP Offices Contracting with a Nonprofit for Rental Assistance

Examples:
• Clay County- Continuum of Care (CoC) agency Mercy Support Services
• St Johns County- Continuum of Care (CoC) agency
• City of Kissimmee- Community Hope Center
Sub-recipient Agreement

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM
SUB-RECIPIENT AGREEMENT FOR SERVICES

Made on this day of _______, between CITY/COUNTY, a municipal city/county, whose address is (Organization Address) (hereinafter "Sub-recipient," a public/private non-profit/for-profit corporation under State headquarters mailing address is (organization address) (hereinafter "Recipients") is the recipient of State Housing Initiatives Partnership (SHIP) Program through the Florida Housing Finance Corporation (FHFC); and

CITY/COUNTY wants to provide rental and mortgage assistance to eligible economic crisis caused by the COVID-19 pandemic; and

Recipient is a non-profit/for-profit organization that possesses experience and ability in its execution and completion of this Agreement; that has been selected as a qualified sub-recipient to carry out this agreement; and

CITY/COUNTY deems it desirable to enter into an Agreement with the State Housing Initiatives Partnership Program and specifically identified in Attachment A

Sample agreement with a sub-recipient to provide rental assistance (HANDOUT)

Sub-recipient receives Service Delivery Fee

Attachments include sample forms- request for payment, progress report, projected accomplishments
Sub-recipient receives Service Delivery Fee

Administrative Activities should be paid from SHIP Administrative Budget:
• Outreach and Pre-Screening
• Applications and Eligibility Determination
• Reporting assistance provided
• Overhead, office space, utilities, copier, computers, etc.

Possible Project Delivery Costs
• Rental Housing Counseling
• What else?
Reporting Disaster Assistance

- Rental Disaster Assistance Strategy Code 16
- Homeownership Disaster Assistance Code 5
- Add each recipient to SHIPDATA Spreadsheet, Funding Type: Grant

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<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
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**Table:**

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<th>Funding Type</th>
<th>Funding Year</th>
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Resources

Helpful FHC Publications

Visit [https://www.flhousing.org/publications/](https://www.flhousing.org/publications/)

Guide to Using SHIP for Rental Housing

Guidebook for SHIP Administrators
Fundamentals of Rental Housing Counseling

- May 27 – 29
- August 3 - 5

https://housingactionil.org/what-we-do/capacity-building/trainings-calendar/

$100, Two sessions each day
10:30 am – 12:00 pm
1:30 – 3:00 pm
To help renters learn if their homes are covered by CARES Act or other protection:

Fannie Mae: https://www.knowyouroptions.com/rentersresourcefinder
Freddie Mac: https://myhome.freddiemac.com/renting/lookup.html
Congressional Legislation

Emergency Rental Assistance and Rental Market Stabilization Act of 2020 (S. 3685/H.R. 6850)
• Sponsored by Representatives Maxine Waters (D-CA) and Denny Heck (D-WA), and Senator Sherrod Brown (D-OH)
• $100 billion in emergency rental assistance

HEROES Act
• Contains $200 billion for housing & homelessness; including $100 billion for rental assistance
Legislation Addressing Renters’ Needs

Deep income targeting for assistance

• 40% of funding for ELI (<30% of AMI) households
• At least 70% of funds for VLI (<50% AMI) households
• Remaining funds may serve households up to 80% AMI
• HUD can waive requirement and assist households up to 120% AMI
Details of Legislation

Eligible uses of funds

- Up to 24-months rental assistance or cover up to 6 months of back-rent and late fees
- Housing relocation or stabilization services
  - Rental application fees and security deposits
  - Utility deposits and payments
  - Moving costs
  - Assistance with housing searches and placements
  - Case management
  - Credit repair
Questions & Evaluation