

# ASSISTANCE FOR TENANTS

## **CDC Temporary Halt in Residential Evictions to Prevent the Further Spread of COVID-19**

<https://www.cdc.gov/coronavirus/2019-ncov/covid-eviction-declaration.html>

CDC Director Dr. Rochelle Walensky signed an extension to the eviction moratorium further preventing the eviction of tenants who are unable to make rental payments. The moratorium that was scheduled to expire on June 30, 2021 was extended through July 31, 2021 and this is intended to be the final extension of the moratorium.

## **RENTAL ASSISTANCE PROGRAMS**

### **1. Emergency Rent Assistance (Broward) & OUR Florida**

[Main Article](#) for Broward County

**Phone:** 888-692-7203

[Application Portal](#) for Broward County

[Application Form](#) & [Portal](#) for OUR Florida

3. has a household income at or below 80% of the Area Median Income; following is the income chart for 2021:

Household Size	Income
1	\$49,300
2	\$56,350
3	\$63,400
4	\$70,400
5	\$76,050
6	\$81,700
7	\$87,300

### **I. Coverage & Eligibility**

- The ERA Program is COVID-19 related assistance that covers **eligible expenses** for **eligible households**. The terms are defined respectively:
  - **Eligible Expense**- rent, rental arrears (i.e., past due payments),\* and utility arrears.\*\*
  - **Eligible Household**- a household that:
    1. qualifies for unemployment, has experienced a reduction in household income, has incurred significant costs, or has experienced financial hardship due to COVID-19,
    2. demonstrates a risk of experiencing homelessness or housing instability,\*\* and

### **II. Required Documentation**

- The tenant must fill out the Tenant Application and provide the following documentation:
  - Copy of a government-issued photo ID for each adult household member

\* including contracted late fees

\*\* including electricity, gas, and water

\*\*\* including eviction notice, utility shutoff notice, past due rent notice, past due utility notice, or any

other evidence of unsafe or unhealthy living conditions or housing stability

- First name, last name, and date of birth for each household member
- Proof of income for each adult household member (tax documents, paystubs, unemployment award letter, etc.) OR a determination letter from a government agency verifying the household income is at or below 80% of the area median income
- Documentation showing economic impact from COVID-19 (i.e. pandemic unemployment assistance letter, letter from employer of work hours reduced or terminated due to the pandemic, evidence of increased childcare costs, etc.)
- Signed lease agreement
- Most recent utility bill showing amount due and any past due balance. The bill must include the household address and one household member's name
- Documents for prior rental assistance received (if applicable)

### III. Level & Method of Assistance.

- **Proving Eligibility.** Applicants must prove they are eligible for assistance with documentation.
- **Payment Method.** Funds will be paid directly to landlords and utility services to who agree to participate in the Emergency Rental Assistance Program (ERAP).
- **Length of Assistance.** Assistance can be given for up to 12 months, plus an additional 3 months if applicant can show that the extra months are needed to ensure housing stability and funds are available.
- **Timing for Delinquent Payments.** Assistance for rental arrears will be provided before the applicant is evaluated for eligibility for assistance for future rent payments.
- **Timing for Future Payments.** Assistance for future (non-delinquent) rent expenses may be provided for up to 3 months at a

time; households must reapply for additional assistance at the end of that 3-month period if needed so long as the overall time limit for assistance has not been exceeded.

#### i. Rule Against Benefit Duplication

- **General Rule.** Assistance cannot be given for expenses that are already covered by other assistance, including that of federal, state, or local programs.
- **Federally Subsidized Housing.** An eligible household occupying federally subsidized housing may receive assistance if funds are not applied to costs that have been or will be reimbursed under any other federal assistance.
- **Monthly Federal Subsidies.** If an eligible household receives a federal subsidy (i.e., a Housing Choice Voucher, Public Housing, or Project-Based Rental Assistance) and the tenant is adjusted according to changes in income, the renter household may receive Emergency Rental Assistance for the tenant-owned portion of the rent or utilities that is not subsidized.

## 2. State Housing Initiatives Partnership (SHIP) Programs

### [Main Article](#)

For all programs, applicants must complete the Family Success Orientation Tutorial, located [here](#).

### I. Emergency Financial Assistance Program

Application and documentation should be provided on-site to the applicant's local Family Success Center, all of which are located [here](#).

#### i. Requirements

##### A. Events Covered

- A household may qualify for emergency financial assistance for mortgage, rent, and utilities payment, if due to no fault of the

applicant's own, within the last 180 days, the following occurred:

- loss of employment
- loss of household income
- an unexpected expense or hardship, such as unanticipated medical expense

### B. Consideration Requirements

- To be considered, the applicant must provide proof of the following:
  - (1) for rental or mortgage assistance, a written threat of eviction, notice of mortgage default, or foreclosure notice in the applicant's or household member's name, or
  - (2) for utilities, a past due, final, or disconnect notice for utilities in the applicant's or household member's name,
  - (3) ability to pay all basic household expenses prior to the interruption or reduction in income, and
  - (4) ability to continue paying all basic expenses after assistance is provided (called a **sustainability plan**).

### C. Required Documentation

- **Residency.** A person must provide the following (all that apply):
  - Unexpired State of Florida picture ID showing Broward County residence for all adults in the household,
  - SS cards for all family members,
  - Other proof of Broward residency:
    - Florida State Driver's License
    - Florida ID Card
    - Broward County Voter Registration Card
  - Other proof of Broward residency:
    - Lease/rental agreements
    - Mortgage documents
    - Family Success Administration Tenant Verification Form
- **Other Documentation.** To prove need for assistance, the following are acceptable means of proof:
  - For Eviction or Default:

- Written late or 3-day notice
- Threat of eviction
- Court eviction summons or 24-hour writ of possession

- For Utilities:
  - Past due, final, or disconnect notice (assistance can be provided for past due & current amounts, but not for penalties or late fees)

- **Income.** A person can provide paycheck stubs, proof of child support or alimony, current SS, VA, or unemployment benefits letter, proof of self-employment income, tax returns, bank statements, TANF documentation, and proof of future income.
- **Reduction/Interruption of Income or Unexpected Expense.** A person must provide the following, if applicable:
  - If interruption or reduction for medical reasons, a doctor's statement documenting the date the absence began and the date they may return to work.
  - If interruption or reduction due to unpaid leave, a letter on the employer's letterhead to include, but not be limited to, reason for leave, the date the absence began, and the date the person may return to work; a medical statement may still be required.
  - If interruption or reduction due to theft or domestic violence incident, a police report dated within 48 hours of the incident.
  - If interruption or reduction due to natural disaster, a red cross referral.
- Emergency Assistance may be provided once every 2 years and is limited to 3 payments per lifetime.

## II. Self-Sufficiency Case Management Program via Community Service Block Grant

[Main Article](#)

Orientation on the first Friday of every month at 9:30 AM at 900 NW 31<sup>st</sup> Ave, Ft. Lauderdale, FL 33311 on the 1<sup>st</sup> floor, room 1-14.

**Phone:** 954-357-5025

Program provides “housing assistance,” though I was unable to find exactly what kind of assistance is offered.

*ii. Requirements*

**A. Income**

- Applicants must make at or below 200% of the federal poverty income line.

**B. Documentation**

- **Residency.** Applicant must provide proof of residency (all that apply):
  - Florida picture ID showing Broward address for all adults in household,
  - SS cards for all household members,
  - Birth certificates for all children in the household, and
  - Housing agreement, Section 8, or public housing documentation.
- **Applicant’s Income.** Applicant must provide proof of income for applicant (all that apply):
  - Pay stubs from the last 3 months
  - Letter on company letterhead verifying start date, pay rate, frequency of payment, and average hours worked per week
  - Unemployment Determination Statement
  - Pension documentation
  - Retirement benefit statement
- **Other Income.** Applicant must provide proof of income for all household members (all that apply):
  - Current disability benefit statement
  - Child Support Verification printout
  - Workers Compensation benefits
  - Food Stamp & TANF Verification printout
  - VA benefits
  - Notarized letter & proof of income (pay stubs) from any person who is assisting

applicant financially (which must include amount received and how often)

**3. Miscellaneous Programs**

- Other organizations & programs that may be of use are:

Program/ Organization	Description	Requirements
Gateway Community Outreach limited cash assistance program <b>Phone:</b> 954-725-8434 <a href="#">Main Article</a>	Last resort coverage of rent to prevent eviction, as well as for utility cutoffs. Funds are very limited.	Proof of need and income. All applicants are decided case-by-case.
Hope South Florida Emergency Re-housing program <b>Phone:</b> 954-566-2311 <a href="#">Main Article</a>	Covers first, last and security costs of up to \$6,000 for individuals homeless or at risk of homelessness. Subsidy of up to 80% of monthly rent while a case manager helps client raise their income.	Must be facing eviction or have been evicted.
Miramar Assisting Seniors in their Homes (MASH) <b>Phone:</b> 954-889-2700 <a href="#">Main Article</a>	One-time rental assistance for elderly in a housing crisis. Funds are limited.	Must be 60+, low income, a Miramar resident, and have been given a final notice bill.
HOPE Outreach Center emergency financial assistance <b>Phone:</b> 954-321-0909 <a href="#">Main Article</a>	Covers expenses people in the community who find themselves suddenly unable to make ends meet.	Be unable to make ends meet due to job loss, disability, health crisis, and/or some other emergency circumstance.

## U.S. DEPARTMENT OF THE TREASURY

<https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program/promising-practices>

### EMERGENCY RENTAL ASSISTANCE PROGRAM

- [FAQs](#)
- [Find rental assistance](#)
- [Promising Practices](#)
- [Program web sites](#)

Looking for rental assistance?

Renters and landlords can [find out what emergency rental assistance covers, how it works, and who's eligible](#) on the interagency housing portal hosted by the Consumer Financial Protection Bureau (CFPB).

Treasury has engaged with ERA grantees across the country to identify program strategies that promise to speed up program implementation, more efficiently deliver program benefits, enhance program integrity, and improve tenant and landlord access to programs—particularly for vulnerable and harder to reach populations.

### **OTHER TYPES OF ASSISTANCE FOR BROWARD COUNTY RESIDENTS**

#### FLORIDA COMMISSION ON HUMAN RELATIONS

<https://fchr.myflorida.com/>

The Florida Legislature created the *Florida Commission on Human Relations* in 1969 to enforce the Florida Civil Rights Act. The Florida Commission on Human Relations basic statutory responsibilities are set forth in [Chapter 760](#), Florida Statutes, which addresses the areas of employment discrimination based on race, color, religion, sex, disability, national origin, age and marital status; and **discrimination in housing** based on race, color, national origin, sex, disability, pregnancy, religion and familial status.

**Housing Discrimination Questionnaire:** Below you will find a link to download the document "Housing Technical Assistance Questionnaire".

**[CLICK HERE TO DOWNLOAD QUESTIONNAIRE](#)**

Please **fax** or **mail** the completed questionnaire to the Office of Customer Service (fax and address are listed on the last page of the questionnaire). An email option will be added soon. The Office of Customer Service will complete a charge form, as applicable, for your signature and mail it to you at the address listed on the questionnaire.

## **BROWARD COUNTY HUMAN RIGHTS SECTION:**

Human Rights investigates employment discrimination complaints involving employers in Broward County who employ 5-14 employees, discrimination in the sale or rental of housing with 4 or more units located in Broward County, and discrimination in services provided to the public (Public Accommodations).

<https://www.broward.org/ProfessionalStandards/Pages/humanrights.aspx>

Filing a Complaint:

<https://www.broward.org/HumanRights/Documents/Housing%20Discrimination%20Complaint%20Questionnaire%20REV%20012218.pdf>

**BROWARD CONNECTIONS** Organizations assisting with Housing in Broward County.

<https://www.browardconnections.org/housing.html>

## **17<sup>TH</sup> JUDICIAL CIRCUIT COMMUNITY COURT**

<http://www.17th.flcourts.org/community-court/>

In November 2018, the average daily jail population in Broward County was roughly 3,500. We hope to reduce that number by initiating *Florida's first Community Court*, a program that addresses the needs of at-large, homeless, petty crime and municipal ordinance offenders. Held every Wednesday morning at City Hall in Fort Lauderdale, Community Court focuses on the root causes of each defendant's issues, applying appropriate therapeutic and community service based punishments. Participants must choose to take an active role in their rehabilitation, and agree to give back to the community in the form of community service, once their situation is stable.

## **CONSUMER FINANCIAL PROTECTION BUREAU - YOUR TENANT AND DEBT COLLECTION RIGHTS**

<https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/your-tenant-debt-collection-rights/>

Your rights under the federal Fair Debt Collection Practices Act (FDCPA)

When you owe money to your landlord or utility company and someone else is trying to collect the money, that person could be a debt collector.

Federal law says that debt collectors can't use unfair or deceptive practices to try and collect a debt. This means if a debt collector harasses you, makes false or misleading statements about the CDC Order, or says misleading things in order to collect rent, they are breaking federal law.

## Report a bad landlord

Your rights as a tenant are usually spelled out in your rental agreement and state or local laws. Visit [LegalFAQ.org](http://LegalFAQ.org) to learn about tenant rights in your state.

Your landlord cannot:

- Force you out by changing your locks without a court order
- Demand fees, interest, or other charges that you did not agree to
- Refuse to make necessary repairs
- Fail to pay for utilities under their control or
- Endanger the health and safety of tenants

If you live in subsidized housing, report a bad landlord to the Department of Housing and Urban Development (HUD)

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**BROWARD COURTS ARE OPEN!**

<http://www.17th.flcourts.org/2021/07/05/courts-resume-normal-operations-with-few-exceptions/>

All courthouses are open and fully operational

**\*\*\*IMPORTANT\*\*\* READ YOUR COURT NOTICE!**

If it says In-Person, report to the courthouse

If it says Zoom, log in at the appropriate time

QUESTIONS? Contact the Judge assigned to your case