



QUESTIONS AND ANSWERS
LAST UPDATED APRIL 28, 2021

1. Am I eligible?

You are eligible if you:

- Rent your home, apartment, or other residential dwelling in Florida
- Earn an income at or below 80% of the area's median income (AMI).
- Have qualified for unemployment, experienced a loss of income, incurred significant costs or faced financial hardships due to COVID-19; and
- Are at risk of losing your home, experiencing housing instability or are living in unsafe or unhealthy conditions.

2. How do I determine my AMI?

AMI is determined by the U.S. Housing and Urban Development. The AMI limits, per county, are available at:

<https://www.huduser.gov/portal/datasets/il.html>

3. How do I apply?

Gather your documentation.

If you are a renter, collect all of these documents that apply for all members of your household:

- Identification, such as driver's license, birth certificate or passport;
- Current lease agreement or other proof of rental arrangements, such as receipts, bank records or canceled checks that show a pattern of rent payments;
- Documentation of annual adjusted income, such as IRS 2020 tax filings, or documentation of monthly income, such as pay stubs or bank statements, or proof of eligibility from other income-based

programs, such as SNAP, TANF or Medicaid, or currently residing in subsidized housing or low-income housing;

- Documentation of unemployment benefits or proof of reduction in household income or proof of increased costs (medical expenses, childcare, transportation) due to COVID-19; and
- Notice of past due rent, lease termination or eviction, or condemnation order or failed inspection report from local government,

If you are a business or landlord, collect these documents:

- Identification, such as driver's license, birth certificate or passport;
- Verification of property ownership or proof of property management;
- Bank deposit information; and
- Notice of late rent, a notice of eviction, or an eviction court filing.

Visit www.OURflorida.com to begin your application process.

Eligible rental payments will be made directly to landlords or qualifying management companies, and eligible utility payments will be made directly to utility companies for applicants who qualify. Payments are determined by lease agreements, associated fees, and statements for utilities.

If you are not able to apply online, additional options include a toll-free number: 1-833-493-0594. In addition, there will be OUR Florida locations throughout the state to assist residents who choose to apply in person.

4. If I have already received relief or assistance, can I still apply?

If you have already received assistance through CARES Act, state and local relief funds or private, non-profit organizations, the rent or utility bills that were covered by these programs are not eligible for payments through OUR Florida. Outstanding rent and utility bills that were not covered by these programs may be eligible for support from OUR Florida.

5. What form of identification is required?

Any one of the following documents can be used to provide proof of identification:

- Driver's license;
- State identification;
- College identification;
- Passport;
- Birth certificate;
- Military identification;
- Voter registration card;
- Tribal identification;
- Employer identification; or
- DHS issued immigration identification/documents, including employment authorization document (EAD), documentation of lawful permanent residency including i-551, or i-94, certificate of naturalization, certificate of citizenship, foreign passport with a valid unexpired us visa.

6. What if I don't have a lease agreement?

Any one of the following documents can be used to provide proof of a living arrangement:

- Current rent or lease agreement
- Expired rent or lease agreement and proof on ongoing rent such as:
 - Receipts for rent payments
 - Current utility payments for the property in the name of the renter
 - Cancelled check stubs showing purpose and landlord
 - Bank records that demonstrate continuing rent payments
- Attestation by the landlord of an agreement to rent and payments made accompanied by:
 - Evidence of payments by the renter

If no lease or attestation by the landlord is available, the renter must demonstrate a minimum pattern of three months of rent payments (such as cancelled checks or bank statements that identify the landlord and purpose of payments).

7. I am paid for my job in cash. I don't receive pay stubs. What other proof can I provide?

Each adult household member who reports cash income must submit a signed self-attestation of cash income. Income will be verified through other sources.

8. How do I provide proof that I lost income due to COVID-19?

The State defines a reduction in household income relative to the AMI of the applicant household.

For a household with an AMI of less than 50%:
A reduction in income of more than \$60 per month.

For a household with an AMI of more than 50% but less than 80% AMI:
A reduction of income of more than \$100 per month

Verification of income reduction may include:

- Letter from employer stating reduced wages
- Notice of business closure
- Proof of wages prior to 3/13/2020 and wages after 3/13/2020 (at least three pay periods) showing reduction
- Proof of loss child support
- Proof of loss of spousal support
- Termination or layoff notice
- Employer attestation indicating reduction
- Proof of routine cash deposits prior to 3/13/2020 and after 3/13/2020 for individuals with cash income

In addition to any documentation, an applicant qualifying under this section must provide an attestation.

9. How do I provide proof that I incurred significant costs due to COVID-19?

Applicants must demonstrate that they had a loss of income or incurred significant costs due to COVID-19. Eligible applicants may have incurred expenses related to:

- Treatment for COVID-19;
- Actions taken to prevent infection;
- Costs for relocation due to financial or health circumstances;
- Purchases to support remote work or school;
- Childcare needs due to school closure;
- Cost of alternative transportation;
- Increase in utility costs; or
- Penalties for late rent or utilities.

For a household with an AMI of less than 50%: Total cost incurred must be greater than or equal to \$400.

For a household with an AMI of more than 50% but less than 80% AMI: Total cost incurred must be greater than or equal to \$800.

Applicants must provide verification for expenses, such as:

- Receipts for purchased items;
- Medical bills; or
- Proof of utilities prior to 4/1/2020 and utilities after 4/1/2020 (at least three bills) demonstrating an increase.

In addition to any documentation, an applicant qualifying under this section must provide an attestation.

10. I have only received verbal threats that I will be evicted. How can I provide proof that I am at risk of housing instability to qualify for assistance?

There are multiple ways to prove a risk of homelessness or housing instability, including:

- The calculated household income is less than 30% of the AMI.
- Housing costs exceed 50% of the current household income.
- One or more members of the household has moved due to economic reasons at least twice in the last 60 days.

- The household has been notified that their right to occupy their current housing or living situation will be terminated, including at the end of the eviction moratorium.
- The household has received a notice of vacate or eviction since March 13, 2020.
- The applicant household has past due rent or utilities.
- The applicant lives in a hotel or motel.

Verification may include:

- Past due rent notices
- Utility bills in the name of an applicant since 3/13/2020 at different addresses
- Written notice to vacate the dwelling for failure to pay rent
- Eviction notice
- Notice of termination of tenancy
- Established pattern of housing instability, including
 - Mail from a government agency received at different addresses dated or postmarked after 3/13/2020
 - Notice to vacate from prior address since 3/13/2020
 - Notice of Eviction from prior address since 3/13/2020
 - Prior rental agreements

11. What is the review process for applications?

Landlords or tenants will submit an application online at www.OURFlorida.com. A landlord may help a tenant complete the application, but the tenant must sign it. OUR Florida staff will review the information submitted to determine if any additional information is required and verify the information. If the applicant is determined eligible for relief, the payment will be calculated. Once completed, the applicant will receive notification of eligibility, and payments will be made directly to the business, landlord and/or utility provider.

12. How will OUR Florida confirm that applicants are eligible?

To be eligible you must:

- Rent your home, apartment, or other residential dwelling in Florida
- Earn an income at or below 80% of the area's median income (AMI).
- Have qualified for unemployment, experienced a loss of income, incurred significant costs or faced financial hardships due to COVID-19; and
- Are at risk of losing your home, experiencing housing instability or are living in unsafe or unhealthy conditions.

Once an applicant submits all required documentation to respond to the requirements, OUR Florida will review that documentation to confirm applicant eligibility.

13. How will OUR Florida ensure that applicants have not received assistance from other entities to help pay rent and utilities?

All applicants are required to disclose if they have received assistance from any other sources. Additionally, the OUR Florida program will cross-reference all applications to confirm the applicant has not received duplicative assistance.

14. How is OUR Florida different from CITY/COUNTY Emergency Rental Assistance Program?

OUR Florida is Florida's state-wide federally-funded Emergency Rental Assistance program. It is implemented under the authority of the Department of Children and Families.

Both the state and city or county programs operate under similar eligibility requirements.

Applicants receiving assistance through a city or county program are not eligible to receive the same benefits through OUR Florida.

15. If I live in CITY/COUNTY that has an Emergency Rental Assistance Program, can I still apply for OUR Florida assistance?

Yes. OUR Florida is available to all qualified applicants in Florida, even if you live in a city or county that has its own local program.

However, if you received Emergency Rental Assistance or other programs through your city or county, you are not eligible for assistance through OUR Florida for rent or utilities for months you previously received assistance.

16. I filed an application, when will I receive payment?

Once an application is submitted, it is reviewed to determine if the applicant is eligible and to calculate payment. Once approved, OUR Florida will issue payments directly to the business, landlord and/or utility provider. To check the status of your application and payment visit www.OURFlorida.com or call 1-833-493-0594.

17. I am a landlord. Can I file an application on behalf of my tenant?

The application can be submitted by either the landlord or eligible household member. The identity of the renter and the landlord must be established as a condition of eligibility. A renter must sign the application for assistance attesting that all information is correct. The application must be signed by the renter and required documentation may be submitted by the landlord on behalf of the renter, to the extent feasible.

18. I live in low-income housing, but I can't afford my rent. Can I qualify for OUR Florida?

Applicants who reside in subsidized housing, such as Low-Income Housing Credit, Public Housing, or Indian Housing Block Grant-assisted housing are eligible for the tenant-owed portion of rent, if the household has not or will not be reimbursed funds by another federal assistance program. An attestation from the client is required.

19. How will my assistance be calculated?

Determination of rent amounts must be determined by a current lease, signed by the applicant and the landlord or sublessor, that identifies the unit where the applicant resides and establishes the rental payment amount where possible. Fees included in the lease, whether separately identified or included in an overall rent payment, such as pet fees or garbage fees, are eligible for assistance.

If a household does not have a signed lease, monthly rental amounts may be documented by:

- Cancelled checks or payment record
- Attestation by the landlord who can be identified as the verified owner or management agent of the unit

If no lease or attestation by the landlord is available, the renter must demonstrate a minimum of three months pattern of rent payments (such as cancelled checks or bank statements that identify the landlord and purpose of payments).

Arrearages must be documented by a notice of late rent, a notice of eviction, eviction court filing information, or a signed attestation by the landlord.

The maximum payment to an eligible household, including rent and utilities is \$2,000 per month. The maximum total payment for any household over the course of the program is \$15,000.

Payments for electricity, gas, water and sewer, and trash removal may only be approved for separate charges to the client must be made directly to utilities. All payments for utilities and home energy costs must be supported by a bill, or invoice in the name of the tenant reflecting the address for each qualifying utility for a period after April 1, 2020. Utilities and home energy costs that are covered by the landlord are treated as rent. Arrearages owed in the name of the primary applicant for expenses after April 1, 2020 on a different property may be included.

Telephone, cable and internet are NOT considered utilities.

The applicant is not required to apply for or receive rental assistance in order to request assistance for utility arrearages. Utility assistance may

be provided for households receiving rental assistance under tenant-based or project-based Section 8, other HUD rental assistance or a USDA Rural Development rental assistance program, living in a public housing unit, or already receiving emergency rental assistance from another source. Utility and/or home energy arrearages may cover a period equal to or less than twelve (12) months and must only be paid in arrears.

20. My rent is higher than the maximum payment for eligible households. Can I still receive rent assistance from OUR Florida?

Yes. The maximum payment to an eligible household, including rent and utilities is \$2,000 per month. The maximum total payment for any household over the course of the program is \$15,000. If monthly rent exceeds the maximum rent amount arrearages can still be reduced up to the maximum amount of available assistance per household, \$15,000.

21. My spouse lost his/her job during the last year, but I am still at work. Do we qualify for assistance through OUR Florida?

It depends. Eligibility for OUR Florida assistance is based on household income, demonstrated economic hardship, such as job loss, due to COVID-19, and demonstrate housing instability. Floridians who rent their home are eligible if they (as a household):

- o Earn an income at or below 80% of the area's median income;
- o Have qualified for unemployment, experienced a loss of income, incurred significant costs or faced financial hardships due to COVID-19; and
- o Are at risk of losing their home, or are living in unstable or unhealthy conditions.

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